

Reach for the Stars!

June 7-8, 2016 | 25

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<u>Did you know</u> 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/voiceoftheclcustomer**.

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.



National Association of Professional Insurance Agents 400 N. Washington St., Alexandria, VA 22314-2353 www.pianet.com | membership@pianet.org | (703) 836-9340



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Professional Insurance Agents NE IA Attention: Editorial Main Street Industry News 920 S 107 Avenue, Ste. 305 Omaha, NE 68114

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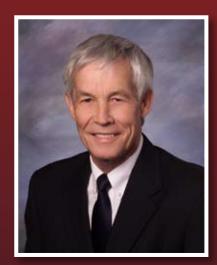
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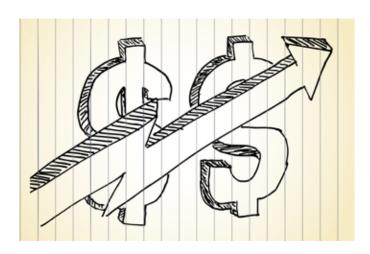
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Agent Earnings Are Up But Not A Lot



The Bureau of Labor Statistics said the median income of insurance agents is up. The latest figures are from 2014 and income for agents averages \$63,730. Nationwide for those in the 90th percentile that figure is \$119,970 and that, too, is up.

The previous high was \$117,830. But on average — or the 50th percentile — is \$63,730.

10 states where agents make the most money.

1	Rhode Island	\$88,560
2	New York	\$80,540
3	Minnesota	\$79,920
4	Massachusetts	\$78,780
5	Illinois	\$73,860
6	Kansas	\$72,910
7	New Jersey	\$72,810
8	Vermont	\$71,560
9	California	\$71,510
10	Connecticut	\$70,150

10 states where agents make the least money.

40	Nebraska	\$54,650
41	Tennessee	\$54,570
42	Mississippi	\$53,520
43	Nevada	\$52,150
44	Arkansas	\$51,040
45	Louisiana	\$50,160
46	Montana	\$49,180
47	West Virginia	\$48,620

2 More Factoids from the BLS stats

The best paid agents do business with outpatient care centers and securities and commodities firms.

The top-10 best paying states have between 2 and 4 producers per 1,000 jobs. So a larger number of agents generally means higher wages.

Source link: Insurance Business America

House Committee Passes Private Flood Bill



John Gentile

The House Financial Services Committee has passed the Flood Insurance Market Parity and Modernization Act, H.R. 2901. If it's approved by the full House and if it gets through the Senate, the bill requires private flood insurance be treated the same as federal insurance for those required to purchase flood insurance.

PIA National's Vice President of Government Relations Jon Gentile said the association likes the idea and has worked on — and will continue to work on — its behalf.

"The National Association of Professional Insurance Agents commends the House Financial Services Committee for passing the Flood Insurance Market Parity and Modernization Act (H.R. 2901), in a bipartisan vote ... the bill seeks to encourage the development of a private Flood insurance

market with strong consumer protections being overseen by state insurance regulators."

That said, Gentile cautioned for Congress to move thoughtfully. "While PIA opposes outright, immediate privatization of the National Flood Insurance Program, PIA supports sensible solutions for growing the private flood insurance market," he said.

Critics of the National Flood Insurance Program (NFIP) and it's \$23 billion in debt say one reason flood policies are so high is because of the government monopoly. That's just one reason this bill is needed. Supporters — like bill authors Florida Republican Rep. Dennis Ross and Florida Democrat Rep. Patrick Murphy — say the competition will give the nation's five million flood insurance holders more options.

The industry is — so far — happy with the bill. Insurance Information Institute President Dr. Robert Hartwig said this is a good thing for consumer choice and will eventually protect taxpayers because it enhances the financial integrity of the NFIP.

"Private insurers appreciate the protection the Act affords them by guaranteeing parity with NFIP policies while at the same time preserving the NFIP to fulfill its vital role. Advances in the science and modeling of flood risk, combined with ample capital in primary and secondary markets, combined with the looming NFIP reauthorization in 2017, make 2016 a propitious moment to enhance access and choice in the nation's Flood insurance markets," Hartwig said.

Pennsylvania Insurance Commissioner
Teresa Miller testified before the committee
for the National Association of Insurance
Commissioners (NAIC). She said, "One of the
obstacles that we've seen is that many lenders
are reluctant to issue mortgages for homes
with private flood insurance because they are
not sure the coverage meets the requirements
of the federal government. H.R. 2901 would

remove that obstacle by requiring lenders to accept private flood insurance if it meets certain coverage criteria and is subject to supervision by state insurance regulators."

Brady Kelley is the executive VP of the National Association of Surplus Lines Offices (NAPSLO). He thinks it'll pass the House quickly and head for the Senate where it will pass and likely become law this year. "We've done a lot of work on this bill. It's pretty exciting to have [the bill pass] through committee," he said.

By the way, a similar bill has been introduced in the Senate by Nevada Republican Dean Heller.

Critics don't like the idea that surplus lines insurers could end up writing flood insurance because they aren't as strictly regulated as other insurers.

Source links: Two from PropertyCasualty360.com — link 1 and link 2, Insurance Journal



Specialty Lines *Insurance's New Next Best Thing*



Conning's new report on specialty insurance is fascinating. It's titled *Specialty Insurance: Survival of the Fittest* and says — today — 2/3 of individual insurance companies are specialists and they account for a staggering 56% of total premiums written.

The report notes this is a huge jump in just a few years. In 2011 speciality business accounted for 40% of written premiums. In other words — Conning concludes — they are now *the* dominant force in the market.

These are what Conning says are the speciality markets:

- Workers' compensation
- Medical professional liability
- Private passenger auto
- High-risk specialists including nonstandard risks, higher-hazard risks, customized products
- Customer niche specialists groups such as AAA or farm bureau members

Conning's vice president of insurance research Robert Farnam said, "We identified over 1,500 individual companies that have fully embraced specialty strategies as a primary approach to the marketplace and are responsible for more than half of the industry's premium."

These specialty insurers are outgrowing and outperforming generalists and that makes them very valuable in the market. "Specialized knowledge and superior underwriting have also

placed specialty insurers and their teams in high demand as companies look to grow organically and through acquisitions," Farnam said.

The 56% of the total insurance market turns out to be \$315 billion in direct written premiums.

- The workers' compensation and medical professional liability accounts for 44% of written premiums in the speciality category.
- Excess and surplus lines insurers, catexposed homeowners insurers and nonstandard auto made up 37% of the written premiums.
- Farm and other defined customer groups accounted for 19%.

But success is not just that they are speciality lines. The report said, "Timing, management and execution are also equally, if not more, important ingredients."

Source links: Carrier Management, Business Insurance



Anthem & Cigna

Hospitals Trying to Torpedo Deal



The \$54 billion purchase of Cigna by Anthem is controversial. While the shareholders of both corporations like the idea, many in the medical industry do not and are fighting to get the U.S. Department of Justice to say no to the merger.

The latest fight is being brought by the nation's hospitals. The American Hospital Association says the merger will reduce the number of firms offering health insurance and will allow Anthem and Blue Cross Blue Shield to dominate the industry.

That — it says — will lead to higher premiums for consumers. In its letter to the Justice Department the association said, "The acquisition threatens to both reinforce existing barriers to entry and raise new ones, further entrench dominant Blue plans, and exacerbate conditions conducive to abuse of market or monopoly power."

It also reiterated what other groups have said, the deal combined with Aetna's \$48 billion purchase of Humana means the nation's five biggest health insurers will now be three. That means they gain more power to negotiate higher prices from hospitals and doctors which means higher costs for consumers.

America's Health Insurance Plans called the hospital group's concerns hypocritical. "It is well established that decades of hospital consolidation have created many markets in which hospitals can set their prices at supracompetitive levels. It's a bit hypocritical for them to then claim that they are harmed because they won't offer reasonable prices to new entrants into markets."

Anthem also disagrees. In a statement it said, "Together, Anthem and Cigna, which have limited overlap in a highly competitive industry, will be in a better position to improve consumer choice and quality. Additionally, we will deliver for consumers by operating more efficiently to reduce our own costs, while enhancing our ability to manage the cost drivers that negatively impact affordability for consumers."

Source link: Insurance Business America

Google 4 Insurance The Worry Still There



A couple of weeks ago Google announced the shutdown of Compare — its auto insurance business — and that it will discontinue its financial services. Many in insurance breathed a sigh of relief.

Some — like PIA National's Executive Vice President Mike Becker — say the reason Compare failed is because of the existence of independent insurance agents. "Google has apparently discovered what independent insurance agents have always known: When it comes to insurance, customers appreciate that it is a complex transaction that requires professional advice. PIA's research has consistently shown a strong preference among both personal lines and commercial

lines customers for doing business with a local agent."

But Becker — like others in the industry — remains wary.

The annual insurance report from consultant Capgemini says 40% of insurers see Google as a potential threat. A strong brand name and the uncanny ability to use data is the reason. And Google is youth and phone friendly which means its consumers don't mind bypassing the traditional insurer.

The consultant company also said Google tops other household names like Amazon and Walmart.

To combat Google, insurers are using telematics and other forms of technology to lower insurance costs and make contacting them more attractive. "To withstand the coming competition, insurers must build up their brands, learn to take advantage of real-time customer data, and develop agile operating models," Capgemini said.

Capgemini also said the concern for independent insurance agents is technology companies like Google partnering with insurers as it did with compare. But — as Becker noted — people tend to love the personal connection that can only be found in that direct buy from an independent agent.

Source link: Carrier Management

The Self-Driving Vehicle Target

Google and an aging population

Most of us aren't that interested in self-driving vehicles. You're putting trust in a computerized machine to navigate you through busy streets and crowded highways. It's kind of scary.

No. It's really scary.

But Google — and those building such devices — have a plan of attack. And that plan of attack is targeting the more than 43 million of us who are 65 and older. Even more importantly, that 43 million figure grows by 10,000 a day.

Today a staggering percentage of that 43-and-growing million cannot drive. An even bigger percentage will not be able to drive themselves in a decade or so. Most of these people are fiercely independent and fairly healthy. So with mobility needs like shopping, doctors visits and seeing family and friends, Google and others are counting on these people purchasing self-driving vehicles to handle their transportation.

Massachusetts Institute of Technology AgeLab — yes, they have an age lab — head Joseph Coughlin put it in perspective and gave it a new twist. "For the first time in history, older people are going to be the lifestyle leaders of a new technology. Younger people may have had smartphones in their hands first, but it's the 50-plus consumers who will be first with smart cars."



Google's Self-Driving Car Project CEO John Krafcik put his mom in one and said, "Mobility should be open to the millions around the world who don't have the privilege of holding a driver's license."

Back to this story's opening statement. How comfortable are we in a self-driving vehicle? Most of us aren't. We all worry about what happened to a Google self-driving vehicle last month.

It hit a bus.

Google pooh-poohs the incident saying the auto driven car was going 2mph and the bus was traveling at just 15 when the crash occurred. The Lexus was in test drive mode and trying to get around some sandbags when it hit the bus.

Critics are impressed that Google agrees it was its vehicle's fault and said it has since made corrections to the program. ■

Source links: PropertyCasualty360.com, Insurance Journal, Carrier Management



Ridershare Drivers

Not Many Have Insurance

This ought to make those choosing an Uber or Lyft driver over a cab a little nervous. Most of those picking you up don't have the required insurance. Define most you say. Okay, according to a survey done by Harry Campbell who goes by the monicker Rideshare Guy, it's 20%, or one-in-five.

Another report done by NerdWallet said of the 1,022 drivers it polled, 77% do not have the additional rideshare coverage and rely only on what the rideshare company provides.

But 40% told NerdWallet they're considering upgrading or purchasing a new policy within the next three months.

The Rideshare Guy survey also said interest in the proper insurance is rising. It found 10%

more of the drivers polled this year compared to last had the correct insurance and that 21% of drivers had the right insurance. But that leaves 79% in legal limbo.

This is an issue high on the concern of insurance organizations like the PIA. And when you look at just Uber and its 400,000 drivers, it is a huge problem. Do the math and you find there are thousands and thousands of drivers out there hauling people around and they are not properly insured.

And with Uber saying 81% of its contractors are very happy with their new jobs, the problem is not going away anytime soon. But those are Uber's stats. Campbell said just 48% of those he talked to that work for Uber like what they're doing.

Here were just looking at numbers and whether it's 81% or 48%, a huge number of people are on the road taking people here and there and they do not have the right insurance.

And liking what they're doing or not, some of these people are putting in pretty long hours without that all-important rideshare insurance policy. Campbell's Rideshare Guy survey found people driving:

- 0-10 Hours 18.8%
- 11-20 Hours 30.7%
- 21-30 Hours 23.6%
- 31-40 Hours 12.6%
- 40+ Hours 14.3% ■

Source link: Insurance Journal

Goodbye to World Changing Email Inventor Raymond Tomlinson

In our lifetime most of us will send and receive thousands of them. And they've radically changed how we do business and how we communicate with each other. Some of us — like *Weekly Industry News* Editor Gary Wolcott — get hundreds a week.

They're emails and they range from fun and funny stuff to heavy business dealings to even heavier national and world security musings like those impacting presidential candidate Hilary Clinton.

The man credited with inventing email and its now famous @ sign has died. He is Raymond Tomlinson and was working for Raytheon when he came up with the idea of email. Or at least the idea of mass appeal email. It actually existed in limited capacity at the time and people within a limited network could communicate with each other.

Raytheon's Joyce Kuzman said in 1971 while working on the ARPANET system Tomlinson found a way to send information person-toperson to a specific address. "It wasn't an assignment at all, he was just fooling around; he was looking for something to do with ARPANET."

The @ sign, Kuzman said was his way of separating the sender from the address.

Tomlinson — in an interview — said he created email, "mostly because it seemed like a neat idea." And that neat idea has radically transformed our world. ■

Source link: Oregon Live



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Client Potential

7 in 10 Not Insured for Disaster

El Nino, flooding, cyber attacks, earthquakes and on the potential disasters go and yet seven in 10 small businesses do not have business interruption insurance or other types of disaster insurance.

Nationwide took a survey of 500 small businesses and found:

- O 66% do not have business interruption insurance.
- O 75% do not have a disaster plan in place.

Nationwide CEO Mark Berven said "Some of America's small business owners may be feeling overconfident, even as we head into the spring storm season. There hasn't been a major US disaster in years, so there may be a sense of complacency," he said.

His survey also looked at climate change and the impact of El Nino. Those business with 300 employees and less aren't sure all this is relevant to them. But 51% of the 500 do acknowledge it's possible and it is a warning shot if nothing else.

"The good news is, many small business owners have taken steps to prepare for a potential disaster. But most haven't done enough. Unfortunately, many still don't have a disaster plan or even business interruption insurance, so we want to help them prepare for whatever Mother Nature — or El Nino — brings our way," Berven said.

That said, many small businesses are not prepared:

- O 62% of small business owners say having a disaster plan is important.
- O 52% said if disaster struck it would take more than three months for their business to recover. ■

Source link: Insurance Business America

Your Life

Computers, Eye Strain & Help



As you know they have a month or a week or a day for just about any occasion or illness. In the month of March one of the notable — um — things to note is Workplace Eye Wellness Month. And as insurance professionals, we all spend a lot of time in front of computer screens, portable electronic devices like an iPod or other such things, smartphones and so on.

While these inventions have made us more productive, they've also added to our eye strain and eye strain — say the health experts at The Vision Council — can lead to other health problems. But first here's their definition of eye strain:

Physical discomfort felt after prolonged exposure to digital screens that can result in symptoms such as dry and irritated eyes, blurred vision, eye fatigue, neck and back pain and headaches.

That sounds about right.

The council says nine of 10 of us spend two hours a day or more in front of a digital device and as such we ought to take precautions to protect our eyes. Here are some tips:

- Keep your computer screen or whatever digital screen at least 30 inches from your eyes.
- Rest your eyes every 15 minutes.
- Blink frequently to prevent dry eyes and to maintain eye heath.

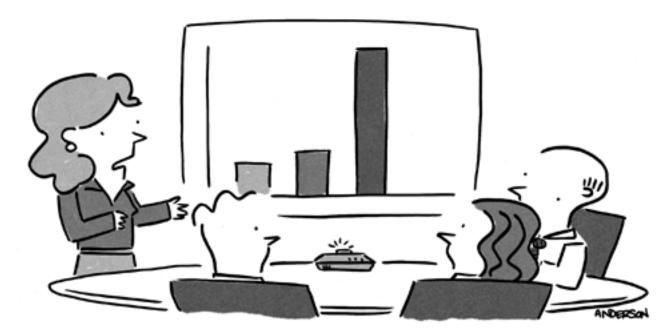
The proverb the eyes are the window to the soul is kind of true. Vision experts say the eyes contain blood vessels and nerves that are affected by some illnesses which is why checkups can reveal serious and chronic conditions like diabetes, hypertension, high cholesterol, tumors — at least some of them — and multiple sclerosis.

So the Vision Council says you need to have your eyes checked — and often. ■

Source link: Employee Benefit Advisor

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"So, we had a tremendous third quarter, thanks in no small part to Jerry finding that leprechaun in the supply closet."

OBAMACARE

Turns Six: But is it a Happy Birthday?



The Affordable Care Act — AKA ObamaCare — celebrated a sixth birthday last week. But instead of a celebration and lots of fireworks, the birthday generated questions, comments and few answers.

The Congressional Budget Office (CBO) said it has a new estimate of the number of people who signed up this year. It's around 12 million. That's down from the CBO estimate of 13 million in January.

Worse, it's way, way down from the 21 million the CBO predicted a year ago.

The CBO also said it will cost the taxpayers \$660 billion in 2016 to subsidize health insurance for those under age 65. That will equal 3.6% of the gross domestic product. About 40% of that — or \$268 billion — is tax breaks for small employers providing health insurance for employees and the exclusion for employer-based health insurance plans for 155 million workers under the age 65.

Another \$279 billion in subsidies are expected for Medicaid and for the federal Children's

Health Insurance Program. They cover 68 million low-income Americans.

That's the financial end of things. But is it working? Since the Affordable Care Act was signed into law those without health insurance has fallen to an historic low of about 9%. The Census Bureau's American Community Survey noted 3 million more people have employer coverage now than did in 2010. At the same time, the number of uninsured has fallen by 10 million.

The Centers for Disease Control and Prevention disagrees with the Census Bureau's 3 million number and says employer coverage is basically flat so far. But it did note — as did the CBO — that 12 million people are signed up this year.

At least so far.

The public jury is still out and the nation remains one side or the other of 50% favorable or unfavorable. It depends on the survey. Some parts of ObamaCare — however — are very popular. The existing condition part of the law is loved by most. So is the tenant that says parents can keep their kids on their plans until age 26.

Congress still has much to do says the White House. The president does not like the 11.5% of citizens don't have health insurance. Still. And this is even though the law requires them to do so. The White House wants to make sure those people know they need to pick up insurance and that in many cases it will be subsidized.

It also will focus this year on the 19 states that still refuse to run their own exchange. That — the White House says — will reduce the 11.5% number.

Efforts are also going to be made to lower copayment costs, deductibles and other expenses.

Source links: Insurance Business America, The Hill, Insurance Journal

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Six Insurance Jobs Needing Talent

NOW

The Bureau of Labor Statistics says the insurance industry is going to have 200,000 new jobs by 2022. That's not bad news. What is bad news is filling them. Right now the average insurance agent is at age 45. A 2012 study said fewer than 4% of millennials want to go into insurance.

So the future looks bleak.

Adding to the problem is the need for more technology professionals for an industry rapidly moving into the future. So that makes appealing to technology savvy millennials even more critical.

The College for America recently picked six insurance professions that are going to be affected by technology and impacted by the lack of talent. Spokeswoman Melissa Goldberg

- who penned the College of America study
 said, "We're thinking through career paths
 that an individual might take in the insurance
 industry, and it was very interesting to me to s
- that an individual might take in the insurance industry, and it was very interesting to me to see that for all but one [of these six], we observed a fair amount of growth in demand. These kinds of occupations are not going away, but there is a large investment of money and time being made to make significant changes to them."

Here is the list:

Customer Service Representative

 In 2012 there were 289,000 working as CSRs



- By 2022 there will be an increase need on that number of 8%
- The average CSR salary is \$30,580

The College of America report also said duties for CSRs are changing. Expertise in new communication skills — online chat, social media, email — are critical. Writing and communication skills and the ability to manipulate data are also more needed now than in the past.

Insurance Agent

- In 2012 the industry had 346,000 agents
- By 2022 that figure will increase 12%
- The average agent salary is \$48,150

Cold calling and lead generating has always been important but now predictive analytics and the understanding customer segmenting technology has been added to the mix. Agents and brokers must be able to adapt to this technology to succeed.

Business Analyst

- In 2012 there were 42,300 analysts working
- That figure will jump 26.2% by 2022
- The average wage is \$79,680

Qualified business analysts will be critical. And like the other jobs, technology mastery will be critical.

Claims Adjuster, Examiner or Investigator

- In 2012 there were 208,000 in that position
- Positions will increase by 6% in 2022
- The median wage is \$59,960

More pressure will be placed on these people to settle claims quickly. Mastery of mobile technology will be a must.

Underwriter

- In 2012 there were 95,300 positions
- It's one area that will decrease by 2022 will be 7%
- The average wage is \$62,870

Automation is going to shrink the tasks done by underwriters. However, those hired will need to be technology savvy and need to learn other critical positions in insurance so they can move up or side to side as underwriting tasks are eliminated.

Actuary

- In 2012 there were 13,000 actuaries
- By 2022 the projected increase is 22%
- Most will earn around \$93,680

Learning predictive analytics and how to manipulate big data is a critical need for this position. This will be to help improve risk assessment and policy rates.

Goldberg said filling these positions might or might not be easy, but finding qualified candidate is another story. "There are a lot of people of all ages in the insurance industry, and there are people coming up the ranks right now who may not have the technological skills as more traditional providers switch over from legacy systems."

So training and education for those working now and those to be employed in the future is critical. "In terms of recruiting people, there is a need for IT professionals to come in as well as people who are very comfortable working with technology in order to take advantage of the new systems available," Goldberg said.

Source link: Insurance Business America



Five Insurers in Fortune's Best 100 Companies to Work For

Every year Fortune 500 does a survey and picks the best 100 companies to work for in the United States. Five insurers made the list: Acuity, USAA, Aflac, Nationwide and Allianz.

Not bad.

Acuity — amazingly — is ranked second in the 100. It has salaries that are \$16,000 a year higher than average and plenty of merit increases. The company is also known for its fun. Ping pong tables and a popcorn machine are in the cafeteria. The summer picnic has really cool rides, door prizes running \$250 each and an actual casino.

Topping the fun is a life-sized foosball setup.

Next highest is USAA. USAA employees are football happy and the company teamed with National Football League Pro Bowl players to refurbish a park in Phoenix. So the employees volunteering hobnobbed with the NFL's best for a day.

Aflac is 50th. It celebrated its 60th anniversary last year with a year of parties, contests and giveaways. Child care is an onsite perk, all employees get 30 days of maternity leave, chaplains work onsite and there is a work and



family resource center. Plus employees can work flexible schedules.

Nationwide is 71st on the list. Last year it raised its minimum salary to \$15 an hour from \$10.50. Expectant moms get seven-days off just before their due date and another eight weeks after. Baby bonding days — seven of them — were added to the time off list for fathers and domestic partners. The company will also help childless couples adopt and kick in \$3,000 to \$6,000 for the process.

In 80th place is Allianz Life Insurance. It matches 401k contributions dollar for dollar up to 7.5% of a salary. Perks onsite include childcare, a farmer's market and a courtyard that is bonfire ready at all times. ■

Source link: Insurance Business America



The Huffington Post and YouGov took a look at email and email signatures. It found just about anything goes and etiquette is — well — a matter of perspective. You don't really want to use sincerely, or warmly, or regards when you're exchanging them in bunches. That's the place where sincerely doesn't sound all that sincere.

And you might not want to do so even if it's just one.

Then there's the dearth of other sign-offs. Thanks. Cheers. Are they any better? Or any more sincere?

The HuffPost and YouGov looked at Google and found people aren't all that happy with just about any sign off signature:

- Thanks wasn't that thankful.
- Looking forward to hearing from you became a minefield of power dynamics.
- Best. It's lazy, a cop-out or even vulgar.
- Vulgar?

And then should you even send one. While it's a totally different subject, some say why email when you can actually call or text — especially if it's a friend. Or if it is a friend's birthday or your mom's, isn't it more polite to call?

At least it is more personal.

So the question is, are emails formal?

Of the 1,000 polled 17% said yes, they are formal.

- 33% said they are informal.
- 49% said it depends.

Here are the most common sign-offs:

- Thanks 62%
- Name or initials 46%
- Sincerely 44%
- Love 28%
- Regards 22%
- No signature at all 21%

As for annoying signatures:

- 41% weren't offended or bothered by any.
- 24% found xoxo annoying.
- 21\$ didn't like "peace."
- Cheers annoyed 13%
- Thanks just 3%

While you may be tempted to not sign at all, 15% are offended by no signature. So maybe thanks is the way to go.

Source link: Huffington Post

YOU DON'T GET A SECOND CHANCE TO MAKE A FIRST IMPRESSION.



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Agent's Information:

Reach For The Stars!

Convention Hotel Facility (you must register yourself for accommodations)

Embassy Suites - LaVista, NE





□ \$90/Non-Members

Name: Company Name: Address: City/State/Zip: Phone: E-mail: □ \$95/Non-Members Golf Outing at Quarry Oaks ☐ \$85/Members No. of Players: Name(s) of Players: Full Registration (includes "Have No Fear" Evening & Trade Fair, Breakfast w/the Presidents, AM & PM □ \$140/Non-Members ☐ \$110/Members Education Sessions and Achiever's Luncheon) A la Carte Selections: □ \$35/Members □ \$45/ Non-Members "Have No Fear" Evening & Trade Fair: □ \$20/Non-Members □ \$10/Members Past President's Breakfast: □ \$50/Members □ \$60/ Non-Members AM "Tricks to Fix" & Achiever's Luncheon: □ \$50/Members □ \$60/Non-Members PM "Today's E&O" & Achiever's Luncheon: □ \$25/Members □ \$25/Non-Members Achiever's Luncheon ONLY:

Payment Information:

AM and PM Education & Achiever's Lunch Package:

Amount Enclosed: _____ Check# ___ Approval Signature _____

Card Number: Exp. Date:

□ \$80/Members

PIA of NE IA - 920 S 107th Ave, Ste 305 - Omaha, NE 68114 - Fax: (402) 392-2228

Questions? Email frontdesk@pianeia.com

Do you plan to join us at Beyond Golf for the PIA Nightcap Reception? Y/#of Guests N

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

Reach for the Stars!

Golf & Entertainment Day - Tuesday, June 7th

The morning starts out with ...

Golf Outing at Quarry Oaks Golf Course - www.quarryoaks.com



Quarry Oaks Golf Course ARRY 16600 Quarry Oaks Dr., Ashland, NE 68003 AKS (402) 944-6000

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

Limited to the first 80 registrants

Quarry Oaks is an 18-hole championship golf course and is unrivaled in the Midwest in concept and design. Quarry Oaks Golf course is nestled in the beautiful Platte River Valley and is perfectly located just off of Interstate 80, midway between Lincoln and Omaha.

Registration begins at 10:00am Shot Gun Start is at 11:00am

Golf Prizes awarded at evening trade fair – includes heavy hors d'oeurves

The evening brings ...

Trade Fair & Evening Entertainment at Embassy Suites Omaha - LaVista

Embassy Suites by Hilton 12520 Westport Pkwy, La Vista, NE 68128 (402) 331 - 7400

\$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'oeurves 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

"Have No Fear" begins at 6:30pm

Curt Tomasevicz has participated in numerous Olympics in past years earning multiple medals. Among many achievements the greatest came in February 2010 where he and three others raced the "Night Train" to the first American four-man Olympic title in 62 years. Curt is one of the only six American bobsledders in history to earn multiple Olympic medals. Curt has been featured on the cover of Sports Illustrated and has thrown Major League first pitches.



PIA Nightcap Reception begins at 8:00pm

Beyond Golf 12040 McDermott Plaza, Suite 330

Join your fellow insurance professionals for a night of fun!

Hotel Facility: Embassy Suites by Hilton

You are responsible for making your own hotel reservation by contacting the Embassy Suites at (402) 331-7400 and requesting the group name "Professional Insurance Agents" for our special rate of \$124. A block of rooms have been reserved for June 6-7, 2016. The special room rate will be available until May 7th 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.

Education Day - Wednesday, June 8th

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

Tricks to Fix - Applied for 3 P/C CE hours

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

Side jobs, change of ownership, borrowed/rented cars, loss assessments and several other classic coverage concerns are dissected in Tricks to Fix. This course reviews common personal and commercial coverage gaps that- if unresolved- are certain to expose agents to the ferocity that is an angry insured. The situations discussed in this course are far from unusual; these coverage concerns are intentionally pulled from common policies sold daily by agents. This course will challenge you to break the monotony of

selling these common policies and see them for what they really are: a contract full of potential pitfalls only avoidable by the most advanced agents.

Kevin Amrhein, CIC - Tallahassee, FL

Kevin is a graduate of the University of Central Florida. He began his insurance career as a marketing intern before serving as a commercial lines agent for an independent agency in Orlando, FL. He received the CIC designation in 2003 and has served as Senior Adviser for the Florida Insurance School Continuing Education since 2004. He is a National Faculty member for the National Alliance for Insurance Education & Research's Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR) programs.



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

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

Today's E&O - Applied for 3 General CE hours

Afternoon Session - 2:00-5:00 pm

Insurance professionals should expect three things from this E&O course: 1) useful data, 2) practical tips to identify exposures and fortify operations and 3) examples of things not-to-do as evidenced by knuckleheads who do those things. Addressed issues include: marketing, communications, technology, workflows, coverage and claims. In addition, this E&O course features interactive case studies which will engage students to defend and/ or attack the positions of all four sides- insured, agent, carrier and attorney. Lines will be drawn. Bonds will be broken. Friends will leave as enemies. You have been warned. **Kevin Amrhein. CIC – Tallahassee. FL**



local Agents Serving Main Street America[™]

Reach For The Stars!

Convention Exhibitor/Sponsorship Opportunities

Golf/Entertainment 6/7/2016 Sponsorship Opportunities:

"Rocket Man" Cart Sponsor	\$250
"Moon Landing" Refreshment Sponsor	\$250
"Planetary Pins" Pin Prize Sponsor	\$250
"Full Moon" Entertainment Sponsor	\$300
"3, 2, 1 Liftoff" Trade Fair Exhibitor	\$250

Education 6/8/2016 Sponsorship Opportunities:

"Earth Bound" Morning Education	\$500	
"Broaden Your Horizons" Afternoon Education	\$500	
"Shining Stars" Achievers Awards Luncheon	\$1000	
"Clear the Mind" Morning Coffee Break	\$250	
"Halley's Comet" Afternoon Refreshment Break \$250		

Trade Fair Exhibitor Details:
Participation in PIA's Trade Fair ensures that you will connect with convention delegates. Take advantage of this opportunity to make our members your loyal customers by displaying your product or service, and let everyone know that you support the PIA and our convention.

You will have the opportunity to set up your booth anytime after **1pm on** Tuesday, June 7th. The Trade Fair will begin at 5pm and is located right. in the center of activity, guaranteeing quality time and maximum exposure for exhibitors. If you leave your booth up overnight, you will have one more opportunity to connect with delegates during the AM education seminar on Wednesday, June 8th.

Standard Booth Package (\$250):

- · Skirted 8'x10' display table, two chairs, and company name sign
- Ad in Convention Handbook
- · Evening with Olympian Curt Tomasevicz (2 Complimentary)
- FULL Convention registration for ALL events (1 Complimentary)
- Pre & Post Event Recognition



Register Today - Sponsorships will be awarded on a first-come, first-served basis.

Exhibitor/Sponsor's Information:			
Name: Address: Phone:	Company Name:City/State/Zip:E-mail:		
Payment Information:			
Preferred Sponsor Event (Not G	uaranteed): 1st Choice:		
	2 nd Choice:		
Amount Enclosed:	☐ I'm Sending a Check ☐ Credit Card No		
Approval Signature:	Exp Date:		

Return with payment to: PIA of Nebraska Iowa

920 S 107th Ave, Ste 305 - Omaha, NE 68114 Fax: (402) 392-2228

Questions? Email Kate at frontdesk@pianeia.com

Register Online at pianeia.com

Don't Get Left Out



Local Agents Serving Main Street America²²

Golf
Sponsorship Opportunities
Tuesday, June 2nd

"Rocket Man" Cart Sponsor

\$250

- -Name & logo on all Tournament Carts
- Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"Moon Landing" Refreshment Sponsor

\$250

- -Name & logo on Refreshment Cart
- -Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"Develop Your Potential" Pin Prize Sponsor

\$250

- -Name & logo on all Pin Prize Sheets
- -Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"Team Player" Evening Entertainment Sponsor

\$300

- Name & logo on all signeage
- Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"3, 2, 1 Liftoff" Trade Fair Exhibitor

\$250

- -Exhibit at the trade fair in the evening, as well as during education on Wednesday morning, and have the opportunity to connect with our delegates!
- -Evening with Olympian Curt Tomasevicz (2)
- -Full registration to all events (1)

Quarry Oaks Golf Course 16600 Quarry Oaks Dr. Ashland, NE 68003 (402) 944-6000



Quarry Oaks is an 18-hole championship golf course and is unrivaled in the Midwest in concept and design. Quarry Oaks Golf course is nestled in the beautiful Platte River Valley and is perfectly located just off of Interstate 80, midway between Lincoln and Omaha.

Education Day Sponsorship Opportunities Wednesday, June 3rd

"Earth Bound" Morning Education

\$500

- -Name & logo on AM Registration Packets
- -Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"Broaden Your Horizons" Afternoon Education

\$500

- -Name & logo on PM Registration Packets
- -Evening with Olympian Curt Tomasevicz

"Shining Stars"

Achievers Awards Luncheon

\$1000

- -Name & logo on all tables & other signage
- -Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"Clear the Mind" Morning Coffee Break

\$250

- -Name & logo on Refreshment table
- Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

"Halley's Comet" Afternoon Refreshment Break

\$250

- Name & logo on Refreshment table
- Evening with Olympian Curt Tomasevicz (1)
- -Pre & Post event recognition

Embassy Suites by Hilton – LaVista, NE 12520 Westport Pkwy, LaVista, NE 68128 (402) 331-7400

You are responsible for making your own hotel reservation by contacting the Embassy Suites by Hilton (402) 331-7400 and requesting either the group name "Professional Insurance Agents" for our special rate of \$124. (A block of rooms have been reserved for June 6-7, 2015. The special room rate will be available until May 7th or until the group block is sold-out.

UpcomingEvents Calendar 2014-2015

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

Date	Class/Webinar	Where	When
March 8, 2016	Words Mean Things & Insurance is a Foreign Language	NE/IA	Webinar 12:00 PM - 3:00PM
March 15, 2016	Ethics: Taking it to the Streets	NE/IA	Webinar 1:00 PM - 4:00PM
March 22, 2016	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 8:00 AM - 11:00 AM
March 22, 2016	Social Networking: OMG or E&O?	NE/IA	Webinar 12:00 PM - 3:00PM
March 24, 2016	Life Insurance Concepts for the Property & Casualty Agent	NE/IA	Webinar 8:00 AM - 11:00 AM
March 24, 2016	Food Borne Illness & Insurance Coverage	NE/IA	Webinar 12:00 PM - 3:00PM
March 28, 2016	What We Learned: Claim and Coverage Issues from Catastrophes	NE/IA	Webinar 12:00 PM - 3:00PM
March 29, 2016	Contractors: Insuring the Property Exposures	NE/IA	Webinar 8:00 AM - 11:00 AM
March 29, 2016	CPIA 1: Position for Success	Des Moines	Hilton Garden Inn Des Moines/Urbandale
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 Hotel & Suites
April 4, 2016	The Ever-Evolving Affordable Health Care Act	NE/IA	Webinar 12:00 PM - 3:00PM
April 7, 2016	Regarding Ethics	NE/IA	Webinar 1:00 PM - 4:00 PM
April 13 - 15, 2016	CIC: Life & Health Institute	Lincoln	Marriott Courtyard
April 19, 2016	Leases & Contracts Vs. The Insurance Policy	NE/IA	Webinar 8:00 AM - 11:00 AM
April 21, 2016	Managing E&O in A 24/7 World	NE/IA	Webinar 12:00 PM - 3:00PM

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April 21, 2016	CISR: Agency Operations	Marion	Kirkwood Training Center
April 25, 2016	Executive & Management Liability	NE/IA	Webinar 12:00 PM - 3:00PM
April 26, 2016	CISR: Personal Lines Miscellaneous	Davenport	Saint Ambrose University
April 27, 2016	Lawncare to Lipstick	NE/IA	Webinar 1:00PM - 3:00 PM
April 27, 2016	CISR: Agency Operations	Des Moines	Hilton Garden Inn Des Moines/Urbandale
April 28, 2016	How to be the Agent Advocate at Claim Time	NE/IA	Webinar 12:00 PM - 3:00PM
April 28, 2016	CPIA 1: Position for Success	Omaha	Hilton Garden Inn- Omaha
May 17, 2016	CISR: Insuring Personal Auto Exposures	Marion	Kirkwood 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 7 - 8, 2016	PIA Annual Convention	Omaha	Embassy Suites Omaha - La Vista
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 Hotel & Suites
July 6 - 8, 2016	CIC: Agency Management Institute	Omaha	Hilton Double Tree Omaha SouthWest
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
July 28, 2016	CPIA 2: Implement for Success	Des Moines	Hilton Garden Inn Des Moines/Urbandale
August 10, 2016	CISR: Insuring Commercial Property	Marion	Kirkwood 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	Marion	Kirkwood 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	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 12 - 14, 2016	CIC: Personal Lines Institute	Omaha	Hilton Double Tree Omaha SouthWest
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

They get everything even Rubles... It never ends.

It's true, CICs, Certified Insurance Counselors, and CRMs, Certified Risk Managers, do get a lot: higher pay, recognition, and advanced education in vacation destinations.

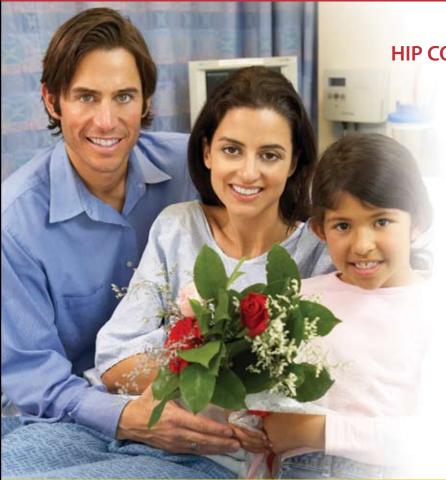
James K. Ruble Seminars tackle the hottest specialty topics and only dues-paid CICs and CRMs nationwide are invited. These seminars are often held in terrific vacation destinations that allow you to relax while networking with other CICs and CRMs. Expand your knowledge and fulfill your CIC and CRM update requirement while earning CE credit in most states.

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

** No minimum participation required