



# 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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## PIA FOR NEBRASKA AND IOWA

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PIA Association for Nebraska and Iowa is committed to focusing its resources in ways that cast the most favorable light on its constituents. We are dedicated to providing the type of programs, the level of advocacy, and the dissemination of information that best supports the perpetuation and prosperity of our members. We pledge to always conduct ourselves in a manner that enhances the public image of PIA and adds real value to our members.

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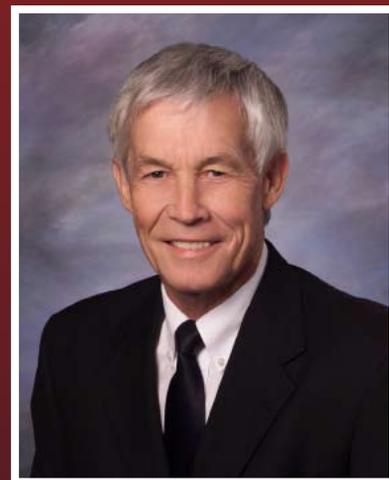
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*E&O Coordinator  
Phil Fried*

# PIA NE IA Offers Cyber Insurance

## You Need it, Your Clients Need it

Most of you know another health insurer has been hacked. Washington State's Premera Blue Cross said the personal information of 11 million of its customers has been compromised. That breach was discovered on January 29th and is just now coming to light.

Premera is offering two-years of free credit monitoring and ID theft protection services to its victims.

The PIA Western Alliance know many of you are advising your business clients to get cyber insurance but are you insured? We are now offering you and your agency protection from a cyber attack.

This program is available in partnership with Capitol Specialty Insurance Corp. A.M. Best rating of "A".

### Here's what the program covers:

**1st party loss:** Covers the cost the insured incurs to respond to a network or privacy breach. This includes breach notification, PR, forensic consultants and credit monitoring cost.

**Cyber Extortion Loss:** Responds to a threat by a third party to commit a network security or privacy breach.

**Business Interruption/Extra Expense Loss:** Loss of income resulting from a network security breach or a network attack and extra expense incurred to restore network to original condition.

**Data Loss:** Cost to restore data destroyed or altered as a result of a network security breach.

The policy will also cover third-party liability and claim expenses, and damages the insured is legally obligated to pay as a result of the following:

**Network Security Liability:** Actions that the insured is legally liable for claims made against the insured.

**Privacy Liability:** Coverage for actions that the insured is legally liable for claims made against the insured for a Privacy Breach of PII, PHI or corporate Confidential Information.

**Regulatory Coverage:** Coverage for actions/proceedings and fines/penalties against the insured by a regulatory agency resulting from a violation of Privacy Law.

**Website Media Content:** Cover for actions that the insured is legally liable for claims made against the insured for a Media Peril of content on the insureds internet site.

**Professional Liability:** Provides coverage for acts, errors and omissions in the rendering or failure to render professional services to a client of the insured.

### Here are the coverage highlights:

- Minimum premium starts at \$500
- Basic limits of \$500,000 and \$1 Million (higher limits available upon request)
- Includes Foreign Notification Cost
- First Dollar Coverage for Attorney Services Costs for Breach Response Services
- Broad 50/50 Consent to Settle Clause

- Extended reporting period options 1, 2, & 3 years
- 90 day automatic coverage for newly acquired or created entities
- And much more!

**Contact PIA NE IA E&O & Insurance Coordinator Phil Fried for additional information. You can reach him at 402-392-1611. Or you can send him an email at [Phil@planeia.com](mailto:Phil@planeia.com).**

Cyber insurance is something you really do need and if you don't have it, experts everywhere suggest you do an assessment of potential damage and make a move. Statistics from the U.S. government says attacks are costly and 60% of small businesses that are hacked close within six-months.

Ponemon Institute did a study recently and said the average cost of a cyber attack to any U.S. organization is \$9.4 million. And as the crisis grows, so will the cost. Ponemon estimates in the near future that figure could rise to a staggering \$163 million.

Once you purchase your cyber insurance from PIA, you will want to connect to a provider of cyber insurance for your business clients. A study from Software Advice said a tiny percentage — 2% — of businesses with 500 or fewer employees have cyber insurance.

And 67% of the small businesses polled were not even aware that cyber insurance exists.

A poll done by **Insurance Business America** said too many small businesses think their regular business policies protect them in the event of a cyber attack. That — as you know — is not true. In the poll 33% of agents and brokers contacted said the hardest part of the cyber insurance sale is convincing the client that they are at risk for a data breach.

Then there's the producers themselves. A whopping 27% say they don't understand cyber insurance either.

Going back to the Premera hack — the FBI is investigating and the current hypothesis is the same Chinese operation responsible for the 80 million people hack of Anthem is responsible. In a statement, Premera said this attack got much of the same information as that lost in the Anthem attack.

A company spokesman — Earl Earling — said it may have happened in May of last year. And in a statement, Premera said, "Our investigation determined that the attackers may have gained unauthorized access to applicants and members' information, which could include member name, date of birth, email address, address, telephone number, Social Security number, member identification numbers, bank account information, and claims information, including clinical information."

And everyone from the Congress of the United States, the Obama administration to the National Association of Insurance Commissioners (NAIC) to Washington Insurance Commissioner Mike Kreidler — who is very unhappy that the company took so long to notify him and his office of the attack — are concerned and want action taken to stop these attacks. ■

**Source links: *The PIA Western Alliance*, two from *Insurance Business America* — [number 1](#) and [number 2](#), *Insurance Networking News***



## National Association of Professional Insurance Agents 2015 Federal Legislative Summit

Five members of the Nebraska PIA along with Executive Director Cathy Klasi and Legislative Coordinator Jim Dobler attended the National Association of Professional Insurance Agents 2015 Federal Legislative Summit March 25 through March 27 in Washington D.C.

The Nebraska PIA visited with its congressional delegation and staff about a number of issues important to the PIA. Joe Bob Atkins, owner, Arnold Insurance Agency and president of the Nebraska PIA, led a discussion about Health Care Reform. The PIA believes fair and just compensation for agents is in the best interests of all stakeholders in the health care system. An agent provides a professional service you cannot get with a navigator. Agents' commission should not be subject to the 80% medical loss ratio.

Mike Bowman, a principal of Omaha Insurance Services, explained the agents' concern about adequate funding for the National Flood Insurance Program. It was also explained that sensible options for growing the private market might also be useful so that agents have more insurance options to meet the needs of clients with flood exposure.

The Nebraska congressional delegation heard from Mark Suhr, Suhr & Lichy Insurance Agency, Inc., Seward, Nebraska, about the fact that agents were called upon to help maintain the crop insurance program in the 1980's and their involvement has turned out to be a major success for the program. Agents have already incurred reduced commissions and any further cuts to the program should not be at the expense of agents who improved the operation of the program.

Rick Sirek, owner, Town and Country Insurance Agency, Pierce, Nebraska, said agents are in favor of tax reform that lowers the corporate tax rate for small business. The PIA also supports a simpler tax structure.

There was general agreement by everyone in attendance at the legislative meetings that state based insurance regulation has worked and there is no need for more federal regulation in the insurance marketplace. Rob Hansen, NP Dodge Insurance Agency, Omaha, and President-elect of the National Association of Professional Insurance Agents, explained that agents and insurance consumers in Nebraska receive prompt and reasonable action from the Nebraska Department of Insurance. Contacting someone in Washington D.C. would not improve the regulatory environment in Nebraska.

The Nebraska PIA is a long-time participant in the Professional Insurance Agents Political Action Committee (PIAPAC) and has attended the annual Federal Legislative Summit for many years. The legislative summit is an important part of the PIA's year-round federal legislative program and there is no better way to build a relationship with lawmakers than to do it in person. ■



*Visiting the Office of U.S. Congressman Adrian Smith*



*Visiting the Office of U.S. Congressman Brad Ashford*

# Are We In A Soft Market?

## Maybe. Maybe Not

Is insurance back in a soft market? Some economists say we were not in a hard market in the first place. Yet with falling rate increases and flat rate conditions, the concern of those thinking it was a hard market — like MarketScout CEO Richard Kerr — is we're now in a soft market.

Bernstein disagrees. No, it's not a soft market says investment and research company. It's a hard market with a twist.

At its second annual Bernstein Financials Summit the firm released a report explaining its stance. The report — with the usual insurance industry book-length title — is called ***U.S. Insurance: Two Days, Three Themes, and Lots of New Ideas: What I learned at Bernstein's Financials Summit.***

Bernstein's conclusion: "We believe persistent fears of a classic soft cycle in commercial P&C are simply overdone, and even after three years of strong momentum, this implies there remains good value in quality P&C."

The report points out three things are driving rates down:

- Overcapacity and competition in traditional reinsurance is now filtering down to P&C primary lines.
- Another driver is technology. Industry-wide new and advanced distribution, prediction and progressive pricing models are being adopted. This is true of the biggest to the smallest players in insurance.
- The last issue impacting the P&C market is the aggressive, least well-managed and least productive company. Usually — Bernstein says — they're smaller companies.

"While it may be true that 'humans never change,' systems and tools do, and it is this industry wide upgrade of legacy systems which have allowed firms to pull their data forward and follow the data, rather than follow the cycle," Bernstein added. ■

**Source link:** [Artemis](#)

STRENGTH STABILITY SERVICE SOLUTIONS



## The Strength and Commitment to Grow

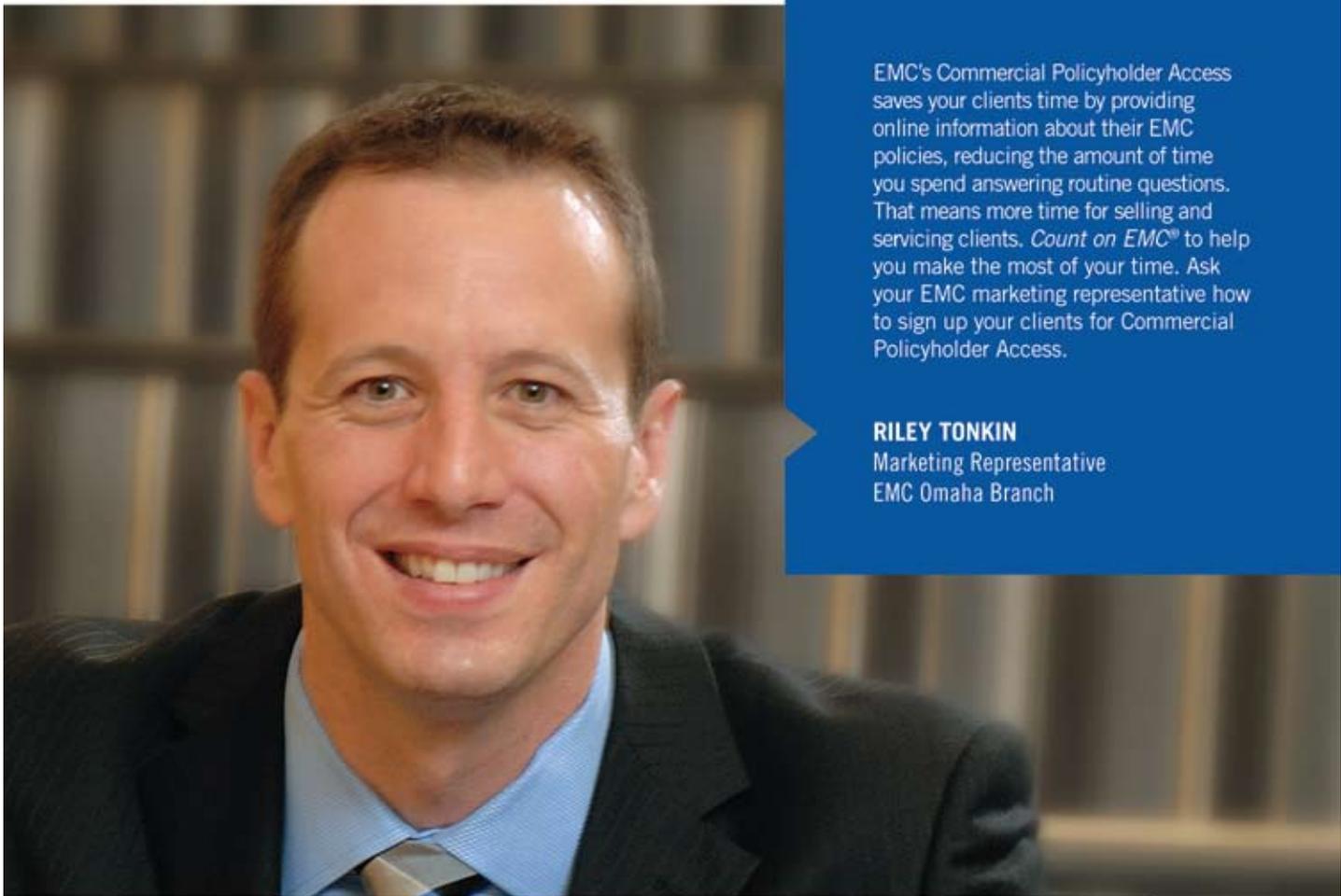
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– **Tim Christianson**, Sheffield, IA, writing with FMH since 2000



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# THE FUTURE

## MILLENNIALS, FINANCIAL STABILITY & CAREERS

As part of our continuing focus on Millennials — those who reached adulthood around 2000 — we note the U.S. Census Bureau recently said this year they will replace Baby Boomers as the largest group of living individuals in the country.

A lot of Baby Boomers have a less than enthusiastic view of Millennials. So do those of the Greatest Generation. Many view Millennials as people who believe they are “entitled” and who job hop.

But Jim Titus — a senior director for the employer tuition assistance program EdAssist — disagrees. He calls them very hard-working and says they make good employees. “They are willing to work for their advancement, as long as they feel their employer is invested in them in the right way,” he says.

The “right way,” Titus said is for an employer to invest in them via career development. As a definition and as an example, Titus said when the Millennials he’s tested are given two options between similar jobs, 60% of them pick the one with potential for career advancement over the one that has more pay raises.

And 58% of them “expect” an employer to provide them with learning opportunities that relate to their jobs.

“They’re a group that is very focused on growing within the organization. They don’t expect anything to be handed to them but at the same time, they want to make sure they

have opportunities and find the right employer that is going to be investing in them,” he said.

Another thing Titus said Millennials want is financial security. Where most Baby Boomers view them as people grasping for instant gratification, 70% of them — according to the EdAssist survey — want long-term financial well-being and have retirement goals.

One of the goals for 33% of those surveyed is for their employer to pay for their student loans and half want financial support for more education once they get the job. “The mindset of millennials is they want to have it all. They want to have long term stability, they want to be able to fund retirement, but they want to grow. They’re a group that is very focused on growing within the organization,” Titus said.

### THE EDASSIST SURVEY:

- 53% said learning new things or access to professional development opportunity will keep them with a company.
- 83% say they want to work for one company for a long time.
- 51% say they see themselves staying in their current job for four years or longer. ■

**Source link: [Employee Benefit News](#)**

# SPECIAL REPORT

## *Cyber & Insurance is that the Direction to Go?*

National Association of Insurance Commissioner — and Montana Commissioner of Securities and Insurance — Monica Lindeen said the NAIC's Cybersecurity (EX) Task Force has adopted a cyber strategy for insurers.

She said with the recent high-profile breaches, it is obvious risk these days is more significant since more consumer financial and health information is being stored electronically. The NAIC principles are aimed at — from an insurance perspective — making that data more secure.

“These principles will serve as the foundation for protection of sensitive consumer information held by insurers as well as insurance producers and guide regulators who oversee the insurance industry,” Lindeen said.

Titled ***Principles for Effective Cybersecurity Insurance Regulatory Guidance***, the twelve principles direct insurers, producers, and other regulated entities to join forces in identifying risks and adopting practical solutions to protect information entrusted to them.



**[Click here to see the 12 principles.](#)**

But is insurance really the problem? And should we be aiming that direction to solve troubles with cyber security? From a strictly insurance perspective, it's hard to argue that direction is a bad thing.

The U.S. cyber insurance market in 2014 doubled in size from \$1 billion to \$2 billion.

A report from ***Bloomberg View*** says that's a huge increase, but what many don't know is those policies may not provide the coverage needed for companies to be truly protected in the long term.

AIG's new CEO Peter Hancock worries — like the ***Bloomberg View*** — there isn't enough cyber insurance capacity. Currently insurers are only covering a fraction of the cost of a breach.

“The largest coverage I'm aware of is for a bank that has about \$400 million in coverage which is very small when you think about it. When you compare it to the amount of capacity that's available for a complex chemical plant, refinery, offshore oil platform, the numbers are much, much higher,” he said.

Hancock used Target as an example. It had insurance but the breach cost the firm \$252 million and only \$90 million was covered by insurance. The result is a \$162 million difference or 64%.

From there the argument says insurance merely solves the consequences. It does not

take care of the security issues that have led to so many hackings and breaches.

Here's what **Bloomberg** suggests:

- Increased government regulation for disclosure, so vulnerabilities can be analyzed and other organizations can be made aware of their limitations.
- Conducting thorough post-attack audits to fully understand what took place.
- Brokers helping to educate clients on their specific risk profiles, and guiding the implementation of defensive procedures.

A better understanding of cyber attacks might be in order as well.

Negative publicity lately on the hacks of Anthem, Sony, Target and others lead many of us to believe that hackers are fairly well-funded and sit in front of their computers 24/7. While it's true that many of them are well-funded, we think their success is because they're sitting in front of their computers with sweat running down their brow and dig, dig, digging until they're through the fire wall and into your precious data base.

This is so not true.

Most attacks are successful because an employee clicks on an email that has a bug in it, or the company doesn't take care of that security patch it needs for a software flaw or the technicians setting up the system do not configure it correctly.

This is the conclusion of two well-funded studies by technology security company Semantic and Verizon. The Verizon report says of the 290 studies it did from 2014, 66% happened because of phishing.

It gets more dire than that. The report notes that hackers can send a tainted email to as few as 10 employees of a firm and know that one of them will open it. The success rate for opening is 90%.

A report from Symantec said the same thing. It looked at state-sponsored hackers and found their success if from phishing, too.

By the way, cyber crime jumped 23% in 2014. And those data breaches cross every line of business.

Experian is a security company. It says just a third of companies have adequate cyber insurance and the biggest hole of all is in health care. "When combined with new Health Insurance Portability and Accountability Act (HIPAA) data breach compliance rules that require more notification, the healthcare industry is likely to make the most breach headlines within the year," the Experian report said.

Christine Marciano heads the firm, Cyber Data Risk Managers and she's anticipating a profitable future. "Companies are starting to become more aware of cyber insurance — that it exists and what it covers. It's going to be about when a [cyber attack] is going to happen, no longer if. I think my business will continue to grow because organizations will realize the risk is always going to be here, and they should have coverage for it."

Meanwhile, until changes are made, you — the independent insurance agent — can benefit from the demand. And while you're at it, make sure you're protected, too. The PIA NE IA has cyber insurance protection for you. Touch bases with PIA NE IA E&O and Insurance Coordinator Phil Fried at 402-392-1611. Or you can reach him via email at Phil@planeia.com ■

**Source links: Three from Insurance Business America — [link 1](#), [link 2](#), [link 3](#) and [insurancejournal.com](#)**



# Social Media

## Take Another Look at Yours

Most of us are using some form of social media to promote our business. A lot of you are older, not as technically savvy as your younger family members and the whole social media thing is confusing.

So you've turned it over to a family member or someone who is younger who is likely a Millennial — those born from 1981 to 1997 — and they're taking care of business.

Or are they?

Social media strategist Jay York works for the award-winning EMSI Public Relations. He says while Millennials have the social media

skills needed, they don't necessarily have the insurance background you need to have a workable social media campaign.

York advises you turn your social media work over to a professional and listed several reasons why:

### **Experience & Education are critical**

Unless your family member or the Millennial you've trusted social media marketing to has a marketing background, they may be doing more harm than good. Professional social media managers are on top of social media trends and know how to maximize your social media presence and do it in the right way.

## Strategy

As noted in the last point, young people know and understand using social media but few have a clue about marketing strategy. York quotes Stephen Covey and says it is important when strategizing on social media to start with an end in mind. Know what you're trying to accomplish. Is the goal more "likes?" More sales? Traffic to a blog? A social media pro knows how to aim you in the right direction and will outline the actions needed to get to that critical — Stephen Covey — end.

## Tools

Social media experts have the tools needed to get you the information you need on your social media outreach. They're experts in collecting and interpreting data. This information is what is needed to fine-tune your social media effort. The social media Millennial may not.

## Time & Attention

The non-pro Millennial likes to play with the social media but often lack the discipline to stick with it or make timely entries. The social media expert does this for a living — or at least part of this as a living — and wants to make sure the strategy employed works perfectly.

The last reason you definitely don't want to get a young family member to do your social media is because you love them.

Social media work to improve your business is work — and it is a lot more work than a lot of young people imagine. To do it correctly takes great writing skills, formal training in insurance, education, strategic thinking and some expensive tools. It also takes a bit of wit at times.

And most importantly, it takes a lot of time — time a lot of young people and that loved family member do not have. ■

Source link: [Insurance Business America](#)

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The Strength and Commitment to Grow

What our agents are saying... *"FMH is an excellent long-term partner. There is consistency with the level of service and their people know what they're doing."*

— Tim Christianson, Sheffield, IA, writing with FMH since 2000

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## FEMA & the NFIP up the Ante Flood Prices Rose April 1

As of mid-week last week, flood insurance prices rose. And they rose a lot and will affect one to five-million policyholders. People renewing their subsidized policies will see — on average — rates rising 21% to \$1,878. Non-subsidized hikes will be about 19% to an average of \$638.

The cost for a secondary home, or one that has seen numerous losses will go up as much as 25% a year until the property is actuarially sound.

Plus there is now a surcharge. It's \$25 for the primary home and \$250 for secondary or multi-family homes.

All this is from 2014's Homeowner Flood Insurance Affordability Act which modified the Biggert-Waters flood reforming act of 2013. The

goal of all this reform is to whittle down the \$24 billion of debt faced by the National Flood Insurance Program (NFIP).

And what's most interesting is the price increases are much less than they would have been if Biggert-Waters hadn't been modified.

Eventually all rates will be actuarially sound and will represent true risk.

We found part of this story on ***Insurance Journal's*** website. In that story the publication put links to four videos that are designed to explain to agents the changes that went into effect.

Click here to see the story and those videos. ■

**Source links:** [NorthJersey.com](http://NorthJersey.com) and [insurancejournal.com](http://insurancejournal.com)

# OBAMACARE

## ObamaCare

### Give it Time?

Bloomberg Politics just took an interesting poll — one that supports a bunch of other recent polls. ObamaCare continues to be unpopular and the majority continue to not like it, however, a majority of people — for the first time — want to give the law a chance.

By the way, at 51% it's a slim majority. That same 51% will also admit that some "small" changes need to be done to the law. So here's the outcome of poll:

- 51% say give the law a chance
- 12% say leave it alone
- 35% say repeal the law
- 2% aren't sure

While the numbers look good for the president and his administration, the number of those wanting the law repealed has remained pretty much the same over the last five-years. In



2007, the number was 37% and in 2009 the number hit 34%.

No surprise here but the percentage of those wanting it gone is sharply different depending on party.

- 68% of Republicans say it ought to go away
- 37% of Independents don't like it and want it gone
- Just 10% of Democrats say repeal the law ■

## ObamaCare

### Penalty Increasing

We all know the Affordable Care Act requires people to possess health insurance. If one doesn't have insurance, there is a fine. It's not huge but it's a fine nonetheless. The fine for 2014 is 1% of annual household income or \$950 per adult and \$47.50 per child under the age of 18. The greater of the two is what you pay.

This year the teeth in the law requiring that people have health insurance got sharper.

The 2015 fines will be 250% higher. They are 2% of annual household income, or up to \$975 per family, \$325 per adult and \$162.50 for each child under the age of 18. Or whichever is higher. ■

Source link: [MSN Money](#)

# Ranking Insurance **MASCOTS**



Q&A Research does full-service, qualitative and quantitative research for this company or that. Recently it took a look at insurance company mascots and judged them for effectiveness. The **2015 Insurance Spokesperson/Mascot Survey** looked at current and retired mascots.

All mascots were judged based on recognition, influence in the decision to purchase, brand attribution, appeal, positive perception of the company and memorability.

GEICO's Gecko took top honors and was in the top-three in every one of those categories. The most influence on a purchase decision comes from Allstate's Dennis Haysbert who is ranked second. He also gave the most positive perception of the company.

## Rest of the top five in all around score:

- 3** MetLife's Snoopy  
*the most appealing mascot*
- 4** The Aflac duck
- 5** Progressive's Flo

In last place is GEICO's Mike McGlone and the 21st Century Guy.

## Additional Detail

GEICO's Gecko has a 94% recognition rate.

Progressive's Flo is a close second with a 93% recognition rate.

The Aflac duck is a close third at 92%.

Allstate's Dennis Haysbert is fourth with 91%.

Least recognized are the 21st Century Guy at 19% and John Krasinski's Esurance at 8%.

Last. The GEICO gecko and the Aflac duck were the two mascots that the 354 participants most correctly associated with their brands.

It's also interesting to note that the GEICO caveman is the mascot that makes people the least likely to purchase that brand of insurance. ■

Source link: [Carrier Management](#)

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**August 26–28, Cedar Rapids, IA**

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**Convention Hotel Facility** (you must register yourself for accommodations)

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**808 R St, Lincoln NE 68508  
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### 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@pianeia.com](mailto:education@pianeia.com)

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



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

## The morning starts out with...

**Golf Outing** at Wilderness Ridge Golf Course – [www.wildernessridgegolf.com](http://www.wildernessridgegolf.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 News Talk 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.

CPIA 2 – 7/21/2015 – Omaha, NE  
CPIA 2 – 7/22/2015 – Des Moines, IA

## Implement for Success

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

The second in the series of Certified Professional Insurance Agent (CPIA) workshops, Implement for Success helps bring greater clarity around insurance program development. During this interactive seminar, you will work with fellow students on practical issues and situations you encounter in your offices every day.

In the day-long session, you'll learn proven risk identification techniques to gather pertinent prospect information and use tools designed to help you better analyze the true needs of prospects and current customers.

Implement for Success (CPIA 2) uses an activity-based model that will help you master skills needed to convert information you gather into a customized protection program. This approach helps you retain more of what you learned than traditional lecture-based insurance education and CE programs do.

The interactive workshop features engaging exercises designed to promote effective delivery of proven insurance solutions. It's beneficial for seasoned insurance sales professionals, new producers, support staff, agency and brokerage principals, company underwriting and marketing employees, and anyone else who wants to build better insurance programs for today's buyers.

Incorporated into the learning are practical, proven ideas for preventing errors and omissions. Implement for Success is approved for up to seven CE credits in most states. Plus, it's guaranteed: Implement the principles covered and experience a 20% increase in personal production within six months, or your registration fee will be refunded.

### “Some great points on avoiding E&O;

also on retaining business and getting to know clients.  
A great review on some basics that were forgotten.”

*Seminar Participant from West Palm Beach, Florida*

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# Advertise Your Agency On Radio



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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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"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.



# Upcoming Events Calendar 2014-2015

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

Date	Class/Webinar	Where	When
May 6, 2015	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 12:00 PM - 3:00PM
May 6 - 8, 2015	CIC: Commercial Casualty Institute	Lincoln	Marriott Courtyard
May 11, 2015	Words Mean Things & Insurance is a Foreign Language	NE/IA	Webinar 12:00 PM - 3:00PM
May 12, 2015	Life Insurance Concepts for the Property & Casualty Agent	NE/IA	Webinar 12:00 PM - 3:00PM
May 12, 2015	CPSR: Personal Auto	Kearney	Holiday Inn Express
May 13, 2015	Food Borne Illness & Insurance Coverage	NE/IA	Webinar 12:00 PM - 3:00PM
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 26, 2015	CyberMaster: Recognizing & Insuring Digital Assets & Electronic Risk	NE/IA	Webinar 3:00PM - 6:00PM
May 27, 2015	Social Networking: OMG or E&O?	NE/IA	Webinar 12:00 PM - 3:00PM
May 28, 2015	Ethics: Taking it to the Streets	NE/IA	Webinar 12:00 PM - 3:00PM
May 28, 2015	Contractors: Insuring the Liability Exposures	NE/IA	Webinar 8:00 AM - 11:00 AM
May 28, 2015	CISR: Agency Operations	Cedar Rapids	Kirkwood Continuing Education Training Center
June 2, 2015	Personal Lines Complications: Because Simple is just too darn Easy	NE/IA	Webinar 12:00 PM - 3:00PM

June 2-3, 2015	2015 PIA Annual Convention - Connect, Learn, Grow	Lincoln	Marriott Courtyard
June 5, 2015	The Ever-Evolving Affordable Health Care Act	NE/IA	8:00 AM - 11:00 AM
June 9, 2015	CISR: William T. Hold: Advanced Learning Seminar	Des Moines	Hilton Garden Inn Des Moines/Urbandale
June 11, 2015	BIP(idy), BOP(idy), Boo(ze): Turning 3 Mundane Coverages into Magic	NE/IA	Webinar 12:00 PM - 3:00PM
June 10 - 12, 2015	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites
June 15, 2015	Ethics For Insurance Professionals	NE/IA	Webinar 12:00 PM - 3:00PM
June 16, 2015	CHAOS: Contracts, Hold Harmless, Additional Insureds and Other Stuff	NE/IA	Webinar 12:00 PM - 3:00PM
June 18, 2015	CISR: Insuring Personal Residential Property	Cedar Rapids	Kirkwood Continuing Education Training Center
June 22, 2015	Contractors: Insuring the Liability Exposures	NE/IA	Webinar 12:00 PM - 3:00PM
June 23, 2015	Lawncare to Lipstick	NE/IA	Webinar 10:00 AM - 12:00 PM
June 23, 2015	Ethics: Taking it to the Streets	NE/IA	Webinar 3:00 PM - 6:00 PM
June 25, 2015	Seven Ways to get Sued and How to Avoid Them	NE/IA	Webinar 12:00 PM - 3:00PM
June 29, 2015	CyberMaster: Recognizing & Insuring Digital Assets & Electronic Risk	NE/IA	Webinar 12:00 PM - 3:00PM
July 6, 2015	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 12:00 PM - 3:00PM
July 9, 2015	Food Borne Illness & Insurance Coverage	NE/IA	Webinar 12:00 PM - 3:00PM
July 9, 2015	CISR: Insuring Commercial Property	Davenport	Saint Ambrose University
July 14, 2015	Personal Lines Complications: Because Simple is just too darn Easy	NE/IA	Webinar 3:00 PM - 6:00 PM
July 16, 2015	Ethics: Taking it to the Streets	NE/IA	Webinar 12:00 PM - 3:00PM
July 15 - 17, 2015	CIC: Life & Health Institute	Omaha	Hilton Garden Inn-Omaha
July 20, 2015	Life Insurance Concepts for the Property & Casualty Agent	NE/IA	Webinar 12:00 PM - 3:00PM

July 21, 2015	Contractors: Insuring the Property Exposures	NE/IA	Webinar 12:00 PM - 3:00PM
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)
July 28, 2015	Social Networking: OMG or E&O?	NE/IA	Webinar 12:00 PM - 3:00PM
July 29, 2015	Words Mean Things & Insurance is a Foreign Language	NE/IA	Webinar 12:00 PM - 3:00PM
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



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

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