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## President's Report



**Bryan Stevens  
President**

Ring in a new year always makes for a good time to reflect on the year before. 2017 was a year of transition for our organization.

As you all read in the last newsletter, Tony Schebler has stepped down as our IIABA National Director. Tony was a great leader for this organization. In fact, one of the main reasons that I am on this board in the position that I

am in stems from Tony encouraging me to join and be more active in AWIA. I would personally like to thank Tony for his guidance and leadership.

Tony will be missed at our board meetings, but to fill his shoes we have a familiar name: Brad Jackson. We're very excited to have Brad in the position that his dad Gregg was in for so many years, and excited to see Laramie Investment Group becoming more active in the organization!

I would like to thank Karla Brandenburg for all of her hard work during her first year in the Executive position. There were definitely some challenges that were presented to her. She was able to keep the AWIA wheels turning and keep us moving forward, though, and I cannot thank her enough for going above and beyond with the time and effort

that she has put into her first year!

2018 is going to be another fun one for us! The first step is Shrimp Bash on February 19th. It's a budget session in the legislature this year, so we as agents will need to be very vocal with our legislators to get any bills that we are interested in introduced. There is still plenty of time to register! I hope to see many of you there.

Thank you again to Tony, Brad, and Karla, and thank you to all of our member agencies for supporting an organization that works hard to make sure that our agents voices our heard. If any of you have questions or concerns about anything the organization is doing please do not hesitate to contact me!

## Liz Luce ARM, AAI - PIA National Director

Happy New Year to my fellow agents. Hoping you had a Joyous Christmas as well.

As always the staff of PIA was working tirelessly on our behalf. One of the results of that hard work was the adoption by Congress of a stopgap resolution averting a shutdown which would have also affected the flood program. Many of us in Wyoming easily forget that we have had many areas affected by catastrophic flooding. Until you've been through it, it's hard to imagine the devastation a

sudden storm can bring. If you're not happy with your current flood carrier please contact Joseph Surowiecki at The Hartford. Phone # is 860-547-5006 or email him at joseph.surowiecki@thehartford.com. This program is as painless as what flood insurance can be and the commissions are very competitive.

H.R.1's passage on tax reform should benefit many of us who own businesses. But it is not

(Continued on page 2)



## Partners 2017-2018

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## Risk Placement Services

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## MetLife Auto &amp; Home



Introducing our new IIABA National Director : Brad Jackson, a 3rd Generation owner and Professional Agent of Wyoming Insurance Solution's by Laramie Investment Company. Brad stepped up and joined the board and took on the National Director job in 2017 which is a big commitment by a member. The board and Karla look forward to work-

### Brad Jackson IIABA NATIONAL DIRECTOR

ing with Brad and greatly appreciate his commitment to AWIA. He has not yet been able to attend a IIABA convention/meeting but will be representing us at the next one.

As a member of the BIG I Markets you have lots of resource's available to you and some articles from the BIG I are included in this newsletter The legislative PAC INSURPAC is on page 25, you can make a difference within our industry.

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

### Board Members

We have some great board members who have served your organization for years. We will have a couple openings this year and I know the dedicated members that have served would love to give someone else a chance to bring new ideas and serve the organization. So if you are interested please step up and get on the ballot at the convention this year, so we can give some of these dedicated people a break. The convention will be June 14-15 in Cheyenne this year. It will be a great time to visit with our sponsors and your fellow agents.



## PIA National Director's Report

(Continued from page 1)

permanent. PIA will continue to work within the regulatory process to ensure a more level playing field remains.

For more information on current policy and advocacy priorities please go to [pianet.com](http://pianet.com). You may be surprised at products that can help you individually or your clients as well as details on current issues affecting our business. And don't forget to support PIAPAC. Donation form page 24. If every licensed agent gave, what a difference we could make.

See you in Cheyenne at the Shrimp Bash. Should be an "interesting" budget session down here.

As part of PIA's ongoing partnership with The Hartford's flood insurance program, we are proud to provide PIA members with the latest [Flood Agent eNewsletter](#) produced by The Hartford for its flood insurance agents. This month's contents address the NFIP reauthorization, the Broker of Records process, and spotlights the Increased Cost of Compliance.



In addition to

The Hartford's eNewsletters, PIA members visiting [PIA's Flood Insurance Marketing Support Center](#) can download flyers to help their personal lines and commercial lines clients prepare for floods, deal with the aftermath of flooding, and how to prepare for a visit by an adjuster.

PIA thanks The Hartford for making these excellent materials available to all PIA members, regardless of their participation in PIA's flood insurance program with The Hartford

[www.pianet.com](http://www.pianet.com) for more information.

**AWIA Membership value***EVP Update:*

Please take a look at our updated website that is complete now, [www.awia.com](http://www.awia.com) – there are still a lot of members that have never signed on to take full advantage of their membership. If you do not have a sign on please email Karla at [awia@vcn.com](mailto:awia@vcn.com) and I will provide you with one so you can have access to all that is available. Hopefully this will be beneficial to all members and employees of all agencies. Your membership with AWIA also pays your

membership for IIABA and PIA every year so please take advantage of their sites. BIG I and PIA both have many lobbyist working in Washington on your behalf. Our lobbyist Mary Lynne Shickich is working for you in Cheyenne, she is very well know in the legislative group and keeps us on top of any issues coming up that may affect the industry as well as going to work with us on issues we deem important.

**Big "I" Virtual University**

**New! Lightning Learning** from the Big "I" Virtual University strikes with quick and impactful monthly live webinars! Catch each session live or via the link to on-demand recording. It's easy and cost-effective with ONE registration for three 20 minute sessions with new topics every month. Start off January with a review of Homeowners' Policy, Forms & Insureds. Use as content for your next agency meeting or as training for a new staff member! (not approved for CE credit)

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Copy and paste our link if you do not already have it and sign in to go to Virtual University. If you do not have your sign in info let Karla know and I will send you another welcome email that will give you temporary sign in password.



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#### **TARGET MARKET & ELIGIBILITY**

While there is no maximum Coverage A limit, there is a \$150 - 200K minimum limit that varies by state, and exposure.

What you should send us:

- Older, updated well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non Coastal or Brush Exposures
- Log Homes
- Trampolines, Unacceptable Animals, Unfenced Pools
- Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- Risks cancelled due to nonpayment of premium
- Risks with prior losses or being non-renewed
- Protection class 9/10

Builders Risk

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2 family unit; business or day care on premise.

#### **COVERAGE HIGHLIGHTS & AVAILABILITY**

- Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- Many standard ISO endorsements and customized endorsements available
- Flexible deductible options
- Minimum Premium \$1,000
- Lex CyberSafety<sup>SM</sup> endorsement (provides liability coverage for damages arising from cyberbullying claims as mentioned above)

The LexElite Pet Insurance Enhancement

This market is now accepting PC 9/10, builder's risk, renters & condominium risks once again and is available in all states except for Hawaii. Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).



Insert from IA Magazine

## Congress Passes Tax Reform

BY JENNIFER WEBB

Last Friday, tax conferees in the U.S. House of Representatives and U.S. Senate released their [final version of tax reform legislation](#). After very minor changes were made to conform to Senate rules, the Senate passed the legislation early Wednesday morning. The House followed suit later the same day. President Trump is expected to sign the legislation into law in the coming days.

Members can log in to the [Big “I” government affairs tax webpage](#) to view a two-page summary of the major provisions of the bill.

The centerpiece of the legislation is tax reform for businesses, particularly C corporations, which will see their statutory tax rate lowered from a top rate of 35% to 21% starting next month.

The legislation also includes changes to the way pass-through businesses—such as S corps, partnerships, and sole proprietorships—are taxed. While income from pass-through businesses will continue to be taxed at the relevant individual rates, owners and shareholders of smaller insurance agencies organized as pass-throughs will also be able to deduct 20% of “qualified business income.”

Under the legislation, an owner or shareholder of a “specified service businesses”—which includes most, if not all, activities related to selling and servicing insurance—may deduct 20% of their “qualified business income” if their annual taxable income does not exceed \$315,000 for joint filers and \$157,500 for single filers in 2018 and then indexed for inflation going forward.

The legislation also amends individual tax rates, nearly doubles the standard deduction, and modifies several popular tax breaks and deductions see graph .

While the tax cuts for corporations are permanent, the changes to taxation for individuals—including the 20% pass through deduction—are scheduled to expire on Dec. 31, 2025.

Finally, on an issue important to the property-casualty market, a coalition of U.S.-based insurers succeeded in tightening tax laws related to non-U.S. insurers and reinsurers that utilize affiliated reinsurance.

As the legislation is enacted into law, keep an eye on the [Big “I” government affairs tax webpage](#) for more in-depth analysis tailored to Big “I” members.

2017 Brackets		2017 Rates	2018 Rates	2018 Brackets	
Single	\$0 to \$9,325	10%	10%	\$0 to \$9,525	Single
Joint	\$0 to \$18,650			\$0 to \$19,050	Joint
HOH	\$0 to \$13,350			\$0 to \$13,600	HOH
Single	\$9,325 to \$37,950	15%	12%	\$9,525 to \$38,700	Single
Joint	\$18,650 to \$75,900			\$19,050 to \$77,400	Joint
HOH	\$13,350 to \$50,800			\$13,600 to \$51,800	HOH
Single	\$37,950 to \$91,900	25%	22%	\$38,700 to \$82,500	Single
Joint	\$75,900 to \$153,100			\$77,400 to \$165,000	Joint
HOH	\$50,800 to \$131,200			\$51,800 to \$82,500	HOH
Single	\$91,900 to \$191,650	28%	24%	\$82,500 to \$157,500	Single
Joint	\$153,100 to \$233,350			\$165,000 to \$315,000	Joint
HOH	\$131,200 to \$212,500			\$82,500 to \$157,500	HOH
Single	\$191,650 to \$416,700	33%	32%	\$157,500 to \$200,000	Single
Joint	\$233,350 to \$416,700			\$315,000 to \$400,000	Joint
HOH	\$212,500 to \$416,700			\$157,500 to \$200,000	HOH
Single	\$416,700 to \$418,400	35%	35%	\$200,000 to \$500,000	Single
Joint	\$416,700 to \$470,700			\$400,000 to \$600,000	Joint
HOH	\$416,700 to \$444,500			\$200,000 to \$500,000	HOH
Single	Over \$418,400	39.6%	37%	Over \$500,000	Single
Joint	Over \$470,700			Over \$600,000	Joint
HOH	Over \$444,550			Over \$500,000	HOH

[Jennifer Webb](#) is Big “I” federal government affairs counsel.

## Annual Shrimp Bash February 19th, 2018 - 6:30PM

We typically have over 60 of the State legislators in attendance so come join them in an informal setting to discuss any issues you would like to see them address. We have invited the Governor and the National Legislators, we are on their schedules and they will be in attendance if they can be. Also the Insurance Commissioner and all elected offices of the state have been invited and most attended last year. Do not miss this opportunity to bring up your concerns and to meet all of them.

There will be a legislative session prior at 4pm



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Call 307.638.4466 for AWIA Shrimp Bash room rate of \$89

Print off next page to register

# ANNUAL SHRIMP BASH RECEPTION

Monday, February 19, 2018

Cheyenne, WY Radisson Hotel

6:30 PM

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

Shrimp Bash.....6:30 PM

Send Registration to:

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197 Pine Haven Road

Pine Haven, WY 82721

e-mail: awia@vcn.com

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Registration fee is \$50 per person

To pay by credit card include credit card information including expiration/back code or email  
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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.



## NAIC's Cybersecurity Model Law Nears Final Adoption

BY WES BISSETT

After nearly two years of extensive debate and development, the National Association of Insurance Commissioners (NAIC) began to formally take action on a [new cybersecurity model law](#) last week.

The NAIC's Cybersecurity Working Group worked with the organization's Innovation and Technology Task Force to bring the sixth, most recent version of the proposal to a vote and approve a draft, which the NAIC's full membership is expected to approve during a conference call soon.

At both the national and state association levels, developing this model law has been the focus of considerable Big "I" advocacy, education and grassroots attention from the beginning. The improved proposal considerably different, more reasonable and less onerous as a result of these public and behind-the-scenes efforts. For example, it does not include the broad scope or several troubling elements of the cybersecurity regulation promulgated by the New York State Department of Financial Services earlier this year.

Most notably, the proposal would require insurance licensees with 10 or more employees—including insurance agencies and insurers—to establish an information security program that is commensurate with the size and complexity of the entity, the nature and scope of its activities, and the sensitivity of the guarded information. The requirements are flexible and risk-based, and each individual licensee's tailored security program would be required to respond to and mitigate the risks identified in periodic risk assessments the entity performs. Earlier versions of the model would have applied these mandates to all licensees and required them to adopt certain identified practices in all instances.

One of the association's biggest concerns was the manner in which previous versions of the proposal imposed excessive burdens, strict liability and unrealistic duties on licensees in relation to their engagement with third-party service providers. The model now requires businesses to simply exercise due diligence and reasonableness in selecting third-party vendors that receive access to a licensee's sensitive information, and require those entities to implement appropriate measures to protect such data.

Additional notable revisions include:

Data security requirements now apply to a more specific universe of information.

Licensees who suffer data breaches—referred to as "cybersecurity events" in the model—must notify their home state regulators within 72 hours of discovering the event. If the breach affects the records of 250 or more residents of any other jurisdiction, the licensee must also notify that state's officials. Any insurer who is the victim of a breach must also inform the insurance agents of record for all affected consumers.

The model previously required a series of consumer notification requirements in the event that a licensee suffered a data breach. The provisions were extensive and, among other things, would have required licensees to offer free identity theft protection services to consumers potentially affected by a data breach. The NAIC removed all consumer disclosure mandates earlier this year—instead, licensees must comply with existing notice requirements.

The model no longer includes a provision that would have given regulators the open-ended authority, in the event of a data breach, to "prescribe the appropriate level of consumer protection required...and for what period of time that protection will be provided."

The model no longer creates a private right of action that consumers could have used to bring litigation against licensees which fail to comply with the model's requirements.

Model statutes of this nature are public policy recommendations to state legislatures and must be enacted by lawmakers in order to have the force of law. The NAIC intends for this particular model proposal to be ready for consideration in interested states during the 2018 legislative sessions.

[Wes Bissett](#) is Big "I" outside senior counsel of government affairs.

*(These are the people at work in Washington for your industry because of your membership to AWIA and BIG I)*

## What Qualifies a Subcontractor as “Adequately insured”?

Some of an agent’s general liability carriers, mostly in the excess & surplus market, require subcontractors to carry limits equal to the general contractor’s in order to be considered “adequately insured.” If a subcontractor does not meet this qualification, they are considered uninsured.

**Q:** I think the carriers are of the mindset that the general contractor’s insurance is excess over the subs. Can you think of an argument I could use to show them this definition of “adequately insured” is wrong?

**A:** The GL pricing rules require a subcontractor to be "adequately insured" to qualify for subcontracted work rates. **The rule reads:**

*"This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.*

*Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception."*

If the carrier guidelines state that qualifying as "adequately insured" requires limits equal to the general contractor's, that's what you have to deal with. This is an underwriting decision the carrier made across the board, so it's unlikely that any reasoning will change their position.

The rule should not apply to the umbrella coverage, just the underlying GL, so have the general contractor purchase lower limits and a higher umbrella. Often, though, this is done to avoid a situation in which the general contractor has \$1 million/\$2 million limits while the subcontractor has only \$300,000/\$600,000.

I’m not sure why the general contractor wouldn't be excess in any given situation—that happens all the time. It could be subject to the contract and contractual risk transfer. Also, are they joint tortfeasors?

Remember too that the general contractor is responsible for the jobsite and all that happens on that site—that’s why they need tight contracts in place. This liability is not transferrable, so their policy may have to respond in certain situations as excess.

[Chris Boggs](#) is executive director of the Big “I” Virtual University (VU).

This question was originally submitted by an agent through the [VU’s Ask an Expert Service](#). Answers to other coverage questions are available on the [VU website](#). If you need help accessing the website, [request login information](#).

# Crop Insurance

*PIA supports the vital role that independent agents play in the administration and delivery of the Federal Crop Insurance Program (FCIP).*

Congress first authorized a crop insurance program in the 1930s along with other initiatives to help agriculture recover from the effects of the Great Depression and the Dust Bowl. The Federal Crop Insurance Act of 1980 expanded the crop insurance program to many more crops and regions of the country. Today, the FCIP is a highly technical program that relies on independent insurance agents. Since Congress called on independent agents to deliver the program following the 1980 Act, the FCIP has thrived. The FCIP provides much needed insurance coverage to America's farmers in a fair and equitable manner.

## PIA Advocates for Independent Agents by:

- Working with members of Congress to:
- Support an FCIP that continues to utilize the expertise and professional guidance of independent agents.
- Support just compensation for independent agents, the key sales force for the FCIP.
- Oppose further funding cuts to the FCIP
- Working with the United States Department of Agriculture's Risk Management Agency (RMA), the entity that administers the FCIP to:
- Support a formal role for independent agents in negotiations over the Standard Reinsurance Agreement (SRA), an agreement covering administrative reimbursements for approved crop insurance companies.
- Support comprehensive enforcement of anti-rebating and control of business schemes.

## Recent PIA Letters & Comments

[April 24, 2015, comment letter to RMA](#)

[February 23, 2015, coalition letter to Congress](#)

[February 04, 2015, coalition letter to Congress](#)

## Government Resources for Agents & Brokers

[Risk Management Agency](#)



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## Silver Partner 2017

## Silver Partner 2017



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## Silver Partner 2017

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Patrick O'Hara  
Branch Marketing Manager

Direct: 303-867-7572

Fax: 303-791-0850

Toll Free: 866-847-4223 ext 114

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

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Sheboygan, WI 53081 307.438.3521  
[trevor.votruba@acuity.com](mailto:trevor.votruba@acuity.com)

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

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

**Capital Premium Financing**

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

**Colonial General**

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

**CRDN of WY**

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

**EMC Companies**

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

**Genesee General of Colorado**

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

**Grange Insurance**

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

**Imperial PFS**

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

**Liberty Mutual Mountain Region**

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

**Laurie Ross Insurance**

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

**MetLife Auto & Home**

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

**Progressive**

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

**Ringwalt & Liesche**

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

**Risk Placement Services**

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Barbara Cote' [Barbara\\_Cote@rpsins.com](mailto:Barbara_Cote@rpsins.com)

**Safeco Insurance**

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## Important AWIA Contact Information

### Executive Board

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

#### President Elect

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

#### Vice President

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

#### Secretary-Treasurer

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

#### PIA National Director

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

#### IIABA National Director

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

#### Executive Vice President

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

### Board

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

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

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

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

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

#### Ex-Officio

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



## Important Phone Numbers

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

### Wyoming Insurance Department Telephone List

Austin, Renee.....777-7319  
Licensing Supervisor

Case, Ruth ..... 777-7402  
Consumer Affairs Specialist

Feurt, D'Anna..... 777-7336  
Policy & Planning Analyst P&C

Fiechtner, Cheryl..... 777-6887  
Business Office Coordinator

Higgins, Tammy..... 777-7318  
Accountant

Glause, Tom ..... 777-7401  
Insurance Commissioner  
[tom.glause@wyo.gov](mailto:tom.glause@wyo.gov)

Howard, Tana.....777-7319  
Licensing Support Specialist

Johnson, Linda L..... 777-5619  
Chief Financial Examiner

Becky McFarland.....777-7401  
Staff Attorney

Olsen, Nancy..... 777-7402  
Consumer Affairs Specialist

Patch, Brenda ..... 777-2447  
Senior Policy and Planning Analyst-Health

Rude, Jeff ..... 777-7401  
Deputy Insurance Commissioner

Schildmeier, Todd..... 777-7402  
Consumer Affairs Specialist

Stewart, Donna ..... 777-7308  
Policy & Planning Analyst

Tarr, Amanda.....777-7319  
Licensing Support Specialist

#### Wyoming Insurance Department

Mail: 106 East 6th Avenue  
Cheyenne, WY 82002

## Standing Committees

Grievance.....	Joanna Akers.....	307.746-4411
Membership.....	Karla Brandenburg.....	307.201.4801
Legislature/WIALAC .....	Nancy Stichert, Darren Hart.....	307.265.0144
Financial, Budget & Audit .....	Karla Brandenburg .....	307.201.4801
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To add your support to InsurPac &  
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Name: \_\_\_\_\_ Agency: \_\_\_\_\_

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

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

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

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| <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+)   |
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**\*Installment contributions will continue until notification is given to PIAPAC to discontinue the automatic charges\***

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check or credit card

Please make all checks made payable to PIAPAC

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**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)**

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

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

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| <input type="checkbox"/> \$2,500 Platinum Club   | <input type="checkbox"/> \$500 Gold Club         | <input type="checkbox"/> \$150 Founders Club | <input type="checkbox"/> \$_____ (Other)   |

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

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

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