



Main Street

INDUSTRY NEWS

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

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The Los Angeles District Attorney's office is now offering advice that independent insurance agents have known for decades. It says don't buy insurance from a phone call. Buy it from an independent Insurance agent.

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IVANS Index said — except for workers' compensation — things are looking up for commercial insurance prices. April premiums rose on average with business owners and commercial property seeing the biggest jumps.

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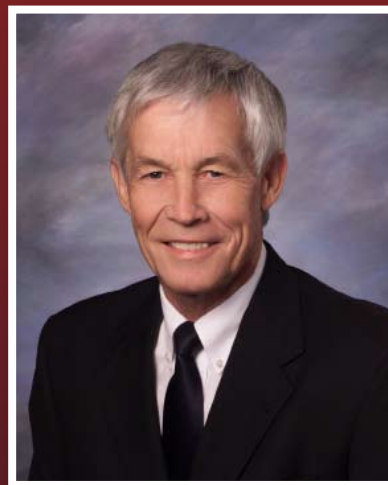
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A Bumpy Road Ahead for NFIP Renewal and Reform



Republican Sen. Bill Cassidy of Louisiana and New York Democrat Rep. Kristen Gillibrand have drafted a bill to reauthorize the National Flood Insurance Program (NFIP) before it expires in September of this year.

The proposal is a 10-year renewal.

Generally the response has been positive. But some are pushing back on some of the things the two senators want to do with the NFIP. Property Casualty Insurers Association of America (PCI) senior vice president Robert Gordon started with the positives and said the long-term renewal is a good idea but he's worried about the surcharges and fees on private flood insurance policies.

"Consumers of private flood insurance already pay their own taxes and private insurance companies already pay the taxes so to penalize them with a third layer of federal taxes, which is something FEMA doesn't have to do, not only is it an unfair competitive burden, but you're imposing a double penalty on the private sector to pay for a public good," he said.

Gordon thinks this could create a whole new avenue of federal taxes on private products which is not good.

Tom Santos of the American Insurance Association (AIA) likes the proposal giving access to NFIP claims data to private insurers and prohibiting the Federal Emergency Management Agency (FEMA) administrator from banning Write Your Own Insurers from offering private insurance outside of the NFIP.

But Santos is concerned about other items in the bill. "It's not clear to us that some things in there would actually sufficiently expand the ability for the private sector to write the coverage (or) whether it would improve the program's fiscal footing. For example, there are some things in there that seem to suggest we want to keep rates at some level to keep them affordable, yet there are things in there where they're eliminating certain exclusions or they're attempting to raise coverage limits. We need to figure out the balance of what that means to the program and figure out other affordability questions. There are a lot of moving pieces and

we need to figure out the impact of all those moving pieces,” Santos said.

Former Oregon Insurance Administrator and now Pennsylvania Insurance Commissioner Teresa Miller wants the new bill to include more flood insurance options. Translated that means more options for private insurance.

A report issued on Miller’s research found several sources for private insurance that will work for consumers. The report stated, “her department’s research has found numerous instances where homeowners were able to get comparable coverage through the private market at substantial savings over that available through the NFIP.”

Miller wants:

- To allow people to change mid-term and go to a private insurer
- To allow lenders to recognize private insurers as being legit coverage
- The NFIP to share historical data with private insurers so they can better price premiums and identify high risk areas

“Providing this historical information will help private insurers better understand the risks they face from properties in a given area, so they can appropriately price their products, and through this increased competition, provide additional and less expensive options to homeowners,” Miller explained in the report.

The idea of private insurance is also gaining traction with former presidential candidate and New Jersey Governor Chris Christie. Fresh from the wounds inflicted by the NFIP’s \$350 million of payment denials and the insurance debacle of Super Storm Sandy, Christie told **Fox News** private insurance is the way to go.

“What we should do is privatize flood insurance. It won’t be hard to sell to New Jersey voters, especially Sandy victims, because if they never heard the phrase ‘national flood insurance program’ again, it would be the best day of their lives,” Christie said.

A couple of New Jersey’s key players in Congress addressed the issue as well. Sen. Robert Menendez — who forced FEMA to reopen New Jersey claims and get the \$350 million paid — thinks reforms are needed but disagrees private insurance is the way to go.

“I have serious concerns that private insurance companies would only cherry-pick the low-risk policies, forcing taxpayers to underwrite everything else, causing rates to skyrocket and the program to grow more insolvent,” he said.

That ignited a debate with Rep. Tom MacArthur who is a former insurance executive and a big time critic of FEMA and the NFIP. “The most important things to me are that we make flood insurance more affordable and accountable to the people of New Jersey, and that we invest more in mitigation. The private sector can help address these issues and should be allowed to participate to the fullest degree possible.”

Menendez shot back, “The very reason why the NFIP was created was because private insurers refused to take on that added risk. Flood insurance is too important to allow it to simply be gutted by profit-seeking actors looking for a free-ride in which they collect all the fees and bear little to no risk.”

Sources: Insurance Business America, Business Insurance, NJ.com

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PIA NE IA Goes to Washington

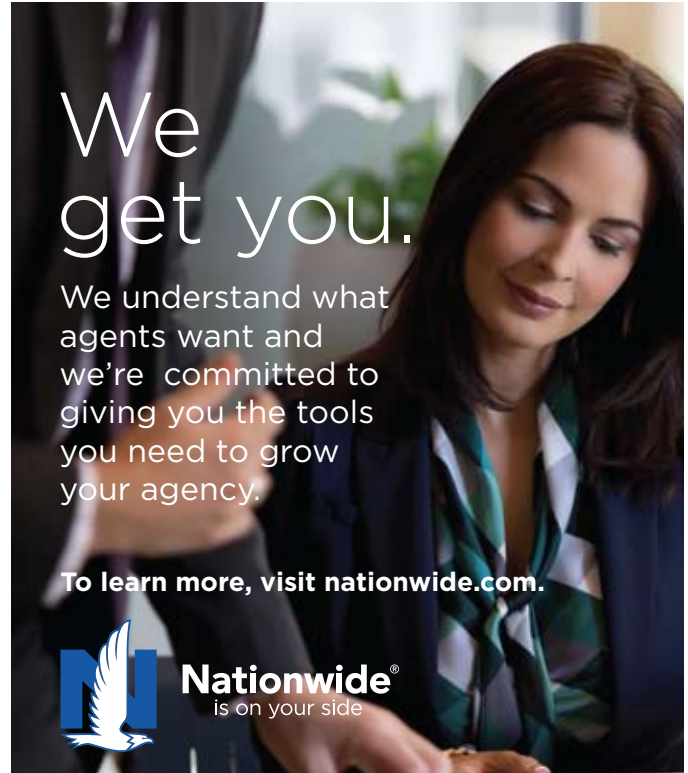
A delegation from the PIA NE IA Association went to Washington D.C. on April 5th and 6th to participate in the annual PIA Federal Legislative Summit (FLS). The delegation consisted of staff and several representatives from the PIA NE IA board including PIA National Director Mark Suhr, CIC of Seward, NE, President Patrick Wehling, CIC, CPIA of Nebraska City, NE, President Elect Jeff Brehmer, CIC of Carter Lake, IA, Mike Bowman of Omaha, NE, Amy Kotas, CIC, CPIA, CPSR of Loup City, NE, Rick Sirek of Pierce, NE, James Dobler, CPCU of Lincoln, NE, PIA National Past President Robert Hansen, LUTCF, CPIA of Omaha and PIA Executive Director Cathy Klasi.

The FLS is a PIA tradition in which attendees visit their state's congressional offices in the House and Senate to inform and educate about issues important to their businesses and the insurance industry.

The issues are wide-ranging and this year included:

- Defending state insurance regulation
- Abolishing the Federal Insurance Office (FIO)
- Long term reauthorization of the National Flood Insurance Program (NFIP)
- The 2018 farm bill
- Reinstating fair and just compensation for agents selling health insurance
- Support for a clear and simple tax code and reducing individual and corporate income tax rates for small businesses
- And more


All attending were impressed with the reception by their congressional delegations and with the organization of the summit by PIA National.



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New Overtime Rules Coming? *Maybe*

Last week the House of Representatives passed a new overtime rule that will — if it passes the Senate — allow employers to compensate employees with time off rather than money.

The bill is somewhat similar to the three that have passed the House since Newt Gingrich ruled. All have failed in the Senate. This one passed along party lines with all Democrats declining and Republicans saying yes and it has the support of President Trump.

That means it may gain traction in the Senate for once. But that will depend on Majority Leader Sen. Mitch McConnell who hasn't said one way or the other how he feels about the concept.

Alabama Republican Rep. Martha Roby said this is perfect for parents who often need that kind of precious time. This one “provides flexibility for working moms and dads who need more time to spend taking care of their family responsibilities.”

Lisa Horn is the director of the Congressional Affairs for the Society of Human Resources

Management. She agrees this is a good thing. “It’s our strong belief that we ought to make this option available. The bill has built-in protections to make sure employees aren’t coerced into choosing comp times.”

Not so say opponents. Virginia Democrat Rep. Bobby Scott is one of them. He said, “Under current law, if an employee wants to work overtime, put the money in the bank where it can earn interest and use it to cover the cost of taking some time off later with the permission of the employer, he can do that today — without this bill.”

Some like Vicki Shabo of the National Partnership for Women & Families says this doesn’t help employees as much as employers. Some employees need the extra pay and employers who make up schedules can schedule someone for overtime more willing to take pay than time off.

“Whether it’s overt coercion, which language in the bill prohibits, or just a preference, there’s going to be strong incentives to giving overtime hours to workers choosing to take comp time. When you’re thinking about low-wage workers who need these jobs, the appetite to pursue [legal] remedies are going to be quite low,” she said.

And then there’s Jocelyn Frye of the left-leaning think tank Center for American Progress. She says, “The reality is that it significantly shifts the balance of power and really puts the decision into the hands of the employer instead of the employee. It doesn’t provide any level of assurance that the person will actually be able to use the leave for the purpose they need it.”

Republican supporters counter saying the bill is not a mandate. It prohibits direct or indirect coercion and lets workers cash out if a time-off agreement cannot be reached.

Source: *The Washington Post*

The End of Dodd-Frank as We Know it?

It's called the CHOICE Act and is the brainchild of House Financial Services Committee Chairman Rep. Jeb Hensarling. The Texas Republican has pushed it through his committee and to the House floor. The CHOICE Act repeals a lot of the financial sector restrictions of 2010's financial services reforming Dodd-Frank Act.

Democrats — as expected — fought Hensarling and the Republicans and offered amendment after amendment during the 24-hours of debate over the three days of the bill's mark-up.

"There is no excuse in the United States of America for 2 percent growth. Those are American dreams that will never be realized," Hensarling said.

If it passes the House — which is likely and stays intact in the Senate — the bill lets banks opt out of Dodd-Frank if they have enough cash. That does away with the stress tests and does away with the Financial Stability Oversight Council (FSOC) ability to label a bank or other financial service as too-big-to-fail.

It also eliminates Dodd-Frank's Orderly Liquidation Authority and replaces it with a special bankruptcy process that is designed — Hensarling says — to insulate the financial markets from a failing bank's troubles.

Massachusetts Democrat Rep. Michael Capuano and the other Democrats on the panel



completely disagree. "I'll take 2 percent growth over the recession of 2008 any day of the week."

He also says the bill will be dead on arrival when — or if — it gets to the Senate.

Republicans also hate the Consumer Financial Protection Bureau (CFPB) which they contend has too much power. If deemed necessary, the CFPB can rewrite consumer protection regulations if it encounters practices that are considered "abusive" or "unlawful."

Under Hensarling's bill, the CFPB is renamed the Consumer Law Enforcement Agency and does away with much of its powers. The director of the agency is appointed by the president and it's an at-will appointment and the person in that position can be fired at any

time. The agency's budget will be controlled by Congress and not by the Federal Reserve as it is under Dodd-Frank.

Democrats are appalled and say the CFPB has saved consumers \$11 billion since its inception in 2010.

The Democrats on the committee tried to get Hensarling to drop the bill and focus on reforms for community banks and mid-size and small banks which they agree are needed.

At the heart of the bill, Democrats say are bank lobbies. They are the American Bankers Association, Independent Community Bankers of America and Consumer Bankers of America.

As for Rep. Capuano's comments on the bill being dead on arrival in the Senate, Banking Committee Chairman Sen. Mike Crapo of Idaho and the ranking Democrat Sen. Sherrod Brown of Ohio say they are working on a bill that starts smaller and is more bipartisan in nature.

Robert Gordon of the Property Casualty Insurers Association of America (PCI) and other insurance groups are liking what they're hearing. "It's something that concerns a lot of our members beyond those being dragged into it because of the threat and the influence of the Federal Reserve Board taking over large portions of insurance regulation. One of the things that the U.S. state-based insurance system has been fighting against, both in the evolution of Dodd-Frank Act, but even more so on the international stage, is this increasing dominance of bank regulation and the bank regulatory model being imposed on insurance," he said.

Gordon explained that banks and insurance are fundamentally different industries.

"Bank regulations designed to prevent a run on a bank and to make sure the holding company can be a source of strength to the

banking units ... there's never been a run on a property/casualty insurer. The problem the bank regulation is designed to address just doesn't exist in the property/casualty industry, so you're creating this incredibly expensive regulatory system and trying to impose something that isn't really needed or isn't an appropriate solution," Gordon added.

And it is expensive. A PCI study showed a 19% increase in regulatory compliance in the last two years.

"We're seeing that impact the competitive marketplace, really choking off a lot of competition. It's particularly having a negative impact on the smaller community insurers who end up having to pay several times the percentage of their revenue in compliance costs. The CHOICE Act does a very good job of rebalancing the Dodd-Frank Act's economic protection with reducing the harmful and costly big government regulations that don't have as much consumer benefit," he concluded.

Wes McClelland of the American Insurance Association (AIA) said the best part of the CHOICE Act is doing away with the FSOC power to designate insurers as systemically important financial institutions (SIFI).

"We don't think insurance companies are inherently systemic. We think the CHOICE Act goes in the right direction there," he added.

Then there's the issue of the creation of an Independent Insurance Advocate. The bill merges that position into a Federal Insurance Office (FIO) and both the National Association of Insurance Commissioners (NAIC) and PIA National oppose the idea.

Both want the FIO done away with and not replaced by anything.

Though it is housed in the U.S. Treasury, the new Insurance Advocate will have broad

powers with its own budget and ability to hire his or her own employees including attorneys, analysts and economists. The position lasts six-years and the Secretary of the Treasury is prohibited by statute of delaying or preventing “the issuance of any rule or the promulgation of any regulation by the Independent Insurance Advocate.”

Jon Gentile is PIA National’s Vice President of Government Regulations and he says few insurers or insurance associations believe the FIO or what will replace the FIO is needed.

“CHOICE is supposed to rein in an unneeded federal bureaucracy, not create a new one with even more power over the private sector. If one were to draft a proposal to extend the reach of the federal government over the insurance industry, this provision of the CHOICE Act would fit the bill. Fortunately, there is still time for lawmakers who believe in reducing, rather than greatly increasing, federal regulation to consign both the existing Federal Insurance Office and the prospective Office of Independent Insurance Advocate to the nearest trash can,” Gentile said.

Those remarks come from a ***National Underwriter*** article.

Maybe much of what the Hensarling bill will do the Financial Stability Oversight Council will be done before the bill passes. President Trump has ordered a review of the FSOC’s powers and the council met on Tuesday of this week with Treasury Secretary Steven Mnuchin to explain how SIFI designations are made.

The concern of Republican senators was expressed in a March letter to Mnuchin. It said the FSOC lacks transparency and consistency and that the SIFI label saddles companies with huge — and sometimes — unnecessary costs.

Sources: *The Hill, Business Insurance, PIA National, Insurance Journal*

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INSURANCE

Are Attorneys Really the Enemy?

Tom Baker is a professor of insurance law at Penn Law School. He says attorneys are not the enemy of insurance and insurers need to stop seeing them that way. In fact, he says lawyers send a lot of business to insurance.

Yes — he agrees — insurers bear the brunt of lawsuits and “obviously, no-one likes to be sued” but Baker said it is “an inherent and necessary part of the insurance industry.”

Really? Yes. Really. His arguments are rather convoluted but interesting and were the subject of an ***Insurance Business America*** story.

“I think that insurance companies, brokers and agencies — too many view law and lawyers as the enemy, when really what they are is a crucial part of the system that the insurance industry and business depends on. I mean,

what would happen to the automobile liability industry if lawyers stopped suing for automobile accidents? That’s in the ‘be careful what you wish for’ category. Insurance is probably the single biggest beneficiary of our judicial system,” Baker said.

Thus, his conclusion that lawyers are unfairly maligned by the insurance world and the view of lawyers is irrational. “The thing that I find that insurance business people don’t adequately appreciate is how important law is to them. They’re so quick to see lawyers as a necessary evil — but I would say it’s not a necessary evil, it’s just a necessary component of what they do,” he said.

In Baker’s mind the two industries are very closely aligned and many lawyers have insurance roles in government relations and risk management. And that’s at the executive level and not middle management. His conclusion is both industries are so linked there’s no need for all that animosity.

And with that he points to American Bar Association whose two biggest sections have committees on litigation and tort trial and

insurance practice. In litigation, one of the biggest committees is insurance.

“The fact that one of the biggest committees in the very biggest section relates to insurance, and the second largest section is all about insurance, [that] tells you how important insurance is to the legal profession [and vice versa]. And lawyers appreciate that — and my job in the law school world is make sure law students appreciate that and know enough about insurance so they can do their job when

they get out,” he said.

And then he pointed out that outside of criminal law, civil litigation has the most court cases. An overwhelming number of those involve insurance. His conclusion:

“The insurance industry depends on courts to allow them to do their jobs,” he said.

Source: *Insurance Business America*

OBAMACARE PASSED THE HOUSE Now What?

The repeal and the replacement of the Affordable Care Act has been chaotic. It finally passed the House last week and is now in the Senate. It's anybody's guess what will happen now. Will the Senate use the House bill as a framework or will it get tossed completely and something new put in its place?

No one knows. All we can report on now is what we know.

Everyone from politicians to the people have opinions and interpretations of exactly what the Republicans are doing or want to do. On Sunday now former President Obama took a shot at Republicans. While receiving a Profile in Courage Award in Boston, Obama said his work covered 20 million Americans.

And on the topic of courage, Obama said he hoped some in Congress — regardless of party — will have the courage to step up and do the right thing.



“I hope that current members of Congress recognize that it takes little courage to aid those who are already powerful, already comfortable, already influential. But it takes great courage to champion the vulnerable, the sick and the infirm and those with no access to the corridors of power,” he said.

Maine Republican Sen. Susan Collins (R-Maine) said Republicans in the House ought not be gloating. She said the Senate is awaiting a Congressional Budget Office (CBO) score and will then likely “starting from scratch.”

None of that worries House Speaker Paul Ryan who told ABC on Sunday, “The Senate is going to complete the job of saying just how much more money. This is one stage in a multistage

legislative process.” You know how this works. They pass a bill through the House. Then they pass a bill through the Senate and then you go to conference and iron out the differences.”

In the meantime, rhetoric is flying from both parties and both sides of the political aisle. Democrats say the House bill is dead on arrival and Republicans — as Collins noted — are likely to start over.

Pundits say there are five things that will no doubt change:

- Tax credits — more tax credits will be added to help low-income people afford health insurance.
- Medicaid — That coverage ends in 2020 and some Republicans want this to be pushed out to a much later date.
- Coverage — Citing that President Trump promised to make sure everyone is covered and has excellent health insurance; some Republicans will push to make sure that happens.
- Pre-existing conditions — Letting states opt out of covering those with pre-existing conditions isn't sitting well with many in the Senate.
- Essential health benefits — ObamaCare insists that insurers cover a long list of services and some in the Senate want to make sure this stays.

This is one of the things most Republicans like about the repeal of ObamaCare. It's the repeal of what the party considers onerous taxes:

- It abolishes the Obamacare Individual Mandate Tax which hits 8 million Americans each year.
- It abolishes the Obamacare Employer Mandate Tax. Together with repeal of the

Individual Mandate Tax repeal this is a \$270 billion tax cut.

- It Abolishes Obamacare's Medicine Cabinet Tax which hits 20 million Americans with Health Savings Accounts and 30 million Americans with Flexible Spending Accounts. This is a \$6 billion tax cut.
- It abolishes Obamacare's Flexible Spending Account tax on 30 million Americans. This is a \$20 billion tax cut.
- It abolishes Obamacare's Chronic Care Tax on 10 million Americans with high out of pocket medical expenses. This is a \$126 billion tax cut.
- It abolishes Obamacare's HSA withdrawal tax. This is a \$100 million tax cut.
- It abolishes Obamacare's 10% excise tax on small businesses with indoor tanning services. This is a \$600 million tax cut.
- It abolishes the Obamacare health insurance tax. This is a \$145 billion tax cut.
- It abolishes the Obamacare 3.8% surtax on investment income. This is a \$172 billion tax cut.
- It abolishes the Obamacare medical device tax. This is a \$20 billion tax cut.
- It abolishes the Obamacare tax on prescription medicine. This is a \$28 billion tax cut.
- It abolishes the Obamacare tax on retiree prescription drug coverage. This is a \$2 billion tax cut.

The biggest concern from the public has been the pre-existing conditions part of the Republican bill. Rumors are flying as are reports on what's going to happen that contradicts other, similar reports.

Here's what we know:

- The American Health Care Act (AHCA) does keep protections for pre-existing

conditions. Insurance companies cannot deny or limit coverage.

- All that has changed is allowing the companies on the individual market to charge higher rates for pre-existing conditions but ONLY if the person involved does not maintain continuous coverage.
- Even then the insurance company can only charge higher rates for that condition for a year.
- The bill provides \$138 billion for states wanting to opt out to set up pools for high risk people and help them afford insurance.
- Another \$8 billion was added to help reduce premiums and out-of-pocket costs.

And at that point a definition of pre-existing conditions is in order. This is how most states define them:

- Alzheimers or dementia
- Alcohol or drug abuse
- Arthritis, fibromyalgia, or other inflammatory joint disease
- Cancer within a period of time (the example cited by KFF is 10 years, “often other than basal skin cancer”)
- Cerebral Palsy
- Congestive heart failure
- Diabetes mellitus
- Emphysema
- Epilepsy
- Heart disease
- Hepatitis
- Kidney disease
- Mental disorders - bipolar or eating disorders, e.g.
- Multiple Sclerosis
- Muscular dystrophy
- Obesity (severe)

- Organ transplant
- Paraplegia
- Paralysis
- Parkinson’s disease
- Pending surgery or hospitalization
- Pneumocystis pneumonia
- Pregnancy or expectant parent
- Sleep apnea
- Stroke
- Transsexualism

California Insurance Commissioner Dave Jones best sums up Democrat opposition to the Republican plan. “The latest amendments to the already fatally flawed bill would permit the sale of insurance policies that do not cover many essential health benefits, rendering the coverage nearly useless when illness strikes. This bill also weakens existing prohibitions against annual and lifetime limits, which protect Americans from catastrophic medical costs. This bill would permit charging sick people prohibitively high premiums, depriving people of the ability to buy coverage. High-risk pools have failed patients in the past and this bill does not provide sufficient funding to make them work,” Jones said.

Some doctor, hospital and health insurance groups aren’t happy either.

Marilny Tavenner of America’s Health Insurance Plans (AHIP) said, “The American Health Care Act needs important improvements to better protect low- and moderate-income families who rely on Medicaid or buy their own coverage.”

Blue Shield of California CEO Paul Markovich said, “It raises the specter that the sickest and neediest among us will be disproportionately hit in losing access.”

Sources: *The Washington Post*, *The Hill*, *MSN*, *Americans for Tax Reform*

LIFE AS AN *Independent Agent*

The Los Angeles District Attorney's office is now offering advice that independent insurance agents have known for decades. It says don't buy insurance from a phone call. Buy it from an independent Insurance agent.

The message was more for senior citizens but — in reality — it applies to all and it's a message independent agents have been sending out in various ways.

Now the independent agent — at least in the Los Angeles area — is getting some help. The warning also came with a statement saying there is no such thing as a free lunch. If it sounds too good to be true on the phone, it is too good to be true.

The DA's office says seniors are falling prey to people calling and promising them low premiums and coverage in spite of a recent or lingering DUI. There could also be questionable claims in the past.

One of the favorite plays is flyers scattered about an area with a phone number promising the Moon. Once a senior citizen — or younger person — takes the bait they

are asked to pay for premiums for a non-existent policy.

Reminding and encouraging people to use an independent agent is part of marketing that agents have done for years. And speaking of marketing. An unusual kind of marketing that is catching the eye of people in Minnesota.

Andrew Cooney is a private contractor who sells insurance for Farmers Insurance in Rochester. His way of attracting attention is to pay off the parking meters of people in the area.

It's working — big time.

He walks about town looking for parking meters about to expire. He then puts more money in the meter and then leaves a flyer that says, "I paid your parking meter for you... imagine what else I'm willing to do to protect your car."

In an interview with ***Insurance Business America***, Cooney said it's working very, very well. "It's been extremely successful in giving me the exposure I need to build a solid client base. I'm a new agent, so this is actually the first out-of-the-



box method I've done. I'm a veteran, so I've had some good success talking with the local military recruiters, as it's a tight community and we like to support each other."

And this after just a month in the business. "It just sort of presented itself as an opportunity after I finished my BA degree, and I decided to give it a try," he said.

Facebook fans are raving and his guerrilla marketing tactics have gone viral and national. One Facebook user said, "Brilliant. Takes care of little things like parking meters and I can only imagine what he can do with the stuff you really care about. If I lived in his state he would be the agent for me."

Another wrote, "Just genius. Run don't walk to get your insurance from this man!"

Sources: *Insurance Business America*, *Pasadena Now*

April's Commercial Prices Are Up



IVANS Index said — except for workers' compensation — things are looking up for commercial insurance prices. April premiums rose on average with business owners and commercial property seeing the biggest jumps.

Here's how things looked:

- Commercial Auto — up 2.65% from the 2.61% jump in March
- Business Owner's Policy (BOP) — rose 4.02% and up from 3.86% in March
- General Liability — increased 2.02% and that's down from 2.04% at the end of March
- Commercial Property leaped 2.95% from the 2.41% the month before
- Umbrella saw an increase of 1.04% but that's down from 1.37% at the end of March
- Workers' Compensation fell -0.19% but up from -0.25% the month before

The IVANS Index analyzes is a monthly report that looks at more than 120 million data transactions. It then measures the premium difference year-over-year for a single consistent policy.

Source: Insurance Journal



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Come Grow With Us

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

Golf, Trade Fair & Evening Entertainment

Tuesday, June 6th

Registration 10:00am
Shotgun Start at ArborLinks 11:00am



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'oeuvres 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 2:00pm-5:00pm

Wednesday, June 7th

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.*

Every Agency Wants to Save Money!

Earn a 5% credit - up to a maximum of 10% credit applied to your Utica premium by having your staff attend this seminar!

REGISTRATION:

NAME _____

ADDRESS _____

COMPANY/AGENCY _____

CITY/STATE/ZIP _____

PHONE _____

EMAIL _____

Golf Outing at ArborLinks: \$135/Member \$145/Non-member

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

No. of Players _____ Name(s) of Players: _____

Full Convention Cost: (Includes Trade Fair, Evening Entertainment, AM & PM Education Sessions, Breakfast w/the Presidents and Achiever's Luncheon)
\$110/Member \$140/Non/Member

"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

Fax: (402) 392-2228 • frontdesk@pianeia.com

Register Online at www.pianeia.com

Total Owed _____

Payment Information

Amount Enclosed _____

Check# _____

Card Number _____

Exp. Date _____

Signature _____

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**

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

Willow

Refreshment Sponsor **\$250**

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

Oak

\$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 **\$300**

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

Cottonwood

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 Univ. of NE Volleyball Coach John Cook (2)
- *Full registration to all events (1)

ArborLinks Golf Course

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

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

Education Day Sponsorship Opportunities Wednesday, June 7th

Redbud

Morning Education **\$500**

- *Name & logo on AM Registration Packets
- *Evening with Univ. of NE Volleyball Coach John Cook (1)
- *Pre & Post Event Recognition

Sycamore

Afternoon Education **\$500**

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

Red Cedar Pine

Achievers Awards Luncheon **\$1,000**

- *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 **\$250**

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

Birch

Afternoon Refreshment Break **\$250**

- *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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Learn In-Class or Online ... Earn more at www.PIANEIA.com



Upcoming Events Calendar 2016

For information and to register

[Click Here](#) or call (402) 392-1611.

Date	Class/Webinar	Where	When
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
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
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

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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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"You know that window of opportunity we've been waiting for? Turns out they've been on sale at House Depot the whole time!"



Top 10 Reasons to Choose Utica National for Your Agents' E&O

Competitors come and go, but Utica National has stood the test of time. Over the years, we've continually improved our errors and omissions program to protect the assets and reputation you have worked hard to build!

CONSIDER THIS...

- 1. Protecting Assets and Reputation** – They are at stake and we defend claims vigorously. We engage top litigators experienced in working with agents' E&O to provide you the best prospects for success.
- 2. For the Long Haul** – Our program has shown unparalleled stability since 1966. We've acquired tremendous knowledge, especially in areas such as agents' liability, which continues to grow more complicated in today's legal environment.
- 3. Solid Protection** – No two agent's errors and omissions policies are alike. We can help you spot even subtle differences so you can make the best decision for your agency.
- 4. Dedicated Claims Specialists** – Our staff handles only agents' E&O professional liability. Having considerable proficiency requires thousands of hours of dedicated time ...and the opportunity to work in one area of expertise with laser focus. Our specialists put more than 100 years of combined experience in resolving E&O claims to work for you.
- 5. Direct Access to Underwriters & Claim Specialists** – Need input regarding an E&O exposure or potential claim situation? With Utica National, you can speak to an underwriter or claims representative. No loss of privacy or missed opportunities for discussion, clarification and questions.
- 6. Leading-Edge Risk Management** – By working with agents' associations and talking with policyholders, we're able to identify and address emerging issues and trends ahead of time that may affect you. We deliver risk management strategies that mitigate loss potential. This results in a competitive, consistent and more predictable E&O program.
- 7. We're Accountable** – If there's ever an issue, you can contact anyone at Utica National – from our claims and underwriting manager, to any senior officer including our president and chairman of the board!
- 8. Mergers & Acquisitions** – We have numerous tail options...and provide counsel and peace of mind when you're planning to retire, purchase or sell, or considering any perpetuation opportunities.
- 9. Multiple Payment Options** – Flexible payments that do not require financing or interest charges.
- 10. Numbers Don't Lie** – More than 10,000 agents have placed their trust in their state association and Utica National's Agents' E&O program. Let us earn your business!

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Basic Term Life - no medical underwriting necessary up to guaranteed issue limits
(only available with 100% group participation & employer paid premiums)

Voluntary Term Life - flexible face amounts of up to \$300,000 for you and your employees

Dependent Term Life - coverage amounts up to \$100,00 for spouses and \$10,000 for children



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For more information about PIA Trust Term Life insurance plans, please contact your local PIA Affiliate or call the Plan Administrator at (800) 336-4759. Additional information is also available on-line at www.piatruster.com.

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

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