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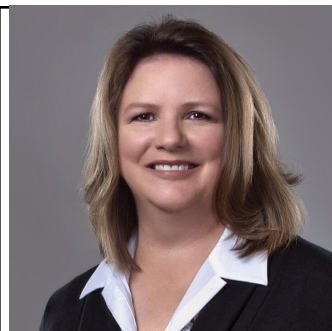
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## Next Event Shrimp Bash ??? March ???, 2021



### Lela Ladd, CIC, LUTCF — AWIA President



**Lela Ladd  
President**

During these unprecedented times at the end of an unprecedented year, I find it valuable to focus on what I know. I know that I am blessed with a great career that has been, for the most part, unaffected by the COVID-19 crisis. People still need insurance and we have always been

ready and available to conduct business virtually. I am blessed to live in a free society where I can still have a voice. I am blessed with good health, even though I am on the end of battling cold/flu/COVID myself (did not get tested).

At a time when our nation is so divided, it is important to recognize the value of our co-workers, competitors, friends, and family. Their value is not founded on areas in which we agree but knowing that the diversity of opinion in which we find ourselves works to make us all better citizens, workers, and families. We need to utilize our critical thinking skills when we enter conversations to learn from each other and not merely use the time to think of a rebuttal that supports our position. As a na-

tion, we are on the precipice where we can either go down the dark path where any who think differently are enemies, or do what our forefathers did and come out stronger by determination of thinking of others more highly than ourselves.

Kindness and love will win out over hatred and bitterness. Take care and God bless... Lela

We want you to reach out when you feel AWIA can help by contacting any of the Board Members or Ken Hauck. We are here for you.

**Convention 2021**

Is scheduled for June 15-17, 2021 at the Ramkota Hotel in Casper.



### Adam Luce, AAI - PIA National Director

PIA National is pleased to announce that their efforts on the newest corona relief bill has ruled out taxes on PPP loan forgiveness. That is probably the quietest big news for all of us as well as the small businesses we represent.

PIA continues to lobby for pandemic relief through PRIA Pandemic Relief Insurance Act, offering an option of purchasing coverage with a federal backstop. This will prevent carriers from

becoming insolvent in the event of the next pandemic.

PIA has been pleased to announce that we have added 500 new agents to the PIA membership, and credit in part goes to the Hartford Flood program and its competitive rates and commissions to agents.

Great news, FEMA has secured Flood Reinsurance for 2021. That news is evidence of success-

*(Continued on page 2)*



Partners  
2020-2021  
  
Platinum  
(Title Sponsors)  
  
Liberty Mutual/  
Safeco  
  
Gold  
  
Great Plains  
Brokerage  
\*\*\*\*  
  
Capital Premium  
Financing  
\*\*\*\*  
  
Imperial PFS  
  
Silver  
EMC Companies  
\*\*\*\*  
  
Progressive  
Insurance  
\*\*\*\*  
  
Genesee



**Brad Jackson  
IIABA NATIONAL  
DIRECTOR**

declared.

This bill increases immunity protection for businesses from frivolous lawsuits related to Covid 19. It only applies during a public health emergency and does not protect those who willfully ignore health orders.

On a educational note, IIABA's Virtual University has released its 2021 live webinar schedule see it on the AWIA website.

The schedule features one 1-hour and thirteen 2-hour webinars, with each class being offered multiple times through the year, including the following. This is "pure value" from your IIABA / AWIA membership, and some CE may be awarded (check the details when enrolling).

*Understanding the Importance of Ordinance or Law Coverage*

*Why Business Income is the MOST Important Property Coverage*

*Properly Calculating & Insuring the Business Income Exposure*

*How COVID Rocked Insurance (this class does not have continuing education credit)*

I hope this finds you all doing well, and geared up for a successful 2021. I am looking forward to our convention this summer, if all things fall into place (as they should). It is a much needed and valuable event for us, and our industry! All my best, Brad



Greetings AWIA Members!

Strange times continue, especially with the not-in-person legislature that will be working through Friday the 5th of February this year.

Of note is HB 59 (Senate File 0019) which basically states that during a public health emergency (as defined by W.S. 354-115 (a) (i) any person or entity shall be immune from civil liability for any acts or omissions of the person or entity that caused another to be exposed to or contract the disease, agent or toxin for which the public health emergency is

**PIA National Director's Report (cont.)**

(Continued from page 1)

ful lobbying efforts of nearly 26 years that I have been fortunate to witness and take part in over my career as an agent.

It was recently announced that overall the insurance industry segment grew last year, 3 million more jobs reported in December of 2020 vs. December of 2019.

Don't forget a number of products are available to you through

your PIA Membership:

- \*E&O Insurance
- \*PIA Agents Umbrella Program
- \*Cyber Insurance
- \*Individual and Group Insurance Products
- \*Hartford Flood
- \*Licensing with Accord

Also another great benefit to owners is Agency Journey Mapping!

I hope all who read this are well, and remember soap kills COVID so wash your hands and stay home if you feel sick!

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. [www.pianet.com](http://www.pianet.com) for more information.



**Ken Hauck, CIC, ARM, CPIA—EVP report**



Almost a year! Our lives have changed considerably in the last 11 months.

Who knew that virtual meetings would actually be how professional industries conduct business? Who knew that going without a convention for a year was possible (although not the choice of those of us who appreciate the human interaction of a convention)?

Who knew that we actually could pivot to enable us to conduct business virtually? For many years the drumbeat has been that doing business “on-

line” was how insurance would be purchased. Well, today Independent Insurance Agents are the ones conducting business on-line!

Who knew that continuing education could be conducted on-line with a quality product and quality presenter?

As someone who started teaching continuing education classes in 1990, I always thoroughly enjoyed the interaction with the attendees—sometimes I learned more than I taught. Today, on-line continuing education is the norm, although there is clearly a difference in the quality of providers. You can have good, fast and cheap—but you can only pick two.

Who knew that eliminating travel time would allow us the opportunity to participate in family activity that we previously missed due to business commitments far, far away?

Wyoming has been social distancing since 1890 so we were already experienced. The other day I told someone from back east that we even social distance on I-25.



**Daniel York — Past-President**



Wyoming Legislative News:

Since everyone loves modern politics, let’s have a quick update from the legislative committee. Ken is staying busy watching the virtual session committee meetings. The bills that we are watching are not too drastic but many more bills (at least several hundred) will be introduced in the coming weeks. There are a few things to note that do affect each of us.

Notary bonds will no longer be required if SF0029 passes the Senate (it passed first reading) and then the House. This bill is part of an overall re-writing by the Secretary of State’s office of the Notarial Statutes to conform with modernization (e.g. virtual notary activity) spreading across the industry. Those of you living on and specializing in these...it’s time to diversify.

HB0024 is a bill that has been long in coming. I think that its been discussed in some form for the last 5 years at least. The transportation computer system needs to be replaced. This is very expensive and the bill proposes a few funding mechanisms. Of interest to AWIA is how insurance will be

monitored if there is a lapse in coverage.

There may be an in-person session in March if everyone can agree that it is safe—maybe even a Shrimp Bash!

If you would like a list of bills AWIA is watching, contact Ken or myself. As always, if there is an insurance issue important to you, please communicate so the Legislative Committee can address it.



**Trusted Choice<sup>®</sup> is Going Primetime**

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







*Happy New Year, members of AWIA. Thanks for requesting the Department of Insurance (DOI) to contribute to your AWIA newsletter. We appreciate the opportunity to provide information and guidance on changes and developments in insurance. This attached Memorandum regarding Adjustment of Motor Vehicle or Trailer Damage Claims was just recently released. The memorandum is intended to provide guidance for the conversations/advice AWIA members give their clients. A related public service announcement (PSA) will be published in newspapers in late February and will be written toward the insurance consumer.*

**BULLETIN NO. 01-2021**

TO: All Interested Parties  
FROM: Jeffrey P. Rude, Wyoming Insurance Commissioner *JR*  
DATE: January 8, 2021  
SUBJECT: Adjustment of Motor Vehicle or Trailer Damage Claims

This Memorandum is intended to provide guidance regarding the practice of balance billing consumers as a result of a motor vehicle or trailer damage claim. The guidance provided in this memorandum applies to all motor vehicle policies issued in Wyoming, including but not limited to private passenger automobiles, recreational vehicles, commercial vehicles, motorcycles, or any other risk insured as a motor vehicle or trailer.

The primary purpose of insurance is to indemnify the insured against losses for which he/she becomes legally responsible. The types of losses to be indemnified by the insurer are defined in the policy, and the policy also explains any limitations applicable to the indemnification to be provided to the insured. When a loss occurs to a motor vehicle or trailer, the insurer has three options from which to choose regarding adjustment of the insurance claim. Specifically, pursuant to Chapter 33, Section 4 of the Department rules and regulations, an insurance company has the option of settling a motor vehicle or trailer loss by 1) Paying for the loss in its entirety in money based on an appraisal of the damage sustained by insured's vehicle; 2) Repairing the damaged property; or 3) Replacing the damaged property. When option 2 is elected and the vehicle is taken to a repair shop, the amount to be paid for the repairs is frequently limited under the terms of the policy to the "usual and customary amount" charged by repair facilities in the area.

The Department has become aware of instances where insurers have refused to pay the entire cost of the repair unless the consumer takes the vehicle to a repair facility that has contracted with the insurer for specific repair and labor rates. In the event the consumer elects to use the repair shop chosen by the consumer rather than a repair facility that is contracted with the insurer, the insurer has refused to pay the entire cost and the consumer has been balance billed for the amount not paid by the insurer. Frequently, when the Department has inquired about the balance bill received by the consumer, the reason provided by the insurer for not paying the entire amount of the repair is that the rate charged by the consumer-selected repair facility is more than the amount charged by the repair facility with which the insurer has contracted.

When entering a contract with an insurer, the amount charged by a repair facility is subject to negotiation and may or may not reflect the "usual and customary amount" charged by repair facilities in the area. Refusing to pay the entire amount of the repair cost unless the consumer goes to the insurer's contracted repair facility may negatively impact a consumer's ability to choose the facility that will repair their property, and unreasonably interfere with the automobile repair industry's ability to maintain a competitive, free and fair market.



Pursuant to Wyo. Stat. §26-13-124, an insurer is required to settle claims based upon a reasonable investigation based upon all the available information. Part of the available information in any motor vehicle damage claim is the specific terms and conditions of the insurance contract. Insurers are expected to settle claims consistent with the specific terms in the insurance contract. Determining the usual and customary cost of repairs is also part of a reasonable investigation. It is understood that on occasion, a repair facility may charge amounts that are over and above the usual and customary amount charged by other repair facilities in the area. However, if an insurer intends to refuse to pay the entire repair cost due to the amounts charged by the repair facility chosen by a consumer, the insurer should be prepared to provide documentation of the investigation they conducted to determine what the usual and customary charges are in the area where the repair is being done. In addition, insurers should be prepared to identify the policy language upon which they rely that allows them to pay an amount less than the actual cost of the repair. Finally, an insurer should be prepared to provide documentation that they communicated the basis of their decision to pay less than the full amount charged to the consumer, and that they provided the consumer the opportunity to utilize a more competitively priced repair facility, whether contracted with the insurer or not, prior to incurring expenses beyond what would be paid by the insurer. As a licensed producer or adjuster, you should also be aware of the language in the insurance products you sell, and the potential impact those provisions may have on a consumer, so that you can address any Department inquires and provide correct information to your clients in the event of an automobile insurance claim.

Failure to follow this guidance when adjusting motor vehicle or trailer damage claims in Wyoming may result in an administrative action. If there are questions regarding the above, please feel free to contact the Department Staff Attorney at the Department main telephone number (307) 777-7401.





## Education Corner

### Virtual University

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.

### \$ New! \$

#### \$scholarships for Continuing Education:

**Liberty Mutual and Safeco Insurance** will provide a \$20 scholarship to AWIA members for all CE classes from **Virtual University and ABEN through February 2021** (sign up on AWIA website and use the "Liberty/Safeco" code)



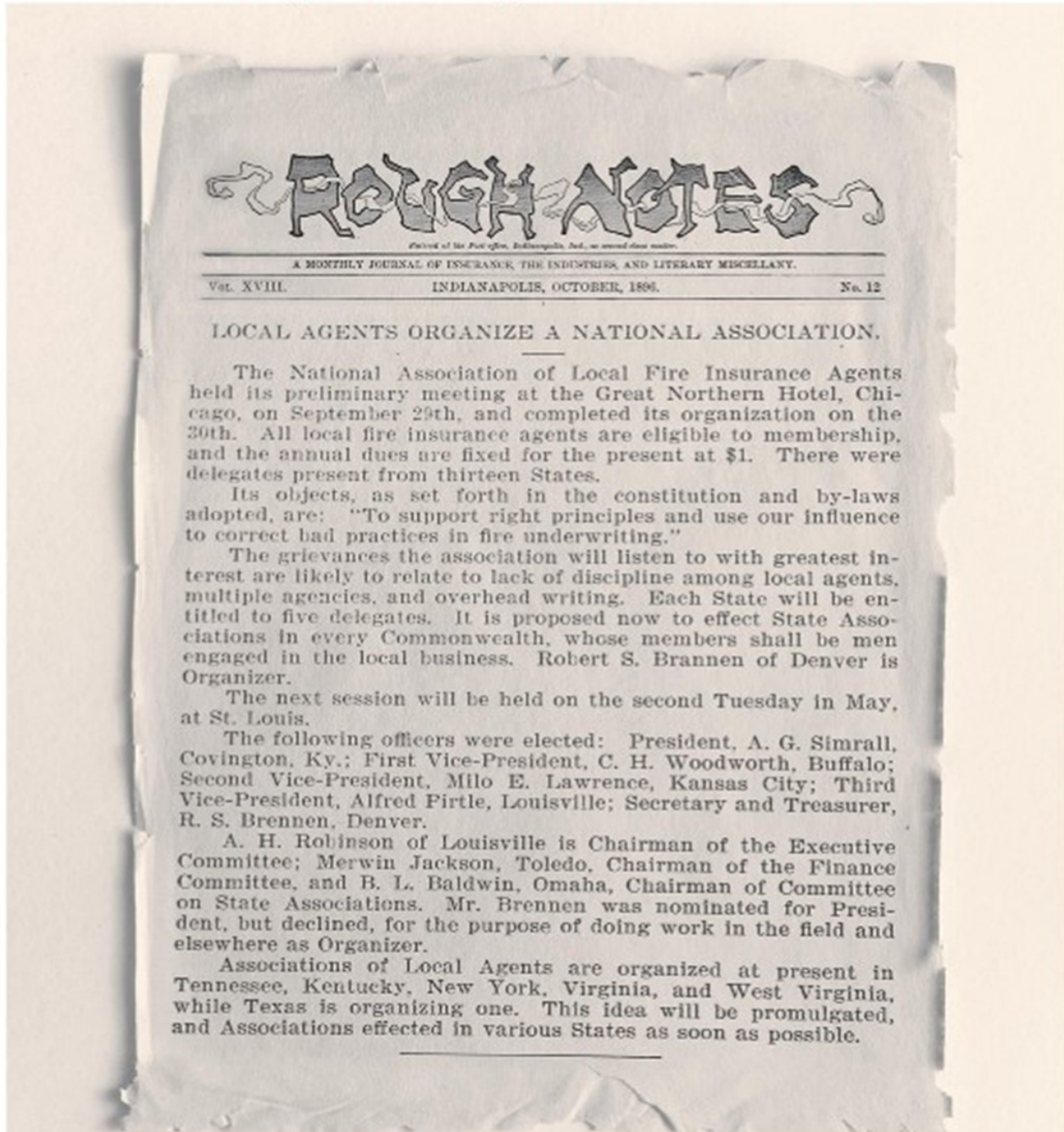
### ABEN

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](http://www.awia.com)

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



**CENTURIES OF ROUGH NOTES***Rough Notes magazine, October, 1896*

**The Rough Notes Company congratulates**

**The Independent Insurance Agents & Brokers of America  
on their 125th Anniversary year**

**1896-2021 and beyond**

*(This article from 1896 does not continue.)*



# Trusted Choice® Big "I" MEMBER RESOURCES



[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

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](http://www.trustedchoice.com/agents)

Need help resetting your password? Email us at [trusted.choice@iiaba.net](mailto: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](http://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](http://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](http://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](http://trustedchoice.com/advantage)

**CONTACT US:** [trusted.choice@iiaba.net](mailto:trusted.choice@iiaba.net)

[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)



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**



**ARTICLES**



**INFOGRAPHICS**



### 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**



**PRINT ADS**



**EMAIL BLASTS**



**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.

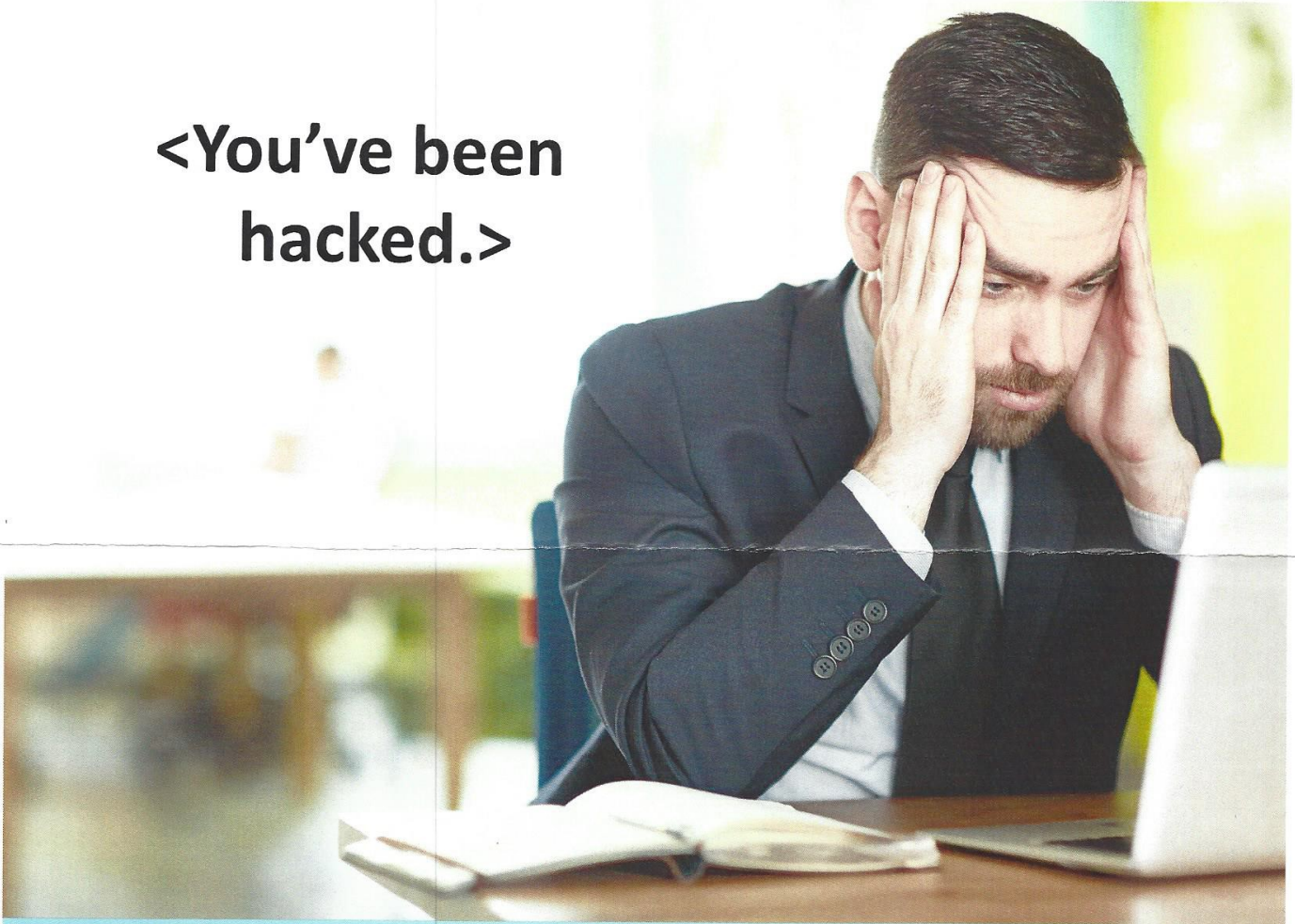
### The Power of 30 Seconds™

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.



<You've been  
hacked.>



## The cyber threat is real.

### 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](http://www.bigimarkets.com).



Big "I"  
MARKETS



## 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](http://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](http://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](mailto:tedbe@pianet.org)

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](mailto: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](http://www.PIANET.com).**

Enjoy *PIA Connection*!



# 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](http://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](http://www.piadm.com)
- ◆ PIA BRANDING PROGRAM. Print ads, radio commercials, consumer-oriented flyers and social media support for PIA members. [www.piabranningprogram.com](http://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](http://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](http://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](http://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](http://www.idealtraits.com/pia)
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**Article 1:****Introducing - PIA & You: An Overview of PIA Member Benefits**

Whether you're new to PIA or need a refresher about how to maximize your membership, this member benefits overview is for you. PIA offers a wide range of programs and products to help your agency succeed, grow, and save money. Join PIA for this informative webinar on **Friday, January 29, at 2 PM ET.** to learn more about the PIA member benefits and programs available to you and your staff.

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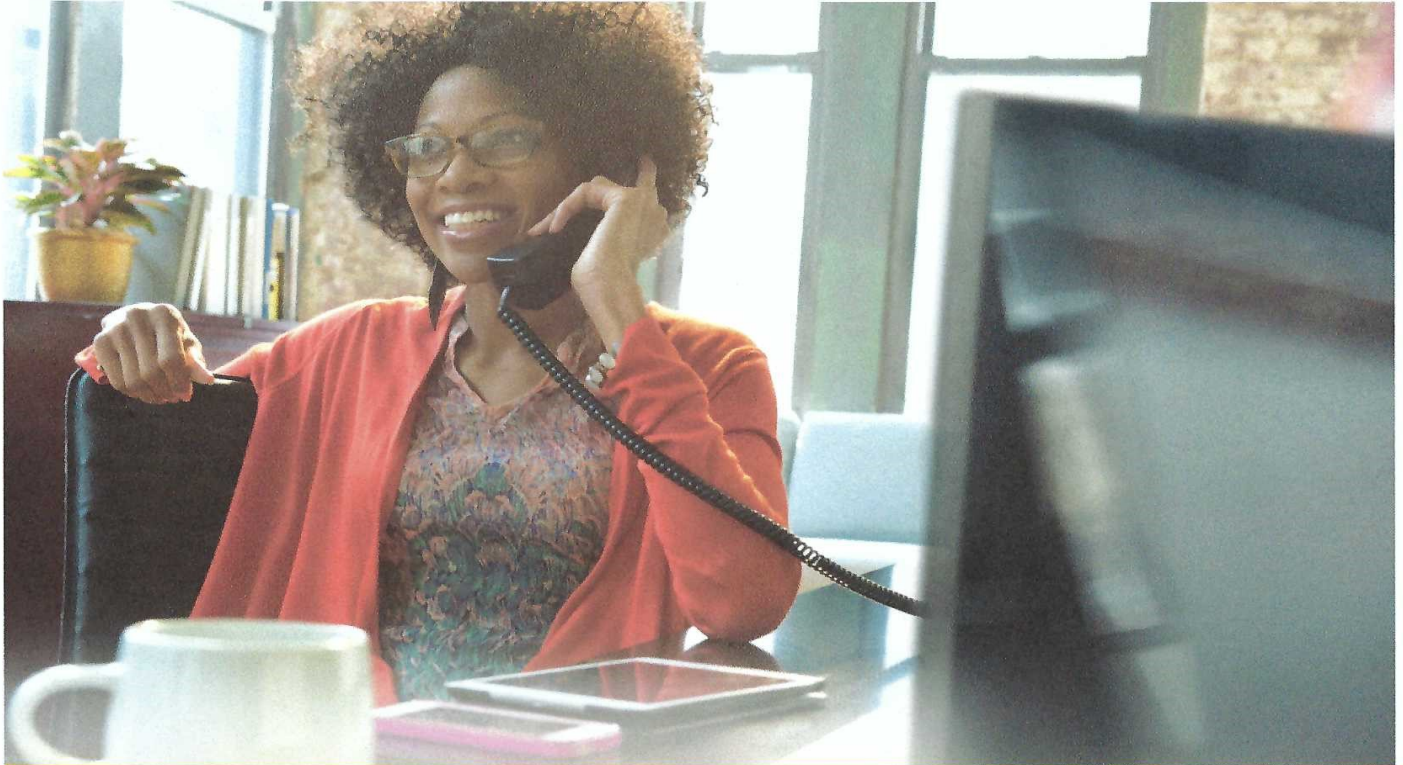
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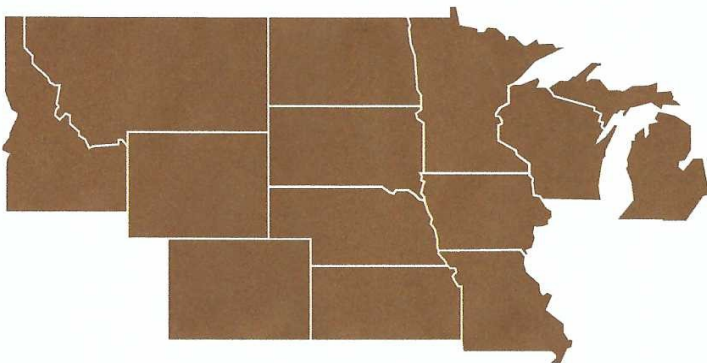


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Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

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](mailto: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.