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Next Event – Shrimp Bash – February 17



Daniel York, CIC – AWIA President



**Daniel York
President**

Merry Christmas and Happy New Year!

I hope that you all had a profitable 2019 and that you have 2020 vision going into the new year

(yes, my lame attempt at a joke).

Two things on the horizon for AWIA: new lobbyist and strategic planning.

The board has asked our Executive Vice President, Ken Hauck, to become our lobbyist. Not only did this save our association some money but Ken was willing to take on this additional responsibility. It should be a light year on any insurance legislation as the legislature wrestles with big budget issues. If you have any suggestions or concerns please feel free to contact Ken at AWIA, or anyone on the legislative committee: me, Lela Ladd, Max Carre ´ or Mark Pape

(contact info is towards the end of this newsletter).

The board has also spent time talking about the future of our association as membership changes and revenue sources change. We will be talking about this more in depth at our February board meeting. Again, please contact any of the board members with suggestions or ideas as we seek to strengthen our association and be as useful as possible to each member.

Convention 2020

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



Adam Luce, AAI - PIA National Director

It has been a busy end of the year for PIA, and it looks to remain busy up to the Holidays with the need for another extension of the flood program. The short term extension passed on November 21st will expire December 20th, 2019, the 14th short term extension. PIA continues to advocate with a bi-partisan legislative package for a five year extension to provide stability in the marketplace for private insurers and the

Fed Flood Risk Rating 2.0 that was recently delayed until Oct 2021. PIA continues to stand with agents and will not accept a reduction in agent compensation in conjunction with a long term extension. PIA's Hartford Flood Program stands at over \$20 million. Agents receive top commissions at 19% and State Associations received a bonus amounting to

(Continued on page 2)



- Partners**
- 2019-2020**
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- Progressive Insurance**
- Ringwalt & Liesche**
- Risk Placement Services**
- Bronze**
- MetLife Auto & Home**



**Brad Jackson
IIABA NATIONAL
DIRECTOR**



Programs and 12 Products available for your use.

I am going to pick just one to direct you to: Big I Markets. Big I Markets has Personal Lines and Commercial Lines markets and products available in Wyoming. Click on the *2018-2019 Big I Markets Product Guide* for all the details. You could actually start an agency from scratch with these products. Some of the carriers include AIG, Chubb, Travelers Select, CNA Small Business, RLI and CBIC. You can register online.

Also take a look at the "Resources" tab where you will find 18 different resources to assist you and your agency. I recommend you look at them all but to pick one for example, try "Cyber". There is an end-

Best Wishes for a great Holiday Season. I hope you've all achieved your goals for 2019 and are planning for your 2020 success.

I've been asked why I am involved with the Big I as AWIA's representative-here are some ways that the Big I can assist you and why I believe being part of the Big I is important.

Go to independentagent.com and look at the wide array of services available. Under the "Services" tab there are 16

less supply of tools and information to bring you up-to-date on the newest trends in Cyber.

Also, if you click on the "media" tab, you will see all of the press releases that the Big I has released over the last two decades. Many of them are legislative in nature and some are technology in nature—all important to the insurance industry.

Those are just a few of the reasons I am involved in AWIA and with Big I nationally.

See you at Convention in Casper.



PIA National Director's Report (cont.)

(Continued from page 1)

\$100,000 in addition to commissions already paid to the States. Selling Hartford Flood is a win for members and AWIA. Check the website (www.painet.com) for Hartford Flood and numerous other products and services available to you as member. PIA is leading the movement to repeal the FIO Federal Insurance Office. The FIO is the greatest threat to State Regulation of Insurance.

In addition to Advocacy, at the National Convention this year PIA committed to increasing its Technology investment. David Smith of Global Futures and Foresight gave a terrific seminar on the future of technology and its role with agencies and agents. None of the Advocacy would be possible without your support of PIAPAC. PIAPAC allows PIA National representatives to attend functions and get facetime with legislators and aides, it is a difference maker.



- 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.

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



2020 will be a very interesting time in the insurance industry. In the last few years a lot of money was funneled into InsureTech; it was going to be the “Great Disruptor”. It appears that in the future we will see many of those start-ups actually joining forces with existing and more “traditional” marketing channels to enhance product and services rather than replace an entire channel. Collaboration on the “customer service experience”

appears to be the new best use of InsureTech creativity.

What have you done to improve the customer service standards of your agency. Do you really know what your customers want? The best guess would be that they all want a slightly different “customer experience” from your agency. In Wyoming for sure, some want to walk into your office and want you to come to their place of business. But do you know if others are looking at your web site for research or for a buying experience? Your website is your window on Main Street for many buyers; when did you last review and update it? Also, how many of your customers might want to go beyond email to text and app communications?

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

Education Corner

New!

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

NEW!

Pre-Licensing

Training material from **Exam FX** will be on AWIA’s website by year end including securities.

ABEN

CE courses continue to be offered on-demand 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!



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39th ANNUAL SHRIMP BASH

Monday, February 17, 2020

Little America Hotel — Cheyenne, WY

Legislative Bill Review.....3:30 – 5:00 PM

Reception.....6:00 – 6:30 PM

Shrimp Bash.....6:30 -- 8:30 PM

Please register by February 10, 2020 by mail or e-mail to the AWIA office

Send Registration to: AWIA P.O. Box 1321 Cheyenne, WY 82003

e-mail: awia@vcn.com

Phone: 307-201-4801 Mobile: 307-274-6119 (Ken)

For room reservations at Little America call 800-235-6396

Room Block “Association of Wyoming Insurance Agents” \$96 rate

Name (incl. designations) _____

Agency/Company _____

Address _____

City/State/Zip _____

I am a member of AWIA [] NAIFA-WY [] Registration fee is \$50 per person

To pay by credit card call AWIA with credit card information.

There is a \$5 convenience fee for credit card payments.

My check is enclosed for \$_____ Made Payable to WIA-LAC Tax ID#830232744

To register multiple people, please attach a list.



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!

The logo for PIA Connection features the letters 'PIA' in a stylized red font with a grey figure inside the 'I', followed by a large red 'C' and the word 'Connection' in a black serif font.

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 piaconnection@pianet.org 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*!

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.

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
3. Social engineering
4. Business interruption
5. Data breach/privacy
6. 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



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- 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



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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
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- Hotels/Motels/Restaurants
- Malls Municipalities

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



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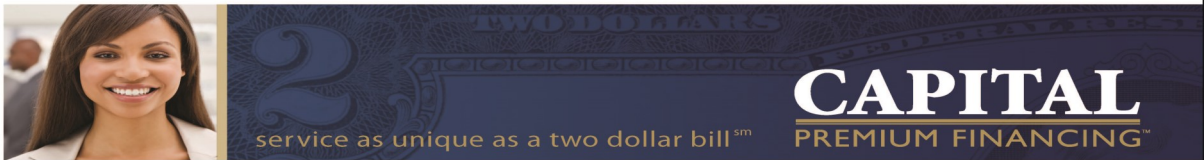
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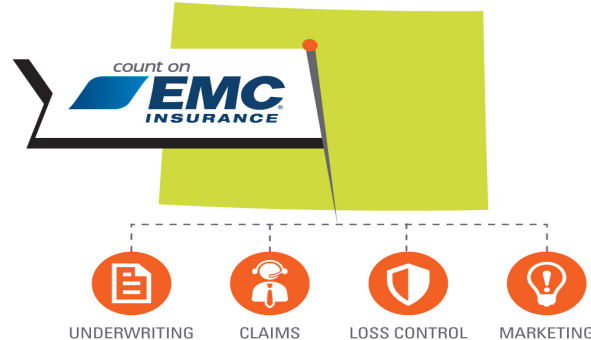
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COMMERCIAL LINES

- General Liability
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- Package
- Garage Liability
- Garage Keepers Legal Liability
- Excess Liability
- Hired & Non-Owned Auto
- Liquor Liability
- Inland Marine
- Farm Liability
- Railroad Protective
- Special Events/ Entertainment
- Umbrella

PERSONAL LINES

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

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23

Domestic Binding Markets

26

Offices Around the Country

\$400MM

Annual premium placements

22

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Employees Nationwide



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Carrier/MGA Relationships



116

Dedicated Underwriting Terms

18

States that have an Access office

FOR MORE INFORMATION, PLEASE CONTACT:

John Burnside, VP Commercial Lines
Debbie Kay Copier, VP Personal Lines

John.Burnside@amwins.com
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[Please thank these people for their support of your association](#)

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Important AWIA Contact Information

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Case, Ruth	777-7402
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DeBella, JoAnne.....	777-7319
Licensing Support Specialist	
Feurt, D'Anna	777-7336
Policy & Planning Analyst P&C	
Fiechtner, Cheryl.....	777-6887
Business Office Coordinator	
Greff, Peter	777-2448
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Howard, Tana.....	777-2448
Section Manager—L&H, P&C	
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Policy & Planning Analyst	
Sullivant, Samantha	777-7318
Accountant	

Wyoming Insurance Department
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**Important
Phone
Numbers**

Print This Page So You Always Have
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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

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:

- | | | |
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| <input type="checkbox"/> \$2000 President's Platinum | <input type="checkbox"/> \$1500 President's Gold | <input type="checkbox"/> \$1000 President's Silver |
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I would like to join the following club with my contribution pledge in the amount of:

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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

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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

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Business Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Phone: _____

Suggested Contribution: \$

I am a Young Agent

One-Time Payment (Check or Credit Card)

- \$5,000 Millennium Club \$1,000 Centennial Club \$250 Pioneer Club \$100 Young Agent
- \$2,500 Platinum Club \$500 Gold Club \$150 Founders Club \$_____ (Other)

OR

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

No end date

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Credit Card: American Express VISA Mastercard

Card Number: _____ Exp. Date: ____/____

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

Authorized Signature: _____ Date: ____/____/____

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The Power and Performance of Older Workers OR Why Hiring Older Workers is Good for Your Business

“In coming decades, many forces will shape our economy and our society, but in all likelihood, no single factor will have as pervasive an effect as the aging of our population.” – Ben Bernanke

When it comes to retirement, a significant cultural shift is well under way. More and more people are choosing to remain in the workforce beyond traditional retirement age. An entire demographic is reimagining retirement, and this change requires employers to simultaneously reshape their own notions about work, retirement and age in order to stay competitive.

A few fast facts:

By 2024, one in four workers in the United States will be 55 or older. By comparison, in 1994, workers over the age of 55 accounted for about one in 10 workers. (US Department of Labor)

In 1996, less than 46 percent of people age 60 to 64 were working. In 2016, that percentage grew to 56 percent. In 2026, it's expected to reach almost 60 percent. (Bureau of Labor Statistics)

85 percent of today's baby boomers plan to continue to work into their 70s and even 80s. (Special Committee on Aging)

At WAHVE, we believe in the power and performance of experienced workers. We make it easy for you to hire work-at-home vintage professionals who are matched to the specific needs of your business. But if you're like many employers, you might still be wondering how hiring an older work-at-home employee can benefit you:

Retain valuable knowledge – This may be the most obvious benefit of hiring an older worker, whether they work remotely or not. Retiring workers have a career's worth of institutional knowledge at their fingertips that can't be easily, quickly or inexpensively replaced. In addition to having the knowledge and skills required to perform the job itself, they have years of experiences that have taught them how to navigate difficult situations, solve problems on their own and effectively manage relationships with colleague and clients.

Fill the talent gap – As we discussed in [Can Remote Work Fill the Talent Shortage](#), there are more than 7 million job openings in the United States, and not enough employees to fill them. Employers often can't find the qualified workers that they need. To fill this gap, it's inevitable that employers will need to consider hiring older remote workers. Employers benefit from their vast knowledge, while employees benefit from being able to stay employed and enjoy the work-life balance they desire.

Boost work ethic – According to an [article in Deloitte Insights](#), research shows that older workers are more likely to demonstrate positive “organizational citizenship.” This means they are more likely to work hard, show up on time, help coworkers, and go the extra mile when needed.

Innovate – Innovation is an attribute usually reserved for younger workers, but [research suggests](#) that older workers can be just as creative and innovative as younger peers if given the chance. Additionally, creating a generationally diverse workforce can also spur innovation, as discussed in [Why Generational Diversity Is the Ultimate Competitive Advantage](#).

There's no turning back. Our population is aging. People are living longer and retiring later. And more people than ever are working from home. Older workers offer incredible value to employers who hire them. Are you ready to reap the benefits?

About the author

Sharon Emek, Ph.D., CIC, is founder and CEO of Work At Home Vintage Experts (WAHVE). WAHVE (www.wahve.com) is an innovative contract talent solution that matches retiring, experienced career professionals with a company's talent needs. WAHVE bridges the gap between an employer's need for highly skilled professional talent and seasoned professionals desiring to extend their career working from home. From screening to placement, WAHVE is a comprehensive solution to qualifying, hiring, and managing experienced remote talent.

