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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. To learn how you can become a PIA Grassroots Action Leader, visit 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.



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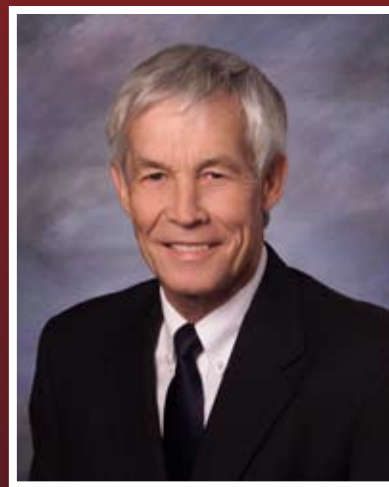
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The Cadillac Tax: Repeal Certain

Republicans and Democrats in Congress finally agree on something involving ObamaCare. The Cadillac Tax must go. And it must go soon.

PIA National and other insurance associations agree.

The tax penalizes companies for giving their employees health insurance and other benefits that are — well — too good. Starting in 2018 insurance and other perks valued at \$10,200 per year for a single person or \$27,500 per year per family will be penalized. Any investment by the company that goes above those figures will be taxed at 40%.

For example if a family gets an employee benefit totaling \$30,000, the company will be taxed 40% for every dollar above the \$27,500 figure noted earlier.

The Congressional Budget Office now says the tax may not bring in the \$87 billion expected when the Affordable Care Act was first passed. And that figure may be the key — depending on your view of the Affordable Care Act — as to why the tax was included in the first place.

This is why it is really no surprise that Democrats are going along with the repeal push. One can suspect that it was included with a wink and a nod. The tax was needed to make ObamaCare incomes fit and the Act — for lack of a better word — affordable for the taxpayer.

American Benefits Council President James Klein said a quarter of the \$87 billion is supposed to come from the tax. The theory says the rest is from increasing wages employers will give to employees to offset the decrease in benefits to keep the company and

its employees below the tax threshold.

“Not one employer with whom I have spoken in the past five years believes it will increase wages by the amount it will be compelled to reduce health benefits,” Klein said.

Then he added a comment that goes to the heart of the matter. “If employers are right and the Congressional budget estimators are wrong, the actual revenue collected will fall far short of what is projected. But if employers are wrong and the budget estimators are right, working men and women will see their tax burden go up as the value of their health coverage goes down.”

Three Democrats in the House have introduced the Middle Class Health Benefits Tax Repeal Act. It joins Ax the Tax on Middle Class Americans’ Health Plans Act as the biggest push yet to repeal the tax.



PIA National Executive Vice President Mike Becker

PIA National Executive Vice President Mike Becker says the association agrees it is time for the tax to go. “The ‘Cadillac Tax’ is a ticking bomb that is set to explode in 2018 and deny health coverage to millions of middle-class Americans. It has the potential to create more market disruption

than we’ve seen since the inception of the ACA, all to benefit government programs.”

As such the PIA endorses both bills. PIA National Director of Federal Affairs Jon Gentile said, “PIA strongly supports repeal of the ‘Cadillac Tax’ because it will impact not just high-benefit plans, but moderate-benefit plans, and it could have an unequal impact based on the age, gender, family-size and geographic location of an employer’s workforce. This tax has the added consequence of punishing people enrolled in private sector health plans by hitting them with a 40% surtax, simply because they have good coverage. That’s inherently unfair.”

Your association has been fighting this unfair tax from the beginning. For example, the IRS has been seeking input into how to implement the Cadillac Tax and PIA submitted suggestions on May 4th. PIA National Counsel & Director of Regulatory Affairs Jennifer Webb said the goal of the input is to stem the unintended consequences of that aspect of ObamaCare.

She told the IRS, “While PIA agrees that controlling healthcare costs is important, PIA is concerned that the forthcoming excise tax will have a disparate impact on certain classes. The tax is intended to target only high cost employer-sponsored health plans, not moderate benefit plans. However, a Mercer survey recently estimated that it would impact 31% of employers in 2018 and 51% of employers by 2022, indicating the excise tax will have a much broader effect than Congress intended.”

PIA National’s press release on the Cadillac Tax: [Click Here](#)

PIA National’s comments to the IRS: [Click Here](#)

Unfortunately, the bill may not pass this year. Or so predicts Joel Kopperud who is the vice president of government affairs for the Council of Insurance Agents and Brokers. And he said that is unfortunate. “It is impacting plans now. The market is reacting today.”

Ronnell Nolan — who is president of Health Agents for America, Inc. — agrees. “Businesses have been pushing their workers out of high-cost plans and into ones with higher deductibles while simultaneously offering them HSAs to help them cope with the increased costs. Many employers are also considering significantly cutting how much they subsidize the health benefits of spouses or dependents of workers.”

Eventually all involved in the push to repeal the tax agree it will be gone. John Greene represents the National Association of Health Underwriters. He said, “When you get the rare combination of union and employer discontent with something, then they tend to act.”

Republicans have always opposed the Affordable Care Act. They once attacked it on it not reaching those that are uninsured. After millions have signed up, the tune has changed. Agreeing it does insure the uninsured, House Speaker John Boehner said it’s still not helpful.

“Giving people Medicaid insurance is almost like giving them nothing, because you can’t find a doctor that will see Medicaid patients. And so where do they end up? The same place they used to end up, in the emergency room,” he said.

Boehner in the House and Senate Majority Leader Mitch McConnell in the Senate have set things up in their respective budgets to pass an ObamaCare repeal and bypass Democrats.

They will send it directly to President Obama who has promised he’ll veto.

While this seems like an exercise in futility, Republicans hope the U.S. Supreme Court will rule the insurance subsidies offered by the federal government is unconstitutional and it will force President Obama and the Democrat leadership to negotiate. ■

Source links: *Employee Benefit News, The Hill, Employee Benefit Advisor, Politico*

Group Lobbying for Work Comp Opt Out



An interesting workers' compensation battle is beginning. Expect it to grow in intensity in the next few years. The Association for Responsible Alternatives to Workers' Compensation (ARAWC) is lobbying legislatures around the country for some drastic worker's compensation changes.

Essentially ARAWC — funded by 20 large companies — wants to get the states out of workers' compensation insurance and let companies purchase the insurance they want for their employees. No standards or regulations as to what must be provided.

ARAWC formed in Texas in 2013 when WalMart, Lowe's, Macy's, Kohl's, Safeway, Nordstrom, Sysco Food Services, Big Lots, Best Buy and J.B. Hunt Transport and other firms decided to start pushing for change.

The groups' executive director Richard Evans said they have been successful with such a push in Oklahoma and they're now working

their way through other states. "Naturally that's going to take a while, if we're going to pick one or two states a year. We could grow that list as the organization grows. But I think that our leadership would like to see every state have this option for their employees."

To say the least, the thought of corporations deciding the standards for benefits and the size of those benefits is controversial. Or — as noted on the ARAWC website — the suggested changes will "give employers a choice in how they will manage employee benefits."

Critics say it's just another way big business is pushing the cost of injuries occurring on the job onto the backs of workers and eventually to Medicare and Social Security. Josh Sword — who is the secretary-treasurer of the AFL-CIO in West Virginia — said, "When corporations are allowed to opt out of workers' compensation, they do nothing but shift the costs to injured workers." ■

Source link: [Charleston Gazette](#)

Dodd-Frank Reform Out of Senate Banking Committee



Sen. Richard Shelby

Senate Banking Committee Chairman and Alabama Sen. Richard Shelby wants to reform the Wall Street Reforming Dodd-Frank Act. His proposal is the ***Financial Regulatory Improvement Act of 2015*** and insurance is part of the bill.

Insurers have been lobbying for these some of these changes since Dodd-Frank went into effect in 2010.

The bill passed his committee with 12 Republicans saying aye to the bill and 10 Democrats voting no. That's a disappointment to Shelby who hoped to get some Democrat cooperation.

The committee chair contends the bill eases the strict regulations of Dodd-Frank on small financial institutions. Democrats followed the committee's ranking Democrat, Ohio Sen. Sherrod Brown who calls it "a sprawling industry wish list of Dodd-Frank rollbacks."

Sprawling or not, the bill is out of committee.

Part of Shelby's plan is to get the Federal Reserve to evaluate the holding companies of banks with assets of \$50 billion to \$500 billion. That's a big change from Dodd-Frank which

puts all banks with \$50 billion or more in assets at that level of supervision. If the bill is passed, those institutions will be graded on capital and stress tests. Under the new threshold, some financial institutions might be solid enough to escape Fed supervision.

Ironically, Brown said he likes the idea of a new threshold and agrees that not all banks with assets above \$50 billion need to be supervised by the Fed and he proposed an alternative bill to do that.

It was voted down.

As noted earlier, the bill impacts insurance and it starts with an affirmation that McCarren-Ferguson gives states the responsibility of regulating insurance and that is what Congress — assuming this passes both chambers — prefers.

Most important to insurance, the bill establishes an insurance advisory committee at the Federal Reserve. This committee will help the Fed with insurance decisions.

The bill also addresses capital standards and regulations for insurance at the international level. It will require the Federal Reserve, the Federal Office of Insurance (FIO) and the insurance regulators of the states to come up with standards on capital for insurers and "consensus positions in international discussions." ■

Source link: insurancejournal.com

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Profits in 2014 Rates April 2015

A.M. Best's final analysis of 2014 has been released. The report is titled ***Profits Continue for U.S. P/C Industry, Supporting Record Level of Policyholders' Surplus Level***. It says for the second consecutive year, the P&C industry saw profitable underwriting results and good surpluses.

In 2014 net written premiums rose 4.4% to \$501.2 billion. The surplus hit \$21.9 billion and was at a record level at the end of the year.

That was last year. In April 2015 a different picture is forming. MarketScout CEO Richard Kerr said commercial lines are flat and personal lines rates are slowly rising. So not much has changed from April 2014 to April 2015.



"The market continues to be trending downward over the last eight months, from October 2014 at plus-1.5 percent to April 2015 at a zero-percent increase. It's not dramatic but it is a trend. Coastal property may experience some slight rate increases since we are on the cusp of the wind season. Rates on all other exposures should continue to be quite competitive." ■

Summary

COVERAGE CLASS

Commercial Auto	Rose 2%
Commercial Property	Up 1%
EPLI	Jumped 1%
Business Interruption	No change
BOP	No change
Inland Marine	No change
General Liability	No change
Umbrella/Excess	No change
Workers' Compensation	No change
Professional Liability	No change
D&O Liability	No change
Fiduciary	No change
Crime	No change
Surety	No change

ACCOUNT SIZE

Small Accounts	Up to \$25,000	Rose 1%
Medium Accounts	\$25,001 to \$250,000	Jumped 1%
Large Accounts	\$250,001 to \$1 million	No change
Jumbo Accounts	Over \$1 million	Dropped 2%

INDUSTRY CLASS

Habitational		Up 1%
Transportation		Rose 1%
Manufacturing		No change
Contracting		No change
Service		No change
Public Entity		No change
Energy		No change
Surety		No change

Source links: [Insurance Networking News](#) and [insurancejournal.com](#)

Warren Buffett

Berkshire Hathaway is NOT too Big to Fail



Warren Buffett

At the annual meeting of Berkshire Hathaway, 84 year old Warren Buffett weighed in on his company being a target of the Financial Stability Oversight Council (FSOC) who is charged — under the Dodd-Frank Act — with determining which companies are dangerous to the overall economy if they collapse.

No way — Buffett said — is Berkshire Hathaway a candidate for a SIFI (Systemically Important Financial Institution) designation.

“There is no reason, in logic or in terms of what we’ve heard, to think that Berkshire would be designated as a SIFI. I do not think Berkshire comes within miles of qualifying as a SIFI,” he said.

As you know, a SIFI designation for an insurer means Federal Reserve oversight and tight rules on capital and liquidity. Buffett — and many others — say this designation impacts growth and profits.

Buffett’s firm has been built over 50-years and now includes 80 businesses. After losing billions in the 9/11 attacks, Buffett promised stockholders that he would keep a \$20 billion in cash on hand for such emergencies. Today that reserve is at \$63.7 billion — far in excess of Buffett’s original promise.

Berkshire Hathaway is also a very healthy company. First quarter profits jumped 9.8% over a year ago. Net income is \$5.16 billion. That’s up from \$4.71 billion a year ago. It translates to \$3,143 per share.

Investment income from the insurance holdings went from \$720 million to \$875 million. ■

Source links: PropertyCasualty360.com and [Carrier Management](http://CarrierManagement)

CYBER RATES LARGE & SMALL & MORE

The biggest growing insurance line these days is cyber attack coverage. It's a hugely competitive market for small businesses. Large companies are in a different ball park.

Willis' Matt Keeping keeps track of such things and said things are positive for insurance buyers and some softening conditions exist. But cyber coverage for point of service retailers is rising a minimum of 10% this year and — in some cases — hits a maximum of 125% at renewal.



It's much better to be a smaller business but smaller businesses aren't buying. At least not now. And the reasons are ironic.

- ❖ A staggering 95% say they do not possess cyber insurance.
- ❖ But a very high percentage — 81% — of those surveyed a cyber attack is a huge concern.

Or so says Endurance International Group's **2015 Small Business & CyberSecurity survey**. The company's CEO Hari Ravichandran said, "Cyber attacks aren't just about targeting big business. In our current environment, it's not a question of if your business will be targeted, but when. This should be a wake-up call to both lawmakers and the small business community that we must remain vigilant in protecting against these cyber threats."

Here are other statistics from the survey:

- ❖ 94% occasionally or frequently think about cyber security issues.
- ❖ 31% of small businesses have experienced an attempted or actual attack.
- ❖ Just 11% have an IT person on staff or an outside IT consultant to handle cyber security.
- ❖ 83% of owners say they handle cyber security matters alone.
- ❖ 63% have security software or other measures installed to defend against cyber attacks.
- ❖ 42% of small businesses have invested in cyber security protections in the last year.
- ❖ 70% don't believe the federal government is doing enough to fight cyber attacks.
- ❖ 83% support efforts by the federal government's Small Business Administration to provide tax incentives or grants to small businesses that invest in cyber security protections. ■

Source links: insurancejournal.com and [Carrier Management](http://CarrierManagement)

OBAMACARE

Is **ObamaCare** Helping? Health Care Costs for a Typical Family

The latest project for the consulting and actuarial firm Milliman is an analysis of health care costs for the American family. No one is surprised at all when the company said the average family of four will spend 6.3% more in 2015 than it did in 2014.

Prescription drug costs are the major culprit for the hike Milliman said.

Breaking it down a bit, spokeswoman Sue Hart — who coauthored the Milliman Medical Index (MMI) — said the total price tag for an employee using an employer sponsored preferred provider plan (PPO) will be \$24,671. The employer will pay \$14,198 of the bill and the employee \$10,473.

“Healthcare costs for this family have doubled in the past decade, and tripled since we began tracking this information in 2001. As has been the case throughout the time we have studied costs for this family, the rate of increases far outpace the consumer price index,” she said.

Hart also noted this is the fifth straight year that employees have been forced to assume

an increased share of the burden. And with that she put out some statistics:

- ★ Total employee cost — payroll deductions plus out-of-pocket expenses — has jumped 43% from 2010 to 2015.
- ★ Employer cost in the same time frame has gone up 32% on average.
- ★ Of the \$10,473 in total health care costs paid by this typical family in 2015, \$6,408 was paid via payroll deductions.
- ★ The out-of-pocket expenses of \$6,408 came at the point of care.

Here Hart’s MMI coauthor Scott Seltz emphasized that prescription costs are the main reason for the high increase:

- ★ The biggest contributor to the \$1,456 increase for the year is the \$467 jump in prescription drug costs.
- ★ That’s a 13.6% increase.
- ★ Prices have only gone up 6.8% cumulatively for the last five-years.
- ★ And the 13.6% jump follows last year’s all-time low of 5.4%.

“The rate at which prescription drug costs increased this year doubled over the average increase of the prior five years. This was driven by a combination of factors, including the introduction of new specialty drugs, a continued increase in compound drugs, and price increases for both brand name and generic drugs,” he said. ■

Source link: insurancejournal.com



Insurers to Congress: State Regulation is Best

Insurance companies are adamant that the state system of insurance regulation is best. And they're testifying in Congress to that end and worry about federal or international encroachment into that regulation.

A couple of weeks ago Country Financial's CEO Kurt Bock represented the Property Casualty Insurers Association of America (PCI) and the National Association of Mutual Insurance Companies (NAMIC) before the Senate Banking Subcommittee on Securities, Insurance and Investment. He told the committee the intrusion into state regulation is unprecedented.

"Clarity regarding the intended outcomes of federal and international involvement is necessary. Such action should

include a clear statement of policy, applicable to federal and international negotiations, that reaffirms and defends the existing state-based system of regulation for all U.S. insurers and insurance groups," he said.

Bock also encouraged "greater collaboration and unity among our U.S. agencies that supports more transparency and accountability."

Robert Falzon of Prudential Financial represented the American Insurance Association (AIA) and The American Council of Life Insurers. His firm has been designated a Systemically Important Financial Institution (SIFI). Falzon and Prudential worry that international capital standards are being developed too quickly and without much U.S. insurance input. ■

Source link: insurancejournal.com

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Google

First Driverless Autos, Now Pilotless Airlines

It's one thing to face the idea of encountering a driverless automobile but quite another to accept being 30,000-plus feet in the air in a jet without a pilot at the controls. But that's what Google is looking at doing after the success of its driverless autos.

Those vehicles have driven 1.7 million miles with just 11 minor accidents. And in those accidents, the driverless vehicle was never to blame. By the way, four of the 11 happened in the state of California.

But 11 minor accidents in an airplane traveling at speeds ranging from 546 miles per hour to 575 and at an altitude of 30,000 to 40,000 feet is a bit different proposition. You're looking at somewhere around 1,000 deaths, hundreds of lawsuits and millions of dollars lost.

Dave Vos — who heads the Google Projects Wing —



probably disagrees with the last statement. He believes flight will be safer when aircraft is designed for computer control and not human control. "Let's take unmanned all the way. That's a fantastic future to aim for," Vos said.

But a self-flying plane is a much more complex project than developing a self-driving auto. Cars move in the two-dimensional field of length and width. Airliners must contend with three-dimensions — length, width and height.

That said, a large percentage of the flying these days is done by computer. They control navigation systems and often planes go on autopilot once the takeoff is complete. ■

Source link: [*Carrier Management*](#)

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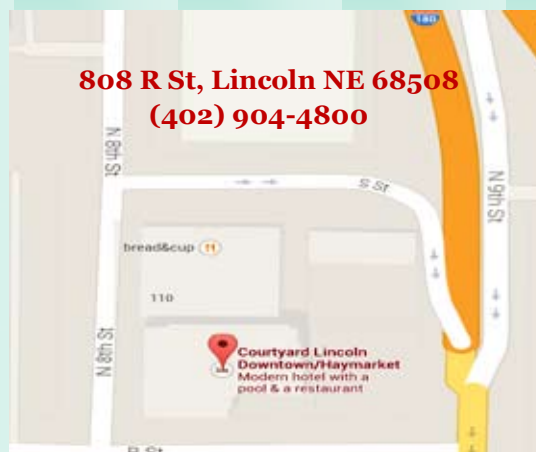


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Sean Callahan reports for KETV Channel 7 as the official football correspondent and gives Husker reports on News Talk 1110 KFAB. He was named the 2006 & 2007 Nebraska Sports writer of the year by the National Sports Writers and Sports Broadcasters 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

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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 12th 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

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!

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

To learn more, visit AIMSSociety.org
or contact your local CPIA sponsor.

“One of the best classes

I have taken in the past five years!”

*Seminar Participant from Glenmont,
New York*



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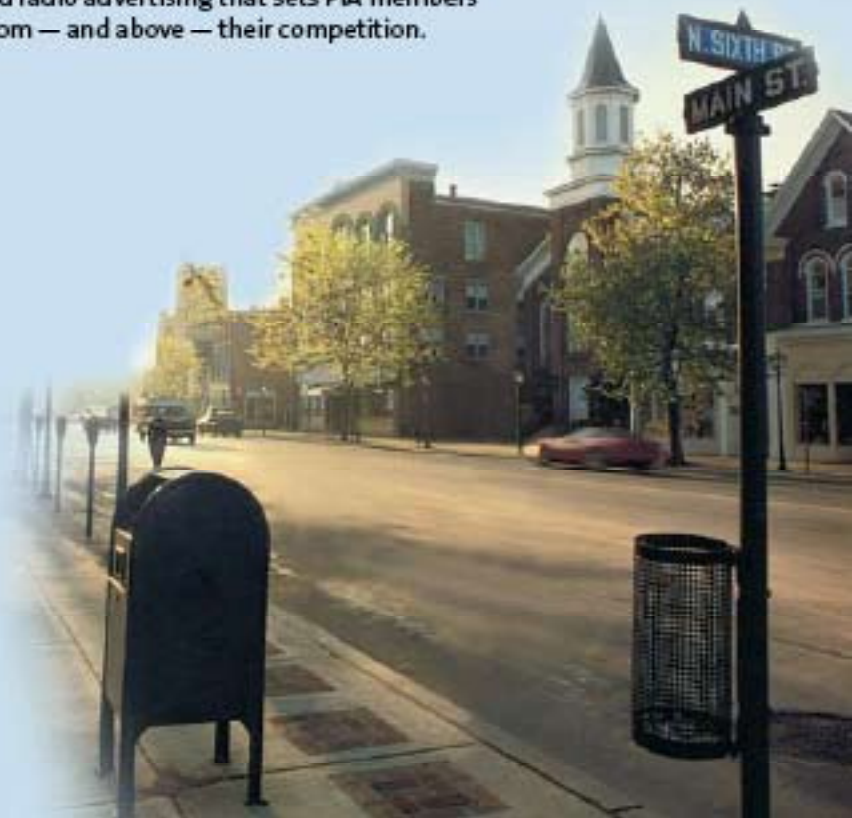
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"Local Agents Serving Main Street America™" collectively describes the membership of the National Association of Professional Insurance Agents and its affiliate associations. It bears no relation to The Main Street America Group, also known as MSA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



Upcoming

Events Calendar 2014-2015

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

Date	Class/Webinar	Where	When
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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