

**CONVENTION
REGISTRATION**

• WWW.AWIA.COM

Under Education & Event section
Convention



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President's Report



Zach Clark, CIC

Convention, Conven-
tion, Convention. Yes, repeti-
tion is the best way to ingrain
something in our brains. The
Annual AWIA convention will
be held June 20, 21, 22, 2017 at
the Ramkota Hotel Casper, WY.
This years Convention will in-
clude golf at 3 Crowns Golf club,
Fishing, continuing education,

and the singing talents of Gordy
Pratt. Please take some time to
visit our AWIA webpage to regis-
ter for this great event.

The convention is a
great time to connect with our
colleagues throughout the state
and show our appreciation to the
many generous insurance compa-
nies who contribute their time
and money to support the inde-
pendent insurance agencies in
our great state. In addition to
all the benefits of this year's con-
vention we will also be honoring
Susan Worthington. Yes, Susan
and Vic will be attending as spe-
cial guests and we would encour-
age any of you who have had the
pleasure of working with them to

come and be part of a special
send off.

While convention is
the focus of this article I also
want to make you aware of a
couple of developments which
occurred during this year's legisla-
tive session. AWIA was directly
involved with a couple of Bills
which aimed to strengthen both
the penalties and enforcement of
our compulsory motor vehicle
laws. The first bill was a bill
which would implement a system
of real time monitoring of insur-
ance coverage for registered vehi-
cles helping to reduce the number
of uninsured motorist. We

(Continued on page 3)

PIA National Director's Report

I'm headed to DC in early April
for PIA's Federal Legislative Con-
ference and will have more infor-
mation in our next newsletter. It
should be very interesting to visit
with them this year after all the
changes that are occurring.

PIA strongly opposes allowing
health insurance to cross state
lines. In a recent release, EVP
Mike Becker (who attended our
Cheyenne convention in 2015-
young guy...looks like you would
card him at the bar) said, "All
insurance is local. This is espe-
cially true of health insurance.

Proposals that would preempt
state authority and not allow
states to form compacts among
themselves effectively turn aside
the collective expertise of the
states. The path to constructing a
replacement for the ACA should
lead to more state control, not
less. This proposal would transfer
power from the states to the
federal government. Permitting
the designation of any one state
as regulator for all states would,
in essence, impose a one-size-fits-
all solution dictated by Washing-

(Continued on page 2)



Liz Luce, ARM. AAI

Partners 2016-2017

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We would like one Diamond Partner who will be overall sponsor of convention and present the agent of the year award for 2017-2018

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Tony Schebler, CIC

2017 is a year that from all the indicators will be remembered in the insurance industry, with the new administration in Washington the Big I will have many opportunities to mold our industries future, per Bob Rusbult President & CEO of the IIABA. It will be a time where the industry will be able to actually play offense rather than defense on issues such as federal taxes, Department of Labor regulations, and the Affordable Care Act. In addition, our association will play an important role in the changes that will be coming in the National Flood Insurance Program (NFIP) and the Federal Crop Insurance Program

IIABA NATIONAL DIRECTOR

(FCIP). The IIABA has been working hard to protect the interests of our member agents, in 2016 the IIABA was the only trade association participating in the legal action against the DOL, the DOL overtime rule scheduled to take place in 2016 was delayed as a result of litigation. Other topics that are being monitored are the restriction or elimination of the Federal Insurance Office (FIO), the IIABA Government Affairs Committee is supporting this position, which is also endorsed by the National Association of Insurance Commissioners (NAIC), clearly the goal is to keep regulation in the state level by the state insurance departments. Positive change for the Insurance Industry is on the horizon, but to do this we will need input and support from our members. I would like to close this

month as I do many times by encouraging all members to donate to InsurPac and PIA Pac, they will help shape our futures.

Tony

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 23, you can make a difference within our industry. Check

<http://www.independentagent.com/>



PIA National Director's Report

(Continued from page 1)

ton, D.C.—which, ironically, has been one of the main criticisms of the ACA.”

More than a year ago, PIA began talks with the *National Underwriter* about joining together to conduct the most comprehensive and exhaustive survey of America’s independent agency force that has ever been attempted to date. Results of the **National Underwriter/PIA Independent Agent Survey** have now been released in the March 2017 issue of *National Underwriter*. Don’t hesitate to contact me for the results if you can’t access.

My email is liz@rmca.agency.

Yes, it’s an “off” year but your PAC donations mean even more now. They allow PIA staffers to attend those costly functions in DC and enable staff to access the decision makers. Having the ear of a Congressman or woman and their aides is even more important than giving to their specific campaign. Please, give \$20 (or more!) to PIAPAC. It really makes a difference.

Best wishes for a Happy Easter to all. See you in Casper in June.



Tools you can use from you PIA membership are on page 8 and information how you can help the Insurance Industry with more effective legislation through the PIAPAC (Professional Insurance Agents Political Action Commission) is found on page 22 . Please check these out as it is important to our industry. You can also visit www.pianet.com for more information.

President's Report

(Continued from page 1)

consulted with our lobbyist and reviewed a proposed bill and it was decided to table our discussion in order to work with various stakeholders in the state to get us the best opportunity to get this issue resolved. We will be working with our lobbyist over the next year to develop a meaningful bill which we plan to have introduced during the short session. The second bill is our original HB 202 sponsored by Representatives Lone, Furphy, Sweeney and Zwonitzer and Senator Boner passed into law with an effective date of July 1, 2017 aimed to increase the penalties for drivers who made a choice to operate a vehicle without the proper insur-

ance coverage. This bill was passed thanks to hard work by Mary Lynne Shickich and Bryan Stevens and many others on the AWIA Board working with the sponsoring Legislatures who saw this bill through. I would like to thank them personally for their help to better our industry.

Lastly, I want to thank all of the members of the AWIA board, Susan and Vic Worthington, Karla Brandenburg, Mary Lynne Shickich, and all of our great members for allowing me the opportunity to be of service this year. It has been a pleasure serving as your president.



Big "I" Markets

Your membership in AWIA also gives you access to all Big "I" Markets, an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions

Benefits of Big "I" Markets:

- Ownership of expirations
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- EFT commission payments
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- Weekly e-newsletter featuring product knowledge and special interest pieces
- Doing business with Big "I" Markets supports your state

What can you access? A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, non-standard homeowners.

To review a list of products available please click here

. More in-depth information on each product can be found in our 2013 Product Guide or after by logging in to www.bigimarkets.com.

Questions? We are here to serve you. Contact bigimarkets@iaba.net or call (703) 647-7800.



Executive Vice President's Report

We held another successful Shrimp Bash this year with 60+ legislators and 50+ agents. With a lot of bills pertaining to the Insurance business the legislative meeting before the Shrimp Bash was well attended and there was lots to talk about. I would like to thank our lobbyist Mary for all the time she put in at the capital on our behalf to work through the issues this year. Thank you to those who faithfully attend and to new attendees, hope you found it beneficial and I appreciate your help to make my first year with

this event a success.

The convention to be held in Casper on June 20– 22 registration link is on the front page of this newsletter. Room reservations at the Ramkota which is the host hotel have a great rate for convention goers at \$85. We have a great program planned including 3 hours of ethics training on Tuesday, June 20 and 3 hrs of CE with "Introduction into CPIA designation".

We will end the convention with a dinner to recognize Susan Worthing-

ton for all the years she gave to AWIA. Along with the very funny Gordy Pratt to entertain us.

National Alliance will be holding some CISR classes during the same time of the convention. Check out their website for more www.scic.com

You can register for the Convention on the Awia.com site or email me at awia@vcn.com and I will send info to you.

See you in June,

Karla



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. Also check out classes being held in Wyo this year on National Alliance website www.scic.com

- **Help Protect Commercial Property Owners**

by Aimee Fawns

Category: in **Big 'I' Markets**

Today, the best prospects for environmental insurance are no longer environmental services firms—they're commercial property owners and managers. ARMR.net, a wholesale brokerage firm available through Big "I" Markets, is here to help you target these accounts.

Did you know commercial general liability and property policies for commercial property owners and managers do not cover them, or severely limit coverage, for environmental losses within their building? You're not alone! ARMR.net created an innovative two-part product that combines environmental insurance and risk management into the best offering in the marketplace for commercial properties.

The insurance part of the Property Environmental Risk Management (PERM) product is an environmental insurance policy designed and priced to fill the environmental coverage gaps in property and liability policies. PERM is necessary for filling the coverage gaps created by the pollution, fungus, mold, bacteria, Category 3 water, asbestos and lead exclusions in CGL and property policies for commercial property owners and managers.

The second part of PERM is the risk management piece, available when your client purchases the environmental insurance policy. It's a water intrusion loss prevention plan conducted by a fire and water restoration professional who visits the property and helps create a risk management plan for the property owner and manager.

Bonus: Presenting PERM in your renewal proposal will help protect you from an errors & omissions claim if your client ends up with an uninsured environmental loss.

Providing the best product for your clients while using the environmental insurance expertise of ARMR.net is a great way to build your book of business with low-risk, high-premium accounts. For an indication, ARMR.net just needs the statement of values and property schedule. How easy is that?

The principals at ARMR.net invented the first contractors pollution liability policy, along with insurance specifications. ARMR.net can help agents with any environmental insurance risks. With experience that includes consulting for the U.S. Army, the Environmental Protection Agency and the Justice Department, ARMR.net can help you create the best pollution risk management strategy for your insureds and their businesses.

To submit a quote request, log in to **Big "I" Markets** and select "Pollution Contractors-Farms-USTs-Other" from the Commercial Lines menu. You can also call 608-824-3341 and request a PERM option.

Have You Visited the Big 'I' Virtual University Lately?

by Jennifer Becker

Category: in Education

Most independent agents and brokers are always seeking ways to stay ahead of the competition. A sure-fire approach is to arm staff with superior training, professional accreditations and access to exclusive insurance, business and technical information.

Good news! The Big "I" Virtual University (VU) is a one-stop shop to help you with all the above—and access is free for all Big "I" members.

Don't miss out on high-level content that can help everyone at your agency—from the frontline customer service team, to technical gurus, to those responsible for back-office perpetuation planning.

Highlights include:

- **Ask an Expert.** VU faculty answer your specific questions.
- **Webinars.** Tune in for educational sessions on the latest and hottest topics, delivered by the experts. Up next: **Is the Absolute Pollution Exclusion Really Absolute? Hint: NO!**
- **Research.** In-depth articles on personal lines, commercial lines and life-health may sometimes be enough, but at the VU, you can access the research behind the narrative. Also peruse articles on agency management, sales and customer service.
- **Talent recruitment and development resources.** Visit the hiring area for sample job descriptions, posting tips, tips for creating an internship program and much more.
- **VUpoint e-newsletter.** This biweekly update arrives in the inboxes of insurance professionals worldwide. **Opt in for free.**
- **Consumer articles.** You'll not only find consumer-centric articles to publish on your blog, website or e-newsletter, but also rest easy knowing that with the VU, articles are always timely and accurate.
- **Links to key resources.** Whenever a summary isn't enough, go directly to an article's key references, whether it's a form, resource or another article
- **Comprehensive commentary on key forms and endorsements.** The VU shows you the forms and then explains them thoroughly.
- **Certificate of insurance resource center.** Get the COI facts from a frequently updated comprehensive resource that features links to every applicable state-specific statute, regulation or legal opinion.
- **Perpetuation planning.** Whether you're planning to sell or preparing for retirement in general, the VU provides access to expert articles that help you stake your future into solid ground.

Users must have their login and password to access the VU. **Password recovery** is available online. Send your questions to **VU staff**.

The Voice of the Commercial Lines Customer — Research from The PIA Partnership



PIA Partnership research shows that professional independent agents are the preferred choice for most small businesses.

But agents can't be complacent! The Internet is here to stay and agents need to respond.

The PIA Partnership and its participating companies have recently completed an extensive research project examining the perspective of small business owners as they make insurance choices and receive value added service in today's online world. The research found that while choosing a professional independent agent continues to be their clear preference, small businesses are adapting to change and they want their agents to adapt with them.

What is The PIA Partnership?

The PIA Partnership is a group of insurance companies that share resources and work closely with PIA to conduct research and develop tools and resources designed to benefit professional independent insurance agents.

Participating Carriers in The PIA Partnership

- Central Insurance Companies
- Encompass Insurance
- Erie Insurance
- Liberty Mutual Insurance
- MetLife Auto & Home
- National General Insurance
- Nationwide Independent (formerly Harleysville Insurance)
- Progressive Insurance
- Selective Insurance Group
- State Auto Insurance Companies
- The Hanover Insurance Group
- The Hartford
- The Motorists Insurance Group



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

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

(continued from page 7)

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

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

E&O Tips Regarding Certificates

Tools from The PIA Partnership

Because good relationships with the carriers you represent are vital to your success, PIA National keeps an open line of communication with insurance companies—and uses it on your behalf. PIA members can constructively voice their concerns, so carriers understand how their decisions affect their agency partners.

Our **Agency Agreement Review Service**, available to both PIA members and carriers, provides an opportunity for PIA to advocate for agents when carriers consider changes to their agreements. Staff highlights concerns for members to consider so they can make informed decisions about the agency agreements that govern their business relationships.

Through our ongoing activities with **The PIA Partnership**, PIA's company council, we develop hands-on tools specifically designed for use by agents to help them strengthen their agencies. During 2017, The PIA Partnership will be releasing two new programs for PIA members. One is an educational program to help agents understand the cyber risks they and their clients face and how they can reduce those risks. The second is an update of PIA's very popular Perpetuation Central website, which will be coupled with a series of succession/ perpetuation workshops, both live and on-demand.

The PIA Partnership — a joint effort of leading insurance carriers and PIA — develops hands-on tools for PIA member agencies such as:

- > **The Voice of the Commercial Lines Customer.** Our eye opening research helps independent agents understand how they can stay ahead of online competition in commercial lines.
- > **Closing the Gap — Growth & Profit.** Project and plan for new business growth and profitability using PIA's calculators. Use PIA's turnkey approaches for improving retention, sales and account-rounding in your agency.
- > **Agency Touch Points — The Voice of the Customer.** Learn how to capitalize on Partnership research to give personal lines customers what they really want.
- > **Reaching Gen Y.** This online tool helps agents understand and reach Gen Y age group insurance consumers and convert them into loyal agency customers.
- > **Perpetuation Central.** This hands-on, interactive tool guides agencies through the decision-making, planning and implementation steps of agency perpetuation or ownership transfer.
- > **Practical Guide to Successful Planning.** This valuable resource helps agents plan for success within their own agencies and coordinate their plans with those of the carriers they represent



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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.

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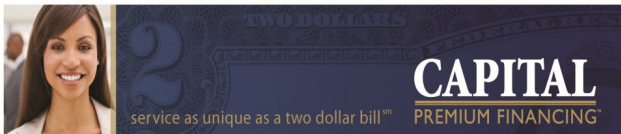
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<http://pianet.com/benefits/overview>

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Chelsea Stallings
Branch Marketing Manager
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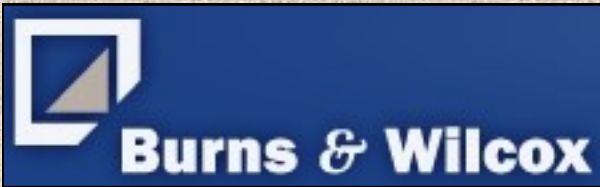
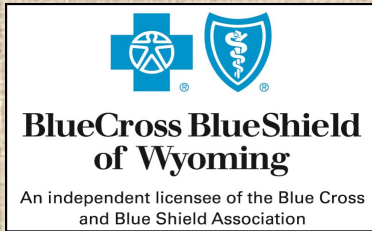
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Important AWIA Contact Information

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President

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- Patch, Brenda 777-2447
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Deputy Insurance Commissioner
- Schildmeier, Todd..... 777-7402
Consumer Affairs Specialist
- Stewart, Donna..... 777-7308
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- Tarr, Amanda.....777-7319
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Wyoming Insurance Department

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**Important
Phone
Numbers**

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

Standing Committees

- Education & Mountain Plains Susan Worthington 283-2052
- Grievance.....Joanna Akers 746-4411
- Membership.....Susan Worthington.....283-2052
- 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.....

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pages 21 & 22 in this newsletter. Any
amount is appreciated. Let's show
them Wyoming Agents want to be
heard

AWIA Affiliate MembersPlease thank these people for their support of your association**Acuity**

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JOIN TODAY

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.

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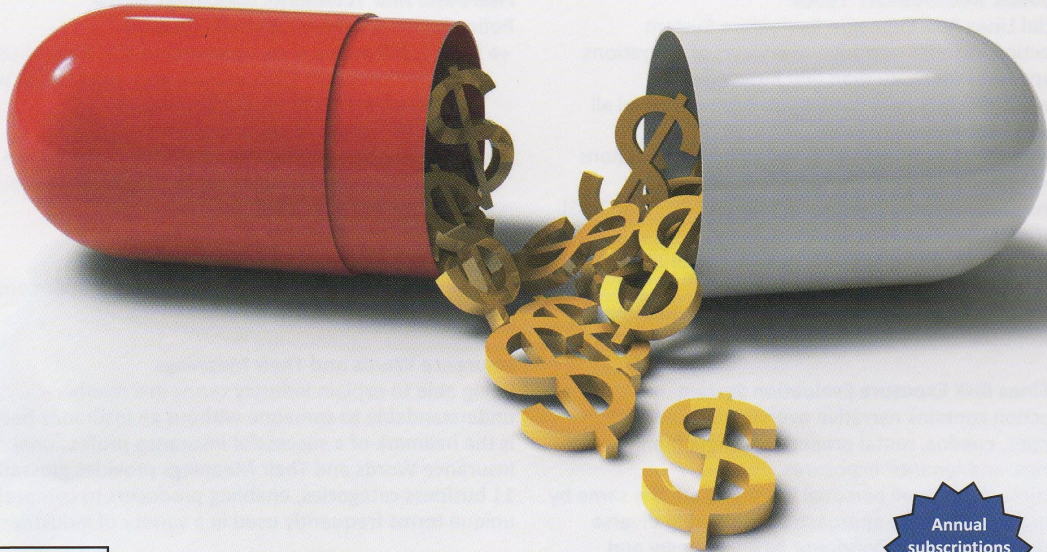
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go to www.awia.com and click on Advocacy for contribution forms or scroll down to the last 2 pages of this newsletter to print forms

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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 |
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| <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:

- | | |
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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.**

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 202.863.7000 - F:202.863.7015 - InsurPac@IIABA.net

Name: _____ Title/Occupation: _____

Business Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Phone: _____

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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: ____/____/____

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