

• **WWW.AWIA.COM**

Get your Log in information to have full advantage of your membership

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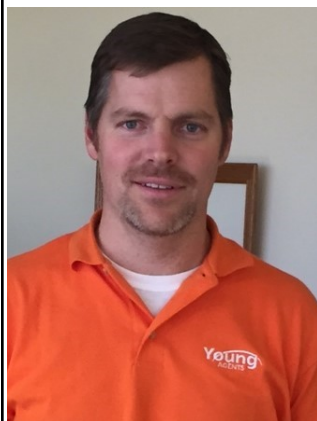
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Daniel York — AWIA President



**Daniel York
President**

Change. It seems like everything, despite our resistance, is in constant state of change. Adapting and becoming better is crucial to staying relevant. The AWIA

board of directors recognizes this reality. I am excited to share a few changes we have initiated to be more relevant and more valuable to you.

As most of you know, we have a new executive director! I am happy that Ken Hauck has decided to join us. His experience has already proved valuable and his vision will help us into the future.

Another exciting change is the re-birth of a legislative committee. While this has existed in the past, we recognize the need to work closer with our lobbyist and do more leg work while the legislature is not in session. I hope to

show fruit from this labor very soon.

Finally, summer convention! New location with some exciting opportunities...Laramie WY! Hope to see you there and we know that you will enjoy some of the new programming that is in store.

Convention will be held June 11-13 at the University of Wyoming Conference Center—attached to the Hilton Garden Inn. You will find the various registration forms in the newsletter.



Liz Luce ARM, AAI - PIA National Director

PIA National will be holding their legislative conference as well as their semi-annual board and committee meetings the first week of April. Hopefully all of the cold snowy weather will be gone by then making the walks between the congressional buildings less of a chore.

A priority is the long term reauthorization of the National Flood Insurance Program. Often I forget how vital this program is even to Wyoming. But we have a long time client who is purchasing an office building in a flood zone.

Without this coverage, the loan doesn't go through. The past years have seen one band aid after another.

If you have specific concerns that you'd like addressed with our legislators, please contact me. Which segues nicely into my ongoing request for PIAPAC donations. These funds enable PIA staff to attend fundraisers given by legislators that are often decision makers for issues vital to our business. If everyone in all of

(Continued on page 2)



Partners 2018-2019

Diamond

Platinum

Acuity

Liberty Mutual/

Safeco

Gold

Capital Premium

Financing

Travelers

Silver

Burns & Wilcox, LTD-

CWG Fire Pak (Burns
Insurance)

EMC Companies

Genesee General

Grange Insurance

Nationwide Insurance

Progressive Insurance

Ringwalt & Liesche

Risk Placement Services

Bronze

Imperial PFS

MetLife Auto & Home


Brad Jackson
IIABA NATIONAL
DIRECTOR

source you weren't aware of.

Check out the Big "I" Cyber Resources tab for example. You'll find a Guide, News and Coverage. BIG I Markets provides lots of resources available to you.

The legislative advocacy in DC just recently saved you on taxes if you are a "pass-through" entity. The national PAC forms are on pages 27-28.

www.independentagent.com



It is a privilege to represent AWIA as the National Director to IIABA. I will be attending the IIABA spring legislative conference from May 8th - 12th, and I look forward to sharing all that is going on in Washington D.C.

I encourage you to take full advantage of your membership in AWIA by using the products available to your agency. If you go to the national website and review the Big "I" Resources, Products, Education & Events tabs, you may find a re-

AWIA Annual
Membership
Meeting Notice !

The Association of Wyoming Insurance Agents (AWIA) will hold its Annual Membership Meeting on June 13, 2019 at the annual convention.

CONVENTION 2019

See page 15 of this publication for the planned convention schedule.

Registration forms are on page 8-15


PIA National Director's Report (cont.)

(Continued from page 1)

our offices gave just \$10 to PIAPAC and \$10 to InsurPac, can you imagine the difference we could make? See page 27.

See you in Laramie at the Convention. Should be an exciting and fun-filled convention.

www.pianet.com



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 commer-

cial 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 for more information.



Ken Hauck, CIC, ARM, CPIA—EVP report

From April of 1996 to December of 1998, I served as the EVP for AWIA.. I am again serving in the role of EVP and I am looking forward to giving back to the organization that gave much to me. My first convention as EVP was in Laramie in 1996

and it will be this year as well. **2019 will be our 86th Annual Convention (that's right, our roots go back to 1933). Our agenda is going to be packed so don't miss it. Look for registration info in this newsletter.**

The 38th Annual Shrimp Bash was held in January—legislators often remark it is their favorite event. If you have never attended, put it on your “bucket list” for 2020.

Let me know how I can be of service to you.

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. Use as content for your next agency meeting or as training for a new staff member! (not approved for CE credit)



Visit our education calendar to browse our extensive course listing and sign up for the classes you need!

www.awia.com

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 Ken know and I will send you another welcome email that will give you temporary sign in password.



Trusted Choice[®] is Going Primetime

See your national brand at work: Watch **Billion Dollar Buyer** on **CNBC Primetime, 10PM ET.**





Big "I" MARKETS

Product Availability - Wyoming

Big "I" Markets (BIM) is the IIABA member's online market access program with no fees, no volume commitments and competitive commissions.

Personal Lines:

- Affluent Package
 - AIG
 - Chubb
- At-Home Business
- Collector Car Policy
- Event Liability
- Flood - *In, Above & Outside of the NFIP!*
- Jewelry
- Marine Insurance
 - Mega-Yacht
 - Personal Watercraft
 - Small Boat under 27 feet
 - Yacht
- Non-standard Homeowners
 - Homeowners & Rental Dwellings
 - Condominium Unit Owner
 - Renters
 - Vacant Dwellings
- Personal Excess Policy
- Personal Umbrella Policy
- Recreational Vehicles
- Stand-alone Fine Art and Valuable Articles Program
- Travel Insurance

Commercial Lines:

- Architects & Engineers Professional Liability by CBIC an RLI Company
- Bonds
 - Bid
 - Contractor
 - Performance
 - Surety
 - Other
- Commercial Lessors' Risk
- Community Banks Business Insurance Program
- Cyber Liability & Security
- Cyber Liability-Small Business Solution
- Employment Practices Liability
- Event Liability
- Fidelity/Crime (Wrap+)
- Financial Advisors' E&O
- Flood - *In, Above & Outside of the NFIP!*
- Highly Protected Risks
- Insurance Company Professional & Business Insurance Program
- International Advantage
- Miscellaneous Professional Liability
- Non-Profit D&O Liability
- Pollution Contractors-Farms-USTs-Other
- Real Estate Agents/Property Manager E&O
- Small Commercial Markets
 - Travelers
 - CNA
 - RLI
- Small Contractors Market
- Stand-alone Fine Art and Valuable Articles Program
- Technology Consultants Professional Liability
- Wrap+ Executive Liability for Private Companies

Online Registration

As of July 12, 2017

We've made it easier than ever to Plug into the Power of Big "I" Markets! Register online today and discover a fresh new way to do business. All products are only accessible online and coverage is subject to licensing compliance and underwriting approval. To register online you will need your login ID and password, your agency tax ID number, your agency E&O policy, and your state agency/agent license information (where applicable). Log on to www.bigimarkets.com today to begin the registration process and start quoting in minutes!

FOR IMMEDIATE RELEASE

CONTACT: Ted Besesparis

March 12, 2019

703-518-1352

PIA National Opposes Proposal to Allow Insurance Sales Across State Lines

WASHINGTON — The National Association of Professional Insurance Agents (PIA National) has reaffirmed its long-standing opposition to proposals that would encourage insurance sales across state lines. Such proposals constitute a clear threat to the successful state-based system of insurance regulation, which PIA supports.

PIA National is strongly opposed to an action that seeks to allow the sale of health insurance across state lines. Following President Trump's October 2017 executive order (EO #13813), directing federal agencies to consider ways to increase competition and consumer choice in healthcare, the U.S. Health and Human Services' Centers for Medicare and Medicare Services (CMS) issued a 60-day request for comment on selling health insurance policies across state lines.

PIA National is a steadfast supporter of the continued regulation of insurance by the states as outlined by the McCarran-Ferguson Act of 1945, and opposes all proposals that would create a version of federal insurance regulation, in full or in part. Allowing the sale of health insurance across state lines could strip the states of their authority over health insurance and undermine the regulatory structure set up by McCarran-Ferguson.

"In its notice, CMS seeks to dismiss these concerns, but we don't find their assurances credible," said PIA National Vice President of Government Relations Jon Gentile. "The CMS says its request 'is not intended to inform policy which will preempt state law or otherwise impede the role states play as the primary regulators of insurance,' however, we believe that's exactly what would happen, even if its intent might initially be benign. PIA is opposed to proposals such as this one, which would transfer regulatory authority from the states to the federal government."

"State governors, legislators, and regulators know best what will work in their own unique markets," Gentile said. "Allowing health insurance to be effectively exempt from state regulation by permitting insurers to pick their own regulator in one state—and by so doing, evade the requirements of all 49 other states—would eviscerate local control."

PIA agrees that the Affordable Care Act (ACA) needs to be reformed and that the goal of controlling health care costs is a worthy one. However, we doubt that allowing insurance sales across state lines would actually succeed in lowering costs or create more choice for consumers. The solution for these challenges is not the dismantling of the successful state insurance regulatory system.

PIA National will submit comments within the 60-day window and strenuously oppose attempts to subvert the American system of state insurance regulation.

Founded in 1931, PIA is a national trade association that represents member insurance agents and their employees who sell and service all kinds of insurance, but specialize in coverage of automobiles, homes, and businesses. PIA members are Local Agents Serving Main Street AmericaSM. PIA's web address is www.pianet.com.

In January, PIA National launched the PIA Advocacy Blog, which will replace the Government Relations update newsletter. You can visit the blog anytime at www.PIAAdvocacy.com.

PIA Advocacy is a one-stop shop for independent insurance agents to get timely updates on what's happening on Capitol Hill and on state and federal regulatory issues. While we will continue to email you each month with links to the latest blog posts, you can also sign up to receive alerts from PIA Advocacy, so you receive an email each time the blog is updated.

Just follow the steps below to follow the blog:

Visit the blog, www.PIAAdvocacy.com

On the right-hand side, you'll see, "Follow Us Via Email!"

Simply enter your email address in the text box and click the "Follow" button. You will receive an email alert each time the blog is updated.

Below are some of the recent posts on PIA Advocacy:

Major Victory for PIA Members: Twenty Percent Tax Deduction Available to Insurance Agents

In a major win for PIA National and small-business insurance agencies across the country, final regulations were issued on Friday, January 18, by the U.S. Treasury and the Internal Revenue Service (IRS) saying that, for the most part, insurance agents are permitted to take the 20 percent pass-through deduction provided by the tax law passed at the end of 2017. [READ MORE]

PIA Top Priority Introduced to Repeal the Cadillac Tax

On January 24th, Reps. Joe Courtney (D-CT), Mike Kelly (R-PA), Suzan DelBene (D-WA), and Elise Stefanik (R-NY) reintroduced the bipartisan Middle Class Health Benefits Repeal Act of 2019 (H.R. 748). This legislation would repeal the excise tax on high-cost employer-sponsored health coverage known as the "Cadillac Tax."

Big Ideas and Partisan Agendas: House Financial Services Committee Changes Hands

The new Congress that began January 3rd brought with it not just a turnover in power in the U.S. House of Representatives, but also a wave of new members to the House Financial Services Committee, including a new chairwoman and top Republican. The shift in the power dynamic could pose a challenge on several pending issues over which the House Financial Services Committee has jurisdiction.

Seven Years in the Making, Final Rule on Lender-Approved Private Flood Insurance Almost Complete

The five federal agencies with oversight over mortgage lenders are in the process of jointly issuing a final rule on private flood insurance. If it is approved by the Federal Reserve, the Farm Credit Administration, and the NCUA, the final rule will become effective on July 1, 2019.

Member Spotlight: Representative Collin Peterson of Minnesota

Rep. Peterson is the Chairman of the House Agriculture Committee in the new Congress that began January 3rd. Rep. Peterson has always been a strong supporter of crop insurance as an essential feature of the farm safety net.

Big 'I' Member Resources Available on New Tax Regulations

By Jennifer Webb

In January, the Internal Revenue Service issued final regulations concerning a new tax deduction for “qualified business income” under Section 199A of the tax code. The [Big “I” lobbied aggressively](#) on this regulation as it is critically important for owners and shareholders of insurance agencies and brokerages organized as pass-through entities, such as partnerships and S-corporations.

The rule confirms that agency and brokerage owners and shareholders are eligible for a tax deduction of up to 20% on qualified business income—regardless of taxable income level. The new deduction reduces the top effective tax rate on pass-through income to approximately 29% from 37%. For those in the 24% bracket, it can reduce the rate to as low as 19.2%.

In response to the regulation, the Big “I” has posted multiple new resources for members on the [Big “I” website](#). Big “I” members must log in to view the materials, which include:

A [recording](#) of the 30-minute webinar the Big “I” hosted last week, for any members who were not able to attend

A [PowerPoint presentation](#) that provides a comprehensive explanation of how the new tax deduction benefits pass-through owners and shareholders, including discussion of the specific sections of the over 200-page regulation relevant to insurance agencies and brokerages

A [one-page overview](#) of the new tax rate for C-corporations and the new tax deduction available to some pass-through businesses

A [four-page FAQ document](#) that outlines the must-know facts about the new 199A deduction

While a major victory Big “I” members, the regulations are complex. The Big “I” encourages members—especially those who derive income from non-traditional activities—to consult a tax professional to determine how the new deduction specifically impacts their businesses.



AWIA



64th CONVENTION JUNE 11-13, 2019 HILTON Garden Inn, Laramie, WY

Full Registration Member Agency ----- \$225.00
2nd Registration same Agency or Spouse ----- \$150.00
Company Representative ----- \$225.00
(Registration includes all Meals & Receptions)

Agency/Company Name: _____

Name on Badge-title/designations _____

Address _____ City/State/Zip _____

Phone _____ E-mail _____

Method of Payment (circle one) Check enclosed Credit card, (\$10 convenience fee) info below

Name on Card: _____ Card Number _____

Expiration Date _____ Security Code _____

Refund Policy: Cancellations received by 5/31/2019 will be given full refund, NO refunds after that date.

**AWIA Convention Room Rates \$109.00 at
HILTON Garden Inn, Laramie – Call 307.745.5500**

Complete and return form to awia@vcn.com or mail to
Association of Wyoming Insurance Agents
PO Box 1321
Cheyenne, WY 82003
Phone 307 201.4801

AWIA Federal ID#83 0313900



AWIA

CONVENTION JUNE 11-13, 2019 -- HILTON GARDEN INN, LARAMIE, WY
(and U of WY Convention Center)

Sponsorship Opportunities

2019	<u>Convention Title Sponsor</u>	\$5,000 Diamond
Wed.	<u>Night Cocktails sponsor</u>	\$3000 Platinum
Thurs.	<u>Annual Dinner sponsor</u>	\$3000 Platinum
Thurs.	<u>Night Entertainment (Magic Show) sponsor</u>	\$3000 Platinum
Thurs.	<u>Breakfast w/ Commissioner sponsors</u>	\$2000 Gold
Thurs.	<u>Lunch sponsors</u>	\$2000 Gold
Thurs.	<u>Reception sponsors</u>	\$1500 Silver
Wed.	<u>Night Food sponsors</u>	\$1500 Silver
Wed.	<u>Young Agents Event sponsors</u>	\$1500 Silver
Wed.	<u>Golf sponsors</u>	\$1500 Silver
Wed.	<u>Fishing sponsors</u>	\$1000 Bronze
Tues. & Thurs.	<u>Coffee Break sponsors</u>	\$1000 Bronze

See the attached listing for detailed descriptions.

Yes, sign me up for the _____ Sponsorship

Company Name: _____

Name on Badge-title/designations _____

Address _____ City/State/Zip _____

Phone _____ E-mail _____

Method of Payment (circle one) Check enclosed Credit card, info below

Name on Card: _____ Card Number _____

Expiration Date _____ Security Code _____

Complete and return form to awia@vcn.com or mail to
Association of Wyoming Insurance Agents
PO Box 1321
Cheyenne, WY 82003

Partners Program 2019

Association of Wyoming Insurance Agents

2019 Convention Sponsorship Program

Deadline May 28, 2019 for Program Printing

Diamond Partner - \$5,000 -- *2019 Convention Title Sponsor*

Includes Booth Registration and 4 full convention registrations (\$1,125 Value)
Listing in the Convention Program as a Diamond Partner and on AWIA website
Convention Signage *at all events* recognizing you as a Diamond Partner for the 2019 Convention
3 additional tickets for Wednesday night program and Thursday night program (\$450 Value) *
Full page ad in AWIA newsletters Annual Affiliate Membership (\$400 Value)

Platinum Partner - \$3,000

Includes Booth Registration and 3 full convention registrations (\$900 Value)
Listing in the Convention Program as a Platinum Partner and on AWIA website
Convention Signage recognizing you as a Platinum Partner for the 2019 Convention
2 additional tickets for Wednesday night program and Thursday night program (\$300 Value) *
Half page ad in AWIA newsletters Annual Affiliate Membership (\$400 Value)

Gold Partner - \$2,000

Includes Booth Registration and 2 full convention registration (\$675 Value)
Listing in the Convention Program as a Gold Partner and on AWIA website
Convention Signage recognizing you as a Gold Partner for the 2019 Convention
1 additional ticket for Wednesday night program and Thursday night program (\$150 Value) *
Half page ad in AWIA newsletters Annual Affiliate Membership (\$400 Value)

Silver Partner - \$1,500

Includes Booth Registration and 1 full convention registration (\$450 Value)
Listing in the Convention Program as a Silver Partner and on AWIA website
Convention Signage recognizing you as a Silver Partner for the 2019 Convention
1 additional ticket for Wednesday night program and Thursday night program (\$150 Value) *
Quarter page ad in AWIA newsletters Annual Affiliate Membership (\$400 Value)

Bronze Partner - \$1,000

Listing in the Convention Program as a Bronze Partner and on AWIA website
Convention Signage recognizing you as a Bronze Partner for the 2019 Convention
Annual Affiliate Membership (\$400 Value)

*Give them to company personnel or AWIA agents who are not registered for the convention

Affiliate Membership Registration

Association of Wyoming Insurance Agents

() Stand Alone pricing—\$400 annual membership fee

() Included with Diamond, Platinum, Gold and Silver Partners sponsorship.

PO Box 1321

Cheyenne, WY 82003

Phone: 307 201-4801

e-mail awia@vcn.com

COMPANY NAME_____

CONTACT PERSON_____

PHYSICAL ADDRESS_____

MAILING ADDRESS_____

CITY/STATE/ZIP_____

PHONE NUMBER_____FAX NUMBER_____

E-MAIL_____

WEB ADDRESS_____

AWIA sends e-mail to its members, please check the box if you would like to receive those e-mails []

Affiliate members are non-voting and cannot hold office

Exhibitor Booth Registration

AWIA CONVENTION 2019

PO Box 1321

Cheyenne, WY 82003

307.201.4801

awia@vcn.com

Exhibitor Booth \$450

(If you are a Diamond, Platinum, Gold or Silver partner please fill out for the included exhibitor booth and one full convention registration)

Registrant _____ Designations _____

Company _____

Address _____

City/ State / Zip _____

Phone: _____ E-mail _____

Booth contact person if different: _____

Diamond, Platinum, Gold and Silver Partners booth is included in sponsorship.

Diamond, Platinum, Gold and Silver, please indicate level paid for _____.

I will need electrical power: yes { } no { }

Please enclose check made out to AWIA with registration if needed

Exhibits can set up anytime on Wednesday June 12 and should remain open through Thursday lunch, June 13

Please complete the attached complete convention registration form for each additional person at extra charge or there will be an option later to purchase separate meal tickets

If you wish to golf or fish, you need to complete a separate form for those events.

We will hold a Young Agent's Event following the opening night cocktail party.



2019 AWIA Convention Golf Tournament GOLF TOURNAMENT ENTRY FORM

DATE: June 12, 2019

TIME: Registration at 10:00 PM. T-times start at 11:00AM

PLACE: Glenn Red Jacoby Golf Course
3501 Willett Dr.
Laramie, WY 82072

ENTRY FEE: \$120.00 per player (includes: green fees, cart & box lunch)
Payment due no later than June 1, 2019.
Send Check to AWIA, PO Box 1321, Cheyenne, WY 82003

Format: Tournament will be played in a four-person scramble format.
If you do not enter a team list, you will be placed with others

Handicap: Please submit your handicap or approx. score for 18-holes
(to ensure teams are evenly matched)

2019 Golf Committee

Brad Jackson
Pam Hauck

CONTACT:

Ken Hauck
M: 307.274.6119
O: 307.201.4801

* Mailing Address

AWIA
PO Box 1321
Cheyenne, WY 82003
307.201.4801
* Send Entry Forms &
payment to this address

Goody bag items are
welcome if you have them!

We anticipate 25-30 players.

ENTRY FORM:

NAME _____

Agency or Company _____

Phone _____ Email _____

Handicap or SCORE FOR 18-HOLES: _____

List Additional Team Members if sponsoring the team:

Player 2 Name: _____ HDCP _____

Agency or Company _____

Phone _____ Email _____

Player 3 Name: _____ HDCP _____

Agency or Company _____

Phone _____ Email _____

Player 4 Name: _____ HDCP _____

Agency or Company _____

Phone _____ Email _____

Gregg Jackson Memorial Fishing Event

Wednesday, June 12, 2019

Day at the Lake, Fishing & Fun Registration

Name _____ Company _____

Fun Day/Fishing at SODERGREEN LAKE (south west of Laramie)



FEE: \$60 INCLUDES LUNCH

MY CHECK IS ENCLOSED [☐]

Fishing Committee

Make payable to

Daniel York

AWIA

Trudy Lawrence

PO Box 1321

Sherri Wilkinson

Cheyenne, WY 82003

I WOULD LIKE TO PAY BY CREDIT CARD [☐] (\$5 convenience fee)



Credit Card Payment

Name on card _____

Address _____

Zip Code _____

Credit Card number _____

Expiration _____ Security number _____

E-MAIL ADDRESS _____

Enjoy a relaxing fun day at the Lake fishing & picnic.

If you fish you must have a Wyoming Fishing license.

AWIA Convention 2019

To help us plan —Which Events do you plan to Attend?

Tuesday, June 11

- () 12:30 pm – 2:30 pm: 2 hours CE (WY & CO); “Business Income” presented by Liberty Mutual / Safeco
AWIA members, sponsors, partners and exhibitors - \$0; non-members - \$35
- () 3:00 pm – 6:00 pm: 3 Hours CE (WY & CO) “Ethics for Today’s Insurance Professional”
AWIA members, sponsors, partners and exhibitors - \$0; non-members - \$35

Wednesday, June 12

- 9:00 am - 6:00 pm: Registration and Exhibit Booth Set up
- () 9:00 am - Fishing / Fun Day at Sodergreen Lake: meet at hotel lobby ~ separate registration \$60
- () 11:00 am - Golf: Tee time at the Glenn Red Jacoby Golf Course ~ separate registration \$120
- () 6:00 pm - Trade Show and Company Appreciation Night (single event price \$75, group pricing available)
- () 8:00 pm - Emerging Agent’s Trivia Night- Everyone is welcome – no charge

Thursday, June 13

- () 8:00 am - Breakfast with the Commissioner in Exhibit Hall (single event price \$35)
- () 9:30 am - 10:30 am – 1 hour CE (WY); “Legislative and Regulation Update”, by Department of Insurance
- () 10:45 am - 11:30 am – TBD speaker
- () 11:45 am - 1:15 pm Luncheon in Exhibit Hall, Trade Show booths open. (single event price \$35)
- () 1:30 pm – 3:30 pm 2 hours CE (WY); “The New NFIP”, presented by FEMA Region VIII
- () 3:45 pm - 5:00 pm AWIA Agent’s Only Annual Meeting followed by the new Board of Directors Meeting
- () 6:00 pm - Reception (Evening events single price \$75)
- 7:00 pm – Awards Banquet
- 8:00 pm - Magician @ Play Mentalist – Manipulator - Magician - you don’t want to miss this

SLUGGISH SALES? HIGH E&O EXPOSURE?

WE PRESCRIBE THE BIG I ADVANTAGE[®] VIRTUAL RISK CONSULTANT



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.

Annual
subscriptions
start at
\$250!

*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[®]



Your Market of Choice



A trustworthy companion.

Since our founding in 1926, Selective has built a reputation of honesty, efficiency and quality service, backed by an "A" (Excellent) or better A.M. Best rating for more than 85 years.

- Among the **top 10 WYO Flood carriers** and **top 50 P&C carriers** nationwide
- **One of the first** companies to join the National Flood Insurance Program (NFIP) as a Write Your Own (WYO) carrier
- **Nationally endorsed** flood carrier by the IIABA



Response is everything.®

Selective provides you access to a fully empowered and dynamic field model that is ready and able to respond to your needs.

- Dedicated and regionally based flood territory manager
- Agency assigned underwriting teams
- Regional claim examiners and appointed adjusters
- Skilled marketing and internal sales professionals
- Devoted customer service department



The Selective advantage.

We are dedicated to building strong relationships with you and your customers by offering the programs, products, coverages and service you deserve.

- A state-of-the-art flood system, providing real time processing and easy navigation
- A marketing portal, providing complimentary co-branded marketing campaigns tailored to your agency
- Regular communications to keep you up to date on NFIP changes or hot topics in the flood insurance industry
- 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



A win, win solution.

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.

Selective provides flood insurance for both personal and commercial risks nationwide. And while most flood policies are typically written on personal property, we've seen an increased need for flood protection on commercial entities such as:

- Apartment Buildings
- Churches/Schools
- Condominium Associations/Units
- Hotels/Motels/Restaurants
- Malls/Municipalities

Take charge. Writing flood with Selective provides you the opportunity to work with a carrier who will support your growth potential through account rounding, increased retention, mitigated E&O exposures and delivery of a best-in-class customer experience. Our commitment is to provide you with flood insurance solutions that will help increase market share and drive more business through your doors.

Contact Nick Fronczkowski @ 973-948-1033 or Nick.fronczkowski@selective.com TODAY!



Thank you to our 2018
Platinum Partner Acuity for a \$3000
Sponsorship to the AWIA Convention



<https://www.acuity.com/>

**ACHIEVE
TOTAL ACUITY.™**

Thank you to our 2018
Platinum Partner Liberty Mutual/Safeco for a \$3000
Sponsorship to the AWIA Convention



www.safeco.com



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Thank you to 2018 Gold Partner Capital Premium for a sponsorship of \$2000

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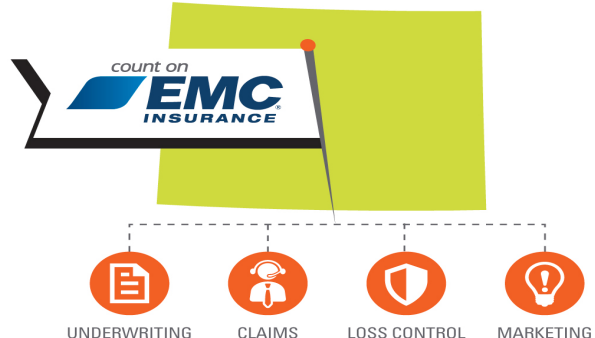
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