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Lela Ladd, CIC, LUTCF — AWIA President



Lela Ladd President

Greetings! I want to thank you for entrusting me with the office of President of AWIA. It is truly my honor and I am extremely humbled as I follow Daniel York and the high standards that he set. I have been in the insurance industry since 1997, having grown a scratch book of business in Wyoming as well as having

assumed a book of business in Nebraska before coming back to Wyoming in 2014. I love this industry because we are at the forefront of helping prepare people for times of need.

It truly has been a year for the history books and there is plenty of it left. I do not know about any of you, but I am very tired of virtual meetings. We were all very disappointed when we could not meet at our annual convention. The AWIA COVID-19 Partner and Trade Show alternative that companies participated in at the last moment was a unique idea and participation was very appreciated. I think that we are all trying to find an effective way to stay engaged in life so we can meet the needs of our clients.

There have been several industry

articles on navigating these times of lost business income, both in claims and personally. I am appreciative to the "Big I" and "PIA" for keeping us up to date on the nation-wide happenings as well as providing tangible resources to help agencies thrive. I encourage you to read the information that comes from this organization to help you remain current in these fast-changing times.

Finally, thank you for your continued support of AWIA through your membership. 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

will be held June 15-17, 2021 at the Ramkota Hotel in Casper.

Adam Luce, AAI - PIA National Director

I just finished up the National Directors meeting from the safety of my office this year.

I was humbled and honored to give the Invocation to start our Annual Meeting for 2020. My request was for courage in facing this fearful year, and that we lead from the principle of pooling resources to help those in times of disaster.

Just a few weeks ago PIA's President Elect Wayne White participated in a Select Congressional Roundtable focused on providing immediate relief to small businesses in future pandemic outbreaks. The potential for creating the Pandemic Risk Insurance Act (PRIA) and the importance of pursuing a public-private partnership affordable for small business and workable for insurance markets are key to addressing the issue.

A few months ago Ken sent out information on reimbursement from

\$500 in reimbursements between the

(Continued on page 2)





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Greetings all, I hope this finds you and yours healthy and happy. The IIABA recently conducted a national survey of Big "I" leadership agencies that shows that the COVID-19 pandemic continues to have a significant impact on the day-to-day operations of independent insurance agencies as the crisis lingers

Quoted from the IIABA website, the top findings from the survey include:

Almost half of agencies transitioned all or most of their staff to remote work.

Nearly half of agencies report decreased revenue for 2020.

46% of agencies have experienced a loss of commercial lines clients.

Brad Jackson IIABA NATIONAL DIRECTOR

"The survey also found that about 70% of agencies have received a PPP loan (grant) or other grants or financial assistance during the pandemic. In more than 41% of responding agencies, the majority of staff is still working remotely, while 43% of respondents said most of their staff is currently working in their offices."

"This research shows that, like the many small business clients they serve, independent insurance agents and brokers around the country have been significantly affected by the coronavirus pandemic and the difficult economic environment it has created," says Bob Rusbuldt, Big "I" president & CEO. "

Survey respondents identified areas they would find most beneficial during and after the pandemic in order to continue agency operations. Top responses were assistance with building or enhancing an online presence for marketing, guidance and talking points about the crisis and coverages for their clients, assistance with home-based technology for remote workers and assistance with online business tools.

"The Big 'I' has resources and expertise to help our members in these areas where their businesses need it most," says Madelyn Flannagan, Big "I" vice president for agent development, education and research. "Despite their challenges, independent insurance agents are proving they're strong and nimble during troubled times, working hard to sustain their own businesses while at the same time assisting many of their clients who are in crisis."

"In April, The Big "I" established the Trusted Choice® COVID-19 Disaster Relief Fund through generous donations of more than \$2 million from carrier partners. To date, it has processed more than 2,000 applications from independent agency members needing assistance for operations during and following the pandemic. Through the Big

"I" coronavirus resource page, members also have access to tools and other materials which provide guidance in navigating the effects of the COVID-19 crisis."



PIA National Director's Report (cont.)

(Continued from page 1)

Marketing Vault and Agency Journey mapping resources on the PIA website. Thanks to a partnership with National General Insurance, Progressive Insurance, State Auto Insurance Companies and West Bend Mutual Insurance Company. In these difficult times PIA knows that agents need to be able to increase business using DMV or hire and retain employees via Journey Mapping and \$500 in reimbursements can go a long way to help reach customers and retain or add staff.

Another resource PIA is excited to

offering the coming weeks will be a Crisis Resource HUB, in response to not only the Pandemic but other Crisis management as well.

PIA welcomed captive agents with Nationwide to the Independent Agency force creating a positive increase in PIA membership and most importantly becoming a critical resource to those agents as they transition from captive to independent agencies.

Just a reminder, Hartford Flood is a great way to help support AWIA and get top commissions on Flood insurance!

Be safe, be well, be kind, and have courage!

As part of PIA's ongoing partnership with The Hartford's flood insurance program, we are proud to provide PIA members with the latest <u>Flood Agent eNewsletter</u> produced by The Hartford for its flood insurance agents.

In addition to The Hartford's eNewsletters, PIA members visiting PIA's Flood Insurance Marketing Support Center can download flyers to help their clients prepare for floods, deal with the aftermath of flooding, and how to prepare for a visit by an adjuster. PIA thanks The Hartford for these excellent materials. ww.pianet.com for more information.

Ken Hauck, CIC, ARM, CPIA-EVP report



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

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

We've learned that many people expect the insurance industry to be the backstop for otherwise "uninsured" issues. Lawsuits have

already been filed in several states regarding business interruption and all referring to the words "all risk". That should be a lesson to all of us—your words are important—be careful, document.

As of this writing, 11 courts have said "no" to plaintiffs and two courts have said "let's go to trial".

We've learned that regulators in 38 states were demanding or requesting modifications to non-cancellations, late fees and renewals. Most major companies announced their cooperation on behalf of their customers.

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

And, we've learned that the insurance companies we represent can be very generous with their customers and with the independent agents who represent them

Daniel York — Past-President

Wyoming News: Daniel York is officially the Past President of AWIA

Thank you! It has been a privilege to serve as the President of AWIA for the last two years. Highlighting my time as President was the opportunity to meet so many people and learn so much from each person. I am confident that the new executive committee will do a great job taking us to the next chapter in light of all the changes that have and are occurring. I believe they are well-prepared for whatever the rest of 2020 may bring.

The legislative committee is preparing to take an active role in the 2021 legislative session. While we anticipate budget issues to dominate the headlines, we are preparing for possible proposed changes to several areas:



matching siding issues, Claimsmade reporting policies, and after market parts.

Hope to see you all in Cheyenne for the Shrimp Bash.











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Education Corner

Virtual University

Look for the CE ap-

proved 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

NEW!

2020.

Pre-Licensing

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

\$ New! \$

\$cholarships 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 2020. (sign up on AWIA website and use the "Liberty/Safeco" code)





ABEN

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

www.awia.com

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









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

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

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

TOOLS TO STRENGTHEN YOUR ONLINE PRESENCE

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

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

Visit reboot.independentagent.com for more info!

REIMBURSEMENT & REFERRALS

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

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

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THE ASSOCIATION OF WYOMING INSURANCE AGENTS

TRUSTED CHOICE® & BIG "I" RESOURCES



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

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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.



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GRAPHICS







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



VIDEOS









DIRECT MAILERS



Trusted Choice Logo Download

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



TRAINING PROGRAMS

Advertising 101

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

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

The Power of 30 Seconds™

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

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



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

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

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

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







National Association of Professional Insurance Agents

A TRIA for Cyberattacks?

A Federal Backstop for Insuring Against Cyberattacks Is Proposed

Honoring the Best: The PIA National Awards

Selective Named Company of the Year

Connie Boyd Named Company Representative of the Year

Tompkins Insurance Agencies Receives Social Media Award

New PIA National Officers Installed

PIA Affiliates Honored for Membership Growth

PIA Supports Long Term Renewal of TRIA

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

The Future of Insurance: Agents and Brokers

Insurance futurologist David A. Smith assesses the potential

of ongoing trends to impact agents and brokers in a rapidly

changing insurance landscape.

Three Brand Elements That Attract Customers

Peter van Aartrijk dissects the brand-building process as

it applies to insurance agencies.

PIA Member Benefit Spotlight

PIA's 2019 Agency Marketing Guide Now Available Online.

To View This Issue of PIA Connection, Go Here:

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

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

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

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

Enjoy PIA Connection!

PIA Cyber Insurance Now Available to Sell by Independent Agents

Enhanced Cyber Coverage Tailored to Small and Mid-Sized Businesses

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

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

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

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

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

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

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

Coverage for HIPAA fines.

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

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

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

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

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

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

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

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

This press release is available at: https://pjanet.com/news/press-releases/2019/pjacyberinsurancenowavailabletosellbyagents022619

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



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We are dedicated to building strong relationships with you and your customers by offering the programs, products, coverages and service you deserve.

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- Regular communications to keep you up to date on NFIP changes or hot topics in the flood insurance industry
- · Flood continuing education on claims, grandfathering, underwriting and more
- · Book roll assistance with unified support teams readily available to walk you through the process
- · A flood zone determination tool



A win, win solution.

Similar to you, we aim to provide insurance solutions with our customers' best interest in mind. And, selling flood insurance can help you achieve that, as standard insurance policies don't typically cover flooding.

Selective provides flood insurance for both personal and commercial risks nationwide. And while most flood policies are typically written on personal property, we've seen an increased need for flood protection on commercial entities such as:

- Apartment Buildings
- Churches/Schools
- Condominium Associations/Units

- · Hotels/Motels/Restaurants
- Malls Municipalities

Take charge. Writing flood with Selective provides you the opportunity to work with a carrier who will support your growth potential through account rounding, increased retention, mitigated E&O exposures and delivery of a best-in-class customer experience. Our commitment is to provide you with flood insurance solutions that will help increase market share and drive more business through your doors.

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Liberty Mutual Business Insurance Safeco Personal Insurance





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MetLife Auto & Home

Fred Beck

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Safeco Insurance

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MetLife Auto & Home

Fred Beck

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Ringwalt & Liesche

Shaun T. Olsson

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Risk Placement Services

Pam Zakarian

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Travelers Insurance

Tim Bishop 10825 E. Geddes Ave.

720.200.8104 Centennial, CO 80112 trbishop@travelers.com

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Contact AWIA

307.201.4801

Important AWIA Contact Information

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Important Phone Numbers

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

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Greff, Peter
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Johnson, Linda L
Johnson, Roxanne777-7319 Licensing Support Specialist
McFarland, Becky777-7401 Staff Attorney
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Tarr, Amanda
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