

WWW.AWIA.COM

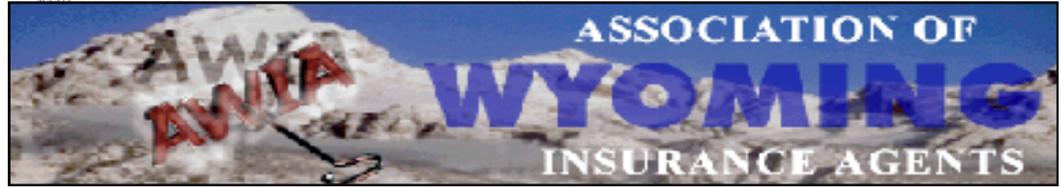
awia@vcn.com
 PO Box 1321
 Cheyenne, WY 82003
 307-201-4801

Inside this Issue

President Lela Ladd	PG 1
PIA ND Adam Luce	PG 1 & 2
IIABA ND Brad Jackson	PG 2
PIA Harford Flood	PG 2
2020-2021 Partners	PG2
AWIA EVP report	PG 3
Past-President Daniel York	PG 3
Commissioner's Corner	PG 4
Education Corner	PG 5-7
AWIA History	PG 8
Shrimp Bash Registration	PG 9
2021-2022 Partner Advertising	PG 10-18
PIA Connection & Member Benefits	PG 19
PIA Winning at Virtual	PG 20
Big I Market Access	PG 21
Ins. Illustr., Big I Jobs & ACT cyber	PG 22-23
2021-2022 Partners	PG24-25
Affiliate Members	PG 26
Directory—Board of Directors and DOI	PG 27
PIAPAC and InsurPac forms	PG 28-29



!!! Next Event !!! Shrimp Bash, February 2022



Lela Ladd, CIC, LUTCF — AWIA President



**Lela Ladd
President**

“Welcome to Wonderful Wyoming”. Those signs are along many highways as people enter our state. And except for a few annoyances (like the 40-mph wind), it really is Wonderful! Most industries in Wyoming serve to benefit our “Wonderful Wyoming” communities positively, especially so the insurance industry!

Without insurance, banks would not loan money, buildings would not get built, cars

would not be purchased, food would not be delivered in mass quantities at superstores, charitable organizations would not operate with the funding they have today, and the economy would be similar to that of several generations ago.

I take a lot of pride in the insurance industry and our contribution to the world and Wyoming—you should as well!

I would also like to extend a special thanks to the insurance companies we represent. Without your support, our Association would not exist. We recognize that Wyoming does not generate an enormous amount of insurance premium compared to some of our neighbors, but we believe it is great business. You are also a significant contributor to the overall success of our Wyoming communities so Thank You for participating.

Next month, on February 28th, we will be hosting our 40th Annual Shrimp Bash, our primary Legislative Event. We do this in conjunction with NAIFA-WY (National

Association of Independent Financial Advisors, f/k/a the Life Underwriters). If you have not attended before, I encourage you to do so. While we don't often have major legislation pending at the legislative sessions, we usually have several bills that do have a bearing on our industry. Your voice should be heard, and our industry is too important to not have that voice. See the registration information in this newsletter.

It has been an honor to serve as President of our Association for the past 18 months and I am looking forward to the next six months. As an organization, we do some very good things, but as a group of like-minded citizens, we do so much more.

Next time you drive around your community, observe all the evidence of the existence of the insurance industry—that's what YOU are a part of!!!



Adam Luce, AAI - PIA National Director

Happy New Year to all! It seems like it was just a few days ago I was writing about the Convention, and its already time to start thinking about the 2022 Shrimp Bash.

Happy 90th Birthday to PIA!!

[Be Independent](#) - PIA has created a collection of digital marketing elements PIA member agencies can use to gain attention, engagement, and impact on social media and digital marketing channels - all for free. Simply download your favorite items and post to your agency's LinkedIn, Facebook, Twitter, or other social networks.

In November PIA announced it will not support the reintroduced PRIA legislation,

“Unfortunately, the legislation **reintroduced** this week is substantively different from its predecessor, and PIA is unable to support it. Our main concerns include but are not limited to the expansion of the scope of the proposal to all commercial P&C lines of business that could be affected by pandemics and the mandatory offer provision.

This 2021 proposal would apply to a much broader range of losses than the original bill, which focused exclusively on pandemic BI coverage. With these changes, the bill would require coverage for BI, excess

(Continued on page 2)



Partners
2021-2022

Title Sponsors
Acuity
Liberty Mutual/
Safeco

Gold Partners
Travelers Insurance
Amwins Access
Ringwalt & Liesche

Silver Partners
Breckenridge Ins Svcs.
Capital Prem Financing
EMC Insurance
Foremost
Grange Insurance Assoc
Imperial PFS
Jencap Insurance Svcs.
Risk Placement Svcs.

Bronze Partners
AmTrust Financial Srvc



Brad Jackson
IIABA NATIONAL
DIRECTOR

Benefits of Big I Markets:

- Ownership of expirations
- No initial access or termination fees
- No obligation to submit other accounts
- EFT commission payments
- Only one login needed to access all programs

[Weekly e-newsletter](#) featuring product knowledge and special interest pieces

Doing business with Big "I" Markets supports your state association

Greetings AWIA Agencies and Agents,

I hope this finds you having survived the holidays, and looking forward to a great 2022. I wanted to use this opportunity to remind you all about the IIABA - Big I Markets.

There are no fees, no minimums, and you own your expirations. I have found some great options for harder to place risks, and encourage you all to check it out. The link to access the Big I Markets is www.bigimarkets.com.

What Can You Access?

BIM offers a suite of top tier products including affluent homeowners, bonds, commercial packages, habita-tional, non-standard home-owners, auto and home and much more!

More in-depth information on each product can be found in our

[2020-2021 Big "I" Markets Guide](#) or by

visiting www.bigimarkets.com.

????? We are here to serve you.

Contact: bigimarkets@iiaba.net or call (703) 647-7800.

All my best, Brad Jackson, SND



PIA National Director's Report (cont.)

(Continued from page 1)

insurance, workers' compensation, commercial general liability insurance, and directors' and officers' liability insurance, among others. The reintroduced bill requires all insurance carriers to offer pandemic P&C coverage, rather than permitting them to opt into the program. Voluntary participation was a key tenet of PIA's support last year." Jon Gentile VP Gov Relations.

I think this is great reminder of why we have a Shrimp Bash, so often legislation we support one year that doesn't pass can come back the following year with changes that make the bill unacceptable in the following year. We can't put a price on the value of meeting with our legislators every year. We have an impact and it makes a difference.

I believe one of the great things that happened in 2021 was the board participating in the Advocacy that Brad and I have the pleasure in participating in previous years with our respective organizations.

I have seen states like North Dakota come to Advocacy Day with 15 or more members. Advocacy is a hallmark of our State organization and I would hope that taste of what it feels like to make that difference at the National level will get more of us involved in the future when DC resumes to normal business. Could you imagine the influence Brad and I could have with a few more agents at our side?

I can't wait to see you all at Shrimp Bash 2022!!!

As part of PIA's ongoing partnership with The Hartford's flood insurance proud to members **Flood** ter pro-duced 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. www.pianet.com for more information.

Ken Hauck, CIC, ARM – EVP report



For 30 years I have been a part of AWIA – as a member, board member, the EVP, as a member again, as a Partner/Sponsor and as the EVP again.

I am planning to “retire” from the EVP position sometime in 2022 (again) and try to completely retire (“Good luck with that!” says my wife).

From the archives of 1998: “Will I miss being the Executive Vice President? I’m certain that I will. Do I have any feelings of regret that I will no longer be your staff officer? Certainly to some degree. What will I cherish the most?”

The people that I’ve met and the friendships that have developed over the last two and one-half years. [...now 3 decades] It certainly has been a period of personal growth for me and I hope for the Association as well.”

This time around with much more experience to draw from, I would offer this suggestion:

PARTICIPATE.

Paying your dues allows you to benefit, but participating allows you to grow—as a member, maybe even as a Board member, certainly as an insurance professional. Many of my friends I met at an insurance convention in Wyoming. Attend the Convention (I will see you there) and attend the Shrimp Bash (I will see you there as well). This February 28th will be our 40th Shrimp Bash during the Legislative Session.



Daniel York , CIC — Past-President

Wyoming Legislative News:

I would like to take a few minutes to remind everyone of the value of having “a person in our corner” in Cheyenne. For many years a priority of our association has been to monitor and lobby for the benefit of our members AND customers (we are actually the only P&C voice for Wyoming insureds). I am afraid that it’s easy to forget the value in that service. Maybe some of us have come to take for granted that someone at AWIA will keep an eye on what the Department of Insurance is doing and any legislation that may affect us. Maybe we forget how truly regulated we are in the insurance industry.

A huge benefit to being a member is that you truly have a voice in Cheyenne. Every session something comes up that needs our attention. Sometimes it’s wind and hail deductible issues, cosmetic exclusion discussion, use of OEM vs. “after-market” parts for



vehicles, or the validity of a claims made policy. These are just a few of the issues we have had a voice in over recent years.

Membership dues and participation are a critical factor in keeping this service available. Thanks for your support and have a great 4th quarter!

See you at the Shrimp Bash in Cheyenne on February 28, 2022.

Trusted Choice[®] is Going Primetime

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

BILLION DOLLAR BUYER

Trusted Choice[®]
INDEPENDENT INSURANCE AGENTS



The Commissioner's Corner

Jeffrey P. Rude

Wyoming Department of Insurance Producer / Agency Examinations



The Wyoming Department of Insurance will be conducting more producer/agency examinations in this upcoming year and in the future as part of its strategic plan initiatives. The main purpose of these examinations is to ensure Wyoming producers are complying with the Wyoming Insurance Code and Wyoming Regulations. Additionally, these exams are intended to provide recommendations to correct any identified deficiencies. Best practices are discussed and when necessary, the plans to implement those changes are systematically instituted. Wyoming Statute § 26-9-228 (c) and (d) requires producers to provide records for inspection and Wyoming Statute § 26-2-117(a)(i) gives the Insurance Commissioner authority to examine the accounts, records, and transactions.

The examinations include reviewing the producer/agency financials, such as the Premium Trust Account, general ledger, business operating account, receipt stubs, deposit slips, bank statements, producer commission statements, and customer service and activity. The producer commission statements give the examiners an overall picture of the producer/agency's writing of business for the various insurers and detail the insureds' premium activity and policy information. Insureds' files are randomly selected from these commission statements for review in order to determine compliance with the Wyoming Insurance Code and Regulations. All findings are discussed during and at the conclusion of the examination with a written/digital report provided to the producer/agency owner.

The exams also determine if the producers and relevant staff are properly licensed with the Department and appointed by the various insurers. Some of the reoccurring findings include lack of appointments with an insurer and lack of proper licensing of business entities. It is a best practice to have a sufficient and accurate bookkeeping system to track all financial activities from beginning to end.

The overall main objective of the Department with these exams is to ensure compliance and for Department staff to meet the Wyoming producers and see how they conduct their business, and finally to be a resource for those producers who have any questions regarding compliance or best practices for their agency.



Education Corner

Virtual University

Look for the CE approved **live webinars** from the **Big "I" Virtual University** on AWIA's website. Several different 2 hr. classes and one 1 hr. class are approved. Each class will be presented about 12—20 times in the year 2022.

NEW!

Pre-Licensing

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

ABEN

CE courses continue to be offered on-demand for those of you who want more flexibility with your schedule. There are several different classes available—more are being reviewed to be included in the future.

www.awia.com

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





Education Corner



- On-Demand (CE on your time)
- No testing
- Polling questions included
- Full CE credits awarded



Go To awia.com/education

3 CE Credits — [Ethical Issues - Personal & Organizational](#)

2 CE Credits — [A Walk Around The Farm – Farm Liability Considerations](#)

2 CE Credits — [A Walk Around The Farm – Farm Property Considerations](#)

2 CE Credits — [If It Moves On The Farm – It Presents A Risk](#)

ABEN classes listed above are ON-Demand

Virtual University classes listed on following page on a fixed schedule



Education Corner



NEW FOR 2021: Why BI is the MOST Important Property Coverage	Multiple dates in 2022 2-hour webinar	2-hr CE
NEW FOR 2021: Properly Calculating & Insuring the BI Exposure	Multiple dates in 2022 2-hour webinar	2-hr CE
NEW FOR 2021: Understanding the Importance of Ordinance or Law Coverage	Multiple dates in 2022 2-hour webinar	2-hr CE
NEW FOR 2020: Why Certificates of Insurance...Just Why?	Multiple dates in 2022 2-hour webinar	2-hr CE
NEW FOR 2020: Condominiums and How to Insure Them	Multiple dates in 2022 1-hour webinar	1-hr CE
NEW FOR 2020: How to Understand Commercial Property Underwriting and COPE	Multiple dates in 2022 2-hour webinar	2-hr CE
NEW FOR 2020: Workers' Compensation: 5 Mistakes Every Agent Makes	Multiple dates in 2022 2-hour webinar	2-hr CE
3 Keys to Getting the Named Insured Correct	Multiple dates in 2022 2-hour webinar	2-hr CE
4 Key Personal & Commercial Lines Exposures Every Agent Must Understand <i>Uber, Lyft, AirBnB, and more!</i>	Multiple dates in 2022 2-hour webinar	2-hr CE
5 Contractor Coverage Concepts Every Agent Must Understand	Multiple dates in 2022 2-hour webinar	2-hr CE
9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts	Multiple dates in 2022 2-hour webinar	2-hr CE
Rules for Developing the Correct Premium	Multiple dates in 2022 2-hour webinar	2-hr CE

AWIA's history of major accomplishments:

Historical

- 1933 - first agent's group formed - first convention held
- 1962 - Wyoming Insurors Association formed
- 1975 - Professional Insurance Agents of Wyoming formed - joins PIA National
- 1978 - WIA name changed to Independent Insurance Agents of Wyoming - Joins IIABA
- 1979 - IIAW hired its first Executive Director
- 1989 - IIAW created its for-profit corporation: Professional Risk Insurers, Inc.
- 1990 - IIAW and PIA Wyoming gathered for the first Joint Convention
- 1995 - IIAW and PIA merged to form the Association of Wyoming Insurance Agents
- 1995 - AWIA joins IIABA and PIA National

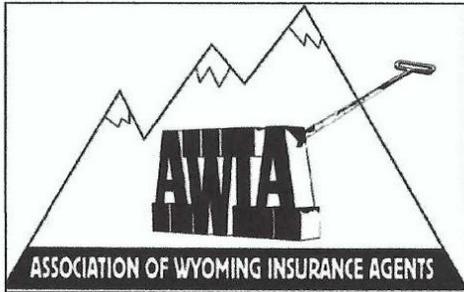
Advocacy

- Forty years of active Legislative Advocacy by co-hosting the "Shrimp Bash" each legislative session
- Thirty years of participation - the Mid-America ISO Technical Conference providing input on policy forms
- 1973 - Successfully lobbied for replacing Contributory negligence with Comparative negligence
- 1980 - Successfully lobbied for allowing interest to be earned on Trust Accounts
- 1986 - Participated in the Wyoming Workmen's Compensation Task Force
- 1989 - Successfully lobbied for Wyoming Continuing Education law.
- 1990 - Successfully lobbied for Wyoming Guarantee Acts Property & Casualty and Life & Health
- 1990 - Successfully lobbied for Underground Storage Tanks legislation
- 2004 - AWIA hired its first state lobbyist
- 2012 - AWIA was instrumental in creating standardization of Certificates of Insurance usage

Continuous lobbying efforts, state and federal, to support small business and our members
Continuous engagement and communication with the Wyoming Department of Insurance

Education

- Sixty years of providing education at the Annual Convention
- 1993 - Contracted with The National Alliance to deliver CIC and CISR to Wyoming agents
- 2013 - Contracted with Agent & Brokers Educational Network for on-line, on-demand C.E.
- 2017 - Contracted with Virtual University for on-line, scheduled C.E. webinars



ANNUAL SHRIMP BASH RECEPTION

Monday, February 28, 2022

Little America Hotel

Cheyenne, WY

6:00 PM

Legislative Bill Review.....	3:30 – 5:00 PM
Reception.....	6:00 – 6:30 PM
Shrimp Bash.....	6:30 -- 9:00 PM

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 call 800-235-6396 Room Block "AWIA Shrimp Bash" \$101

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.

State of the Market – Cyber Liability/Tech E&O

Cyber has gone loco!

In this current ultra-hardening cyber market, which also affects the Technology E&O market, it is extremely important to talk with your insureds about their security controls and risk management for their cyber exposures well in advance of the renewal of their coverage. Many carriers are re-assessing their entire books of cyber, changing terms, decreasing coverage, and increasing rates.

Conditional Renewals and Non-Renewals are commonplace

Some of our carriers have sent conditional renewal or non-renewal notices on their entire cyber book to allow them the ability to re-underwrite each risk. Keep in mind, this is a courtesy in the case of E&S carriers who, in most states, do not need to give any notification to non-renew an account. Capacity (limits available) is shrinking, underwriting guidelines are severely tightening and rates are increasing. To avoid any problems, we also recommend that renewal submissions are submitted at least 30 days prior to renewal, and if possible, 60 days prior. This will allow time to remarket and/or obtain XS should this be needed.

Excess Cyber Often Required

Even with limits as low as \$5mm, it is often necessary to layer coverage. Many carriers are cutting back to a max of \$2mm-3mm per insured in the first \$10mm – which carriers still consider the “burn layers” given recent claims activities. (Burn layers = limits that are more highly exposed for a claim)

We still have solutions

We have a multitude of cyber and tech carriers and will thoroughly shop your renewal as warranted to get the best possible terms for you. We have nearly 40 markets when you consider several Lloyds syndicates. We are well versed in finding and coordinating limits to help respond to your insured’s cyber needs.

Preparing your risk to be a “best in class” cyber insured

If you can present your potential insured/insured to be a best-in-class risk, the renewal (or new business marketing) for their cyber coverage will go much smoother. Putting yourself out there as a risk manager is nothing new for agents, putting yourself out there as a cyber risk manager will give you an advantage.

Some of the security controls and cyber risk management that most (if not all) carriers are requiring to renew/write coverage are below. The larger the size of a risk/insured or the higher exposure the risk/class of business is, the stricter the carriers will be about these controls.

If you have any questions about your specific risk/renewal, please let us know.

Multi-Factor Authentication (MFA) – this will be required not just on email or remote access, but an additional layer for accounts with administrator privileges and should include MFA for all systems.

Email Filtering:

- Tagging of external emails
- Multi-layer email filtering

- Screening of emails for malicious attachments

- Sender Policy Framework (SPF)

- Domain Keys Identified Mail (DKIM)

- Domain Based message Authentication, Reporting and Conformance (DMARC)

Updates/patches to fix vulnerabilities such as Log4J, Solar Winds, etc.

Regular updates of MS/Operating System patches and updates



Continued...next page.

- Use of Remote Desktop Protocol (RDP) when remote access is allowed
- Data Encryption
- Use of Next Generation Antivirus (NGAV)
- Use of Endpoint Detection and Response (EDR)
- Use of Privileged Account Management Software (PAM) -i.e. CyberArk, BeyondTrust, etc.
- Active monitoring of admin accounts for unusual patterns
- Hardened baseline configuration across servers, laptops, and managed mobile devices
- Use of a Protective DNS Services (PDNS) - eg Zscaler, Quad 9, etc. to block access to known malicious websites
- Endpoint application isolation and containment technology for all endpoints
- Security Information and Event Management System (SIEM)
- Utilization of a Security Operations Center (SOC) that is managed 24/7 (outsourced or inhouse)
- Use of a Vulnerability Management Tool
- Regular backups that are encrypted and stored off site/off network
- Securing/Closing of any open ports

Is this list all encompassing?

No - absolutely not. These items are ever evolving and more could be asked of your insureds as technology advances. The hackers are always evolving, and security measures need to keep up with this evolution.

When should I have these conversations?

As you can see, this is quite extensive and overwhelming - it will be nearly impossible to implement in less than 30 days. Starting the risk management conversation early with your insured allows them to be prepared for the renewal. In most cases, carriers are not willing to extend or bind "subject to" these items being done. Our recommendation is that these conversations be started at a minimum 90-days prior to renewal and as soon as 180 days (six months) prior to renewal to allow time to implement any security controls not in place.

Questions? Need more resources?

We are always available for questions about your insureds upcoming renewals. Please feel free to use this paper as a guide to have discussions with your insureds. We have also set up a cyber risk management page on our website at : www.breckis.com This page includes resources, links to webinars and a link to our comparative cyber rater, where you can get indications for cyber from up to 10 carriers.



Breckenridge

INSURANCE

TOP FIVE REASONS AGENT'S LOVE WORKING WITH US!



Trevor Votruba
Territory Director - Wyoming
307.438.3521
tvotruba@acuity.com

Acuity has a 20-year track record of beating the industry by more than double the growth and a full eight points on the combined ratio.

- 1** Unparalleled Financial Strength
- 2** World-Class Claims Service
- 3** Responsive and Relationship-Based Underwriting
- 4** Stable and Consistent Market
- 5** Impeccable Culture



Consistently recognized as one of the best places to work in the nation.



Interested in representing Acuity?
Contact Dominic today or visit
acuity.com/partnership





©2021 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116

We do more. So you can grow more.

The right products and programs to help you compete.

- Unwavering dedication to independent agents
- National and local
- Robust, innovative and expanding product line
- Easy to do business with
- Here today and tomorrow
- Delivering peace of mind

Liberty Mutual Business Insurance
Safeco Personal Insurance



TRAVELERS 



At a time like this,
coverage and service make all the difference.

Not all coverage is alike. Make sure you have insurance that protects you before you actually need it.

TRAVELERS 

AMWINS

Finding solutions together.

Partnering with us is more than a standard business transaction. We're committed to strategizing and investing in your success.

-
- Brokerage
 - Underwriting
 - Group Benefits
 - Small Accounts
 - Global Risks

amwins.com

Bring on the Future.

A General Agency for Your Specialty Needs

We specialize in the placement of transportation and small to medium-sized commercial lines business.

Lines of coverage

- Commercial Auto
- Garage and Dealers
- Motor Truck Cargo
- Excess Auto Liability
- Commercial Property
- Inland Marine
- Excess Liability
- Professional Liability
- Pollution Liability
- Employment Practices Liability
- Commercial General Liability
- Workers Compensation

Send us your Submissions today!

Ringwalt & Liesche

a BERKSHIRE HATHAWAY company



<https://www.ringwalt.com/submitonline>



RLCO@ringwalt.com



844-615-5292



RISK PLACEMENT SERVICES

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.



Ryan Smith
Regional Manager

Several plans available.

Contact us today for details.

303-718-6097

www.capitalpremium.net

rsmith@capitalpremium.net



Be more than an insurance agent.

Be the hero your clients *count on.*

With our financial strength and expertise at their back, EMC agents are empowered to improve the lives of business owners all over the country. Every custom-tailored EMC policy means you can help clients fight off costly risks, report claims in a flash and land safely back on their feet. It's this combination of innovation and service that makes an EMC agent a real hero.

emcins.com



©Copyright Employees Mutual Casualty Company 2022. All rights reserved.

Representing -



FOREMOST®

A Farmers Insurance® Company

Genuine Connections



RESPONSIVE & ACCESSIBLE



REAL-TIME RATING TOOLS
PERSONAL LINES & FARM



UNDERWRITERS &
CLAIMS STAFF



FRIENDLY & KNOWLEDGABLE
CUSTOMER SERVICE

VISIT WWW.GRANGE.COM



Your Ad
Could Be
Here



Premium financing is made easy with the Imperial PFS® suite of industry leading technology to help digitize your business.



eSign and eForms¹



Options for down payments and installments including the option to pay by ACH or credit card²



Pay in full with IPFS TotalPay™



Stay up-to-date with insured activity on the agency dashboard

Reduce the time you spend transferring data with agency management integration



Help insureds avoid disruption with cancellation avoidance tools



Stay in touch with insureds 24/7/365 with IPFS Connect® mobile app³

CONTACT: LAKEWOOD, CO BRANCH | COD.CustomerService@ipfs.com | 800.825.3443



More Information ▶

1. Imperial PFS is a trade name affiliated with IPFS Corporation® (IPFS®), a premium finance company. Access to products and services described herein may be subject to change and are subject to IPFS' standard terms and conditions in all respects, including those specifically applicable to use of IPFS' website, mobile application, and IPFS eForms. Disclosure and consent requirements. 2. Where permitted by applicable law, IPFS' down payment processing service is provided as a convenience only and is subject to prior agreement to IPFS' terms and conditions. Our credit card processing partners, FIS and Plug & Pay Technologies, charge \$12.50 for payments under \$400 or 2.99% for payment of \$400 or more. Copyright © 2020 IPFS Corporation. All rights reserved.



WHOLESALE BROKERAGE | BINDING AUTHORITY | SPECIALTY PROGRAMS

Independent agents countrywide rely on Jencap's specialty brokers and underwriters to place their most complex and important accounts. Our carrier exclusivity, underwriting expertise, and unparalleled customer service provide the winning solution to get your deals done.

700+ TEAM MEMBERS
45 OFFICES COUNTRYWIDE
20% of Jencap's Staff are Employee Equity Holders
4th LARGEST WHOLESALE
15k Agents & Growing
\$1.5 Over BILLION in Total Written Premiums

PUT JENCAP TO WORK FOR YOU

Our brokers are strategically placed from coast to coast to provide geographical and industry-specific expertise. Whether you are looking for an exclusive program, packaged solution, or one-off monoline solution, we have you covered. Jencap's areas of specialization include, but are not limited to:

- Agriculture
- Cannabis
- Construction
- Environmental
- Habitational/Real Estate
- Healthcare
- Hospitality
- Manufacturing
- Nonprofit/Social Services
- Oil & Gas
- Personal Lines
- Professional
- Property
- Storage & Warehouse
- Staffing
- Transportation/Garage

Jencap Insurance Services Inc. | 390 Interlocken Crescent STE 140 | Broomfield, CO 80021
(303) 791 - 0600 | www.Jencapgroup.com

PIA Connection

YOUR MEMBER BENEFITS FROM PIA NATIONAL

BUSINESS-BUILDING TOOLS



Nicolette's pick

MARKETING REIMBURSEMENT PROGRAM. PIA is here to help with specific marketing tools PIA members can use and a \$250 reimbursement to help offset the cost!

www.pianet.com/agentsupport

- ◆ PIA DMV: PIA'S DIRECT MARKETING VAULT. Targeted direct mail and digital advertising campaigns. Turn-key yet highly customizable. www.piadm.com
- ◆ PIA BRANDING PROGRAM. Print ads, radio commercials, consumer-oriented flyers and social media support for PIA members. www.piabranningprogram.com
- ◆ PIA MARKET ACCESS. Access to over 50 national and specialty carriers, real-time online rating, ownership of your book and no exit fees for a low monthly rate. www.piamarketaccess.com
- ◆ HARTFORD FLOOD INSURANCE. PIA's endorsed flood provider since 2004. Dedicated local sales directors and book transfer/rollover team plus great commissions for PIA members. Call (860) 547-5006.
- ◆ PIA CYBER INSURANCE: Robust coverage tailored to small and mid-sized businesses. Coverage with special PIA-only enhancements is available for PIA members to sell.
- ◆ AVYST EFORMS WIZARD. Quickly and easily prepare ACORD, agency-specific, and carrier-unique applications and forms, entering data only once in an organized interview format. Get to market faster!
- ◆ FLOODBROKER.COM. Sell more flood insurance with a flood quoting Web portal. A PIA member exclusive!
- ◆ PIA AGENCY MARKETING GUIDE. Hands-on marketing tips from industry experts. Published annually.
- ◆ ROUGH NOTES - ADVANTAGE PLUS. Identifies risk exposures. Provides detailed coverage analysis. PIA member price \$600 annually (reg. \$700). Call 800-428-4384. Use your PIA member ID# above name on mailing label.
- ◆ AGENCY REVENUE TOOLS. Boost personal lines sales by engaging in employee worksite marketing using your appointed markets at regular commission rates.

- ◆ AGENCY WEBSITES. Cutting-edge websites tailored specifically to insurance agents.
- ◆ PIA LOGO. Put the PIA logo on your business card, website, stationery and signage. Order items with the PIA logo in our online store.

INSURANCE PRODUCTS

- ◆ E&O INSURANCE. With access to admitted and non-admitted markets with differing appetites chances are we can find the coverage and price that's right for you. www.pianet.com/eando
- ◆ PIA AGENTS UMBRELLA PROGRAM. Excess insurance protection includes E&O and business liability coverage, with available endorsements for EPL and personal coverage.
- ◆ CYBER LIABILITY INSURANCE. Coverage and pricing tailored to small and mid-sized businesses.
- ◆ INDIVIDUAL AND GROUP INSURANCE PRODUCTS. Basic, voluntary and dependent term life; long/short term disability; and AD&D. www.piatruster.com

TOOLS FROM THE PIA PARTNERSHIP, PIA'S COMPANY COUNCIL



Alexi's pick

- ◆ **READY FOR EVERYTHING.** The online crisis resource hub for insurance agents.
- ◆ WINNING@TALENT. Your guide to hiring, motivating and retaining the best agency employees.
- ◆ AGENCY JOURNEY MAPPING. Value your agency, maximize your retirement income, and plan for unexpected death/disability while creating a perpetuation plan for your agency.
- ◆ CYBER 101. Cyber education for you and your clients.
- ◆ SMALL BUSINESS INSURANCE & THE INTERNET—THE VOICE OF THE CL CUSTOMER. Stay ahead of online competition in commercial lines.
- ◆ CLOSING THE GAP—GROWTH & PROFIT. Plan for growth and profitability. Includes tools for improving retention, sales and account-rounding.
- ◆ AGENCY TOUCH POINTS—THE VOICE OF THE CUSTOMER. Give personal lines customers what they really want.

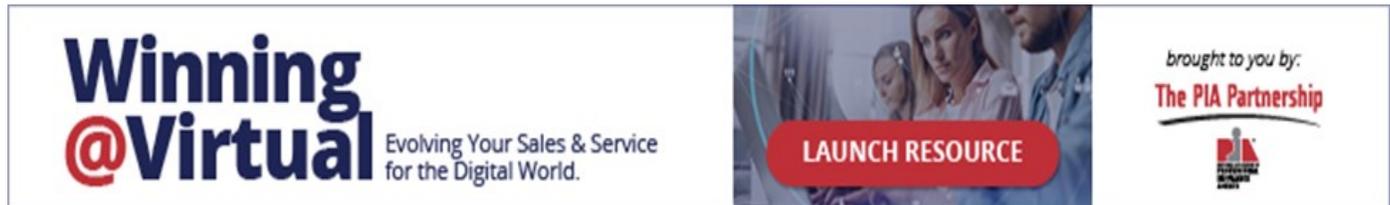
- ◆ REACHING GEN Y. Convert Gen Y age group insurance consumers into loyal agency customers.
- ◆ PRACTICAL GUIDE TO SUCCESSFUL PLANNING. Plan for success within your own agency.

AGENCY MANAGEMENT TOOLS

- ◆ ACORD FORMS END USER LICENSES. Available for free to qualifying PIA members who access ACORD forms through agency management systems and other authorized distributors. Plus PIA member discounts on the ACORD Advantage Plus Program.
- ◆ AGENCY AGREEMENT REVIEW SERVICE. Free to members and carriers, PIA recommends changes to carriers and highlights concerns for members.
- ◆ AGENCY PREPAREDNESS AND RECOVERY PLAN. The PIA guide to creating an agency-specific business contingency plan.
- ◆ EMPLOYEE PROFILING. Hire the right people with skills and personality testing from OMNIA.
- ◆ HIRE WITH IDEALTRAITS. The comprehensive, go-to hiring tool for agencies looking to hire top performers. www.idealtraits.com/pia
- ◆ Discounts on producer licensing, car rentals, shipping with UPS and calendars from Mines Press.
- ◆ Free subscriptions to industry publications.

LEGISLATIVE & REGULATORY OUTREACH

- ◆ PIA ADVOCACY BLOG. Timely updates about what's happening on Capitol Hill and on state and federal regulatory issues. www.PIAAdvocacy.com.
- ◆ GRASSROOTS ALERTS. Send pre-written, fully-editable letters directly to your elected officials. www.piagrassroots.com
- ◆ PIA ADVOCACY DAY. Every spring, PIA members visit Capitol Hill to talk with their elected representatives about issues that are important to independent insurance agents. www.PIAAdvocacyDay.com
- ◆ PIA POLITICAL ACTION COMMITTEE (PIAPAC). PIAPAC contributes to the campaigns of candidates to federal office who share our pro-insurance, pro-business perspective and who support our issues. www.piapac.com



Evolve Your Sales & Service with Winning@Virtual, a PIA Partnership Program

Technology can establish and strengthen your agency's customer relationships – if you have the right people and processes in place.

Our 3-part toolkit will help you make the most of today's digital solutions. You can use it to: assess your virtual readiness; decide which technologies are right for you; calculate ROI on the solutions you choose; select vendors; apply best practices for maximum results; and learn from other agencies.

Part 1: Technology Stack - Here we've selected the **top technologies** that can have the most impact on your customers' experience with your agency and grouped them into basic and advanced. Our goal is to help you evaluate which technologies make sense for you and to help you choose vendors that are right for your agency. The basic technologies include voice over IP, email marketing, video conferencing, and live chat. The advanced technologies include social media and search advertising, virtual assistants, collaboration tools, chat bots, and net promoter scores and referrals.

Part 2: Putting it into Practice - This section provides access to **ideas and training** to make the most of the technology tools you've invested in. We've created a number of resources for you to improve your skills. From virtual presentations to email marketing to collaborating online, leverage our videos and toolkits to begin mastering these digital tools. And for those who may want more support, there are options for additional training and services.

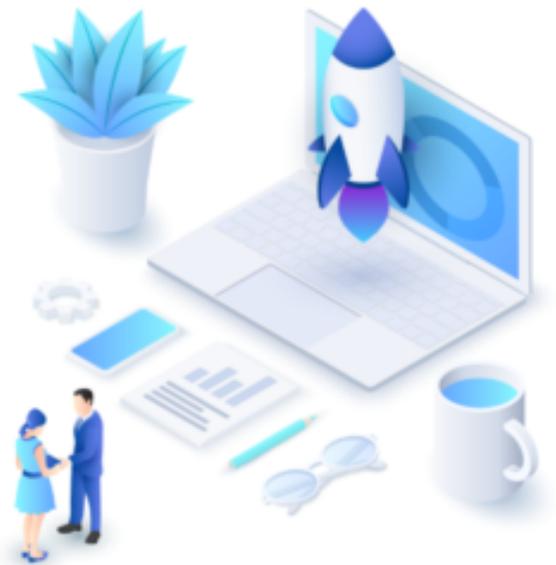
Part 3: Learning from Agents - Here you'll find **best practices and stories** of real agents who are using digital technology to build and grow customer relationships as well as enhance employee communications and engagement. We've conducted interviews with agents who are taking advantage of some of the technologies highlighted in Part 1: Technology Stack. Watch their videos and you'll learn about the benefits they are experiencing, the business results these agencies are realizing, and pitfalls to avoid.

There's a big shift taking place in insurance. Visit www.winningatvirtual.com and discover how you can not only get prepared, but win.

Winning@Virtual is brought to you by [The PIA Partnership](#), a joint effort of leading insurance companies and PIA. Thank you to the members of The PIA Partnership: Encompass Insurance, Erie Insurance, Liberty Mutual, Met Life Auto & Home, National General Insurance, Progressive Insurance, Selective Insurance Group, State Auto Insurance Companies, The Hanover Insurance Group, Travelers, and West Bend Mutual Insurance Company.

Exclusive Market Access for Big "I" Members

No fees.
No minimums.
Own your expirations.



Auto & Home Standard Markets



Consider bundling your clients' home, automobile and other ancillary lines.

Insurance Illustrated

- [October 1, 2021](#)

Insurance Illustrated is the Big "I" Virtual University's weekly newsletter. Delivered every Friday, the publication features multiple articles organized in specific categories including:

Business Auto, Business Income, and the Businessowners' Policy

- **Contractual Risk Transfer and Additional Insureds**
- **Certificates of Insurance**
- **Commercial General Liability and Commercial Property**
- **Condominium Issues, Crime, and Flood**
- **Agency Management, FAQs, and Special Features**
- **Homeowners' Insurance and Personal Auto Issues**
- **Life/Health and Work Comp**
- **Miscellaneous & Professional Liability**
- **News & Filings from ISO and Trends & Insights**
- **Insurance Laws and Statutes/Coverage Resources**

All are welcome to subscribe to **Insurance Illustrated** though some features may only be available to Big "I" members. [Subscribe](#) today!

To Subscribe go to independentagent.com/vu



<https://www.bigihires.com/sales-call-reluctance-testing/>

Agents Council for Technology Announces

Online Agency Cyber Self-Assessment

*Independent agencies can now gauge their cyber readiness
with free ACT resource.*

ALEXANDRIA, VA, May 25, 2021—The Big “I” Agents Council for Technology has released the [Agency Cyber-Readiness Self-Assessment](#), now available online as a supplement to the [Agency Cyber Guide 3.0](#).

Agencies can now use the self-assessment tool to determine where they stand on cyber readiness, including vulnerabilities, best practices, and compliance with the ever-growing list of regulations and legislation surrounding cybersecurity compliance. The assessment helps clarify an agency’s preparedness through a brief series of questions, directing back to key resources in the Agency Cyber Guide 3.0 to solve pain points.

“There’s certainly no shortage of confusion around cybercrime, and it can be difficult to have a clear understanding of where your agency stands when it comes to cybersecurity,” says Ron Berg, ACT executive director. “However, it’s critical agencies have thorough knowledge of their responsibilities and operations to remain a trusted choice for their clients. This resource will make it much easier for agents to assess their cyber-readiness position and develop a strong cyber-hygiene strategy.”

The self-assessment tool is housed on the Agency Cyber Guide 3.0 homepage, along with other tools for agencies to take action on cybersecurity. ACT provides insights, education, real resources and more to help independent agencies address workflow and technology issues.

Founded in 1896, the [Independent Insurance Agents & Brokers of America](#) (the Big “I”) is the nation’s oldest and largest national association of independent insurance agents and brokers, representing more than 25,000 agency locations united under the Trusted Choice® brand. Trusted Choice independent agents offer consumers all types of insurance—property, casualty, life, health, employee benefit plans and retirement products—from a variety of insurance companies.

[The Agents Council for Technology \(ACT\)](#) was established in January 1999 by the [Independent Insurance Agents & Brokers of America](#) (the Big “I”) to provide a candid, action-oriented forum to address the critical workflow and technology issues facing the independent agency system. ACT helps participants understand the perspectives of the other stakeholders in the process and provides excellent networking opportunities with the participants who are shaping the future for the industry on these issues.

ACT members include:

Industry associations and consultants: ACORD, CSIO, IIBA, Insurance Brokers Association of Canada, Angela Adams Consulting Services, Steve Anderson Consulting, WSIA

Technology providers: AgencyKPI, Agency Revolution, Agentero, Applied Systems/IVANS, AssureSign, CoverWallet for Agents, CyberClearSafe, DAIS, Duck Creek Technologies, EZLynx, GloveBox, HawkSoft, Indio Technologies, ITC, Insurance Agent Mobile Application, Levitate, LexisNexis Risk Solutions, Neilson Marketing Services, North American Software Associates, Rigid Bits, SimplePin, Simply Easier Payments/EchoSage, Strategic Insurance Software, Vertafore, Veruna, Xanatek, XDimensional Technologies

User groups: AgentLynx by EZLynx, Applied Client Network, the HawkSoft Users Group, NetVU, the Nexsure User Group, Partner XE User Community

Carriers: Allstate IA, The Berkley Companies, Chubb Group of Insurance Companies, The Cincinnati Insurance Companies, CNA, Columbia Insurance, Dryden Mutual Insurance Company, EMC Insurance Companies, Encompass, Encova Insurance, Grange Insurance, The Hanover Insurance Group, The Hartford, Hartford Steam Boiler, Liberty Mutual Insurance, Main Street America Insurance, Merchants Insurance Group, MetLife Auto & Home, Nationwide Insurance, New York Central Mutual Insurance, Ohio Mutual Insurance Group, Penn National Insurance, Progressive, Safeco Insurance, Selective Insurance Company of America, Travelers, Utica National Insurance Group, Western National Insurance and Westfield Insurance

Thank You to our
2021-22 PARTNERS

2021-2022 Platinum PARTNERS



2021-2022 GOLD PARTNERS



Thank You to our
2021-22 PARTNERS

2021-2022 SILVER PARTNERS



Representing -



Thank You to 2021-2022 AWIA AFFILIATE Members

Please thank these people for their support of your association

Acuity

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

AmTrust North America

Karen Aylmer
9778 S. Ashleigh Lane
Highlands Ranch, CO 80126
303.489.6770
Karen.aylmer@amtrustgroup.com

AmWINS Access

Debbie Copier
6985 Union Park Center, Ste 625
Midvale, UT 84047
801.438.3768
Debbie.copier@amwins.com

Breckenridge Insurance Services

Victoria Dearing, MBA AAI CPCU RPLU ARM-P
469.320.4033
vdearing@breckis.com

Thomas Blanquez
469.480.9133
tblanquez@breckis.com

222 Las Colinas Blvd West Suite 1300
Irving, TX 75039

Capital Premium Financing

Ryan Smith
12235 South 800 East
Draper, UT 84020
303.718.6097
rsmith@capitalpremium.net

EMC Companies

Alex Thomas
5445 Denver Tech Center Parkway Ste 320
Greenwood Village, CO 80155
720.200.3743
alex.l.thomas@emcins.com

Foremost—A Farmers Insurance Company

Rachel Wyllie
435.255.5978
rachel.wyllie@foremost.com

Grange Insurance

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

Imperial PFS

Colleen Marley
303-888-4124
colleen.marley@ipfs.com
Paula Brossman
720-532-3250
paula.brossman@ipfs.com
165 S Union Blvd, Ste 366
Lakewood, CO 80228

Jencap

Patrick O'Hara
390 Interlocken Crescent, Ste 140
Broomfield, CO 80021
720.636.1089
pohara@geneseesins.com

Liberty Mutual Mountain Region

John Hunter
720.201.9128
John063c.hunter@libertymutual.com
Brooke Ahbe
602.760.0522
Brooke.ahbe@libertymutual.com

10800 E. Geddes Ave, Ste 200
Englewood, CO 80112

Ringwalt & Liesche

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

Risk Placement Services

Pam Zakarian
485 East Riverside Drive, Suite 300
Eagle, Idaho 83616
208.287.8973
Pam_Zakarian@rpsins.com

Safeco Insurance

Travis Flowers
14123 Denver West Parkway
Golden, CO 80401
720.557.4389
travis.flowers@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

Lela Ladd, CIC, LUTCF (Jim)
 WY FUSA Insurance Agency
 4713 Storm Ct
 Cheyenne, WY 82009 307.851.3225
lladd@fusainsurance.com

President-Elect

Joanna Akers (Rob)
 First State Insurance
 a member of Burns Insurance
 24 N. Sumner
 Newcastle, WY 82701 307.746.3503
joannaa@burnsia.com

Secretary-Treasurer

Trudy Lawrence (Jason)
 Burns Insurance Agency, Inc.
 400 Coffeen Ave.
 Sheridan, WY 82801 307.675.1015
trudyl@burnsia.com

Vice President / IIBA National Director

Brad M. Jackson (Tylene)
 Laramie Investment Co. Inc.
 PO Box 1687
 Laramie, WY 82073 307.742.2103
bjackson@laramieinvestment.com

PIA National Director

Adam Luce, AAI (CJ)
 Rocky Mountain Capital
 PO Box 248
 Cheyenne, WY 82003 307.635.2491
adam@rmca.agency

Executive Vice President

Ken Hauck, CIC, ARM, CPIA (Pam)
 AWIA
 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 307.634.5757
maxc@burnsia.com

Sherri Wilkinson, CISR (Troy)
 Rams Head Financial Services
 PO Box 472
 Greybull, WY 82426 307.765.4419
swilkinson@bighornfederal.com

Mark Pape
 Tegeler & Associates
 PO Box 4836
 Jackson, WY 83001 307.733.4735
mpape@tegelerinsurance.com

Jenny Schultz
 Tegeler & Associates
 PO Box 1660
 Lyman, WY 82937 307.787.6506
jschultz@tegelerinsurance.com

Ex-Officio

Daniel York, CIC (Nikki)
 Tegeler & Associates
 PO Box 687
 Douglas, WY 82633 307.358.4527
dyork@tegelerinsurance.com

**Wyoming Insurance Department
 Telephone List**

Burke, Denise	777-2450
Senior Policy & Planning Analyst	
Capps, Danie	777-7308
Policy & Planning Analyst	
Case, Ruth	777-7402
Consumer Affairs Specialist	
Cole, Bill.....	777-6870
Section Manager—Consumer Affairs Market Conduct Examiner	
DeBella, JoAnne.....	777-7319
Licensing Support Specialist	
Feurt, D'Anna	777-7336
Policy & Planning Analyst P&C	
Gallegos, Kim	777-7318
Accountant	
Howard, Tana.....	777-2448
Section Manager—L&H, P&C	
Johnson, Linda L.....	777-5619
Deputy Insurance Commissioner	
Johnson, Roxanne.....	777-7319
Licensing Support Specialist	
Klahn, April.....	777-6887
Business Office Coordinator	
McFarland, Becky.....	777-7401
Staff Attorney	
Rude, Jeff.....	777-7401
Insurance Commissioner	
Stevens, Bryan	777-7344
Licensing Supervisor	
Schildmeier, Todd.....	777-7402
Consumer Affairs Specialist	
Tarr, Amanda.....	777-2447
Policy & Planning Analyst	

Wyoming Insurance Department

Mail: 106 East 6th Avenue
 Cheyenne, WY 82002



**Important
 Phone
 Numbers**

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

Standing Committees

Grievance.....	Joanna Akers	307.746.3503
Membership.....		307.201.4801
Legislature/WIALAC	Daniel York, Max Carre', 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.....	Brad Jackson.....	307.742.2103
PIAPAC.....	Adam Luce.....	307.635.2491
Young Agents.....	Daniel York.....	307.358.4527
Convention.....	Joanna Akers, Trudy Lawrence, Sherrie Wilkinson, Jenny Schultz, Taylie Carlson.....	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 28 & 29 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)

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

OR

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

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

No end date

Personal Check (payable to "InsurPac")

Credit Card: American Express
 VISA
 Mastercard

Card Number: _____ Exp. Date: ____/____

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

Authorized Signature: _____ Date: ____/____/____

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.