



Special points of interest:

- **Association of Wyoming Insurance Agents** Click here to see our Facebook page and convention photos

To add your support to InsurPac & PIAPAC go to our web site www.awia.com and click on Advocacy for the contribution forms or go to pages 23 & 24 in this newsletter. Any amount is appreciated. Let's show them Wyoming Agents want to be heard

Inside this Issue

IIABA ND Report	2
EVP Report	3
PIAPAC Raffle	5
Board & Ins Dept	9
Partners	11
Convention Photos	12
Affiliate Members	14
Awards & OCSRY	7, 14
CIC/CISR Conferment	17
E&O Coverage	18
InsurPac & PIAPAC con-	20
Should I Buy CDW?	21
Virtual Risk Consultant	22



President's Report

I would like to open my tenure as President with a hardy and heartfelt thank you to everyone who made the 2014 convention a success. Cheri and Susan, with Vic's help did a fantastic job making this convention great. Of course, we cannot forget our amazing sponsors and exhibitors. It was a great way to wrap up our year at AWIA.

Before we move forward into this upcoming year I want to remind you of a couple items accomplished by AWIA with your support. First and biggest is the passage of SF 107, which as of July 1st is now Wyoming Insurance Code 26-13-125 or more commonly, The Certificate Bill. After years of

working with legislators and insurance department staff, AWIA with your help and the help of some excellent lawmakers were able to get



**Bob McIntyre,
CIC**

this much-needed legislation passed. I would strongly encourage you to read two important documents in addition to the actual statute. The Commissioners Certificate of Insurance Memorandum 01-2014 and the Certificate of Insurance Frequently Asked Questions; BOTH found on the Licensing division page of the Insurance Department website. Certificates of Insurance can be a source of E&O claims so be sure to read these documents and be up to speed on the do's and don'ts of certificates.

The second accomplishment ties to the first and is a continuation of the year before, but still needs mentioned. AWIA has worked hard to establish and maintain a very good working relationship with the Insurance Commissioner's Office.

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(Continued on page 3)

PIA National Director's Report

PIA has entered into an exclusive partnership with Floodbroker.com, which allows our clients and prospects to learn about their flood risks and request a quote for flood insurance from you, their local, participating PIA member agency.

Floodbroker has automated the process of obtaining a flood insurance quote through the National Flood Insurance Program (NFIP) and makes this technology available to participating PIA member agents through your very own agency-branded, flood insurance microsites.

For more information or to attend a free informational webinar, please visit PIA National's website at www.pianet.com/floodbroker.

The House and Senate stand in recess until after the 4th of July. When they

(Continued on page 2)



Liz Luce, ARM, AAI

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Tony Schebler, CIC

As I look back into the last quarter, there have been many happenings in our industry. These changes are happening all over the great state of Wyoming as well as all over the country. The biggest changes involve two areas in our businesses. The first according to Big I Chairman, Tom Minkler; in the next 5 to 7 years more than half of all insurance professionals will leave the industry. Millennials are not rushing to fill the void left by the Boomers that are departing. I see this happening at the agency where I work as well as every other agency in town. Our industry needs to adopt a succession plan. One component of this plan is Project Invest at the IIABA. Through this program, we can attract new blood to our industry,

IIABA NATIONAL DIRECTOR

which will allow workforce perpetuation along with continued marketing success of the independent agency. The second big change is our clients. Control over the insurance buying process no longer lies with carriers or agents. Our customers are telling us how they want to shop and interact with our agencies. If we do not adapt to how our client wants to do business we will be left in the dust. Our client today is digital savvy. Ok, maybe not the client that we have been working with for years. However, you know darn well that the son or daughter of that client who will be running that business is. The new generation embraces social media and technology and online customer reviews. IIABA came out with CAP to help us deal with these new customers, currently it only applies to personal lines, however commercial is coming late this fall. If you have not looked at CAP, please do. Wouldn't you like to be the agent who pops up on the screen when someone Googles a particular search in your marketing area.

Other areas that the IIABA are monitoring are the renewal of the Terrorism Bill and the NARAB II licensing bill, I think both will get bipartisan support when they are included in the same bill.

On a state level, AWIA had their convention in Casper last month. It was well attended by both Agency and Company People and we had the honor on having Big "I" Chairman Tom Minkler and his wife Heather in attendance. It is amazing to me that we have had the Big "I" Chairman at the Wyoming AWIA convention for most of the last several years. I think that says a lot about the importance of Wyoming to the Big "I". During this newsletter each year I would like to thank all of the AWIA company partners for coming to our annual convention and supporting our annual convention, without you there would be no convention.

In closing I would like to wish all an enjoyable and safe summer, it is going quickly, so enjoy it as much as you can, the snow will be back soon.



PIA National Director's Report

(Continued from page 1)

return they will have only four weeks to resolve the many differences between their respective Terrorism Risk Insurance Act (TRIA) bills before leaving town once again, when they will largely remain out of session until the November elections. PIA is continuing our advocacy for as straightforward, long-term a reauthorization of TRIA as possible.

Both of the above subjects came from PIA's Newsline (with some editing

on my part, the original versions gave greater detail to the subjects), delivered in email form with bullet points and easy links. It's a quick way to get information and then make the decision as to what is important to you and allow you to investigate further how to protect your business.

PIAPAC has a raffle coming up at our September board meeting. It's the perfect way to support PIAPAC and make our voice heard and maybe even win a prize. Tickets are only \$20 each and

the prizes are a \$500 Marriott gift card, wine refrigerator and an Amazon Fire TV/Netflix bundle. Just send your check or credit card info to Julia Domagalski at juliado@pianet.org or contact me at 635-2491 or lizrmca@qwestoffice.net. As the chair of the PIAPAC, it touches me deeply when I see any of you supporting our efforts to make a difference on the Hill and I thank you from the bottom of my heart. (See page 5 for more info on the raffle)



President's Report

(Continued from page 1)

fice. Commissioner Hirsig works tirelessly to protect consumers but has also been very open to input from the industry. Though the implementation of ACA consumes much of his time, he still has made time to meet with agents through his Producer Advisory Group. A couple times per year, this group meets with not only the Commissioner, but also key staff from his department to exchange valuable information on the insurance issues of the public at large. We appreciate the open and honest dialog that has occurred between the Department, AWIA and agents in general.

Now looking forward into this next year there are a couple things I would

like to focus on. First, to continually improve our convention, adding value to agents and agency owners as well as increased exposure for our sponsors. This year the round table or 'speed dating' as Susan put it, was very well received. We will be modifying it slightly to make it more efficient and bringing it back this year. We are always looking to provide excellent CE opportunities at convention and topping this year's Standing Tall class will be a 'tall' order. Please let Susan or me know if you have any ideas for creative CE. The convention will be held in Sheridan June 17th and 18th and is shaping up to a great time. Secondly, there were some sobering statistics given by Tom Minkler, IIABA Chairman, at the con-

vention regarding the 'aging' of our industry. We will be losing a large portion of our industry's workforce in the next 7-10 years. Therefore, it is imperative we work toward recruitment of younger folks into our industry. For several years we have had fun activities as fund raisers for 'Young Agents' We have accumulated a little money for the cause and I would like to hear ideas from you as to how we can use that money to encourage the growth of our young agents and recruit younger agents not only into AWIA but in the industry.

I have many ideas, but only so much space in the newsletter. Please send me your ideas on convention, the Producer Advisory group, young agents or anything else pertaining to our proud indus-

try. Email is best. bobm@burnsia.com I look forward to this year as your president.



CONGRATULATIONS! If you are one of the first five to e-mail Susan at the AWIA office awia@vcn.com and tell me you read Bob's article, I will send you a Sacajawea Dollar.

Executive Vice President's Report

Another convention has come and gone. If you missed it this year, you missed some great information. Standing Tall: Where do You Stand? was an excellent program. If you see it offered somewhere else, sign up! The fisherman outnumbered the golfers and made a valiant effort to fish or at least get out on the water even though the wind was blowing (go figure-wind was blowing in Casper!) The golfers also braved the weather. Many thanks to Sherri, Bryan, Zach and my best staff member, Vic! Congratulations to all who earned their CIC and CISR designations.

Tom Minkler, IIABA Chairman and his wife Heather joined us this year. Tom gave us a great update on the status of

CAP and Trusted Choice. Patrice Nickols from IIABA also added some more information about Trusted Choice and what is available to our members. If you missed the presentations, you can request a copy of both power points from the AWIA office.

We have several options for continuing education available to AWIA members. You can attend a CISR classes in several locations throughout the state. You can attend webinars offered by the Virtual University and ABEN. You can take online classes from The National Alliance and AD Banker. If you have any questions about what is available please feel free to contact the AWIA office anytime. We have

several more CISR classes coming up in August, September and October. You can register online at www.awia.com or you can fax or e-mail the registration form to the AWIA office. Please do not send the forms by USPS since I will be traveling and do not get timely mail delivery.

Trusted Choice agencies are signing up at a record pace for the Consumer Agent Portal. If you have explored what CAP has to offer and what a presence on the internet will do for your agency, just let me know. I can send you information. The current subscription fee is \$39 but is increasing to \$49 on July 18th. You lock in the \$39 rate for a year by signing up now.



Bill Toll

congratulates the new CISRs



Heather Prestwood, CISR



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All proceeds benefit the Professional Insurance Agents Political Action Committee. Contact Julia Domagalski at juliado@pianet.org to purchase tickets and for additional information.

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.

Contributions to PIAPAC are not 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 contributions from non-PIA members will be returned. The FEC requires PIAPAC to disclose the name, address, occupation, and employer of contributions whose calendar year aggregate donations exceed \$200.

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Up-to-date phone numbers

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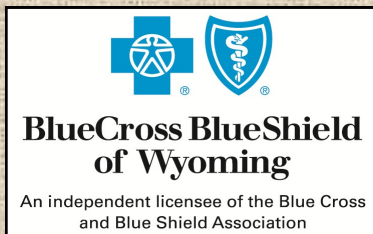
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BERNADINE REED

Bernadine A. Reed, longtime Casper resident, passed away peacefully in her sleep March 15, 2014 at Meadow Wind Assisted Living Facility in Casper, Wyoming at age 101.

She was the first woman board member of the Wyoming Independent Insurance Agents Association. She was also instrumental in forming the Insurance Women of Wyoming. She sold her insurance agency to Don Burgess in 1986 when she was 84 years old but they kept a desk for her in the office for a number of years until the business was later sold by Don Burgess.





AGENT OF THE YEAR 2014

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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 AmericaSM*, 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.

CIC and CISR in Wyoming



Bill Toll, CIC

For more convention
photos visit our
Facebook page

[Association of Wyoming
Insurance Agents](#)

Each year during our annual convention, we are pleased to recognize new recipients of CIC, CISR, CRM and CSRM designations. This year we were joined by Bill Toll, President of Bill Toll & Associates. A National Faculty member for the Society of CIC, Bill's organization specializes in insurance and risk management education and professional development.

This year we recognized:

- James Patrick Allen, CIC-Wyoming Financial Insurance-Casper

- April Harrison, CIC, CISR-BW Insurance-Laramie
- Amy McHenry, CIC, CISR-Wyoming Financial Insurance-Casper
- Diana McNamara, CIC, CISR-BW Insurance-Cheyenne
- Mark Pape, CIC, AAI-Tegeler & Associates-Big Piney
- Sheila Wakefield, CIC, AFIS
- Cindy K. Gerhold, CISR-HUB International-Sheridan
- Kathy Kopcho, CISR-Tegeler & Associates-Jackson

- Elizabeth Lamp, CISR-Security Insurance Agency-Lusk
- Sue Moore-Garvie, CISR-McBayer Insurance Center-Torrington
- Heather Prestwood, CISR-BW Insurance-Gillette
- Deborah Slaybaugh, CISR-HUB International-Bufferlo

Each of these designees is congratulated on their commitment to insurance education.





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 Becky Laroque at (406) 443-7810 ext. 105 or blaroque@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 Becky LaRoque at (406) 443-7810 ext. 105 or blaroque@iamt.org

To Learn more about E&O Click Here

E&O Tips Regarding Certificates

InsurPac 2014

Joanna Akers, First State Insurance, Member of Burns Insurance

Zach Clark-BW Insurance Agency

Chad Craig-Willis of WY

Pam Davidson-Tegeler & Associates

Charles Gulley, BW Insurance Agency

Kory Hill, BW Insurance Agency

Julie Knipe-Travelers

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PIAPAC 2014

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Cheri Krieter, BW Insurance Agency

Liz Luce, Rocky Mountain Capital-WY and National PIAPAC Chair

Bryan Stevens-AAA Mountain West

Nancy Stichert-Tegeler & Associates

Sherri Wilkinson, Rams Head Financial Corp.

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



By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

I recently attended an insurance education class which focused on the Personal Auto Policy. The instructor discussed many issues related to rental car physical damage. Even though collision on an insured auto can extend to a rented auto, we were told it is still best to recommend that the insured purchase the LDW (Limited Damage Waiver) from the rental car place. One reason is that the insured could be charged for Loss of Use of that rental car if damaged, and that the Personal Auto Policy would not pay for the Loss of Use. This troubled me, so I spoke to the claim manager with one of our carriers. He said they do pay for Loss of Use. Now I'm not sure what to recommend for our customers. Can you help us understand what we should do?

Robert, Nebraska

Robert, I wish there was an easy answer for your question, but there are many variables. Let's look at them one at a time.

Under most personal auto policies there is a coverage called "Transportation Expense" which includes coverage for Loss of Use in a rental car situation. The insured does not pay a premium for this coverage, so it will not show on the declarations page. Instead, the coverage is triggered by a covered Collision or Other Than Collision loss to an auto insured in the policy. There is a limit of \$20.00 per day (maximum \$600), but this usually can be increased by endorsement. Most rental car businesses will charge much more than \$20.00 for loss of use of a vehicle, so you might want to discuss increasing that limit with the insured. I don't know if this is the coverage your carrier was referring to. It is possible that some policies include higher limits than the \$20.00 per day, and it is also possible that the carrier interprets their contract broadly to include Loss of Use as a liability assumed by contract.

In either event, there is still one critical issue. Loss of Use is another way of saying "lost income". You returned a rental car with damage and now they are not able to rent it to someone else until the repairs are complete. Just because the rental car facility bills a customer for Loss of Use, does not really prove that they incurred lost income as a result of damage to the vehicle. For example: if you rented a Toyota Camry, and the rental facility has 20 Toyota Camry's on the lot ready to be rented, when a new customer comes in, they just rent another Camry instead of the damaged one. They lost no income. What is the difference if the damaged one is sitting in the lot or sitting in the body shop? In order to really have a lost income claim, the rental facility would have to demonstrate that they had to turn away business (lost income) because your Camry was not available to rent out.

Here's the kicker: the rental facility has no incentive to work with your auto insurance adjuster to demonstrate how they lost income. Why? They have already been paid. As soon as you brought the car back with damage, they put the damages (including Loss of Use) on your credit card. Since they already have your money, why would they want to cooperate with an adjuster who wants to take the money back? You can't expect your insurer to pay for a loss that really never occurred, so you get stuck holding the bag.

The way to avoid all of this is to purchase the LDW (Limited Damage Waiver) or CDW (Collision Damage Waiver) from the rental facility. The Damage Waiver will allow you to walk away from a damaged vehicle without having to pay for the damage or Loss of Use of that vehicle. The waiver, however, can cost as much as \$20.00 - 30.00 additional each day, so it is not cheap. Even when purchased, some of the agreements can have restrictions which would render the agreement void. In those situations it will still be good to have your Personal Auto Policy come to the rescue.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com.

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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.

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- Inoculation against E&O claims from failing to offer proper coverage or identify customer exposure.
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- Enclosed is my contribution pledge in the amount of:

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*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.

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.

Return completed form to: PIAPAC, 400 North Washington Street, Alexandria, Virginia 22314

FAX: 703-836-1279

Questions? Call 703-836-9340

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