THE ASSOCIATION OF WYOMING INSURANCE AGENTS

WWW.AWIA.COM

awia@vcn.com
P0 Box 1321
Cheyenne, WY 82003
307-201-4801

Inside this Issue

President	PG 1
Daniel York	
PIA ND	PG 1 &2
Adam Luce	
IIABA ND Brad Jackson	PG 2
PIA Harford Flood	PG 2
2019-2020 Partners	PG2
AWIA EVP report	PG 3
Educational Corner	PG 3
Members in the News	PG 4
Convention	PG 5-14
Registration Forms	
Trusted Choice	PG 15-16
Coalition Cyber	PG 17
PIA Connection	PG 18
PIA Cyber Ins	PG 19
Selective Flood Program	PG 20
2019-2020 Partners	PG 21- 27
Convention Partners	PG 28
Affiliate Members	PG 29
Directory–Board of Directors and DOI	PG 30
PIAPAC and	PG 31-
InsurPac forms	32



Daniel York, CIC — AWIA President



Daniel York President

I recently read an article about change and how we can look back on periods of history when the pace of change was accelerated. Surely, we are in such a time! Not only will the world look differently after COVID-19, certainly the insurance industry will be changed forever. In the last 2 weeks we have seen entire work forces be transferred to work from home. Loss control visits are cancelled or conducted differently. Governing bodies and high-profile lawyers are pressuring insurance carriers to provide coverage where there was clearly none intended.

Despite all this, I am reminded that each of us has so much to be thankful for – not the least of which is the fact that we work in a generally stable industry that has been able to flex with the challenges. We have seen our national associations step up and provide information, lobbying, and support. I believe that it is important that we hang together so that we don't hang separately as the saying goes.

At this point in time convention is scheduled as planned. Our state Association is doing well financially and Ken is busy relaying information and monitoring topics that are sure to come up in the legislative interim.

Please feel free to reach out with questions and suggestions, remain positive, work hard and stay safe.



Adam Luce, AAI - PIA National Director

I am sure you are like me, inundated with emails and correspondence on Covid 19 responses. So many people are working tirelessly to respond to these measures unseen in over 100 years.

PIA National is one of those organizations doing just that. Ken, "of course", forwarded the PIA Cares Act which give a synopsis of relevant business provisions in the CARES Act. If you

have a Facebook please add National Association of Professional Insurance Agents for regular updates in your newsfeed.

One of the first actions after shutdowns began was to reach out to PIA leadership for their thoughts on Congressional action to require insurance companies to cover the Pandemic closures under Loss of Income. I

(Continued on page 2)



Partners 2019-2020

Platinum (Title Sponsors) Acuity Liberty Mutual/ Safeco

Gold

Travelers
Capital Premium
Financing

Silver

AmWINS
Burns & Wilcox, LTDEMC Companies
Genesee General
Grange Insurance
Great Plains Brokerage
Imperial PFS
MetLife Auto & Home
Progressive Insurance
Ringwalt & Liesche
Risk Placement Services

Bronze



Greetings all, I hope this finds you safe & healthy during these very challenging times. On that note, I hope that you all can really see the value of the IIABA, with the wealth of information coming to us on a daily basis. Some key dialogue / statements / features that have been sent out:

- Most states have imposed moratoriums on policy cancellations and non-renewals or have encouraged insurers to provide temporary accommodations or leniency for those challenged to make premium payments.
- The debate over business

Brad Jackson IIABA NATIONAL DIRECTOR

interruption insurance and similar coverages and their applicability in the current crisis has escalated considerably in recent days. A variety of policymakers, trial lawyers, and insureds are pursuing efforts to force the insurance industry to assume responsibility for COVID-19 related losses.

- A handful of celebrity chefs have been among the most prominent voices calling for the industry to compensate businesses for virusrelated losses. Some of these chefs have partnered with a high-profile Louisiana trial lawyer to form a coalition called the Business Interruption Group and held a conference call with President Trump earlier in the week.
- •The carrier community has estimated the potential costs to the industry if such measures were enacted into law, and the numbers are staggering. Requiring insurers to compensate businesses with fewer than 100 employees for these



excluded losses (as is the case with the New Jersey and other state bills) would cost the industry \$220 billion to \$383 billion per month

• Those that recommend the retroactive application of business interruption coverage to pandemicrelated losses also overlook the fact that such a proposal would not benefit most businesses. According to ISO estimates, only about 40% of all commercial property insureds and fewer than 30% of small businesses purchase the coverage.

See you at Convention in Casper.

Best to you all,

Brad



PIA National Director's Report (cont.)

(Continued from page 1)

think my opinion was the same as most of my colleagues in Wyoming and throughout the US. That action would bankrupt carriers and make loss of income coverage unaffordable.

I applaud the carriers best efforts to help in these trying times as they extend policies beyond their paid through dates, as well as extending Hired and Non-Owned to restaurants trying to stay afloat with delivery. Those are just a couple examples of the efforts I have witnessed.

I wonder how our use of technology and our customer's habits will change in the aftermath of the pandemic, but in my humble opinion we as Insurance Agents operate in a dynamic industry and that keeps us better positioned to be adaptable to those changes and challenges in our future.



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 <u>Flood Agent eNewsletter</u> produced by The Hartford for its flood insurance agents.

In addition to The Hartford's eNewsletters, PIA members visiting PIA's Flood Insurance Marketing Support Center can download flyers to help their 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 these excellent materials.

Ken Hauck, CIC, ARM, CPIA-EVP report

Education Corner



Convention 2020

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

"2020 will be a very interesting time in the insurance industry." When I stated that in December, little did I know how *interesting* it would be. COVID-19 is teaching us new things every day.

We've learned how to WFH. While I have WFH (or in my car, a hotel or an airplane) for half of my career, many of you have not. Hopefully for you, you will enjoy it and learn how to be productive.

We've learned that many people expect the insurance industry to be the backstop for otherwise "uninsured" issues. Lawsuits have already been filed in several states regarding business interruption and all referring to the words "all risk". That should be a lesson to all of us—your words are important—be careful, document.

We've learned that regulators in 38 states are demanding or requesting modifications to non-cancellations, late fees and renewals. Several major companies have already announced their moratorium.

And, we've learned that some state regulators are willing to modify the policy language regarding personal auto insurance and "delivery use" for workers.

New!

Look for the CE approved live webinars from the Big "I" Virtual University on AWIA's website. Eight different 2 hr. classes and one 1 hr. class are approved. Each class will be presented about 12—20 times in the year 2020.

NEW!

Pre-Licensing

Training material from Exam FX is on AWIA's website including securities.



ABEN

CE courses continue to be offered ondemand for those of you who want more flexibility with your schedule. There are nine different classes (two qualify for a 10%discount for your Westport E&O policy).

www.awia.com

Visit our Education Section in the web site to browse our course listing and sign up for the classes you need!











Members in the news:

January, 2020.

The Insurance Journal, the National Property Casualty Magazine, has announced the 2019 Agents of the Year recipients. One of the 20 recipients for 2019 is **DeeAnn Hansen**, **CIC**, **CRIS** from Wyoming Financial Insurance, Cheyenne, Wyoming. Hansen is one of only two from the Midwest/Rocky Mountain West Region.

DeeAnn Hansen specializes in construction insurance with an emphasis on general contractors involved in street and road, underground utilities including water and sewer, vertical building, ready mix and the subcontractors working on those projects.

Hansen began her career as a policy typist. She later became a commercial lines account manager and then a commercial lines producer. She earned a Certified Insurance Counselor (CIC) designation in 1994 from the National Alliance for Insurance Education & Research and a Construction Risk and Insurance Specialist (CRIS) designation from International Risk Management Institute in 2014. Hansen and Wyoming Financial Insurance have been long-time members and supporters of the Association of Wyoming Insurance Agents.

Hansen has been very active in the Wyoming Contractor's Association, serving on the Associates Board and as Associate President in 2000 and again in 2012. She was recognized by WCA with numerous awards including 2014 Lifetime Associate Director, 2000 Associate of the Year, and 1998 Salesperson of the Year. In 2019 DeeAnn served on a workgroup for the Wyoming Legislature, the Contract and Leasing Workgroup, tasked with updating and standardizing state construction projects. In 2019 she was also asked to join the Next Gen Sector Partnership for the Laramie County Construction Industry.

Hansen says "Education has been vital to my career success in the insurance and risk management field. The value proposition of career-long education allows our firm to provide excellent customer service, which results in long-term clients and a steady flow of referrals."

Insurance Journal is the definitive source of information for the property/casualty industry and the widest read independent agent/broker publication in the nation's largest insurance markets. It's the local insurance news that agents and brokers rely on - making Insurance Journal the industry's top choice for breaking news.







87th Annual CONVENTION JUNE 16-18, 2020 Ramkota Hotel - Casper, WY

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

Agency/Company Name:			
Name on Badge-title/design	gnations		_
Address		_ City/State/Zip	_
Phone	E-mail_		
Method of Payment (circl	e one) Check encl	losed Credit card, info below or call	
Name on Card:		Card Number	
Billing Address of card: _			
Expiration Date	Security Co	de (3 or 4 digits)	
Refund Policy: Cancellati after that date.	ons received by 5	/31/2020 will be given full refund, NO refunds	

AWIA Convention Room Rates \$89.00 at Ramkota Hotel, Casper – Call 307.266.6000

Complete and return form to awia@ven.com or mail to Association of Wyoming Insurance Agents PO Box 1321 Cheyenne, WY 82003 Phone 307 201.4801 AWIA Federal ID#83 0313900







CONVENTION JUNE 16-18, 2020 - RAMKOTA HOTEL, CASPER WY

Sponsorship Opportunities for 2020 Partners

ZUZU CUHVEHUUH	1106 C0-Sp	<u> </u>	🍑	Suuu Tine Spunsui
Wed. Night Cockt	ails sponsor			2500 Platinum
Thurs. Annual Din				2500 Platinum
Thurs. Night Enter				2500 Platinum
Thurs. Breakfast w	/ Commission	oner sponsors		2000 <i>Gold</i>
Thurs. Lunch spon			-	2000 Gold
Thurs. Reception s				1500 Silver
Wed. Night Food s				1500 Silver
Wed. Young Agent		nsors		1500 Silver
Wed. Golf sponsor			\$	1500 Silver
Wed. Fishing spor	sors			1000 Bronze
Tues. & Thurs. Cof	fee B reak st	onsors		1000 Bronze
Indicate your	event prefere	ence. See the attach	ned listing for de	etailed descriptions.
Company Name:		20		
Name on Bauge-une	# designation	18		
Address		City/Sta	nte/Zip	
Phone	E-mail			
Method of Payment	(circle one)	Check enclosed	Credit card	, info below or call
Name on Card:		Card	Number	
Expiration Date	S	ecurity Code		
	Assoc	nd return form to <u>awia@</u> ciation of Wyoming Insu O Box 1321 Chevenne, V	ırance Agents	to

AWIA Federal ID#83 0313900

Phone 307 201.4801

Partners 2020-2021

Association of Wyoming Insurance Agents

2020 Convention Sponsorship Program Program Printing Deadline May 30, 2020

Convention Title Co-Sponsor - \$3,000

Includes Booth Registration and 4 full convention registrations (\$1,125 Value)

Listing in the Convention Program as a Title Sponsor and on AWIA website

Convention Signage *at all events* recognizing you as a Title Sponsor for the 2020 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 - \$2,500

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 2020 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 2020 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 2020 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 2020 Convention Annual Affiliate Membership (\$400 Value)

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

AWIA Convention 2020

Which Events do you plan to Attend?

Tuesday, June 16 (subject to changes)

() 12:30 pm - 3:30 pm: CE: Ethics

AWIA members, sponsors, partners and exhibitors - \$0; non-members - \$35

() 4:00 pm - 6:00 pm: CE: TBD

AWIA members, sponsors, partners and exhibitors - \$0; non-members - \$35

Wednesday, June 17

9:00 am - 6:00 pm: Registration and Exhibit Booth Set up

- () 9:00 am Fishing/Pontoon/Fun Day at Alcova Reservoir: 9:00 am depart hotel lobby ~ separate regis. \$60
- () 11:00 am Golf: Tee time at the Three Crowns Golf Club 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 Casino Night- Everyone is welcome no charge. Door Prizes. Silent Auction.

Thursday, June 18

- () 8:00 am Breakfast with the Commissioner in Exhibit Hall (single event price \$35)
- () 9:30 am 10:30 am Wyoming Legislator Panel
- () 10:45 am 11:30 am TBD
- () 11:45 am 1:15 pm Luncheon in Exhibit Hall, Trade Show booths open. (single event price \$35)
- () 1:30 pm 3:30 pm TBD
- () 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 - Dave Munsick - The Song Teller ~ you don't want to miss this. Dave is from Dayton, WY.

ALL EVENTS ARE INCLUDED IN A FULL CONVENTION REGISTRATION <u>EXCEPT</u> GOLF AND FISHING, fill out separate registration for those.

To help us manage our events, please indicate above which events you plan to attend with your Convention registration and payment.

If not paying for full convention, make your selection and include payment for events you have indicated.

Exhibitor Booth Registration

AWIA CONVENTION 2020 – Casper, Wyoming

PO Box 1321 Cheyenne, WY 82003 307.201.4801

awia@vcn.com

Exhibitor Booth \$450

(includes ONE full registration)

(If you are a Title Co-Sponsor, Platinum, Gold or Silver partner, fill out for the <u>included</u> exhibitor booth and full convention registrations)

Registrant	Designations
Company	
Address	
City/ State / Zip	
Phone: E-mail	
Booth contact person if different:	
Title Co-Sponsor, Platinum, Gold and Silver ship. Title Co-Sponsor, Platinum, Gold and for I will need electrical po	Silver, please indicate level paid

Please enclose check made out to AWIA with registration if needed

Exhibits can set up anytime on Wednesday June 17 and <u>can</u> remain open through Thursday lunch, June 18

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 June 17th opening night trade show and

We will hold a Young Agent's Event following the June 17th opening night trade show and reception in the exhibit hall.

Association of Wyoming Insurance Agents

PO Box 1321 Cheyenne, WY 82003

Phone: 307 201-4801 e-mail awia@vcn.com

2020-2021

July 1 - June 30

AFFILIATE MEMBER APPLICATION ANNUAL DUES \$400

(incl. with Title, Platinum, Gold or Silver sponsorship)

COMPANY NAME	
CONTACT PERSON	
PHYSICAL ADDRESS	
MAILING ADDRESS	
CITY/STATE/ZIP	
PHONE NUMBER	FAX NUMBER
E-MAIL	
WEB ADDRESS	

Affiliate members are non-voting and cannot hold office



2020 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.

2020 AWIA Convention Golf Tournament GOLF TOURNAMENT ENTRY FORM

DATE: June 17, 2020

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

PLACE: Three Crowns Golf Club

1601 King Blvd.

Casper, WY 82604

ENTRY FEE: \$120.00 per player (includes: green fees, cart & box lunch)

Payment due no later than June 12, 2020.

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)

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
	Email	
Player 3 Name:	 	HDCP
	Email	
Player 4 Name:		HDCP
Phone	 Email	

Gregg Jackson Memorial Fishing Event

Wednesday, June 17, 2020

Day at the Lake, Fishing, Picnic & Fun Registration

NameC	Company		
Fun Day/Fishing at ALCOVA RESER	RVOIR (30 minutes west of Casper)		
	FEE: \$60 INCLUDES LUNCH		
MY CHECK IS ENCLOSED []	Fishing Committee:		
Make payable to:	Daniel York		
AWIA PO Box 1321	Trudy Lawrence		
Cheyenne, WY 82003	Sherri Wilkinson		
I WOULD LIKE TO PAY BY CR	EDIT CARD []		
Name on card			
Billing Address of Card			
City, State, Zip Code			
Credit Card number			
Expiration Security Code (3 o	or 4 digits)		
E-MAIL ADDRESS			
Enjoy a relaxing fun day at the Lake fi	shing, cruising & picnic.		

Two 10-person pontoons are booked.

If you fish, you must have a Wyoming fishing license.

April 2020

Credit Card Payment



Event: 2020 Convention Events

AMOUNT TO CHARGE (ON CARD
Name on card	
Address for this card	
City	
Zip Code	
Amount to be charged	
Credit Card number	
Expiration	_ 3 or 4 number Security code
Change	Deve
Signature	Date
Call for Credit Card by Phone:	AWIA 307-201-4801

2020 AWIA Convention

RAMKOTA HOTEL

Casper, Wyoming

Tuesday, June 16 (subject to change)

12:30 pm - 3:30 pm: Ethics

AWIA members, sponsors, partners and exhibitors - \$0; non-members - \$35

3:00 pm - 6:00 pm: TBD

AWIA members, sponsors, partners and exhibitors - \$0; non-members - \$35

Wednesday, June 17

9:00 am - 6:00 pm: Registration and Exhibit Booth Set up

9:00 am - Fishing/Pontoon/Fun Day at Alcova Reservoir: 9:00 am depart fr hotel lobby ~ separate registr. \$60

11:00 am - Golf: Tee time at the Three Crowns Golf Club - 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 Casino Night- Everyone is welcome - no charge. Door Prizes. Silent Auction.

Thursday, June 18

8:00 am - Breakfast with the Commissioner in Exhibit Hall (single event price \$35)

9:30 am - 10:30 am - Wyoming Legislator Panel

10:45 am - 11:30 am - TBD

11:45 am - 1:15 pm Luncheon in Exhibit Hall, Trade Show booths open. (single event price \$35)

1:30 pm - 3:30 pm ~ TBD

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 - Dave Munsick - The Song Teller ~ you don't want to miss this. Dave is from Dayton, WY.



Trusted Choice® is designed to amplify your local marketing efforts and highlight the value that independent insurance agents bring to consumers. **All members automatically get access to these materials**.

Login with your Big "I" credentials at www.trustedchoice.com/agents

Need help resetting your password? Email us at trusted.choice@iiaba.net

TOOLS TO STRENGTHEN YOUR ONLINE PRESENCE

Digital Reviews Is your website optimized? Need some help with social media? Our Digital Reviews provide a one-on-one consultation and detailed report. Gain insight on improving your agency website, how to optimize for SEO and the user experience, as well as a review of your social media outlets. Learn how to create or improve your website and/or social media accounts. You'll walk away with an actionable report that spells out your next steps.

Partnership with Web.com Trusted Choice has partnered with industry leader web.com to provide Big "I" members with a preferred partner for website services. Three modern, conversion focused templates were created specifically with the needs of independent insurance agents in mind. Web.com has a full support team available to onboard and assist participants with transitioning to a new platform. Prices start at \$59/month with a reimbursable one time set up fee of \$450. Visit reboot.independentagent.com for more info!

REIMBURSEMENT & REFERRALS

Marketing Reimbursement Trusted Choice can reimburse agents up to \$1,500 for marketing expenses incurred in 2020. Reimbursement is available in the following ways: Up to \$750 for co-branding consumer facing items with the Trusted Choice logo, \$500 for upgrading your website through our partnership and up to \$250 for signing up for an Advantage subscription on trustedchoice.com for 3 months.

Get Referrals Want to boost your inbound sales referrals? Need to grow your book of business this year? Claim your Advantage Profile at TrustedChoice.com- our consumer website that receives traffic from millions of consumers each year. TrustedChoice.com delivers referrals to Big I members through their online portal: trustedchoice.com/advantage

TRUSTED CHOICE® & BIG "I" RESOURCES



ALL INCLUDED IN YOUR BIG "I" MEMBERSHIP

Gain a competitive edge by utilizing our tools to strengthen your online presence, reimbursement benefits, referral support initiatives and education-rich training programs.

FREE BRANDING RESOURCES

Content to Share

Access our database of premade consumer marketing materials including articles, images and infographics for use on social media or to share with potential and current clients. More content is always being developed.



SOCIAL MEDIA
GRAPHICS







Customized Advertisements

Let us customize a campaign ad in a format of your choice, from radio, TV and various print materials. Trusted Choice marketing materials are designed with your agency in mind, and our in-house designer will customize these materials for you.



VIDEOS









DIRECT MAILERS



Trusted Choice Logo Download

Take advantage of the National branding power of Trusted Choice by accessing a variety of logo options for use on your agency website, printed materials and in other marketing efforts.



TRAINING PROGRAMS

Advertising 101

This online training offers step-by-step strategies to create the right message, form a plan and create the perfect pitch! Advertising 101 is a nine-part series designed to help you understand, design and execute a successful advertising campaign.

Learn about advertising goals, market research, budgeting, strategy, media, advertising agencies, ad content and measurement.

The Power of 30 Seconds™

A training series designed to help you maximize the experience of customers calling your agency on the phone.

- The training has three sections that focus on workflow, soft skills and automation.
- Once you complete the training, feel free to take a short quiz and receive a certificate of completion.



Turn to Big "I" Markets to protect your clients today.

The threat of cyber crime is no longer coming; it's here. 62% of all cyber attacks worldwide are directed at small and medium businesses, and an estimated 1-in-5 small and medium businesses will fall victim to a cyber attack.

That's why Big "I" Markets has partnered with Coalition to bring you a cyber liability solution that stands apart from the crowd. This product can be quoted within 4 minutes or less using the online Big "I" Markets platform, making it easy to quote for every commercial lines client. All questions, endorsements and cancellations are done through live chat where the conversation can be emailed for your files, making the process fast and easy.

From the unique pre-assessment of your client's web properties to ongoing policyholder monitoring and protection, Coalition is the cyber solution your agency has been waiting for. There is no other carrier offering this type of program! Learn more at www.bigimarkets.com.







National Association of Professional Insurance Agents

A TRIA for Cyberattacks?

A Federal Backstop for Insuring Against Cyberattacks Is Proposed

Honoring the Best: The PIA National Awards

Selective Named Company of the Year

Connie Boyd Named Company Representative of the Year

Tompkins Insurance Agencies Receives Social Media Award

New PIA National Officers Installed

PIA Affiliates Honored for Membership Growth

PIA Supports Long Term Renewal of TRIA

PIA Submits testimony to Senate Banking, Housing and Urban Affairs Committee.

The Future of Insurance: Agents and Brokers

Insurance futurologist David A. Smith assesses the potential

of ongoing trends to impact agents and brokers in a rapidly

changing insurance landscape.

Three Brand Elements That Attract Customers

Peter van Aartrijk dissects the brand-building process as

it applies to insurance agencies.

PIA Member Benefit Spotlight

PIA's 2019 Agency Marketing Guide Now Available Online.

To View This Issue of PIA Connection, Go Here:

https://issuu.com/pianational/docs/08piaconnsept19?fr=sMjQ3MTM0Mjc2Nw

(Please note: If you have any difficulty with the above link, please send a message to <u>piaconnection@pianet.org</u> and we will email you the PDF).

Editor's Note: This is the e-mail version of our association's magazine, PIA Connection.

For PIA news updated daily, be sure to visit www.PIANET.com.

Enjoy PIA Connection!

PIA Cyber Insurance Now Available to Sell by Independent Agents

Enhanced Cyber Coverage Tailored to Small and Mid-Sized Businesses

WASHINGTON - The National Association of Professional Insurance Agents (PIA National) today announced that PIA members are now able to sell the PIA enhanced cyber insurance product to their clients.

PIA and ABA Insurance Services (ABAIS) have worked together with Great American E&S Insurance Company (rated A+ by A.M. Best) to create a tailor-made, robust cyber insurance program that responds to the most common cyber threats facing small and mid-sized businesses.

The PIA enhanced cyber insurance policy covers both first- and third-party loss for those most common cyber risks that may affect small and mid-sized businesses. These include:

- 1. Fraudulent funds transfers
- 2. Extortion/ransomware
- Social engineering
- 4. Business interruption
- Data breach/privacy
- Network security
- 7. Website media liability

"In the past, retail agents have been able to purchase PIA's cyber insurance product for their own agencies," said PIA National Executive Vice President & CEO Mike Becker. "We are now extending the same enhanced coverage to business customers of PIA members at a price that beats the street cost of policies without the PIA coverage enhancements."

In addition to the coverage parts provided under the PIA cyber insurance policy, the additional policy enhancements include:

Expanded definition of multimedia wrongful acts - unauthorized use of website links, frames, formats, fonts, style, characters, titles.

Coverage for HIPAA fines.

Extended notice of Data Compromise (data breach event) from 5 to 30 days.

Extended notice of Claim from 60 to 90 days after the end of the Policy Period.

Extended notice of Non-Renewal from 60 to 90 days in advance of the Policy Expiration.

"In this digital era, it's not a question of if you will be hacked, but when," said ABAIS Senior Product Manager David Rupnow. "It is now more important than ever that businesses protect themselves from computer, network, and internet-based risks."

In order to sell the PIA enhanced cyber product, PIA membership is required.

Agents who would like to protect their own agency can purchase PIA cyber insurance through their local PIA affiliate producers using a simplified, slot-rated quoting process. The policy premium is significantly discounted from those rates found in the standard market and includes the enhancements noted above. PIA membership is not required to purchase PIA cyber insurance for your agency.

Agents interested in offering cyber insurance to their clients or learning more should visit: www.pianet.com/sellcyber.

ABA Insurance Services offers EPLI, Cyber, and Nonprofit D&O to small and midsized businesses and nonprofit organizations exclusively through independent agents. Our easy to use platform, ProCision®, allows you to rate, quote, and bind policies online in minutes from A+ (A.M. Best) rated Great American Insurance Group. More information can be found at abais.com.

This press release is available at: https://pianet.com/news/press-releases/2019/piacyberinsurancenowavailabletosellbyagents022619

Ted Besesparis Senior Vice President, Communications direct 703.518.1352 | tedbe@pianet.org



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.

AWIA NEWS April 2020

Page 21

THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Thank you to our 2019-20 Platinum Partner and Title Sponsor—Acuity for a \$3000



https://www.acuity.com/

ACHIEVE TOTAL ACUITY."

AWIA NEWS April 2020

Page 22

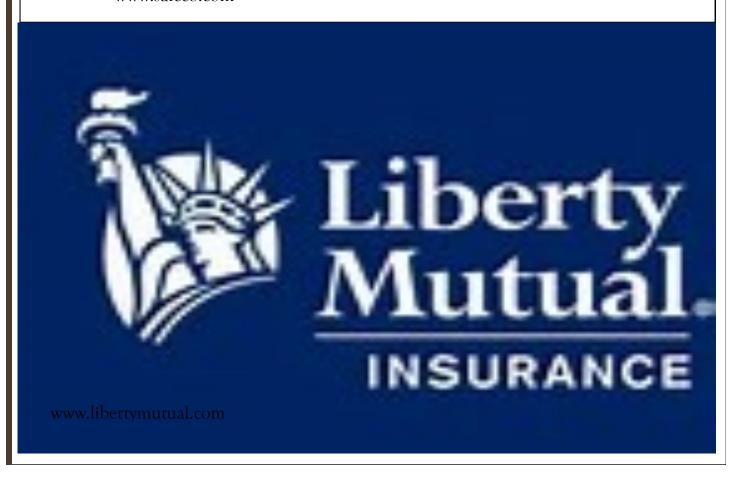
THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Thank you to our 2019-20
Platinum Partner and Title Sponsors
Liberty Mutual/Safeco for a \$3000
Sponsorship to the AWIA Convention



A Liberty Mutual Company

www.safeco.com



AWIA NEWS April 2020

Page 23

THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Thank you to 2019-20 Gold Partner Capital Premium for a sponsorship of

INCREASE YOUR REVENUE!

It's easy. Ask us how.

With exclusive profit sharing programs, financing insurance premiums has never been so easy or so profitable.

We finance. Insureds benefit. You profit.



Several plans available. Contact us today for details.

1-800-767-0705

agencyrelations@capitalpremium.net

www.capitalpremium.net

Thank you to 2019-20 Gold Partner Travelers for a sponsorship of \$2000



THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Silver Partner 2019-20

Silver Partner 2019-20



Superior **LOCAL SERVICE** in Wyoming



Count on EMC° to be your partner.





Patrick O'Hara

Branch Marketing Manager

Direct: 303-867-7572

Fax: 303-791-0850

Toll Free: 866-847-4223 ext 114

pohara@geneseeins.com

Silver Partner 2019-20

Silver Partner 2019-20



Thank You Wyoming!

We appreciate your business!

Wyoming brokers can expect excellent service and unsurpassed carrier access for all Excess and Surplus Lines from our Casper and Salt

Lake City offices.

What can we do for you today? Call us at:

Casper, WY 307.265.3570

Salt Lake City, UT 800.458.9818 800.453.3156



- Contractors
- · Bars and Taverns
- Day Care
- Environmental
- FPII
- D&O and E&O
- Truckina
- Garage and GKLL
- Cargo Manufacturing
- Products & Completed Ops
- Homeowner's
- Dwellings
- Vacant and Seasonal
- Umbrella and Excess Limits
- Personal Articles Floater
- Watercraft
- And More!

The value of

the independent agent:



Your Wholesaler of Choice | RPSins.com

THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Silver Partner 2019-20

Silver Partner 2019-20



Ringwalt & Liesche

BERKSHIRE HATHAWAY COMPONY

Managing General Agency / Wholesale Broker

Lines of Coverage

Commercial Auto
Excess Liability
Garage
General Liability
Inland Marine

Ringwalt & Liesche Co.

7900 E. Union Ave, Suite 750, Denver, CO 80237

www.ringwalt.com | 844-615-5292 | RLCO@ringwalt.com

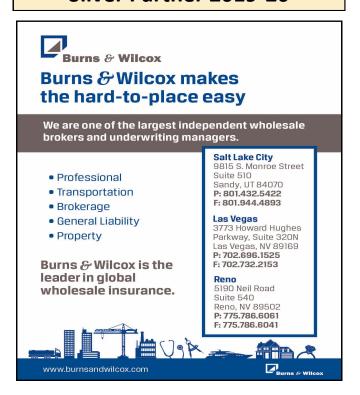
Learn why we are a leading underwriter of recreational products, #1 in motorcycle insurance, the #1 consumer choice for Specialty RV insurance, and a leader in personal watercraft insurance. To view our products or to become a Progressive appointed agent, visit Progressive.com/agent.



Progressive Casualty Ins. Co. & affiliates. No. 1 in motorcycle insurance and No. 1 in Specialty RV insurance from 2012 Millwa

PROGRESSIVE

Silver Partner 2019-20



Silver Partner 2019-20



THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Silver Partner 2019-20

Silver Partner 2019-20

- General Liability
- Property (CAT & Non-CAT
- exposed)
- Package
- · Garage Liability Garage Keepers Legal
- Liability
- Excess Liability
- Hired & Non-Owned Auto

- Homeowners
- Condo Unit Owners
- Vacation Rentals
- · Tenant Occupied Dwelling
- Vacant Dwelling Comprehensive Personal Liability
- Earthquake

Umbrella

· Liquor Liability

Inland Marine

· Farm Liability

Special Events/

Entertainment

· Railroad Protective

- · Corporations, trusts and LLC's
- Umbrella
- Valuables
- · Brush & Coastal Risks

WHO WE ARE

AmWINS Access is a nationwide binding platform for small property & casualty business, targeting accounts less than \$10,000 in premium. Armed with dedicated market relationships and cutting edge technology, we deliver competitive small business solutions quickly and easily. Our industry-leading technology both simplifies and accelerates the process of handling small accounts, and our centralized client services and operations team enables our local underwriters to focus on your needs. All of this leads to speed, efficiency, and the best possible terms for your insureds.

ACCESS BY THE NUMBERS

Top 3

MGA / Wholesale Broker in the U.S.

23 Domestic Binding Markets

26 Offices Around the Country

200 +\$400_{MM} Carner/MGA Relationships Annual premium

22 Lloyd's Syndicates

placements

450+ Employees Nationwide

116 Dedicated Underwriting Terms

18 States that have

FOR MORE INFORMATION, PLEASE CONTACT:

Johni Burnside, VP Commercial Lines Debbie Kay Copier, VP Personal Lines Johni Burnside@amwins.com Debbie Copier@amwins.com

Silver Partner 2019-20

Silver Partner 2019-20



Your Ad Could be Here

THE ASSOCIATION OF WYOMING INSURANCE AGENTS

Silver Partner 2019-20

Silver Partner 2019-20



From your friends at

BROKERAGE

GPBI.com

Great Plains Brokerage, Making Excess & Surplus Lines Insurance quick & easy. Specializing in hard to place Property & Casualty, Dwellings, and Farm/ Ranch exclusively through independent Agents.



Rachel Mertes Commercial Broker Rachel@gpbins.com 605.413.8638 Silver Partner 2019-20

Your Ad

Could be Here

2019-20 PLATINUM PARTNERS & TITLE SPONSORS







2019-20 GOLD PARTNERS





2019-20 SILVER PARTNERS



















Ringwalt & Liesche



AWIA Affiliate Members

Please thank these people for their support of your association

Acuity

Trevor Votruba 2800 S. Taylor Drive 307.438.3521 trevor.votruba@acuity.com Sheboygan, WI 53081

AmTrust North America

Karen Aylmer

9778 S. Áshleigh Lane

Highlands Ranch, CO 80126 303.489.6770

Karen.aylmer@amtrustgroup.com

AmWINS

Debbie Copier

6985 Union Park Center, Ste 625 Midvale, UT 84047 <u>Debbie.cop</u> 801.438.3768 Debbie.copier@amwins.com

Burns & Wilcox, Ltd., UT

Tiffany Van Ry 280 South 400 West, Suite 200 801.432.5469 Salt Lake City, UT 84101 <u>tavanry@burns-wilcox.com</u>

Capital Premium Financing Ed Kocherhans

12235 South 800 East 801.508.5364

Draper, UT 84020 ekocherhans@capitalpremium.net

EMC Companies

Eric Rummel

5445 Denver Tech Center Parkway Ste 320

720.200.3712 Greenwood Village, CO 80155

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

Grange Insurance

Deb Stephens 200 Cedar Street 719.660.3232 Seattle WA 98121 dstephens@grange.com

Great Plains Brokerage

Rachel Mertes

PO Box 90447 605.328.7000 Sioux Falls, SD rachel@gpbins.com

Imperial PFS

Colleen Marley 303-888-4124

colleen.marley@ipfs Paula Brossman

720-532-3250 paula.brossman@ipfs.com

165 S Union Blvd, Ste 366

Lakewood, CO 80228

Liberty Mutual Mountain Region

T. Carrie Little

5975 S. Quebec Street, Ste 300 307 620-2474 Centennial, CO 80111 <u>carrie.little@libertymutual.com</u> 307 620-2474

MetLife Auto & Home

Fred Beck

11784 Spruce Mt Rd 719.465.4078 Larkspur, Co 80118 fbeck@metlife.com

Progressive

Amanda Hergenrader

19909 120th Ave NE, Suite 200 425.492.2966 Bothell, WA 98011 ahergen1@progressive.com

Ringwalt & Liesche

Shaun T. Olsson

7900 E Union Ave Suite 750 651.262.2226 Denver, Co 80237 solsson@ringwalt.com

Risk Placement Services

Michele Skinner

123 W 1st St 307.265.3570 Casper, Wy 82601 Michele Skinner@rpsins.com

Safeco Insurance

Conner Warye

14123 Denver West Parkway 720.497.9563 Golden, CO 80401 Conner.wayre@safeco.com

Travelers Insurance

Tim Bishop 10825 E. Geddes Ave. Centennial, CO 80112

720.200.8104 trbishop@travelers.com

JOIN TODAY

Contact AWIA

307.201.4801

Important AWIA Contact Information

Executive Board

President Daniel York, CIÇ (Nikki) Tegeler & Associates PO Box 687 Douglas, WY 82633

307.358.4527

President Elect Lela Ladd ,CIC, LUTCF (Jim) WY FUSA Insurance Agency 2225 Plain View Rd Cheyenne, Wy 82009 307

307.851.3225 <u>lladd@fusainsurance.com</u>

Vice President Sherri Wilkinson, CISR (Troy) Rams Head Financial Services PO Box 472 Greybull, WY 82426

307.765,4419 wilkinson@bighornfederal.com

Secretary-Treasurer Joanna Akers (Rob) First State Insurance a member of Burns Insurance 24 N. Sumner Newcastle, WY 82701 307.746.3503

joannaa@burnsia.com

PIA National Director Adam Luce, AAI (CJ) Rocky Mountain Capital PO Box 248 Cheyenne, WY 82003 307.635.2491

IIABA National Director Brad M. Jackson (Tylene) Laramie Investment Co. Inc. PO Box 1687 Laramie, WY 82073 307.742.2103

Executive Vice President Ken Hauck, CIC, ARM, CPIA (Pam) PO Box 1321 Cheyenne, WY 82003

Ofc. 307.201.4801 Cell: 307.274.6119 awia@vcn.com Board

Max Carre', CISR (Yvette) Burns Insurance Agency, Inc. 237 Storey Blvd. Ste. 200 Cheyenne, WY 82009 307 307.634.5757

Trudy Lawrence (Jason) Burns Insurance Agency, Inc. 400 Coffeen Ave. Sheridan, WY 82801 307

307.675.1015

Susan Keenan, CISR (Tom) Wyoming Financial Insurance, Inc. 1620 East Pershing Blvd Cheyenne, WY 82001 307.632. 307.632.5778

Mark Pape Tegeler & Associates PO Box 793

Big Piney, WY 83113 307.276-.221 mpape@tegelerinsurance.com

Brett Anderson (Lori) 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

Standing Committees

Grievance	Joanna Akers307.746.3503
Membership	307.201.4801
Legislature/WIALAC Daniel York, Max Carr	e', Lela Ladd, Mark Pape.307.201.4801
Financial, Budget & Audit	307.201.4801
ISO/ACORD/Mid-America	Max Carre'Liz Luce 307.634.5757
InsurePac	
PIAPAC	
Young Agents	Daniel York 307.358.4527
Convention	
Joanna Akers, Trudy Lawrence, Susan Keena	an, Sherrie Wilkinson307.201.4801

Wyoming Insurance Department Telephone List

Burke, Denise777-2450 Senior Policy & Planning Analyst
Case, Ruth
DeBella, JoAnne777-7319 Licensing Support Specialist
Feurt, D'Anna777-7336 Policy & Planning Analyst P&C
Fiechtner, Cheryl777-6887 Business Office Coordinator
Greff, Peter
Howard, Tana777-2448 Section Manager–L&H, P&C
Johnson, Linda L
Johnson, Roxanne777-7319 Licensing Support Specialist
McFarland, Becky777-7401 Staff Attorney
Reynolds, Kayla777-7344 Licensing Supervisor
Tarr, Amanda
Rude, Jeff
Schildmeier, Todd777-7402 Consumer Affairs Specialist
Stewart, Donna
Sullivant, Samantha
Wyoming Insurance Department Mail: 106 East 6th Avenue

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 19 & 20 in this newsletter. Any amount is appreciated. Let's show them Wyoming Agents want to be heard

Cheyenne, WY 82002

SUPPORT PIAPAC TODAY!

Professional Insurance Agents Political Action Committee Contribution Form

Name:	Agency:			
Address: City, State, Zip:				
Phone: () Em:	ail:			
Enclosed is my one-time / semi-annual /	monthly contribution in the amo	ount of:		
□ \$2000 President's Platinum □ \$750 President's Circle □ \$100 Century Club	S1500 President's Gold S500 Chairman's Caucus S,Other	□ \$1000 President's Silver □ \$250 Leadership Circle		
I would like to join the following club with		ount of		
\$166.66/month (President's \$83.33 /month (President's \$41.66/month (Chairman's	\$166.66/month (President's Platinum, \$2000) \$125 /month (President's Gold, \$1500+) \$83.33 /month (President's Silver, \$1000+) \$62.5 /month (President's Circle, \$750+) \$41.66/month (Chairman's Caucus, \$500+) \$			
□ I've enclosed my donation to (circle one) personal / sole proprietorship / partnership / corporate*				
*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:				
less than the amounts suggested above. All cont are not permitted from non-PIA members. Any co name, address, occupation, and employer of cont	ributions are voluntary; Individuals may d ontribution from non-PIA members will be			

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



Name:	Title/Occupation:	
Business Name:		
Address:		
City:State:	Zi	p:
Emsil:Phone:		
Suggested Contribution: \$	☐ I am a Young Agent	
One-Time Payment (Check or Credit Card) \$\text{\$\sumsymbol{Q}\$} \$5,000 \text{ Millennium Club} \text{\$\sumsymbol{Q}\$} \$1,000 \text{ Centennial Club} \text{\$\sumsymbol{Q}\$} \$500 \text{ Gold Club}	\$250 Pioneer Club \$150 Founders Club	© \$100 Young Agent © \$(Other)
OR		
Monthly Payments (credit card withdrawal on the 15th of each of each of start Month:/2015	□ \$10 Month	
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:		

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.