

July 15, 2016

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President's Report

Uncertain but Stable

The first half of the year is in the books and I think all of us in Wyoming can agree 2016 has been a challenging year. Every community and industry in Wyoming has been adversely affected by the downturn in energy related industries. Our commercial clients are reducing their work force, selling equipment, and some are even closing their doors. Our personal lines clients are worried about keeping their jobs or finding new ones. Uncertainty is everywhere. The insurance industry is no

exception. I am looking forward to my time of service to all of you over the next year.



Zach Clark, CIC

With all of this uncertainty swirling in each of our communities, I believe we as agents are in a unique position to pro-

vide a measure of stability for our clients and our communities. As we engage in conversations with our clients, we are partnering with them to provide sound and creative solutions to reduce cost while still protecting their most valuable assets. My challenge to each of us during this time is to find / create ways to provide our customers with value.

Looking ahead to the second half of the year I am excited and optimistic about the opportunities which are coming. The AWIA board is working on a couple of things most

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PIA National Director's Report

Before briefing you on PIA National, a couple comments to my fellow agents:

First, thanks to all who traveled the distance to my hometown for AWIA annual conference. It was great to see old friends and meet many new ones. I know the trek here can be arduous but we do appreciate being able to share ideas with

both our insurance carriers as well as other agents.

Second, my thoughts are with those who are dealing with massive layoffs in their communities. When an area of our state is hit, it hurts everyone. The affect may be more difficult and immediate for some but no one is immune. Godspeed to all who are trying to

(Continued on page 2)



Liz Luce, ARM. AAI

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Tony Schebler, CIC

In April I attended the IIABA Board meeting and Legislative Conference in Washington, DC, it was exciting to be a part of the Big I team that went to Capitol Hill. This day allowed agents to have direct contact with the decision-makers of the U.S. Congress. The hot topics of discussion were the delay of the Affordable Care Acts excise tax ("Cadillac Tax") and the efforts to repeal the tax, issues with the Department of Labor's fiduciary standard, and efforts against expanding the Risk Retention Act. In addition,

IIABA NATIONAL DIRECTOR

there was a lot of conversation concerning the National Flood Insurance Program changes and the Federal Crop Insurance Program. Being an election year it is clear that there is not a lot that is going to get through congress, however it was clear to me that the election year is going to have a huge impact on our industry in the future and that is why I encourage all members of the IIABA to make a donation to InsurPac this year. We must all remember that an investment in InsurPac is an investment in our own futures as well as an industry.

Other major items that were discussed at the board meeting were as follows: The IIABA is working hard

to deal with some budget challenges, as are many of the state associations, the association is in a strong position from an asset perspective. The IIABA is evolving and we are positioning ourselves for the future in order to continue to provide value for our members with products like TrustedChoice.com. Bob Rusbuldt CEO of the IIABA stated that our organization must look at everything that we do, and see whether we should still be doing things the same as in the past. He said that education is an example of an area where we were once the sole source, now there is a lot of competition.

Big "I" MEP 401 (k) plan needs to be mentioned, the Big "I" multiple employer

Continued on page 3)

PIA National Director's Report

(Continued from page 1)

help families and businesses get through these tortuous times.

Not surprisingly, PIA is focusing on being in front of those legislators who are involved in our business. As the PIAPAC chair, we are carefully vetting those to whom funds are given and working diligently to have representation at fundraising functions. The funds you give to PIAPAC make a difference. Really.

Mike Becker, EVP

of PIA, thoroughly appreciated the hospitality while attending the convention. He emphasized PIA's products and gave an insider's view of what was occurring on Capitol Hill. Please go to www.PIANET.com and check out the offerings from OMNIA employee profiling, agency agreement review service-free to members, cyber liability, discounts on Mines Press calendars, UPS, car rental from Alamo to white papers on reaching Gen Y, agency perpetuation, life and health products as well as

E&O and this is just the tip of iceberg. Your membership pays for access to this resource.

Hope everyone had a safe and fun filled 4th of July. Do not forget to support your PAC's to help our DC based associations continue the fight for those freedoms our forefathers and today's servicemen and women sacrificed to give us.



President's Report

(Continued from page 1)

notably discussions with the state to enhance the enforcement of the compulsory insurance law. We are in discussions with WYODOT as to how we can in "real time" see when someone's automobile insurance lapses. Along these lines if you are aware of or have any ideas or concerns, which you feel the AWIA board needs to address please, feel free to contact me or one of the other board members.

Once again, I appreciate the opportunity to be of service to you over the next year and am looking forward to working a

great group of insurance professionals



IIABA ND Report

(Continued from page 2)

plan 401 (k) retirement plan ("MEP") is available to only Big "I" members, can be customized for each agency and state association, but the funds and the administration fall under the umbrella of the MEP. This is more important now that the Department of Labor has enacted new fiduciary rules, which increase the scope of those who are subject to strict fiduciary rules with regard to providing investment programs and advice.

I would like to end my report by wishing all a fun and safe summer.



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. The faster you act, the more you benefit, because in those areas where there are few or no Advantage agencies, your agency will show prominently because there are so few other Advantage subscribers. 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.

Executive Vice President's Report

Thank you! I have had a great time serving the Independent Agents of WY for the past 17 years. "Choose a job you love and you will never work a day in your life" is certainly true for me. I can't say enough about the support of the agencies and companies. (and my staff) Recognizing that WY is the smallest association; we have had great participation and support from our company Partners and Exhibitors. That is what makes our convention a big success. We had 25 Ex-

hibitors this year and anticipate even more in 2017. Our agents' participation has been phenomenal the last few years. One of our board members set a goal of 53 agents attending in 1993 (53 in 93). In 2016 we had 64 agents and spouses registered and 74 company representatives. Let us plan to equal or beat that number in 2017!

As most of you have heard, I will be retiring sometime this year and training my replacement. However; I do plan to see

all of you at the convention in Casper June 21 and 22, 2017. Watch the web site for registration information by January 1. I have worked with some great board members over the years and I want to thank them for their commitment and service to our association and our industry.

We have several CISR classes scheduled for August and September and I hope to see some of you at one of those.



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.



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) 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.

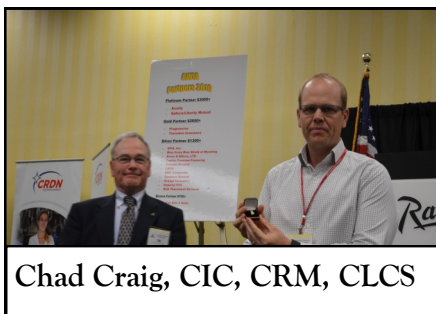
And if you know insurance professionals who have retired or are thinking of retiring, let them know about this option. For many insurance firms and insurance professionals alike, it’s not a question of “if” but “when” they tap these new trends to create staffing that works for everyone. Visit wahve.com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

CIC, CISR, CRM Conferees recognized at AWIA Convention

We are pleased to recognize our most recent designees. Each of these individuals has committed time and energy to earn their designations. Congratulations!

Isaac Faust, CIC-Rendezvous Insurance
Lorie Marchant, CIC, CISR-Security Insurance Agency
Chad Craig, CIC, CRM, CLCS-USI Insurance
Gayle Persson, CISR Elite-Wyoming Financial Insurance
Heather Prestwood, CISR Elite-HUB International

Kelly Fossey, CISR-Tegeler Insurance
Stacy Gaudern, CISR-Tegeler Insurance
Elizabeth Hoffland, CISR-Sally Houx Agency
Diane Irwin, CISR-HUB International
Myra Johnson, CISR-HUB International
Shanda Krieger, CISR-Rendezvous Insurance
Lorena Lynn Nebeker, CISR-Farm Bureau Insurance
Jessica Streeter, CISR-Tegeler Insurance
Daniel Szymanski, CISR-JG Elliot
Tim Barnes, CIC, CRM presented the pins.





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- 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



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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.

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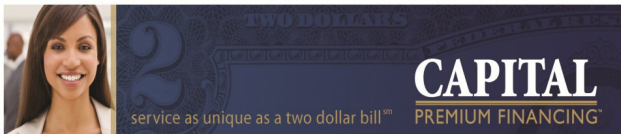
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Products, expertise, and services are one thing. Support from a valued partner is quite another. That combination is what Liberty Mutual Insurance is all about. On top of that, we're local, so our service and responsiveness fit your specific needs.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

Platinum Partner 2016

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TRAVELERS J



GOLD PARTNER 2016

The *Local Agents Serving Main Street America*SM 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*SM, 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"SM 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 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[™]
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

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 sepa-

rate 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@iiaamt.org

To Learn more about E&O Click Here

E&O Tips Regarding Certificates

Congratulations to Wyoming's Outstanding CSR of the Year

Wendy Elmer, CIC



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 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[®] 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.*

 **Big I Advantage[®]**
Virtual Risk Consultant
Powered by Rough Notes

 **BIG I ADVANTAGE[®]**

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, 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)

- | | | | |
|--|--|--|--|
| <input type="checkbox"/> \$5,000 Millennium Club | <input type="checkbox"/> \$1,000 Centennial Club | <input type="checkbox"/> \$250 Pioneer Club | <input type="checkbox"/> \$100 Young Agent |
| <input type="checkbox"/> \$2,500 Platimm Club | <input type="checkbox"/> \$500 Gold Club | <input type="checkbox"/> \$150 Founders Club | <input type="checkbox"/> \$_____ (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.