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**.

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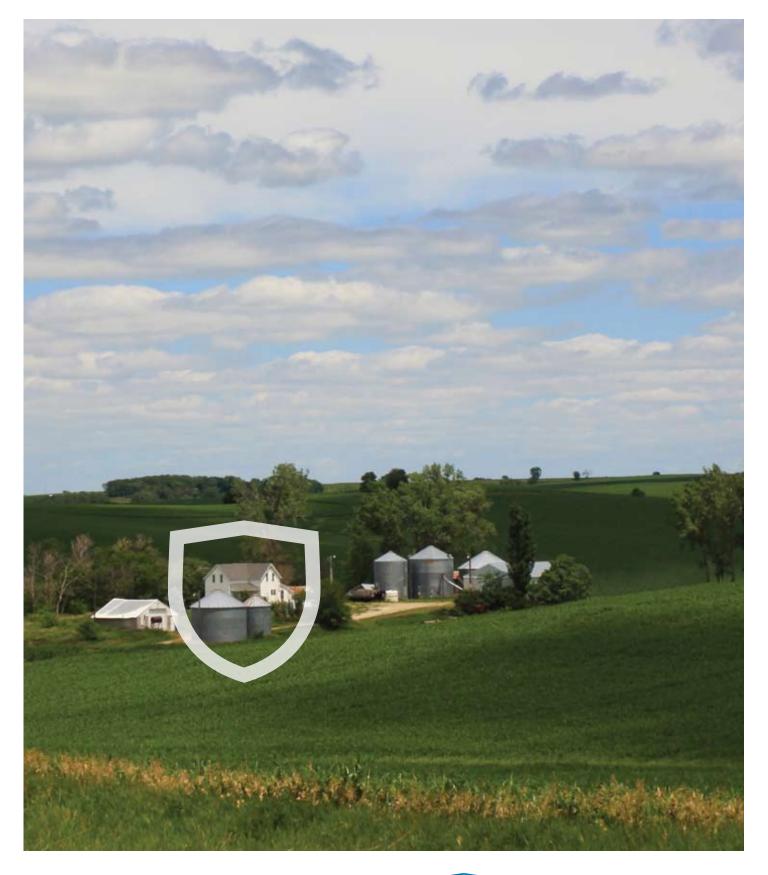
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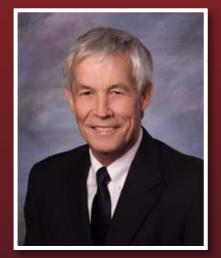
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Health Insurance **Across** State Lines



PIA National is concerned about the part of one of the House bills meant to repeal ObamaCare and reform the nation's health insurance system. The second bill has a provision to allow insurers to sell health insurance across state lines.

PIA National is a staunch supporter of the regulation of insurance by the states as outlined by 1945's McCarran-Ferguson Act. The bill — the PIA notes — will strip state insurance authorities of their authority over health insurers and undermine the foundation set up by McCarran-Ferguson.

PIA Executive Vice President and CEO Mike Becker said the association sees that part of the reforms as undermining state regulation and allowing federal supervision of insurance. The association says state governors, legislators and regulators know what is best for their unique markets and what works in their state and what doesn't.

The bill — Becker said — will allow insurers to pick their own regulator in one state and

to evade the requirements of the other 49 states. Becker says that - by federal edict eviscerates local control.

"All insurance is local. This is especially true of health insurance. Proposals that would preempt state authority and not allow states to form compacts among themselves effectively turn aside the collective expertise of the states. The path to constructing a replacement for the ACA should lead to more state control, not less. This proposal would transfer power from the states to the federal government," Becker said.

Insurance just isn't – he notes – a one size fits all proposition. "Permitting the designation of any one state as regulator for all states would, in essence, impose a one-size-fits-all solution dictated by Washington, D.C. - which, ironically, has been one of the main criticisms of the ACA," Becker said.

Source: PIA National

Update Hancock & AIG



After quarter after quarter of losses, AIG **CEO Peter Hancock** resigned a couple of weeks ago. He will stay in the position until a new CEO is found. In the days since Hancock's

decision the whys have come out.

Or so says The Wall Street Journal.

It says information gathered from insiders says several board members approached Hancock. They wanted to avoid a proxy battle with Carl Icahn. He's the billionaire investor who owns the fourth most AIG shares. Icahn has been very critical of Hancock's leadership and financial performance.

So Hancock stepped down. That decision pleased Icahn who tweeted, "We fully support the actions taken today by the board of AIG."

Source: Insurance Journal

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Trump Budget Trims NOAA at Bad Time

President Trump's proposed budget for the National Oceanic and Atmospheric Administration (NOAA) has coastal communities, flood experts and some legislators worried. And of course, such cuts do impact insurance.

In the Trump budget target are grant programs:

- The \$75 million Coastal Zone Management grants and Regional Coastal Resilience grants
- Coastal Ecosystem Resiliency grants at \$10 million
- The National Estuarine Research Reserve System is \$23 million
- The Sea Grant Program is \$73 million

In total the Trump proposal would cut almost \$1 billion from the NOAA budget. It is currently \$5.6 billion or \$3 per person in the U.S. per year.

The cuts - if enacted - will be 17%.

Weather and flood experts like Vicki Arroyo of the Georgetown Climate Center worry the cuts will cut the warning time — or warnings period — when storms and rising seas hit some weather prone areas.

"Most people live near coastlines in our country and around the world, and need to be able to support their economy — and to try to prevent again the kind of devastation that we saw in Katrina and other storms," she said.



Oregon State University environmental scientist and the former NOAA administrator under President Obama, Jane Lubchenco agrees. "In many cases it's local governments or state governments that have the responsibility, and most — especially the local governments don't have the wealth of information that the federal government does, and they don't have immediate access to experts or resources to do a lot of the planning that they need to do. So through the Coastal Zone Management grants, a lot of that information and expertise is made available to them," she added.

Seattle, Washington area meteorologist Cliff Mass says the cuts are Draconian. "The proposed cuts are huge and would cripple

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the ability of the National Weather Service to improve the quality of weather predictions provided to the American people. NOAA's satellites and numerical weather prediction is key infrastructure for the United States and a foundation of U.S. economic strength and protection of American lives. It needs more resources, not less," he said.

Another concern is how much the country depends on the weather information gathered by NOAA and its satellites. The Weather Channel and AccuWeather and other weather sources that distribute information to other media sources and to the people in general get much of their information from NOAA.

Energy industry meteorologist Matt Lanza said, "as a private sector meteorologist, I depend heavily on availability of data like this to do my job in energy." He — and others are calling the cuts to the satellite program "reckless."

Other negative comments? Rick Spinrad — a former chief scientist for NOAA — said the cuts are short-sighted and ill-informed. "They reflect a misunderstanding of the value of NOAA's research and operations (especially satellite operations) on the safety and well-being of every American. Unless the administration is not interested in continuing to enhance the protection of the lives and property of our citizens through, for example, improved weather forecasts, watches and warnings, these cuts should not be implemented," he said.

UCLA climate scientist Daniel Swain finished off the comments by saying, "virtually all we know about Earth's atmosphere and oceans comes from sustained decades of government-funded scientific research."

4th Quarter Commercial Pricing *Willis Towers Watson*

The Willis Towers Watson Commercial Lines Insurance Pricing Survey (CLIPS) found commercial insurance prices overall — to be flat. The CLIPS survey compares 2016 prices to 2017 and all but commercial auto were pretty much spinning in neutral.

Pricing also looked like what we saw in the third quarter:

- Workers' compensation and commercial property fell slightly
- D&O also fell
- Most lines however saw increases in low single digits
- Large accounts fell again
- Small and medium accounts saw some positive growth

Alejandra Nolibos runs Willis Towers Watson's P&C Insurance Practice and said, "The rapid growth in the rate of price increases seen in 2012 has since slowed for much of the commercial market, but not for commercial auto. This line's cumulative price increase since 2012 is over 25 percent, compared to about 10 percent for the surveyed commercial market as a whole. Loss experience has been benign for many of the other lines, but the dynamics of the auto business are changing quickly and dramatically, ultimately driving challenging results and rate need for the line."

Source: Insurance Journal

TOP STORIES



J.D. Power Insurer Overall & Claims Satisfaction

J.D. Power and Associates took a look at two aspects of insurance from a customer point of view: customer commercial insurance satisfaction and claims satisfaction. The commercial insurance ratings are based on five factors:

- Service interaction
- Program offerings
- Price
- · Billing process
- Claims

On the list for brokers is:

- · The quality of advice
- Reasonable fees
- A variety of program offerings

Top Commercial Insurers. The perfect score is 1,000 and the industry average is 754.

| Insurer | Score |
|------------------------------|-------|
| XL Catlin | 773 |
| CNA | 767 |
| Chubb | 765 |
| Berkshire Hathaway Homestate | 763 |
| ACE | 761 |
| Travelers | 756 |
| The Hartford | 752 |
| Zurich | 752 |
| Tokio Marine America | 742 |
| Liberty Mutual | 739 |

J.D. Power also found there is a 67% correlation between customer satisfaction and insurer profitability. It's found in combined ratios and XL Catlin, CNA and Chubb have the strongest combined ratios. What it suggests — J.D. Power suggests — is the most profitable insurers are able to support more flexible underwriting standards. And those standards make it easier to meet customer needs effectively.

The other item of interest is flexibility. "Providing flexible program design and implementation is the most impactful single key performance indicator for commercial insurers. However, the study finds that is not a standard practice — the rate at which insurers deliver on this [key performance indicator] is only 47 percent," the study found.

As for brokers, Lockton topped that list.

The J.D. Power 2017 U.S. Property Claims Satisfaction Survey has an interesting twist. It seems 2016 hit a 10-year high for catastrophes. J.D. Power's survey says it gave insurers a chance to do what they do best and that's claims.

As a result, claims satisfaction jumped 1.5% to the plus side. Overall satisfaction did even better with an average score of 859 which is an all-time high.

That's good news because in last year's study insurer claims satisfaction fell.

The increases - J.D. Power said - are due to:

- The settlement amount
- Estimation process
- Service satisfaction

J.D. Power spokesman Greg Hoeg who heads up insurance operations said, "Following the significant declines in customer satisfaction

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found in the 2016 study, property and casualty insurers have redoubled their efforts to improve the settlement process and fine-tune their customer interactions, efforts that have been clearly recognized and appreciated by homeowners who experienced significant losses this past year."

That said, Hoeg's news release said areas that need more emphasis are still there.

"Still, despite the overall improvement, problem areas are evident, most notably in water-related and other complex claims that take a long time to settle and that cause significant lifestyle disruption. Insurers that manage to get the settlement process and customer interaction equation right in these types of disruptive and often catastrophic scenarios are those that raise the bar for the industry," he wrote.

Top 10 Insurers when it comes to claims satisfaction.

1. Amica Mutual — It's number one for the sixth straight year. That the good news but the company's overall score dropped five points. It ranks highest in settlement, estimation process and the repair process.

The score is 893

2. The Hanover — The most dramatic improvement for the year is The Hanover. The score improvement of 40 points and going from not even being in the top 20 to number two is an amazing feat.

The score is 893

3. Nationwide — It jumped up seven spots and raised the satisfaction level by 29 points.

The score is 882

4. Encompass — Consistent service has been Emcompass' earmark yet the firm still improved by 18 points.

The score is 881

5. Chubb — The company did not make the top 10 last year. It jumped seven places and improved the score by 29 points.

The score is 880

6. Auto-Owners Insurance — A below average score last year of 843 got erased. The company rose 12 positions and the score improved by 35 points.

The score is 878

7. COUNTRY Financial — It fell to 7th from 3rd but still managed to improve its score by 12 points.

The score is 875

8. MetLife — A 23-point jump from last year and going from 16th place to eighth is quite an accomplishment.

The score is 870

9. Erie Insurance — The company saw a fourpoint increase over last year's numbers but still dropped four spots from 5th to 9th.

The score is 867

10. The Hartford — It saw an impressive 14-point increase over the 2016 numbers and is tied for 9th place.

The score is 867

Sources: Insurance Journal, PropertyCasualty360.com

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Technology & Potential Income

Experts in digital technology say there is \$1.63 billion to be had for the insurance industry in the next couple of years if the right moves are made. That figure comes from a firm called Cognizant. It talked with insurance executives who — 66% of them see digital technology as their future.

These executives aren't looking at replacing human beings with technology to increase profits. What these machines and computers will do is enhance what employees currently do and let them concentrate on more important matters. So the industry will soon — or at least this report says — become more strategic, specialized and technical. It helps focus on the niche rather than the big picture. In fact, technology has become so important to the business that executives now tab it as the number-one priority for their businesses.

Sales is number two.

Cognizant senior vice president Michael Clifton said, "It is clear there is an industry consensus on the central role of data and analytics — both now and in the future — in shaping business models and commercial opportunities."

Source: Insurance Business America

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NFIP Changes Coming in April

Important changes are coming to the National Flood Insurance Program (NFIP) in April. Most of what is different has to do with flood insurance pricing.

- Premiums will rise an average of 6.3%
- Primary residence premiums will go up 5%
- Non-primary residence premiums are rising 24%
- Deductibles won't change
- HFIAA surcharges won't change
- The federal policy fee won't change

If you need more information the NFIP has a guide for agents online called Making Sense of April 2017 NFIP Changes. Click here to access the guide.

Cynthia DiVincent is a vice president at Aon National Flood Services. She said agents need to understand these increases because they're going to get calls when their clients see the increases and they need to have answers.

And she — like many involved in the business of selling flood insurance — is concerned about the renewal of the NFIP. "Obviously the industry is looking for Congress to act sometime before September 30 to pass legislation for a long term, and what we hope would be a timely reauthorization," she said.

DiVincent said they want a minimum of five years reauthorization to create market stability and hope reforms — like private flood insurance — will be part of the reauthorization. "If the reform encourages or facilitates growth in the private flood insurance market, we think that's good for the program," she said.

Source: Insurance Business America

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NAIC Ranks the Top Insurers of 2016



Every year the National Association of Insurance Commissioners (NAIC) releases it ranking of the top 25 insurers in the U.S. They are grouped by market share of direct written premiums.

This is the results for 2016.

Direct written premiums for the top 25 providers hit \$610 billion. That's a nice jump from \$588 billion in 2015. Of that total:

- The top 10 providers had 46.55% of that figure
- The top four had 25.83% of the market
- That is close to the 25.4% figure from 2015

The NAIC notes that most of the top 10 P&C carriers are the same as they were in 2015. Some went up one or down one or two but mostly the 10 top insurers of 2015 stayed in the top. New to the top 10 is Chubb which leapt from its 14th ranking to number seven after its purchase by Ace. Also of note, AIG fell out of the top 10 and went from number nine in 2015 to 11 in 2016.

State Farm is still number one in spite of big losses in auto underwriting of \$7 billion. Written premium for State Farm hit \$62.2 billion.

1. State Farm Group

- 2015 Ranking: 1
- Direct Premiums Written, 2016: \$62.2 billion.
- Direct Premiums Written, 2015: \$59.4 billion.
- 2016 Market Share: 10.20%.
- 2015 Market Share: 10.10%.
- 2016 Cumulative Market Share: 10.20%.

2. Berkshire Hathaway Group

- 2015 Ranking: 3.
- Direct Premiums Written, 2016: \$33.3 billion.
- Direct Premiums Written, 2015: \$29.9 billion.
- 2016 Market Share: 5.46%.
- 2015 Market Share: 5.09%.
- 2016 Cumulative Market Share: 15.65%.

3. Liberty Mutual Group

- 2015 Ranking: 4.
- Direct Premiums Written, 2016: \$31 billion.
- Direct Premiums Written, 2015: \$29.8 billion.
- 2016 Market Share: 5.09%
- 2015 Market Share: 5.07%.
- 2016 Cumulative Market Share: 20.75%.

4. Allstate Insurance Group

- 2015 Ranking: 2.
- Direct Premiums Written, 2016: \$30.9 billion.

TOP STORIES

- Direct Premiums Written, 2015: \$30.1 billion.
- 2016 Market Share: 5.06%.
- 2015 Market Share: 5.13%.
- 2016 Cumulative Market Share: 25.81%.

5. Progressive Group

- 2015 Ranking: 6.
- Direct Premiums Written, 2016: \$24 billion.
- Direct Premiums Written, 2015: \$21.3 billion.
- 2016 Market Share: 3.93%
- 2015 Market Share: 3.63%.
- 2016 Cumulative Market Share: 29.73%.

6. Travelers Group

- 2015 Ranking: 5.
- Direct Premiums Written, 2016: \$24 billion.
- Direct Premiums Written, 2015: \$23.2 billion.
- 2016 Market Share: 3.92%.
- 2015 Market Share: 3.94%.
- 2016 Cumulative Market Share: 33.65%.

7. Chubb Ltd. Group

- 2015 Ranking: 14.
- Direct Premiums Written, 2016: \$21 billion.
- Direct Premiums Written, 2015: \$10.1 billion.
- 2016 Market Share: 3.40%.
- 2015 Market Share: 1.72%.
- 2016 Cumulative Market Share: 37.05%.

8. Nationwide Corp. Group

- 2015 Ranking: 7.
- Direct Premiums Written, 2016: \$19.8 billion.
- Direct Premiums Written, 2015: \$19.6 billion.
- 2016 Market Share: 3.24%.
- 2015 Market Share: 3.33%.
- 2016 Cumulative Market Share: 40.29%.

9. Farmers Insurance Group

- 2015 Ranking: 8.
- Direct Premiums Written, 2016: \$20 billion.
- Direct Premiums Written, 2015: \$19 billion.
- 2016 Market Share: 3.23%.
- 2015 Market Share: 3.24%.
- 2016 Cumulative Market Share: 43.51%.

10. United Services Automobile Association Group

- 2015 Ranking: 10.
- Direct Premiums Written, 2016: \$18.3 billion.
- Direct Premiums Written, 2015: \$16.7 billion.
- 2016 Market Share: 3.00%
- 2015 Market Share: 2.85%.
- 2016 Cumulative Market Share: 46.51%.

Source link: PropertyCasualty360.com

OBAMACARE REPEAL DOA Republicans, Trump Stalled

While President Donald Trump and the Republicans in the House say repeal and reform is dead, this is an evolving story. By the time, you read this, things may have changed but we doubt they'll change that much.

Trump went on the attack late last week and demanded that Republicans unite and pass the American Health Care Act (AHCA). It didn't happen, House Speaker Paul Ryan pulled the bill.

Trump is furious and threatened to derail the political careers of Republicans who wouldn't go along.

The president went on the attack. Early in the morning on Sunday just before the weekly TV political shows began, Trump tweeted, "Democrats are smiling in D.C. that the Freedom Caucus, with the help of Club for Growth and Heritage, have saved Planned Parenthood & Ocare!"

A little later in the day White House Chief of Staff Reince Priebus went on television and said the president's tweet hit the bullseye. He then announced that Trump might look past the Republicans and go to work with Democrats to see what can be done on issues to come like tax reform and infrastructure investments.

Rep. Tom Cole is a moderate Republican from Oklahoma. He said, "It's really a problem in our own party, and that's something he'll need to deal with moving forward. I think he did a lot he met with dozens and dozens of members and



made a lot of accommodations — but in the end, there's a group of people in this party who just won't say 'yes.' At some point I think that means looking beyond our conference. The president is a deal maker, and Ronald Reagan cut some of his most important deals with Democrats."

Trump — however — said Priebus, does enjoy his working relationship with most Republicans and with House Speaker Paul Ryan. "He doesn't blame Paul Ryan. In fact, he thought Paul Ryan worked really hard. He enjoys his relationship with Paul Ryan, thinks that Paul Ryan is a great speaker of the House," Priebus told *Fox News*.

Ironically, the Republicans hoped to pass the bill on the anniversary of ObamaCare going into effect on March 23, 2010. That has Democrats crowing. Former President Barack Obama dipped into the fray. On the 7th anniversary of his signature legislation, Obama said more than 20 million people have gained coverage since ObamaCare went into effect.

"So, the reality is clear: America is stronger because of the Affordable Care Act," the former president noted.

And the former president said what the Republicans ought to do is to work — as he did with the Republicans — with Democrats to see if they can come up with something better. "But we should start from the baseline that any changes will make our health-care system better, not worse, for hard-working Americans. That should always be our priority," Obama said.

It must be noted here that while Obama did work with Republicans on the Affordable Care Act, not one Republican voted for the law.

Senate Minority Leader Chuck Schumer said that they're open to the idea of working with Trump. "If he aims a proposal aimed at the middle class and the poor people ... we could work with them. But I don't think they're headed in that direction. We have ideas, they have ideas, to try to improve Obamacare. We never said it was perfect. We always said we'd work with them to improve it," he said.

Sen. Bernie Sanders said he's going to reintroduce his Medicare for All bill in the Senate. "President Trump said a whole lot of stuff on the campaign trail. One of the things he talked about was lowering the cost of prescription drugs. There is wonderful legislation right now in the Senate to do that. President Trump, come on board. Let's work together," Sanders said.

On his Medicare for all concept, Sanders said, "We have got to have the guts to take on the insurance companies and the drug companies and move forward toward a Medicare-for-all, single-payer program. And I'll be introducing legislation shortly to do that." Oregon Sen. Jeff Merkley — a Democrat and a Sanders ally — said he's looking forward to improving health care for Americans. "There are plenty of ideas already on the table that would make health care more affordable for working families, from a public option, to prescription drug negotiations, to offering older Americans the chance to buy into Medicare. I'm happy to work with anyone, from either side of the aisle, to explore these or any other ideas that would improve health care for working Americans," Merkley said.

The president gets the last word and said, "A lot of people don't realize how good our bill was because they were viewing phase one. But when you add phase two, which was mostly the signings of Secretary Price, who is behind me, and you add phase three, which I think we would have gotten, it became a great bill. Premiums would have gone down and it would have been very stable. It would have been very strong. But that's okay. But we're very, very close and, again, I think what will happen is Obamacare, unfortunately, will explode. It's going to have a very bad year."

At the same time, Trump took a shot at the Democrats. "I think the losers are Nancy Pelosi and Chuck Schumer, because now they own Obamacare. They own it, 100 percent own it. And this is not a Republican health care. This is not anything but a Democrat health care," the president added.

At the same time, Trump is hopeful that down the road he, the Republicans and the Democrats can work together to come up with a solution.

"And I honestly believe — I know some Democrats, and they're good people. I honestly believe the Democrats will come to us and say, look, let's get together and get a great health care bill or plan that's really great for the people of our country. And I think that's going to happen," Trump concluded.

Sources: The Washington Post, MSN, Time

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2017 ANNUAL CONVENTION NEBRASKA CITY, NE JUNE 6-7, 2017

Golf, Trade Fair & Evening Entertainment

Tuesday, June 6th

Registration10:00amShotgun Start at ArborLinks11:00am

Tuesday, June 6th

ArborLinks Golf Course; 6038 "H" Road; Nebraska City, NE \$135 Members/\$145 Non-Members

*Includes golf, cart, range, 1 drink ticket and prizes. Also includes Trade Fair, hors d'oeuvres, awards and evening entertainment

ArborLinks is an exclusive private destination golf club. It features an 18 Hole Arnold Palmer Signature design which is recognized throughout the Midwest for its outstanding layout and pristine course conditions.

Trade Fair

5:00pm - 6:30pm

Tuesday, June 6th The Lied Lodge & Conference Center 2700 Sylvan Road, Nebraska City, NE (800) 546-5433 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

Evening Entertainment

6:30pm

Tuesday, June 6th "Dream Big, Dream Like a Champion" John Cook, Univ. of NE Head Volleyball Coach When John Cook took over the reins of the Nebraska volleyball program, he replaced legendary coach Terry Pettit. Cook, who left an emerging power in Wisconsin, had his own vision for Nebraska volleyball. To date, Cook has 660 career wins, has led the Huskers to three National Championships, is a two-time AVCA National Coach of the Year, a six-time Conference Coach of the Year, and is the sixth winningest coach in NCAA history.





Education Day Wednesday June 7th Breakfast with the Presidents 7:00am

Wednesday, June 7th Sit down with Past Presidents and help us to honor them for their dedication to the PIA!

Morning Session 8:30am

Wednesday, June 7th **Registration begins at 8:00 am**

Cyber - The Exposures of E-Business and Insurance Solutions (Approved for 3 P/C CE Hrs) This class enables the student to both understand the general and specific exposures of "cyber", and apply insurance solutions.

Richard G. Clarke, CIC, CPCU, RPLU -

Dick Clarke is a veteran of the property/liability insurance industry, having worked as underwriter, consultant, and broker through hard and soft market cycles. He was most recently Senior Vice President with the regional brokerage, J. Smith Lanier & Co. headquartered in Georgia. Dick publishes articles and teaches on a variety of executive liability, cyber, and E&O subjects, and functions as an expert witness, a consultant to buyers of commercial insurance, and to insurance companies concerning product development. He teaches continuing education programs for several professional insurance organizations, and has authored several books.

Achiever's Luncheon 12:15pm – 1:45pm Wednesday, June 7th

Afternoon Session Wednesday, June 7th

2:00pm-5:00pm

WRITEOUSNESS: An Ethics Class that Discusses the Compatibility of Doing the Right Thing and Building a Successful Business – 3 CE Hours (applied for)

Most agencies and brokerages were not involved in any of those schemes and initiatives. However, in any industry, the misdeeds of and perceptions against a small group can negatively affect the majority.

Virginia M. Bates has over twenty years of experience consulting to agencies and carriers and managing insurance operations for both a carrier and a large regional agency. She has a background in all property and casualty lines, experience as director of a country-wide underwriting school and direct involvement in many automated systems.

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REGISTRATION:

| NAME | |
|---|---|
| ADDRESS | |
| COMPANY/AGENCY | |
| CITY/STATE/ZIP | |
| PHONE | |
| EMAIL | |
| Golf Outing at ArborLinks: \$135/Member \$145/ (Includes golf, cart, range, 1 drink ticket and prizes. Also includes Trade F evening entertainment) No. of Players Name(s) of Players: | air, hors d'oeuvres, awards and |
| Full Convention Cost: (Includes Trade Fair, Evening Entertainm Education Sessions, Breakfast w/the Presidents and Achiever's Luncheor \$110/Member \$140/Non/Member | ent, AM & PM |
| "Dream Big, Dream Like a Champion" Evening Speaker & Trade Fair \$35/Member \$45/Non/Member Past President's Breakfast \$10/Member \$20/Non/Member AM Education Session & Achiever's Luncheon \$50/Member \$60/Non/Member PM Education Session & Achiever's Luncheon \$50/Member \$60/Non/Member AM & PM Education & Achiever's Luncheon Package \$80/Member \$90/Non/Member Achiever's Luncheon ONLY \$25/Member & Non-Member PIA of NE IA 920 S. 107th Ave., Suite 305; Omaha, NE 68114 | Total Owed Payment Information Amount Enclosed Check# Card Number Exp. Date Signature |
| Fax: (402) 392-2228 • frontdesk@pianeia.com Register Online at www.pianeia.com | |

Hotel Facility: You are responsible for making your own hotel reservation by contacting the Lied Lodge at (402) 873-8733 and requesting the group name "Professional Insurance Agents" for our special rate of \$129. A block of rooms have been reserved for June 5-6, 2017. The special room rate will be available until May 5th or until the group block is sold-out.

SPONSORSHIP OPPORTUNITIES

Golf **Sponsorship Opportunities Tuesday, June 6th**

Maple

Cart Sponsor

\$250

\$250

*Name & logo on all Tournament Carts *Evening with Univ. of NE Volleyball Coach John Cook (1)

*Pre & Post Event Recognition

Willow

Refreshment Sponsor

*Name & logo on Refreshment Cart *Evening with Univ. of NE Volleyball Coach John Cook (1) *Pre & Post event recognition

Oak

\$250

\$300

\$250

Pin Prize Sponsor *Name & logo on all Pin Prize Sheets *Evening with Univ. of NE Volleyball Coach John Cook (1)

*Pre & Post event recognition

Elm

Entertainment Sponsor

*Name & logo on all signage *Evening with Univ. of NE Volleyball Coach John Cook (1) *Pre & Post event recognition

Cottonwood

Trade Fair Exhibitor

*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 Univ. of NE Volleyball Coach John Cook (2)

*Full registration to all events (1)

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ArborLinks 6038 H Road Nebraska City, NE (866) 272-7453

Education Day Sponsorship Opportunities Wednesday, June 7th

Redbud

Morning Education *Name & logo on AM Registration Packets

*Evening with Univ. of NE Volleyball Coach John Cook (1) *Pre & Post Event Recognition

Sycamore

Afternoon Education

\$500

\$1,000

\$500

*Name & logo on PM Registration Packets *Evening with Univ. of NE Volleyball Coach John Cook (1)

Red Cedar Pine

Achievers Awards Luncheon

*Name & logo on all tables & other signage *Evening with Univ. of NE Volleyball Coach John Cook (1) *Pre & Post event recognition

Black Walnut

Morning Coffee Break

*Name & logo on Refreshment table

*Evening with Univ. of NE Volleyball Coach John Cook (1) *Pre & Post event recognition

Birch

Afternoon Refreshment Break

*Name & logo on Refreshment table

*Evening with Univ. of NE Volleyball Coach John Cook (2) *Pre & Post event recognition

Lied Lodge and Conference Center

You are responsible for making your own hotel reservation by contacting the Lied Lodge at (402) 873-8733 and requesting name "Professional Insurance Agents" for our special rate of \$129. A block of rooms have been reserved for June 5-6, 2017. The special rate will be available until May 5th or until the group block is sold out.

Lied Lodge & Conference Center 2700 Sylvan Road Nebraska City, NE (402) 873-8733

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\$250

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PIA NE IA EVENTS

Upcoming Events Calendar 2016

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

| Date | Class/Webinar | Where | When |
|-------------------|--|------------------|---|
| April 3, 2017 | Insuring the Building Project -Builders & Risk Installation Coverage | NE/IA | Webinar: 12:00PM - 3:00PM |
| April 4, 2017 | E&O Loss Prevention | NE/IA | Webinar: 8:00AM - 11:00AM |
| April 5, 2017 | CISR: Insuring Personal Auto Exposures | Davenport | Saint Ambrose University |
| April 5-8, 2017 | Federal Legislative Summit & Governance Meetings | Washington DC | Crystal City Marriott, Arlington, VA |
| April 12, 2017 | Street Level Ethics | NE/IA | Webinar: 12:00PM - 3:00PM |
| April 12, 2017 | CISR: Insuring Commercial Property | Hiawatha | Kirkwood Linn Regional Center |
| April 19, 2017 | CISR: Commercial Casualty 2 | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| April 19-21, 2017 | CIC: Commercial Property Institute | Cedar Rapids | Cedar Rapids Marriott |
| April 20, 2017 | E&O Loss Prevention | NE/IA | Webinar: 12:00PM - 3:00PM |
| April 25-26, 2017 | Ruble: Graduate Seminar | Omaha | Embassy Suites Omaha - La Vista |
| April 26, 2017 | A Walk Around the Farm-Farm Property Considerations | NE/IA | Webinar: 1:00PM - 4:00PM |
| April 27, 2017 | Cyber Liability - the 21st Century Peril | NE/IA | Webinar: 12:00PM - 3:00PM |
| April 27, 2017 | Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto | NE/IA | Webinar: 8:00AM - 11:00AM |
| April 28, 2017 | Construction Defects: Property Damage and the ISO CGL | NE/IA | Webinar: 8:00AM - 11:00AM |
| May 3, 2017 | CPSR: Personal Auto | Columbus | Holiday Inn Express - Columbus |
| May 4, 2017 | And the CHAOS Continues | NE/IA | Webinar: 12:00PM - 3:00PM |
| May 9, 2017 | Leases & Contracts Vs. The Insurance Policy | NE/IA | Webinar: 8:00AM - 11:00AM |
| May 10, 2017 | Certificates and Additional Insureds: Navigating the Maze | NE/IA | Webinar: 12:00PM - 3:00PM |
| May 11, 2017 | CISR: Insuring Personal Residential Property | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| May 15, 2017 | Regarding Ethics | NE/IA | Webinar: 12:00PM - 3:00PM |

PIA NE IA EVENTS

| May 17-19, 2017 | CIC: Agency Management Institute | Lincoln | Marriott Courtyard/ Haymarket |
|------------------|---|----------------------|---|
| May 19, 2017 | Flood Insurance | NE/IA | Webinar: 8:00AM - 11:00AM |
| May 23, 2017 | Commercial Property Claims that Cause Problems | NE/IA | Webinar: 12:00PM - 3:00PM |
| May 24, 2017 | CISR: Personal Lines Miscellaneous | Hiawatha | Kirkwood Linn Regional Center |
| May 25, 2017 | How to be the Agent Advocate at Claim Time | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 6-7, 2017 | PIA Annual Convention | Nebraska City, NE | Lied Lodge, Nebraska City |
| June 8, 2017 | Current Trends & Changes: The Homeowner & Auto Marketplace | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 13, 2017 | CISR: Insuring Commercial Property | Davenport | Saint Ambrose University |
| June 14, 2017 | Executive & Management Liability | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 14, 2017 | E&O Loss Prevention | NE/IA | Webinar: 8:00AM - 11:00AM |
| June 14-16, 2017 | CIC: Commercial Multi Line Institute | West Des Moines | Holiday Inn Hotel & Suites |
| June 15, 2017 | Additional Insureds: The Quandry | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 21, 2017 | Top 12 Coverage Countdown | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 22, 2017 | Commercial Liability Endorsements To Watch Out For | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 22, 2017 | CISR: Commercial Casualty 1 | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| June 27, 2017 | Man Vs. Machine | NE/IA | Webinar: 1:00PM - 4:00PM |
| June 28, 2017 | Street Level Ethics (NE) | Nebraska | Webinar: 12:00PM - 3:00PM |
| June 28, 2017 | Street Level Ethics | NE/IA | Webinar: 12:00PM - 3:00PM |
| June 28, 2017 | Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto | NE/IA | Webinar: 8:00AM - 11:00AM |
| July 11, 2017 | CISR: Commercial Casualty 1 | Hiawatha | Kirkwood Linn Regional Center |
| July 18, 2017 | CISR: William T. Hold: Advanced Learning Seminar | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| July 19-21, 2017 | CIC: Commercial Casualty Institute | Omaha | Hilton Double Tree Omaha SouthWest |
| July 25-26, 2017 | Ruble: Graduate Seminar | West Des Moines | Holiday Inn Hotel & Suites |

PIA NE IA EVENTS

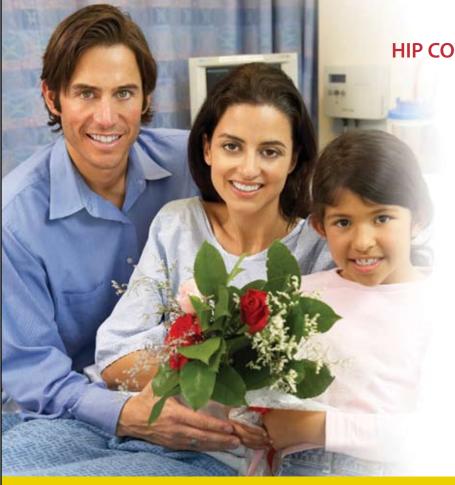
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|-----------------------|---|--------------------|---|
| August 8, 2017 | CISR: Insuring Personal Auto Exposures | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| August 22, 2017 | CISR: Insuring Personal Residential Property | Davenport | Saint Ambrose University |
| August 23-25, 2017 | CIC: Personal Lines Institute | Cedar Rapids | Cedar Rapids Marriott |
| August 24, 2017 | Greater Omaha Committee Scholarship Golf Outing | Ashland | Iron Horse Golf Club |
| September 13, 2017 | CISR: Agency Operations | Hiawatha | Kirkwood Linn Regional Center |
| September 13-16, 2017 | Fall Governance Meetings | Minneapolis, MN | Marquette Hotel, Minneapolis, MN |
| September 19, 2017 | CISR: Dynamics of Service | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| September 20-22, 2017 | CIC: Commercial Multi Line Institute | Lincoln | Marriott Courtyard/ Haymarket |
| October 11-13, 2017 | CIC: Commercial Casualty Institute | West Des Moines | Holiday Inn Hotel & Suites |
| October 18, 2017 | CISR: Agency Operations | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| October 26, 2017 | CISR: Personal Lines Miscellaneous | Davenport | Saint Ambrose University |
| November 9, 2017 | CISR: Commercial Casualty 2 | Hiawatha | Kirkwood Linn Regional Center |
| November 14, 2017 | CISR: Insuring Commercial Property | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| November 15-17, 2017 | CIC: Life & Health Institute | Omaha | Hilton Double Tree Omaha SouthWest |
| September 13, 2017 | CISR: Agency Operations | Hiawatha | Kirkwood Linn Regional Center |
| September 13-16, 2017 | Fall Governance Meetings | Minneapolis, MN | Marquette Hotel, Minneapolis, MN |
| September 19, 2017 | CISR: Dynamics of Service | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| September 20-22, 2017 | CIC: Commercial Multi Line Institute | Lincoln | Marriott Courtyard/ Haymarket |
| October 11-13, 2017 | CIC: Commercial Casualty Institute | West Des Moines | Holiday Inn Hotel & Suites |
| October 18, 2017 | CISR: Agency Operations | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| October 26, 2017 | CISR: Personal Lines Miscellaneous | Davenport | Saint Ambrose University |
| November 9, 2017 | CISR: Commercial Casualty 2 | Hiawatha | Kirkwood Linn Regional Center |
| November 14, 2017 | CISR: Insuring Commercial Property | Des Moines | Hilton Garden Inn Des Moines/Urbandale |
| November 15-17, 2017 | CIC: Life & Health Institute | Omaha | Hilton Double Tree Omaha SouthWest |





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