

# Main Street

## INDUSTRY NEWS

**HAPPY**  
*Holidays*

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# Main Street INDUSTRY NEWS

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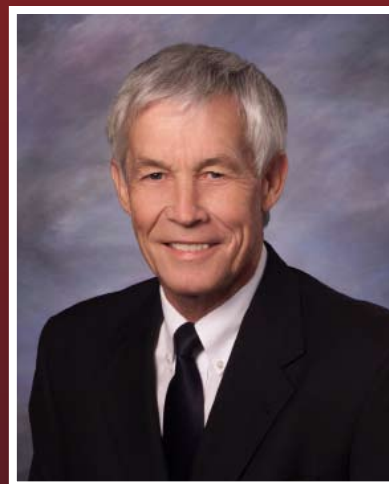
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*E&O Coordinator  
Phil Fried*



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**Registration:** 11:15 am

**Lunch:** 12:00-1:00pm

**Cost:** \$25.00

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# Insurance Jobs:

## Climbing to Record Levels



Every business got hit hard by the Great Recession. No one passed through it unscathed. Insurance is one of the industries hit pretty hard. In July of 2007 the industry peak was 684,000 jobs. The recession hit in December of that year and employment in that month was 682,100.

At the recession peak insurance jobs had dropped to 652,900. Agents and brokers took the biggest hit.

Today the Bureau of Labor Statistics says insurance is back — and — in a big way. October 2014 saw a job gain of 24,900. That's 3.7% higher than October of last year.

Even better news, insurance industry jobs have now passed the pre-recession peak.

Loretta Worters of the Insurance Information Institute (I.I.I.) said one of the positives of this growth spurt is more youth joining the industry. Another is a changing risk landscape that has increased the demand for people. That demand will not end — she predicts — until at least 2018.

“From our perspective, things are getting better on the employment front. Many young people, who have traditionally been interested in finance and banking, are starting to see the opportunities in this industry,” she said.

That's the good news. The bad comes from the Center for American Progress. It found those making less than \$75,000 a year — and that includes most insurance producers — the turnover cost is about 20% of the salary of the position. For the average insurance producer hire that's \$9,490.

To overcome that negative Worters suggests hiring people “who are multilingual and those who have a strong knowledge of relevant technical and legal terms.” ■

**Source: Insurance Business America**

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# CYBER & INSURANCE

## COSTS TO SKYROCKET IN 2015



Every year ends with plenty of predictions. Here's one on cyber security. Costs connected to the risk of cyber crime will double in 2015. Or at least that's what IT risk manager Coalfire predicts.

That ups the need for cyber risk insurance for businesses of every size and not just large corporations.

Coalfire CEO Rick Dankin predicts increased threats and more sophisticated attacks. He said the biggest challenge — and expense — for business is going to be convincing consumers that they take the protection of personal data personally and seriously. "It's time for companies to start looking ahead at the next generation of threats and to step up their game to better protect consumer data. The threat landscape is continuously evolving. If you don't already have threat intelligence and response plans ready for implementation in 2015, now is the time," he said.

Among other things, Coalfire predicts more cyber attack trouble for mobile devices and the Internet of things.

Some help is on the way. The U.S. Department of Justice is stepping up and stepping in to protect businesses from cyber attacks.

Leslie Caldwell of the Computer Crime and Intellectual Property division said resources are being dedicated to work with the private sector to prevent cyber crime.

Other help is coming from bank monitors the Commodity Futures Trading Commission and the New York Department of Financial Services. They will focus the rest of this year and the next on investigating banks and other financial institutions on their ability to withstand withering cyber security attacks.

All of this leads back to the importance of businesses being insured against such attacks. It is an opportunity for producers and insurers selling cyber protection. Rates are falling. With just 33% of small and mid-size businesses possessing cyber protection insurance, businesses have gone from window-shopping to ready to sign on the dotted-line.

A ruling by Minnesota District Court Judge Paul Magnuson has amped up that urgency. Target pleaded that it was not totally responsible for the holiday season hacking last year that got all of us noticing the dangers of hacking to our personal financial information and lives.

The judge disagrees with Target.

"Although the third-party hackers' activities caused harm, Target played a key role in allowing the harm to occur. Indeed, Plaintiffs' allegation that Target purposely disabled one of their security features that would have prevented the harm is itself sufficient to plead a direct negligence case," the judge ruled.

If Target — with all of its legal and financial resources — is found negligent, a small or mid-size business doesn't have a prayer. That, too, has prompted industry experts to think 2015 may be the year cyber risk insurance takes off.

But is the industry ready? Hanover Research and Verisk looked at the producer workforce and found a bit over half — 51% — of agencies and companies do not have anyone on staff dedicated strictly to cyber insurance.

Outside of those ready to buy, insurers and agencies have an opportunity to do some cyber risk education and to provide insurance to businesses that desperately need that protection. The Hanover/Verisk research found 40% of businesses don't think they need the protection and many of them — 29% — think they're covered under existing policies. ■

**Source: Insurance Business America, Insurance Business America and Reuters.**

## APPLE & IBM

### 10 New Apps for Insurance & Other Financial Businesses



*Source: Apple*

Apple and IBM have teamed up to work on some mobile apps for insurance, banking and other financial businesses and for government. The two firms say there are 10 of them to begin with and they should be ready soon.

The 10 are for customers using insurance, banking, retail, financial services, telecommunications, airlines and governments.

The point — a recent news release said — is to meld the business-focus savvy of IBM with the technology wizardry of Apple. It's data and office skill combined with user interface knowledge for iPads and iPhones.

Whatever you call it, the combination is a marriage made in technology heaven and one that benefits both firms financially. Apple's iPad sales have fallen victim to Microsoft-based tablets and IBM needs to move into the 21st Century and connect with mobile technology.

The first step into the experiment has both companies working with 50 corporations to create applications for them for Apple mobile devices. Bridget van Kraglingen of IBM global business services said eventually more than 100 are planned.

The first insurance application helps agents with retention. It has access to client profiles and history. Risk scores using analytics are included. So are smart alerts, reminders and recommendations on what to do next for the client. ■

**Source: insurancejournal.com**



# Small Business Employees Most Loyal

Baylor University researchers recently took a look at business and employee loyalty. The study is called ***Small, local and loyal: How firm attributes affect workers' organizational commitment.***

University sociology department doctoral student Katie Halbesleben helped with the study. She said it found small, locally owned businesses do better than larger businesses with their employees. With rural workers the size and who owns a company is even more important than it is to employees in urban settings.

"It's an interesting time because of the shift toward big business and globalization. While large firms tend to provide higher earnings and more fringe benefits, there are still practical values of small and local businesses, including benefits to the community and to the individual, such as less income inequality, less population turnover, lower crime and more committed workers," she said.



Halbesleben also noted with small employers it is more than one thing that keeps employees satisfied. For some it's the boss. Others like what they're doing. Still others mentioned small and local as being critical to their job satisfaction.

Small businesses were defined as having one to 49 employees. Everyone else is pegged as large. The researchers quizzed 1,714 employees who worked full or part-time. They were asked how much they agreed with these four statements:

- I really feel this organization's problems are my own.
- I do not feel a strong sense of "belonging" to my organization.
- I do not feel "emotionally attached" to my organization.
- This organization has a great deal of personal meaning to me.

Here's what the study found:

- 57.2% of workers in small firms scored commitment highest.
- That compares to 40.5% in larger firms.
- 56% of workers in locally owned stores were more committed to the company.
- Larger firms scored 38.7% in that category.
- Small and locally owned companies ranked highest of all in the commitment category with a 61.4% score.
- Large, local businesses scored 46.7%. ■

Source: [insurancejournal.com](http://insurancejournal.com)

# Mergers and Acquisitions: *Some E&O Words of Wisdom*

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*by Curtis Pearsall, President, Pearsall Associates, Inc., and Special Consultant to the Utica National E&O Program*



The issue of mergers and acquisitions is a popular topic in the insurance news world. While there are many issues related to mergers and acquisitions to consider, there is a key – if not critical – one that doesn't seem to get the attention it deserves: how your errors-and-omissions policy will

address potential liability issues that can make a good deal a “nightmare” without the proper attention. While this is not an overly complex matter, it is also not all that simple. Bottom line, whether you are the buyer or the seller, proper planning and appropriate attention to detail are extremely important.

## **Consult your E&O carrier or policy**

Mergers and acquisitions seems to be an area where there is a tremendous lack of consistency among all E&O carriers on the options available and the process that must be followed. While the policies typically provide the necessary coverage, the options regarding the number of years varies significantly from carrier to carrier. This definitely speaks to the need to plan ahead.

A good time to become educated on some of the significant coverage issues is as soon as you start thinking about buying or selling. Any good E&O carrier “worth its weight” can provide guidance and direction based on your specific scenario. For example, will the E&O carrier treat the transaction as an acquisition or is it actually a merger? What additional information is needed? Will the carrier agree to provide the coverage based on the details of the transaction? Contact the underwriter, broker or agents' association that played a fundamental role in the purchase of your E&O coverage and explain the situation. Don't hesitate to ask all of the necessary questions.

Both the buyer and the seller should allow sufficient time for the development and providing of additional paperwork, copies of the proposed transaction documents, applications, etc., the E&O carriers may require.

## **When you're the buyer**

It is best for the buyer to consider “asset-only” purchases, and not purchases of any liabilities of the agency going out of business. This is one of the many areas where an attorney is needed to ensure the buyer is fully protected.

The traditional approach is to have your E&O policy endorsed to provide coverage for the “new” agency. The coverage, referred to by many E&O carriers as a purchased entity



endorsement, will provide protection against errors made by the “new” agency starting with the effective date of the acquisition.

An additional issue that must be vetted is for the buyer to know the finer details of his or her own E&O policy, including whether that policy contains a “retro date.” While liability for any claim may rest with the seller (the agency purchased), purchasing agencies (the buyers) are often still sued under the theory that the new agency purchased the liabilities of the purchased agency. The presence of a retro date may preclude defense to the purchasing agency for an otherwise defensible claim. There may be a premium charge for the purchased entity coverage as this varies from one E&O carrier to another. In some cases, there will not be a charge as some E&O carriers look to address this “additional exposure” at the next renewal.

Lastly, the purchasing agency should look into either obtaining tail coverage for the purchased agency or potentially require the purchase of tail coverage as part of the deal. This is designed to ensure there is E&O protection should a problem develop. Look to secure (or require) the 10-year tail option if it is available.

### **When you're the seller**

If you are selling your agency, contact your E&O carrier and advise it of your plans. Don't hesitate to ask questions regarding cost, options, timeframes, etc. This is an important decision and should be carefully planned.

One of the many important issues is to understand the “known loss provision” in the E&O policy. If you are selling your agency and are aware of any actual unreported claims or situations that could lead to a claim, it is vital that these are reported to your E&O carrier to lock in coverage. Failure to report these real or potential claims has significant potential to result in a lack of coverage.

The seller should secure an optional extended-reporting-period endorsement (a/k/a “tail”). Even after a sale, the now-defunct agency is still at risk of being sued. In addition, while the law often protects the right of claimants to seek the personal assets of the agency's former owner, an attempt could be made, thus making the tail coverage and the defense it will afford that much more important.

The purpose of this optional tail is to provide an additional period of time after the expiration of the policy for which valid claims will continue to be accepted, provided the wrongful act occurred before the end of the policy period.

While virtually all claims-made policies contain this provision, there is, once again, a tremendous lack of consistency as to the available options. Some policies only allow an additional 1-year “tail.” Other policies may only allow options up to 3 years. Still others provide up to 10 years – or even an unlimited period. The charge for this additional coverage comes with a hefty premium charge, so plan for this expense. Two-hundred percent (200%) of the last full annual premium for a 10-year tail is common. You only have one time to make the decision and this is not a cost that can be financed, so make sure you have the resources available.

### **Document retention is still an issue**

Whether you are the buyer or seller, it is also important to understand the importance of document retention of the purchased agency's files. Should an E&O claim develop (and they definitely have), having access to the file and the various documents is critical. Those files should be retained as if the agency was ongoing.

Looking to buy or sell? Consider the E&O issues early on and include your E&O carrier and an attorney in the discussion. This is crucial to ensuring that the process goes as planned. ■

# Midsize Businesses will Grow & Invest in 2015

The first issue of what will be an annual **Hartford 2014 Midsize Business Monitor** is out. It contains a lot of positives for midsize businesses in 2015 with the first being owners having optimistic thoughts about the economy.

At least 66% of owners and C-level executives see a strengthening economy in the next six-months.

Many plan to make important investments to build growth. Those investments will be in basic operations, technology and new products and services. Here is what those surveyed said they'll look into:

- A new product service or offering — 76%
- New customer segments — 70%
- New geographies — 61%

Staff will be added in many cases and expansions into new markets are on the table. Here are some investment area thoughts:

- Technology — 88%
- Operations — 87%
- Additional staff — 74%

David Carter is The Hartford's Middle Market Insurance senior vice president. He said, "Midsize businesses are vital to the U.S. economy, fueling growth as both customers of and suppliers to smaller and larger businesses. The investment and expansion plans of businesses in this sector create a

ripple effect of opportunity for companies of all sizes that provide the products and services they will need."

The owners and executives also talked with The Hartford about what they've done in the year before the survey was taken and their future plans. Also in the mix is some worries:

- 85% said they hired new employees.
- 74% say they'll add more staff in 2015.
- 40% said they hired fewer people than planned or needed.
- 61% said a lack of talent is a big part of the reason for not hiring as many people.
- On a positive note, 45% said they hired as many employees as they wanted.

Employers had thoughts about 2015 and technology. A very high percentage will be doing upgrades and additions in 2015:

- 36% are looking at purchasing Automatic Identification and Data Capture (AIDC) technologies.
- These are magnetic stripes, bar codes, biometrics, and smart cards.
- 35% like the idea of 3-D printing and will explore the purchase of that technology.
- 35% like the idea of wearable technology.
- 13% might purchase a drone or drones.
- 12% are looking at driverless vehicles.

Carter summed up the survey. "The adoption of these newer technologies is closer than many may realize. As midsize businesses pursue growth and integrate new technologies into their operations, the insurance industry will need to be ready to address these new types of risk," he said. ■

**Source: *PropertyCasualty360.com***



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# OBAMACARE

## Obama Administration New Rules for Navigators Hurt Agents & Brokers

The Department of Health and Human Services (HHS) wants to change a bunch of Affordable Care Act rules in 2016. Typical of government the changes are many, many pages in length — 324-pages to be exact — and one is really bad news for agents and brokers.

HHS says the 324 pages will make pricing and health plans more transparent and information more accessible to consumers. This — HHS notes — will make the experience on an exchange friendlier and easier.

Agents and brokers working in health insurance will likely disagree and vehemently.

The new rules — if adopted — say all exchanges, insurers and web-based brokers and agents will have telephonic interpreter services available in at least 150 languages. Agents and brokers must obey this new edict but navigators and so-called assisters enrolling individuals and small businesses do not.

HHS wants public comment as to whether this a good idea.

Ronnell Nolan heads up Health Agents for America. She's astonished at the proposal. "Requiring insurance agents and brokers to provide interpretation services for 150 languages would be an enormous financial burden and compromise our ability to serve our consumers."

Nolan notes the industry already does a great job providing service to diverse communities. She calls the proposed rule incredibly unfair. "Forcing this mandate on agents and brokers, and not on navigators or assisters, would put us at a huge disadvantage at the very time that the administration is trying to meet ambitious enrollment goals."

To defuse the insurance community anger, HHS said it is willing to delay this rule past 2016. Nolan said that's a good idea and she encourages "them to do so in order to further study the need for, and potential unintended consequences of, such a mandate."

Here's another proposed rule. All non-navigator assisters — a category in which agents and brokers fall — will be required to maintain a physical presence in the areas and communities they serve.

This, too, puzzles Nolan. "Agents and brokers are state licensed and routinely serve the needs of clients who may be hundreds of miles from their home office. This is a solution in search of a problem, and like other provisions in the rule, would hamper the ability of agents and brokers to be a part of the solution to enrolling more Americans, which should be the goal of the administration, HHS and all stakeholders."

Nolan's bottom-line: "The continued unfair advantages given to federally funded navigators and assisters over agents and brokers needs to be called into question."

An unidentified agent who learned about the plan agrees and put it in perspective. "It's very clear that the Obama Administration is

set on driving brokers out of the business. How many web-based brokers are going to be able to provide translation services for 150 languages? Why on earth should we need that in the first place?" ■

*Source: insurancebroadcasting.com*

## U.S. HealthCare: Costs Rising, Access Falling & Millennials Don't Care

The Affordable Care Act is entering its second act. Part one gave us the highest rate of insured Americans since 2008. Enrollment for year-two is underway. While more of us have insurance, Radius Global Market Research finds it is generating new health care behaviors — and they're not necessarily positive.

One problem — says Radius spokeswoman Kathleen Relias — is consumers bearing more of the brunt of their health care. "Radius GMR's study shows that as costs shift to consumers, patients are making fewer office visits, switching medicines more often, and using non-traditional offices for care. These changes are impacting doctors' ability to have high quality relationships with their patients. Patients will need greater transparency to make decisions about their healthcare as they trade off healthcare with other household expenditures."

The Radius survey found health care costs is among the top-three of our major concerns. Half of us saw increased costs in 2014 compared to 2013. Another 50% think they'll see even more increases in the next six-months. Over half responding to the survey say they had increases to their premiums.

The majority think they can do better in terms of rates next year and say they'll change plans in 2015.

The second thing Radius found had to do with doctor visits. Close to a fifth of us report visiting the doctor less frequently or say they're experiencing longer wait times when they do get to a doctor. Another 24% say it's getting harder and harder to book an appointment with their doctor.

The solution? Self-medication via natural remedies in many cases.

A third report their current prescriptions aren't covered by their health care insurance. So they don't have access to name brands and are switching to generics if their insurance covers them.

While health care matters to most adults, a new look at health care by Aon Hewitt, the National Business Group on Health and The Futures Company finds Millennials put a low priority on it when compared to other generations. But Millennials — born from the early 1980s to the early 2000s — are young and health care isn't as big a worry as it is for generations that are older.

The study is titled the **2014 Consumer Health Mindset** and it looked at health care for all generations. It found — and pay attention if you're hiring a Millennial — they expect the employer to play an active role in their health and well-being.

Here's some of the study's results and it explains why the Millennials aren't as worried:

- 54% of Millennials report having a physical exam in the last year.
- That's true of 60% of Generation X — those born from the early 1960s to the early 1980s.
- 73% of Baby Boomers report having one.
- Preventative health care is important to 49% of Generation X.
- It is important to 69% of Baby Boomers.
- Just 39% of Millennials say that's the case.

Aon Hewitt's Ray Baumruk said, "Given their younger age, most Millennials are relatively healthy, so they may not feel a sense of urgency to go to the doctor regularly or eat a well-balanced diet. However, the lack of health prevention and maintenance when they're

young may lead to greater health risks as they get older. Employers should communicate the importance of participating in health-related activities now to avoid serious health issues later in life." ■

*Source: insurancebroadcasting.com and Insurance Networking News*

## Help at the Office:

### An Effective Website and Effective Responses to Negatives

We all have websites. No one can do business these days without one. But how effective is your website? Technical writer Vivian Giang did some research from sources like Econsultancy, Pew Research, Nielsen Digital Consumer Report and HubSpot. Then she penned an article for American Express on how to make your website more effective.

**Weekly Industry News** found her points interesting and decided to share.

The most important thing Giang found was having a website that loads quickly. We live in an instant society. People won't wait if you're too slow. The slower you are the quicker your client or potential client will bag it and go elsewhere.

And when we say quickly we're not kidding. Today's definition of slow is light-years different than slow a decade ago. Here's how quickly people will leave if you're slow:

- At 4 seconds — 8% leave
- At 6 seconds — 25% close it down
- At 8 seconds — 33% go elsewhere
- At 10 seconds — 38% are gone

Research says 60% of us have smartphones. The average number of digital devices owned per person in the U.S. is four. Considering the high volume of smartphone users, it is likely

more people these days access websites from mobile devices than from laptop computers or desktop computers.

Giang says your website needs to look good on them. Businesses with what she calls "mobile-friendly" websites see a 62% increase in sales.

A good-looking website starts with the right color. Her research found people take 90-seconds or less to form an opinion of your business. Between 62% and 90% of those viewing your website base what they think about you on the color scheme you've chosen.

Her research says a blue theme is best for insurance. So choose carefully.

- Blue: means you're trustworthy. It's best for insurance, banking and attorneys
- Red: says you're competent. This color is best for service providers
- Yellow: you're viewed as energetic. This is best for sports, equipment, apparel, energy drinks
- Green: Means you're down to earth. This works best for non-profits, health and eco-friendly focused businesses
- Pink: You're fun. Best for trendy apparel stores

You also might want to consider putting a blog on your website and doing regular postings. HubSpot says 57% of companies with blogs that blog monthly have gained customers because of the content of those blogs. That compares to 82% of companies who blog once a day. ■

*Source: American Express*



## What You Will Consume in a Lifetime

The PIA staff admits it cannot remember where these statistics came from. After a hastily convened meeting, we think it's from one of those money magazine or financial websites.

While we can't remember exactly which one, we do remember we thought the information credible enough to share with you. And with that, here's what you'll likely — on average — consume in your lifetime.

- 175 pair of jeans
- 310 pair of shoes
- You'll drink an average of 3 cups of coffee per day — that's 86,176.5 cups in a lifetime

- Or — for those into more precise measurements — the coffee you drink will fill 125 bathtubs
- In a lifetime most of us will eat 3,620 slices of pizza
- Almost one-ton of chocolate — that's the weight of a normal-sized polar bear — will be eaten by each of us
- You will flush 1.3 million sheets of toilet paper — and that's enough to cover three football fields
- You'll own 13 cars
- In those vehicles you'll burn 39,970 gallons of gasoline — at today's prices that's \$147,489
- Lastly, each of you will consume 80 to 100 gallons of water per day — or 2,872,550 gallons in a lifetime — or to put it even more dramatically, that water will fill four Olympic-size swimming pools

“Addressing the growing concerns of clients can grow your business.”

Riley Tonkin, Omaha Branch Marketing Representative

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Cross-Sell Strategy #21  
EPLI COVERAGE



# *Annual Holiday Party*

On December 9, 2014 the Professional Insurance Agents of NE IA had their Annual Holiday Party. Guests were charmed by the ambiance of the Champions Club, which was festively decorated for the Holiday Season. The sounds of Christmas Carols, performed by guest pianist John Bennett, created a perfect backdrop. The hors-d'oeuvres were prepared by Champions Club and included Thai Peanut Chicken Satay, Goat Cheese Stuffed Mushrooms, and a ham carving station among other delicious fare.

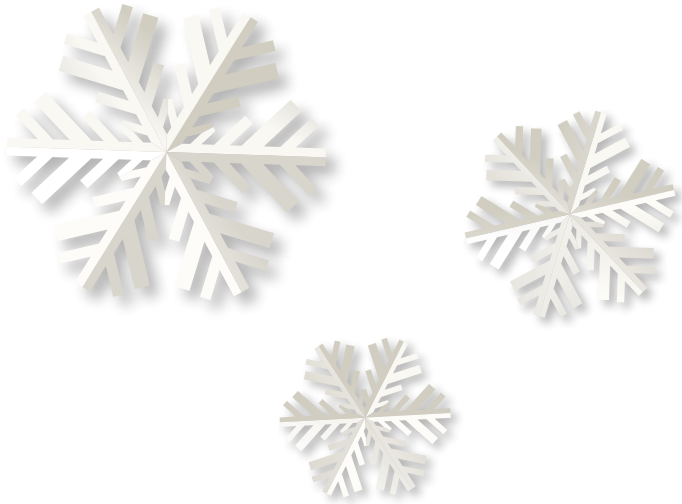
Guests brought presents for "Toys for Tots" and several raffle prizes were awarded. The signed Husker football was won by Patrick Wehling of Wehling Insurance and the Santa painting (valued at \$75 from Kirklands) was won by Katie Illian from EMC.

The entire evening was highly enjoyable and was a great opportunity for attendees to network with other PIA members. On behalf of the Professional Insurance Agents NE IA, we would like to thank everyone who attended and wish all of our members a happy and blessed Holiday season.

**HAPPY**  
*Holidays*



# *Annual Holiday Party*







# Upcoming

## *Events Calendar 2014-2015*

For information and to register  
[Click Here](#) or call (402) 392-1611.

December 19, 2014	Contractors: Insuring the Liability Exposures	NE/IA	Webinar: 8:00AM - 11:00AM
January 14, 2015	Contractors: Insuring the Property Exposures	NE/IA	Webinar: 12:00PM - 3:00PM
January 15, 2015	E&O and the Legal & Ethical Duties of Agents/ Brokers	Nebraska	Webinar: 8:00AM - 11:00AM
January 20, 2015	Life Insurance Concepts for the Property & Casualty Agent	NE/IA	Webinar: 8:00AM - 11:00AM
January 21, 2015	Social Networking: OMG or E&O?	NE/IA	Webinar: 12:00PM - 3:00PM
January 26, 2015	Ethics for Insurance Professionals - B	NE/IA	Webinar: 12:00PM - 3:00PM
January 27, 2015	CYBERTECH- Recognizing and Insuring Electronic Risk	NE/IA	Webinar: 12:00PM - 3:00PM
January 28, 2015	Patches for the Imperfect Policy - Home, Work & Auto Edition	Iowa	Webinar: 12:00PM - 3:00PM
January 28, 2015	2015 Legislative Luncheon	Lincoln	Governor's Mansion - NE
February 5, 2015	CISR: Insuring Commercial Property	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
February 9, 2015	National Health Care Reform	NE/IA	Webinar: 12:00PM - 3:00PM
February 10, 2015	CPSR: Commercial Property	York	Holthus Convention Center
February 17, 2015	CYBERTECH- Recognizing and Insuring Electronic Risk	NE/IA	Webinar: 8:00AM - 11:00AM
February 18, 2015	BIP(idy), BOP(idy), Boo(ze): Turning 3 Mundane Coverages into Magic	NE/IA	Webinar: 8:00AM - 11:00AM

February 19, 2015	Seven Ways to get Sued and How to Avoid Them	Nebraska	Webinar: 12:00PM - 3:00PM
February 19, 2015	CISR: Commercial Casualty 1	Davenport	Saint Ambrose University
February 19, 2015	Contractors: Insuring the Liability Exposures	NE/IA	Webinar: 8:00AM - 11:00AM
February 24, 2015	Ethics for Insurance Professionals - B	NE/IA	Webinar: 12:00PM - 3:00PM
February 24, 2015	Business Income - How Much is Enough?	NE/IA	Webinar: 8:00AM - 10:00AM
February 25, 2015	It's Personal: Home and Auto Exposures your Insured Won't Tell You	NE/IA	Webinar: 12:00PM - 3:00PM
Feb 25 - 27, 2015	CIC: Commercial Property Institute	West Des Moines	Holiday Inn Hotel & Suites
March 5, 2015	CISR: Commercial Casualty 2	Cedar Rapids	Kirkwood Continuing Education Training Center
March 11, 2015	CPIA 1: Position for Success	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
March 12, 2015	CISR: Dynamics of Service	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
Mar 25 - 27, 2015	CIC: Personal Lines Institute	Omaha	Hilton Garden Inn-Omaha
April 8, 2015	CPIA 1: Position for Success	Omaha	Hilton Garden Inn-Omaha
April 14, 2015	CISR: Personal Lines Miscellaneous	Cedar Rapids	Kirkwood Continuing Education Training Center
Apr 15 - 17, 2015	CIC: Personal Lines Institute	Cedar Rapids	Cedar Rapids Marriott
April 22, 2015	CISR: Commercial Casualty 1	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
May 6 - 8, 2015	CIC: Commercial Casualty Institute	Lincoln	Marriott Courtyard
May 12, 2015	CPSR: Personal Auto	Kearney	Holiday Inn Express
May 14, 2015	CISR: Insuring Personal Auto Exposures	Davenport	Saint Ambrose University



May 20, 2015	CISR: Commercial Casualty 2	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
May 28, 2015	CISR: Agency Operations	Cedar Rapids	Kirkwood Continuing Education Training Center
June 9, 2015	CISR: William T. Hold: Advanced Learning Seminar	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
Jun 10 - 12, 2015	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites
June 18, 2015	CISR: Insuring Personal Residential Property	Cedar Rapids	Kirkwood Continuing Education Training Center
July 9, 2015	CISR: Insuring Commercial Property	Davenport	Saint Ambrose University
Jul 15 - 17, 2015	CIC: Life & Health Institute	Omaha	Hilton Garden Inn-Omaha
July 21, 2015	CPIA 2: Implement for Success	Omaha	Hilton Garden Inn-Omaha
July 22, 2015	CPIA 2: Implement for Success	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
July 23, 2015	CISR: Insuring Personal Auto Exposures	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
August 4, 2015	CPSR: Systems, Operations & Procedures	Columbus	Dusters
August 6, 2015	CISR: William T. Hold: Advanced Learning Seminar	Cedar Rapids	Kirkwood Continuing Education Training Center
Aug 11 - 12, 2015	Ruble: Graduate Seminar (NE)	La Vista	Embassy Suites Omaha - La Vista
August 19, 2015	CISR: Agency Operations	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
Aug 26 - 28, 2015	CIC: Life & Health Institute	Cedar Rapids	Cedar Rapids Marriott
September 2, 2015	CISR: Insuring Personal Residential Property	Davenport	Saint Ambrose University
September 17, 2015	CISR: Agency Operations	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)

September 22, 2015	CPIA 3: Sustain Success	Lincoln	Marriott Courtyard
Sep 23 - 25, 2015	CIC: Agency Management Institute	Lincoln	Marriott Courtyard
October 7, 2015	CISR: Insuring Commercial Property	Cedar Rapids	Kirkwood Continuing Education Training Center
October 13, 2015	CPIA 3: Sustain Success	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
Oct 14 - 16, 2015	CIC: Agency Management Institute	West Des Moines	Holiday Inn Hotel & Suites
October 15, 2015	CISR: Personal Lines Miscellaneous	Des Moines	Hilton Garden Inn Des Moines/ Urbandale
October 20, 2015	CPSR: Residential Property	Pierce	Town & Country Insurance
November 5, 2015	CISR: Agency Operations	Davenport	Saint Ambrose University
Nov 11 - 13, 2015	CIC: Commercial Property Institute	La Vista	Embassy Suites Omaha - La Vista
Nov 16 - 17, 2015	Ruble: Graduate Seminar (IA)	West Des Moines	Holiday Inn Hotel & Suites
November 18, 2015	CISR: Insuring Personal Residential Property	Des Moines	Hilton Garden Inn Des Moines/ Urbandale

## Post a classified ad!

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