



# Main Street

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## INDUSTRY NEWS

### INSIDE

The Google Insurance Plunge  
& the PIA Antidote »7

.....

From Start to Finish  
10 Fabulous Sales Tips »11

.....

Just in Time: Flood  
Insurance Sales Tips »14

.....

What Agents & Brokers Really  
Think about ObamaCare »18

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# Did you know?

**Did you know** that on March 25-26, 2015, PIA members from across the country will come to Washington, DC to meet with their Members of Congress? These dedicated agents will be participating in PIA's annual Federal Legislative Summit.

Independent insurance agents know that laws made on Capitol Hill can have devastating effects on their businesses. They also know that PIA will provide them with tools, information and support materials so that they can speak eloquently with their Members of Congress.

Here are some of the important issues that PIA members will be talking about at this year's FLS:

- Small Business & Tax Reform
- Healthcare Reform
- Protecting State Insurance Regulation
- Crop Insurance
- Flood Insurance

To learn more about the 2015 PIA Federal Legislative Summit, visit [www.piafls.com](http://www.piafls.com). To learn how you can become a PIA Grassroots Action Leader, visit [www.piagrassroots.com](http://www.piagrassroots.com). If you are not a PIA member, please join the fight. Contact us for a membership application or visit us online at [www.pianet.com/joinpia](http://www.pianet.com/joinpia).



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# Contents

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## TOP STORIES

---

### **The Google Insurance Plunge & the PIA Antidote | 7**

A few weeks ago Google announced they would be joining Walmart and some others selling insurance online.

### **Memo to Congress: Insurance & Other Industry Wants Cyber Security Passed | 10**

Several insurance trade groups have joined other industry groups and have sent a letter to the U.S. Senate demanding the quick passage of a cyber security bill that allows a business to share cyber attack information without fear of a frivolous lawsuit.

### **From Start to Finish**

#### **10 Fabulous Sales Tips | 11**

*National Underwriter* recently did a great article on ways to improve sales. This week and next we will explore the publication's tips.

### **Just in Time**

#### **Flood Insurance Sales Tips | 14**

Much of the nation might be ready for spring following a brutal winter, but it's important to remind your clients that the warmer weather can bring rapid snowmelt and heavy rains, increasing their flood risk.

### **The Obama Budget & Your Business Taxes | 16**

President Barack Obama unveiled his budget and spending plan for fiscal 2016. The proposed budget is \$3.99 trillion.

### **Rewrite: Republicans Plan ObamaCare Replacement | 17**

Since the House and Senate passed the Affordable Care Act in 2010 Republicans have vowed to repeal it as soon as possible.

### **What Agents & Brokers Really Think about ObamaCare | 18**

The million dollar — or in this case billion dollar — question has been answered. Benefitter is an employer benefit firm and it polled 1,028 brokers about the Affordable Care Act and 80% of them gave the law an unfavorable review.

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## PIA NE IA EVENTS

---

### **Annual Legislative Luncheon | 21**

### **Jim's Perspective | 22**

### **FMO Seminar**

**Grand Island, NE - April 9, 2015 | 25**

### **Upcoming Events Calendar 2015 | 26**

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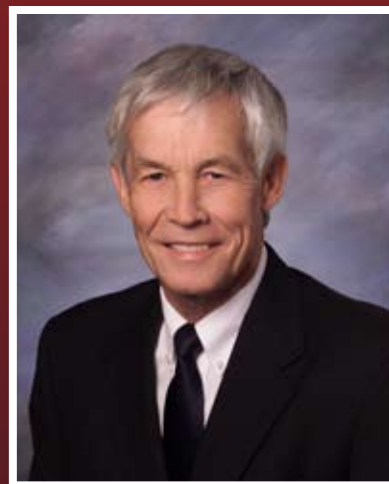
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*E&O Coordinator  
Phil Fried*

# The Google Insurance Plunge & the PIA Antidote

A few weeks ago Google announced they would be joining Walmart and some others selling insurance online. The announcement immediately generated predictions from so-called experts. They basically said the independent agency system — already reeling from direct writer competition — will not survive.

That thinking is not so bright. Some — and we're not pointing fingers or making any claims here — think it's stupid. Of course the independent agency system will survive. Not only will it survive, it will continue to thrive. We are Main Street and Main Street has advantages that Google and Walmart and the direct writers cannot match.



**PIA Western Alliance  
Executive VP Clark Sitzes**

clients what they want. This association gives you tried and true methods to help you market your agency, and we give you advice on how to connect to your community and overcome the effects of direct writers, Walmart and now Google," Sitzes said.

PIA Western Alliance Executive Vice President Clark Sitzes said studies done by PIA and others show people want and need the personal touch that only an independent insurance agent can provide. "The PIA has studied consumer needs and we find ways to help you — the PIA independent agent — give your

Our original story prompted PIA National to include Clark Sitzes' comment in its follow-up story. Others in the industry have responded as well. At the end of this story we have links for you on a PIA National study and another study demonstrating that your customers want you and not an online, impersonal contact.

Meanwhile, **National Underwriter** and its website **PropertyCasualty360.com** recently posted a story packed with comments from the industry on its supposed death knell. Reaction — the publication said — is mixed but most feel those going with Google and who are now going with direct writers miss the "personal part of personal auto insurance."

The following is verbatim:

- Maria Parker says, "I have [been] preaching for years that the policy you buy is only as good as the [a]gent that sold it to you and the service and individual attention that they give you. Being a 1-800 customer may be fine for the moment and save a few bucks, but then what happens when you need help and no one knows you? [...] I think that once a customer needs assistance and experiences the 800# form of customer care, they will realize what is important to them... saving \$15 or having an agent that cares and actually helps them when they need it."
- Tim D'Angelo echoes a similar sentiment, advising agents and brokers to "[b]e someone in your local community that customers KNOW, LIKE, and TRUST. If your customer leaves you for \$12/mo savings, you failed on one or more of KNOW, LIKE, or TRUST."
- Chris Larsen comments that some agents aren't adhering to D'Angelo's advice, citing

personal experiences with agents who seem to take a hands-off approach when it comes to claims handling. “[Agents] distanced themselves from the claim process, giving me the idea that they did not want to be involved with or allied with their claims personnel and practices,” he says. “Insurance agents in my earlier years were involved with me and my family. They stayed in touch throughout the year. Nowadays, they give me the feeling that I am being taken for granted.”

- Commenter sdlifer replies in agreement that some agents are aloof to the claims handling process. “[Agents] are employees of [insurance] companies and represent the companies’ interest, not yours,” sdlifer comments. “They will always refer you to the claims departments and say ‘I am only an ‘agent.’”

A lot of the **NU** and **PropertyCasualty360.com** readers were pretty ticked at Google for other reasons.

- William Johnson says: “I pay good money to Google for ad words. Now what will be the point? If someone looks up my insurance agency using my company name directly, Google will probably come up first. They’ll lose tens of millions in advertising.

In the meantime, here is the results of the PIA National study titled ***Touch Points—The Voice of the Customer***. Its conclusion is people want these things from an independent insurance agent:

- Expert advice and counseling
- Personalized attention and interaction
- The ability to offer comprehensive protection to meet individual needs
- Relationship-based customer service

And trusting the independent insurance agent or the company ranks 28% higher than any other factor in the study. Here’s more of what the survey found:

- Consumers want good value when purchasing insurance.
- After good value, they want to work with an individual — and trust them — to take care of all their insurance needs.
- What agents are able to do for consumers tops choice of companies and coverages.
- Agents — in the minds of those surveyed — deliver value that cannot be found by direct writers or a Google or a Walmart.
- 69% of customers want personal contact and want their insurance agent to suggest added coverage if they’re under insured or to suggest coverage they may be missing.
- 79% want to be contacted in person at renewal time.
- 81% want contact when the agent decides they can save money.
- Consumers want contact every six-months or less if there are changes in their lives that might require an insurance adjustment.
- 63% want personal contact and a general review of their insurance every six months.
- 73% want you to hear from you more often than just at renewal time.
- 85% say it is important or very important that they are contacted via their preferred method.

There’s more but you get the point. Here are some links from PIA National — and this is one of the many big reasons you want to continue your membership in the PIA — that give you some strategies to overcome direct writers and the Walmarts and the Googles. ■

**[Click here](#) for PIA National’s link on its news release for the *Touch Points—The Voice of the Customer* survey.**

**[Click here](#) to view Ernst and Young’s customer survey.**



**[Click here](#)** to see the *Touch Points—The Voice of the Customer* survey.

And PIA National offers more.

**[Click here](#)** for brochures to share with your customers and with consumers in the community.

**[Click here](#)** for links to the PIA National's Annual Marketing Guides.

**[Click here](#)** for even more information on how to compete with direct writers and the Googles and the Walmarts.

If you're not a PIA member — or if you are — and if you want more information on the PIA and what we have to offer, please contact Gary Bauman who heads up Marketing and Membership for PIA NE IA.

You can reach Debbie at 888-246-4466 x126 or via email at: [debbie@piawest.com](mailto:debbie@piawest.com).

**And please send us your opinion of Google's foray into insurance. Send your comments to *Weekly Industry News* Editor Gary Wolcott at [garywolcott@piawest.com](mailto:garywolcott@piawest.com).**

**Source link: [PropertyCasualty360.com](http://PropertyCasualty360.com)**



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# Memo to Congress

## Insurance and other industry wants cyber-security passed

Several insurance trade groups have joined other industry groups and have sent a letter to the U.S. Senate demanding the quick passage of a cyber security bill that allows a business to share cyber attack information without fear of a frivolous lawsuit.

The letter — supported by the American Insurance Association, the Property Casualty Insurers Association of America and the Council of Agents & Brokers — was sent on U.S. Chamber of Commerce letterhead. “Cybersecurity is a top priority of our associations and members. Recent cyber incidents underscore the need for legislation to help businesses improve their awareness of cyber threats and to enhance their protection and response capabilities.”

The groups — 35 in all — want action and they want action quickly. “Above all, we need Congress to send a bill to the president that gives businesses legal certainty that they have safe harbor against frivolous lawsuits when voluntarily sharing and receiving threat indicators and counter measures in real time and taking action to mitigate cyberattacks.”

All of those signing the letter are worried. “Cyberattacks aimed at U.S. businesses and government entities are being launched from various sources, including sophisticated

hackers, organized crime, and state sponsored groups. These attacks are advancing in scope and complexity. Congressional action cannot come soon enough.”

Meanwhile, the National Association of Insurance Commissioners (NAIC) said it will focus on cybersecurity over the next year via the newly created Cybersecurity (EX) Task Force. Association president Monica Lindeen — who is Montana’s Commissioner of Securities and Insurance — said the goal of the task force is to monitor emerging cyber risks, their impact on the industry and to determine whether regulatory action is required.

“We’re hoping to propose additional guidance to insurance examiners to assure the nation’s insurers are using the best risk management practices available to manage their risk of cyber loss. In addition, we’ll also consider collecting detailed information from insurers writing cyber security coverage for other businesses to learn more about how the nascent market is evolving.”

North Dakota Insurance Commissioner and immediate NAIC Past President Adam Hamm will chair the task force. ■

**Source links: *National Association of Insurance Commissioners & Business Insurance***

# From Start to Finish

## 10 Fabulous Sales Tips



**National Underwriter** recently did a great article on ways to improve sales. This week and next we will explore the publication's tips. They come from three expert producers including Floyd Mays who is the past president of PIA Virginia and D.C. who runs the Floyd Mays Insurance Agency and is considered a natural salesman by his colleagues and peers.

The other two experts are Steve Ruchman who is now retired but continues to serve on PIA Management Services and Susan Coffin who was a producer for 23-years until retiring and selling her business Coffin Associates. She's now an insurance claims consultant.

All three say — as you know — prospecting, selling and closing are difficult. These are ideas to help with all three.

---

### Tip 1

Prospecting and how even criticism is a sales opening

Mays told *National Underwriter* some — as we all know — don't want to be sold. We're accused of being liars and greedy, and looking for someone to use. Mays said one time he diffused the tension by saying, "Somebody has been screwing you over for years. Why not give me a chance?"

The guy laughed and he and Mays did business together for years. So a little humor and quick thinking can overcome criticism.

## Tip 2

### Prospecting and how theatrics can help

As you know selling an intangible like insurance is tough. We all try to paint pictures of what life or business or health or whatever is like without insurance. But — again — that's an intangible and people, when they don't have problems have a hard time foreseeing one coming.

Ruchman said he was trying to sell disability insurance when it was a new product. That's in the day when direct deposit didn't exist and people got paid in envelopes. He sent blank pay envelopes in sales letters to 100 clients and asked them what would happen if this envelope stopped arriving.

A bunch of new business followed.

## Tip 3

### Prospecting with already existing clients

Sometimes new business comes from those you're already doing business with, Coffin noted. She had a client in the freight business who didn't do a line of business with her at one point in time. Later she asked if his needs had changed. "Getting money out of a claim for freight forwarding when you have no pull is almost impossible. So I went to my client and I convinced them to give me the policy instead. That was a sale. That was a policy I didn't have before."

## Tip 4

### Sales and how people won't buy what they don't understand

This is a truism. If a client doesn't understand the product and its value, they won't buy. So client education — our experts say — is critical.

Mays quoted the old proverb and told ***National Underwriter*** this is easier said than done. He was trying to sell a product to a client who really needed what he was selling but who wouldn't buy. It turns out the man could not read.

This points out the need to verbally educate a client and to not rely upon printed materials. By the way, once Mays read the details to the man, he signed and they did business for years.

## Tip 5

### Sales and how one won't buy if one doesn't get the personal risk

Some clients just don't understand their own needs. Mays said this is a place where selling insurance based on price doesn't work. You need to find a strategy to help the client manage their risk.

He recalls a meeting he went to with a client and didn't have the complete quote information. It turns out that it didn't matter.



The client clearly didn't understand the risk. So the meeting turned out to be more about discussion of the risk and why an insurance policy to meet the risk was important. Price became secondary.

Tips six through 10 will be in next week's **Weekly Industry News**. The **National Underwriter** article is linked below and we recommend checking it out. Next week our article will cover time management, client protection, how the customer isn't always right, when it is time to walk away and keeping a poker face. ■

Source link: [PropertyCasualty360.com](http://PropertyCasualty360.com)

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# Just in Time

## Flood Insurance Sales Tips

Just in time for the spring **Main Street Industry News** received this article from FloodSmart.com. Here it is.

### Resources to Help You Talk to Clients About Spring Flooding

Much of the nation might be ready for spring following a brutal winter, but it's important to remind your clients that the warmer weather can bring rapid snowmelt and heavy rains, increasing their flood risk. Each cubic foot of compacted snow contains gallons of water. Until the ground thaws, melting snow and heavy rain cannot be absorbed and can lead to flooding.

The average flood claim paid by the National Flood Insurance Program (NFIP) over the past five years was more than \$42,000. And with more than 25 percent of claims coming from outside of mapped high-risk areas, it is imperative to communicate the financial impact of a flood to all of your clients, regardless of their designated flood zone.

The National Weather Service (NWS) predicts that the cold and snow will linger in the Northern states, increasing the chances for flooding once the spring thaw begins. Above-normal snowfall throughout the Midwest this winter, and the potential for more wet systems in the forecast, could result in a moderate rise in rivers and

streams. Heavy rains, snowmelt, and ice jams all increase the flood risk during the spring months. In addition, the NWS calls for an elevated chance of below-normal temperatures across the Midwest, increasing the chance for flooding as rain falls on the frozen ground. While drought conditions have improved since last year, the soil still will be vulnerable to heavy rains and rapid snowmelt since the ground will not be able to absorb water quickly.

Remember, typically there is a 30-day waiting period before a policy goes into effect, so it is important to remind your clients to have flood insurance in place before the start of the spring flood season.

## Tools to Help You Explain Flood Risk

FloodSmart can make it easier for you to sell flood insurance. Free tools and resources are available on [Agents.FloodSmart.gov](http://Agents.FloodSmart.gov) that can help you reach your clients and inform them of flood risks during the spring months. Visit FloodSmart's pages for [talking points](#), [answers to frequently asked questions](#), and barrier busters to help you address flood insurance misconceptions to your clients. Also, stop by our new [Manuals and Publications](#) page for a full list of free resources available to you. Agents love our [Agent Field Guide](#), a quick resource guide that you can print out and keep at your desk or carry with you to help you easily explain flood insurance to your clients wherever you are.


Also don't forget to register for the [Agent Referral Program](#) to get free, qualified leads. Prospective clients who visit [FloodSmart.gov](http://FloodSmart.gov) can enter their address into the Agent Locator Tool and be connected to an agent in their area from FloodSmart's Agent Referral Program database. Your name will also appear on

FloodSmart direct mailings and will be used by the NFIP Referral Call Center.

So before the snow begins to melt, have the flood talk with your clients. Help explain their flood risks and encourage them to financially protect their property by purchasing flood insurance.

## National Advertising and Marketing Campaign

The FloodSmart national advertising and marketing campaign educates people about flooding and its consequences, helps them learn their flood risk, and connects them with flood insurance agents. Align your own marketing messages with integrated campaigns. Expertly designed, turnkey ad templates are available online – capture the importance of purchasing flood insurance. Sample below – more ads [here](#). ■



**Unfortunately, one in four flooded businesses stays this way.**

**Protect your business with flood insurance.**  
Did you know that just a couple inches of floodwater can cause tens of thousands of dollars in damages to your business? Are you prepared?

**Only Flood Insurance Covers Floods**

**Agent Customization Here**

# OBAMACARE

## The Obama Budget & Your Business Taxes

President Barack Obama unveiled his budget and spending plan for fiscal 2016. The proposed budget is \$3.99 trillion. **Weekly Industry News** is not going to get deep into the budget except where it impacts business. Other publications can do that work.

The feature of the Obama budget that most impacts business is a spending increase on public works projects and the nation's rapidly disintegrating infrastructure. Those projects will be funded partially by taxes on big business.

Most of you are small business owners — as are 99% of the nation's businesses — and President Obama says he wants to make it easier for you to pay your taxes. Acknowledging the difficulty small business — those with gross receipts under \$25 million — has with taxation, the proposal starts with you being able to write off investment spending up to \$1 million.

So small business tax reform — the White House contends — is a critical part of the next budget. "Today's rules require many small businesses to disregard their cash flows, and instead use more complicated and onerous accrual accounting. Many small businesses are also required to gradually deduct the cost of investments and other expenses over time under a host of different rules," the White House said.

And with that Obama says small business needs to be taxed on the cash accounting

method and not the accrual accounting method. The White House statement said at least 75% of the compliance hours for small businesses deal with filing taxes. About 60% of those costs are due to the complexity of measuring income.

- The budget proposes to eliminate capital gains taxation on investments in small business stock.
- The budget proposes to increase the tax deduction for start-up expenses.
- The new budget expands and simplifies the Affordable Care Act's small business credit.

Big business is a big part of the proposal. Corporations have as much as \$2 trillion in earnings overseas and the administration wants to find a way to bring some of those earnings back into the U.S. To start, Obama wants a one-time 14% tax on those overseas profits to fund half of a six-year \$478 billion dollar program to upgrade the nation's highways, bridges and transit systems.

The other half of the infrastructure improvement dollars will come from gas taxes. And the president is proposing a hike there, too.

Obama also wants to make some changes in corporate taxation. Currently the top tax rate is 35%. The president's proposal drops the top rate to 28% and from the 2016 fiscal year on the tax on foreign earnings will be 19%.

U.S. companies and most Republicans want what is termed a territorial tax system where



company taxes are based on what is earned within a country's borders.

On the rest of the budget, and maybe even with these proposals, instead of bipartisan cooperation you can look for a bipartisan battle as the budget is packed — critics say — with tax increases and tax the rich and share wealth with the poor proposals.

Obama disagrees. In announcing the budget, the president said, "We can afford to make these investments while remaining fiscally responsible. We would be making a critical error if we avoided making these investments. We can't afford not to."

The budget runs 2,000-plus pages and includes the end of the sequester budget agreement cuts done four-years ago. "I want to work with Congress to replace mindless austerity."

And Obama added he is looking forward to working with the Republicans on the budget and hopes they'll work with him. "I welcome their ideas, but their numbers have to add up," he said.

Wisconsin Republican Paul Ryan is the new chairman of the House Ways and Means Committee. He doesn't see much future in the president's plan. On **NBC's Meet the Press** Ryan said he's willing to work with the administration but, "What I think the president is trying to do here is to, again, exploit envy economics. This top-down redistribution doesn't work."

The president is also asking for an increase in capital gains rates on couples making more than \$500,000 a year. He wants estates to pay capital gains on securities possessed at the time of inheritance. Fees will also be imposed on the 100 U.S. financial companies with more than \$50 billion in assets.

Those fees and taxes will generate \$320 billion that will — in turn — be pushed into middle-class tax breaks, expanded child care credits and free college education programs. ■

**Source links: Fox News, USA Today and The Wall Street Journal**

## Rewrite: Republicans Plan ObamaCare Replacement

Since the House and Senate passed the Affordable Care Act in 2010 Republicans have vowed to repeal it as soon as possible. The House of Representatives has passed 50 or so bills to repeal but none of the saw the light of day in the Senate.

Now Republicans also run the Senate.

Different times. Different Story. New strategy. A bill will be passed. And — no doubt — a veto lies ahead if one gets done by the House and the Senate. Knowing this, Republicans have decided along with repeal a replacement plan and bill need to be developed.

At least that's the plan of California Republican Rep. Kevin McCarthy who is the House Majority leader. He said Republicans and the party "recognizes that full repeal requires a thoughtful replacement strategy."

He'll work with House Ways and Means Committee Chairman Paul Ryan of Wisconsin and Michigan Republican Fred Upton who chairs the House Energy and Commerce Committee.

What brought all this up is planning for what to do if the U.S. Supreme Court agrees with the King v. Burwell lawsuit and says the federal government cannot provide Medicaid subsidies

to residents of states that refuse to have an ObamaCare exchange.

In a news release the three said, “If the Supreme Court rules as we expect — that the law clearly doesn’t allow subsidies to be offered on the federal exchange — then millions more families will have their coverage in danger because ObamaCare is fundamentally flawed. No family should pay for this administration’s mistakes. So we’re going to keep working to protect hardworking taxpayers from the fallout of ObamaCare and move toward the ultimate goal of a patient-centered system.” ■

*Source link: The Hill*

## What Agents & Brokers Really Think about ObamaCare

The million dollar — or in this case billion dollar — question has been answered. Benefitter is an employer benefit firm and it polled 1,028 brokers about the Affordable Care Act and 80% of them gave the law an unfavorable review.

Company CEO Brian Poger said rate increase concerns topped the list of complaints when brokers answered the open-ended question: what do you want your legislators to know about the ACA?

“We had 50 single-spaced pages of feedback. Not surprisingly, brokers are concerned about their clients. They’re concerned about their livelihood,” Poger said.

Here are the top concerns:

- Rate increases
- Increasing complexity in the law

- The reduced role of the agent and broker
- Diminished quality in the ACA plans
- Website malfunctions
- Uneven Medicaid expansion
- Employers dropping group benefits and moving employees to the exchanges

National Association of Health Underwriters’ (NAHU) legislative council chairman Ed Oleksiak said not only do agents and brokers face increasing troubles navigating the exchanges, but employers are struggling, too. “How do you stay on top of everything?” he said.

The good thing — Okesiak said — is that the complexity of navigating the system has made agents and brokers more important to consumers and businesses.

### PIA Western Alliance members who sell health insurance:

- What do you think of ObamaCare overall?
- Are employers and individuals really struggling to navigate the system?
- What do you think of the navigators? Are they helpful?
- How easy is it for you to work with the exchange in your state or with HealthCare.gov?
- Were you paid in a timely manner for assisting people in enrolling last year?

Other comments? Send them to Weekly Industry News Editor Gary Wolcott at [garywolcott@piawest.com](mailto:garywolcott@piawest.com).

*Source link: Employee Benefit Advisor*



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*Senator Jim Scheer, Chairman of the Banking Commerce & Insurance Committee*



*Dave Kirby discussing CoOpportunity failure during Q&A with Governor Pete Ricketts*

## *Annual Legislative Luncheon*

Professional Insurance Agents NE IA held their Annual Legislative Luncheon at the Governor's Residence in Lincoln, NE on January 28, 2015. This luncheon gave agents and company representatives the opportunity to discuss key issues with their senators and representatives.

Jim Dobler, CPCU, PIA's Legislative Coordinator, started by updating agents on recently introduced insurance-related bills as well as those that are currently being debated in Lincoln.

After a welcome and invocation from PIA National Director, Robert Hansen Jr., CPIA, LUTCF, attendees enjoyed a delicious lunch and heard from new Nebraska Governor, Pete Ricketts. Senator Jim Scheer, Chairman of the Banking Commerce & Insurance Committee, also spoke about his new role and the challenges ahead. Jim Dobler concluded the luncheon meeting and reaffirmed the importance of this event to help legislators understand the role of the Professional Insurance Agent.



*Governor Pete Ricketts speaking at PIA Legislative Luncheon*



*PIA Legislative Coordinator Jim Dobler reviewing talking points before arrival of senators*





## *Jim's Perspective*

Jim Dobler, CPCU, PIA Legislative Coordinator

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The Banking Commerce and Insurance Committee heard three bills on Tuesday that were of interest to both insurance agents and insurance companies.

LB 48 focused on underwriting. It addressed the question of nonrenewing a homeowners policy because of a weather related claim paid on the dwelling. Insurers oppose limitations on underwriting. If passed, this bill might affect insurer participation in the marketplace. The bill also affected other weather related limitations contained in homeowners policies such as the exclusion for flood and the limitation on certain frozen pipe claims. I doubt this bill will advance out of committee.

LB 213 provided for withholding 10% the dwelling coverage in the case of a total loss which could be used by the city to pay for debris removal. This may present a difficult situation for the agent when the client learns that the city might take 10% of the coverage. There was considerable opposition. This bill has been proposed five or six times in the past and has never gotten out of committee.

LB 78 would have expanded the use of risk management pools by school districts to include providing health and dental coverage. This bill was opposed by health insurers, the rural school district association, and Educators Health Alliance. It will remain in committee.

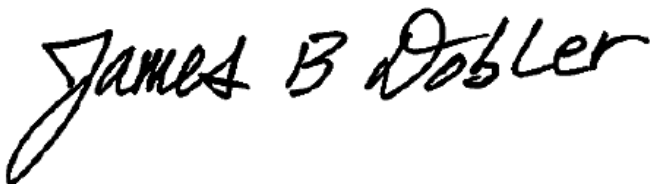
LB 51, proposed by the PIA, will be heard next Tuesday. Erin Clymer, Joe Miller and Riley Tonkin will all testify in



support of the bill. The PIA will also testify in support of LB 276 to be heard before the Business and Labor Committee on Monday. This bill would establish an “exempt certified independent contractor” for purposes of the workers’ compensation act. If a sole proprietor independent contractor decides to opt out of workers’ compensation coverage, he or she can be certified for this status and cannot thereafter make any claim for workers’ compensation coverage.

The Legislature’s Revenue Committee is set to hold hearings on proposals to raise Nebraska’s sales tax rate and increase the state income tax rates. Today (Feb. 20), the committee will receive testimony on LB256 to raise the state sales tax from its current rate of 5.5% to 6%. Next week, on Feb. 26, the committee will hear testimony on LB523, which would raise Nebraska’s income tax rates. Under the bill, each of Nebraska’s four individual income tax brackets would see an increase, with the maximum rate being increased from 6.84% to 7.11%. The bill would also raise the state’s corporate income tax rate.

One third of the session has been completed. Hearings will conclude towards the end of March, and thereafter the Legislature will conduct all-day floor debate. There is considerable work yet to be completed on the two-year state budget, and there will be plenty of debate about the Department of Corrections, Medicaid and health and Human Services.



Jim Dobler, CPCU  
PIA Legislative Coordinator  
Questions or Comments? Please email [jbdobler@outlook.com](mailto:jbdobler@outlook.com)



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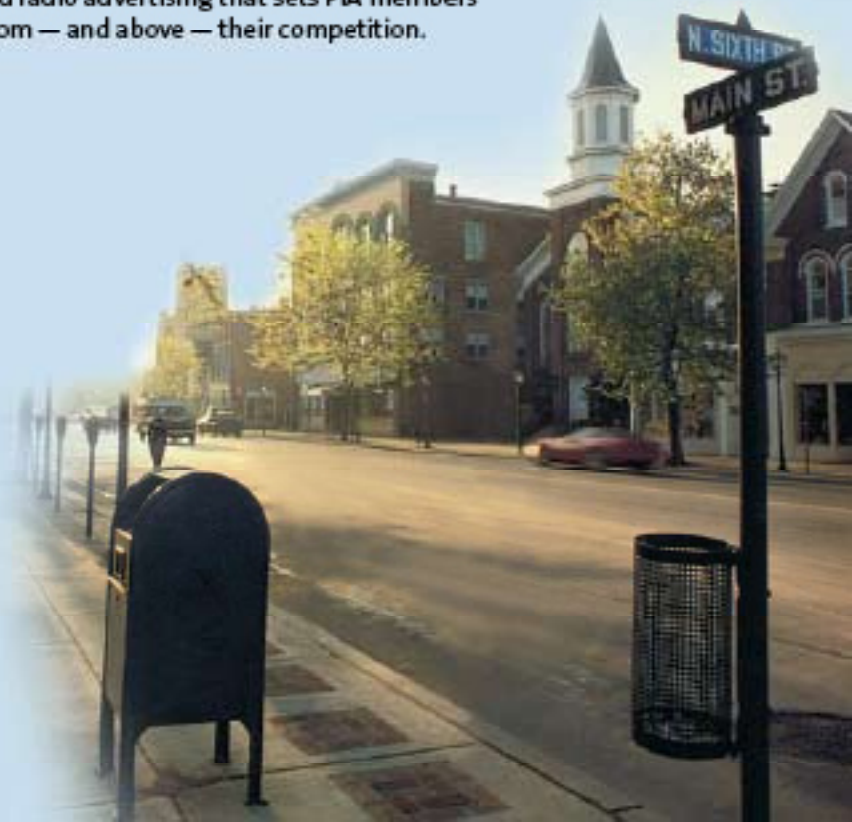
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# FREE CE\*

## FMO Seminar – Grand Island, NE April 9, 2015

### SCHEDULE

8:00 AM: Registration  
8:30 AM: Seminar Begins  
12:30 PM -1:30 PM: Lunch  
4:30 PM: Conclusion

### FREE/FEE

**FREE:** PIA Members & Staff

**FEE:** \$95/Non-Members

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### Everything Has Changed – Nothing Has Changed

Technology is continuing to develop, which creates new and exciting ways to interact with our customers. At the same time, the demographics of our customer is evolving as we learn to reach and educate a new generation of clients – the millennials. Working with new technology and new ways of thinking creates an ethical dilemma and morale challenge.

- How will our role as agents evolve?
- How do we deal with new employees who seem to lack work ethic?
- How do we deal with the commoditization of many of our products?
- How is it possible to deal with all of this, yet still maintain our traditional values and integrity?

The participant will learn a simple five step process to apply to ethical problem solving. Group interaction and discussion will guide the participant through some of the challenging decisions facing agencies today.

**Mary LaPorte, CIC, CPIA, CPCU, LIC** is an independently employed insurance consultant and trainer who began her insurance career in 1971. With over 30 years of agency experience, she held positions of agency Claim Manager, Personal Lines Manager, Excess & Surplus Lines Manager and agency principal with a large retail agency in the Midwest. She is licensed as a Property & Casualty Agent and Licensed Insurance Counselor in the State of Michigan.

She attained the CPCU designation in 1987, the CIC designation in 1992, and the CPIA designation in 2010. Mary currently is on the national faculty for the Society of CIC, serves as an instructor for the Society of CISR and is an active member of the American Association of Insurance Management Consultants.

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**Cancellations** received 10 days prior to a class are fully refundable. Cancellations received less than 10 days prior to a class will be subject to a \$35 cancellation fee. If you fail to show up for the class, registration fee is forfeited; No Exceptions. All cancellations must be in writing, emailed to Kate at [frontdesk@pianeia.com](mailto:frontdesk@pianeia.com). There is no penalty for substitutions from your company or agency. All credit card refunds will incur a \$10 processing fee.

**ADA:** In accordance with Title III of the Americans with Disabilities Act, we invite registrants with a disability to advise us and request accommodation. Requests should be submitted to the PIA Education Department as far in advance as possible.

Mail to: PIA of NE IA 920 South 107th Avenue, Suite 305, Omaha, NE 68114 or  
register online at [www.pianeia.com](http://www.pianeia.com). Questions call: (402) 392-1611

# Upcoming Events Calendar 2014-2015

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


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	NE	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
February 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
March 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
April 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
June 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
July 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
August 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
August 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
September 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
October 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
November 11-13, 2015	CIC: Commercial Property Institute	La Vista	Embassy Suites Omaha - La Vista
November 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
November 18, 2015	CISR: Insuring Personal Residential Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale





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