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PRESIDENT'S MESSAGE

WHEN THE PROFESSIONAL MOVE IS TO SLOW DOWN

By Dellas Waldo
Big I Oregon President
Field-Waldo Insurance

Everything is moving faster.

Answers come quicker. Information is instant. Options appear with a click. In nearly every part of business—and life—the expectation is speed. Faster responses. Faster decisions. Faster outcomes.

Insurance has not been immune to this shift.

But as we move into the second quarter of the year, I think it's worth saying something that may feel slightly out of step with the moment:

> **Some of the most important work we do as independent agents still requires slowing down.**

Speed Has Increased—Responsibility Has Not

There's no question that technology has changed how insurance operates. Tools are better. Data is richer. Processes are more efficient. That progress brings real benefits for agencies and clients alike.

But what hasn't changed is the weight of responsibility. When it comes to protecting a family, a business, or a livelihood, the consequences of coverage decisions remain just as significant as ever.

A faster process doesn't reduce the impact of a missed exclusion.

Instant options don't make trade offs simpler. Quick answers don't eliminate long term risk.

Independent agents operate at the intersection of speed and responsibility. Our value shows up most clearly when we know when not to rush.

Why the Pause Still Matters

Much of what we do well doesn't show up on a dashboard.

It's the extra question during a renewal.

The second look at a policy form.

The conversation that starts with, "Let me explain why this matters."

The willingness to slow things down before moving forward.

We see this play out regularly. A client may want to move quickly on a property policy—especially when options appear more favorable—but a closer look at loss exposures, access considerations, or property specific details can completely change the conversation. Taking time to review those factors, explain their impact, and adjust coverage accordingly isn't about unnecessary delay—it's about ensuring the policy holds up when it's truly needed.

That intentional pause is where mistakes are avoided and trust is built. It's also where professionalism shows itself.

Clients Don't Just Need Options—They Need Judgment

One of the quiet risks of faster systems is the assumption that more options automatically lead

to better decisions. Anyone who has helped a client through a complex coverage choice knows that isn't true.
Clients aren't looking for volume.
They're looking for confidence.

They want to understand what happens after the policy is issued—when a loss occurs, when circumstances change, or when something goes wrong. That understanding doesn't come from speed. It comes from experience, explanation, and honest advice.

Judgment cannot be automated. It has to be practiced.

The Work That Still Matters Most

As market conditions evolve and opportunities expand, it becomes even more important not to confuse momentum with mastery.

The work that continues to matter most includes careful coverage review, clear documentation, thoughtful renewal conversations, setting realistic expectations, and advocating when things don't go as planned.

This isn't slow work—it's deliberate work. And it's what separates a transaction from a professional relationship.

A Final Thought

Progress is good. Efficiency is valuable. Innovation will continue.

But the moments that define our profession rarely happen at full speed. They happen when we pause long enough to ask the right question, take time to explain instead of assume, and choose responsibility over convenience.

As we move through the second quarter, my encouragement is simple:

> **Embrace what makes work easier—but protect what makes it right.**

I encourage every member to stay engaged with Oregon Big I—through education, events, advocacy, and peer connection—because our collective strength is what allows independent agents to continue serving Oregon communities well.

Thank you for the care, judgment, and professionalism you bring to your clients and communities every day. It is an honor to serve as your president.

MOMENTUM, CONNECTION, AND PURPOSE: A POWERFUL QUARTER FOR BIG I OREGON

By Tyra Dressel

Executive Director of Big I Oregon

We came out of the gate strong in the first quarter and we are not slowing down. The second quarter is shaping up to be even more impactful, filled with high-energy events, meaningful connections, and opportunities to grow together. This momentum is a direct reflection of what makes Big I Oregon so powerful: a community that shows up, leans in, and continues to push the independent agency system forward.

Building on a Strong First Quarter

We closed out the first quarter with two standout events, our **Connect & Educate Symposium** and the **Independent Women's Summit**, both held in March and both powerful examples of what our community can accomplish together. As you will see in the following photo spreads, the energy and engagement at both events were undeniable.

The Connect & Educate Symposium, our signature day-and-a-half event, brought together agents and industry partners for meaningful learning and connection. This year's program reached a new level of excellence, with post-event survey results giving instructor **Cheryl Koch** the highest ratings of any presenter in the history of our CE Symposiums. Attendees gained valuable knowledge on timely topics while strengthening relationships that continue to drive their businesses forward, proving that when we invest in high-quality education, our entire community benefits.

Equally impactful, the Independent Women's Summit created space for authentic conversations, professional development, and meaningful connection. This year's lineup of speakers, including **Deborah "Deb" Mohr**, **Meg McKeen**, and a dynamic panel featuring **Kaity Blacksher**, **Kristen Horlacher**, and **Angela Williams**, moderated by **Michelle Gallardo**, Big I Oregon President-Elect, brought powerful insights and real-world perspective to the stage. Attendees left not only with new tools and perspectives, but with a renewed sense of confidence and community.

A powerful example of what it means to be stronger together was seen behind the scenes. For the second year, Russ Schweikert organized a group of men to volunteer at the Summit, generously giving their time to support the event's logistics. Their efforts allowed Big I Oregon staff time to engage, listen to the messages being shared and build deeper connections with attendees. It was a meaningful act of allyship and service that strengthened the experience for everyone involved.

Looking Ahead to an Impactful Second Quarter

As we moved into the second quarter, we continued building on that strong momentum with events that bring both purpose and connection to the forefront.

Our **Drives for Dreams** event once again brought our community together in support of a cause that truly matters. At the time this issue went to print, the event was shaping up to be another successful year, reflecting the generosity and heart of our members. This annual tradition continues to turn connection into impact in a way that is uniquely Big I Oregon.

We are also heading to **Eugene May 13th** for the first stop of our **Convention on the Road** series, continuing our commitment to bringing valuable education and networking opportunities directly to our members across the state.

This stop will feature **John Israel**, Founder and Chief Gratitude Officer of *Mr. Thank You*, presenting **Becoming Irreplaceable**. Featured on ABC News, Fox News, and Good Morning America, John brings a powerful, real-world perspective as he shares practical strategies to build lasting loyalty with clients, teams, and key partners. His message aligns seamlessly with the relationship-driven foundation of the independent agency system and promises to be a standout experience for attendees.

Attendees will also gain practical, forward-looking strategies in our **Agent Best Practices: Technology and Social Media** session. As artificial intelligence and social media continue to reshape the way agencies operate, this session will explore how agents can leverage these tools to gain a competitive edge.

Leading the conversation is **Gabe Gonzalez**, Region Operations Manager for Safeco and Liberty Mutual in the Northwest Region. With more than 28 years dedicated to supporting independent agents, Gabe is known for his commitment to collaboration and his belief that agents succeed when they succeed together. His passion for bringing agents together to share ideas, build relationships, and celebrate success makes him a perfect fit for this conversation and for the spirit of Convention on the Road.

Joining him is featured guest **Andrea Sink**, Sales Executive with Marsh McLennan Agency, who will share how she has successfully used social media to elevate her brand and expand her reach, offering real-world insights agents can apply immediately.

These regional events have quickly become a favorite, offering a more intimate setting with the same high-quality content and connection our members expect. Don't miss your chance to be part of it. Register today.

Stronger Together

What stands out most as we move through the second quarter is the strength of our community. Whether it is through shared learning, meaningful conversations, or acts of service, our members continue to show up for each other and for the future of the independent agency system.

From a strong start to the year to time already spent together on the course and the road ahead in Eugene, one thing is clear: the momentum is real, and it is only growing.

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2026 LEGISLATIVE SESSION UPDATE: TURBULENT BUT ONLY AN APPETIZER FOR WHAT COMES NEXT

By Mike Eliason
Big I Oregon Lobbyist

The 2026 Oregon legislative session has now come to a close. It was another reflection of the growing distance between the two major parties, and it's hard to envision that changing in the next couple of years. Democrats were focused on trying to insulate Oregon from federal policy while also finding money wherever they could, while Republicans focused on ways to increase tax revenue via economic development and business growth.

Ultimately, the Democrats vision won out, as it typically does. They increased taxes by well over $300 million by disconnecting from three tax breaks in the federal tax bill from last year and generally passed very little of note related to economic development. Even the window dressing "Jobs Tax Credit" contained in the disconnect bill (SB 1507) was shrunk by two-thirds in a different bill (the Governor's HB 4084). That might set a record for the shortest tax credit in history: it was diminished before it even went into effect!

It was a relatively uneventful session for the insurance industry, with one giant exception, the perennial Unlawful Trades Practices Act bill. This is the concept that would put violations of the insurance code under the UTPA and essentially allow a second lawsuit (there is already an avenue via the Department of Business and Consumer Services). It came close once again to passing but huge credit to House Republicans for staying locked in opposition against it and even more credit to seven House Democrats, who ignored personal pleas from leadership, the Attorney General and even the Governor, and killed it on the floor.

There is already a bi-partisan commitment from Rep. April Dobson (D-Happy Valley) and Rep. Kim Wallan (R-Medford) to bring it back next year with third party claims exempted (along with agents and defense attorneys again). But that's for next year. The other main insurance bill, Sen. Jeff Golden's (D-Ashland) wildfire-related insurance bill (SB 1540), also died when the industry could not reach agreement with bill proponents. That bill also did not have support from any of the agencies that would have been charged with implementing it. Sen. Golden is retiring this year so it will be interesting to see if that concept comes back.

A number of other notable events occurred, including a bonding/tax sequestration package to pay for Moda Center renovations in hopes of keeping the Blazers around, the election date for the transportation taxes and fees referendum was moved to the May primary (despite not meeting the Secretary of State's February 25th deadline), a major gun bill was watered down to nothing in order to keep Republicans in the Capitol and as mentioned above, in a rare display of solidarity, a group of seven House Democrats killed the Oregon Trial Lawyers Association's number one priority on the House floor. Also, important changes to future campaign finance reform passed yesterday after a bumpy couple of weeks.

Now we move to the interim, which will include policy work groups, agency rulemakings, and an opportunity to engage with incumbent legislators and candidates, in hopes of building a large coalition of policymakers who understand the value of a healthy and thriving insurance industry.

THE UNKNOWN NEXT GENERATION: WHY OUR INDUSTRY'S FUTURE DEPENDS ON WHO WE DEVELOP TODAY

By Lisa Cheek
NextGen Chair
Field-Waldo Insurance

When we talk about the future of the insurance industry, the real question is not just about market cycles or carrier appetite. It is whether we are attracting and developing enough people to fill the roles that keep our industry moving forward. Where will the next wave of CSRs, underwriters, agents, and agency leaders come from?

The future of our industry is not a distant concept. It is already sitting in our offices. It is the customer service representative answering anxious client calls. It is the underwriter evaluating risk behind the scenes. It is the claims advocate walking employers through difficult conversations. It is the HR assistant helping agencies stay compliant and efficient. Many of them do not yet see themselves as leaders. Some do not even realize they are the future of this industry.

That is exactly why we must invest in them now.

Insurance is relationship driven, technical, and built on experience. For decades, knowledge has been passed down informally from seasoned professionals to those coming up behind them. But we are in the middle of a demographic shift. A significant portion of our workforce is approaching retirement. If we are not intentional about developing the next generation of CSRs, underwriters, agents, and future owners, we risk more than a staffing gap. We risk losing institutional knowledge, client trust, and the long-term stability of independent agencies.

I entered the insurance industry at 18, and I was fortunate to have strong mentors who invested in me early. They challenged me, encouraged me, and helped shape the professional I am today. Without that mentorship, I am not sure I would have developed the deep respect and passion I now have for this industry.

The issue is not a lack of drive. Many young professionals are capable and motivated. What they often lack is visibility and mentorship.

A CSR who has mastered endorsements and complex billing conversations may not realize she could lead a service team one day. A young underwriter may not see a path toward management. An agent in the early stages of building a book may quietly wonder if the struggle is normal. Without support and direction, talented individuals can leave the industry entirely, believing growth opportunities are limited.

This is where Big I Oregon NextGen plays a critical role.

NextGen is not simply about networking or social events. It is about creating a clear line of sight to long term opportunity. It connects emerging professionals with peers navigating similar challenges and with mentors willing to share hard earned lessons. It fosters leadership development, business education, and a mindset of ownership, whether someone owns an agency or simply owns their role within it.

When a young CSR hears an agency principal explain that they started in service, something shifts. When a new agent learns practical strategies from someone who built a book from scratch, confidence grows. When underwriters and agents form relationships early in their careers, collaboration strengthens for years to come.

Support does not have to be complicated. It can be inviting a younger team member to sit in at a client meeting. It can mean encouraging education beyond the minimum requirements. It can look like nominating someone for a leadership program, investing in conference attendance, or simply telling someone that you see leadership potential in them.

We cannot assume the next generation will automatically step into leadership roles. Development must be intentional. Encouragement must be consistent. Opportunity must be visible.

Independent insurance in Oregon has always been built on relationships and resilience. Now it must also be built on proactive mentorship and strategic development.

The next generation is already here. The real question is whether we are actively preparing them to lead.

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PERSONAL LINES

THE RVING BOOM: 4 KEY DRIVERS AND WHAT THEY MEAN FOR TODAY'S AGENTS

By Olivia Overman
IA content editor

More Americans than ever are continuing to experience the outdoors in a recreational vehicle (RV), according to the RV Industry Association. This popular pastime supports an industry with an overall annual economic impact of $140 billion, supporting nearly 680,000 jobs, and pays more than $48 billion in wages, according to a study by RVIA.

2025 continued to be a growth year for the RV industry, "but like many industries, it faced economic challenges later in the year," says Julie Meyer, RV product manager at Progressive Insurance. "Notable headwinds in 2025 included higher prices for new RVs due to inflation, tariffs and related uncertainty, high interest rates and financing costs, and overall inflation that potentially deterred some buyers."

"Some of these factors also impacted the market for RV insurance, contributing to increased repair and replacement costs on RV insurance claims and impacting RV insurance pricing," Meyer explains.

Nevertheless, enjoying the outdoors in an RV remains popular, with "the industry continuing to see a surge in popularity since 2020," Meyer says.

"We see flexibility as a standout theme when we consider reasons for RV popularity," says Eric Uturo, product manager, Foremost – a Farmers Insurance Company. "Our customers enjoy the great outdoors and seeing it all in a motor home or travel trailer makes it a tailored, individualized adventure."

Here are four reasons why RVs are popular, according to Meyer:

1) Lifestyle goals. Millennials and Generation Zers are embracing a more relaxed, less traditional lifestyle and are not waiting to travel until retirement, like prior generations. By 2030, Gen Z and millennials will account for more than half of U.S. leisure trips, up from just one-third in 2023, according to Arrivia.

2) Flexibility, freedom and remote work. RVing gives people the freedom to go where they want, when they want, which supports the increasing prevalence of remote work. Twenty-two percent of RVers indicate that someone in their home currently works remotely, according to "2025 RV Owner Demographic Profile Overview" from RVIA.

3) Connecting with nature. RVing offers a great opportunity for outdoor activities. Fishing, hiking and local attractions are popular, according to the RVIA study. Boondocking—free camping without amenities or hookups—is also on the rise.

4) Cost-effective. RVing can be attractive in the long term for budget-conscious travelers as it avoids the cost of flights and hotels. For some, it offers lower-cost living and maintenance compared to traditional housing, the study said.

Additionally, “people who love to travel with their pets find that RVing eliminates the hassle and extra cost hotels will pass onto customers,” Uturo says. “Specialty insurers offer coverage for pets while they travel.”

As clients’ RV habits and needs evolve, coverage options offered by agents are continuing to evolve, “especially as more people choose to live in their RVs, and an increasing number of people work remotely while RVing,” Meyer says.

The demographic shift offers a new opportunity for agents as numbers indicate a major generational shift in RV and camping trends, according to The RV Atlas, with 76% of millennials saying they are interested in RV travel this year and 67% of Generation Z also express interest in taking an RV trip, showing a strong demand among younger adventurers.

As younger travelers are embracing RVing and outdoor adventure, agents can educate clients on the potential risks they face.

“Many customers don’t realize that certain RV insurance includes coverages that differ from auto insurance because the risks are not the same,” Meyer says. “Unfortunately, they often only discover those differences after something goes wrong.”

However, “agents have vast insurance experiences to draw knowledge from and help the customer ask the right questions about their unique situations,” Uturo says. “Often, there are complex liability exposures that could go unrealized, and an agent can help ensure their customers have all the proper coverages.”

Highlighting risks such as the “potential damage caused by pests, vehicle breakdowns, roof malfunctions and damage from storms,” is important, Meyer explains. “Understanding these risks and available coverages provides an opportunity for agents to ask specific questions about the customer’s needs, such as whether optional roadside assistance coverage might provide cost-effective peace of mind.”

As a trusted advisor, agents play a role in helping clients “avoid blind spots in their coverage by offering physical damage settlement options and ancillary coverages, such as roof and pest coverage, where available,” Meyer says.

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2026

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COMMERCIAL LINES

HOW CYBER COVERAGE IS EVOLVING AS VENDOR DISRUPTIONS INCREASE

By AnneMarie McPherson Spears
IA News Editor

Amazon Web Services, Cloudflare, Microsoft Azure. All three are popular connectivity vendors relied upon by businesses across the world—and all three made headlines last year for outages that disrupted service.

The disruptions underscored a fast-evolving cyber exposure that many businesses still overlook: the risk posed not by malicious actors but by vendor technology failures.

As businesses rely more heavily on outside platforms for day-to-day operations, independent insurance agents play a critical role in helping clients understand where they are most vulnerable and how their insurance coverage should respond.

Ultimately, agents and clients alike must treat vendor outages as a core cyber risk, says Michael Phillips, head of global cyber portfolio underwriting at Coalition. "The outages really highlight the interdependencies of the global internet," he says. "When one thing doesn't work, it might mean other things don't work as well. If your tech stack isn't working, your income goes out the door and your clients are unhappy."

Most cyber policies offer business interruption protection that can extend to system failures, but the details vary across carriers.

"Business interruption coverage is designed to cover lost income and extra expenses in a shutdown of a client's computer systems," Phillips said. "Extra expenses are all the things to keep the business running until the problem is fixed, like employee overtime or additional IT resources."

Phillips notes that coverage for business interruption events is often subject to a waiting period before coverage kicks in. Agents should also pay attention to how cyber policies treat failures in third-party systems.

"An insurance agent should be ready to recommend to their client a policy that can offer them coverage if their own computer systems don't work, or if a computer system at a third party they rely upon doesn't work," he says.

As businesses grow more dependent on a handful of large vendors, carriers are rethinking systemic exposure.

"Many cyber insurance policies do contain limitations around coverage for particular types of system outages or widespread failures that could result in a large systemic aggregation event," Phillips explains. "As carrier views are evolving around the level of third-party tech reliance, it's important for an insurance agent to look for wording related to that third-party trigger."

As their cyber liability clients conduct business in an increasingly interdependent digital ecosystem, "too often I hear that insurance agents might feel intimidated to talk about this kind of risk," Phillips said.

However, Phillips notes the recent outages create a natural conversation starter: "If your most important software vendor were to go down,

what would that mean for your business?" he asks.

From there, Phillips recommends leading the conversation toward business continuity and disaster recovery planning, as well as helping clients identify tech stack resiliency.

"For example, many major cloud providers have multiregional setups so a business can make sure they have multiple backups," Phillips adds. "An insurance agent asking about tech stack resilience makes all the difference to turn this peril into a real preparedness conversation."

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E&O

WHY AGENCIES SHOULD CONSIDER AN E&O WEBSITE REVIEW OR OPERATIONAL IMPROVEMENT REVIEW

By Evan Leitch
Swiss Re Approved Auditor
Virtual Agency Solutions/Independent Insurance Agents of Wisconsin

Errors & Omissions exposure rarely comes from one major mistake. It builds over time through small gaps in language, process, and documentation. These gaps are easy to overlook, but as they stack up, they create real exposure. Two effective ways to identify and correct them are an E&O Website Review and an Operational Improvement Review. Each addresses a different area of risk, but both are designed to strengthen operations and reduce exposure.

One of the most overlooked sources of E&O risk is the agency's website. It's often viewed as marketing, but it also reflects what the agency promises to clients. Website language can unintentionally create a higher duty to advise or suggest a level of service that is difficult to deliver consistently. In an E&O situation, that language can be scrutinized. An E&O Website Review focuses on identifying these risks by evaluating wording, disclaimers, and how services are described. The goal is to align the message with what the agency can consistently support, resulting in a clearer, more defensible online presence.

While the website reflects the front end of the agency, the Operational Improvement Review focuses on what happens behind the scenes. It evaluates workflows, documentation, and how consistently procedures are followed. Most agencies have strong processes, but over time, small variations develop.

Common examples include:

- Renewals handled differently depending on the account manager
- Documentation stored in different places within the system
- Coverage conversations happening but not consistently recorded
- Use of the agency management system varying by individual

These are not major breakdowns, but they create gaps that can become problematic in an E&O scenario.

An Operational Improvement Review identifies where inconsistency exists and provides practical recommendations to create alignment. This leads to stronger documentation, more efficient workflows, and a clearer standard for how work gets done. It also ensures the agency management system tells a complete and accurate story of each account.

For many agencies, the value goes beyond risk management. Improving consistency in processes and documentation leads to a better experience for both staff and clients. It reduces internal uncertainty, sets clearer expectations, and helps ensure that nothing important is missed. From a financial perspective, these reviews can also tie to E&O premium credits, creating a measurable return alongside the operational improvements. Strong agencies are not defined by complex processes, but by how consistently they execute the fundamentals.

An E&O Website Review aligns what the agency communicates publicly with how it actually operates, while an Operational Improvement Review ensures internal workflows are consistent, documented, and repeatable. Together, they provide a clear path to reducing exposure and strengthening the overall operation of the agency. To learn more or get started, visit **VirtualAgencySolutions.com**.

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GET STARTED

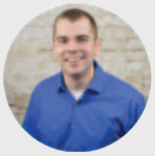
Whether it is keywords, phrases, or missing disclaimers, having text on your website that increases your duty to advise puts you at an increased risk for an unfavorable outcome in an E&O lawsuit. Fortunately, getting an E&O website review from Virtual Agency Solutions is a simple, affordable way to uncover issues and reduce E&O exposures on your site.

virtualagencysolutions.com

5% premium credit

*Agency should speak to their E&O Program Manager for approval of this 5% premium credit prior to engaging with Virtual Agency Solutions.

Questions?
Contact Virtual Agency Solutions



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