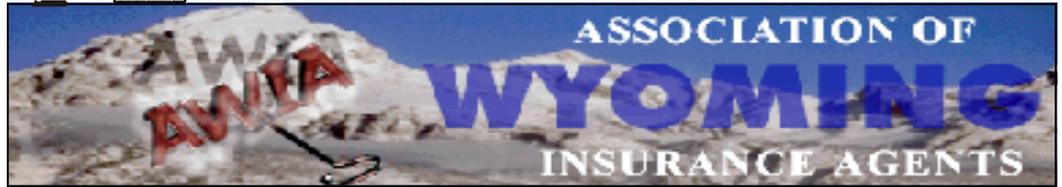


November 17, 2016

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## President's Report

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Over the last few months we have been busy, in particular, with the hiring of, and acclamation to, a new state exec. As many of you already know Susan Worthington has chosen to retire. While I am glad to say we found a wonderful replacement in Karla Brandenburg, I am also sad to see Susan go. Susan has dedicated much of her life to improving the quality of the insurance industry in Wyoming. Those of you who had had the pleasure of working with her on the Board or in one of her continuing education classes can attest to her professionalism and passion. While I have on-

ly personally known Susan for a small part of her insurance career I can say without any doubts she will be missed. Thanks Susan for all you have



Zach Clark, CIC

done for me and for leaving the Insurance industry in Wyoming in a better place.

In addition to hiring a new exec we have also been investigating and researching how we can improve the monitoring and enforcement of our compulsory insurance laws. To be specific we are looking into how we can use Verisol to monitor and notify registered vehicle owners immediately if their required insurance lapses. This is an ongoing project and we will keep you up to date with our progress. Lastly, In light of the importance of the recent elections and changing of leadership in our country it is very important we support our political action committees

(Continued on page 3)

## PIA National Director's Report

First of all, a big welcome to our new Exec, Karla, and a thank you for her presence at our meeting in Omaha where she was able to meet the other Execs and PIA National Staff. All of whom enjoyed having the opportunity to visit with Karla and look forward to working with her. I was in California last week over the election (yes, of course, I voted

before we left) and the reaction was clearly hostile. Especially in terms of what may happen to the ACA. But except for an allergist from LA, we met no one who wasn't covered by their company's plan. PIA is taking a deep breath and planning for multiple contingencies now that we have elected a new President. But the

(Continued on page 2)



Liz Luce, ARM. AAI

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Tony Schebler, CIC

November 2016 has been a month that will undoubtedly someday be in the history books, the election is over and the country readies itself with the political changes that are on the forefront. One of the many important benefits of being a member of the Big I is the political action committee Insurpac, during this election cycle Insurpac supported 280 races and had 260 winning candidates, a 95% victory rate. These victorious candidates will be the very people who will institute legislation that will directly affect the

IIABA NATIONAL DIRECTOR

way our business will do business in the years to come. There is a lot of work that will be done in the future on topics such as the repeal of the Cadillac Tax and efforts to protect the Federal Flood Insurance Program. Please remember to continue to support Insurpac, one election is done, however another election is not that far off.

In September I attended the Big I Board of Directors meeting, there were many topics up for discussion and report. CEO Bob Rusbuldt commented that many agents are not aware of all the good things the Big I does for independent agents and the IA channel, and we need to get the message out about what we do, and the value we bring them, I look

forward to the future flow of information. It was reported that TrustedChoice.com is now profitable and is generating business for our members, over 500 leads a day are being generated and it will be the continued goal for TrustedChoice.com to generate more business for our members

On a high note, earlier this year there was flooding in Louisiana and West Virginia, the Trusted Choice Disaster Relief Fund was able to help many agents deal with the results of the flood. It is always good to see fellow agents helping one another when disaster strikes. As I close I would like to wish all members a happy Thanksgiving and Merry Christmas.



PIA National Director's Report, continued

(Continued from page 1)

issues will continue to stay front and center. The official statement from PIA is paraphrased as: While both political parties campaigned on differing roles of the private market and regulation, PIA will continue its efforts to promote the valued role of the professional independent insurance agent by seeking business-friendly policies that will encourage a strong market. Keeping in mind that neither party

holds a 60-vote "super-majority" PIA encourages the next Congress to avert stalemates by finding bipartisan solutions to strengthen our economy. So hang on, small business and tax reform, health care, state regulation and flood insurance will continue to be topics for the government affairs staff to be in constant contact with legislators. Please don't think that just because the elections are over that you don't need to give to the PAC's. It costs money to

attend the functions where the opportunity to have a more informal meeting with the key legislators occurs. Whether it's \$20 or \$100 or \$500, you can make a difference.

For a comprehensive view of what PIA has for member benefits from products to government affairs, please go to PIANET.com and some of the many reasons you belong to AWIA!



**President's Report**

(Continued from page 1)

that do a great job of representing our interests at the Federal level. Thank you If you have already contributed to our PAC's. If you haven't please contact Liz luce to give to PIA and Chad Craig to give to InsurPac.



**Wyoming Young Agents!**

There are three words we don't see together very often. I hope that we can change that. Through our state association I was able to get a scholarship to the national Big "I" meeting in Chicago. I went as a Young Agent and was able to attend the young agent meetings as a Wyoming representative. My primary goal was to learn more about Young Agents opportunities, see what other states are doing, and see what Wyoming can do to make our association's Young Agents better. I was able to meet with states similar to ours that have very successful programs. South Dakota, North Dakota, and Montana have thriving young agents programs with very successful events. A strong young agents program is beneficial to all

**Young Agent**

Daniel York, Young Agent



involved. The young agent benefits from a network of peers. This network comes with feedback, healthy competition, quality CE, and a sense of camaradery. The agencies benefit by being able to offer young producers the opportunities above. Finally our companies benefit from this environment by seeing a group of young agents committed to professionalism and having the opportunity to invest in producers that will represent them for many years.

I hope that in the coming months we can work together to enhance our Young Agents in WY. Be looking for more information to follow. If you are interested in getting involved please contact me.

**ABEN**

Many of you have asked about CE classes especially, ethics. We have partnered with ABEN to offer online classes that do not require an exam. The classes are live and scheduled throughout the year. You can link to ABEN through our web site. We currently have E&O, Ethics, Environmental Risks and CSR training available. If you have any questions, please contact the AWIA office.



**Executive Vice President's Report**

Let me first introduce myself, Karla Brandenburg, I am married to Charlie Gully whom some of you know from the HUB office in Gillette. I have one son, Kory Hill from the WFI office in Gillette, daughter in law Jill and 2 wonderful Grandkids. So even though I have never been involved in the Insurance business I have been around it for a little while. I hope what I can bring to this organization is my background in event planning, I have served on many boards in the Gillette area including some state

appointed boards. I am here to serve you and make this organization whatever you envision it to be. So how do we do that, well you have my email and phone number call me or send me any ideas you have on what you would like us to do, more of-less of, or completely different. I will work with the board to keep this a vibrant organization and serve the needs of the members. This will be the first year this report will not be from Susan although she is still very much helping me

make the transition into her legacy. I want to remind you of the Annual Shrimp Bash on January 16th, where AWIA & NAIFA-WY join forces to meet and greet our legislators in Cheyenne. There are lots of things in the insurance world coming up so don't miss your chance to voice your opinion. You will find a registration form in this newsletter or you can register online at [www.awia.com](http://www.awia.com) Please keep in touch and contact me at 307.201.4801 Thanks Karla



**Trusted Choice**

A number of agencies have expressed interest in participating on TrustedChoice.com but have found the cost to be excessive, and we have shared that concern with the management at TrustedChoice.com. In response, TrustedChoice.com has come up with a solution that is designed to address our joint concerns. This option allows select agencies to purchase the Advantage Bundle at a 62% discount off of the current price. For only \$49.00 per month, qualifying agencies will receive both commercial and personal lines Advantage profiles. Like all Advantage subscriptions, you can cancel at any time with thirty days notice and the best part is that this rate is guaranteed for a minimum of 12 months. I urge you to take a careful look at this offer, and if you have questions, please call TrustedChoice.com at 855-372-0075 and ask about the Rural Advantage bundle.

## Legislation to watch

As report by Mary Lynne Shickich, Lobbyist for AWIA:

### Exterior Residential Storm Damage Repair Contracts

A group of insurance industry lobbyists are bringing this bill forward in 2017 though a sponsor has not yet been identified. You may recall this bill was introduced in 2014, and had a great deal of support except from the Contractors. This new bill is being drafted with the support of the Contractors. The proposed legislation requires disclosure requirements for exterior residential storm damage repair solicitations, proposals and repair contracts, and calls for a 5-day cancellation clause.

### Uber Legislation

It is my understanding that Uber has hired two Wyoming lobbyists (Meredith Asay and Erin Taylor) to change the Wyoming commercial driver licensure laws to allow Uber to operate in Wyoming. I have been in contact with one of the lobbyists, and she indicated to me they are working with several insurance lobbyists to make sure the key provisions for parity are included. When I have access to the draft, I will share it with AWIA.

### Cosmetic Damage Legislation

I understand the Insurance Commissioner may be interested in a bill to provide for reimbursement for damage of this nature from hailstorms.

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As reported from PIA National:

### Flood Insurance

During the congressional recess, PIA National has met with House Financial Services committee staff to discuss priorities for the reauthorization of the National Flood Insurance Program (NFIP). The NFIP expires in September 2017, and PIA National has worked with our industry colleagues to release principles for reauthorization and press the Federal Emergency Management Agency (FEMA) to make improvements to the program that can be acted upon through regulatory process rather than through legislation.

The House Financial Services committee is expected to release a framework for reauthorizing the program in November, with legislative language being finalized and introduced in January 2017. The House Financial Services Subcommittee on Housing and Insurance will take the lead on the reauthorization, and Chairman Blaine Luetkemeyer hopes to have a bill considered by the full committee in the early part of the year.

#### Bottom Line For Agents

PIA supports the NFIP, as it provides critical support to those affected by floods and coverage that the private market is still currently unable to supply.

PIA will continue to advocate for a long-term reauthorization of the program; the forgiveness of the program's \$23 billion debt (due to Hurricane Katrina and Superstorm Sandy); greater growth in the private flood insurance market as a complement to the NFIP to help provide consumers with more options; the elimination of the non-compete clause to allow the WYO companies to sell stand-alone private flood insurance outside of the NFIP; gradual movement to risk-based rates; and the continuation of grandfathering of rates so homes can be sold without major disruption, among other priorities

## **OVERTIME REGULATION**

On October 14, 2016, PIA National signed on to a [letter](#) submitted by the Partnership to Protect Workplace Opportunity (PPWO) in support of [S. 3464](#), the Overtime Reform and Review Act.

Despite objections from small businesses, nonprofits, educational institutions, and municipal governments, the Department of Labor (DOL)'s final overtime rule doubles the salary threshold for exemption from overtime from \$23,660 annually to \$47,476 annually—higher than the minimum set by any state legislature. Further, the rule automatically updates the threshold every three years without consideration of economic circumstances or stakeholder input.

S. 3464 addresses concerns about the rule by phasing in the DOL's new salary threshold in four stages over five years, starting with a substantial salary threshold increase to approximately \$36,000 on December 1, 2016, followed by a "pause year" in 2017 to allow employers to review and adjust for the consequences of this new rule. Further increases to the salary level would occur annually thereafter, until reaching the final rule's new threshold of \$47,476 on December 1, 2020. Equally important is that the bill prohibits the final rule's automatic increases to the salary threshold, yet allows the DOL to propose changes to overtime regulations in the future through the customary notice and comment process.

PIA National opposes the final revisions to the rule, and we will continue advocating to stop the rule from going into effect, delay it, or slow its impact.

Sen. Lamar Alexander (R-TN), author of S. 3464, highlighted a few organizations supporting his bill, including PIA in a [press release his office issued on Oct. 18](#)

INSURPAC : WASHINGTON, D.C., Sept. 28, 2016—The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") applauds the U.S. House of Representatives for passing H.R. 6094, the "Regulatory Relief for Small Businesses, Schools, and Nonprofits Act," by Rep. Tim Walberg (R-Michigan), to delay implementation of the Department of Labor (DOL) overtime rule for six months, until June 1, 2017.

### **Bottom Line for Agents:**

While we are opposed to the rule and will seek legislative remedies to either stop or delay the rule, PIA National is continuing to roll out resources for members to use to be compliant with the rule when it takes effect December 1. Please see [pianet.com](#) or look out for emails for more information, as well as our [FAQ document](#) on the rule. Please continue to use this link in addition to the forthcoming resources.

### **Compulsory Insurance legislation** (Lead by Bryan Stevens)

He has been talking with the board on proposing a bill with the help of our Lobbyist Mary Lynn, and she is willing to meet with Dan Zwonitzer with Bryan on Monday to get the ball rolling. I've also got a meeting in the works with Commissioner Glause to make sure that the insurance department would get behind us with this. If I haven't talked with you about the proposed bill please feel free to give me a call. I want to make sure that we cross all the t's and dot all the i's on this one.

### **FACI considers Insurance Implications of Autonomous Cars**: (reported by Insurpac)

At a recent Federal Advisory Committee on Insurance (FACI) meeting in Washington, D.C, attendees discussed how [autonomous vehicles](#) will impact insurance markets and independent insurance agents.

KPMG experts told the committee they predict self-driving cars will become the "new normal" over the next 25 years—and that the insurance industry could already experience significant impacts within the next decade. Currently, road traffic accidents are the leading cause of death in the U.S. for people ages 15-34. By 2040, autonomous vehicle technology is expected to reduce the frequency of car accidents by as much as 80%—a decrease that may be large enough to impact life insurance mortality tables. However, the cost of accidents could increase due to the more expensive components in autonomous vehicles.

While experts expect personal auto and workers compensation claims to decline, they also predict that commercial auto and product liability claims will increase. According to projections, car sharing will drive increases in commercial auto policies and claims, and product liability claims could increase anywhere from 14 to 50%.

KPMG also outlined four ways car manufacturers could play a role in selling insurance for autonomous vehicles: 1) providing driving and vehicle data to insurers to underwrite policies; 2) working with insurers to distribute insurance, akin to an insurance agent; 3) acting as an insurer but outsourcing many administrative functions to insurers; or 4) fully entering the insurance market and competing directly with insurers. To what extent these predictions will come to fruition will depend on how the autonomous car industry develops.

Beyond autonomous cars, the meeting addressed the impact of Brexit and sustained low interest rates on the insurance industry, as well as the Terrorism Risk Insurance Program's efficacy.

FACI provides advice to assist the Federal Insurance Office and consists of various insurance experts from private industry and academia, as well as state regulators and consumer advocates. Maryland Big "I" member Loretta Fuller currently serves on FACI. The next meeting is scheduled for November

*Jennifer Webb* is Big "I" federal government affairs counsel.

## **Things to Know - Keeping it straight**

by Patricia A. Borowski, SVP, PIA National

Independent insurance agencies are known for their skill in this discipline in managing the insurance transactions, communications and documents produced between and among their agency customers and various segments of their insurance carriers and/or providers. In fact, carriers will admit that on balance, independent agencies do a far better job of this than insurer's own records practices.

Given this, it has always been bewildering to me why, too often, agency owners don't seem to apply this same level of records discipline and expertise to the care and retention of their own agency agreements files. Well, the time is now for every agency to change this!

**WHY?** In short, the principal reason is that insurers' contract practices are changing in ways that more than ever demand agencies to better document. Carriers are developing more addendums, subagreements and separate, but directly related agreements that surround and affect the main agency agreement. Further, carriers are including website addresses as the content for critical agreement provisions instead of formal written language physically located in the main written agreement. These webpages are also pages to be included in the company agency agreement and to be considered by the agency.

**Add to Agency Agreement Document Practices:** If any portion of the agreement (or its parts) contains referrals to the carrier's website for further explanation and/or information, *please* be sure to access and review all those materials on that website reference *before* signing the agreement. The carrier should make these fully accessible to the agency when considering the carrier and before the agency actually signs the agreement. This is the only way the agency has a complete picture of what the carrier is obligating them to do. This applies to new carriers as well as new agreements from current carriers or changes.

Please note: PIA national offers members and the carriers/wholesalers that works with PIA members a confidential agency agreement review service. Please go to <http://www.pianet.com/benefits/servicesandresources/agencyagreementreviewservice>

## Insurance Agencies & Pros Tap Trends: New Retirement Model Keeps Talent, Cuts Costs

By Sharon Emek, Ph.D.

*“Retirement kills more people than hard work ever did.” — Publishing magnate Malcolm Forbes*

Retirement used to be an all-or-nothing proposition. But technology, longevity and an entrepreneurial attitude have fostered a new approach. Many talented vintage workers want to stay engaged as they approach traditional retirement age — but they want to work differently.

Instead of walking away from it all — and giving up the expertise and relationships built up over a career — insurance professionals are “pretiring.”

WAHVE gives them the option of leaving the traditional workforce and working remotely from home. For these “pretired” insurance pros, WAHVE provides the ideal middle-ground solution that blends work and retirement. For insurance firms, WAHVE bridges the gap in staffing needs.

WAHVE — started in 2010 by partners experienced in the independent agent channel — matches insurance experts to insurance firms to meet full- or part-time staffing needs. Insurance firms benefit by improving productivity and lowering costs. WAHVE’s unique qualifying process and technology platform match the right “pretirees,” wherever they may live, to the needs of insurance firms, wherever they are located.

Personal or commercial lines processing, policy checking, new business and renewal preparation and quoting to certificates of insurance, underwriting, rating, claims, customer service, and full account management/CSR work — all of these can be performed remotely by an expert using a computer, high-speed connectivity and a telephone.

“WAHVE was the answer to my prayers,” said Angie Bishop, a wahve who pretired and moved to a national forest in Arkansas after a 30-year insurance career with a Texas agency. “WAHVE did an excellent job of screening and placing me with an agency that fits my work interest. I work approximately 24 hours a week for an agency in New York, updating claims and renewal information. WAHVE has enabled me to continue doing the work I love while supplementing my income and allowing me to enjoy where I live,” she explains.

Employees who have an ideal life-work fit bring tremendous enthusiasm to their work, making them an asset to the agencies that hire them. “We’re kind of addicted to the idea,” says John O’Brien, president of R.J. O’Brien Insurance Agency in Glens Falls, New York. “Work at Home Vintage Experts has given us a wonderful new option for doing business. It’s completely changed our view of outsourcing because we’ve had such a positive experience ... Not only has our arrangement been a great one for our on-site staff, but it’s also been very well received by clients.”

WAHVE ([wahve.com](http://wahve.com)) has placed more than 300 experienced insurance professionals in remote outsourcing assignments with insurance firms. Consider WAHVE if: You’re near retirement age, but not ready to leave the workforce. You’re an agency principal or hiring manager who wants to find experienced, high-quality workers.

And if you know insurance professionals who have retired or are thinking of retiring, let them know about this option. For many insurance firms and insurance professionals alike, it’s not a question of “if” but “when” they tap these new trends to create staffing that works for everyone. Visit [wahve.com](http://wahve.com) for more information .



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AWIA and NAIFA-WY once again join together for our annual Shrimp Bash. Since 1981, we have partnered to meet with our legislators and discuss issues important to our industry. Please join us on Monday evening, January 16, 2017 at 6:30PM at the Radisson Hotel in Cheyenne. The Governor has been extended a special invite and our Shrimp Bash is on his official calendar so if time permits he will be in attendance so do not miss this event.

You can find a registration form in this newsletter on page 24.



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**Ex-Officio**

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USI Insurance  
PO Box 1388 307.635.4231  
Cheyenne, WY 82003  
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**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
- 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**

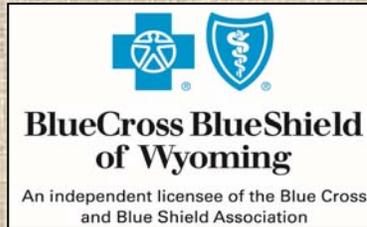
Print This Page So You Always Have  
Up-to-date phone numbers

**Standing Committees**

- Education & Mountain Plains ..... Karla Brandenburg .....201.4801
- Grievance..... Joanna Akers ..... 746.4411
- Membership..... Karla Brandenburg.....201.4801
- Legislature/WIALAC..... Nancy Stichert, Darren Hart..... 265.0144
- Financial, Budget & Audit.....
- ISO/ACORD/Mid-America ..... Zach Clark. ....686.0313
- Liaison with Commissioner .....
- InsurPac..... Chad Craig .....635.4231
- PIAPAC ..... Liz Luce .....635.2491
- Young Agents ..... Daniel York .....358.4527
- Technology & Planning .....

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

2016 PARTNERS





# PLATINUM PARTNER



TREVOR VOTRUBA (307) 438-3521

[TREVOR.VOTRUBA@ACUITY.COM](mailto:TREVOR.VOTRUBA@ACUITY.COM)

## AWIA Affiliate Members

[Please thank these people for their support of your association](#)

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**United Fire Group**  
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Westminster, CO 80030  
720 955-6124  
[cdjohnson@unitedfiregroup.com](mailto:cdjohnson@unitedfiregroup.com)

**JOIN TODAY**

# SUP- P PART



Products, expertise, and services are one thing. Support from a valued partner is quite another. That combination is what Liberty Mutual Insurance is all about. On top of that, we're local, so our service and responsiveness fit your specific needs. Quite a combination. Learn more at [libertymutualgroup.com/business](http://libertymutualgroup.com/business)

Platinum Partner 2016

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# TRAVELERS



**GOLD PARTNER 2016**

## The Local Agents Serving Main Street America<sup>SM</sup> Story

**Local Agents.** That’s what PIA members are. Professional Insurance Agents who are members of their communities.

But PIA members are more. PIA members are friends who help their neighbors protect what they value most: their homes, their automobiles, their businesses, their assets—their very way of life.

PIA members provide their neighbors with personal support and service, plus a choice of insurance products to meet their needs. Not from just one company, but from many quality insurance companies that support America’s independent agency distribution system.

**Serving Main Street America.** Main Street is more than a location. It’s an attitude. It’s where PIA members do business. Main Street is where our heart is, and it’s where our customers want to do business. Why?

Because people prefer to deal with someone they know and trust when it comes to protecting what they have worked so hard to achieve.

**The opportunity.** PIA is an association that’s dedicated to providing unlimited opportunities for its members. That’s the way it’s been since 1931.

PIA members are already well-known in their communities. After all, they are local agents.

PIA members are sponsors of the local Little League team, volunteer fundraisers for a host of local charities and active members in many local civic organizations. When there’s a crisis, PIA members help their neighbors. When there’s a need, PIA members are there.

And people know that when they need help to insure their home, their autos, their businesses — their way of life — it’s best to go to someone they already know and already trust: their neighborhood Professional Insurance Agent.

**A new brand, not a new identity.** The PIA Branding Program does not attempt to create a new identity for PIA members. PIA agents don’t need a new identity. They already have one. Their customers know who they are. They are Professional Insurance Agents. They’re local and they care.

The PIA Branding Program, *Local Agents Serving Main Street America*<sup>SM</sup>, simply extends the reach of that already-established identity with marketing materials that highlight what Professional Insurance Agents bring to the table. The goal? To attract new customers. To write more business. To make more money and increase market share for PIA agencies and their carrier partners. To ensure that the independent agency distribution system continues to prosper, now and in the future.

*"Local Agents Serving Main Street America"<sup>SM</sup> collectively describes the membership of the National Association of Professional Insurance Agents and its affiliate associations. It is not part of the brand or trademark, is not intended to speak for, and should not be confused with The Main Street America Group, also known as MSA Group, or its subsidiary companies. The MSA Group and its subsidiaries have offered insurance exclusively through independent insurance agents since 1923.*

# WHY SELL SAFECO?



All the products you need



Local support and service



100% agent focus



No other carrier gives independent agents the same combination of products, service and support as Safeco Insurance. We have **all the products your customers want**, from auto, home and motorcycle to watercraft, RV, classic car and more. We also offer **dedicated service and support for agents**, including local Territory Managers and marketing teams, local claims staff, dedicated underwriting and added benefits to help you succeed.

**Visit [SafecoNow.com](http://SafecoNow.com) for more information.**

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The audience for this information includes insurance agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states. Coverages and features not available in all states; see the Product Guide(s) for details.

AP-5212 01/16

**Safeco Insurance**<sup>™</sup>  
A Liberty Mutual Company

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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)

**E&O Loss Control Announcement**

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

**E&O Tips Regarding Certificates**

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

### **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@iiamt.org](mailto:kemmons@iiamt.org)

**[To Learn more about E&O Click Here](#)**

**[E&O Tips Regarding Certificates](#)**

## **InsurPac 2016**

**Joanna Akers-First State Insurance, a member of Burns Insurance**  
**Mark Anderson-Burns Insurance Agency**  
**Max Carre'-Burns Insurance Agency**  
**Chad Craig-USI Insurance Wyoming InsurPac Chair**  
**Lou Gaspers-Wyoming Financial Insurance**  
**Charles Gulley-HUB International**  
**Marj Pederson-First State Insurance, a member of Burns Insurance**  
**Tony Schebler, USI Insurance**  
**Susan Worthington-AWIA**

## **PIAPAC 2016**

**Joanna Akers-First State Insurance, Member of Burns Insurance**  
**Max Carre'-Burns Insurance Agency**  
**Zach Clark-Wyoming Financial Insurance**  
**Darren Hart-HUB International**  
**Cheri Krieter-Wyoming Financial Insurance**  
**Liz Luce-Rocky Mountain Capital-WY and National PIAPAC Chair**  
**Nancy Stichert-Tegeler & Associates**  
**Susan Worthington-AWIA**

**go to [www.awia.com](http://www.awia.com) and click on Advocacy for contribution forms or scroll down to the last 2 pages of this newsletter to print forms**

# 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                            |

**\*Installment 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.

# ANNUAL SHRIMP BASH RECEPTION

Monday, January 16, 2017

Radisson Hotel

Cheyenne, WY

6:30 PM

Legislative Bill Review.....4:00 PM

Shrimp Bash.....6:30 PM

**Please register by January 9, 2017 by fax or e-mail to the AWIA office**

Send Registration to: AWIA  
197 Pine Haven Road  
Pine Haven, WY 82721  
e-mail: awia@vcn.com  
Phone: 307 201-4801  
Fax: 775 796-3122

**For room reservations call 307 638-4466/Room Block "Shrimp Bash"**

Name \_\_\_\_\_

Agency/Company \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

I am a member of AWIA [  ] NAIFA-WY [  ] Registration fee is \$50 per person

To pay by credit card check here [  ] e-mail address? \_\_\_\_\_ There is a \$5 convenience fee for credit card payments.

My check is enclosed for \$\_\_\_\_\_ Made Payable to WIA-LAC Tax ID#830232744

To register multiple people, please attach a list.

You may register online at [www.awia.com](http://www.awia.com)