

Association of Wyoming Insurance Agents

Insurance News



Independent Insurance Agent

Issue 29

March 15, 2011

Convention Registration forms are posted on our web site www.awia.com under the convention link.

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AWIA ANNUAL CONVENTION
JUNE 22 & 23
2011

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President's Report

Greetings!

Time is flying by and spring is in the air. We awoke to snowfall here in Cheyenne yesterday morning followed by 50+ degrees. The forecast looks pretty favorable this week. Do you believe we have already set the clocks forward?? Nice to have that extra daylight in the evening but wow....really early this year.

Thanks to all who were able to attend the Legislative Shrimp Bash in Cheyenne on January 17TH. We had a great turnout of legislators, agents, and company folks.

The weather cooperated this year which is always helpful.

You will note in Susan's email of February 28th regarding the



Max Carre', CISR

final legislative items pertaining to the insurance industry that not a whole lot was of major consequence. Individuals new to insurance will now get their fin-

gers dirty with ink when applying for their license.

Your board continued its efforts regarding surplus lines licensing and third party administrators for certificates of insurance. Several of us met with Commissioner Ken Vines, Deputy Commissioner Stephanie McGee, and Policy and Planning Analyst Donna Stewart at the department on January 18th. Susan forwarded to the membership by email the results of our meeting clarifying the surplus lines licensing issue on February 15th. If

(Continued on page 4)

PIA National Director

As I sit here my desk and look out the window and see the gold dome of our State Capitol building all I can think is, thank goodness this legislative season is almost over. And by the time you read the column, we

will all be contemplating how new laws will affect us both personally and at our businesses.

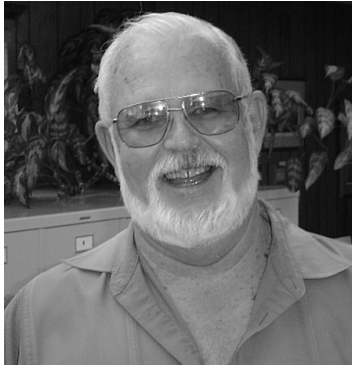
Even though my skepticism shows every year at this time, I was quite heartened to listen to

(Continued on page 2)



Liz Luce, ARM, AAI

IIABA ND REPORT



Gregg Jackson

Consumer Agent Portal (CAP) has been a on the agenda for several board meetings. Getting all states on board with Trusted Choice was a big part of making CAP a reality. Your dues include membership in Trusted Choice but you must sign the Trusted Choice agreement to access the TC web site and use the TC logo. If you have not signed the agreement, contact Susan for a copy. All Trusted Choice agencies will be a part of the CAP program. Cur-

rently direct writers spend hundreds of millions of dollar on traditional media to drive consumers online to research and buy insurance. One direct writer spent 900 million dollars last year. Direct writers use technology to meet the consumer where they are and where they want to shop for insurance. Research show consumers want to work with an agent and have a choice in their insurance purchase. CAP will combine the method of research and shopping online with the desire for an Independent Agent to provide that service. To learn more about CAP and Trusted Choice log on to www.iiaba.net.

The annual Legislative Conference & Convention is April 13-15. It is a great way to learn more about our lobbying efforts and the national level and a good time to visit Washington DC. Here is a link that talks about the issues that will impact your agency. Are you wondering how and where your business will be regulated? Big "I" president and CEO

Bob Rusbult tells you how you can help shape the important decisions lawmakers will face that will affect your business every day. [Click here](#) to learn more.

Our annual convention will be in Cheyenne this year on June 22 & 23. I hope to see you there.

Representing AWIA is an honor and I appreciate the opportunity. If you have any questions, please contact me.



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PIA ND Report

(Continued from page 1)

a number of our freshmen legislators at the annual Shrimp Bash. They were thoughtful and treated each issue of ours with great respect. It was reassuring to see a roomful people at the event.

While on a State level the legislative process is complete for a year, on a Federal level it continues to be a threat to small business and our industry. Guess if we were all smart, we'd quit and become government employees as that appears to be the only area that continues to grow.

In the meantime, I invite you to join me at PIA's Federal Legislative Summit the end of this month. Information is on PIA's website www.pianet.com. Journalist Bob Woodward will be a keynote speaker. The topic of Mr. Woodward's address is "From Nixon

to Obama." Visits with our legislators are always a highlight. We are most fortunate to have three very approachable people on Capitol Hill.

PIA has joined with ACCORD to provide joint educational efforts on certificates of insurance. This is an on-going threat your AWIA Board discusses at every meeting. In Wyoming we are an educated group of agents with high ethical standards. But every day we are asked to provide certificates for our clients with requirements that may not be available or may be cost prohibitive, or my favorite, don't even apply to what the insured does. Anything our industry associations can do to help is great appreciated.

Natural disaster is always a primary concern for PIA. They have reaffirmed their support for a re-

formed NFIP. With good reason, our insurance carriers continue to balk at providing this coverage. Without the 40 year National Flood Insurance Program, real estate sales would come to a halt causing even more disruption in our faltering economy. PIA would like to see a five year reauthorization and will continue to work towards that end.

Many projects are going on at PIA's office at 400 N. Washington in Alexandria but the above are current hot buttons. Please consider giving money to PIAPAC. This can be done individually or corporately. These funds go directly to keeping the lines of communication open between agents and elected officials. Every dollar makes a difference. Thank you.



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Kelly Tegeler - Susan Worthington, CIC

Cec Zebre, CIC

Shouldn't Your Name Be on this List?

PRESIDENT'S REPORT

(Continued from page 1)

you missed this email please let Susan, myself, or a member of the board know. In addition to the details in this email please remember that whatever avenue you take to procure surplus lines business please confirms that the carrier is acceptable and that you make your client aware of any reductions or exclusions in coverage.

We also expressed our feelings that any third party administrator for certificates of insurance should be licensed as consultants to do business in the state of Wyoming as they are reviewing and interpreting insurance cover-

age, forms, etc. The department advised they would do additional research on these administrators and formulate a recommendation. Please feel free to assist the board in this effort by relaying your concerns to the department.

Last we requested improved communication with the department and assured the department of our willingness to do whatever it takes to achieve this goal. WYDOT is still working on real time MVR capability. In November WYDOT felt they would have this operational by the end of the year. As of mid February WYDOT advised me that they are still

testing the system with MVR system vendors to assure compatibility. I'm still crossing my fingers and toes!

Please advise myself or a member of the board of any issues you would like us to address. Your association board is here to work for you, our members, and any issues that pertain to our industry.

Once again please remember to support INSURPAC and PIAPAC. These organizations are your industries eyes, ears, and voice with our political leaders.

Looking forward to seeing you all in June in Cheyenne for the annual convention!



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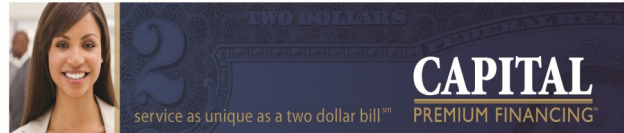
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**Important
Phone
Numbers**

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**Wyoming Insurance Department
Telephone List**

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Case, Ruth Consumer Affairs Specialist	777-7402
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Colarusso, Dawn Agent Licensing	777-7319
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Feurt, D'Anna Policy & Planning Analyst P&C	777-7336
Fiechtner, Cheryl Business Office Coordinator	777-6887
Higgins, Tammy Accountant	777-7318
Johnson, Linda L. Chief Financial Examiner	777-5619
McGee, Stephanie Bryant Deputy Insurance Commissioner	777-7401
Melvin, Doug Financial Examiner	777-6897
Mitchell, Jim Attorney	777-6889
Olsen, Nancy Consumer Affairs Specialist	777-7402
Patch, Brenda Policy & Planning Analyst L&H	777-2447
Poutre, Lou Ann Office Assistant	777-7401
Schildmeier, Todd Consumer Affairs Specialist	777-7402
Stewart, Donna Policy & Planning Analyst	777-7308
Vines, Ken Insurance Commissioner	777-7401
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Kerry Majhanovich, CIC recognized by Governor Mead

Kerry Majhanovich, CIC, President of Tegeler and Associates, was recognized by Governor Matt Mead at his State of the State in Cheyenne, Wyoming on January 12, 2011. Kerry was acknowledged by the governor as a young and successful entrepreneur and was recognized along with military personnel, outstanding educators and business owners from the state. In 2010, Kerry was presented the 20 Under 40 award. The 20 Under 40 is a prestigious award that recognizes 20 people under the age of 40 who live in Wyoming and are enhancing the business and community landscape. It is presented by the Casper Star Tribune along with an article.

We are proud to have the insurance industry represented by Kerry Majhanovich, CIC and to be recognized by the governor. Kerry is a former Association of WY Insurance Agents (AWIA) President and Young Agent's Chairperson and has been active in AWIA for 15 years, as well as serving on several Agency Council committees for Companies, including Safeco, Colorado Casualty, and Progressive. In 2009 Kerry was recognized by AWIA as their Agent of the Year.

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Personality plus or minus in sales

By Carletta Neal

A necessary evil. That's how some people might describe insurance. A producer's job, of course, is to turn this kind of misguided, industry-swiping thinking around, and make the whole experience of purchasing insurance pleasant — or at least something that's perceived as being a little less than loathsome.

Unfortunately, insurance products can't sell themselves! They just don't have the same exciting allure of golf course homes, luxury cars, or dream vacations in Hawaii. Unlike salespeople in the real estate, auto, or travel industries, producers can't easily entice buyers with pretty pictures or slick ads. Your products are invisible, and while they're invaluable when needed, on a day-to-day basis they seem to offer clients no tangible benefits.

To a great extent, one's ability to succeed in insurance sales depends on how well he or she can mentally and emotionally connect with would-be clients. Because of this, insurance producers — perhaps more so than professionals in any other sales industry — need to know how to communicate with a wide range of people, gain attention, inform, empathize and reassure. They need to be able to convince everyone and anyone — from the loud-mouthed know-it-all to the quiet professional to the apprehensive cynic.

In order to interact effectively with others, a clear understanding of one's own personality and inherent behavior must be gained, whether these are atypical of sales or not. Even if less than ideal, a producer's unique traits can be utilized in sales as long as they are recognized for what they are and channeled properly.

Some notable personalities

Networkers

Producers who easily strike up conversations, relax around strangers and project a friendly demeanor often have a clear advantage over shy, quiet types when it comes to sales. Their charm and enthusiasm can be hard for anyone — including apprehensive prospects — to resist! These charismatic dynamos are not all highly assertive, though; many prefer to come across as more of a trusted friend than a self-serving business monger. They're likeable and they know it. They despise arguments, debates or confrontations.

If you see yourself or a producer employee in this Networker personality group, know that social skills are the strengths. They will help open doors that might remain sealed to others! However, the challenge may be to overcome a fear of hurting others' feelings or seeming too pushy; this fear, if not erased, can cause Networker producers to lose out on some sales. Their sales performance may be uneven more often than not.

Guard against being dictated to by a perspective client. Maintain the upper hand. Smile and stay upbeat, but insist on a buying commitment or at least an immediate follow-up appointment so the closing process moves forward and the sale hastens.

Be aware that very staid individuals could have some trouble relating to very vibrant, expressive producers. If a prospective client gives one-word answers, he or she is probably not angry, sad or sick — just predisposed to being frugal with words and expecting others to be so as well. When speaking to these types, be more serious, less flamboyant and don't generalize. Stick with the bottom-line facts about your policies and save the hype and humorous anecdotes for more outgoing prospects.

Administrators

Producers who stay attentive to details and assume the role of a cautious, understated consultant may find that clients appreciate their service-mindedness and candor. Does this sound like you or one of your sales people? If so, know that the strong points are an accommodating nature, a helpful disposition and the ability to spell out facts. Existing clients and prospects probably appreciate the Administrator producer's thorough analysis of the policies they want. Make sure, though, that technical jargon is kept to a bare minimum. Don't over-explain things! Not everyone is able to quickly process complex information.

An understated business approach might be perceived as a breath of fresh air by anyone who's recently fallen prey to shark-like, fast-talking sales pros. Keep in mind, however, that a conscious effort to be more assertive might need to be made when making a sales presentation. Otherwise, some people might mistake a more laid-back attitude for one that lacks drive and determination.

Try to seem more enterprising and self-serving, especially around those who appear to be bold, demanding people. Most buyers prefer doing business with someone they can relate to, so reading the personality of a prospect and then becoming a bit of a chameleon helps. A producer's basic personality can't be changed, but his or her behavior can certainly be modified, and should be, if doing so will enhance the chances for sales success.

Intimidators

Producers who are opportunistic may seem naturally suited to sales scenarios. They typically possess the resilience and desire to win that's needed to sell insurance successfully in today's unpredictable, highly volatile market. They usually find it easy to pressure others into decisions and often keep score of their victories by counting their commission checks. If this sounds like you or someone on your staff, the strength here is forcefulness.

Other assets are a thick skin and an ability to apply pressure so others comply with requests. Be careful, though, as too much of a good thing becomes a liability. Coming on too strong will seem intimidating and dictatorial. NOBODY likes a condescending, cocky wise guy.

Temper boldness. Exhibit patience. A sense of humor can also soften an overly aggressive image. Make sure the Intimidator producer personality provides excellent follow-up service to clients. They'll appreciate knowing there's a genuine concern for their best interest. Repeat business and referrals will be the rewards when customers enjoy working with their producer.

Conclusion

Every producer exhibits his or her own response to other people and environments; it is, in fact, this uniqueness that opens the door to both opportunities and challenges. Once the ways to best capitalize on those opportunities and override those challenges are realized, success is maximized and it becomes much easier to stay way ahead in *any* sales game!

About the author:

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PIA Member Benefit: PIA members receive a free Omnia Profile when they start to use The Omnia Group's services. Contact Carletta or visit The Omnia Group website at www.omniagroup.com and tell them you are a PIA member.

Executive Vice President's Report:

We are moving into spring and the time when you need to review your CE needs for 2011. The CISR schedule is posted on our web site.

Your annual convention will be in Cheyenne at Little America on June 22 & 23. Hope to see you there. There will be some pre-convention CE on Tuesday, June 21st. Agents must be AWIA members to attend the convention events but the Tuesday CE is open to everyone. The opening night cocktail party will give you a chance to visit with

all of our exhibitors and the Thursday night entertainment promises to be a lot of fun for everyone. We have eliminated the Friday morning breakfast and moved "Breakfast with the Commissioner" to Thursday morning. Check out the list of 2011 Company Partners on our web site and let them know you noticed that they support our association. The full convention schedule is posted on our web site www.awia.com. Convention registration forms are also available on our web site under the convention link.

Our Shrimp Bash was well attended this year and this event continues to be recognized by the legislators as an event to attend. We are able to visit one on one with our representatives, a valuable asset when we have industry issues that need to be addressed. Mark your calendars for January 16, 2012 and join us in Cheyenne.



Don't Let Claims Take a Bite out of your Agency



SwissRe/Westport has some exciting news regarding the Agency Shield Program. Effective immediately any agency signing up for ASP **for the rest of 2011** will receive a **20% discount on their enrollment fee!** Here is the revised enrollment fee schedule:

Agency Shield Program 2011 20% Enrollment Fee Discount Chart		
Agency Staff Size	Standard Enrollment Fee	20% Discounted Enrollment Fee
1	\$250	\$200
2-7	\$600	\$480
8-20	\$800	\$640
21-50	\$1,200	\$960
51+	\$2,000	\$1,600

Swiss Re wants to help you improve your operations and avoid E&O claims in 2011 and to do so they are offering a 20% discount for all new enrollments in the Agency Shield Program. When completed you will receive a 10% premium credit which could be applied to your next three renewals –a potential 30% savings over three years. Contact Claudia Bartlett at 406 442-9555 extension 105 or email cbartlett@iiamt.org for DETAILS TODAY! "

For more information log on to www.iiaba.net and search for asp.

Regarding Audits of September 1, 2008

Regarding agency's that received the Audit Credit beginning on September 1, 2008, they were given a 3 year extension to continue to receive the audit credit till September 1, 2011. If your agency falls into this time frame, it is imperative that your agency applies for this Internal Audit program ASP in order to continue the credit currently applied to your Swissre/Westport premium.