Main Street INDUSTRY NEWS





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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*.



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Controversy Congressman Wants to Undo Dodd-Frank

Texas Republican Representative Jed Hensarling is the chairman of the powerful House Financial Services Committee. Part of its jurisdiction is insurance and banking. He wants to tear up the Dodd-Frank Act and calls the Obama administration-based rules based on "faulty principle, faulty premise and faulty policy." So he's looking at changes that will dismantle the law that was the centerpiece of the president's banking-caused recession solution.

"Simply put, Dodd-Frank has failed. It's time for a new legislative paradigm in banking and capital markets," Hensarling stated.

Here's some of what Hensarling wants to do:

- Curtail the authority of the Consumer Financial Protection Bureau via regulation and budget changes.
- Change from a bureau to a commission and it will have a five-member board rather than a single regulator at the helm.
- Roll back the Volcker restrictions on banks using their own money to trade.
- Strip regulators from the authority to impose tougher capital and liquidity standards on those firms deemed too-bigto-fail.

• Any bank with a simple capital leverage ratio of 10% or more, and an all clear from regulators can declare itself free of the regulatory burdens and regulators of Basel III.

· It contains provisions to force regulators



Rep. Jed Hensarling

to conduct a cost-benefit analysis for any proposed rules or rule changes.

• It increases penalties for financial crimes.

His replacement plan is called the Financial Choice Act.

Hesarling calls the less than 1% growth for the first quarter pathetic. "We remain stuck in the slowest and weakest economic recovery in our history. One of the principal reasons is the Dodd-Frank Act, a grave mistake Washington foisted upon the American people nearly six years ago," he said.

The congressman says his plan will "relieve financial institutions from regulations that create more burden than benefit in exchange for meeting higher, yet simple, capital requirements. Our reform plan allows banks to opt-in to an alternative regime that replaces growth-strangling regulation with reliable accountability. It stops investors from betting with taxpayer money. Think of it as a marketbased, equity financed Dodd-Frank off-ramp."

Few see this actually passing Congress. But Hensarling has introduced it anyway and in

hopes it'll open discussion to changing Dodd-Frank. "We believe that we need a banking system that has a federal safety net that has a whole lot more capital and a whole lot less federal control," Hensarling said.

None of this sat well with Democrats and especially Massachusetts Sen. Elizabeth Warren. She was a strong advocate of the Consumer Financial Protection Bureau and doesn't think Dodd-Frank went far enough with it. "We've only seen a summary of the bill so far, but even from that, it's clear that Congressman Hensarling and his fellow Republicans think that the poor Wall Street banks have suffered too much under the new rules, and it's time for them to return to the good old days before the 2008 crisis, when these banks could run wild," she said.

Warren calls the proposal a "wet kiss" to Wall Street banks.

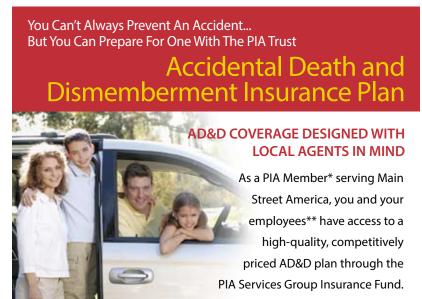
Ohio Rep. Sherrod Brown is the ranking Democrat on Hensarling's committee. He's totally against the idea and said Hensarling's plan "underscores the collective amnesia of many in Congress and on Wall Street about how devastating the financial crisis was for an entire generation of working and middleclass Americans."

Rep. Maxine Brown of California is also on the committee. She's very concerned about the reduction in the power of the Consumer Financial Protection Bureau. Waters said this "immediately takes two steps backward by eliminating any oversight of the riskiest activities at banks and nonbanks by dismantling the Financial Stability Oversight Council and subjecting bank regulators to the appropriations process."

The White House also spoke out. Press Secretary Josh Earnest said the bill "will allow big banks to go back making risky bets and put taxpayers on the hook once again for bailing out those banks to prevent a second Great Depression. That doesn't make any sense."

Banks — on the other hand — are interested. James Ballentine who is with the American Bankers Association (ABA) said improvement in Dodd-Frank is needed but he wants to see the details. "We really need to see the language on this bill. From the outline, there are several proposals, particularly in the regulatory relief area for community banks, that we've advocated for guite some time," he said. ■

Source links: FastFT, New York Times, CNBC, Insurance Journal



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GYBERATTAGKS Joncenn Grows

Last week the Federal Reserve said it has been hacked over 50 times. That's a huge concern when considering \$80 million in a Bangladesh bank was stolen from the New York Fed a couple of weeks ago.

The U.S. Fed has access to even more billions and billions.

Radar is up in political and financial circles with signs that the Fed is vulnerable to cyber attacks.

Documents on the attacks received by Reuters and Bloomberg under the Freedom of Information Act were heavily redacted but in 310 reports from the Fed, 140 of them reported attacks.

Two of those attacks — both in 2012 — were espionage.

And in those reports the Fed's cyber security team said information was disclosed to the attackers 51 times. But the hackers aren't

identified and no information was given as to whether money was stolen or not.

Not only are banks and other financial institutions and health insurers a concern, the nation's power system is under the microscope. Without power nothing in this society works anymore.

A major attack on this nation's power grid would be catastrophic on an unprecedented level. Everything in our society relies on power. And this isn't just an alarmist view though many cybersecurity experts and power industry experts pooh-pooh the notion that a major attack can actually be accomplished.

It could happen with a carefully coordinated strike at multiple, key power stations. A hit like that overloads the grid and secondary outages then happen in multiple states. Do it well enough and power could be out for weeks.

Want a preview? It happened on the East coast a few years ago though it wasn't a cyber attack. And it has Maine Republican Sen. Susan Collins worried. "If you think of how crippled our region is when we lose power for just a couple of days, the implications of a deliberate widespread attack on the power grid for the East Coast, say, would cause devastation."

The University of Cambridge and Lloyd's of London ran a scenario a few weeks ago and found a prolonged outlet in 15 states would leave 93 million in the dark and would cost hundreds of millions of dollars in business losses. Fatalities would also rise in hospitals in those states. Ugly.

And it could — worse — lead to war. A cyber attack like that would be considered an act of war and the U.S. would more than likely react militarily.

The power industry is - to its credit - hard at work developing better protection systems that, in turn, protect you.

PIA National is very concerned about cyber security. Health insurer and insurers have been hacked and attacked and — just as serious to the industry — their clients are being attacked which means large claims.

At the May 24th National Association of Insurance Commissioners Cybersecurity Task Force's interim meeting the PIA testified. The task for is chaired by former NAIC president and North Dakota Insurance Commissioner Adam Hamm.

PIA National said, "PIA provided comments to the Task Force in writing in advance of the New Orleans meeting, verbally during the New Orleans meeting, and plans to provide comments in writing again later this week."

The association is also asking all PIA members to take a short, 10 question, Cyber Liability Survey to help PIA better understand agents' understanding and comfort level of this relatively new risk and the insurance coverages that go along with it.

"Your answers will help PIA and our company council, The PIA Partnership, develop an educational program to help agents understand the cyber risks they and their clients face and how they can reduce those risks, from business processes they can put in place to insurance coverages that are available," PIA National said.

Click here to access the survey.

Source links: PropertyCasualty360.com, The Hill



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UBER & LYFT DRIVERS ARE SAFER THAN YOU AND I

On Memorial Day weekend ouer 38 million of us — including many of you — took to the highways and traueled somewhere close by your domicile. That is the second highest — by uolume — since 2005. Low gas prices are why 200,000 more of us hit the road this year than last.

Some of those on the road are Lyft and Uber drivers. Since they're not employees of those companies that leads to much eye-rolling and concern that these maybe contract, maybe not contract drivers aren't all that safe.

But the research company the Aite Group was hired last year to take a look at just how safe or not safe these drivers are. Their report is called Driving Analytics: Ridesharing Drivers Are Safer Than Average American Drivers.

It was released on May 26th and it says basically, they're safer drivers than you and me. But that's barely.

Aite said it partnered with Zendrive — an analytics provider — and they checked with seven insurers to get the data that led to its conclusions on drivers. Data from the insurers was collected in a number of ways including ridesharing apps and navigation apps. And in the end they had data from 12,000 drivers who drove over 15 million miles between June and August last year.

Drivers were scored on caution, focus and control:

CAUTION

How well does the driver follow driving rules and avoid creating situations considered

hazardous or dangerous. This would be excessive speed or using a phone while driving and so on.

FOCUS

Is the driver paying attention and not on the phone all the time or engaging in other distracted behavior. This also included tracking hard braking.

CONTROL

Style of driving and aggressive driving. It looks at whether drivers had a tendency to accelerate a lot, swerve a lot, brake aggressively and hard.

Overall, drivers with Uber and Lyft scored an average of 80 — one point below excellent — and other drivers sat at 74. That is barely medium quality driving.

RIDESHARE DRIVERS

32% Under 74 — need improvement
18% 74 to 80 — medium quality drivers
50% 81 and above — excellent drivers

OTHER DRIVERS

42% under 74 — need improvement
13% 74 to 80 — medium quality
45% 81 and above — excellent drivers

And speaking of Uber and Lyft. Both are still in the news over court cases.

Uber thought it had settled a lawsuit from its 385,000 contract drivers in California and Massachusetts. The \$100 million worked for some and not for others. Critics say the attorney for the drivers — Shannon Liss-Riordan — folded quickly in order to collect a \$25 million attorney's fee.

Now it looks like Uber may have to return to the bargaining table. It's going to depend on whether Judge Edward Chen buys the



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argument that the attorney caved. The judge heard the arguments from both sides and said he's going to rule later.

The attorney contends she didn't fold or cave and gave it her all.

Meanwhile in a similar case against Uber's rideshare rival Lyft, U.S. District Court Judge Vince Chhabria said he's hesitant to approve a \$27 billion dollar deal for that company's 163,000 employees. They want to be treated as employees and not contractors.

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

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Flood Reform Will it bring in New Players?

PIA National has gone on record as supporting the Flood Insurance Market Parity and Modernization Act (H.R. 2901). It has passed the House of Representatives and is now waiting consideration in the Senate where it is also expected to pass.

Jon Gentile is PIA National's Vice President of Government Relations. He said the bill's bottom-line is encouraging the development of a private flood insurance market. And with strong consumer protections via the nation's system of state insurance regulators, that will be a good thing.

"PIA members from around the country were just in town for our Federal Legislative Summit asking members to support this measure. We are pleased Congress heard the voices of their constituents," Gentile said.

The PIA does not want to see — and doesn't think this bill will — immediately privatize flood insurance. So the PIA is advocating for another renewal of the National Flood Insurance Program (NFIP) when it expires in 2017. On the other hand, it will help solve many of the program's ills and is worth passing.

Gentile said the bill does have advantages. "It ensures that private flood insurance can be used to satisfy the National Flood Insurance Program 's (NFIP's) continuous coverage requirement, an essential aspect of ensuring policyholders are not penalized for moving from one policy to another."

While the bill has the support of the PIA and other insurance associations and insurers,

Standard & Poor's — while neutral on the idea — doesn't think it will eventually lead to more insurers in the market. Before that will ever happen, S&P says a whole lot of changing needs to be done.

"They'll [insurers] need to surmount several difficulties in underwriting, modeling and pricing flood risk. At this point, we don't expect a wave of private insurers to sweep into this market but rather a trickle, as insurers would enter cautiously before they become more comfortable with the risks involved," the S&P report said.

A.M. Best supports the change because "there are benefits to be gained from a legitimate expansion of the current flood insurance market."

If that's the case and private insurers enter the market, S&P said, "Although a few insurers have experience in flood insurance, many will have to improve their claims handling capabilities if they want to provide flood insurance in a significant way. As of now, we believe a slight increase in flood exposure wouldn't significantly affect our financial strength rating on a given company."

What the ratings giant does not want to see is insurers going for it without a lot of planning. "If private insurers were to enter the flood insurance market aggressively without proper underwriting guidelines, models, and risk tolerances/limits in place, we could take some rating action on the insurers," S&P said.

Source links: Carrier Management, PIA National



The Most and Least Stressful in 2016



Most of us have jobs that are stressful. And those of us that don't have jobs have a stress of a different kind. That is unless we're retired and have plenty of money to blow in our retirement.

Another story for another time.

CareerCast.com does an annual study of who is most stressed at work and who isn't. It's always a fascinating report. First, a definition of job stress as outlined by Jobs Rated. There are 10 factors considered:

- 1. Travel
- 2. Deadlines
- 3. Working in the public eye
- 4. Competitiveness
- 5. Physical demands
- 6. Environmental conditions
- 7. Hazards encountered

- 8. The life of oneself or others at risk
- 9. Meeting and interacting with customers and/or the public
- 10. The potential for job growth

Some people handle stress gracefully — the report notes — but most don't.

The following statistics come from a compilation CareerCast.com did from information from Jobs Rated and from the U.S. Bureau of Labor Statistics. They annually track 200 different jobs.

By the way, corporate executive is about as close to an insurance job as you'll find in this report.

10 Most Stressful Jobs of 2016

1. Enlisted Military Personnel

- Jobs Rated Stress Score: 84.78
- Annual Median Salary: \$27,936
- Growth Outlook: N/A

2. Firefighter

- Jobs Rated Stress Score: 60.59
- Annual Median Salary: \$45,970
- Growth Outlook: 5%

3. Airline Pilot

- Jobs Rated Stress Score: 60.46
- Annual Median Salary: \$103,390
- Growth Outlook: 5%

4. Police Officer

- Jobs Rated Stress Score: 53.82
- Annual Median Salary: \$58,630
- Growth Outlook: 4%

5. Event Coordinator

- Jobs Rated Stress Score: 49.93
- Annual Median Salary: \$46,490
- Growth Outlook : 10%

6. Public Relations Executive

- Jobs Rated Stress Score: 48.46
- Annual Median Salary : \$55,680
- Growth Outlook: 6%

7. Corporate Executive (Senior)

- Jobs Rated Stress Score: 47.46
- Annual Median Salary: \$102,750
- Growth Outlook : 6%

8. Broadcaster

- Jobs Rated Stress Score: 47.30
- Annual Median Salary: \$29,010
- Growth Outlook: -11%

9. Newspaper Reporter

- Jobs Rated Stress Score: 46.76
- Annual Median Salary: \$37,200
- Growth Outlook : -9%

10. Taxi Driver

- Jobs Rated Stress Score: 46.33
- Annual Median Salary: \$23,210
- Growth Outlook: 13%

10 Least Stressful Jobs of 2016

- 1. Information Security Analyst
 - Jobs Rated Stress Score: 3.80
 - Median Annual Income: \$88,890
 - Growth Outlook : 18%
- 2. Diagnostic Medical Sonographer
 - Jobs Rated Stress Score: 4.00
 - Median Annual Income: \$62,540
 - Growth Outlook: 24%

3. University Professor (Tenured)

- Jobs Rated Stress Score: 6.94
- Median Annual Income: \$70,790
- Growth Outlook : 13%
- 4. Hair Stylist
 - Jobs Rated Stress Score: 7.47
 - Median Annual Income: \$23,200
 - Growth Outlook : 10%
- 5. Medical Records Technician
 - Jobs Rated Stress Score: 7.55
 - Median Annual Income: \$35,900
 - Growth Outlook : 15%

6. Medical Laboratory Technician

- Jobs Rated Stress Score: 8.98
- Median Annual Income: \$49,310
- Growth Outlook: 16%

7. Jeweler

- Jobs Rated Stress Score: 9.10
- Median Annual Income: \$36,870
- Growth Outlook: -11%

8. Audiologist

- Jobs Rated Stress Score: 9.30
- Median Annual Income: \$73,060
- Growth Outlook: 29%

9. Dietitian

- Jobs Rated Stress Score: 10.23
- Median Annual Income: \$56,950
- Growth Outlook: 16%

10. Librarian

- Jobs Rated Stress Score: 10.58
- Median Annual Income: \$56,170

Source links: Careercast.com – link 1 and link 2

Administration Working to Help Insurers in **OBAMACARE** Exchanges



HHS Secretary Sylvia Mathews Burwell

The risk pool is a huge Affordable Care Act problem. When the Affordable Care Act was formed the idea was everyone would sign up and with millions in the risk pool, rates would drop.

That's not exactly what happened.

With more people with health problems signing up than healthy people, insurers are losing more money than anticipated and rates are rising accordingly. The Department of Health and Human Services (HHS) said it is going to take three steps to counter the problem. The first came last week when HHS said it is going to make changes in short-term insurance policies. They are not regulated the way other plans are so insurers are mostly selling them to young, healthy people. Most, it is assumed, pick up the plan to satisfy the law that says they must have insurance.

The new rule says the short-term plans will not be permitted to be any longer than threemonths and once the three-months is up, the policy cannot be renewed. HHS says keeping young, healthy people off of the short-term plans means more them will enter the risk pool and help lower rates.

The next two step will involve work with state insurance commissioners and the third will focus on getting more young people to enroll.

HHS Secretary Sylvia Mathews Burwell told a room full of insurers and insurance commissioners, the department is looking to calm insurers who are doing huge rate hikes and to others looking to dump their ObamaCare participation. "I remain confident and excited about the benefits to consumers, insurers, and our entire healthcare delivery system from a transparent market where issuers can compete based on value," Burwell said.

In theory that works. Reality is a much different story. Millennials — those who reached adulthood around the year 2000 — are dropping health insurance because they don't understand the basics of insurance and because it's just too expensive.

This according to the Transamerica Center for Health Studies. Here's what it found in a recent study:

- The number of insured millennials has dropped from 23% in 2013 to 11% in 2016.
- However, 37% of those uninsured have never been insured.

Breaking down the 37% who have never been insured:

- Those 18 to 27 67%
- Women 60%
- The unemployed 68%

count on

Men — however — are more likely to have private health insurance.

The biggest reason most don't have health insurance is because they don't understand it or the options open to them:

- 39% of the entire risk pool say they those options are too difficult to understand.
- When it comes to millennials the number not getting it rises to 54%

And then there's the issue of affordability.

• 47% won't apply for coverage in 2017 because of the cost. ■

Source links: Two from The Hill — Link 1 and Link 2 and Insurance Business America



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Commercial Auto Hits Really Tough Times

These days it's a good news-bad news scenario for property and casualty insurer profits. The good news is insurers have seen three years of huge underwriting profits. Bad news come via commercial auto. As of the end of 2015, underwriting losses there have dropped for the last five.

That's a big concern for Fitch Ratings. The rating firm calls it a "chronically underperforming product segment."

James Auden is the managing director for Fitch. He said commercial auto underwriting losses have been significant and the combined ratio hit 109 in 2015. It averaged 106 from 2011 to last year. "The poor performance is a reflection of previous overly aggressive pricing in commercial auto and a recent extended period of heightened claims severity, particularly relating to bodily injury claims," Auden said.

At the same time, Fitch notes, a number of carriers underwriting the commercial auto line continue to do well in underwriting even as prices drop. They fell an average of 3.1% in the third quarter of last year says the Council of Insurance Agents & Brokers (CIAB).

That's bad news. Again back to good news, the CIAB noted that prices for all lines jumped up slightly in the fourth quarter of 2015 and the first quarter of this year.

Even with written premiums rising by 7%, losses keep the companies from keeping up. So they've responded with reprising and other underwriting actions. They haven't worked.

Fitch says the market — however — is now more competitive because of flat or declining prices. So commercial auto rates will continue to rise significantly in the future until insurers get underwriting losses under control. But a win in that one — Fitch notes — is years away.

"Despite a poor overall performance and weaker industry profits, a number of companies continue to produce significant underwriting profits in this line," Auden noted.

These are the companies doing best with commercial auto according to data collected by the National Association of Insurance Commissioners (NAIC):

- Progressive is the number-one writer of commercial auto at \$2.2 billion.
- Travelers is second with \$2 billion.
- Nationwide is third at \$1.7 billion.
- Zurich wrote \$1.487 billion and is fourth.
- Liberty Mutual's \$1.486 is just under Zurich at fifth.

On the rise is Berkshire Hathaway at \$1.072 billion and it is expected to continue to improve underwriting in the line. ■

Source link: Insurance Journal

RETIREMENT? NOT ME

Many of us look forward to retirement. But as typical babyboomers, we actually don't like the idea of bagging our careers in our mid-60s. And then some of us don't really have the resources to quit working anyway.

But what do the people around the world say about retirement? Willis Towers Watson did a survey of employees of all ages and found:

- 23% plan on being employed and working in their 70s.
- That's up from 16% in 2009.
- The average person polled say they think they'll retire at 65.
- But half an exact 50% think the odds are they'll be working to 70 or above.
- Some think it could be 80 or over.

The study checked in with 30,000 people all over the world, with 5,100 of those surveyed in the United States. It found those expecting to work longer — quoting — "were less healthy, more stressed and more likely to feel stuck in their jobs than those who expect to retire earlier."

- 40% of those thinking they're going to work past 70 feel stuck in their jobs.
- That compares to 28% of those expecting to retire at 65 feeling the same way.

Willis Towers Watson senior economist Steve Nyce said, "The decline of defined benefit plans and employer subsidies for early retirement removed one tool that encouraged that orderly rate of workers retiring."

Here's more. In the U.S. 76% agreed or strongly agreed that they're worse off in retirement than their parents' generation.

Source link: Employee Benefit News

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AN INSURANCE PERSPECTIVE Orlando's Terrorist TRAGEDY

The news shocked but did not surprise an American people now growing ever more accustomed to armed killers murdering scores of people. So last week when Omar Mateen walked into that night club in Orlando and murdered 49 people and wounded 53, we all mourned but were not that surprised.

After his killing spree at the gay nightclub Pulse, Mateen barricaded himself in a restroom and called police. He claimed allegiance to the Islamic State — or ISIS as most of us know the terrorist group.

Almost immediately the debate rose as to whether — since Pulse is a mostly gay night spot — this was a hate crime as well as terrorism. While no one is sure about that aspect of the attack, authorities quickly declared Mateen's actions an act of terrorism.

Terrorism brings insurance into the mix in a much different way than the standard insurance policies issued to businesses. In this case — however — more has to happen for for terrorism insurance to kick in. The U.S. Treasury — by law and according to the Terrorism Risk Insurance Act — is not required to declare this a terrorist act unless there is \$5 million in insured losses or more.

Key words: not required. But that doesn't mean it won't do so but it's unlikely says Insurance Information Institute (I.I.I.) vice president of communications Loretta Worters.

"What that means is that the Pulse nightclub's standard property and casualty policies will respond to the physical damage and (if purchased) business interruption losses incurred. The club's workers' compensation carrier would cover the cost of injuries, lost wages and death benefits arising from any workers who were injured or killed," she said.

As noted at the beginning of this article, we seem to be getting used to such attacks. And CIA Director John Brennan said we will likely be suffering more in the future. After the Orlando attack, Brennan said ISIS is going to up its terrorism campaign on a global level.

That — combined with the attacks we've seen in Paris and Brussels — means we're likely to see more of them on our own soil. "Despite our progress against ISIL on the battlefield and in the financial realm, our efforts have not reduced the group's terrorism capability and global reach. As the pressure mounts on ISIL, we judge that it will intensify its global terror campaign to maintain its dominance of the global terrorism agenda," he said.

He noted ISIS has large group of fighters in the West exploring ways to move into countries such as the U.S. And more attacks like 9/11 will also impact terrorism insurance.

The attack also ignited another round of heated debate over gun control. Democrats — and President Obama — are again pushing for a ban on assault weapons and stricter background checks. It also sent the nation's doctors into action.

The American Medical Association (AMA) wants the nation's increasing gun violence a public health crisis. And with its unanimous vote on the subject, the AMA joins the American College of Physicians and American College of Surgeons who have already made that declaration.

That means the AMA will now join the other two groups to push for federally funded research to study gun violence.

Source links: Two from Insurance Business America — link 1 and link 2, The Hill

Reach for the Stars!

The Professional Insurance Agents of Nebraska Iowa held their 67th Annual Convention on June 7th and 8th, 2016. The convention was held at the Embassy Suites in Omaha with the theme of "Reach for the Stars." The convention began on Monday, June 6th with a reception at the adjoining Marriott hotel for our Star Partners. This was a new event giving the board and staff an opportunity to thank our Star Partners for their continued support. The golf outing was held on Tuesday, June 7th at Quarry Oaks Golf Course in Ashland, NE and continued with a trade fair at the Embassy Suites Hotel. At the trade fair, Exhibitors had the opportunity to network with PIA members and were recognized for their contributions along with other PIA event sponsors and Star Partners. Following the trade fair, the golf prizes and trophies were awarded to the day's winners.



Olympic medalist, Curt Tomasevicz

The evening entertainment began at 6:30pm with a special presentation by Olympic medalist, Curt Tomasevicz. Participants enjoyed hearing about Curt's experiences as a Nebraska Cornhusker walk-on football player and as a member of the 2010 Olympics first American four-man bobsled team to win a title in 62 years. He shared wonderful stories of his quest to become one of only six American bobsledders in history to earn multiple Olympic medals.



The evening then continued celebrating with a nightcap reception at Beyond Golf in Omaha.





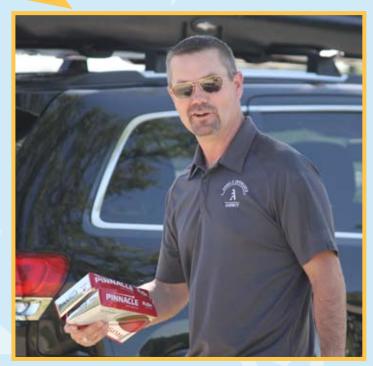














On June 8th, the day's festivities began at 7:00am with a breakfast honoring PIA Past-Presidents. This event was followed by a "Tricks to Fix" class, featuring Kevin Amrhein CIC from Tallahassee, FL. Kevin is a National Faculty member for the National Alliance for Insurance Education & Research's Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR) programs. At 12:15pm, the Achiever's Luncheon, sponsored by the PIA Trust began with an Invocation and special presentation provided by National President Robert Hansen. After this delivery of the latest news from Capitol Hill, the awards were presented to Company of the Year, Agent of the Year and Marketing Rep of the Year. The \$1,000

Leadership Scholarship was awarded as were the designation achievements of Nebraska CPIAs. PIA President Michael Bowman, of Omaha Insurance Services, Inc., was recognized for his contributions to PIA and was honored with a plaque noting his accomplishments. New PIA Board members were installed and the new PIA President, Patrick Wehling of Wehling Insurance Agency, Inc, gave his inaugural address. The convention concluded with an afternoon Education class on Today's E&O, again featuring Kevin Amrhein CIC from Tallahassee, FL. Kevin proved to be an excellent presenter and the informative course was an excellent way to end the days' events.

Professional Insurance Agents NE IA Award Winners for 2016

All Awards were presented during the Achiever's Luncheon on 6/8/2016 as part of PIA's 67th Annual Convention in Omaha, NE.

Company of the Year: Farmers Mutual Insurance Company of Nebraska.

This is Farmers Mutual's twelfth win since 1996; they most recently celebrated this achievement just last year in 2015. Andy Kraus accepted the award on behalf of their company. Congratulations to Farmers Mutual!

Marketing Rep of the Year: Riley Tonkin with EMC Insurance

Riley Tonkin, CIC, CPCU, AIM, AU has been a Marketing Rep with EMC Insurance in Omaha, NE since January 2008. This is his third time winning the Marketing Rep of the Year award. Congratulations Riley!

Agent of the Year: Pamela Siroky, CISR of Agency One LLC

Pamela became the principle owner of her agency in 1996, celebrating over 20 years of service. She holds her license in all lines -Property & Casualty, Commercial, Life & Health and Crop. She was nominated by her staff who stated a strong belief of Pam's is the agency motto: "Committed to Excellence in Serving You!" This is the first time that she has won the Agent of the Year Award. Congratulations Pamela Siroky!

PIA Leadership Scholarship: Anna Stuchlik

Anna is a graduate of Pius X School in Lincoln NE and plans to major in Business Finance and work in the family insurance agency, some day taking it over just as her father did from his father. During high school, she was a member of the National Honor Society, Student Council, Club World Aid, Godteens, Fellowship Team, and was a school Ambassador her Junior and Senior year. She volunteers for CHI Health St. Elizabeth's Hospital, St Peter's School mentoring program, Catholic Heart Work Camp mission trip and Motions Dance as an assistant for the kindergarten and 2nd graders. She is the daughter of PIA Member Michael Stuchlik of Stuchlik & Associates in Lincoln, NE. **Congratulations Anna!**









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Upcoming Events Calendar 2016

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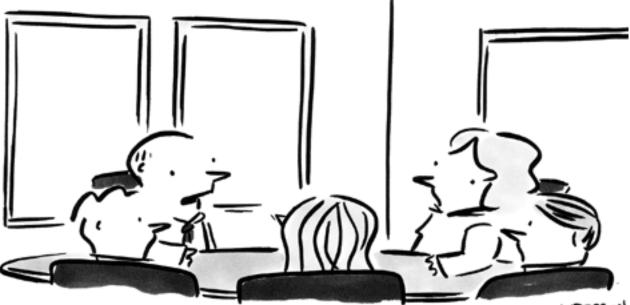
Date	Class/Webinar	Where	When
June 7 - 8, 2016	PIA Annual Convention	Omaha	Embassy Suites Omaha - La Vista
June 14, 2016	Words Mean Things & Insurance is a Foreign Language	NE/IA	Webinar 12:00 PM - 3:00PM
June 15, 2016	Top 12 Coverage Countdown	NE/IA	Webinar 12:00 PM - 3:00PM
June 16, 2016	Food Borne Illness & Insurance Coverage	NE/IA	Webinar 12:00 PM - 3:00PM
June 16, 2016	CISR: Insuring Commercial Property	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
June 20, 2016	The Ever-Evolving Affordable Health Care Act	NE/IA	Webinar 12:00 PM - 3:00PM
June 22, 2016	How to be the Agent Advocate at Claim Time	NE/IA	Webinar 12:00 PM - 3:00PM
June 22, 2016	CISR: Agency Operations	Davenport	Saint Ambrose University
June 23, 2016	Get in the Ring: A look at Property Claims, Fights, & Decisions	NE/IA	Webinar 12:00 PM - 3:00PM
June 27, 2016	Ethics Taking it to the Streets	NE/IA	Webinar 12:00 PM - 3:00PM
June 28, 2016	Leases & Contracts VS. The Insurance Policy	NE/IA	Webinar 8:00 AM - 11:00 AM
June 28, 2016	CPSR: Commercial Casualty	York	Holiday Inn Express - York
July 6, 2016	Regarding Ethics	NE/IA	Webinar 1:00PM - 4:00PM
July 6 - 8, 2016	CIC: Agency Management Institute	Omaha	Hilton Double Tree Omaha SouthWest
July 18, 2016	Life Insurance Concepts for the Property & Casualty Agent	NE/IA	Webinar 12:00PM - 3:00PM
July 19, 2016	Contractors: Insuring the Property Exposures (NE)	NE/IA	Webinar 12:00PM - 3:00PM
July 20, 2016	Managing E&O in a 24/7 World	NE/IA	Webinar 12:00PM - 3:00PM

PIA NE IA EVENTS

		West Des	Holiday Inn Hotel &
July 20 - 22, 2016	CIC: Life & Health Institute	Moines	Suites
July 21, 2016	CISR: Personal Lines Miscellaneous	Des Moines	Hilton Garden Inn Des Moines/Urbandale
July 25, 2016	Lawncare to Lipstick	NE/IA	Webinar 1:00PM - 3:00PM
July 26, 2016	What We Learned: Claim and Coverage Issues from Catastrophes	NE/IA	Webinar 12:00PM - 3:00PM
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
July 28, 2016	Social Networking: OMG or E&O?	NE/IA	Webinar 12:00PM - 3:00PM
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
August 31, 2016	CPSR: Personal Auto	Omaha	Hilton Garden Inn - Omaha
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
October 26, 2016	CPSR: Residential Property	Kearney	Holiday Inn Express - Kearney
November 16 - 18, 2016	CIC: Commercial Property Institute	West Des Moines	Holiday Inn Hotel & Suites



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"OK, now that we all agree, let's all go back to our desks and discuss why this won't work."



http://riskinnovationsllc.com/PIANEIA



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

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