

• **WWW.AWIA.COM**

Get your Log in information to have full advantage of your membership

Inside this Issue

President Bryan Stevens	PG 1
PIA ND Liz Luce	PG 1 & 2
IIABA ND Tony Schebler	PG 2
AWIA website update	PG 3
Agent of the year & Industry Person of the year	PG 3
Hobbyest Drones and what you need to know	PG 3
Virtual University BIG I	PG 5
Buying Insurance Internet vs PIA	PG 6
Convention 2017 Professional Liability Program BIG I	PG 7
Tools PIA Partnership	PG 9
More convention Pictures	PG 10
Selective Information	PG 11
Partners Exhibitor pics	PG 10-17 Pg17-18
Forms to join PIAPAC & InsurPac	PG 20-21



## President's Report



**Bryan Stevens  
President**

First of all, I am honored to be leading this organization for the upcoming year. AWIA does a lot for the insurance agents of Wyoming, and I hope to continue to build upon that in the months to come!

There were plenty of legislative issues we were involved in earlier this year. Uber is in Wyoming,

and we were very involved in making sure that the insurance coverage requirements would protect passengers, drivers, and everyone one else on the road. We also determined as an organization that the driving without insurance penalty was lacking, and with the help of Representative Lars Lone and our excellent lobbyist Mary Lynne Schikich we were able to double the minimum penalty from \$250 to \$500.

There is more work to be done in the legislature this year, and Mary Lynne is going to be integral in helping us get done what we need to get done.

Our work on the compulsory insurance law enforcement got put on hold this year. When we got the bill out of the Legislative Service Office the wording was not acceptable for us to enact real

-time monitoring. We will continue to work on the bill, but we are going to take our time with it. With this year being a budget session the board has decided to put that piece of legislation on the back burner for the year.

Personal auto losses were at record highs this past year, as most of you know. I feel that the absolute most important thing we can do for our clients is make sure that they are covered correctly and educate them on driving habits and why rates increase, even if they have not had any claims.

Again, I am incredibly honored to be leading this excellent organization. Please feel free to reach out to me with any concerns. Here's to a great year!

## Liz Luce PIA National Director

As you might guess with all that is going on in DC, these are busy days for PIA. Keeping a watchful eye on the day to day issue of health care is a full time job for a dozen people!

Sometimes it seems as if it's a partial ruse to keep our eye off other issues that loom and threaten our business.

One such threat is the NAIC's current topic on Cybersecurity. Of key importance is their definition of an event as "any act or attempt, successful or unsuccessful,

ful, to gain unauthorized access to, disrupt or misuse... information..." PIA feels that this would include receipt of phishing emails without regard to whether information was gained. Can you imagine having to report to the Dept every time someone had an email that was suspicious? And the notification must be within "72 hours from a determination that a Cybersecurity Event has occurred". So it's late Wednesday before Thanksgiving when there is a threat. Monday is too late, by

*(Continued on page 2)*



**Liz Luce, ARM. AAI  
& Gary Blackwell  
PIA President**

Partners 2017-2018  
**Diamond**  
 Platinum  
 Acuity  
 Liberty Mutual/  
 Safeco

Gold  
 Capital Premium  
 Financing  
 Travelers  
 CRDN

Silver  
 Burns & Wilcox, LTD-  
 Colonial General  
 Grange Insurance  
 EMC Companies  
 Genesee General  
 Progressive Insurance  
 Risk Placement Services

Bronze  
 Imperial PFS  
 MetLife Auto & Home



**Tony Schebler, CIC & Spencer Houldin, IIABA National Chairman**

Tony has decided to step down as our National Director for the IIABA or BIG I for this next year. He has served in this position for several years giving a lot of his personal time to the position which the board is extremely thankful for as Tony always represented the organization at numerous conventions. The National Director position takes a lot of your personal time to attend these conven-

**Tony Schebler  
 IIABA NATIONAL**

tions and keep up with what is happening on the National level. That being said, we need someone to fill Tony's big shoes as our National Director so if you are interested please get ahold of one of the board members or Karla so a decision can be made at our next board meeting. This is a big commitment as Tony will tell you but well worth for the organization.

The IIABA has been working hard to protect the interests of our member agents, in 2016 the IIABA was the only trade association participating in the legal action against the DOL, the DOL overtime rule scheduled to take place in 2016 was delayed as a result of litigation. Other topics that are being monitored are the restriction or elimination of the Federal Insurance Office (FIO), the IIABA Government Affairs Committee is supporting

this position, which is also endorsed by the National Association of Insurance Commissioners (NAIC), clearly the goal is to keep regulation in the state level by the state insurance departments.

As a member of the BIG I Markets you have lots of resource's available to you and some articles from the BIG I are included in this newsletter The legislative PAC INSURPAC is on page 23, you can make a difference within our industry. Check out [www.independentagent.com](http://www.independentagent.com)



**PIA National Director's Report**

*(Continued from page 1)*

law the NAIC wants this reported by late Saturday afternoon. These are just two examples with which PIA is concerned and is providing ongoing responses to the proposed model law.

PIA's website PIANET.com has a wealth of information from employee benefits to discounts on services/materials to reviewing company contracts as well as the legislation under consideration. Just login and peruse

the wealth of knowledge available to you and rest assured your association has your back. One way to ensure that we are able to continue the fight on the Hill is give to PIAPAC. Even \$20 can make a difference. That PAC money allows staff to attend events with decision makers, it helps campaigns where lawmakers are under fire-those lawmakers who understand what we do. All donations are appreciated. Thank you!



Tools you can use from you PIA membership are on page 8 and information how you can help the Insurance Industry with more effective legislation through the PIAPAC (Professional Insurance Agents Political Action Commission) is found on page 22 . Please check these out as it is important to our industry. You can also visit [www.pianet.com](http://www.pianet.com) for more information.

**AWIA Website updated**

*EVP Update:*

Please take a look at our updated website, [www.awia.com](http://www.awia.com) the Big I is helping put more links for your benefit on our website. If you already have a sign on, of course it will still work but as we worked on this we noticed many members had not been on the website for years or ever. As you pay your agency dues please include the sheet with all your employee's email addresses and Karla will get sign on information to all your employees. If you do not

get a sign on please email Karla at [awia@vcn.com](mailto:awia@vcn.com) and I will provide you with one so you can have access to all that is available. Anything else you would like to see on the website let Karla know and I will work on seeing if I can get it included. Hopefully this will be beneficial to all members and employees of all agencies.



**Big "I" Markets**

Your membership in AWIA also gives you access to all Big "I" Markets, an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions

Benefits of Big "I" Markets:

- Ownership of expirations
- No initial access or termination fees
- No obligation to submit other accounts
- EFT commission payments
- Only one login needed to access all programs
- Weekly e-newsletter featuring product knowledge and special interest pieces
- Doing business with Big "I" Markets supports your state

What can you access? A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, non-standard homeowners.

To review a list of products available please click here . More in-depth information on each product can be found in our 2013 Product Guide or after by logging in to [www.bigimarkets.com](http://www.bigimarkets.com).

Questions? We are here to serve you. Contact [bigimarkets@iiba.net](mailto:bigimarkets@iiba.net) or call (703) 647-7800.



**Susan Worthington  
Agent of the Year**



**Note from Susan:**

AWIA and before that IIAW, has been a part of my life for 47 years. First as a member, then as a board member, your president and then your exec for 17 years. I want to thank all of my AWIA family for your friendship and support. It

has truly been my pleasure to have worked with all of you. Thank you for honoring me as your agent of the year. It means a great deal to me. Remember: Yesterday is history, tomorrow is a mystery, today is a gift that is why it is called the present. It is my hope that you all live everyday as the gift it is

Thanks,  
Susan Worthington



**Ken Hauck  
Capital Premium**



**Industry person  
of the year**

**PIA website access**

Your membership gives you PIA benefits also, if you click on the PIA logo on the front page of our website it will take you to the PIA site with all the items that are available. Again to gain full accessibility you will need to be logged in and your Log in for the AWIA site is the same one you will need here. Using these websites can be very valuable to your agency so please give them a try and search around to see what value your membership can be for you company.



Insert from PIA



Photo © sezer66/iStockphoto.com

## What You Need to Know

As the price of hobbyist drones decreases, there has been a noticeable uptick in their purchase as gifts. Whether you're on the giving or receiving end of hobbyist drones' increasing popularity, it's important to be aware of hobbyist drone owners' legal responsibilities and practical considerations. For instance, drones can weigh more than 50 pounds, so if a drone falls from the sky, it can cause considerable property damage or bodily injury. Drones can crash for a variety of reasons, including operational error or mechanical problems. The resulting damage has the potential to affect people, animals, and personal property on the ground.

For these reasons, it makes sense to contact your local insurance agent to evaluate whether you should insure your drone. Hobbyist drone use may be covered

coverage to address potential violations of the privacy of those around you. Coverage may also depend on whether the privacy violation is deemed to have been intentional.

Talk to your agent to find out what coverage you may already have that would be applicable to losses related to your use of a hobbyist drone and to determine whether you need additional coverage (and, if so, what that coverage ought to provide) for other types of potential losses.

## Drone Regulation

Until recently, owners of hobbyist drones that weighed more than 0.55 pounds (250 grams) were regulated by the Federal Aviation Administration (FAA) and were required to be registered as "unmanned air vehicles." However, after the FAA rule was challenged by a drone

### The FAA's basic safety tips for users of hobbyist drones remain applicable:

- Don't fly higher than 400 feet
- Avoid obstacles and manned aircraft around you
- Keep your drone in your sight at all times



## Have You Visited the Big 'I' Virtual University Lately?

by Jennifer Becker

Category: in Education

Most independent agents and brokers are always seeking ways to stay ahead of the competition. A sure-fire approach is to arm staff with superior training, professional accreditations and access to exclusive insurance, business and technical information.

Good news! The Big "I" Virtual University (VU) is a one-stop shop to help you with all the above—and access is free for all Big "I" members.

Don't miss out on high-level content that can help everyone at your agency—from the frontline customer service team, to technical gurus, to those responsible for back-office perpetuation planning.

Highlights include:

- **Ask an Expert.** VU faculty answer your specific questions.
- **Webinars.** Tune in for educational sessions on the latest and hottest topics, delivered by the experts. Up next: **Is the Absolute Pollution Exclusion Really Absolute? Hint: NO!**
- **Research.** In-depth articles on personal lines, commercial lines and life-health may sometimes be enough, but at the VU, you can access the research behind the narrative. Also peruse articles on agency management, sales and customer service.
- **Talent recruitment and development resources.** Visit the hiring area for sample job descriptions, posting tips, tips for creating an internship program and much more.
- **VUpoint e-newsletter.** This biweekly update arrives in the inboxes of insurance professionals worldwide. **Opt in for free.**
- **Consumer articles.** You'll not only find consumer-centric articles to publish on your blog, website or e-newsletter, but also rest easy knowing that with the VU, articles are always timely and accurate.
- **Links to key resources.** Whenever a summary isn't enough, go directly to an article's key references, whether it's a form, resource or another article
- **Comprehensive commentary on key forms and endorsements.** The VU shows you the forms and then explains them thoroughly.
- **Certificate of insurance resource center.** Get the COI facts from a frequently updated comprehensive resource that features links to every applicable state-specific statute, regulation or legal opinion.
- **Perpetuation planning.** Whether you're planning to sell or preparing for retirement in general, the VU provides access to expert articles that help you stake your future into solid ground.

Users must have their login and password to access the VU. Password recovery is available online. Send your questions to VU staff.

## The Voice of the Commercial Lines Customer — Research from The PIA Partnership



PIA Partnership research shows that professional independent agents are the preferred choice for most small businesses.

But agents can't be complacent! The Internet is here to stay and agents need to respond.

The PIA Partnership and its participating companies have recently completed an extensive research project examining the perspective of small business owners as they make insurance choices and receive value added service in today's online world. The research found that while choosing a professional independent agent continues to be their clear preference, small businesses are adapting to change and they want their agents to adapt with them.

### What is The PIA Partnership?

The PIA Partnership is a group of insurance companies that share resources and work closely with PIA to conduct research and develop tools and resources designed to benefit professional independent insurance agents.

### Participating Carriers in The PIA Partnership

- Central Insurance Companies
- Encompass Insurance
- Erie Insurance
- Liberty Mutual Insurance
- MetLife Auto & Home
- National General Insurance
- Nationwide Independent (formerly Harleysville Insurance)
- Progressive Insurance
- Selective Insurance Group
- State Auto Insurance Companies
- The Hanover Insurance Group
- The Hartford
- The Motorists Insurance Group

# AWIA Convention 2017

## Young Agents casino night was huge success

Great job  
Daniel York



There were informative presentations by Jeff Rude, Deputy Commissioner, Spencer Houldin IIABA Chairman, Gary Blackwell, PIA President, Make-a Wish a project supported with grant, Senator Scott and Representative Sweeney

Jeff Rude, Deputy Commissioner spoke during breakfast Thurs morning and brought us up to date on the state level.







For over 25 years, the Big "I" Professional Liability Program underwritten by Westport Insurance Corporation (rated "Excellent" by A.M. Best) has been the premiere choice of IIABA member agents for insurance agents and brokers E&O insurance. Why? Because our program is a trusted source for the most comprehensive coverage in the marketplace.

**Key features of this program include:**

- Claims made for with full prior acts available
- Broad definition of professional services and who is a named insured
- Available first dollar defense
- Defense costs in addition to the limits of liability
- Aggregate limits and deductibles
- True world wide protection
- Liberal extended reporting periods
- Coverage for advertising activities including libel and slander
- Various policy credit opportunities

Why Big "I" E&O? Because not only does the program's exclusive policy form provide market-leading coverage benefits, such as advertising activities and contractual liability, but a comprehensive loss prevention seminar is also available to help you avoid claims and to improve business processes.

The Westport policy form contains exclusive enhancements that are available only to members that write their E&O through Big "I" Professional Liability Program.

For more information, please contact Kerri Emmons at (406) 442-9555 ext. 105 or [kemmons@iiamt.org](mailto:kemmons@iiamt.org)

The Fireman's Fund policy offers broad coverage tailored to insurance agencies. Fireman's Fund is currently rated A XV by AM Best and is the second largest provider of Agency E&O in the country.

**TARGET MARKET & ELIGIBILITY**

The target market for this program are agencies and/or brokers with gross revenues of \$3,000,000 or less, a staff size of less than 30 employees, and that have been in business for at least three years. The primary revenue source for these agencies will include traditional property and casualty sales, but may include ancillary income from Accident & Health, Life, Annuity and other financial products including securities. Coverage will not be provided for real estate activities associated with these P&C agencies.

**Eligible Risks**

- Coverage for agencies where the primary source of their revenue is from traditional property and casualty sales.
- Majority of business placed in standard markets
- Minimum of 3 years in business under the current ownership or evidence of adequate licensed experience for the principal of the firm.

Favorable claims experience

**Ineligible Risks**

- Any Agency that does not derive a minimum of 60% of their revenues from the sale and/or servicing of Property and Casualty Insurance Products.
- Any Agency acting as a real estate agent or broker, property manager or mortgage broker and does NOT carry separate E&O coverage for these activities.
- Any Agency with revenue generated from the sales or administration of structured settlement annuities.
- Any Agency that operates as a Third Party Claims Administrator (Claims TPA) for other than workers compensation plan.

Any Agency involved in the marketing, sales or servicing of Alternative Risk Transfer Arrangements, Captive Plans or Arrangements, Risk Retention Groups, or Risk Purchasing Groups

*(continued from page 7)*

## **COVERAGE HIGHLIGHTS & AVAILABILITY**

### **Coverage Highlights**

- A rated carrier
- Specialized experience in claims settlement
- Coverage for the sale of both P&C and L&H available
- Admitted carrier
- Broad definition of covered professional services and activities
- Available first dollar defense
- Provides coverage for services provided to Controlled, Owned, Related, and/or Managed entities
- Policy limits available up to \$10,000,000
- Deductibles with aggregates

Full prior acts available

For more information, please contact Kerri Emmons at (406) 442-9555 ext. 105 or [kemmons@iiaamt.org](mailto:kemmons@iiaamt.org)

**To Learn more about E&O Click Here**

### **E&O Tips Regarding Certificates**

## Tools from The PIA Partnership

Because good relationships with the carriers you represent are vital to your success, PIA National keeps an open line of communication with insurance companies—and uses it on your behalf. PIA members can constructively voice their concerns, so carriers understand how their decisions affect their agency partners.

Our **Agency Agreement Review Service**, available to both PIA members and carriers, provides an opportunity for PIA to advocate for agents when carriers consider changes to their agreements. Staff highlights concerns for members to consider so they can make informed decisions about the agency agreements that govern their business relationships.

Through our ongoing activities with **The PIA Partnership**, PIA's company council, we develop hands-on tools specifically designed for use by agents to help them strengthen their agencies. During 2017, The PIA Partnership will be releasing two new programs for PIA members. One is an educational program to help agents understand the cyber risks they and their clients face and how they can reduce those risks. The second is an update of PIA's very popular Perpetuation Central website, which will be coupled with a series of succession/ perpetuation workshops, both live and on-demand.

The PIA Partnership — a joint effort of leading insurance carriers and PIA — develops hands-on tools for PIA member agencies such as:

- > **The Voice of the Commercial Lines Customer.** Our eye opening research helps independent agents understand how they can stay ahead of online competition in commercial lines.
- > **Closing the Gap — Growth & Profit.** Project and plan for new business growth and profitability using PIA's calculators. Use PIA's turnkey approaches for improving retention, sales and account-rounding in your agency.
- > **Agency Touch Points — The Voice of the Customer.** Learn how to capitalize on Partnership research to give personal lines customers what they really want.
- > **Reaching Gen Y.** This online tool helps agents understand and reach Gen Y age group insurance consumers and convert them into loyal agency customers.
- > **Perpetuation Central.** This hands-on, interactive tool guides agencies through the decision-making, planning and implementation steps of agency perpetuation or ownership transfer.
- > **Practical Guide to Successful Planning.** This valuable resource helps agents plan for success within their own agencies and coordinate their plans with those of the carriers they represent



# Year new board for 2017-2018



The changing of the guard from Zack Clark to Bryan Stevens

CSR of the year for Wyoming



Congrats to Susan & Vic



New CISR Elite







## Your Market of Choice



### A trustworthy companion.

Since our founding in 1926, Selective has built a reputation of honesty, efficiency and quality service, backed by an "A" (Excellent) or better A.M. Best rating for more than 85 years.

- Among the **top 10 WYO Flood carriers** and **top 50 P&C carriers** nationwide
- **One of the first** companies to join the National Flood Insurance Program (NFIP) as a Write Your Own (WYO) carrier
- **Nationally endorsed** flood carrier by the IIABA



### Response is everything.®

Selective provides you access to a fully empowered and dynamic field model that is ready and able to respond to your needs.

- Dedicated and regionally based flood territory manager
- Agency assigned underwriting teams
- Regional claim examiners and appointed adjusters
- Skilled marketing and internal sales professionals
- Devoted customer service department



### The Selective advantage.

We are dedicated to building strong relationships with you and your customers by offering the programs, products, coverages and service you deserve.

- A state-of-the-art flood system, providing real time processing and easy navigation
- A marketing portal, providing complimentary co-branded marketing campaigns tailored to your agency
- Regular communications to keep you up to date on NFIP changes or hot topics in the flood insurance industry
- Flood continuing education on claims, grandfathering, underwriting and more
- Book roll assistance with unified support teams readily available to walk you through the process
- A flood zone determination tool



### A win, win solution.

Similar to you, we aim to provide insurance solutions with our customers' best interest in mind. And, selling flood insurance can help you achieve that, as standard insurance policies don't typically cover flooding.

Selective provides flood insurance for both personal and commercial risks nationwide. And while most flood policies are typically written on personal property, we've seen an increased need for flood protection on commercial entities such as:

- Apartment Buildings
- Churches/Schools
- Condominium Associations/Units
- Hotels/Motels/Restaurants
- Malls Municipalities

**Take charge.** Writing flood with Selective provides you the opportunity to work with a carrier who will support your growth potential through account rounding, increased retention, mitigated E&O exposures and delivery of a best-in-class customer experience. Our commitment is to provide you with flood insurance solutions that will help increase market share and drive more business through your doors.

Contact Nick Fronczkowski @ 973-948-1033 or [Nick.fronczkowski@selective.com](mailto:Nick.fronczkowski@selective.com) TODAY!



Thank you to our  
Platinum Partner Acuity for 2017 with a \$3000  
donation to the AWIA Organization



<https://www.acuity.com/>

**ACHIEVE  
TOTAL ACUITY.™**

Thank you to our 2017  
Platinum Partner Liberty Mutual/Safeco for a \$3000

**Safeco** Insurance™

A Liberty Mutual Company

[www.safeco.com](http://www.safeco.com)



**Liberty  
Mutual.**  
**INSURANCE**

[www.libertymutual.com](http://www.libertymutual.com)



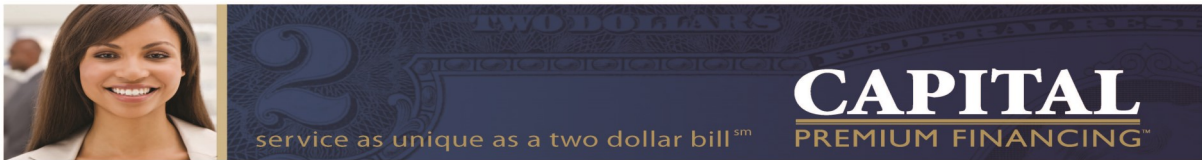
Thank you to 2017 Gold Partner Capital Premium for a donation of \$2000

## INCREASE YOUR REVENUE!

It's easy. Ask us how.

With exclusive profit sharing programs, financing insurance premiums has never been so easy or so profitable.

We finance. Insureds benefit. You profit.



Several plans available. Contact us today for details.

1-800-767-0705

[agencyrelations@capitalpremium.net](mailto:agencyrelations@capitalpremium.net)

[www.capitalpremium.net](http://www.capitalpremium.net)

Thank you to 2017 Gold Partner Travelers for a donation of \$2000



Thank you to 2017 Gold Partner CRDN for a donation of \$2000



**Certified Restoration Dry-clean Network**

- State wide immediate response
- Secure storage
- Money back guarantee
- Fast turn around on necessities

Edis Allen owner

phone # 307-337-2200 office

307-258-9608 cell

**Silver Partner 2017**

**Silver Partner 2017**



**Thank You Wyoming!**  
We appreciate your business!

Wyoming brokers can expect excellent service and unsurpassed carrier access for all Excess and Surplus Lines from our Casper and Salt Lake City offices.

What can we do for you today? Call us at:

**Casper, WY**  
307.265.3570

**Salt Lake City, UT**  
800.458.9818  
800.453.3156

- Contractors
- Bars and Taverns
- Day Care
- Environmental
- EPLI
- D&O and E&O
- Trucking
- Garage and GKLL
- Cargo
- Manufacturing
- Products & Completed Ops
- Homeowner's
- Dwellings
- Vacant and Seasonal
- Umbrella and Excess Limits
- Personal Articles Floater
- Watercraft
- And More!



Your Wholesaler of Choice | [RPSins.com](http://RPSins.com)

The value of the independent agent:

• KNOWLEDGEABLE

• WELL-SPOKEN

GOOD LISTENER •

COMMITTED TO CUSTOMER SERVICE •

• EMBRACES THE BRAND

HARD WORKING •

**Grange Insurance**

5

Is this you? Let's talk.

Grange Insurance Association only partners with Independent Agents. Why? Because these agents are uniquely qualified to offer trusted advice and superior customer service. Independent Agents also know the value of personal relationships. And so do we, which allows us to provide the tools and support to help you succeed. Because better coverage means more satisfied customers. Call us today.



For information, contact us at  
(800) 247-2643  
Visit us online at [grange.com](http://grange.com)



Call Deb Stephens (719) 660-3232

**Silver Partner 2017**



**STAYING #1  
BY INSURING THEIR FUN.**

Learn why we are a leading underwriter of recreational products, #1 in motorcycle insurance, the #1 consumer choice for Specialty RV insurance, and a leader in personal watercraft insurance. To view our products or to become a Progressive appointed agent, visit [Progressive.com/agent](http://Progressive.com/agent).



**PROGRESSIVE**

Progressive Casualty Ins. Co. & Affiliates, No. 1 in motorcycle insurance and No. 1 in Specialty RV insurance from 2012 Millward Brown national survey data. Leader in personal watercraft from NADA 2011 U.S. Recreational Boat registration statistics.

**Silver Partner 2017**



**BlueCross BlueShield  
of Wyoming**

An independent licensee of the Blue Cross and Blue Shield Association

**Rene Fenton**

**307 432-2817**

**Silver Partner 2017**



**Burns & Wilcox makes  
the hard-to-place easy**

We are one of the largest independent wholesale brokers and underwriting managers.

- Professional
- Transportation
- Brokerage
- General Liability
- Property

**Burns & Wilcox is the  
leader in global  
wholesale insurance.**

**Salt Lake City**  
9815 S. Monroe Street  
Suite 510  
Sandy, UT 84070  
P: 801.432.5422  
F: 801.944.4893

**Las Vegas**  
3773 Howard Hughes  
Parkway, Suite 320N  
Las Vegas, NV 89169  
P: 702.696.1525  
F: 702.732.2153

**Reno**  
5190 Neil Road  
Suite 540  
Reno, NV 89502  
P: 775.786.6061  
F: 775.786.6041



[www.burnsandwilcox.com](http://www.burnsandwilcox.com)



**Silver Partner 2017**



[WWW.COLONIALGENERAL.COM](http://WWW.COLONIALGENERAL.COM)

- ➔ PERSONAL LINES
- ➔ COMMERCIAL LINES
- ➔ COMMERCIAL AUTO
- ➔ PREFERRED LINES
- ➔ PROFESSIONAL LIABILITY
- ➔ BROKERAGE
- ➔ GARAGE



AZ office: (800).848.8860 | UT Office: (800).594.8900



Silver Partner 2017



Patrick O'Hara  
Branch Marketing Manager

Direct: 303-867-7572

Fax: 303-791-0850

Toll Free: 866-847-4223 ext 114

[pohara@geneseeins.com](mailto:pohara@geneseeins.com)

Silver Partner 2017

*Superior*  
**LOCAL SERVICE**  
*in Wyoming*



UNDERWRITING



CLAIMS



LOSS CONTROL



MARKETING

Count on EMC® to be your partner.



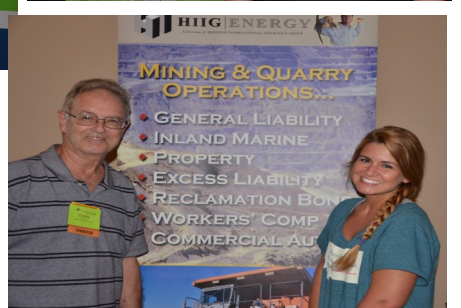
THANK YOU TO OUR EXHIBITORS, please thank them for supporting us when they call on you, Safeco, Liberty Mutual, Capital Premium, Travelers, CRDN, Colonial General, Burns & Wilcox, Grange Insurance, EMC, Genesee General Ringwalt & Liesche, Risk Placement Services, Imperial PFS, Metlife, All Risks, Burns Insurances Houston International Ins Group, Concorde General, United Fire Group, Servpro, Premium Assignment, Philadelphia Ins, and Provident Ins





# THANK YOU TO OUR EXHIBITORS

WE APPRECIATE YOU ALL!



# 2017 PLATINUM PARTNERS



## 2017 GOLD PARTNERS



## 2017 SILVER PARTNERS



## 2017 Bronze Partners





**AWIA Affiliate Members**Please thank these people for their support of your association**Acuity**

Trevor Votruba  
2800 S. Taylor Drive 307.438.3521  
Sheboygan, WI 53081 [trevor.votruba@acuity.com](mailto:trevor.votruba@acuity.com)

**Burns & Wilcox, Ltd., UT**

Tiffany Van Ry  
280 South 400 West, Suite 200 801.432.5469  
Salt Lake City, UT 84101 [tavanry@burns-wilcox.com](mailto:tavanry@burns-wilcox.com)

**Capital Premium Financing**

Ken Hauck, CIC, ARM, CPIA  
12235 South 800 East 801.508.5364  
Draper, UT 84020 [ken.hauck@capitalpremium.net](mailto:ken.hauck@capitalpremium.net)

**Colonial General**

Kimberly Byrd  
849 W LeVoy Dr Suite 230 801.290.1160  
Taylorsville, UT 84123 [kbt@colgen.com](mailto:kbt@colgen.com)

**CRDN of WY**

Edis Allen  
946 E. 2nd Street 307.258.9608  
Casper, WY 82601 [edissix@gmail.com](mailto:edissix@gmail.com)

**EMC Companies**

Eric Rummel  
5445 Denver Tech Center Parkway Ste 320  
Greenwood Village, CO 80155 720.200.3712  
[eric.c.rummel@emcins.com](mailto:eric.c.rummel@emcins.com)

**Genesee General of Colorado**

Patrick O'Hara  
390 Interlocken Crescent, Ste 140 303.791.0850  
Broomfield, CO 80021 [pohara@geneseeins.com](mailto:pohara@geneseeins.com)

**Grange Insurance**

Deb Stephens  
200 Cedar Street 719.660.3232  
Seattle WA 98121 [dstephens@grange.com](mailto:dstephens@grange.com)

**Imperial PFS**

Colleen Marley  
12596 W. Bayaud Ave. Ste 120 303.888.4124  
Lakewood, CO 80228 [colleen.marley@ipfs.com](mailto:colleen.marley@ipfs.com)

**Liberty Mutual Mountain Region**

T. Carrie Little  
5975 S. Quebec Street, Ste 300 307.620.2474  
Centennial, CO 80111 [carrie.little@libertymutual.com](mailto:carrie.little@libertymutual.com)

**Laurie Ross Insurance**

203 S Main Street Suite 2001  
Sheridan, WY 82801 307.674.6973  
[lross@qwestoffice.net](mailto:lross@qwestoffice.net)

**MetLife Auto & Home**

Fred Beck  
PO Box 313 719.465.4078  
Larkspur, Co 80118 [fbeck@metlife.com](mailto:fbeck@metlife.com)

**Progressive**

Arthel Burkland  
19909 120<sup>th</sup> Ave NE, Suite 200 425.492.2966  
Bothell, WA 98011 [arthel\\_burkland@progressive.com](mailto:arthel_burkland@progressive.com)

**Ringwalt & Liesche**

Shaun T. Olsson  
7900 E Union Ave Suite 750  
Denver, Co 80237 651.262.2226  
[solsson@ringwalt.com](mailto:solsson@ringwalt.com)

**Risk Placement Services**

123 W 1st St  
Casper, Wy 82601 307.265.3570  
Barbara Cote' [Barbara\\_Cote@rpsins.com](mailto:Barbara_Cote@rpsins.com)

**Safeco Insurance**

Travis Flowers  
14123 Denver West Parkway 720.497.9563  
Golden, CO 80401 [travis.flowers@safeco.com](mailto:travis.flowers@safeco.com)

**Travelers Insurance**

Tim Bishop  
6060 South Willow Drive 720.200.8104  
Greenwood Village, CO 80111 [trbishop@travelers.com](mailto:trbishop@travelers.com)

**JOIN TODAY**

**Important AWIA Contact Information**

**Executive Board**

**President**

Bryan Stevens  
AAA Mountain West  
2316 Dell Range Blvd., Ste B  
Cheyenne, WY 82009 307.634.8861  
[bstevenswy@gmail.com](mailto:bstevenswy@gmail.com)

**President Elect**

Daniel York (Nikki)  
Tegeler & Associates  
PO Box 687 307.358.4527  
Douglas, WY 82633  
[dyork@tegelerinsurance.com](mailto:dyork@tegelerinsurance.com)

**Vice President**

Brett Anderson  
Burns Insurance Agency, Inc.  
237 Storey Ave Ste 200 307.634.5757  
Cheyenne, WY 82201  
[bretta@burnsia.com](mailto:bretta@burnsia.com)

**Secretary-Treasurer**

Skyler Pownall (Hannah)  
HUB International  
PO Box 819 307.682.9397  
Gillette, WY 82716  
[skyler.pownall@hubinternational.com](mailto:skyler.pownall@hubinternational.com)

**PIA National Director**

Elizabeth B. Luce, ARM, AAI (Greg)  
Rocky Mountain Capital  
PO Box 248 307.635.2491  
Cheyenne, WY 82003  
[lizrmca@qwestoffice.net](mailto:lizrmca@qwestoffice.net)

**IIABA National Director**

Tony Schebler, CIC (Julie)  
USI Insurance  
PO Box 2680 995-1266  
Mills, WY 82644 cell 307.259-5181  
[tony.schebler@usi.com](mailto:tony.schebler@usi.com)

**Executive Vice President**

Karla Brandenburg  
197 Pine Haven Rd 307.201.4801  
Pine Haven, WY 82721  
Cell 307.660.5167  
[awia@vcn.com](mailto:awia@vcn.com)

**Board**

Sherri Wilkinson, CISR (Troy)  
Rams Head Financial Services  
PO Box 472 307.765.4419  
Greybull, WY 82426  
[swilkinson@bighornfederal.com](mailto:swilkinson@bighornfederal.com)

Max Carre', CISR (Yvette)  
Burns Insurance Agency, Inc.  
237 Storey Blvd. Ste. 200  
Cheyenne, WY 82009 307.634.5757  
[maxc@burnsia.com](mailto:maxc@burnsia.com)

Joanna Akers (Rob)  
First State Insurance  
a member of Burns Insurance  
24 N. Sumner 307.746.3503  
Newcastle, WY 82701  
[joannaa@burnsia.com](mailto:joannaa@burnsia.com)

Tony Schebler, CIC (Julie)  
USI Insurance  
PO Box 2680 307.995.1266  
Mills, WY 82644 cell 307.259.5181

Cheri Krieter  
Wyoming Financial Insurance  
542 Running W Drive  
Gillette, WY 82716 307.686.0313  
[ckrieter@weres.com](mailto:ckrieter@weres.com)

**Ex-Officio**

Zach Clark, CIC (Jennifer)  
Wyoming Financial Insurance  
542 Running W Drive 307.686.0313  
Gillette, WY 82716  
[zclark@weres.com](mailto:zclark@weres.com)

**Wyoming Insurance Department  
Telephone List**

- Austin, Renee.....777-7319  
Licensing Supervisor
- Case, Ruth..... 777-7402  
Consumer Affairs Specialist
- Feurt, D'Anna ..... 777-7336  
Policy & Planning Analyst P&C
- Fiechtner, Cheryl..... 777-6887  
Business Office Coordinator
- Higgins, Tammy ..... 777-7318  
Accountant
- Glause, Tom..... 777-7401  
Insurance Commissioner  
[tom.glause@wyo.gov](mailto:tom.glause@wyo.gov)
- Howard, Tana.....777-7319  
Licensing Support Specialist
- Johnson, Linda L..... 777-5619  
Chief Financial Examiner
- Becky McFarland.....777-7401  
Staff Attorney
- Olsen, Nancy..... 777-7402  
Consumer Affairs Specialist
- Patch, Brenda ..... 777-2447  
Senior Policy and Planning Analyst-Health
- Rude, Jeff ..... 777-7401  
Deputy Insurance Commissioner
- Schildmeier, Todd..... 777-7402  
Consumer Affairs Specialist
- Stewart, Donna..... 777-7308  
Policy & Planning Analyst
- Tarr, Amanda.....777-7319  
Licensing Support Specialist

Wyoming Insurance Department

Mail: 106 East 6th Avenue  
Cheyenne, WY 82002



**Important  
Phone  
Numbers**

Print This Page So You Always Have  
Up-to-date phone numbers

**Standing Committees**

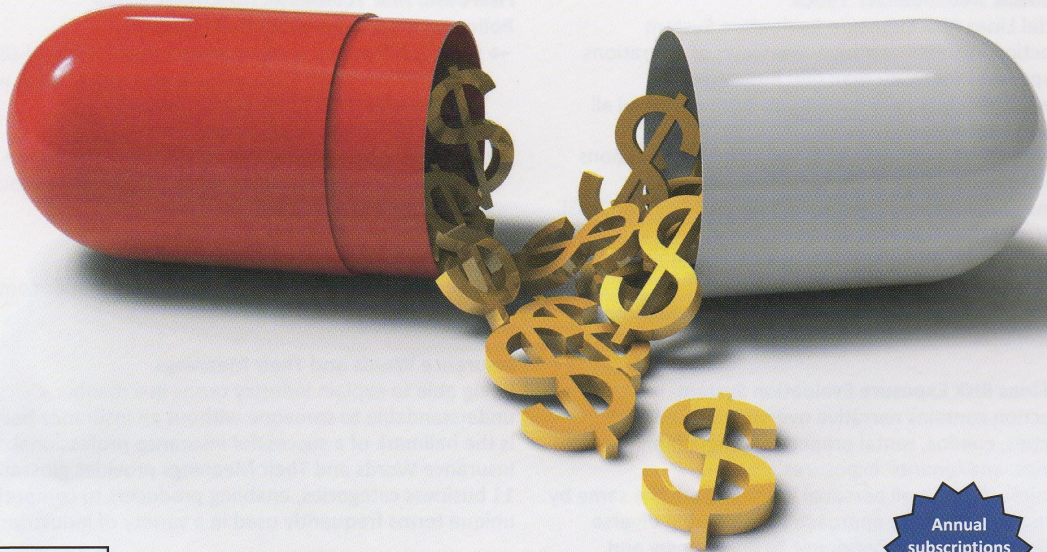
- Grievance.....Joanna Akers..... 307.746-4411
- Membership.....Karla Brandenburg.....307.201.4801
- Legislature/WIALAC .....Nancy Stichert, Darren Hart..... 307.265.0144
- Financial, Budget & Audit .....Karla Brandenburg ..... 307.201.4801
- ISO/ACORD/Mid-America .....Zach Clark ..... 307.686.0313
- Insurapac .....Cheri Krieter ..... 307.686.0313
- PIAPAC .....Liz Luce ..... 307.635.2491
- Young Agents .....Daniel York ..... 307.358-4527

To add your support to InsurPac &  
PIAPAC go to our web site  
[www.awia.com](http://www.awia.com) and click on Advocacy  
for the contribution forms or go to  
pages 21 & 22 in this newsletter. Any  
amount is appreciated. Let's show  
them Wyoming Agents want to be  
heard



# SLUGGISH SALES? HIGH E&O EXPOSURE?

## WE PRESCRIBE THE BIG I ADVANTAGE<sup>®</sup> VIRTUAL RISK CONSULTANT



Annual  
subscriptions  
start at  
\$250!

### VRC Facts

#### Active ingredients:

- Commercial and personal risk assessment tools (Exposure identification surveys and coverage checklists)
- Coverage reference resources and proposal tools (PF&M, ACORD forms, insurance glossary)
- Marketing and prospecting tools (Client letter templates and web site content)

#### Use:

Use liberally for relief of lethargic agency sales and lack of producer confidence.

#### Dosage:

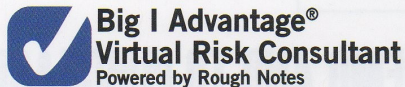
Subscribe annually (or get four years for the price of three). Available online 24/7.

#### Side effects:

- Dizzying improvement in knowledge and professionalism of agency staff.
- Inoculation against E&O claims from failing to offer proper coverage or identify customer exposure.
- Rejuvenated content to market your agency's services.

**Warning:** Prolonged exposure to VRC will result in agency success.

*Available for purchase exclusively to Big "I" members  
over the counter at [www.iiaba.net/VRC](http://www.iiaba.net/VRC).*





## SUPPORT PIAPAC TODAY!

### Professional Insurance Agents Political Action Committee Contribution Form

Name: \_\_\_\_\_ Agency: \_\_\_\_\_

Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_

Enclosed is my one-time / semi-annual / monthly contribution in the amount of:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$2000 President's Platinum | <input type="checkbox"/> \$1500 President's Gold | <input type="checkbox"/> \$1000 President's Silver |
| <input type="checkbox"/> \$750 President's Circle    | <input type="checkbox"/> \$500 Chairman's Caucus | <input type="checkbox"/> \$250 Leadership Circle   |
| <input type="checkbox"/> \$100 Century Club          | <input type="checkbox"/> \$ _____, Other         |  |

I would like to join the following club with my contribution pledge in the amount of:

- |  |   |
|--|---|
| <input type="checkbox"/> \$166.66/month (President's Platinum, \$2000) | <input type="checkbox"/> \$125 /month (President's Gold, \$1500+)   |
| <input type="checkbox"/> \$83.33 /month (President's Silver, \$1000+)  | <input type="checkbox"/> \$62.5 /month (President's Circle, \$750+) |
| <input type="checkbox"/> \$41.66/month (Chairman's Caucus, \$500+)     | <input type="checkbox"/> \$ _____, Other                            |

**\*Installation contributions will continue until notification is given to PIAPAC to discontinue the automatic charges\***

I've enclosed my donation to (circle one) personal / sole proprietorship / partnership / corporate\*  
check or credit card

Please make all checks made payable to PIAPAC

Please charge my:  Visa  MasterCard  American Express

**\*All donations are appreciated and needed. However, donations drawn on personal bank accounts and on the accounts of sole proprietorships and partnerships offer PIAPAC the best means to support candidates directly according to federal election laws. Corporate contributions may be used for administrative purposes.**

Name As It Appears On Card: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Amount \$ \_\_\_\_\_ per Month / Quarter / Semi-annual / One-time

Signature: \_\_\_\_\_

Please note that contributions over \$200 a year require the following information per federal election law:

Occupation: \_\_\_\_\_

Place of Business: \_\_\_\_\_

Contributions to PIAPAC are not tax deductible as charitable contributions for federal income tax purposes. Contributors are free to donate more or less than the amounts suggested above. All contributions are voluntary; individuals may decline to contribute without fear of reprisal. Contributions are not permitted from non-PIA members. Any contribution from non-PIA members will be returned. The FEC requires PIAPAC to disclose the name, address, occupation, and employer of contributors whose calendar year aggregate donations exceed \$200.

**PIAPAC, 400 North Washington Street, Alexandria, Virginia 22314**  
**For more information, please contact Jennifer White**  
**at [jenniferwh@pianet.org](mailto:jenniferwh@pianet.org), 703-518-1364 (phone) or 703-836-1279 (fax)**

2014GenCon



**Independent Insurance Agents & Brokers of America, Inc.**  
 20 F Street NW, Suite 610 - Washington, DC 20001  
 202.863.7000 - F:202.863.7015 - InsurPac@IIABA.net

Name: \_\_\_\_\_ Title/Occupation: \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**Suggested Contribution: \$**

I am a Young Agent

**One-Time Payment (Check or Credit Card)**

- \$5,000 Millennium Club   
  \$1,000 Centennial Club   
  \$250 Pioneer Club   
  \$100 Young Agent  
 \$2,500 Platinum Club   
  \$500 Gold Club   
  \$150 Founders Club   
  \$\_\_\_\_\_ (Other)

**OR**

**Monthly Payments (credit card withdrawal on the 15th of each month)**

- Start Month: \_\_\_\_/2015   
  \$250 Month   
  \$50 Month   
  \$10 Month  
 End Month: \_\_\_\_/\_\_\_\_   
  \$100 Month   
  \$25 Month   
  \$\_\_\_\_ Month  
 No end date

**Personal Check (payable to "InsurPac")**

**Credit Card:**  American Express   
 VISA   
 Mastercard

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_/\_\_\_\_

**\*\*\*\*All forms of payment must be by personal check, credit card or non-incorporated agency check.**

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Contributions or gifts to InsurPac are not deductible as charitable contributions for purposes of federal income tax. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and employer for each individual whose contributions aggregate in excess of \$200 in a calendar year. Your contribution should be considered strictly voluntary.