



Main Street

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Did you know?

Did you know that PIA's company council, The PIA Partnership, has conducted nationwide research about the insurance buying preferences of small business owners?

The research is encouraging because it found that small business owners strongly prefer independent insurance agents as they make choices in today's online world.

However, the results also serve as a wake-up call that agents must take steps to continue to demonstrate their value and also be more engaged online.

PIA and the companies belonging to The PIA Partnership have created a public website that helps agents understand PIA's findings.

PIA members also have access to a private website containing a series of strategies and tools to help them stay ahead of online competition in commercial lines.

To access the newest PIA Partnership project, ***Small Business Insurance & The Internet – The Voice of the Commercial Lines Customer***, visit us at www.pianet.com/voiceofthecustomer.

If you are not a PIA member and want to access all of the tools available through this program, contact us for a membership application or visit us online at www.pianet.com/joinpia.



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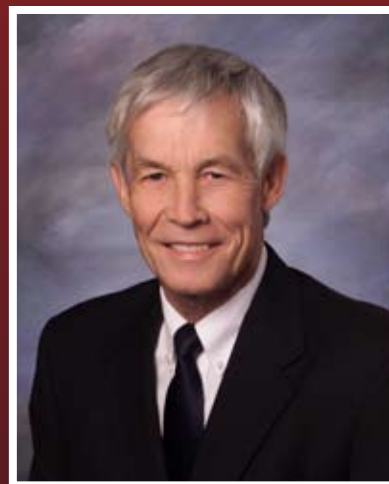
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USAGE BASED INSURANCE:

Allstate's Controversy

Allstate filed a patent for a product that will use new and existing technology to monitor everything a client is doing in an auto it insures. And by everything the product — Traffic-based Driving Analysis — means everything!

The technology accesses monitors and cameras already found in most new vehicles. It also makes use of a telematics device installed in the vehicle. Here's a list of some of the things Allstate wants to know about the drivers it insures:

- Who is in the vehicle and that includes the number and age of passengers.
- Is the driver using the phone while driving?
- Is the driver eating while driving?
- What in the vehicle might distract the driver? Food? Animals? Kids? Trash bags?
- What is the sitting position of the driver?
- What is the volume of the radio or music or audio source?

From there it gets even more — shall we say? Interesting:

- What is the heart rate of the driver?
- What is the driver's blood pressure?
- Is there alcohol content in the air?

Allstate spokeswoman Laura Strykowski said Allstate also wants to also know what other drivers around their insured are doing. The product measures traffic patterns and weather conditions. And the point — she says — is

to “provide drivers with broader information about traffic conditions and external factors that could better equip them to drive safe.”

Making things for the insurer even more complicated is a comment made by Allstate CEO Tom Wilson. He's suggesting Allstate might sell the data it gathers in those vehicles to businesses in real time so those businesses can send drivers coupons and promotional materials from the area where the driver is driving.

Editor's question to Allstate. Isn't that a distraction?

And what does the driver get in exchange for all this privacy invasion? Allstate said it will give drivers who participate a discount on their insurance premium.

Editor's second question to Allstate. But doesn't that eventually lead to higher premiums as you find out more about the driver's — and we all have them — distractions?

The company may like the idea of knowing all these things but consumer groups and privacy groups hate the idea. J. Robert Hunter who directs insurance for the Consumer Federation of America — and who used to be the insurance commissioner in Texas — calls this “the invasion of the spy car.”

He told the **Chicago Tribune**, “So my car spies on me and on other drivers near me? Even if I give permission for this intrusive technology, my car spies on unsuspecting passengers and even on unsuspecting pedestrians or cars driving by?” ■

Source link: Insurance Business America



give the data back,' and they (the extortionists) keep their word."

These hackers apparently are good with their word either way. In other words, if a hacker grabs your sensitive material and says they'll release it or else, they'll release it. If you meet their demands, then you're safe.

Westby said it's another reason businesses — and even some people — need to have cyber insurance. "There are cyber extortion or cyber ransom attacks that are becoming more common. Companies are willing to pay money to get this data back and not have it disclosed because they realize the consequences," she said.

KPMG did a study of who's insured for cyber troubles and who isn't. The results are scary. KPMG found 74% of senior information security professionals it does business with say their firms do not have cyber insurance in any form.

Of those surveyed, 79% say they expect an increase in cyber threats in the next year. So why aren't companies buying? Surprisingly, 48% say they don't think the policies will pay out if a claim is filed.

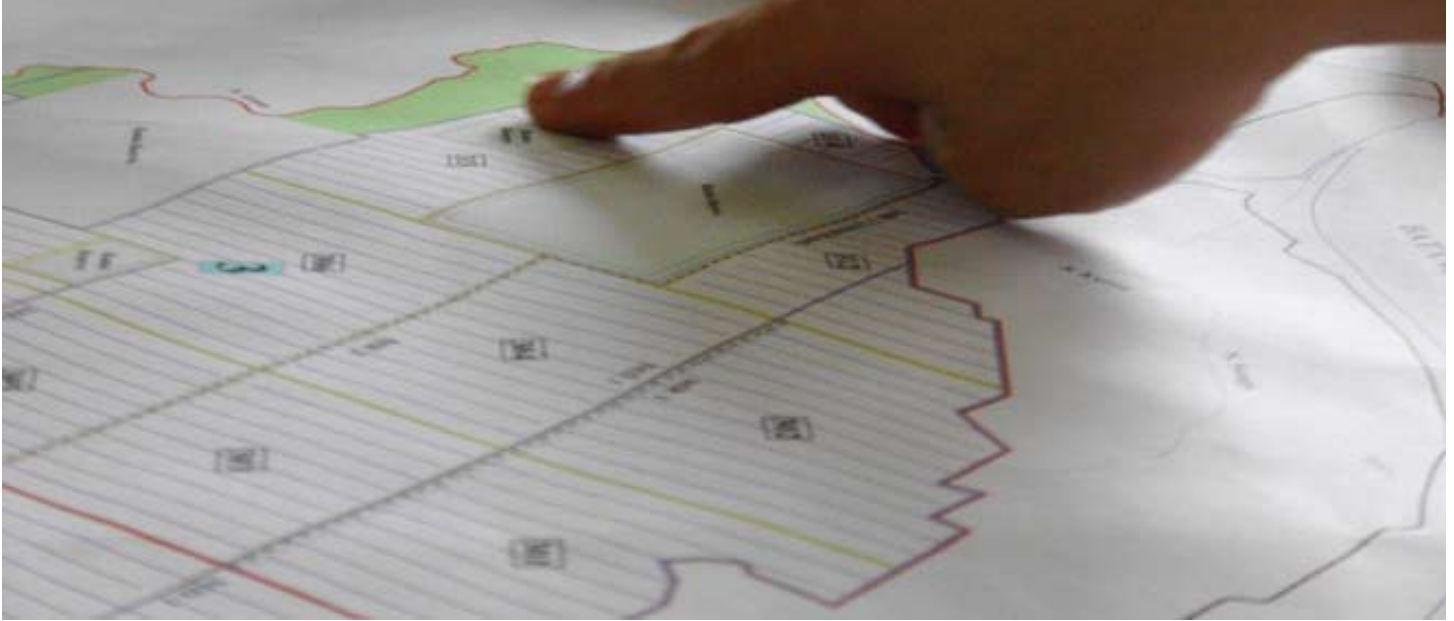
KMPG's Mark Waghorne said, "Of the information security professionals we spoke to, 30% believed the market for cyber insurance does not appear to be sufficiently mature yet. Insurers will need to deliver more comprehensive packages in order to convince the business community that they can and will protect against losses on cyber crime. However, recent discussions during a later debate at the most recent I-4 Forum showed that the availability of specialist, focused cyber-related insurance has much improved during the past year with clear evidence that carriers do pay out, indicating that those organizations which have avoided cyber insurance in the past should perhaps revisit their positions." ■

Source link: *Business Insurance*

CYBER EXTORTION: *A Growing Danger*

The Ashley Madison hacking and the release of the personal data of 33 million of the affair and sex-seeking website points out a growing danger: cyber extortion.

As you remember, the hackers demanded the website's owners take it down. They refused and the names — 9.7 gigabytes worth — were released. Cyber hacking expert Jody Westby of Global Cyber Risk said, "Having the data stolen and (the threat of it being) disclosed is what's behind cyber extortion. It's 'pay us, and we will



INSURANCE:

Business & Preparedness

Business is not always about business. A big part of business success — and that's business of any size — is planning. Long term planning to be exact. One of the reasons many struggle or even fail — according to the **2015 MassMutual Business Owner Perspectives Study** — is not knowing where to go for advice.

It says business owners are busy improving operations and taking care of employees and setting up retirement scenarios for themselves. What they aren't doing — says the study — is preparing for when they do retire. Shockingly, said spokeswoman Tara Reynolds, is just 44% have buy-sell agreements in place.

"We found that business owners are spending the majority of their time working in their businesses instead of on their businesses. It's never easy to think about death or disability, but in order to raise awareness about these longer-term issues, business owners need to be confronted directly with the potential risk and damage of unexpected events," she said.

The study found 44% worry about the death of either themselves or a key employee. When it comes to disability of the same, 42% expressed concern. What's disconcerting is 55% rarely or never think about disability and 59% never think about the effect of death.

Keeping key employees is top of mind. Two-thirds think about it frequently and 81% say keeping those employees in the company and loyal is a top concern. Almost all — 90% — offer benefits like health insurance (60%), good salaries (55%) and flexible work benefits (51%).

Even more interesting is 40% not having a retirement income strategy and will have to rely on the proceeds from the sale of the business to survive after retirement. Most say they've chosen a successor and a huge percentage of the time it is a family member. What many haven't done — 25% — is informed that family member of the succession plan.

Not only are all businesses poor at long term planning, but small businesses in particular are also not so good at planning for disaster. A Nationwide survey found 75% of small businesses — those with up to 300 employees — don't have a disaster recovery plan in place.

Just 18% of those with 50 employees or less say they have one.

Nationwide Direct and Member Solutions president and CEO Mark Pizzi said a whopping 66% say on top of not having a plan, they do not have business interruption insurance either. That — he says — could be costly. "Small businesses are least likely to have disaster recovery insurance. And yet they are the ones most affected by a disaster. That's why it's essential for small businesses to have a disaster recovery plan," Pizzi said

Here's what the survey uncovered:

- Over half say it would take them at least three months to recover from a disaster.
- That said, 38% don't think it's important to have a disaster recovery plan.
- Why? 26% say there is a "slim" change a disaster will happen in their area.
- Another reason. 37% say climate change and El Nino make it less likely their business will be impacted by disaster.
- 69% admit to having a disaster evacuation plan at home.
- 34% of those without a disaster recovery plan say it is a low priority.
- 11% say time is not part of the decision to not have one.
- 15% say cost is not part of the decision not to have one.
- 44% don't have access to generators if a disaster hits. ■

Source links: *Carrier Management and insurancejournal.com*

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A POST LABOR DAY STATISTIC: INSURANCE EMPLOYMENT

The July insurance and financial sector unemployment rate — says the Bureau of Labor Statistics — is 2.1%. That's down from June's 2.4%. Breaking it down a bit, employment jumped by 17,000 in July and in the last year it is up 156,000.

The 2.1% compares to the non-farm sector's average of 5.3%. And it's likely to get better in the near future. The Jacobson Group and Ward Group do regular surveys of insurance businesses. Their ***Semi-Annual U.S. Insurance Labor Outlook Study*** recently found 65% say they're going to keep adding personnel.

This even though business is slowing down. But the slowing down doesn't appear to be a concern. A whopping 79% say they expect an increase in revenue in spite of that fact. What

that means — says Gregory Jacobson — is there will be a 1.98% increase in insurance employment in the next year.

Also, according to a survey by The Jacobson Group and Ward Group, 65 percent of property/casualty insurance companies polled have plans to continue adding personnel, even while expecting a slowdown in business. "The survey results show revenue growth predictions dropping to their lowest rate in three years. Despite this drop, staffing predictions are at their second highest rate since the economic downturn. The industry is clearly focused on filling positions and growing staff."

The most staffed positions are in underwriting, claims and technology. ■

Source link: insurancejournal.com



Surprise

Millennials Like Insurance as a Career

Millennials — those that came to adulthood around the year 2000 — now outnumber their grandparents the baby boomers. By 2020 millennials will make up half the work force on the planet.

A lot of polls we've seen lately say millennials don't trust insurance and aren't interested in the industry as a career. Part of the reason is the commercial aspect of the business. Many view it as greedy and being all about money. We know that not to be true and we know insurance — especially at the agent level — is about making people whole and taking care of them in a dark hour.

That said, not all surveys are negative. One recently done by Vertafore — it's second annual **Millennial Revolution** report — says 80% of millennials are either optimistic or very optimistic about the industry and think it will evolve to attract the next generation of talent.

Millennials like the work-life balance that insurance offers. Compensation and the pure enjoyment of the work don't hurt either. Decision making is another like. A whopping 75% say this is important or very important to them.

Other reasons and other findings:

- 90% like the use of technology and mobile and social media they see insurance moving toward.
- 70% say they use their smartphones at work.
- Less than 60% of baby boomers do that.
- 18% of veteran insurance people — conversely — think technology is a detriment to productivity.
- 82% of millennials think just the opposite.

Anthony Gomes of Vertafore said the industry is moving toward more use of technology and for good reason, "Phones and tablets are the last thing millennials check before bed and the first thing they check in the morning. There's no question they're able to increase the productivity and throughput of employees, but there is a corollary — customers are also connected."

Gomes said technology is just not something insurance can ignore. "The skyrocketing use of mobile technology should serve notice to leaders in companies that consumers expect access to companies on their own terms in timelines they define for themselves, and that millennials are always connected, looking for ways to drive new business through that technology."

In the end, the survey says 77% plan on staying in the industry as long as possible. ■

Source link: PropertyCasualty360.com

Surplus Lines Broke Records 2014

A.M. Best's **2014 Special Report U.S. Surplus Lines – Segment Review** says the surplus lines industry broke premium records in 2014. It grew by 6.7% to \$40.2 billion.

Brady Kelley heads up the National Association of Surplus Lines Offices (NAPSLO). He's thrilled with A.M. Best's conclusion. "The A.M. best study presents some very positive news about the state of the market, A.M. Best's outlook on the industry and the growth in 2013 and 2014 in terms of direct written premium. Surplus lines premium reached its all-time high in 2014 and that's pretty noteworthy. The market hasn't been that high since 2006 and all signs indicate that it's continuing to grow. That's a positive trend."

Here's even better news for the segment. The Surplus Lines Stamping Office of Texas said 2015 looks like it will be an even better year than 2014. It notes \$13 billion in premium was collected in the 14 states with stamping offices in the first six months of this year. That's a 9.5% jump year over year.

Benjamin McKay is the executive director of the Surplus Line Association of California. He took the discussion to another level and said growth has been the norm in the last four years. The industry has seen a 27% increase in business between 2010 and 2014 and his state — California — saw a whopping 40% jump.

"The sector has grown dramatically for the past four years and that has driven the influx of new capital and all of the positives and negatives that come along with that," McKay said. ■

Source link: *Carrier Management*

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Nationwide Raises the Bar: \$15 Per Hour Minimum Wage

Around the nation many are calling for a \$15 minimum wage. Nationwide is the third largest auto insurer in the nation. It apparently agrees. In the next nine-months, Nationwide is going to give raises to 900 employees at call centers in 25 locations.

Nationwide's Gale King said, "Nationwide's core values are all about people. This pay rate increase aligns with our values and reflects a change that is above the current market practice for certain roles. We believe increasing our base compensation level for these entry level jobs is the right thing to do and is yet another way we are maintaining our commitment to doing what's right for our associates."

King stated the company's leadership wants an engaged and highly productive workforce. And as a post script, Nationwide has hundreds of jobs open at those 25 locations. ■

Source link: PropertyCasualty360.com



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OBAMACARE

Enrollment and the Negative Side of Mergers

Doctors don't like the mergers of health insurers — and in particular, the nation's largest health insurers. The Anthem-Cigna and Aetna-Humana mergers will — says the American Medical Association (AMA) — impact competition.

AMA President Dr. Steven Stack said the mergers impact 154 metropolitan areas in 23 states. "A lack of competition in health insurer markets is not in the best interests of patients or physicians. If a health insurer merger is likely to erode competition, employers and patients may be charged higher than competitive premiums, and physicians may be pressured to accept unfair terms that undermine their role as patient advocates and their ability to provide high-quality care," he said.

The physician's association thinks the mergers violate anti-trust statutes.

Mergers or not, the Centers for Medicare & Medicaid Services (CMS) released the final details of those who received health insurance coverage via the Patient Protection and Affordable Care Act (ObamaCare). The number — as of June 30 — is 9.9 million.

That's below the 2014 numbers but higher than the 10.2 million the Obama administration predicted at the end of March. Here are more details:

- 84% of the 9.9 million got a government subsidy to purchase coverage.
- The average subsidy is \$270 a month.

The below predicted numbers and the low number of healthy people signing up for ObamaCare is causing insurers to jack up health insurance rates. Regulators around the nation are loathe to let this happen but in most cases must. ■

OBAMACARE'S

HealthCare.Gov Contracts Botched

The price tag is \$600 million. That's the figure an audit of the Centers for Medicare and Medicaid Services (CMS) says it cost in the blown supervision of contracts during the creation of HealthCare.gov.

The audit was conducted by the inspector general of the Department of Health and Human Services (HHS) — who oversees the CMS — over an 11 month period. It found 20 contracts that went to eight companies were improperly supervised or — worse — supervised by personnel who did not have the proper training or qualifications.

Employees overseeing contracts of \$10 million or more must undergo 96 hours of training. The CMS ignored the requirement and some contracts worth as much as \$50 million were managed by people who were not properly trained. One employee oversaw a \$130 million contract without even having lower-level certification required for a \$25,000 contract.

The law also required contractors to be trained and in this case they were not trained either.

What got missed is accounting procedures, the identification of delays and millions in cost overruns.

The CMS said it has corrected many of the problems and will take care of the others soon. No word if anyone has been fired. The two people who ran the HHS and the CMS at the time — Kathleen Sebelius and Marilyn Tavenner — have moved on. ■

Source link: *Employee Benefit News*



Obama to Chinese Leader: **STOP HACKING**

President Obama took Chinese hacking of U.S. government institutions and businesses head on. In a meeting last week he told Chinese President Xi Jinping that China must work with the U.S. to stop the carnage.

Obama bluntly said this, “has to stop” and he told the Chinese leader we have “very serious concerns about growing cyber threats to American corporations and American citizens.”

The president said the Chinese president has agreed that neither government will “conduct or knowingly support the cyber-enabled theft of intellectual property, including trade secrets or other confidential business information for commercial advantage.”

The constant hacks coming out of China cast a pall over Xi’s visit but Obama said he prevailed and in a statement last Friday the White House said the two countries have agreed to a “high-level joint dialogue mechanism on fighting cybercrime and related issues.”

That means China will provide the U.S. with an official to

participate in dialogue with the FBI and U.S. intelligence officials and others involved in the pursuit of cyber criminals. “This mechanism will be used to review the timeliness and quality of responses to requests for information and assistance with respect to malicious cyber activity of concern identified by either side. As part of this mechanism, both sides agree to establish a hotline for the escalation of issues that may arise in the course of responding to such requests,” the White House news release said.

Both sides will hold their first meeting sometime between now and the end of 2015. And if nothing changes, President Obama said the U.S. is prepared to take action. “This is not just a matter of us being mildly upset, but is something that will put significant strains on a bilateral relationship if not resolved, and that we are prepared to take some countervailing actions.”

Meanwhile, the Office of Personnel Management — who had the personal data of 21.5 million government employees stolen — said 5.6 million of them had their fingerprints stolen. ■

Source links: Fox News and CNBC

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PIA & Coalition Ask for Fiduciary Rule Change

In July the Department of Labor (DOL) proposed a minimum salary threshold for exempt employees at \$970 per week or \$50,440 annually. That's a huge raise — 113% — from the current \$455 per week or \$23,660 per year.

PIA opposes the proposal and submitted comments to the department that includes the results of a member survey. Members worry about the potential negative impact on small businesses.

You can find the PIA comments and details of the suggested alternatives [here](#).

PIA Wants:

- The DOL to reconsider the proposed minimum salary threshold of \$50,440 and instead consider a more appropriate inflation adjusted amount around \$40,000.
- The DOL allow nondiscretionary bonus and/or commission compensation to be considered in meeting the minimum salary threshold as long as such compensation is received at least on a quarterly basis.
- The DOL not index salary levels to any inflationary measure; however, if the DOL indexes salary levels to an inflationary measure, have the adjustment occur no more frequently than every five years.
- The DOL leave the duties test as it currently is or undergo another rule making in which draft language is put forward in accordance with the APA.

PIA also partnered with the Partnership to Protect Workplace Opportunity (PPWO). It is 100 other groups — many of whom represent small business around the nation — including the American Insurance Association (AIA) and the National Association of Insurance and Financial Advisors (NAIFA).

The PPWO comments can be found [here](#).

One of the leaders of the movement to change the rules is the National Association of Insurance and Financial Advisors or NAIFA. Juli

McNeely is NAIFA's president and she recently testified before the House subcommittees on Oversight and Investigations and Capital Markets and Government Sponsored Enterprises. In her testimony, McNeely said the new rules are ill-conceived and will have negative consequences for small business and — in particular — on retirement savers.

“Simply put, American investors need more personalized assistance and more options with respect to retirement planning and saving, not less. Unfortunately, the Department's proposed rule, along with its proposed amendments to existing prohibited transaction exemptions (PTEs), threatens to be counterproductive with respect to this country's retirement crisis by making it both more expensive and harder, not easier, to provide investors — particularly those who need it most — with the services and products that could help them live independently during their retirement,” she said. ■

Source links: [PIA National](#) and [Employee Benefit News](#)



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FOR IMMEDIATE RELEASE
October 8, 2015

New PIA National Officers for 2015-2016 Installed

WASHINGTON — Newly elected PIA National officers were installed during the group's September 19, 2015 board of directors meeting held in New Orleans, Louisiana. Each of the officers will serve one-year terms from October 1, 2015, through September 30, 2016.

As of October 1, 2015, Robert W. Hansen, Jr., LUTCF, CPIA, of Omaha, Nebraska became President; Gareth W. Blackwell, Jr., CPCU, of Corinth, Maine became President-elect; Timothy G. Russell, CPCU, of Southport, Connecticut became Vice President/Treasurer; Keith A. Savino, CPIA, of Mahwah, New Jersey became Secretary/Assistant Treasurer; and Richard A. Clements, CIC, CPIA, of Chalmette, Louisiana became Immediate Past President.

Founded in 1931, PIA is a national trade association that represents member insurance agents and their employees who sell and service all kinds of insurance, but specialize in coverage of automobiles, homes and businesses. PIA members are Local Agents Serving Main Street AmericaSM. PIA's web address is www.pianet.com.



This press release is online at:

<http://pianet.com/news/insurance-news/2015/new-pia-national-officers-for-2015-2016-installed>

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400 N. Washington St., 2nd floor, Alexandria, VA 22314-2353
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- Commercial lines ads

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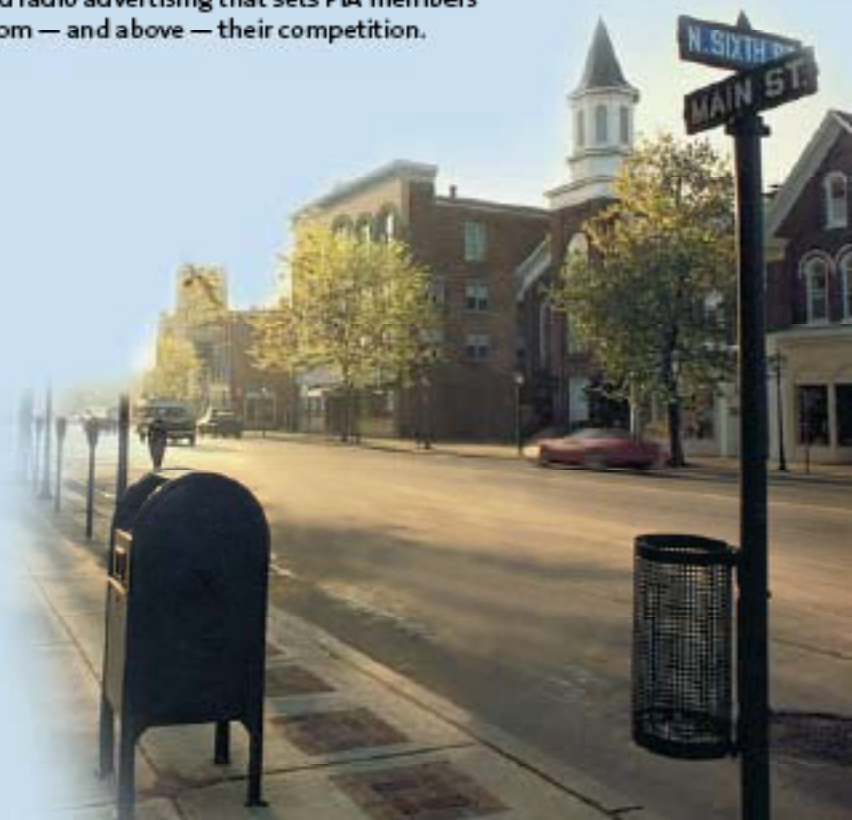
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"Local Agents Serving Main Street America™" collectively describes the membership of the National Association of Professional Insurance Agents and its affiliate associations. It bears no relation to The Main Street America Group, also known as MSA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



Upcoming Events Calendar 2014-2015

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

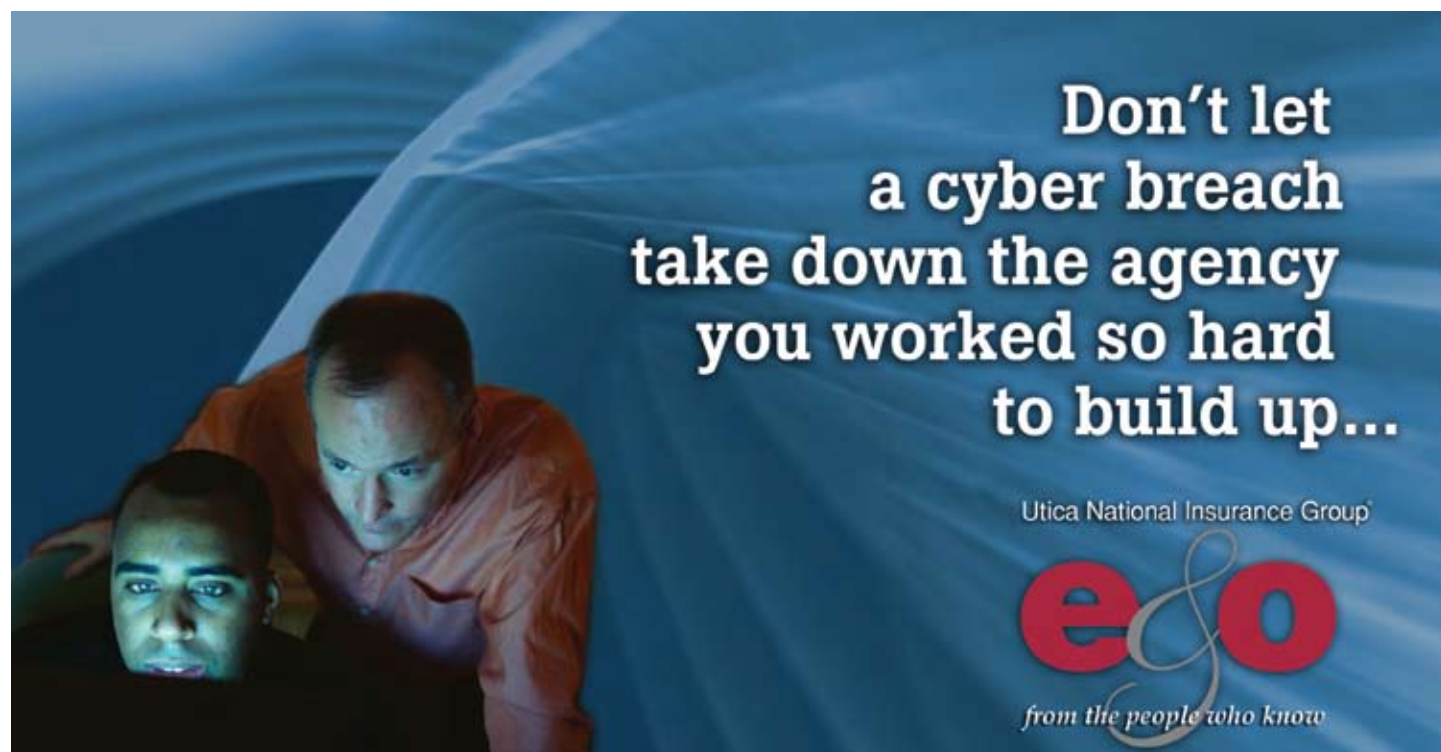
Date	Class/Webinar	Where	When
September 2, 2015	CISR: Insuring Personal Residential Property	Davenport	Saint Ambrose University
September 8, 2015	Seven Ways to get Sued and How to Avoid Them	NE	Webinar 3:00 PM - 6:00 PM
September 10, 2015	2015 Annual Scholarship Golf Outing	Ashland	Iron Horse Golf Club
September 10, 2015	Ethics: Taking it to the Streets	NE/IA	Webinar 12:00 PM - 3:00PM
September 15, 2015	Food Borne Illness & Insurance Coverage	NE/IA	Webinar 12:00 PM - 3:00PM
September 17, 2015	CISR: Commercial Casualty 2	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
September 21, 2015	Life Insurance Concepts for the Property & Casualty Agent	NE/IA	Webinar 8:00 AM - 11:00 AM
September 21, 2015	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 12:00 PM - 3:00PM
September 22, 2015	Contractors: Insuring the Property Exposures	NE/IA	Webinar 12:00 PM - 3:00PM
September 22, 2015	CPIA 3: Sustain Success	Lincoln	Marriott Courtyard
September 28, 2015	Lawncare to Lipstick	NE/IA	Webinar 1:00 PM - 3:00 PM
September 29, 2015	Farm Seminar - The Toys We Enjoy & Ethics In & Out of the Agency	York	Holthus Convention Center

September 29, 2015	Social Networking: OMG or E&O?	NE/IA	Webinar 12:00 PM - 3:00PM
September 30, 2015	Words Mean Things & Insurance is a Foreign Language	NE/IA	Webinar 12:00 PM - 3:00PM
October 5, 2015	What We Learned: Claim and Coverage Issues from Catastrophes	NE/IA	Webinar 12:00 PM - 3:00PM
October 7, 2015	CyberMaster: Recognizing & Insuring Digital Assets & Electronic Risk	NE/IA	Webinar 12:00 PM - 3:00PM
October 7, 2015	CISR: Insuring Commercial Property	Cedar Rapids	Kirkwood Continuing Education Training Center
October 8, 2015	FMO: Ethics Taking it to the Streets	NE	Webinar 9:00 AM - 12:00 PM
October 13, 2015	The Ever-Evolving Affordable Health Care Act	NE/IA	Webinar 12:00 PM - 3:00PM
October 13, 2015	CPIA 3: Sustain Success	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 15, 2015	2015 Iowa CIC, CISR, CRM Conferment Luchon	West Des Moines	Holiday Inn Hotel & Suites
October 15, 2015	CISR: Personal Lines Miscellaneous	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 19, 2015	CHAOS: Contracts, Hold Harmless, Additional Insureds and Other Stuff	NE/IA	Webinar 12:00 PM - 3:00PM
October 20, 2015	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 12:00 PM - 3:00PM
October 20, 2015	CPSR: Residential Property	Pierce	Town & Country Insurance
October 21, 2015	BIP(idy), BOP(idy), Boo(ze): Turning 3 Mundane Coverages into Magic	NE/IA	Webinar 12:00 PM - 3:00PM
October 22, 2015	Seven Ways to get Sued and How to Avoid Them	NE/IA	Webinar 12:00 PM - 3:00PM
October 26, 2015	Contractors: Insuring the Liability Exposures	NE/IA	Webinar 12:00 PM - 3:00PM
October 29, 2015	Personal Lines Complications: Because Simple is just too darn Easy	NE/IA	Webinar 12:00 PM - 3:00PM
November 5, 2015	CISR: Agency Operations	Davenport	Saint Ambrose University

November 12, 2015	2015 Nebraska CIC, CRM, CSRM Conferment Lucheon	La Vista	Embassy Suites Omaha - La Vista
November 18, 2015	CISR: Insuring Personal Residential Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale
November 19, 2015	Words Mean Things & Insurance is a Foreign Language	NE/IA	Webinar 12:00 PM - 3:00PM
December 3, 2015	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 12:00 PM - 3:00PM
December 7, 2015	The Ever-Evolving Affordable Health Care Act	NE/IA	Webinar 12:00 PM - 3:00PM
December 8, 2015	Ethics for Insurance Professionals	NE/IA	Webinar 1:00 PM - 4:00PM
December 10, 2015	Seven Ways to get Sued and How to Avoid Them	NE/IA	Webinar 12:00 PM - 3:00PM
December 15, 2015	CyberMaster: Recognizing & Insuring Digital Assets & Electronic Risk	NE/IA	Webinar 12:00 PM - 3:00PM
December 16, 2015	CHAOS: Contracts, Hold Harmless, Additional Insureds and Other Stuff	NE/IA	Webinar 12:00 PM - 3:00PM
December 17, 2015	Ethics: Taking it to the Streets	NE/IA	Webinar 3:00 PM - 6:00PM
Feb 24 - 26, 2016	CIC: Commercial Casualty Institute	Omaha	Double Tree
February 11, 2016	CISR: Commercial Casualty 1	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
February 18, 2016	CISR: Commercial Casualty 1	Cedar Rapids	Kirkwood Continuing Education Training Center
February 25, 2016	CISR: Insuring Personal Auto Exposures	Des Moines	Hilton Garden Inn Des Moines/Urbandale
March 29, 2016	CPIA 1: Position for Success	TBA	TBA
March 30, 2016	CISR: William T. Hold: Advanced Learning Seminar	Des Moines	Hilton Garden Inn Des Moines/Urbandale
March 30 - April 1, 2016	CIC: Personal Lines Institute	West Des Moines	Holiday inn & Suites
April 13 - 15, 2016	CIC: Life & Health Institute	Lincoln	Marriott Courtyard

April 21, 2016	CISR: Agency Operations	Cedar Rapids	Kirkwood Continuing Education Training Center
April 26, 2016	CISR: Personal Lines Miscellaneous	Davenport	Saint Ambrose University
April 28, 2016	CPIA 1: Position for Success	Omaha	Hilton Garden Inn Omaha
May 17, 2016	CISR: Insuring Personal Auto Exposures	Cedar Rapids	Kirkwood Continuing Education Training Center
May 18 - 20, 2016	CIC: Commercial Casualty Institute	Cedar Rapids	Cedar Rapids Marriott
May 24, 2016	CISR: Commercial Casualty 2	Des Moines	Hilton Garden Inn Des Moines/Urbandale
June 16, 2016	CISR: Insuring Commercial Property	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
June 22, 2016	CISR: Agency Operations	Davenport	Saint Ambrose University
July 20 - 22, 2016	CIC: Life & Health Institute	West Des Moines	Holiday inn & Suites
July 6 - 8, 2016	CIC: Agency Management Institute	Omaha	Double Tree
July 21, 2016	CISR: Personal Lines Miscellaneous	Des Moines	Hilton Garden Inn Des Moines/Urbandale
July 27, 2016	CPIA 2: Implement for Success	Omaha	Hilton Garden Inn Omaha
August 10, 2016	CISR: Insuring Commercial Property	Cedar Rapids	Kirkwood Continuing Education Training Center
August 23, 2016	CISR: Insuring Personal Auto Exposures	Davenport	Saint Ambrose University
August 24 - 26, 2016	CIC: Commercial Property Institute	Lincoln	Marriott Courtyard
September 15, 2016	CISR: Insuring Personal Residential Property	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
September 27, 2016	CISR: Commercial Casualty 2	Cedar Rapids	Kirkwood Continuing Education Training Center

September 28- 30, 2016	CIC: Agency Management Institute	Cedar Rapids	Cedar Rapids Marriott
October 6, 2016	CISR: Insuring Commercial Property	Davenport	Saint Ambrose University
October 11, 2016	CISR: Insuring Commercial Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 12, 2016	CPIA 3: Sustain Success	TBA	TBA
Oct 12 - 14, 2016	CIC: Personal Lines Institute	Omaha	Double Tree
October 13, 2016	CPIA 3: Sustain Success	Omaha	Hilton Garden Inn Omaha
November 16 - 18, 2016	CIC: Commercial Property Institute	West Des Moines	Holiday Inn Hotel & Suites



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**Additional information is also available
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* PIA National membership, when required, must be current at all times

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