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Next Event — Shrimp Bash — February 17



Daniel York — AWIA President



**Daniel York
President**

Congratulations to Ken and the convention committee for a great convention. Hosting it in Laramie was fun, we had several new vendors, and lots of valuable

information was presented. I know that I have grown personally because of my AWIA involvement and learned so much through all the different sessions. Also, we value your input! Please let us know if you have an idea to make convention better.

In my last column I mentioned the work the legislative committee was doing. That work continues and we had a meeting with the contractor's association to tackle issues that our contractors face through insurance requirements placed on them by large (usually energy) companies.

Welcome to our new board members: Mark Pape of Tegeler

& Associates in Big Piney WY and Adam Luce of Rocky Mountain Capital Agency in Cheyenne WY. Thank you both for your service to AWIA.

Finally, I would like to take a moment to say good-bye and a huge thank you to Liz Luce for all she has done for our association. After ??? years of service in many roles she has decided to step away from serving on the board. Not only has she served in many different capacities, but also been a valuable source of wisdom and experience. Thank you Liz.

Convention 2020

will be held June 16-18, 2020 at the Ramkota in Casper.



Liz Luce ARM, AAI - PIA National Director

It is bittersweet to write this last column after so many years on the Board. Serving with a long line of fine directors has been such an honor. Ken suggested I go through and hit some highlights over the years.

2000 There has been a great deal of discussion on whether to sell PIA's building at 400 N. Washington St. in Alexandria. It has "location, location, location" but no updates.

2002 Progressive was in high

attendance at all of our meetings and I was able to spend some time with them. But, my goodness, does anyone over 35 work there?

2003 Eric Cantor from Virginia spoke at our FLS breakfast. Once the war issues were touched on, discussions centered on cost, availability and credit reports.

2009 we heard about the latest actions our legislators are taking

(Continued on page 2)



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Brad Jackson IIABA NATIONAL DIRECTOR

legislative conference in Washington DC. In 2017 PL market share: 18.4% was direct response, 46.6% was direct writers, and 35.0% was agency writers. That trend has largely stayed the same since 2013, with the exception being direct response robbing the direct writers a few percentage points over time (yes, agency writers have largely stayed flat). Direct written premium (2017) amassed roughly \$329 billion in market share - personal lines - meaning a 1% swing in written premium will bring \$3.3 Billion to our agency writer channels. What does the BIG I do for you - and what resources can the BIG I provide, to help us get that extra 1% or more? Trusted Choice, Trusted Choice.com, Diversity, Invest, Technical Affairs, State-Government Advocacy, Carrier Partners, Communication Strat-

Hopefully this finds everyone doing well - the premise of my article this quarter is to remind everyone to help the cause, join AWIA, and please donate to InsurPac today! Not only will your membership help with ongoing legislative issues, but it will help strengthen your brand, and our brand, AWIA! The donation form for InsurPac is attached at the end of the newsletter for you to use.

Below is some great information and statistics on IIABA Market Share from the latest



egies, Technology (ACT), Young Agents, & a multitude of State Association resources. Utilizing your AWIA / IIABA memberships brings enormous value, to help solidify your business, in the daily battle with the direct response and direct writers. Thanks for your time in reading this - if you have any ideas, comments, or thoughts, we are always listening.

Enjoy the rest of your Wyoming Summer and we will see you at the Shrimp Bash in February.



PIA National Director's Report (cont.)

(Continued from page 1)

in the arena of health care and federal oversight.

2010 PIA has been working tirelessly for the re-authorization of the Flood Program

2011 PIA is concentrating their efforts to help us with certificates of insurance. A large portion of our Fall committee meetings involved detailed Q&A on the issue.

2012 Can you believe that Congress actually passed a five year flood insurance bill?

2015 The Policyholder Protect Act which has been passed by the House and prohibits federal regulators from using assets designated to pay out insurance claims to "prop up" an affiliated bank.

2016 PIA's agency-company council, The PIA Partnership, has done research confirming that small business owners overwhelmingly prefer to do business with professional insurance agents.

2018 H.R.1's passage on tax reform should benefit many of us who own businesses.



Thank you to all of you. The positive impact you have made in my life is immeasurable.

- 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.

Ken Hauck, CIC, ARM, CPIA—EVP report

What can I say about Liz Luce, the Rock Star of AWIA? Liz announced her retirement from the Board of AWIA at the convention. Liz actually convinced me to join the Board of PIA WY many years ago. My life and everyone affiliated with AWIA have benefited from her leadership.

The 2019 convention in Laramie was great—a new venue and many agents and numerous companies were there for the first time or first time in many years. Thanks

to all the agencies who attended and to all the companies for their support. Special thanks to the Partners and Affiliate Members as well as all the exhibitors—without your support the convention could not exist!

The 39th Annual Shrimp Bash will be held February 17, 2020—legislators often remark it is their favorite event. If you have never attended, put it on your “bucket list” for 2020.

If you have any ideas that you think could be implemented in AWIA’s programming that would benefit your agency let me or any of the Board members know.

I am here to be of service to you—never hesitate to ask

**Convention 2020
will be held June 16-18, 2020
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- Personal Umbrella Policy
- Recreational Vehicles
- Stand-alone Fine Art and Valuable Articles Program
- Travel Insurance

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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.

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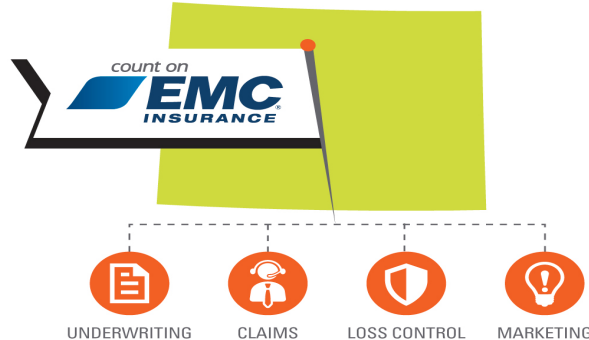
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Burns Insurance agency, Inc.
237 Storey Ave Ste 200
Cheyenne, WY 82201 307.634.5757
bretta@burnsia.com

Ex-Officio



Important Phone Numbers

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

Wyoming Insurance Department Telephone List

Denise Burke.....777-2450
Senior Policy & Planning Analyst

Case, Ruth 777-7402
Consumer Affairs Specialist

DeBella, JoAnne.....777-7319
Licensing Support Specialist

Feurt, D'Anna777-7336
Policy & Planning Analyst P&C

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

Greff, Peter 777-2448
Section Manager—Consumer Affairs

Howard, Tana.....777-7319
Licensing Supervisor

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

Johnson, Roxanne.....777-7319
Licensing Support Specialist

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

Tarr, Amanda..... 777-7402
Consumer Affairs Specialist

Rude, Jeff 777-7401
Deputy Insurance Commissioner

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

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

Sullivant, Samantha 777-7318
Accountant

Wyoming Insurance Department
Mail: 106 East 6th Avenue
Cheyenne, WY 82002

Standing Committees

Grievance.....Joanna Akers307.746.3503

Membership.....307.201.4801

Legislature/WIALAC Daniel York, Max Carre', Lela Ladd, Mark Pape.307.201.4801

Financial, Budget & Audit307.201.4801

ISO/ACORD/Mid-America.....Max Carre'...Liz Luce 307.634.5757

InsurePac.....Brad Jackson..... 307.742.2103

PIAPAC.....Adam Luce..... 307.635.2491

Young Agents.....Daniel York..... 307.358.4527

Convention.....

..Joanna Akers, Trudy Lawrence, Susan Keenan, Sherrie Wilkinson....307.201.4801

To add your support to InsurPac &
PIAPAC go to our web site
www.awia.com and click on Advocacy
for the contribution forms or go to
pages 201& 22 in this newsletter. Any
amount is appreciated. Let's show
them Wyoming Agents want to be
heard

SUPPORT PIAPAC TODAY!

Professional Insurance Agents Political Action Committee Contribution Form

Name: _____ Agency: _____

Address: _____ City, State, Zip: _____

Phone: (____) _____ Email: _____

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

- | | | |
|-------------------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> \$2000 President's Platinum | <input type="checkbox"/> \$1500 President's Gold | <input type="checkbox"/> \$1000 President's Silver |
| <input type="checkbox"/> \$750 President's Circle | <input type="checkbox"/> \$500 Chairman's Caucus | <input type="checkbox"/> \$250 Leadership Circle |
| <input type="checkbox"/> \$100 Century Club | <input type="checkbox"/> \$_____, Other | |

I would like to join the following club with my contribution pledge in the amount of:

- | | |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| <input type="checkbox"/> \$166.66/month (President's Platinum, \$2000) | <input type="checkbox"/> \$125 /month (President's Gold, \$1500+) |
| <input type="checkbox"/> \$83.33 /month (President's Silver, \$1000+) | <input type="checkbox"/> \$62.5 /month (President's Circle, \$750+) |
| <input type="checkbox"/> \$41.66/month (Chairman's Caucus, \$500+) | <input type="checkbox"/> \$_____, Other |

Installment contributions will continue until notification is given to PIAPAC to discontinue the automatic charges

- ☐ I've enclosed my donation to (circle one) personal / sole proprietorship / partnership / corporate*
check or credit card

Please make all checks made payable to PIAPAC

- ☐ Please charge my: ☐ Visa ☐ MasterCard ☐ American Express

***All donations are appreciated and needed. However, donations drawn on personal bank accounts and on the accounts of sole proprietorships and partnerships offer PIAPAC the best means to support candidates directly according to federal election laws. Corporate contributions may be used for administrative purposes.**

Name As It Appears On Card: _____

Credit Card Number: _____ Expiration Date: _____

Amount \$_____ per Month / Quarter / Semi-annual / One-time

Signature: _____

Please note that contributions over \$200 a year require the following information per federal election law:

Occupation: _____

Place of Business: _____

Contributions to PIAPAC are not tax deductible as charitable contributions for federal income tax purposes. Contributors are free to donate more or less than the amounts suggested above. All contributions are voluntary; individuals may decline to contribute without fear of reprisal. Contributions are not permitted from non-PIA members. Any contribution from non-PIA members will be returned. The FEC requires PIAPAC to disclose the name, address, occupation, and employer of contributors whose calendar year aggregate donations exceed \$200.

PIAPAC, 400 North Washington Street, Alexandria, Virginia 22314
For more information, please contact Jennifer White
at jenniferwh@pianet.org, 703-518-1364 (phone) or 703-836-1279 (fax)

2014GenCon



Independent Insurance Agents & Brokers of America, Inc.

20 F Street NW, Suite 610 • Washington, DC 20001

202.863.7000 • F:202.863.7015 • InsurPac@IIABA.net

Name: _____ Title/Occupation: _____

Business Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Phone: _____

Suggested Contribution: \$

☐ I am a Young Agent

One-Time Payment (Check or Credit Card)

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

OR

Monthly Payments (credit card withdrawal on the 15th of each month)

Start Month: ____/2015 ☐ \$250 Month ☐ \$50 Month ☐ \$10 Month
End Month: ____/____ ☐ \$100 Month ☐ \$25 Month ☐ \$____ Month

☐ No end date

Personal Check (payable to "InsurPac")

Credit Card: ☐ American Express ☐ VISA ☐ Mastercard

Card Number: _____ Exp. Date: ____/____

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

Authorized Signature: _____ Date: ____/____/____

Contributions or gifts to InsurPac are not deductible as charitable contributions for purposes of federal income tax. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and employer for each individual whose contributions aggregate in excess of \$200 in a calendar year. Your contribution should be considered strictly voluntary.