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Big I Oregon
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 Phone: 503-274-4000
 Fax: 503-274-0062
 Toll Free: 866-774-4226

Big I Oregon Staff

Tyra Dressel | Executive Director
tyra@bigioregon.com

Heather Kressin | Member Engagement Coordinator
heather@bigioregon.com

Mike Eliason | Big I Oregon Lobbyist
mike@eliasonpa.com

Lyra Rutledge | Agency E&O Senior Account Executive
oregoneoteam@bigioregon.com

Summer Cole | AVP, Agency Development, Big I Advantage
summer.cole@iiaba.net

April Pitz | RLI Administrator
April.Pitz@iiaba.net

Marie Toney | Senior Account Executive (E&O/Cyber)
oregoneoteam@bigioregon.com

Melissa Reed | Director of Agency E&O
oregoneoteam@bigioregon.com

Jill Tieu | Bookkeeper
jillt@bigioregon.com

General Questions/Support
support@bigioregon.com

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RESILIENT, RELEVANT, READY: WHAT'S NEXT FOR OREGON'S INDEPENDENT AGENTS



By Dellas Waldo
Big I Oregon President
Field-Waldo Insurance

As I step into the role of President of Big I Oregon, I feel gratitude and excitement. As the third generation to lead our family agency, Field-Waldo Insurance Agencies, Inc., this industry has shaped my life from an early age. I grew up hearing insurance stories at the dinner table—some inspiring, some funny, and a few that reminded me there's never a dull moment in this industry. If you'd told me then that I would one day be writing a presidential message, I might have assumed you meant someone else. Yet here we are, and I'm honored to carry forward both my family's legacy and the legacy of this community of independent agents.

Independent agents do more than sell insurance - we guide families, protect businesses, and support our communities. We do this in a world changing faster every

year. As we step into 2026, I believe we are entering a promising era for independent agencies. Despite market shifts, rising complexity, and growing client expectations, our channel continues to adapt and lead with resilience.

My optimism comes from what I see every day among Oregon's agents. We are entrepreneurs who embrace uncertainty, advisors who know relationships outlast algorithms, and problem solvers who turn challenges into opportunities. And yes, we keep our sense of humor—an essential skill when the inbox moves faster than policy change requests on a Friday at 4:55 p.m.

Looking ahead, I'm energized by the Big I Oregon board. This group brings together experience, fresh ideas, and a commitment to strengthening our association. We have leaders who understand the evolving landscape, voices that push us to think differently, and partners ready to roll up their sleeves. Serving alongside this board is truly

an honor, and one of my goals is to keep us moving forward while giving them as few reasons as possible to regret handing me a microphone!

Our member partners, including agencies, carriers, vendors, and collaborators—are the heartbeat of this organization. You invest in teams, innovate processes, mentor new talent, and shape the future of our industry. Our partnerships with carriers and service providers strengthen the independent agency channel and the value we deliver to Oregon consumers. We are strongest when we stand together, and I'm committed to ensuring every voice feels supported.

As President, my goal is to champion what makes the independent agency system exceptional. I will prioritize connection—between agencies, leaders, and every member who wants to be involved. I believe independent agents are positioned for growth like never before. A priority for me this year is expanding education around the advantages of Big I Oregon membership, ensuring every agency fully understands and can leverage the resources available to them.

This year, we'll invest in building community, developing leaders, and expanding ways for members to engage. I'm excited to celebrate your successes and continue driving Big I Oregon forward.

Call to Action:

I'd like to give you all a challenge - get involved! Attend an event, join a committee, reach out to a fellow agent, or share an idea. Your participation matters, and together we can make 2026 a year of progress and possibility.



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THE DIRECTOR'S CORNER



SETTING THE COURSE: FORECAST BREAKFAST RECAP & THE ROAD AHEAD FOR 2026



By Tyra Dressel

Executive Director of
Big I Oregon

Big I Oregon kicked off the year in strong fashion with our annual Forecast Breakfast, bringing members together on January 9th for insight, connection, and celebration. As the first event on our 2026 calendar, the morning set the tone for the year ahead, grounded in leadership, community, and forward momentum.

Attendees heard timely perspectives from two respected industry voices.

John Mitchell, PhD, of M&H Economic Consultants, shared a national and state economic outlook, offering context on the broader forces shaping the business environment.

Christopher Darst, Managing Director at MarshBerry, followed with a State of the Insurance Industry update, exploring current

trends impacting agencies nationwide.

Together, the presentations helped frame the year ahead, with those in attendance receiving valuable information and perspective to support informed decision-making in the months ahead.

The Forecast Breakfast also served as an opportunity to recognize the people who lead and elevate Big I Oregon.

We proudly ceremonially swore in our 2026 Officers:

- **Dellas Waldo**, President
- **Michelle Gallardo**, President-Elect
- **Angela Williams**, Vice President
- **Stephen Smelley**, National Director
- **Todd Blacksher**, Finance Chair
- **Dallas Ross**, Immediate Past President

This year's leadership slate reflects both continuity and the future of the association. President Dellas Waldo follows in the footsteps of his father and grandfather, both of whom

previously served as Presidents of Big I Oregon, continuing a meaningful family legacy of service and leadership within the independent insurance community. Adding to that legacy moment, Lisa Cheek of Field-Waldo Insurance, an employee of Dellas Waldo's agency, is serving as Big I Oregon's NextGen Chair during Dellas' presidency. The pairing is a special echo of a past milestone, recalling the year Stephen Smelley served as President while his daughter, Dallas Ross, simultaneously held the role of NextGen Chair. Dallas continued her service to the association, progressing through the leadership chairs and ultimately serving as Big I Oregon's President in 2025—underscoring the organization's long-standing commitment to developing leaders across generations.

We also celebrated outstanding achievement across our membership by honoring our 2025 Award Winners:

- **Products & Services Person of the Year:** Darren Eversol, Imperial PFS
- **Carrier/Company Person of the Year:** Courtney Atwood, Sentry Insurance
- **NextGen of the Year:** Lisa Cheek, Field-Waldo Insurance
- **Account Manager/CSR of the Year:** Jessica Ganieany, Northwest Insurance Service
- **Agent of the Year:** Angela Williams, Huggins Insurance

Adding to the excitement, Dallas Ross attended every event, Board and Executive Committee meeting, and the National Legislative Conference as part of our 2025 Passport to Excellence. In celebration of our "Taking it on the Road" theme, she rode away with the grand prize...a brand-new e-bike.

With the year officially underway, Big I Oregon is ready to keep moving forward. Our 2026 calendar reflects our continued commitment to education, advocacy, and connection, bringing members together across the state and beyond.

Upcoming events include:

- **March 4: Board & Gold Level and Above Premier Partners Dinner** – Inn at Spanish Head, Lincoln City
- **March 5–6: Connect & Educate Symposium** – Inn at Spanish Head, Lincoln City
- **March 12: Independent Women's Summit** – McMenamins Kennedy School, Portland
- **April 15: Drives for Dreams** – Topgolf, Hillsboro
- **April 22–24: Big I National Legislative Conference** – Washington, DC
- **May 13: Convention on the Road** – Ninkasi Brewing, Eugene
- **June 18: Premier Partner Appreciation** – The Kitchen at Middleground Farms, Wilsonville
- **September 17: Big I Oregon Golf Tournament**– OGA Golf Course, Woodburn
- **October 20: Board, Past Presidents & Gold Level and Above Premier Partners Dinner** – TBD, Portland
- **October 21: Convention on the Road** – The Loft at 8th Avenue, Portland
- **December 3: Ugly Sweater Holiday Party** – TBD, Portland Metro Area

Each event is designed to strengthen relationships, share knowledge, and support the success of independent agents throughout Oregon.

As we look ahead, one thing is certain: the road forward is best traveled together. We look forward to seeing you throughout 2026.



2026 FORECAST BREAKFAST

BIG I INSTALLATION OF OFFICERS & 2025 AWARDS

January 9, 2026 | Tigard, OR

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WHY THE 2026 OREGON LEGISLATIVE SESSION MATTERS FOR INSURANCE AGENTS



By Mike Eliason
Big I Oregon Lobbyist

The 2026 Oregon Legislative Session is on the horizon, and in fact will be well underway by the time you read this. Each session tends to have its own unique rhythm, and the overarching theme for our current times is federal uncertainty. The combination of diminished federal funding, lack of a consistent understanding of what's coming next, and the state legislature's own missteps is causing tremendous concerns about the ability to fund basic services in Oregon. Solving both a short-term budget crisis while also preparing for a sizable deficit over the next decade will be the main focus of the legislature in February.

Since the legislative process in Oregon is a bit unique, it's important to understand the logistics and schedule. Because of a constitutional amendment approved by voters in 2010, we have annual sessions that function differently depending on the year. In odd-numbered years, there is a "long" session, which is capped at a maximum of 160 days. That session took place in 2025. This year, the "short" session will take place, and is limited to 35 days. The original purpose of the short session

was to address straightforward policy issues that are technical in nature and relatively uncontroversial, as well as make mid-biennium budget adjustments as needed. It hasn't exactly worked out that way over the past 15 years and we've seen major policy bills like statewide minimum wage increases, 100% clean energy mandates and other weighty issues pass. It can be frustrating to stakeholders and the general public to see those major issues rammed through the process in such a condensed timeline.

That short timeline results in bill limits on individual legislators. During the long session, legislators can introduce an unlimited number of bills. During a short session, they are limited to only two bills. Each committee can introduce an additional three bills, and statewide officials such as the Governor and Secretary of State can also introduce a handful. All told, there are usually about 350-400 bills in a short session, as compared to over 3,000 in a typical long session. That helps the presiding officers manage the schedule and meet deadlines. With few exceptions, all bills are required to move out of their first committee by Monday, February 16. That's just two weeks after the start of the session and with a required end date no later than Sunday, March 8th.

At the top of the list of issues that will consume most of the oxygen in the Capitol, is what the majority Democrats are calling their "federal

response package.” You will see bills ranging from not allowing law enforcement to wear masks, allowing citizens to sue immigration agents who violate their constitutional rights, requiring the state to withhold payments to the federal government if the federal funds are reduced, not allowing state and local governments to collaborate with the federal government in selling any public lands in Oregon, the list goes on. Another big issue will be addressing the failure of the transportation funding package, a scaled-down version of which passed in a fall special session but was quickly referred to voters by a coalition led by Rep. Ed Diehl (R-Scio) and a host of volunteers. Governor Kotek is now asking the legislature to repeal the entire bill (not just the tax increase portions) during the session, so that it will not be on the same ballot as her own race and other legislators in November 2026. Expect that to be a very contentious issue, as there is debate over whether the legislature can even repeal a bill that has been successfully certified to the ballot.

For the insurance industry, it’s deja vu all over again: for the better part of two decades there has been an attempt to add violations of the insurance code to the Unlawful Trade Practices Act, which would allow a private right of action for citizens to file suit against their insurance carrier for alleged wrongs. We’ve seen versions of this in other states and the resulting increase in litigation costs and premium increases on policyholders. Well, it’s back again, in the form of a new bill sponsored by Rep. April Dobson (D-Happy Valley/North Clackamas County). Another prominent issue for the industry will be making sure homeowners insurance is available and affordable in high wildfire risk areas. Senator Jeff Golden (D-Ashland) is making this issue a high priority in his Senate Natural Resources and Wildfire Committee.

Overlaying all of this is that it’s an election year, so expect plenty

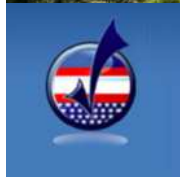
of posturing and hard feelings between the two major parties. The breakdown in relationships between Democrats and Republicans over the past few sessions is making it harder to find common ground on fixing the issues that plague Oregon today, including our poor national rankings in education, housing, homelessness, and the high cost of living here.

Without a focused and coordinated advocacy effort, it is hard for anyone to cut through the political noise and gain the voice needed at times to impact change or keep things working as they are. Even a small contribution to OIPAC helps to fuel the advocacy efforts that protect, promote, and strengthen the independent agency system, ensuring agents maintain a powerful, unified voice in federal policymaking.

Scan the QR Code to help fuel the future you want to see for the industry.



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– Mike Eliason, Big I Oregon Lobbyist

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Working closely with the Big “I” advocacy team, InsurPac, the Big “I” federal political action committee (PAC), supports efforts to promote, protect and strengthen the independent agency system. Each election cycle, InsurPac raises and distributes around \$2.6 million, making it one of the largest small business PACs in the nation. Established in 1974, InsurPac stands as one of the largest small business PACs in the nation and the most well-known PAC in the insurance industry.

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Ken Davis



David Zehntbauer

A NEW CHAPTER FOR BIG I OREGON LEGAL COUNSEL

After 37 years as an attorney and more than 50 years in the workforce, including his first nine years with his family's Portland insurance agency, Alfred J. Davis Company, attorney Ken Davis retired at the end of 2025.

Ken's law firm, Dunn Carney LLP, has been an associate member of the Independent Insurance Agents & Brokers of Oregon (Big I Oregon) for more than 35 years, and Ken himself was actively involved with Big I Oregon for nearly three decades. During that time, he served both as legal counsel to the association and as a trusted resource for Big I Oregon members.

"Having grown up in the insurance business and then working as an independent agent for nine years after entering the workforce, it was natural for me to want to work with Big I Oregon and its members as an attorney," Ken said. "It has truly been a pleasure."

With Ken's retirement, Dunn Carney partner David Zehntbauer will assume Ken's role as

counsel to Big I Oregon and as a legal resource for its members. David is an experienced business attorney who has worked extensively with insurance agencies and is eager to continue Dunn Carney's long-standing tradition of service to Big I Oregon and its members.

As a benefit to Big I Oregon members, Dunn Carney offers a free 30-minute initial phone consultation for general business advice, including guidance related to agency sales or purchases. If the firm is engaged for a project, members receive a 10% discount on Dunn Carney's regular hourly rates for the duration of the engagement.

We extend our best wishes to Ken as he begins the next chapter of his journey and warmly welcome David in his new role serving Big I Oregon and its members. We also thank Ken for his many years of dedicated service to the association. His deep knowledge of the insurance industry, steady counsel, and collegial approach made him a true pleasure to work with.



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1 YEAR AFTER LA FIRES: HOW RISK, COVERAGE AND INSURABILITY HAVE SHIFTED

By Diane Delaney

CEO & Executive Director, Private Risk Management Association

One year after wildfires burned through Los Angeles neighborhoods once considered lower risk, the scale and spread of insured losses exposed how quickly conditions on the ground can shift. The Los Angeles wildfires served as a stress test for the insurance system, the regulatory environment and the advisory model independent agents rely on every day.

For independent agents, the lesson is not only about wildfire exposure but also about how risk itself is evolving. As a result, our approach to insurance, construction and risk management must evolve just as quickly. The question now is whether carriers, agents and local officials can apply those findings fast enough to keep pace with the next season's conditions.

However, the protection gap continues to widen. The gap between total economic damage and insured recovery continues to grow. Insurance alone cannot restore every loss, particularly in catastrophes such as those in LA.

Insured losses from the wildfires reached an estimated \$40 billion, according to Swiss Re, while overall economic losses could exceed \$250 billion when longer-term and indirect impacts are included, according to Moody's "RMS Event Response." This reinforces a critical reality: insurance must be positioned as one component

of resilience, not a complete financial solution. Here are three ways the industry has shifted after the Los Angeles wildfires:

1) Layered defense matters more than ever.

Protection against wildfire risk requires a combination of coverage and risk management measures. In high-risk states like California, the "2025 PRMA Private Client Insurance Insights Survey" found that 30% of private client households reported difficulty securing homeowners insurance, so many accepted whatever option they could get rather than one that provided adequate protection. When losses occurred, policy limits, exclusions and structural constraints quickly surfaced.

For many, the California FAIR Plan became the default insurance option—not because it was ideal, but because it was often the only choice. Its limited coverage scope, funding uncertainty and lack of protection for secondary structures and additional living expenses exposed significant gaps.

When clients are placed in last-resort mechanisms, agents must clearly position those policies as incomplete foundations. Where possible, additional layers, strategies and planning conversations are essential.

"Mitigation can't wait until the threat is visible," says

O.P. Almaraz, founder of Allied Disaster Defense. “When the Palisades fires hit, the volume of under-protected homeowners urgently seeking help was overwhelming.” Resiliency steps must be taken well before a fire approaches. For clients who are unsure where to begin, Almaraz highlights three relatively low-cost steps homeowners can take today:

- **Keep embers out.** Install 1/16- to 1/8-inch noncombustible, corrosion-resistant metal mesh screens over attic vents to block wind-blown embers.
- **Clear the first five feet.** Remove combustible plants and replace wood mulch within 5 feet of the home with stone or crushed granite to reduce ignition risk.
- **Use a Class A fire-rated roof.** Many roofing materials qualify, including asphalt shingles, concrete, brick, masonry tiles and metal roofing. Wood shake shingles do not meet Class A fire-resistant standards. If in doubt, the Office of the State Fire Marshal maintains a list of approved materials.

2) Carrier retreat is permanently reshaping the market. Carrier pullback from high-risk regions is accelerating, pushing more homeowners into the excess & surplus market. While these options offer flexibility, they often come with higher costs, tighter terms and less standardized claims handling.

As a result, carrier evaluation, financial strength and claims expertise are more critical than ever. The agent’s value lies in helping clients navigate this complexity and understand the tradeoffs involved.

At the same time, emerging solutions, such as parametric insurance, captives and public-private risk-sharing models are gaining attention as traditional insurance struggles to absorb catastrophic risks. These options are not replacements for traditional insurance, but they may become essential complements when conventional coverage reaches its limits.

3) Insurability is becoming conditional. Insurers

are increasingly tying coverage availability to mitigation measures, construction materials, defensible space and property characteristics. Insurance is no longer passive; it is contingent.

Agents must be prepared to explain that maintaining coverage may now require the homeowner to take action. The role of the advisor is expanding from policy placement to long-term insurability planning.

The lessons from the LA wildfires are not hypothetical. They are already reshaping underwriting, availability, pricing and the expectations placed on homeowners and their advisors.

Independent agents must move beyond reacting to carrier decisions and instead lead proactive, informed conversations about insurability. That begins with reframing insurance as one part of a broader resilience strategy that includes mitigation, construction choices and long-term planning.

Agents should:

- Make it clear where insurance coverage ends and which risks clients are still responsible for.
- Help clients understand that coverage availability may depend on mitigation steps and property features.
- Support homeowners in building layered protection.
- Understand alternative insurance options well enough to explain them clearly when traditional coverage is no longer enough.

Wildfires are no longer a seasonal or regional issue. They represent a year-round, nationwide risk, and our approach to insurance, construction and risk management must evolve to match that reality.

Originally published on [IAMagazine.com](https://iamagazine.com) in January 2026

Diane Delaney is CEO & executive director of Private Risk Management Association, a nonprofit trade group advancing standards, advocacy and expertise in the high net-worth insurance sector.

2026

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THE *OREGON CONNECTION*

WHERE COMMUNITY, EDUCATION, AND EXCELLENCE MEET

JANUARY 9

Forecast Breakfast
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MAY 13

Convention on the Road
Ninkasi Brewing
Eugene, OR

MARCH 5-6

Connect & Educate Symposium
Inn at Spanish Head
Lincoln City, OR

JUNE 18

Premier Partner Appreciation
The Kitchen at Middleground Farms
Wilsonville, OR

MARCH 12

Independent Women's Summit
McMenamin's Kennedy School
Portland, OR

SEPTEMBER 17

Big I Oregon Golf Tournament
OGA Golf Course
Woodburn, OR

APRIL 15

Drives for Dreams
Topgolf
Hillsboro, OR

OCTOBER 21

Convention on the Road
The Loft at 8th Avenue
Portland, OR

APRIL 22-24

Big I National Legislative Conference
Washington, DC

DECEMBER 3

Ugly Sweater Holiday Party
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Connecting • Inspiring • Empowering

**Join Big I Oregon for our 2026
Independent Women's Summit!**

This groundbreaking event is all about empowering and celebrating the incredible women in our industry. Expect a day filled with bold ideas, inspiring stories, and powerful conversations. With women making up nearly 60% of the workforce, this summit is not just timely—it's essential.

Don't miss your chance to be part of this transformative movement, where you'll connect with trailblazing women and gain tools to take your career to the next level.

March 12, 2026

12:30 PM - 6:00 PM
McMenamins Kennedy School
5736 NE 33rd Ave, Portland

SCAN TO REGISTER:



STRENGTHENING OUR INDUSTRY, ONE EMERGING LEADER AT A TIME



By Lisa Cheek

NextGen Chair
Field-Waldo Insurance

Looking ahead to all that 2026 will bring, I am truly honored and excited to step into the Chair role for NextGen. During my time with this incredible group, I have been surrounded by strong, thoughtful leaders who set the bar high. Most recently, Kyle Craig served with integrity, approachability and a commitment to ensuring every voice at the table was valued. I am grateful for the foundation he has laid and the example he set.

The mission of NextGen has always been clear and powerful. We work to encourage and support independent insurance professionals who are under 45 or with fewer than 5 years in the industry. Our purpose is to create genuine connection with like-minded peers and build a space where every member can grow in confidence, capability and impact. Whether someone is just starting their career or looking to strengthen their path forward, this community exists to walk alongside them.

Each year we host multiple events designed to give back, open doors and strengthen the future of our industry. From community-focused outreach to networking opportunities with insurance professionals across the state,

our events are intentionally built to foster growth. I encourage you to support the NextGen members in your offices by inviting them to participate. Many favorites return year after year, including the social time at the Symposium and Drives for Dreams, which continues to be one of the most meaningful experiences for our members.

With the challenges facing the insurance industry today and the rapid evolution of technology, staying connected and forward-thinking is more important than ever. The work we do in NextGen and the relationships built through these events help ensure we remain adaptable and prepared for whatever comes next. We are the next generation of independent insurance professionals, and together we will help shape how the industry grows and how our insureds experience the work we do.

As I step into this new leadership role, I am eager to continue building our NextGen team in the year ahead. My hope is that when we look back a year from now, we will see measurable growth, deeper engagement and the beginning of an even stronger presence for independent agents across Oregon.

If you have someone on your team who would benefit from mentorship, community and networking, I would love to connect with them.



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MAXIMIZING YOUR COMMERCIAL LINES STRATEGY FOR 2026

By Brenna Johnson

Senior Vice President of Product Management, EZLynx.

The start of a new year is a chance to refocus on essential agency goals, such as growing revenue, strengthening client relationships and diversifying your book of business. Commercial lines can be a great way to achieve this. But let's be honest, these accounts often feel more intimidating than exciting.

You've likely experienced the challenges firsthand—ones like complex submissions, inconsistent carrier requirements and workflows that consume far more time than they should. Meanwhile, clients expect faster turnaround and a higher level of service than ever before.

The problem isn't your ambition. It's that commercial lines haven't evolved operationally at the same pace as client expectations. Fortunately, technology is beginning to change that.

Expanding your commercial insurance book offers independent agents several strategic opportunities to grow their business and strengthen client relationships.

Nearly 4 in 5—77%—of U.S. small businesses remain underinsured or lack adequate

commercial coverage, according to the "2025 Hiscox Underinsurance in Small Business Report." Many mistakenly believe their personal insurance policies, such as homeowners or auto, extend to their business risks—but they usually do not. This coverage gap presents a major opportunity for independent agents to become trusted advisors by educating clients, addressing overlooked risks, and building long-term relationships.

Agents who strengthen their commercial offerings can also maximize revenue with cross-selling opportunities. Commercial insurance policies typically carry higher premiums than personal lines, resulting in larger commissions per policy. As businesses grow, they often need multiple types of coverage, creating natural opportunities for independent agents to build deeper relationships with clients and offer bundled packages and cross-sell additional policies.

Easing the Commercial Burden with Technology

If you're looking for an avenue to maximize revenue and build long-term client relationships, here are four technology

capabilities that can help you save time and expand your commercial insurance book:

1) Save time with single-entry workflows.

Re-entering data across systems not only slows you down but also steals time from selling and servicing accounts—time you can't afford to lose when expanding into new lines of business.

Single-entry systems let you enter client information once and leverage it across multiple daily workflows, including claims management, billing and invoicing, policy applications, and even generating commercial quotes from multiple carriers at the same time. This streamlines your day, reduces errors and eliminates the friction of jumping between systems.

2) Win clients with branded proposals.

Once you've secured quotes, presenting them to clients clearly and professionally can be just as challenging. Automated template tools can help you generate professional, agency-branded email proposals in seconds. Commercial clients can easily see and understand the options you've gathered for them and compare key information, such as policy type, carrier, and premium, at a glance.

3) Boost efficiency with automated workflows.

You can also leverage automation to set up workflows in your agency management system (AMS) that trigger follow-ups, renewal reminders and document requests. This keeps your commercial book organized and ensures

no client ever gets overlooked, helping you manage a growing line while boosting retention.

4) Impress clients with service portals.

Staying competitive means meeting clients' expectations for immediate service. But managing growing demands can be tough. A self-service portal provides clients with 24/7 access to the documents and information they request most frequently, such as certificates of insurance, ID cards, and policy documents, reducing service calls and freeing you to focus on higher-value tasks.

Expanding your business with technology doesn't mean less face-to-face time. In fact, it often gives you more opportunities to advise and build stronger connections with your clients.

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Brenna Johnson is senior vice president of product management at EZLynx.

The advertisement features a blue background with a central graphic of a white cube with 'IMPERIAL PFS' on its side. Above the cube is a circular graphic with 'ALL IN ONE PLATFORM' in the center, surrounded by four categories: 'Premium Financing', 'Payment Options', 'Secure eSign', and 'Document Storage & Delivery'. To the right of the cube is the text 'The Power of ONE.' Below the cube is a list of features: 'PREMIUM FINANCE', 'IPFS PAYMENTS', 'SECURE eSIGN', and 'DOCUMENT DELIVERY & STORAGE'. To the right of the list is the text 'Consolidate Premium Finance & Payments' and 'Manage all your payment needs with one vendor in a single, reliable and robust platform capable of handling both payment transactions and premium financing.' Below this is a section titled 'FEATURING IPFS PAYMENTS POWERED BY A NDDONE' and 'Benefits' with three bullet points: 'Consolidated user experience for payments and premium finance', 'Proven technology and service infrastructure', and 'Quick, simple, and secure payment collection for insurance premiums'. At the bottom of the ad is a contact information bar: 'Contact Darren Eversole | 503-957-5460 | darren.eversole@ipfs.com'.

ALL IN ONE PLATFORM

- PREMIUM FINANCE
- IPFS PAYMENTS
- SECURE eSIGN
- DOCUMENT DELIVERY & STORAGE

Consolidate Premium Finance & Payments

Manage all your payment needs with one vendor in a single, reliable and robust platform capable of handling both payment transactions and premium financing.

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Benefits

- Consolidated user experience for payments and premium finance
- Proven technology and service infrastructure
- Quick, simple, and secure payment collection for insurance premiums

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E&O GUARDIAN: A RISK MANAGEMENT HUB FOR SWISS RE E&O POLICYHOLDERS

By Evan Leitch

Swiss Re Approved Auditor – Virtual Agency Solutions

Errors & Omissions (E&O) claims are a reality for all insurance agencies. Even small oversights in client communication, coverage recommendations, or policy documentation can lead to costly claims. The difference between agencies that succeed and those that struggle often comes down to how they manage risk before mistakes occur. E&O Guardian, a Big “I” member resource available at www.independentagent.com/eo-guardian is a comprehensive risk management resource developed by the Big “I” to help agencies reduce exposure and improve their operations.

The Big “I” Members and Swiss Re policyholders are able to access:

Practical Tools for Agencies

E&O Guardian provides a variety of templates and resources to help agencies implement consistent, reliable processes:

- **Sample Procedure Manual** – Step-by-step

workflows to ensure staff follow consistent internal processes.

- **Coverage Checklists** – Verify that all necessary coverage elements are addressed for each client and minimize the likelihood of having a “failure to offer” E&O exposure..
- **Declination Forms** – Document when coverage is declined or limited to protect the agency.
- **Disclaimers** – Clearly communicate the scope and limits of advice or coverage.
- **Sample Letters** – Professional templates for client communications, confirmations, and policy updates.

These tools make it easier for agencies to reduce errors, maintain organized documentation, and protect themselves from potential claims.

Educational Content and Training

The platform also offers articles, downloadable

guides and on-demand webinars covering topics like:

- **Documentation and Communication Best Practices** – Tips for accurately recording client interactions and confirming coverage decisions.
- **Common E&O Claim Triggers** – Insights into frequent mistakes across personal, commercial, and specialty lines.
- **Risk Reduction Strategies** – Practical steps to standardize internal processes and prevent errors before they happen.

Staff at all levels can access content that supports learning, reinforces procedures, and keeps teams up to date on emerging risks.

Claims Data and Insight

Understanding what typically leads to E&O claims is one of the best ways to avoid them. E&O Guardian provides access to claims trends and Swiss Re national claims data, helping agencies:

- Identify the most common causes of E&O claims using national and industry-specific data.
- Analyze patterns from past claims to highlight high-risk areas.
- Implement preventive measures and internal controls before issues arise.

This insight allows agencies to be proactive, rather than reactive, in managing risk.

Who Can Benefit

Some resources on E&O Guardian are exclusive to Swiss Re Corporate Solutions E&O policyholders, while others are open to all Big “i” members. This makes the

platform valuable for:

- New agencies building foundational procedures.
- Established agencies looking to refine risk controls.
- Staff at all levels seeking ongoing professional development.

Independent agencies operate in a fast-moving, complex environment where even minor errors can have significant consequences. By leveraging the tools, templates, checklists, disclaimers, sample letters, educational content, and claims insights offered on E&O Guardian, agencies can standardize operations, strengthen internal processes, and reduce liability exposure.

For agencies committed to improving risk management and protecting their reputation, E&O Guardian is an essential resource. Access it today at

www.independentagent.com/eo-guardian

Agency Compensation 360

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