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



## Lela Ladd, CIC, LUTCF — AWIA President



**Lela Ladd  
President**

Wyoming in the Fall is a wonderful place. For AWIA, it's a great time to reflect on the Summer activities and contemplate the Winter activities.

Last Summer, we held our annual Convention. The Convention was a celebration of AWIA's 25<sup>th</sup> Anniversary (although insurance agents of Wyoming have been

organized since 1934 under different names). The Convention was an opportunity for many of the Past Presidents of AWIA to return for the banquet and rekindle old relationships.

Congratulations to the Company Representative of the Year, Pam Zakarian of RPS. Pam is fairly new to servicing the Wyoming agents wholesale needs and has done a remarkable job. Congratulations to the Agent of the Year, Gary Bowers. Gary was actually the 1st President of AWIA and remained fairly active with AWIA until his recent retirement.

This coming Winter, on February 28<sup>th</sup>, 2022, we will hold our 40<sup>th</sup> Shrimp Bash. The Shrimp Bash is a Legislative event (we can call it "speed lobbying") where we host the State Legisla-

tors to a full reception. We don't give any speeches, just have conversations with the Legislators about upcoming bills and to generally build Relationships for the future. Many former Representatives, who have gone on to higher office, will recall the Shrimp Bash as one of the most memorable events during their time in the Wyoming Legislature.

On the national legislative front, several of our Board members had virtual advocacy opportunities with our Congressional delegation last Summer (Senator Barrasso actually mentioned the Shrimp Bash as one of his memories from the State Legislature). AWIA advocated for pro-small business and pro insurance legislation that was working through the halls of Congress.



## Adam Luce, AAI - PIA National Director

What a great Convention AWIA had this year, it was great to get some in person time with our members across the State of Wyoming again! Not to mention, I don't think it became a super spreader event!

The Convention lies at the heart of what it is to be an AWIA Member; education, advocacy, peer to peer networking, along with the trade show, an opportunity to meet with your company representatives and build those relationships. This is why we belong to AWIA. Companies and agencies can hold events and have continuing education and peer to peer networking and fun activities, however, they can't do one very important piece of the AWIA

convention. That is to provide a forum for the Insurance Commissioner to come speak, and to invite and hear from our legislators. Giving members the opportunity to engage them one on one and that is not something you will find anywhere else.

We independent agents that belong to AWIA are some of the most fortunate agents in the United States. We belong to two national associations that we can access their value in products and services and have both advocating for our industry at the national level. In our small state I value that partnership, without it the few agencies across the state would end up split

(Continued on page 2)



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#### **Brad Jackson** **IIABA NATIONAL** **DIRECTOR**

•Quote from a very experienced and intelligent SND in attendance: "Buying insurance from a captive / direct is like taking your children (or date, or spouse, or parents, etc.) to an ice cream store that only serves vanilla."

•The Covid relief fund through IIABA is still open, as is the Trusted Choice relief fund. Both are available to you as a member, to access through the IIABA website. Over \$2,000,000 has been sent from these funds to agencies just like ours.

•Did you know - being an IIABA member, allows you to use videos from the IIABA website, on your own website. Check out the latest, both on [independantagent.com](http://independantagent.com) and [trustedchoice.com](http://trustedchoice.com) websites. New content is hitting TV as we speak.

•Big I Markets - on the IIABA website - is a great place to go with harder to place risks, that can be

very beneficial to us Wyoming agents. BIM offers a suite of top tier products including affluent homeowners, bonds, commercial packages, non-standard homeowners, auto, and much more. No fees, no minimums, you own the expirations.

•Big I Hires - also on the IIABA website has seen some great success in 2021. Big I Hires is a one-stop resource designed to help independent agents recruit and retain qualified talent. Take your next HR need that direction...you may find it very beneficial, it certainly adds value to your IIABA membership!

More to follow, and certainly don't hesitate to reach out to me if you have questions about the IIABA website, the above content, or even the future direction of the IIABA and Trusted Choice. I can tell you we are in brilliant hands with incoming Chairman Bob Fee from Kansas, the future is very bright! My best to you, Brad



I just returned from attending the IIABA Fall Conference in Kansas City, September 29th through October 3rd. It was spectacular being in person with the directors from other states again, all states were represented, with the exception of just two. Both Hawaii and Alaska SND's were present at these meetings - it was great to see the solid commitment to the IIABA!

Here is a small sample of some valuable (and informative) takeaways that were reinforced at the Fall Conference that absolutely add value to your AWIA and IIABA memberships:

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

*(Continued from page 1)*

between the two and we would not have the opportunities we currently have with a strong State Convention and Shrimp Bash. Neither would have a strong local voice.

More important than the product and services each National Association brings to the table is what do I bring to the table? Why do I belong to AWIA? How do I encourage other agencies to belong?

I think it's simple, by recognizing the value of our National Partners, sharing the value of meeting with our Company Partners at the Trade show at the Convention, Breakfast with the Commissioner, and let's not forget the all-important Shrimp Bash coming up in February.

How can I help encourage the growth of our membership? By recognizing how important our state association is, and where it brings value like nowhere else can match. By being ready to share that excitement and encouragement with each other and with others. What we do makes a difference, and that is something people will always want to be a part of it when we share the pride in what we do!

As we move into an uncertain future with a reduction in the number of agencies throughout the state and a soon to be vacancy in the Executive Chair, we give thanks for the great job Ken has done for the Association these past few years, but it's time to look to the future with an eye on our past and the great potential and responsibility we have been tasked with to continue our partnerships and grow in dedication

to the services we provide to our members through the State Convention and the upcoming Shrimp Bash in 2022.



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 — EVP report**

It has been an interesting few months at AWIA headquarters. The last four months have been all about “advocacy” and “convention”.

This summer several members of the Board and I participated in “virtual” legislative discussions with our national legislators. We met with Senator Barrasso, Senator Lummis and Representative Cheney each separately to promote legislation that was friendly to small business and the insurance industry. They were all very receptive to our opinion on: Federal Funding of future pan-

demics, Supporting Small Business Tax Fairness, Opposing Federal intrusion into insurance regulations, Opposing the PRO Act which would eliminate the concept of “independent contractors”, Supporting Reauthorization of Flood Insurance on a long term basis, Defending the Federal Crop Insurance program including agent commissions, and Supporting Cannabis Safe Harbor legislation to protect insurance agents that sell cannabis insurance products from Federal prosecution.

At the convention, we listened to three Wyoming Representatives address the “revenue” issues of the State of Wyoming. The good news is some things are favorable in Wyoming although as a state, we are clearly needing to ‘tighten the belt’. The upcoming Budget Session in February is looming.

**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 4<sup>th</sup> quarter!

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



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# The Commissioner's Corner

**Jeffrey P. Rude**



## Wyoming Department of Insurance

### Legislative and Administrative Rules Update

Hello AWIA members! Thank you again for inviting the Department to speak at your convention this year. It was my absolute pleasure to attend the convention again, and I'm very happy to be able to provide some information to all of you on the producer licensing legislation that is currently making its way through committee.

Commissioner Rude, Deputy Commissioner Johnson, and I went to Sheridan to present a producer licensing clean-up bill for consideration to the Corporations Committee directly after we made our presentations at the convention. I'm happy to report that the bill was received well! We did have some pushback from industry on the proposed adjuster definition, but we are working with industry partners to iron out a solution that will be acceptable to all parties. The other points of the bill went well, enough so that the committee adopted the bill for sponsorship for the 2022 legislative session. The broad strokes of the bill are summarized as follows:

- Normalizing non limited lines licensing fees to be \$100 for residents and \$150 for non-residents, no matter the license type held. For example, non-resident adjusters currently pay \$100 for their initial application fee, but \$150 for renewals. The Department is proposing these changes to add clarity to our licensing fee structure.

- Removal of the \$30 continuing education fee for residents. As CE credits are now reported electronically, the burden of the work for CE now lies on the providers. As such, the Department is proposing removing the fee from residents and adding provider and course fees for those that offer continuing education courses. Proposed fees are \$100 every two years per provider, and \$50 every two years per course.

- Normalizing procedures for all license types. The Department is proposing language updates so that all license types are able to be reinstated, can be granted deferrals for long-term disability and military service, must report administrative actions and criminal proceedings, and must provide an email address as part of their contact information.

- Removal of obsolete license requirements. The Department is proposing the removal of requirements to publicly display your license, and the requirement to return expired licenses.

I also covered our new Department website during my convention presentation. For those of you that haven't seen it yet, please take a look and let me know if there's anything that can be improved! <https://doi.wyo.gov/>

Thank you again for having us at the convention. The Department is always happy to provide information and guidance, and we welcome your feedback on any changes that you think could be beneficial. If you have any questions or comments about the proposed bill or the website please feel free to reach out to me directly at [bryan.stevens@wyo.gov](mailto:bryan.stevens@wyo.gov).

Bryan Stevens

Licensing Supervisor

Wyoming Department of Insurance

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## 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.

### 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.

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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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Territory Director - Wyoming  
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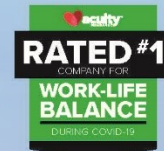
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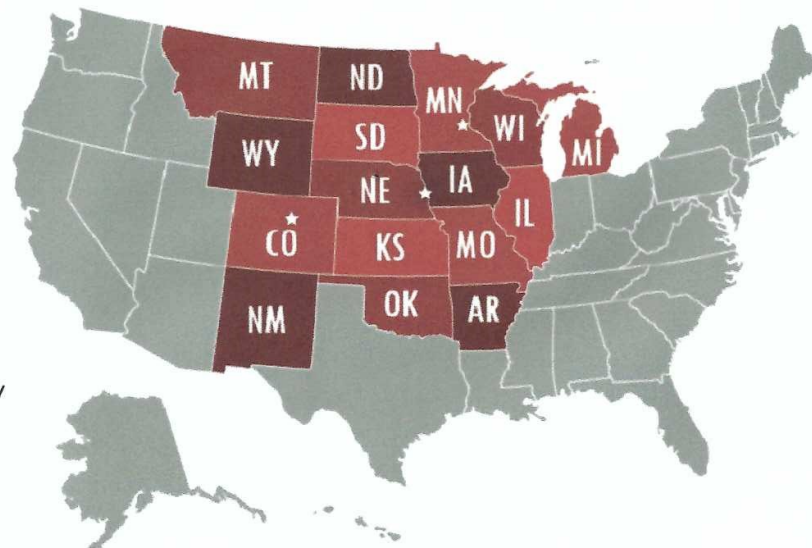
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### LEGISLATIVE & REGULATORY OUTREACH

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- ◆ GRASSROOTS ALERTS. Send pre-written, fully-editable letters directly to your elected officials. [www.piagrassroots.com](http://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](http://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](http://www.piapac.com)



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**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.

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## 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**
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## 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, IIABA, 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

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## Important Phone Numbers

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 Insurance Commissioner

Stevens, Bryan ..... 777-7344  
 Licensing Supervisor

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

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 Policy & Planning Analyst

Tarr, Amanda ..... 777-2447  
 Policy & Planning Analyst

#### Wyoming Insurance Department

Mail: 106 East 6th Avenue  
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