







<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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Happy 241st birthday America.

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E&O Coordinator Joyce Royal



Happy Independence Day

Happy 241st birthday America. Your age is showing and lately you've been struggling to find footing. Your people are struggling with you and trying to make sense of life and lifestyles that now hit near supersonic speeds.

Trials aside, the United States of America is still the most beautiful experiment in a democratic republic ever devised and — judging by the number of people wanting to live here via immigration it still is a place of incredible freedom. The words "land of the free" still apply.

Happy Independence Day from the PIA NE IA, its board of directors and staff.

The Marijuana Car Crash Conundrum

To date eight states have legalized the recreational use of marijuana.

An analysis of auto crash data by the Highway Loss Data Institute found collision claims went up 2.7% since the legal sale began in those states. Institute senior vice president Matt Moore said, "We believe that the data is saying that crash risk has increased in these states and those crash risks are associated with the legalization of marijuana."

Pot proponents like Mason Tvert of the Marijuana Policy Project dispute the data. His worry is the study comparing what's happening in Washington, Oregon and Colorado to more rural states like Montana, Idaho and Wyoming that have smaller urban centers.

"The study raises more questions than it provides answers, and it's an area that would surely receive more study, and deservedly so," Tvert said.



Researchers at the Highway Loss Data Institute say they accounted for factors such as the number of vehicles on the road, age, gender, weather and if employment was involved. And Moore said the point of the study is to hopefully get legislators in other states to consider the impact of pot use in driving.

Kenton Brine is the president of the Northwest Insurance Council. His organization and insurers in the Northwest and in other parts of the country are keeping an eye on those claims. Insurers have been worried about the increase in claims that started rising in 2013 after several years of declining.

"It would appear, probably not to anyone's surprise, that the use of marijuana contributes to crashes. It would be difficult to say that marijuana is a definitive factor, lacking a citation, in a significant number of crashes to say that what we're seeing here is a trend," Brine said.

However, he noted marijuana is not the only concern factor. Distracted driving like texting and cellphone use is being noted. Then there's more people driving. The economy has improved and we have more extra cash for gasoline.

Carole Walker of the Rocky Mountain Insurance Information Association also has questions. She said the data from the Highway Loss Data Institute comes from claims stretching from January of 2012 to October of 2016.

TOP STORIES

"The problem here is that it's a pretty new experience. This is the first study that has been able to isolate legal pot as one of the factors," she said.

Russ Rader of the Insurance Institute for Highway Safety said his group's main concern remains alcohol and marijuana adds to the concern. "While we have proven countermeasures, proven strategies for reducing alcohol impaired driving, there are a lot of unanswered questions about marijuana and driving," Rader said.

Another question that has been tossed around is how to figure out if someone is marijuana impaired. AAA's safety foundation looked at the issue and found the THC limits being implemented by states have no scientific basis. The foundation worries that innocent people will be convicted.

A study released last year by AAA's safety foundation found legal THC limits established by states with legal marijuana have no scientific basis and can result in innocent drivers being convicted, and guilty drivers being released.

Source: US News

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The FBI's Internet Crime Complaint Center (IC3) took in 300,000 complaints from hacking victims in 2016. Business and individual losses hit \$1.33 billion. That's a 24% jump from 2015 numbers.

- \$360 million of that is losses to businesses who got tricked into wiring money to fraudulent email addresses.
- \$2.4 million is from ransomware attacks.

Fitch Ratings and A.M. Best say P&C insurers saw premiums written for cyber insurance rise 35% from 2015's figures. Premiums totaled \$1.35 billion and are expected to continue to rise in the future.

ह्नं cyber terrorism

The two firms also issued reports on who writes the most cyber insurance:

- AIG
- XL Group
- Chubb

The three write the most business and have a market share of 40%. The top 15 writers hold 83% of the market.

TOP 10

- Travelers
- Beazley
- CNA
- Liberty Mutual
- BCS Insurance
- AXIS Insurance Group
- Allied World

More than 130 insurers and insurance groups write cyber insurance and reported premium activity in 2016.

Fitch's report came with a warning and said the \$1.35 billion in premiums underestimates the exposure of insurers in a rapidly evolving world of cyber-attacks. So far insurers have been lucky and the payout percentage was 51.4% in 2015 but dropped in 2016 to 46.9%.

A.M. Best said ransomeware attack increases — which aren't as expensive — is one reason for the drop. And Jim Auden of Fitch Ratings said, "Take-up rates for cyber insurance are increasing with frequent reports of computer hacking incidents, including network intrusions and data theft, as well as high-profile ransomware attacks that are leading corporations to search for broader insurance protection against cyber threats."

The Best report also notes the top writers are shifting their emphasis to standalone policies and are leaving packaged policies. In fact, 67.9% of policies written in 2016 were standalone.

"This transition to standalone cyber policies may contribute to better pricing and reserving methods, which may ultimately lead to refinements in modeling tools and contribute to more accurate understanding of risk aggregation," A.M Best said in its report.

Both ratings services worry about insurers getting too much exposure because pricing and underwriting risks are still in flux and uncertain. And no one knows for certain that the predicted \$7.5 billion to \$20 billion market will arrive by 2020.

- The Fitch report is Cyber Insurance Market Share and Performance.
- The A.M. Best report is Cyber Line Expected to be One of the Leading P/C Growth Areas.

Sources: Carrier Management, Insurance Journal





Where employment is concerned, insurance underwriters are on the latest endangered species list. The Center for Business and Economic Research took a look at a number of industries and found insurance underwriters to be the fourth easiest to replace via automation.

TOP 10 "most automatable" jobs in the U.S.

- Data entry keyers
- Mathematical science occupations
- Telemarketers
- Insurance underwriters
- · Mathematical technicians
- Sewers, hand
- Tax preparers
- Photographic process workers and processing machine operators
- Library technicians
- Watch repairers

The report was done for the Rural Policy Institute's Center for State Policy at Ball State University by CYBR. The reason is because of the worry over automation and how it affects jobs and how foreign competition affects jobs. The research found one in four American jobs are at risk for foreign competition and half are vulnerable to automation.

Another factor? Wages. the 10 highest risk professions earn around \$40,000 a year while those with the lowest risk are at \$80,000.

CYBR's Michael Hicks said, "We cannot know the pace or the depth of automation and offshoring, but it is clear that large swaths of the American economy are likely to face these changes. Both trade and automation-related economic growth are hallmarks of a vibrant economy. But the social and political unease that accompanies large shocks felt by the workers is real."

You can click here to see the full report.

Source: Carrier Management

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Dodd-Frank's Stress Tests

The Dodd-Frank Act has been very unpopular with insurers and with insurance in general. Most of the ire has come from decisions by the super-secretive Financial Services Oversight Council (FSOC) that ended up tabbing AIG, MetLife and Prudential as systemically important financial institutions (SIFI) and more insurers were in the council's crosshairs.

Insurers and insurance organizations like the PIA lobbied hard during the formation of Dodd-Frank against including insurers in the same financially dangerous class as banks. The two industries have very little in common. Insurance is heavily regulated by state insurance departments and are — thus — subject to very strict financial regulations.

And banks? Well, you know the story.

As for insurers. AIG was a bit different story and everyone pretty much understood giving the company that designation. MetLife fought its designation in court and won. It's doubtful the Trump administration will appeal the judge's decision. Insurers like the idea of a watereddown Dodd-Frank that gets them out from under the FSOC thumb.

Banks hated Dodd-Frank right out of the chute. The extra supervision by the Federal Reserve and the extra financial rules didn't sit well with them. All have hated the annual stress tests. Most have been thrilled that the Trump administration and a now Republican-controlled Congress is going to try to do away with Dodd-Frank, or at the very least water it down.

Last week the nation's largest banks were stress-tested for the 7th time to see how they'd do under a severe economic hardship. The test is to determine whether they'd still be able to lend through a crisis.

The tests — if you've never heard — are tough for the 34 banks impacted by Dodd-Frank. This year's scenario places the banks in a global recession deemed severe. The U.S. unemployment rate is between 5.25% and 10%. The corporate lending world is under tremendous strain as is real estate. During this crisis, the bank drops \$383 billion in loan losses over nine quarters.

Fed governor Jerome Powell said, all the banks passed with flying colors.

"This year's results show that, even during a severe recession, our large banks would remain well capitalized. This would allow them to lend throughout the economic cycle, and support households and businesses when times are tough," Powell added.

That's also good news for the Senate Banking Committee and its Chairman Republican Sen. Mike Crapo of Idaho. His committee is looking into Dodd-Frank reforms and this is the kind of news needed to proceed. "We're engaged in an effort to identify statutorily where we can make things better. We need to get the right balance in our system so we can have the strongest economic engine that we possibly can," Sen. Crapo said.

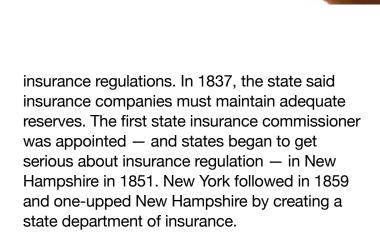
Source: The Hill

The History of Insurance in the United States & PIA's Opposition to Federal Regulation

According to Wikipedia, the first insurance company to operate in the United States was in Charleston, South Carolina in 1735. Benjamin Franklin helped found the first mutual insurance company to operate in the United States in 1752 and that company — Philadelphia Contributionship — is still in operation today some 265 years later. Like the first in the nation, Franklin's company focused on fire and made contributions toward fire prevention. It warned against some hazards and refused to insure some buildings that were a fire hazard like those made of wood.

The first insurance company in the country to sell stock in itself was the Insurance Company of North America. It was formed in 1792.

When it comes to laws governing insurance, Massachusetts was the first to implement



That moved the comprehensive regulation of insurance to the state level.

Since then — as you know — the regulation of insurance has grown. Up until the 1950s

insurance companies — for the most part — could only sell one line of insurance. Since then insurance has grown from small, local, single-line mutual companies to multi-line and multi-national conglomerates and holding companies.

Regulation was given to the states — formally — in 1945. A year before the U.S. Supreme Court declared insurance subject to federal jurisdiction under the Commerce Clause of the Constitution. An almost immediate response to that by Congress was the McCarran-Ferguson Act in 1945. It specifically declared insurance the province of the individual states and said it is in the public interest for it to be that way.

McCarran-Ferguson also said no federal law can be passed to invalidate, impair or supersede any law enacted by a state government. That's one reason PIA National has adamantly been against the current Federal Insurance Office and its attempt to take over some parts of the regulation of insurance. It is also why PIA National now opposes work the U.S. House of Representatives is doing on the reauthorization of the National Flood Insurance Program (NFIP).

The renewal effort includes a bill called the Financial Creating Hope and Opportunity for Investors, Consumers, and Entrepreneurs — or CHOICE — Act. It creates an Office of the Independent Insurance Advocate and places it — as the FIO is — within the U.S. Treasury and it expands the powers of the FIO.

PIA National Executive Vice President Mike Becker said, "This provision of the Financial Choice Act runs completely counter to the intent of Dodd-Frank reform by creating a new, expansive and unnecessary federal insurance bureaucracy with the potential to grow. The Independent Insurance Advocate could lead to a federal insurance czar with no supervision, who would be positioned to usurp our strong and effective system of state insurance regulation."

As you just read, since the founding of this country the state-based system of regulation has worked and has successfully protected consumers and created a competitive market for them.

"Congress has a mandate to rein in federal bureaucracies — not create new ones. We call on lawmakers to remove this provision from the Financial CHOICE Act. PIA opposes the creation of an Office of the Independent Insurance Advocate," Becker said.

PIA National's attitude is similar to that of the National Association of Insurance Commissioners (NAIC) who has also opposed the FIO and now the Independent Insurance Advocate. Both — the two organizations say — need to be done away with.

Jon Gentile — who is PIA National's vice president of government relations — said the new office has its own budget and can hire employees like attorneys, economists and analysts. The Treasury Secretary has little or no jurisdiction over the decisions made by this advocate to delay or prevent the issuance of any rule or the promulgation of any regulation by the Independent Insurance Advocate.

"We are struck by how powerful this position would be. This office could potentially grow in a manner that would lead to a federal regulatory bureaucracy," Gentile said.

NFIP Renewal

Getting Dangerously Close to September Deadline

These days Congress — especially the Senate — is kind of paralyzed. Issues like the ObamaCare repeal and replacement, and Russia and the November election, and other things have pretty much stopped the flood insurance renewal.

The House Financial Services Committee has passed some bills onto the full House but no action has been taken to date. The Senate Banking Committee is also looking at renewal bills but no action has been taken.

Then there's the August recess that's rapidly approaching. While Senate Majority Leader Mitch McConnell says the Senate will stay in session for most of it, the work the Senate will be doing then will focus on the Affordable Care Act and the Senate replacement bill.

The House will adjourn as planned.

PIA National wants reforms and wants to make sure independent agents continue to participate in the NFIP. In its position paper on flood insurance renewal, PIA National said, "The NFIP has been subjected to many financial challenges in recent years that have necessitated reforms, such as the Biggert-Waters Reform Act of 2012 and Homeowners Flood Insurance Affordability Act of 2014. PIA participated actively in both of the 2012 and 2014 reform efforts for the NFIP and continues to work actively to support strategies for ensuring a stable flood insurance market for property owners."



PIA is advocating the following:

- Working with Congress on legislative solutions to create sensible options for growing the private flood insurance market, promoting flood risk management policies, transitioning to risk-based rates and reforming the NFIP.
- Working with the Federal Emergency Management Agency (FEMA) to support solutions for eliminating the NFIP's debt and putting the program on a path to fiscal stability ahead of September 30, 2017, when the program is up for reauthorization.
- Participating in the Flood Insurance Producers National Committee (FIPNC), an advisory committee to the federal government on issues concerning the NFIP.

Here's the current worry. Steve Ellis of the Taxpayers for Common Sense heads a group of organizations working together to get solid reforms passed. Ellis said the National Flood Insurance Program (NFIP) expires on September 30th and no one wants to see it expire or go through a series of temporary extensions like what happened a few years ago.

"It's not exactly been the most productive Congress. It's getting closer and closer to the deadline." he said.

Both the House and Senate bills are looking at a long extension approaching 10-years in some proposals. Changes in the current system include getting the NFIP solvent, improving flood maps and helping with mitigation.

Plus, several proposals include a big dive into the private market.

The Senate bill — or at least one of them — wants a six-year renewal with annual increases capped at 10% from the current 25% jump. That same bill wants to also reduce agent and company commissions. The current rate is 30.9%. That would fall to 22.4%.

The House plan cuts commission to 28%.

PIA Florida's CEO Corey Mathews said the PIA can't support that. "It seems attractive to legislators to say, 'People must be profiting off this, let's just make them do it on thinner margins.' The problem with that is it's such a complex product to sell."

He thinks members of Congress need to rethink how they solve the NFIP dilemma. For one thing, it's \$24.6 billion in the red.

"The real solution is getting the program out of its deficit, getting more people to purchase flood insurance. Just because you're not required to have it doesn't mean you don't need it. If water rolls through your front door instead of a hole in your roof, you need flood insurance or you're not covered," Mathews said.

House Financial Services Chairman Rep. Jeb Hensarling of Texas said, "It is unsustainable" and wants the subsidized rates to go away as soon as possible.

Sources: PIA National, Tampa Bay Times





Featuring Bob Fulwider

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Bob Fulwider has worked tirelessly throughout his career on behalf of independent agents at the state and national levels since joining the family insurance agency in 1973. He has served on the Executive Committee of Independent Agents and Brokers of Iowa, including as President and State National Director, and has chaired the Farm Agribusiness, Personal Lines, Market Development and Government Affairs committees. Bob represented IIABA on the USDA Commission to Improve the Federal Crop Insurance Program and was invited by President Clinton to represent IIABA at the National Rural Conference.

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Agents & Carriers Underwriting



Information recently released from *Insurance Journal's* 2017 Channel Harvest Research 10th annual Agents' Views on How Carriers Can Compete & Win survey says independent agents want to talk more with carriers about underwriting.

And they don't just want to talk. They want carriers to listen. What's on the mind of independent agents? How and what carriers will underwrite.

The study checked in with more than 2,000 agents. Here's what they had to say about the four underwriting attributes — underwriting appetite, underwriting responsiveness, underwriting flexibility and underwriting expertise:

- 95% value underwriting responsiveness, flexibility and appetite most
- 94% said underwriting expertise is important or very important

Expectation is one thing. Performance is quite another. When it comes to expectations:

- 66% said their favorite carriers are better than average when it comes to expertise and responsiveness
- 57% said their favorites are better than average at underwriting appetite and flexibility

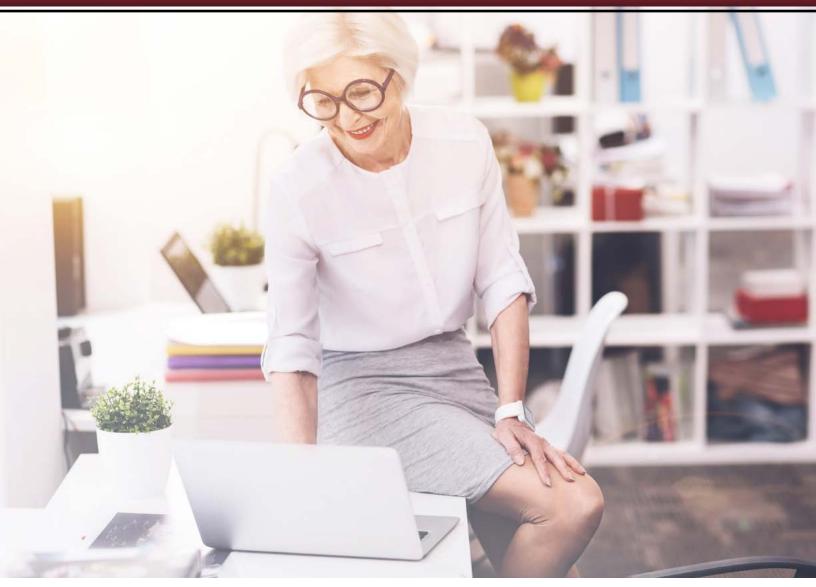
Regis Coccia who heads research for Channel Harvest said, "Agents tend to be more satisfied with their top carriers' underwriting expertise than their ability to take on certain risks and willingness to bend on terms and conditions. This could very well be a consequence of a soft market and the fact that business risks are continually evolving."

When compared to last year all four areas saw a decrease in satisfaction.

"The numbers suggest agents feel they're at a disadvantage and struggling with incomplete information when it comes to understanding what their carrier will write, and how much. The fact that agents rate their carriers higher on claims and customer service than underwriting indicates there's a greater anxiety at the start of the policy cycle, even before quoting begins," Coccia added.

By the way, if you can find a copy, the Channel Harvest survey also compared independent agent expectations to actual performance in pricing, customer service, claims survey and technology.

Source: Insurance Journal



More Are Now Working Beyond Retirement Age

They call them the golden years and those living them are defined as senior citizens. Those of us that are older might hate both descriptions. What is a "senior" citizen anyway other than a number?

For many of those in the so-called golden years work continues and there are a lot more than expected says a new report on jobs issued by the U.S. Department of Labor's Bureau of Labor Statistics. The numbers are surprising but not:

- In the 2nd quarter of 2017 a whopping 19% of those 65 and older are working at least a part time job
- · It's the highest ratio in 55 years
- In the 2nd quarter 32% of those 65 to 69 continued to be employed
- In the 2nd quarter 19% of those 70 to 74 were still working
- That's up from 11% in 1994

Here's an odd statistic. Those under 65 are working less and those over 65 working more. The prediction is that 36% of people 65 to 69 will be employed by 2024. That's up from 22% in 1994.

The big question is why. Some reasons:

- More people in those age brackets are healthier now than in the past
- · People are living longer
- Some just enjoy their jobs or careers and want to stay active

And then there are those that can't afford to quit working. They need the money:

- Longer lives and rising health care costs have made retiring more expensive
- Stagnant wages and pension declines are also contributing
- And a high percentage just haven't saved enough or invested wisely

On the still wanting to work front, the Employee Benefit Research Institute (EBRI) says 79% of those they checked in with want to keep working — at least part time — to help supplement retirement income.

A lot of older people are also now doing their own thing in their own businesses rather than work for an employer. One reason that's happening is employers — at least a large percentage of them — aren't interested in older workers.

And when it comes to insurance that might be a big mistake.

An organization called WAHVE (Work at Home Vintage Experts) says agencies and companies would do well to continue to employ some of those experienced workers who are thinking of retirement. The reason — says WAHVE founder, president and CEO Sharon Emek — is because it's really hard to get Millennials interested in working in insurance. She suggests not allowing what she calls the "boomer brain drain" and letting older underwriters, account executives and agents work from home.

"Many people are leaving the insurance workforce not because they don't want to work, they're leaving because they don't want to work in an office anymore, or they can't work in an office any longer ... or they're tired of driving two hours each way to work each day for the past 30 years," she said.

Emek went on to say, "We have to recognize that life has been extended — when you're 60 now, it's not like it was 30 years ago. Today, people at 60 are energetic, they work out and do yoga, they're smart, technologically savvy. They have a lot of wisdom and knowledge and they should not be put out to pasture. The industry needs to find creative ways to keep that talent."

She says the biggest positive about her organization is that she has placed several hundred-people wanting to keep working in insurance and that keeps talent the industry desperately needs in the game. "WAHVE gives them the opportunity to continue to do what they love, from home, and they can have that flexibility part time or full time. You can work from anywhere today. And it keeps that institutional knowledge in the industry, which the industry so desperately needs," Emek added.

Sources: Insurance Journal, Insurance Business America



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- Lessons Learned Helping you benefit from real-life claims examples, with insights into what was and wasn't done properly ... and the valuable lessons that resulted.
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- 2. **Complete registration.** You'll need your account or policy number, plus your ZIP code. You'll then be asked to enter some basic information and create a secure User ID and Password to use for future visits.
- 3. **Validate your account.** We'll send you an e-mail notification of your registration, and then you just follow some simple instructions to validate your new online account.

Questions? Contact your State Agents' Association, or your Underwriter at 800-274-1914.



Utica National Insurance Group®



11:00 am Registration

12:00 pm Shotgun 4 person scramble

402-392-1611 www.pianeia.com





Thursday, August 24th, 2017

Ashland, NE

Help us Insure the Future Agent by Attending!

Name			
	ne		
Address	City		State Zip
Phone ————	Fax		E-mail
Please put me in a fou	rsome with:		
1	2	3	4
Cost: \$95 Member		ncludes gre	een fees, cart, refreshments on the course,
Total enclosed \$	Pay by: Check	□Visa	☐MasterCard
Credit Card Number _			VCode
Name on card (print) _			•

DINNER ONLY RESERVATIONS ON REVERSE SIDE OF SHEET

DATE: Thursday, August 24, 2017

TIME: 11:00 a.m., Golf Registration

12:00 p.m., Shotgun - 4 Person Scramble

**Lunch is on your own.

5:30 p.m., Dinner/Awards at Clubhouse

WHERE: Iron Horse Golf Club

900 Club House Dr

Ashland, NE 68003

(402) 944-9800

Iron Horse Golf Club

900 Clubhouse Drive • Ashland, NE 68003 402-944-9800

Directions:

From Omaha

Take I-80 West to Exit 432. Take a Right and go 1/4 mile to Hwy 0, Turn Left onto Hwy 0. Entrance is approximately 0 miles on the Left side.

From Lincoln

Take I-80 East to Exit 420. Turn Left onto Hwy 63, follow approximately 3 miles to Hwy 6. Turn Right onto Hwy 6. Entrance is on Right side of road approximately 2.5 miles.

From Mahoney State Park and SAC Museum

Take Exit 426 to Mahoney State Park and SAC Museum. Go North West on Hwy 66 for 3 miles. Take Right into Iron Horse.



*Iron Horse Golf Club does require non-metal spikes and collared shirts.

Mulligan's for Sale!

We are also selling Mulligans. \$5 each *Limit 2/player*

All Proceeds go towards the Scholarship Fund!

A \$1000 scholarship is given away to a high school senior or young person currently attending college who is seeking a Business Degree with the intent of working in the insurance industry.

Help us Insure the Future Agent by Attending!

DINNER ONLY RESERVATIONS

Non-Golfing Guests: Your spouse, agency staff and favorite claims reps & guests are welcome to join for **Dinner at 5:30 p.m.** for **\$10 each**.

Name (s):		- 92 - 35 - 35 - 35 - 35	<u> </u>			
Agency/Company Name:	* * - 5 *-					
Address:		City:		State:	Zip:	
Phone:	Fax:		E-mail: _			

Autonomous Vehicle Safety Rules

States Worried

An interesting battle is brewing between states and the federal government. A U.S. House Energy and Commerce subcommittee headed by Republican Rep. Robert Latta of Ohio wants to allow automakers to let 100,000 vehicles loose on U.S. streets, roads and highways without meeting state auto safety standards.

Worse — at least from a state regulatory perspective — is Latta's insistence that states not be able to impose any safety rules on those autos. Since General Motors, Google, Tesla, Ford and others are building driverless vehicles, the need to figure this out is very real.

The manufacturers don't mind that states will keep registration, licensing, liability, insurance and safety inspection rules. That's fine but they want the federal government to act because they don't want states like California putting driverless rules upon their vehicles that may be different from what another state or states may want.

Changes may still be made in the new rules at the full committee level and that could happen sometime this week. The full House won't — if this passes committee and it is expected to pass — vote on it until September.

Under the measure, these automakers will be required to submit safety assessments to regulators but the rules will not require pre-marketing approval. The safety assessments must show the vehicles will function as intended and will contain full safety measures. However, the U.S.

Department of Transportation — who the automakers are reporting to — cannot put conditions on deployment.

As it stands now auto safety rules at the federal level bans the sale of self-driving vehicles. The federal government also has 75 safety standards for autos that have been written assuming someone will be at the wheel.

Self-driving vehicles are a whole new world and new rules will be necessary.

The concern of the states is road deaths. They've gone up 7.7% since 2015 to 35,200. It is the highest increase since 1966. In 2016, the number of traffic deaths rose 8% in the first nine months. And that bothers those in some states like California where Assemblyman Freddie Rodriguez wonders "why Washington would want us here in the states to not look at the safety standards — it should be up to every state."

Detroit Michigan Rep. Debbie Dingell is a Democrat from automaker state Michigan. She's perfectly happy with the bill and says it is a "strong but flexible regulatory framework." Dingell said it avoids what could be a patchwork of state rules that manufacturers may not be able to satisfy.

Source: Insurance Journal





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IronHorse

DATE:

Thursday, August 24, 2017

This is a great opportunity to have your name recognized by professional independent agents throughout the state. Sign up today to guarantee your choice of sponsorship!

WHERE:

Iron Horse Golf Club 900 Club House Dr Ashland, NE 68003 (402) 944-9800

TIME:

11:00 a.m., Golf Registration 12:00 p.m., Shotgun - 4 Person Scramble 5:30 p.m., Dinner/Awards at Clubhouse

Donate a Prize!

Your company can also show support for PIA by donating golf outing prizes or giveaway items!

Contact Gary@pianeia.com to donate prizes. Feel free to drop them off at the office, or at the golf outing.



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Hole sponsorships fill	up	quickly.
Reserve your hole toda	ay!	

Company Name	
Contact Person	to the second second
Address	
City/State/Zip	
Phone	PART OF THE PART O
E-mail	
Sponsorship Opportuni	ties:
☐ Beverage Carts	\$300
☐ Cart Sponsor	\$300
☐ Hole Sponsorship/E	xhibiting on Hole
\$150 without cart \$170	with cart
☐ Dinner Sponsor	\$300
☐ Beverage Sponsor	\$300
Total Enclosed \$	
Please check method of pa	yment:
□Check □Visa □MC	
Credit Card Number	
Exp. Date	
Signature	
I also want to Golf!!!	Over

Golf Registration ...

Return form to: Professional Insurance Agents of NE IA 920 South 107 Avenue, Suite 305 - Omaha, NE 68114 402-392-1611 or Fax 402-392-2228 Questions?? Email Lindsey at Frontdesk@pianeia.com

Over

IronHorse

Iron Horse Golf Club

900 Clubhouse Drive • Ashland, NE 68003 402-944-9800

Directions:

From Omaha

Take I-80 West to Exit 132. Take a Right and go 1/1 mile to Hwy 6, Turn Left onto Hwy 6. Entrance is approximately 6 miles on the Left side.

From Lincoln

Take I-80 East to Exit 420. Turn Left onto Hwy 63, follow approximately 3 miles to Hwy 6. Turn Right onto Hwy 6. Entrance is on Right side of road approximately 2.5 miles.

From Mahoney State Park and SAC Museum Take Exit 426 to Mahoney State Park and SAC Museum. Go North West on Hwy 66 for 3 miles. Take Right into Iron Horse.



A \$1000 scholarship is given away to a high school senior or young person currently attending college who is seeking a Business Degree with the intent of working in the insurance industry.

Register for the golf outing:

Cost: \$95 Member/\$100 non-member

**Dinner and awards at clubhouse immediately following golf!

List foursome here:

1.	2.	
3.	4.	THE PARTY OF

Please include payment for golf on reverse side.

Upcoming Events Calendar 2017

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

Date	Class/Webinar	Where	When
July 25-26, 2017	Ruble: Graduate Seminar	West Des Moines	Holiday Inn Hotel & Suites
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
August 8, 2017	CISR: Insuring Personal Auto Exposures	Des Moines	Hilton Garden Inn Des Moines/Urbandale
August 9, 2017	CPSR: Systems, Operations & Procedures	Omaha	Hilton Garden Inn- Omaha
August 15, 2017	Certificates and Additional Insureds: Navigating the Maze (NE)	NE/IA	Webinar: 12:00PM - 3:00PM
August 17, 2017	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto	NE/IA	Webinar: 8:00AM - 11:00AM
August 17, 2017	FLOOD INSURANCE	NE/IA	Webinar: 12:00PM - 3:00PM
August 17, 2017	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto (NE)	NE/IA	Webinar: 8:00AM - 11:00AM
August 21 - Oct 13, 2017	MERG: Commercial Lines Coverage Basics	Online	Online Course
August 21 - Oct 6, 2017	MERG: Make Your New Employee A Winner	Online	Online Course
August 22, 2017	CISR: Insuring Personal Residential Property	Davenport	Saint Ambrose University
August 22, 2017	CISR: Insuring Personal Residential Property	Davenport	Saint Ambrose University
August 22, 2017	Street Level Ethics (NE)	NE/IA	Webinar: 12:00PM - 3:00PM

August 23-25, 2017	CIC: Personal Lines Institute	Cedar Rapids	Cedar Rapids Marriott
August 23, 2017	Additional Insureds: The Quandry	NE/IA	Webinar: 12:00PM - 3:00PM
August 24, 2017	PIA Annual Scholarship Golf Outing	Ashland	Iron Horse Golf Club
August 24, 2017	How to be the Agent Advocate at Claim Time	NE/IA	Webinar: 8:00AM - 11:00AM
August 29, 2017	And the CHAOS Continues	NE/IA	Webinar: 8:00AM - 11:00AM
August 29, 2017	E&O Loss Prevention	NE/IA	Webinar: 12:00PM - 3:00PM
September 6, 2017	Regarding Ethics	NE/IA	Webinar: 1:00PM - 4:00PM
September 13-16, 2017	Fall Governance Meetings	Minneapolis, MN	Marquette Hotel, Minneapolis, MN
September 13, 2017	CISR: Agency Operations	Hiawatha	Kirkwood Linn Regional Center
September 13, 2017	CISR: Agency Operations	Hiawatha	Kirkwood Linn Regional Center
September 13, 2017	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
September 19, 2017	CISR: Dynamics of Service	Des Moines	Hilton Garden Inn Des Moines/Urbandale
September 19, 2017	Commercial Property Claims that Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
September 19, 2017	CISR: Dynamics of Service	Des Moines	Hilton Garden Inn Des Moines/Urbandale
September 20, 2017	Top 12 Coverage Countdown	NE/IA	Webinar: 12:00PM - 3:00PM
September 21, 2017	Man Vs. Machine	NE/IA	Webinar: 12:00PM - 3:00PM
September 26, 2017	Executive & Management Liability	NE/IA	Webinar: 12:00PM - 3:00PM
September 26, 2017	Farm Seminar 2017: Propping Up Your Property Placements & Ethics Awareness	York	Holthus Convention Center
September 27, 2017	Commercial Liability Endorsements To Watch Out For	NE/IA	Webinar: 12:00PM - 3:00PM
October 4 - 6, 2017	CIC: Commercial Multiline Institute	Lincoln	Marriott Courtyard
October 10, 2017	CPIA 2: Implement for Success	Omaha	Hilton Garden Inn- Omaha
October 11 - 13, 2017	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites
October 11-13, 2017	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites

October 11, 2017	Street Level Ethics	NE/IA	Webinar: 12:00PM - 3:00PM
October 11, 2017	CPIA 2: Implement for Success	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 13, 2017	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto	Iowa	Webinar: 8:00AM - 11:00AM
October 16 - December 8, 2017	MERG: Commercial Lines Coverage Basics	NE/IA	Online Course
October 16 - November 24, 2017	MERG: Delivering Quality Service (to the Customer and the Employer)	NE/IA	Online Course
October 18, 2017	CISR: Agency Operations	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 18, 2017	CISR: Agency Operations	Des Moines	Hilton Garden Inn Des Moines/Urbandale
October 19, 2017	Cyber Liability - the 21st Century Peril	NE/IA	Webinar: 12:00PM - 3:00PM
October 19, 2017	E&O Loss Prevention	NE/IA	Webinar: 8:00AM - 11:00AM
October 20, 2017	Insuring the Building Project - Builders & Risk Installation Coverage	NE/IA	Webinar: 8:00AM - 11:00AM
October 24, 2017	CPSR: Commercial Casualty	Kearney	Holiday Inn Express
October 24, 2017	Additional Insureds: The Quandry	NE/IA	Webinar: 12:00PM - 3:00PM
October 25, 2017	Construction Defects: Property Damage and the ISO CGL	NE/IA	Webinar: 12:00PM - 3:00PM
October 26, 2017	CISR: Personal Lines Miscellaneous	Davenport	Saint Ambrose University
October 26, 2017	CISR: Personal Lines Miscellaneous	Davenport	Saint Ambrose University
October 26, 2017	Current Trends & Changes: The Homeowner & Auto Marketplace	NE/IA	Webinar: 12:00PM - 3:00PM
November 2, 2017	Certificiates and Additional Insureds: Navigating the Maze	NE/IA	Webinar: 12:00PM - 3:00PM
November 6, 2017	FLOOD INSURANCE	Nebraska	Webinar: 12:00PM - 3:00PM
November 9, 2017	CISR: Commercial Casualty 2	Hiawatha	Kirkwood Linn Regional Center
November 9, 2017	CISR: Commercial Casualty 2	Hiawatha	Kirkwood Linn Regional Center
November 9, 2017	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
November 14, 2017	CISR: Insuring Commercial Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale
November 14, 2017	CISR: Insuring Commercial Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale

November 14, 2017	How to be the Agent Advocate at Claim Time	NE/IA	Webinar: 12:00PM - 3:00PM
November 14, 2017	Leases & Contracts Vs. The Insurance Policy	NE/IA	Webinar: 8:00AM - 11:00AM
November 15-17, 2017	CIC: Life & Health Institute	Omaha	Hilton Double Tree Omaha SouthWest
November 16, 2017	Top 12 Coverage Countdown	NE/IA	Webinar: 12:00PM - 3:00PM
November 28, 2017	Regarding Ethics	NE/IA	Webinar: 1:00PM - 4:00PM
November 30, 2017	Commercial Property Claims that Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
December 7, 2017	Street Level Ethics	NE/IA	Webinar: 12:00PM - 3:00PM
December 7, 2017	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto	NE/IA	Webinar: 8:00AM - 11:00AM
December 7, 2017	Street Level Ethics (NE)	NE/IA	Webinar: 12:00PM - 3:00PM
December 11, 2017	Commercial Liability Endorsements To Watch Out For	NE/IA	Webinar: 12:00PM - 3:00PM





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For more information about the PIA Trust Short Term Disability Income Insurance plan, please contact your local PIA Affiliate or call the Plan Administrator at (800) 336-4759. Additional information is also available on-line at www.piatrust.com.

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

** No minimum participation required