



# Main Street

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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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# Main Street INDUSTRY NEWS

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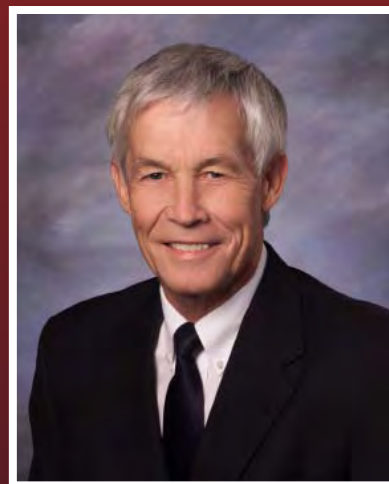
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# Google Insurance Update

## Google Compare has Arrived

Google Compare is now operating in California. With licenses in 26 states, we'll soon see Google's auto insurance service in more states. The Internet giant and now car insurance sales source brags it gives consumers a new option.

"Google Compare for car insurance provides a seamless, intuitive experience for connecting with your customers online. Whether you're a national insurance provider or one local to California, people searching for car insurance on their phone or computer can find you along with an apples-to-apples comparison of other providers all in as little as 5 minutes," Google said in a news release.

Mercury and MetLife are participating for sure. Others rumored to be looking at Google's new site are CoverHound, Hartford, esurance, 21st Century, Travelers, Safeco, National General, Progressive, Foremost and Plymouth Rock.

According to W.R. Berkley CEO William R. Berkley independent insurance agents ought to be real concerned about what Google is doing. At a Texas independent agent seminar, Berkley said, "I'm here to tell you that you're screwed."

The advantage Google has — he said — over other direct writers and online insurance purchasing services is knowing you and knowing your customers unlike anyone knows them.

"It means Google knows the rules for driving on every road in the United States and they're working on Europe. So they know that on this block you can go 25 and on the next block you can go 35. They know where you can take a right turn, a left turn or whatever. They can give

you a plug in device, not unlike Progressive's, and they know exactly when you're breaking the law and when you're not. They can rate you exactly on how good a driver you are. Every day," Berkley said.

At the same time, Berkley said people will still need the independent agent and are willing to pay for what agents provide. "But we need to start by asking — 'what do our customers want, how do we serve them, what are we going to do to make money and see that that they are happy?'"

Not everyone agrees with Berkley. The PIA certainly doesn't and neither does Overstock.com CEO Patrick Byrne. He said Google will face the same problem other online insurers have found. It's a long way from researching a quote online to actually getting someone to make the purchase.

And PIA National Executive Vice President Mike Becker agrees. The demise of the independent agent is more myth than reality. "These predictions have never proven true. If you look back through history, agents have always been able to adapt, evolve and change to keep up with customer expectations and market changes. That dynamic process is continuing to this day."

Becker said the pronouncements are part of a design to gain the market now owned by the independent agent. "They contend that customers put price above coverage and service, and our research proves that is not true. They say people prefer buying insurance online, but we know they prefer an agent."

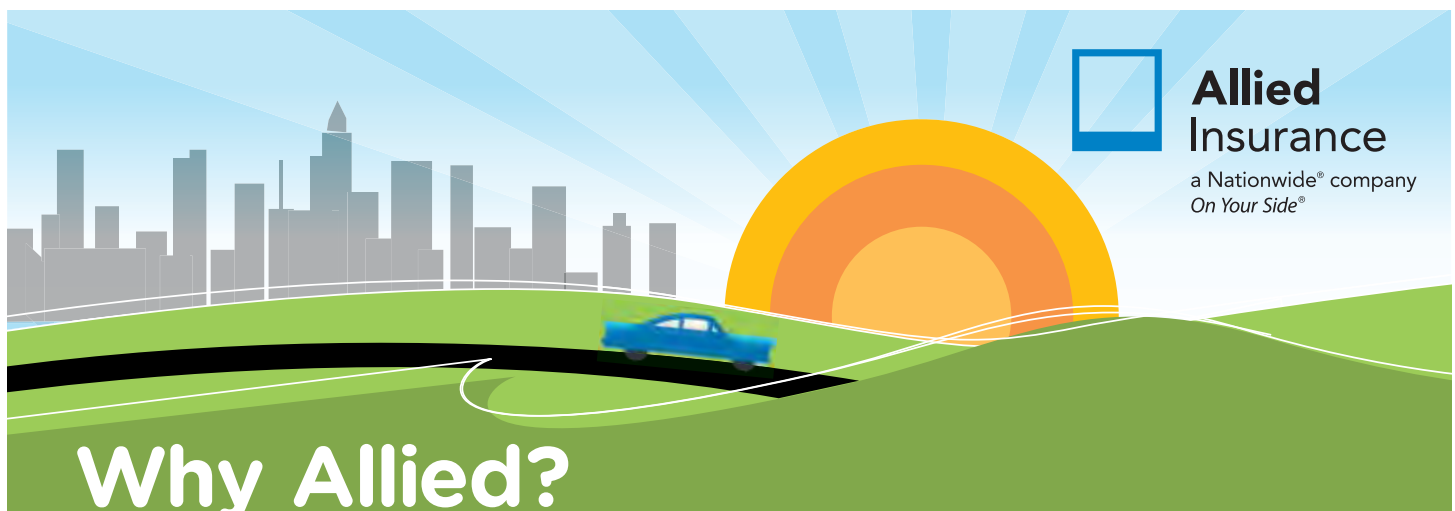
It all comes down to being nothing but propaganda. “But we believe people are smarter than that. When all is said and done, all insurance risk is local and so are Professional Insurance Agents. PIA members are real people on Main Street who care about their communities and the people in them,” Becker said.

And to punctuate Becker’s points is a new customer satisfaction survey from non-profits Cap Gemini SA and Efma. The Paris, France firms checked in with 15,000 customers and found an 8.3% increase in customer satisfaction with the industry in North America in 2014.

People are much more enamored with agents than direct writers and online service:

- Agents have a 51% satisfaction rate.
- Internet gets 40%.
- Phone work is 38%.
- Social media gets 33%.
- Mobile Internet channels score 30%. ■

**Source links:** *PIA National, Insurance Business America, insurancejournal.com and insurancejournal.com, Carrier Management*



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# Millennials

## Looking at the Future of Your Business

Over the next few weeks **Weekly Industry News** is going to look at Millennials. They share the largest age group on the planet with their Baby Boomer grand parents and parents.

They're now just becoming your customers and are just now becoming those new employees you're hiring. We're going to take a deep look at who they are, how you can relate to them and why they may just be really good employees.

To be as specific as one can be when setting the boundary of a generation, Millennials were born between 1980 and the early 2000s. Many economists define them a bit more narrowly and say this is the group that reached adulthood in the early 2000s.

We start our exploration of Millennials with highlights of **Fusion's Massive Millennial Poll**. It checked in with 1,000 people age 18 to 34 and talked to them about a number of subjects including politics, dating and race issues.

What Fusion found in the survey is confusion. As you'll note in questions toward the end of this story, they are very clearly not well informed and tend to — at least at this point in their lives — be more government dependent and liberal.

The survey found:

- Democrat 29%
- Republican — 22%
- Independent/DK — 49%

Pressed further — especially those who said they are independent — and asked where do you lean politically?

- Democratic party — 43%
- Republican party — 26%
- Don't know — 31%

That led to another question. If the presidential election were held today who would you vote for? If undecided, which way to you lean?

- Democrat — 48%
- Republican — 35%

One question revealed how alarmingly uninformed young people are about politics. Fusion asked the group to name one of their home state's senators.

- Incorrect / Don't know — 77%
- Correct — 23%
- 25% of men had correct answers
- 20% of women know a senator or both

Here's what the Millennials want the next president to tackle:

- Economy / jobs — 19%
- Health care — 10%
- Education — 7%
- Budget deficit — 6%
- Immigration & border control — 4%
- Foreign policy — 3%
- Help for middle class — 2%
- Terrorism — 2%

Of course those things need to be tackled by government and their view of government is:

- Helpful — 57%
- Harmful — 18%

- Not relevant — 18%
- Don't know — 18%

Most say they'll vote in the next election but those that won't have some interesting reasons why:

- I don't care about voting — 16%
- I'm too busy — 12%
- Nothing ever changes — 9%
- My vote doesn't count — 9%
- Don't trust the system — 8%
- I don't trust politicians — 6%
- Don't care about politics — 5%
- I'm a minority party in my state — 3%
- Don't like any of the candidates — 3%
- Don't know enough about the candidates — 3%
- I'm too lazy — 1%
- Don't know or refused - 8%

Rephrasing the question to those who won't vote, Fusion asked if you could vote via cell phone would this make you more likely, somewhat more likely, somewhat less likely, or much less likely to vote or would it not make a difference?

- More likely — 38%
- Less likely — 13%
- Don't know or no difference — 48%

Same question only swap online for cell phones:

- More likely — 49%
- Less likely — 8%
- Don't know or no difference — 43%

Next week we look a bit deeper at the Millennial as potential customers and as potential employees. ■

**Source link: Fusion**

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# CYBER ATTACKS

## An Accelerating Crisis & Now the FIO is Involved



Anthem is slowly but surely contacting the 80-million people whose identities were stolen during its hacking a couple of weeks ago. In the meantime, those whose identities were compromised can go to this website for information: [www.anthemfacts.com](http://www.anthemfacts.com).

The company is promising two-years of ID theft help to everyone who is impacted.

The problem — as you know — is growing exponentially. And while larger firms — who these days get the most publicity — are beefing up security and insurance, smaller companies are not.

Deputy U.S. Treasury Secretary Sarah Bloom Raskin told the Federal Insurance Office's advisory panel the Federal Advisory Committee on Insurance (FACI) the imbalance is troubling. The administration wants FACI's help in fixing the disconnect.



This is what she wants FACI to find out:

- Why are small and medium-sized businesses behind bigger businesses in the purchase of cyber insurance?
- How can the industry make cyber insurance more accessible and beneficial to all business and not just large business?
- Are there ways to beef up cyber security for third-party vendors?
- How can insurance help companies ID their cyber risks and have the right kind of insurance for those risks?
- How can government get everyone to contribute cyber insurance claims data to it so a better model of cyber risk can be crafted?

Among those on the committee John Franchini who is the insurance commissioner of the PIA Western Alliance state New Mexico. He addressed the topic of insurers protecting themselves. His department is pushing insurers to better protect themselves from hacking. "We're actually reviewing all the cyber security [insurers] have in place," Franchini said.

Those not up to speed will be fined.

As for the rest of the world, Kaspersky Lab is a cyber security expert and it says one gang — the Carbanak gang — has stolen over \$1 billion from 100 banks and other financial institutions since 2013.

It is that report that got Raskin worrying and is why she approached FACI.

The gang members are from Russia, China, Ukraine and other parts of Europe and they've hacked into institutions in the China, Europe and the U.S. Each raid — Kaspersky Lab says — netted about \$10 million.

That's just one gang. There are hundreds of them and they're getting very, very

sophisticated and very, very good and their — dare we say? — craft.

What's sad is many companies are switching from the stance of keeping hackers out to finding ways to minimize the damage when they do get into a data base.

That's one of the reasons President Obama has put together a national summit to try to beef up cooperation between the federal government and private security specialists. The goal is to combat the problem but few — like Securonix's Igor Baikalov — think it's going to work.

"The level of collaboration between public and private sectors has to be at a much deeper level to put even a slight dent in this unrelenting wave of successful cyberattacks," he said. ■

*Source links: Carrier Management, Computer Business Review and PropertyCasualty360.com*

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# Remembering AIG's Former CEO & Savior Robert Benmosche

Most of the world is focused on the passing of ***Star Trek*** icon Leonard Nimoy. As the character Spock, Nimoy saved many a fictional world and brought much joy and thought to a generation or two of science fiction fans.

He is loved and will be missed.

Also passing last week is Robert Benmosche who saved AIG. Outside of the insurance and financial world, Benmosche is unknown. And truthfully, many in the insurance industry have no idea who he is or what he did.

Ironically, what Benmosche really did is save a world. Or very close to it.

As you remember, if AIG — then the largest insurance company on the planet — fell then everything fell. The federal government started the bailout ball rolling and Benmosche finished the job.

He came out of retirement in 2009 at the behest of some powerful people in Washington and went to work on the \$182.3 billion bailout and the repair of the company. When he left AIG late last year, the company was on a solid foundation and the debt was repaid.

Along the way, the most colorful Benmosche ticked off a lot of people including high-up honchos in the federal government and his board of directors. He quit twice and eventually got board chair Harvey Golub tossed when he said it's him or me. "I create so much trouble, don't I That's my job."



***Robert Benmosche***

And he did it well and started by selling off big parts of AIG and refocused the company on life and P&C coverage.

Robert Benmosche died February 27, 2015 of cancer. He was 70.

***Source link: Insurance Networking News***

# Financial Guru Dave Ramsey

## Loves Independent Insurance Agents

Dave Ramsey is an author, radio and television talk show host and one of the nation's most popular personal finance experts. According to his website — [daveramsey.com](http://daveramsey.com) — Dave “has a simple message for people who want to change their financial lives.”

Ramsey loves independent insurance agents and strongly suggests to his readers, listeners and viewers that they use one for all of their insurance needs.

He advises insurance ought to be shopped via an independent insurance agent. The financial guru says this is one of — if not the — most popular money-saving tip on his website.

“Why is an independent insurance agent such a great money-saver? Because they’re not limited to a single provider’s options. With access to a whole network of insurers, an independent agent casts a wider net to find you the best deals on the coverage that’s right for you. It’s like having your own personal shopper!” he wrote.

Ramsey goes on to say people can feel confident the independent agent works for them. He also suggests people pay attention to their insurance policies at least once a year.

“If there’s one thing you can count on, it’s that things change. Yet many people treat their insurance policy like a

bottle of wine that just gets better with age. And that mistake could cost them. More than 30% of policyholders haven’t touched base with their insurance agent in the past year, which means they could be missing out on new discounts or opportunities to match their coverage to their current circumstances,” Ramsey said.

He then quotes one person who saved \$1,200 a year by bagging the policies he’d been paying on for 15-years and going shopping with an independent agent.

Ramsey also warns that just saving money and cutting costs doesn’t mean a person should cut corners. Insurance is important and consumers need to know their options so they can make the proper decision. An independent insurance agent offers those options.

“A recent survey found that 61% of respondents don’t fully understand the details of their insurance policies. That’s crazy! You should know what you’re paying for. No one wants to be surprised in the middle of a crisis when you’re trying to file a claim,” he wrote. ■

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



# DRIVING ...

## Behaviors, Behaving Badly & the Insurance Consequences

An interesting study from AAA's Foundation for Traffic Safety looks at how we behave behind the wheel of our automobiles. The focus is safe driving habits and how we have a do-as-I-say and not-as-I-do attitude when it comes to bad habits.

The study starts with drinking and driving. AAA's foundation said 66% of us realize that it is a threat to personal safety and 97% of us say driving under the influence is unacceptable. A large percentage of us — 56% — worry about driving under the influence of illegal drugs and 28% worry about driving under the influence of legal drugs.

Yet some of us are still driving under the influence:

- 1 in 8 say they drove in the last year while under the influence.
- 19% say they did so in the last month.

A significant number of people drive while intoxicated on marijuana. People surveyed had definite feelings about that:

- 90% say someone smoking pot must wait at least one hour after smoking to drive.

One hour?

Back to driving under the influence of alcohol:

- 80% say anyone convicted of a DUI or a DWI should be required to have an alcohol

interlock device on their ignition.

Cell phone use while behind the wheel is also explored in the study:

- 69% admit to talking on the phone while driving in the last 30-days.
- 33% say they do this quite often.
- Yet 50% consider it a safety threat.
- 69% call it an unacceptable behavior.

Texting and emailing are a bigger concern and we seem to not be able to walk the talk there either:

- 78% say texting or emailing and driving is dangerous.
- 36% admit to reading a text or an email while driving in the last 30-days.
- 9% say they do it regularly.
- 27% say they like multi-tasking and say they drove, texted and emailed in the last 30-days.

Yet:

- 89% want laws against texting, typing or emailing while driving.
- 69% say they strongly support such a law.

When it comes to texting, emailing and driving, those over 60 are the least likely to do so. The biggest offenders are aged 25 to 39. Not far behind is the age group 18 to 25 and 40 to 59.





Those 18 and younger say it's okay to do so and can't figure out why others see it as a problem.

The Department of Transportation's National Highway Traffic Safety Administration had a couple of interesting finds recently. The NHTSA said driving with alcohol in the system has dropped significantly since 2007. It's down by a third. And since 1973 when Mothers Against Drunk Drivers (MADD) was founded, the number driving under the influence of alcohol has fallen by three-quarters.

That's the good news. The bad news is the number of us driving under the influence of marijuana or other illegal drugs is on the rise. NHTSA found one in four drivers stopped tested positively for at least one drug that can impair driving and affect the safety of others on the road.

That figure has doubled from 1993 to 2010 going from 11.5% to 21.5%.

As you know, driving under the influence is a big hit on the auto insurance of an offender. InsuranceQuotes.com tracked that statistic and several others in a recent study. It found the more heinous the road "crime," the higher the price penalty at renewal.

Here's what the website tracked:

- Drinking while driving (DWI) / driving while intoxicated (DUI)
- Reckless driving
- More than 30 mph over the speed limit
- Improper passing
- Not signaling
- Driving in the carpool lane without passengers
- Driving without a license
- Not wearing a seat belt

What we see for an insurance increase per violation depends on where you live. In the case of DUI / DWI the results are catastrophic. The nationwide average is a 92% increase. In North Carolina the hike is 337%. Hawaii will hit you for 289%.

Here are some statistics  
InsuranceQuotes.com found.

### Speeding 31+ MPH over the limit

1. Illinois — 103.4%
2. North Carolina — 48.82%
3. Michigan — 48.3%
4. Oregon — 47.68%
5. Delaware — 43.44%

19. Iowa — 25.88%
28. Nebraska — 20.65%

U.S. Average — 29.96%

### Reckless driving:

1. Hawaii — 286.69%
2. California — 180.74%
3. Illinois — 115.04%
4. Michigan — 113.59%
5. Massachusetts — 100.16%

29. Iowa — 50.46%
34. Nebraska — 45.77%

U.S. Average — 83.29%

### Driving Under the Influence / Drinking While Intoxicated

1. North Carolina — 337.14%
2. Hawaii — 289.04%
3. California — 183.61%
4. Michigan — 116.58%
5. Illinois — 113.28%

33. Iowa — 49.67%
39. Nebraska — 46.50%

U.S. Average — 92.49%

### Other National average increases

- Speeding 16-30 miles per hour over speed limit — 28.06%
- Careless driving — 26.62%
- Driving the wrong way — 21.34%
- Speeding 1-15 miles per hour over the speed limit — 20.54%
- Improper passing — 20.3%
- Failure to stop — 18.94%
- Following too close — 18.86%
- Not yielding to a pedestrian — 18.78%
- Failure to yield — 18.71%
- Not signaling — 18.55%
- Violating railroad rules — 18.07%
- Driving in the carpool lane — 17.91%
- Driving without a license — 16.47%
- Not wearing a seat belt — 5.6% ■

*Source Links: PropertyCasualty360.com,  
PropertyCasualty360.com and insurancejournal.com.*



# Work Comp Rates

## How Your State Ranks



Good news on the workers' compensation insurance front. At \$1.85 per \$100 of payroll, the median rate in the U.S. fell to an all-time low in 2014. The state of California tops the U.S. as the most expensive state for workers' compensation at \$3.48 per \$100 of payroll.

North Dakota had the rock bottom rate of \$0.88.

The rate results come from the Oregon Department of Consumer and Business Services biennial study of all 50 states and the District of Columbia.

The aforementioned California and Connecticut, New Jersey, New York and Alaska have the highest rates.

Oregon's preliminary report was issued last summer and the final report last week. It shows 60% of the states reporting a decline in premium rates over the five year period of 2010 to 2014.

The state of Montana is among those seeing the biggest drop at -39.1%. ■

## The Results

State	Rate	Percentage of Median	2012 Ranking
1. California	\$3.48	188%	3
2. Connecticut	\$2.87	155%	2
3. New Jersey	\$2.82	152%	7
4. New York	\$2.75	148%	5
5. Alaska	\$2.68	145%	1
24. Iowa	\$1.88	101%	25
30. Nebraska	\$1.78	96%	33

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

# The 10 Largest P&C and Personal Lines Insurers



There aren't many surprises in the Federal Insurance Office's (FIO) annual report. It's the one required by the FIO's charter and is the report to Congress on which insurers are the biggest, and who is doing the best in terms of market share and income.

As an important note, the report tallies the total figures from 2013 and not 2014.

In 2013, State Farm — at 10.29% of market share — tops the list as the biggest P&C insurer. That's up from the 10.24% of market share in 2013. Liberty Mutual is second but it's a long way back second with a market share of 5.31%. Third is Allstate with 5.07%.

Berkshire Hathaway saw the most improvement jumping from sixth in 2013 to fourth in 2014.



# TOP 10

1. State Farm — market share 10.29% — \$55.994 billion direct written premium
2. Liberty Mutual Insurance — market share 5.31% — \$28.9 billion direct written premium
3. Allstate — market share 5.07% — \$27.6 billion direct written premium
4. Berkshire Hathaway — market share 4.26% — \$23.17 billion direct written premium
5. Travelers — market share 4.2% — \$22.84 billion direct written premium
6. Farmers — market share 3.36% — \$18.28 billion direct written premium
7. Nationwide — market share 3.32% — \$18.07 billion direct written premium
8. AIG — market share 3.27% — \$17.8 billion direct written premium
9. Progressive — market share 3.23% — \$17.6 billion direct written premium
10. USAA — market share 2.67% — \$14.6 billion direct written premium

Two things. The percentage of market share among the top-10 fell slightly in 2013 to 44.97% from 45.88%. What is good news for the top-10 is direct written premiums which jumped by more than \$4 billion.

## Top P/C commercial lines writers in 2013 were:

1. American International Group
2. Travelers Companies Inc.
3. Liberty Mutual Insurance
4. Zurich Insurance group
5. ACE Ltd.
6. CNA Financial Corp.
7. Hartford Financial Services
8. Chubb Corp.
9. Nationwide Mutual Group
10. American Financial Group Inc.

## Top P/C personal lines writers in 2013 were:

1. State Farm Automobile Insurance Company
2. Allstate Corp.
3. Berkshire Hathaway Inc.
4. Progressive Corp.
5. Farmers Insurance Group of Companies
6. Liberty Mutual Insurance
7. USAA Insurance Group
8. Nationwide Mutual Group
9. Travelers Companies Inc.
10. American Family Mutual ■

**Source link:** *Insurance Business America*

# OBAMACARE

## IRONY

### The Affordable Care Act, the Administration & Agents

Back in 2010 when the Obama administration and the Department of Health and Human Services were determining how to apply the Affordable Care Act's medical loss ratio (MLR) agent pleas — like those of PIA National and other agent organizations — to keep them out of the MLR, fell on deaf ears.

And then there is the issue of navigators and rules for navigators and the involvement of agents and brokers in the exchanges that were being set up by the states and the federal government.

More deaf ears.

Yet it is insurance agents around the country who have been the rock that consumers have sought when trying to navigate the complexity of purchasing health insurance. Many of those agents — by the way — are still struggling to get paid from last year's insurance placements.

And now Kevin Counihan — who heads up HealthCare.gov — says brokers are important to the post Affordable Care Act insurance industry. "The broker is integral ... as integral as it can be in the sale and distribution of our product."

That comment was thrown at the National Association of Health Underwriters at their annual Capital Conference in Washington D.C. He told the group consumers need the advice



that only an agent or broker can give when dealing with something as complex as the Affordable Care Act.

And with that Counihan said the government needs to do more to help the broker/agent community. "The issue of whether brokers are important or not, that's not even a question. The issue is, how can we better serve you guys?"

He and HHS are hoping agents can help them by assisting in educating the public. "People are confused about the law," he said.

Also seeking agent and industry help is the Internal Revenue Service and the U.S. Treasury. The topic is the ever-growing infamous Cadillac Tax that — in 2018 — will stick a 40% tax on high-cost group health insurance plans.

The unanswered questions are coming from insurance agencies. So the two agencies — as they prepare to add more regulations and guidance — posted notice 2015-16. It's looking for industry input on the definition of applicable coverage, the determination of the cost of that coverage and the application of an annual statutory dollar limit to the cost of that applicable coverage.

If you have a comment, it's due by May 15th.

Here are the questions the two agencies are getting from agencies selling health insurance

to the aforementioned businesses:

- Are on-site medical clinics considered applicable coverage in certain circumstances?
- How do agencies treat medical care in the case of on-site medical clinics?
- Should the standard be based on the nature and scope of the benefits or on the specific dollar amount on the cost of services? Or a combination of both?

**Source links: *Employee Benefit News*, *Employee Benefit Advisor***

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## The Paperless Society

Remember when we were told the computer would give us a paperless society? Most of us have already noticed it hasn't happened. In fact, if anything the computer has caused us to use more — not less — paper.

It's almost as ironically funny as this wonderful commercial that pokes fun of paperless society proponents. [Click here](#) to enjoy.





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Practical – prac • ti • cal [praktik'ɪ], adjective

1. concerned with matters of fact: real life experience, not theory
2. useful: appropriate, sensible, and effective
3. good at solving problems: dealing with problems and difficulties
4. practicing: involved in the actual work of a profession
5. suitable for everyday use: plain, functional
6. virtual: resembling a particular thing in almost every way

Source: Encarta® World English Dictionary [North American Edition]

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### Agent's Information:

Name: \_\_\_\_\_ Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

#### Golf Outing at Wilderness Ridge

☐ \$85/Members ☐ \$95/Non-Members

No. of Players: \_\_\_\_\_ Name(s) of Players: \_\_\_\_\_

#### Full Registration (includes "Let's Talk Husker Football"

Evening & Trade Fair, Breakfast w/the Presidents, AM & PM  
Education Sessions and Achiever's Luncheon)

☐ \$110/Members ☐ \$140/Non-Members

#### A la Carte Selections:

**"Let's Talk Husker Football" Evening & Trade Fair:**

☐ \$35/Members ☐ \$45/ Non-Members

**Past President's Breakfast:**

☐ \$10/Members ☐ \$20/Non-Members

**AM E&O Mock Trial & Achiever's Luncheon:**

☐ \$50/Members ☐ \$60/ Non-Members

**PM Cyber Liability & Achiever's Luncheon:**

☐ \$50/Members ☐ \$60/Non-Members

**Achiever's Luncheon ONLY:**

☐ \$25/Members ☐ \$25/Non-Members

**AM and PM Education & Achiever's Lunch Package:**

☐ \$80/Members ☐ \$90/Non-Members

Total for all Events/Classes you plan to attend: \$ \_\_\_\_\_

Do you plan to join us at Rule G for the PIA Nightcap Reception? \_\_\_\_\_Y/#of Guests \_\_\_\_\_N

### Payment Information:

Amount Enclosed: \_\_\_\_\_ Check# \_\_\_\_\_ Approval Signature \_\_\_\_\_

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

**PIA of Nebraska Iowa** - 920 S 107<sup>th</sup> Ave, Ste 305 – Omaha, NE 68114 - Fax: (402) 392-2228

**Questions?** Email Jenn at [education@planeia.com](mailto:education@planeia.com)

**Register Online at [planeia.com](http://planeia.com)**



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## Golf & Entertainment Day – Tuesday, June 2nd

### The morning starts out with...

**Golf Outing** at Wilderness Ridge Golf Course – [www.wildernessridgengolf.com](http://www.wildernessridgengolf.com)

**Wilderness Ridge Golf Course**  
**1800 Wilderness Woods Place**  
**Lincoln, NE 68512**  
**(402) 434-5118**



**\$85 Members/\$95 Non-Members** \*\*\*includes one drink ticket

**\*\*Limited to the first 80 registrants\*\***

Wilderness Ridge Championship Golf Course has played host to some of the most prestigious events in Nebraska, including the US Open Qualifying and Nebraska Section PGA Championship. Weaving its way through Wilderness Ridge, the course is famous for its outstanding greens, fairways and unique water features.

**Registration** begins at 10:00am

**Shot Gun Start** is at 11:00am

### The evening brings...

**Trade Fair & Evening Entertainment** at Courtyard Marriott - Haymarket

**Courtyard Marriott –Lincoln Haymarket**  
**808 R St, Lincoln, NE 68508**  
**(402) 904-4800**

**\$35 Members/\$45 Non-Members**

**Trade Fair** begins at 5:00pm

**\*\*Golf Prizes** will be awarded at 5:30pm

Representatives of numerous businesses that support our association are eager to visit with you. Refreshments and hors d'oeuvres will be available as you mingle with the crowd and make the rounds of the exhibit booths. Be sure to bring plenty of business cards and make the most of this opportunity to make new contacts and strengthen established relationships.

**Let's Talk Husker Football** begins at 6:30pm

Sean Callahan reports for KETV Channel 7 as the official football correspondent and gives Husker reports on NewsTalk 1110 KFAB. He was named the 2006 & 2007 Nebraska Sports writer of the year by the National Sports Writers and Sports Broadcasters Association of America. As one of Nebraska's leading Husker Football Correspondents, Sean offers insight to the sport both on and off the field.



**PIA Nightcap Reception** begins at 8:00pm

**Rule G–Lincoln Haymarket**  
**350 Canopy St, Lincoln, NE 68508**

Join your fellow insurance professionals at the Rooftop Patio at Rule G!

**Hotel Facility:** Courtyard Marriott Lincoln Haymarket

You are responsible for making your own hotel reservation by contacting the Marriott Courtyard Lincoln Haymarket at (402) 904-4800 and requesting the group name "Professional Insurance Agents" for our special rate of **\$119**. A block of rooms have been reserved for June 1-2, 2015. The special room rate will be available until May 12<sup>th</sup> or until the group block is sold-out.

**Event Attire:**

For Tuesday's golf outing, appropriate golf attire please; Tuesday evening & Wednesday, attire is Business Casual

**Be a part of the fun; Connect, Learn & Grow with PIA!**



## Education Day – Wednesday, June 3rd

### Breakfast with the Presidents– 7:00am

**\$10 Members/\$20 Non-Members**

Sit down with Past Presidents and help us to honor them for their dedication to the PIA!

### Morning Session **\$50 for Members / \$60 Non-Members w/Lunch**

**\*\*Education & Lunch Package: \$80/Members / \$90/Non-Members**

### E&O Mock Trial – Applied for **3** P/C CE hours

#### Morning Session – 8:30 am **\*\*Registration begins at 8:00 am\*\***

Observe firsthand the dynamics of an agent's E&O case with details of how the process works. Render your position on how the case was resolved. Be part of the final resolution. Special Moderator – David Dudley of Baylor, Evnen, Curtiss, Grit and Witt, LLP in Lincoln, NE.

#### **Curtis Pearsall, CPIA, CPCU, AIAF, ARM, AU - Utica, NY**

Curt is the President and Founder of Pearsall Associates Inc., a Risk Management Consulting firm specializing in helping agents protect themselves. He is the former SVP of Utica National's Agents E&O program where he oversaw their Underwriting, Marketing Services and Claims divisions from 1987 to 2009. Curt regularly provides free E&O tips for agents on his blog [www.agentseotips.com](http://www.agentseotips.com)

#### ***Every agency wants to save money.***

**Earn a 5% credit—up to a maximum of 10% credit applied to your Utica premium by attending this seminar! There is no minimum premium threshold for an account to be eligible for the credit, which will be applied after the application of any schedule rating modifiers.**

#### **Total Staff Size and Who Needs to Attend**

**1-3 staff size** > 1 principal/office manager or CSR need to attend

**4-10 staff size** > 1 principal/office manager and 1 CSR need to attend

**11-20 staff size** > 1 principal/office manager and 2 CSRs need to attend

**21+** > 20% of staff need to attend



#### **Achievers Luncheon - 12:15 pm – 1:45 pm**

**\$25 for Members/Non-Members A la Carte**

PIA Executive Vice President and CEO, **Mike Becker**, will be in attendance with the latest news on insurance issues affecting you and your agency! Also, find out who is "Agent of the Year," "Marketing Rep of the Year," and "Company of the Year!" Meet the winner of the 2015 PIA Scholarship!

### Afternoon Session **\$50 for Members / \$60 Non-Members w/Lunch**

#### **Cyber Liability – Applied for **3** P/C CE hours**

#### **Afternoon Session – 2:00-5:00 pm**

Cyber Liability is an ever-changing field. In years to come it will likely be a standard offering for any client in an insurance agency's book of business. In today's world, the popularity of this coverage with both consumers and agents is in its infancy with agents everywhere are seeking to know more about it. It can be a complex coverage and policy forms vary greatly between carriers but nevertheless there are certain common identifying factors every agent should know. In this class we will start out by seeking to understand why Cyber Liability insurance policies are necessary by examining the weaknesses of the CGL and Crime forms. We will then take a look at typical occurrences that are happening all around us and can easily affect your clients businesses. We will then address the core issues of a Cyber Liability Policy and common endorsements to these policies along with dispelling some myths and misunderstandings about these policies. We will finish the course by looking at common exclusions, conditions, and aggregates of coverage that appear in typical Cyber Liability policies.

#### **Robert Ford, CIC, CISR, CPIA, CLCS – Devils Lake, ND**

Robert Ford is Sr. VP, for American Insurance Center. He started in the insurance industry at the age of 19, as a territory producer for Farm Bureau in North Dakota. Bob has served on the Board of Directors of the North Dakota PIA for 13 years and chaired the Education Committee for 8 years. He has also served as North Dakota's PIA President and PIA National Director. Bob holds the CIC designation and is a member of the Society of CIC's National Faculty. He has taught in 46 states as well as Puerto Rico & the US Virgin Islands.



# Upcoming CPIA 1 – April 8, 2015 – Omaha, NE

## Position for Success

Register at [www.pianeia.com](http://www.pianeia.com)!

The first Certified Professional Insurance Agent (CPIA) workshop, Position for Success, zeroes in on the various factors—internal and external—that influence creation of effective business development plans. The seminar can help you whether you're an agency or company sales manager, seasoned or new producer, customer support professional, carrier marketing or underwriting employee, or anyone else interested in building better insurance programs for clients.

During this interactive day-long session, you'll learn about the state of the insurance marketplace and take part in exercises that teach you how to analyze competitive pressures, understand carrier underwriting criteria and build successful insurance programs that meet expectations of today's changing insurance buyer.

Position for Success (CPIA 1) involves active participation. You won't be listening to boring instructors all day. Instead, you and other attendees will focus on your real-world problems and, together, come up with solutions you can use right away in your offices. High engagement helps you learn and retain more information and, best of all, put more of what you learn into practice.

As is true for all of the CPIA workshops, ideas for preventing errors and omissions are highlighted and discussed. In most states, you'll earn up to seven CE credits for completing the class. And the class is guaranteed: Implement the principles covered and experience a 20% increase in personal production within six months, or your registration fee will be refunded.

**"This was a wonderful seminar!** I think every agency and company employee should attend."  
*Producer from Philadelphia, Pennsylvania*

To learn more, visit [AIMSSociety.org](http://AIMSSociety.org)  
or contact your local CPIA sponsor.

Professional Insurance Agents NE IA  
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**"I really enjoyed the course.** I wrote down ten ideas for improvement in my agency."  
*Agent from Austin, Texas*



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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

### CE APPROVED

4 P&C CE Hours

3 Ethics Hours

*Full attendance is required to earn Continuing Education Credit.*

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### Changing World – Emerging Exposures

Driverless autos. Drones. Fracking. People renting out their cars, giving rides or letting total strangers rent a room in their house. Trusts and LLCs. Going Green. What's going on in the world? It seems that selling and servicing insurance is becoming more and more complicated. Consider attending this informative class to help you stay on top of these changes. This four-hour session will explore some of the newest emerging exposures and discuss possible insurance solutions in order to better prepare you for our changing world.

### 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.

### REGISTRATION

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Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Agency Name: \_\_\_\_\_

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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@planeia.com](mailto:frontdesk@planeia.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.planeia.com](http://www.planeia.com). Questions call: (402) 392-1611

# Upcoming

## *Events Calendar 2014-2015*

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

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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# Advertise Your Agency On Radio



## PIA's new radio ads make it easy!

If you've been looking for new ways to build your agency's brand, or just looking to replace some tired advertising, PIA's new radio advertisements may be the answer.

PIA members now have access to 28 radio ads that they can run in their local markets. Each ad can be tagged with your agency contact information and the name of a company you represent. Simply download the pre-recorded ads from PIA National's website and send them to your local radio station to have your tag added. It's that simple. Even better, the ads are included in the cost of PIA membership. You only pay for the air time.

## PIA has created:

- General agency branding ads
- Auto Insurance ads
- Homeowners Insurance ads
- Commercial lines ads

Preview PIA's radio ads online at  
[www.pianet.com/piabradingprogram](http://www.pianet.com/piabradingprogram)

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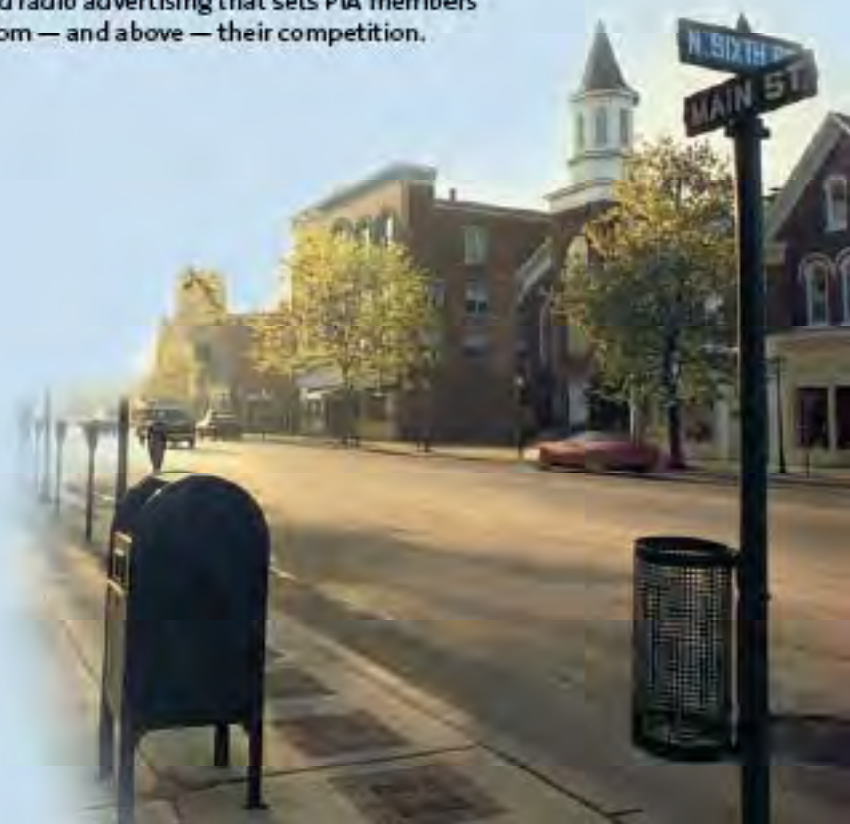
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\*Local Agents Serving Main Street America™ collectively describes the membership of the National Association of Professional Insurance Agents and its affiliate associations. It bears no relation to The Main Street America Group, also known as MSA Group, or its subsidiary companies.



Provide Extra Protection for Unexpected Hospital Expenses With The PIA Trust

# Hospital Income Plan

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PIA SERVICES GROUP  
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**For more information about the supplemental PIA Trust Hospital Income Insurance plan, please contact your local PIA Affiliate or call the Plan Administrator at (800) 336-4759. Additional information is also available on-line at [www.piatruster.com](http://www.piatruster.com).**

\* PIA National membership, when required, must be current at all times

\*\* No minimum participation required

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.  
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Insurance Program Administered by Lockton Risk Services.