



Main Street

INDUSTRY NEWS

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Did you know?

Did you know 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/voiceofthecustomer.

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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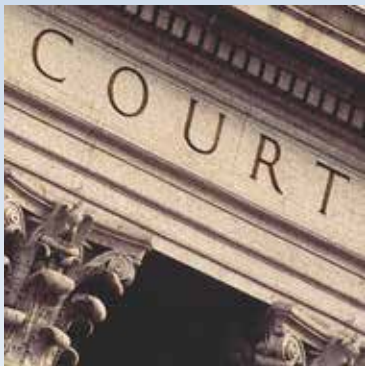


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Insurance's Newest Insuring Dilemma

MARIJUANA

States are falling into the legalizing marijuana line. Voters in Colorado were first to make it completely legal. Those votes were followed by approval in the states Oregon, California, Nevada and Alaska. Pot is also legal in Maine, Vermont and Rhode Island.

We may soon see cannabis legal at the federal level. The movement is growing and now has a powerful Democrat ally in Senate Minority Leader Sen. Chuck Schumer of New York. He's going to introduce legislation soon to decriminalize pot at the federal level.

Schumer has bipartisan support which pops the big prosecutorial balloon of Attorney General Jeff Sessions who said he was going to rescind the Cole Memo. That was the Obama administration decision to divert federal eyes off of pot use and let the states and voters within those states decide what they want to do with marijuana.

Charlie Aloviseti is a senior associate and corporate department co-chair at Vicente Sederberg LLC. He's going to speak at all three of the upcoming Cannabis Cover events. They're an insurance masterclass on marijuana that will happen on May 3rd in Denver, on May 15th in Las Vegas and on May 31st in Los Angeles.

Speaking to Schumer's decision, Aloviseti said, "The idea would be that this would defer to the states. The federal illegality would go away. It would become like any other business."

Right now Aloviseti said there are a lot of unknowns when it comes to commercial insurance and marijuana businesses. It is — after all — a unique product.

"You can't really transfer it between states and while there are national brands growing right now, you have different manufacturers in each state so the products aren't necessarily uniform at a national level. It's not like a product where I've got one facility in the US that's making all my products that are then shipped internationally. A brand could have multiple facilities producing products," he added.

Right now federal illegality is the biggest unknown factor for insurance from commercial liability to D&O.

"It could be that there's some chance that your property could be seized by a federal prosecutor, for example, so you're dealing with this additional unknown that's not the case in other industries. If you're concerned about federal enforcement risk, you do need to analyze it from a location perspective," Aloviseti said.

Then there's that all important exclusion that underwriters and brokers need to understand when writing commercial insurance for marijuana companies.

"The big one is, in the past and this has changed a little bit, there used to be an exclusion for claims related to violations of the Controlled Substances Act or violations related to psychoactive substances. A cannabis business is in the business of violating the Controlled Substances Act and it's in the business of selling a psychoactive substance, so you need to be aware the exclusion can't exclude your primary business," he said.

His advice for insurers is to enter the market carefully and understand the risks.

"I think it's an industry that is underinsured. There's an opportunity for people involved in the industry to get in at the ground floor of a fast growing industry that's spreading through the US," Aloviseti added.

Source: Insurance Business America



WHAT INSURERS WORRY ABOUT

Goldman Sachs Group has a unit that manages assets. That unit's management duties include watching over \$250 billion of insurer investments. Every year the unit also reaches out insurance executives — 300 of them this year — to find out what's on their worried minds.

The report said, "Insurers expressed a growing consensus that we are in the late stage of the US credit cycle. With rates expected to rise and equity valuations high, insurers are

concerned with achieving adequate returns without leaving their portfolios exposed in the event of a downturn."

Economic downturn is tops on the list and second is inflation.

Goldman Sachs says insurance execs plan to cut risk in equities and credit and increase the liquidity in their portfolios. Investments will drop in high-yield debt, tax-exempt municipal bonds and U.S equities. More money will be invested in infrastructure debt, commercial mortgage loans and corporate mid-market companies.

Here is some information on the survey and what the executives thought about a number of factors.

ECONOMIC SLOWDOWN / RECESSION IN THE U.S.

Biggest Risk	24%
Top Three Risk	54%

INFLATION

Biggest Risk	21%
Top Three Risk	48%

CREDIT & EQUITY MARKET VOLATILITY

Biggest Risk	19%
Top Three Risk	53%

U.S. MONITORY TIGHTENING

Biggest Risk	14%
Top Three Risk	38%

DEFLATION

Biggest Risk	0%
Top Three Risk	13%

Source: *Insurance Business America, Insurance Journal*



NAIC RANKS P&C PREMIUM LEADERS

The National Association of Insurance Commissioners (NAIC) released its analysis of the nation's property and casualty premium leaders in terms of market share. While we're going to focus on the top-15, the report lists the top-25.

The totals are from 2017 sales.

Direct written premium for the top-25 totaled \$638 billion in 2017. That's up from 2016's \$610 billion. In terms of doing business, the report also notes there are very few changes in ranking in 2017 when compared to 2016. The top seven remained in the same places they were the year before.

State Farm is still on top based on filings received by March 19th of this year and the figures are based on 97.25% of the total possible property and casualty filings.

You can find more information about the report on the NAIC website. The report looks at these lines of business:

- Personal auto
- Commercial auto
- Workers' compensation
- Medical professional liability
- Homeowners
- Other liability insurance

STATE FARM

Direct Premiums Written	\$64.90 billion
Direct Premiums Earned	\$63.99 billion
Marketshare	10.16%
Cumulative Market Share	10.16%

CHUBB

Direct Premiums Written	\$21.21 billion
Direct Premiums Earned	\$21.23 billion
Marketshare	3.32%
Cumulative Market Share	37.99%

BERKSHIRE HATHAWAY

Direct Premiums Written	\$38.41 billion
Direct Premiums Earned	\$36.83 billion
Marketshare	6.02%
Cumulative Market Share	16.18%

USAA

Direct Premiums Written	\$20.25 billion
Direct Premiums Earned	\$19.49 billion
Marketshare	3.16%
Cumulative Market Share	41.15%

LIBERTY MUTUAL

Direct Premiums Written	\$33.83 billion
Direct Premiums Earned	\$33.20 billion
Marketshare	5.30%
Cumulative Market Share	21.48%

FARMERS

Direct Premiums Written	\$19.86 billion
Direct Premiums Earned	\$19.79 billion
Marketshare	3.11%
Cumulative Market Share	44.26%

ALLSTATE

Direct Premiums Written	\$31.50 billion
Direct Premiums Earned	\$31.30 billion
Marketshare	4.93%
Cumulative Market Share	26.41%

NATIONWIDE

Direct Premiums Written	\$19.22 billion
Direct Premiums Earned	\$19.42 billion
Marketshare	3.01%
Cumulative Market Share	47.27%

PROGRESSIVE

Direct Premiums Written	\$27.86 billion
Direct Premiums Earned	\$26.42 billion
Marketshare	4.36%
Cumulative Market Share	30.77%

AIG

Direct Premiums Written	\$14.03 billion
Direct Premiums Earned	\$14.70 billion
Marketshare	2.20%
Cumulative Market Share	47.27%

TRAVELERS

Direct Premiums Written	\$24.88 billion
Direct Premiums Earned	\$24.47 billion
Marketshare	3.90%
Cumulative Market Share	34.67%

FARMERS

Direct Premiums Written	\$19.22 billion
Direct Premiums Earned	\$19.42 billion
Marketshare	3.01%
Cumulative Market Share	49.47%

ZURICH

Direct Premiums Written	\$13.02 billion
Direct Premiums Earned	\$12.84 billion
Marketshare	2.04%
Cumulative Market Share	51.51%

CNA

Direct Premiums Written	\$10.45 billion
Direct Premiums Earned	10.02 billion
Marketshare	1.64%
Cumulative Market Share	54.89%

THE HARTFORD

Direct Premiums Written	\$11.13 billion
Direct Premiums Earned	\$11.19 billion
Marketshare	1.74%
Cumulative Market Share	53.25%

AM TRUST

Direct Premiums Written	\$10.21 billion
Direct Premiums Earned	\$9.72 billion
Marketshare	1.60%
Cumulative Market Share	56.49%

Source: *PropertyCasualty360.com*

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The Federal Emergency Management Agency (FEMA) is looking at making some controversial changes to the National Flood Insurance Program (NFIP). The idea is to allow the owners of the homes destroyed by storms to have the government purchase the homes but let the homeowner retain ownership of the property.

Later the homeowner can rebuild on that property as long as the dwelling meets community flood management building codes.

The current rule says the NFIP can buy out the owner and keep the property which is turns into open space. This is an idea that is popular with environmentalists and flood plain managers. FEMA's rule for the NFIP was designed to limit future disaster costs by doing away with shelters in those flood plains.

For an agency with over \$30 billion in debt, it's not a bad idea.

Jenny Burke of FEMA is looking at the change and said the agency will take input on the idea until April 30th. She said it arose from the record storms experienced in the Gulf States last year and the need for some changes.

"Following Hurricane Harvey, there were discussions regarding direct to homeowner acquisitions. FEMA decided to collect

comments and input through the federal register notice process. We will review and evaluate all comments received during the comment period and determine the best path forward," she said.

Larry Larson of the Association of State Floodplain Managers is flabbergasted at FEMA's idea. "Why would you want to change the rules? That doesn't make sense. Once the federal government buys their property out, they should never have to pay disaster relief on that property again," Larson said.

So it's a natural — Larson adds — to keep a system in place that saves the taxpayers money.

The Natural Resources Defense Council (NRDC) agrees with Larson. Spokesman Joel Scata is one of the NRDC's lawyers. He said this defeats the whole goal of the buyout program. "The purpose of a buyout is to retire a property, so there's no structure on there anymore that's at risk of flooding," Scata noted.

Opponents say the real reason behind this is because the buyouts create open space and open space does not bring dollars into a jurisdiction's tax base. It eliminates them.

Source: *PropertyCasualty360.com*

SHOOTER EVENTS

EXPENSIVE FOR BUSINESS

These days all too frequently TV and newspaper headlines tell of a new shooting at a business or a school. Active shooters have a huge impact on the business of those businesses and school enrollment.

This is where insurance comes into play. Barry Fleishman who is an attorney and principal of Shapiro, Lifschitz & Schram said looking at business and in the case of the Las Vegas shooter, visitors cancelled reservations at Mandalay Bay and nearby hotels on Las Vegas' famed strip.

"There's been a recent — in the past several years — increase in interest in developing products in the insurance industry on the lone-wolf, active-shooter policy for property business interruption insurance," Fleishman said.

In the case of the Mandalay Bay, Fleishman said — In addition to the brand damage — much of the hotel was closed during the investigation. "Each example is going to have its own facts that are going to determine negligence and liability," he added.

The problem is insurance does not have a lot of actuarial history for live shootings.

"Insurance companies have been dealing with fires and explosions and workers' place of employment accidents and car accidents for decades, and they have an actuarial history that is reasonably good at coming up with what the ultimate costs are going to be from a particular accident, and that's what the premiums are based upon," he said.



Costs and business losses are different from each event.

"There are knowns, there's unknown-knowns, and then there's unknown-unknowns. And an event like this where you don't have a lot of experience, there are a lot of unknown-unknowns that become very expensive. The event is just so unanticipated, you can't plan out where all of your expenses are going to come from," Fleishman said.

He says carriers are pretty good at publicizing this kind of insurance and suggests that agents and brokers get educated on the subject and find ways to educate their clients on what's included in their insurance and that kind of insurance does exist and it ought to be offered as a full-service product to businesses.

"They're [carriers] not just doing it in terms of, 'here's the coverage that you get if something happens.' They're also marketing it in terms of, 'if you buy it, there will be training for your employees. If you buy it, we'll work with you on risk mitigation. If you buy it, we'll work with you on crisis intervention and how to deal with all the first responder and initial response issues that you otherwise would not know how to deal with it. It's going to give them a wider degree of protection than they might have thought,'" Fleishman concluded.

Source: Insurance Business America

PASSWORDS

WE ARE SO CARELESS



Twitter says your password — assuming you use Twitter and tweet — is possibly compromised. No hack was reported by Twitter but passwords have been exposed. The company did a fix and removed non-encrypted passwords from the system and Twitter is working on a permanent fix to make sure it never happens again.

To ease your mind if you are a user, Twitter said an internal investigation is happening and “shows no indication of breach or misuse by anyone ... [there is] no reason to believe password information ever left Twitter’s systems or was misused by anyone.”

Even with no compromise evident, Twitter suggests you change your password anyway.

While it’s nice of Twitter to warn you, the company is being heavily criticized. Phil Libin is a venture capitalist and startup business founder. He lashed out immediately and said

there is no reason at all for a company to store passwords in plain text or in internal files.

In his tweet, Libin said, “This is not a breach. It’s significantly worse. This kind of bug seems grossly negligent at best. There’s no reason for a plaintext password to ever be written to a file. It’s not even the lazy way to code a password handler. It took effort to make this mistake.”

Twitter’s Chief Technology Officer Parag Agrawal fired back and said the company did not have to disclose the problem at all. However, it decided to share the information to help its users make an informed decision about their account.

Not only are companies — like Twitter — careless, but we are personally careless with passwords as well. A study by Munich Re’s The Hartford Steam Boiler Inspection (HSB) says 44% of us use one to five passwords to access all of our online applications.

Some of us use the same password for multiple accounts.

Even worse, HSB says we don’t store our passwords all that safely either. Instead of a secure password management app, we use a sticky note. HSB considers that practice very dangerous.

In the question, it asked — do you use a password organizer — HSB found some interesting facts:

- Just 16% use a password organizer
- 80% don’t

Many store their passwords other places

- Smartphones
- Computer documents
- Notebooks
- Planners

- Slips of paper
- Emails they send to themselves

HSB Vice President Timothy Zeilman said one lady said she kept her passwords on recipe cards. Another — a business owner — had universal passwords used by everyone in the company and were written down in a place where everyone could see it.

He says passwords need to be strong and need to be stored in a secure or encrypted location. “Better yet, use passphrases, choosing random common words that don’t occur together in everyday speech,” he said.

To emphasize the problem HSB said all you have to do is note how many people have

been attacked and hacked. It’s 32% in the last 12 months. Carelessness — Zeilman — said is the reason.

- 81% said they had an unwanted virus or other software implanted
- That’s up from 69% a year ago
- 42% reported software or operating system damage

By the way, click here for a link for a review of password protection apps. We aren’t endorsing any of them and recommend you do your research before getting one.

Sources: *Business Insurance America, PropertyCasualty360.com*

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SELLING ON LINE

THE GOOD, THE BAD & INSURANCE

Insuron polled 2,400 small business owners recently and found a third of them are using Amazon and eBay to sell their wares and to reach customers. That's not surprising considering a recent Kiplinger forecast says web sales are going to jump at least 15% this year.

Jeff Somers is Insureon's president. He said what 31% of these businesses don't have — and it's dangerous — is product liability insurance. That 31% needs to pay attention because while just 2% of firms report products that have caused injury or illness, a lawsuit over one or both could cost somewhere between \$4,000 and \$190,000.

In an interview with ***Insurance Business America*** Somers said, "We find that 74% of small businesses are underinsured today, so they don't have the necessary insurance in place. They may have some insurance, but not everything they need in order to really cover their business comprehensively. Forty

per cent (40%) are completely uninsured. They're not completely aware of exactly what they need in order to operate their business without risking everything that they've put into their business to begin with."

He said a big part of the problem is most businesses just assume they aren't selling a defective product so why get insurance? That's a bad place to be Somers said when your entire livelihood and future depend upon that business.

"Given the fairly limited resources most small businesses have, all it takes is one claim against their business to potentially put them out of business," he said.

Somers suggest that agents and brokers pay attention to those they interact with in their community and check in with them to see whether they are properly insured or not.

Source: *Insurance Business America*



We hear a lot about how dangerous distracted driving can be and how many people are killed or seriously injured by distracted drivers. So how do insurers view the act? Not all that kindly.

The average cost added to an insurance policy is \$226 per year — or 16%.

This information comes via insurance consumer website The Zebra. The website says the

practice of yacking on the phone while driving is growing in insurance worry because two years ago the cost to the insured was \$23.

Ironically, as dangerous as cellphone use while driving is, there are other activities behind the wheel that will get more insurance attention and much higher rates. In fact, it's quite low on the list of what will generate a bigger insurance rate hit.

THE LIST

DUI	\$1,095
Fender Bender — Your Fault	\$421
Passing a school bus	\$386
Driving too slowly	\$345
Improper passing	\$326
Illegal turn	\$313
Being 80	\$310
Speeding	\$300
Distraction	\$226 — up \$23 in 2015
No seatbelt	\$61

The Zebra's Alyssa Connolly said, "The distracted penalty was shocking to us. It seems incredibly low. ... and I don't think most people know you can even get a ticket for driving too slowly."

To be fair to insurers, it takes awhile to get a rate raised. Any large jump must be accompanied by data to prove the rise is necessary. There isn't a whole lot of data on distracted driving so the average increase for distracted driving is slow to catch up with the seriousness of the action.

By the way, being too old or too young is problematic, too. An 80-year old will pay 22% more than the average driver and an 18-year old — or their parents — will pay three-times the national average for their insurance.

The website also finds — interestingly — that underwriters aren't all that impressed with the safety technology that's finding its way into autos. Most will not reduce rates for vehicles with blind-spot warnings and other driver alert systems.

Sources: *PropertyCasualty360.com*,
Insurance Business America



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THE HIGH COST OF WORK INJURIES

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TOP CAUSES & COSTS

OVEREXERTION
Rose 23.4% and costs increased \$13.7 billion
FALLS ON SAME LEVEL
Jumped 19.2% and the cost rose to \$11.2 billion
STRUCK BY OBJECT OR EQUIPMENT
Is up 9.1% and the cost is \$5.3 billion
OTHER EXERTIONS OR BODILY REACTIONS
Rose 7.2% the cost is \$4.2 billion
ROADWAY INCIDENTS INVOLVING MOTOR VEHICLES
Increased 5.5% and cost \$3.2 billion
SLIP OR TRIP WITHOUT FALL
Is up 3.9% and the cost is \$2.3 billion
CAUGHT IN OR COMPRESSED BY EQUIPMENT OR OBJECTS
Rose 3.6% and the cost is \$2.1 billion
STRUCK AGAINST OBJECT OR EQUIPMENT
Jumped 3.5% and cost \$2.0 billion
REPETITIVE MOTIONS INVOLVING MICROTASKS
Up 2.6% and the cost is \$1.5 billion



Liberty Mutual's James Merendino said the survey helps employers, risk managers and safety professionals improve workplace safety. It does it by highlighting its financial impact and focusing resources on the leading causes of serious work-related injuries and illnesses.

"While over-exertion continues to be the leading cause of serious workplace injuries, falls account for a growing proportion of losses. To effectively improve safety, each employer needs to understand the root causes of the most serious workplace injuries they experience, and the ways to effectively mitigate these through training, equipment and work



OUCH!

design. Insurance companies, brokers and agents can be a key resource to employers in these efforts,” he said.

Statistics come from the U.S. Bureau of Labor Statistics (BLS) and the National Academy of Social Insurance. Liberty Mutual and BLS injury data. The data is analyzed to determine which events caused employees to miss six or more days of work. The Index then ranks those events by total workers compensation costs, which include medical and lost-wage payments.

Each Index is based on data three years prior. Accordingly, the 2018 Index reflects 2015 data.

Source: *Insurance Journal*,
Insurance Business America



Surnames IN YOUR STATE

Insurance is serious business. It's also a lot of fun. Writing about insurance can be fun and it can also be serious. **Weekly Industry News** tends to focus on serious insurance stories but once in a while it's fun to take a look at something more fun than facts, figures and statistics.

That said, this story is about facts, figures and statistics but it's fun facts, figures and statistics. We ran across this in an Ancestry.com ad the other day and found it fascinating. It has to do with surnames.

The most common surname in the country is Smith. It's followed by Johnson, Miller, Jones, Williams and Anderson. Brown is another one but you'll find more Andersons than Browns in the Northwest. It's more of an East coast name.

The Southwest states have more variety. Arizona, New Mexico, California and Texas have more Latino last names than anything else so Garcia, Hernandez, Martinez and Chavez outnumber Smith, Johnson, Miller, Jones, Williams and Brown.

Most found surnames in NE & IA

NE — Johnson, Smith, Miller

IA — Smith, Williams, Anderson

Source: *ancestry.com*



A WHOLE NEW BALLGAME



PROFESSIONAL INSURANCE AGENTS

Nebraska & Iowa
2018 CONFERENCE



GOLF AGENDA

Thursday, June 7, 2018	
10:00 AM	Complimentary Shuttle Departs Marriott Capitol District for Dodge Riverside Golf Club. Bell staff will hold luggage for check-in.
10:00 AM	Registration and Bloody Mary Bar Open
11:00 AM	Shotgun Start at Dodge Riverside Golf Club
4:30 PM	Golf Awards and Prizes at Dodge Riverside Golf Club
5:00 PM	Complimentary Shuttle Returns to Marriott Capitol District

CONVENTION AGENDA

Thursday, June 7, 2018	
6:00 PM – 7:00 PM	Welcome Hospitality Suite with the Past Presidents. All are invited to kick-off the 2018 PIANEIA. Convention with our Past Presidents.
7:00 PM – 10:00 PM	Annie's Irish Pub Featuring Blazin' Pianos Join President Jeff Brehmer as he welcomes everyone to the 2018 PIANEIA Convention. Annie's Irish Pub is located a few steps from the Marriott in the new Capitol District. Two Blazin' Pianos will be taking requests and belting tunes at what is sure to be a hot event. Complimentary beer and wine from 7 PM - 8 PM.
Friday, June 8, 2018	
7:00 AM	Early Bird Morning Run-Walk Enjoy the fresh air along the scenic Missouri Riverfront and across the Bob Kerry Pedestrian Bridge into Iowa...and back, of course.

7:30 AM – 8:30 AM	Breakfast
8:30 AM – 11:30 AM	How to Turn Your Technical Knowledge into Dollars! An overview of the 3-part Insurance Success Seminars which leads to the Certified Professional Insurance Agent designation. Presented by Sam Bennett, CIC, CPIA, AFIS. 3 P/C CE Hrs approved.
11:30 AM – 1:30 PM	Complimentary Professional Photo Station Digital photos will be provided to you for use on resume, business and social media websites.
11:30 AM – 12:30 PM	Lunch & Awards <ul style="list-style-type: none"> • High School Scholarship Recipient • Agent of the Year • Company of the Year • Installation of Officers
12:30 PM – 12:50 PM	Jim Scheer, Speaker of the Nebraska Legislature & PIA Member <i>*tentative</i>
12:55 PM – 1:10 PM	Jon Gentile, VP, Government Relations for National Association of Professional Insurance Agents. Get the most current industry updates from Capitol Hill.
1:15 PM – 4:15 PM	Personal Lines and the Sharing Economy – “I’m Gonna Uber To An Airbnb – What Can Possibly Go Wrong?” Explore how personal lines coverage forms respond to property and liability exposures for activities in which insureds share such property as homes, autos, watercraft and/or recreational vehicles. Presented by Sam Bennett, CIC, CPIA, AFIS. 3 P/C CE Hrs approved.
2:30 PM – 2:45 PM	Gary Baumann Retirement Toast After 49 years in the insurance industry, Gary is retiring. Join us for a specialty beverage named in honor of Gary and toast this friend and gentleman.
4:15 PM	Adjourn

EXPERIENCE OMAHA

As excitement builds during the PIANEIA convention in the days leading up to the College World Series, TD Ameritrade Park stands ready to play ball two blocks north of the Marriott.

Omaha's new entertainment destination, the Capitol District, features a modern twist on the town square. Watch the CWS play-offs on the outdoor screen. Explore the cobblestone streets of the Old Market District and Omaha Summer Arts Festival 2018...all within a five-minute stroll.



JOIN US THIS JUNE

Register online at www.pianeia.com

Registration Deadline: 06/01/2018

For more information, please
call Lindsey at (40) 392-1611 or
email frontdesk@pianeia.com.

CONGRATULATIONS FOR YOUR EARNED DESIGNATION

The Professional Insurance Agents NE IA would like to congratulate everyone who has earned a designation from The National Alliance in 2017.



CIC Designation

Ms. Courtney Bausch, CIC
UFG Ins.
Cedar Rapids, IA

Ms. Lori J. Brocka, CIC
LSB Financial
Adel, IA

Ms. Karen S. Campbell, CIC, CISR
Midwest Insurance
Urbana, IA

Mr. Brendan P. Cortesio, CIC
Nationwide Insurance
Altoona, IA

Ms. Ashley Feters, CIC, CISR
Holmes Murphy & Associates
Waukee, IA

Mr. Mitchell Louis Freshour, CIC
Weber Insurance Agency
Columbus, NE

Mr. Christopher K. Hedman, CIC
Nationwide Insurance
Des Moines, IA

Mr. Andrew Hughes, CIC
Asset Pros
West Des Moines, IA

Ms. Sierra N. Kestel, CIC
United Fire Group
Cedar Rapids, IA

Mr. Derrick Lee Parsons, CIC
English Insurance Agency Inc
Dyersville, IA

Ms. Jessica J. Williams, CIC
Grinnell Mutual Rein Company
Grinnell, IA

CISR Designation

Mr. Miles Lee Berte, CISR
Pharmacist Mutual
Algona, IA

Ms. Ranae Marie Hunter, CISR
Pharmacist Mutual Companies
Algona, IA

Ms. Amy Lynn Shuppy, CISR
Molyneaux Insurance
Bettendorf, IA

Ms. Samantha Jo Spilman, CISR
True North Companies LC
Cedar Rapids, IA

CISR Elite Designation

Ms. Sara S. Martensen, CISR Elite
TRICOR Insurance, Inc
Benton, IA



PIA and The PIA Partnership Present:

CYBER 101

CYBER RESOURCES
CREATED ESPECIALLY
FOR PIA MEMBERS

Essential Information You and Your Clients Need to Know About Cyber



CYBER 101 is a toolbox of educational resources to help educate agents, CSRs, and their clients about the seven most common cyber risks faced by small and mid-sized businesses as well as the business practices and insurance coverages that can help reduce those risks. Topic-specific PIA member webinars and resources are available, including:

- Interactive claims examples



- Customizable general cyber educational materials



Cyber 101's Seven Key Topics:

- fraudulent funds transfer
- extortion/ransomware
- social engineering
- business interruption
- data breach/privacy
- network security
- website media liability

Gain the confidence you need to talk to your clients about cyber risks and coverages!

Thank you to
The PIA Partnership companies:



The PIA Partnership

Visit: www.pianet.com/pia-partnership/cyber101

Upcoming Events Calendar 2018

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

Date	Class/Webinar	Where	When
June 5, 2018	Current Trends & Changes: The Homeowner & Auto Marketplace	NE/IA	Webinar: 12:00PM - 3:00PM
June 7 - 8, 2018	2018 Convention: A Whole New Ballgame - Convention Registration	Omaha	Omaha Marriott - Capitol District
June 7, 2018	2018 Convention: A Whole New Ballgame - Dodge Riverside Golf Registration	Council Bluffs	Dodge Riverside Golf Club
June 11 - July 27, 2018	MERG: Delivering Quality Service (to the Customer and the Employer)	Online	Online Course
June 13, 2018	A Walk Around the Farm - Farm Property Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
June 19, 2018	CISR: Agency Operations	Hiawatha	Kirkwood Linn Regional Center
June 20, 2018	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 12:00PM - 3:00PM
June 20 - 22, 2018	CIC: Commercial Casualty Institute	Cedar Rapids	Cedar Rapids Marriott
June 21, 2018	Street Level Ethics	NE/IA	Webinar: 12:00PM - 3:00PM
June 26, 2018	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
June 26, 2018	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto	NE/IA	Webinar: 12:00PM - 3:00PM
June 27, 2018	CISR: Elements of Risk Management	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
July 11, 2018	CISR: Commercial Casualty 2	Davenport	Saint Ambrose University
July 17, 2018	Cyber Liability - the 21st Century Peril	NE/IA	Webinar: 12:00PM - 3:00PM
July 17, 2018	Scary CGL Exclusions	NE/IA	Webinar: 8:00AM - 11:00AM
July 18 - 20, 2018	CIC: Commercial Property Institute	West Des Moines	Holiday Inn Hotel & Suites
July 18, 2018	CISR: William T. Hold: Advanced Learning Seminar	Des Moines	Hilton Garden Inn Des Moines/Urbandale
July 19, 2018	Additional Insureds: The Quandry	NE/IA	Webinar: 12:00PM - 3:00PM
July 23, 2018	Your Agency Online: Communication Cure or E&O Plague?	NE/IA	Webinar: 12:00PM - 3:00PM

July 25, 2018	Street Level Ethics	NE/IA	Webinar: 12:00PM - 3:00PM
July 25, 2018	New Technologies, New Risks - Drones, Home and Ride-Sharing	NE/IA	Webinar: 8:00AM - 11:00AM
July 26, 2018	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
July 31, 2018	Commercial Property Claims that Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
July 31, 2018	Insuring the Building Project - Builders & Risk Installation Coverage	NE/IA	Webinar: 8:00AM - 11:00AM
August 1, 2018	FMO: E&O Reasons & Solutions (FREE CE FOR MEMBERS)	NE/IA	Webinar: 9:00AM - 12:00AM
August 8, 2018	Contractors, Contractors, Contractors	NE/IA	Webinar: 12:00PM - 3:00PM
August 8, 2018	CPSR: Systems, Operations & Procedures	Omaha	Paul Davis Restoration
August 9, 2018	Certificates of Insurance and Additional Insureds: Making Sense of It	NE/IA	Webinar: 8:00AM - 11:00AM
August 14, 2018	A Walk Around the Farm: Farm Liability Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
August 15, 2018	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
August 22 - 24, 2018	CIC: Agency Management Institute	Lincoln	Marriott Courtyard
August 22, 2018	The New ISO Personal Auto Policy: A Look Backwards and a Look Forwards	NE/IA	Webinar: 12:00PM - 3:00PM
August 22, 2018	CISR: Insuring Personal Residential Property	Hiawatha	Kirkwood Linn Regional Center
August 28, 2018	Excess and Umbrella Fundamentals Plus	NE/IA	Webinar: 12:00PM - 3:00PM
August 28, 2018	CISR: Commercial Casualty 2	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
August 30, 2018	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
September 6, 2018	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 8:00AM - 11:00AM
September 6, 2018	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto	NE/IA	Webinar: 12:00PM - 3:00PM
September 12, 2018	CISR: Personal Lines Miscellaneous	Davenport	Saint Ambrose University
September 13, 2018	Street Level Ethics	NE/IA	Webinar: 12:00PM - 3:00PM
September 17, 2018	CPIA 2: Implement for Success	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
September 25, 2018	Home Business vs. Home Insurance	NE/IA	Webinar: 8:00AM - 11:00AM
September 26, 2018	CISR: Personal Lines Miscellaneous	Hiawatha	Kirkwood Linn Regional Center

September 27, 2018	Your Agency Online: Communication Cure or E&O Plague?	NE/IA	Webinar: 12:00PM - 3:00PM
October 2, 2018	CISR: Insuring Commercial Property	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
October 3 - 5, 2018	CIC: Commercial Multiline Institute	Cedar Rapids	Cedar Rapids Marriott
October 16, 2018	CPIA 2: Implement for Success	Omaha	Paul Davis Restoration
October 17 - 19, 2018	CIC: Commercial Multiline Institute	Omaha	Omaha Marriott Hotel
October 25, 2018	CISR: Insuring Commercial Property	Davenport	Saint Ambrose University
November 6, 2018	CISR: Commercial Casualty 1	Hiawatha	Kirkwood Linn Regional Center
November 13, 2018	CPIA 3: Sustain Success	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
November 14, 2018	CISR: Dynamics of Service	Des Moines	Hilton Garden Inn Des Moines/Urbandale
November 14 - 16, 2018	CIC: Personal Lines Institute	West Des Moines	Holiday Inn Hotel & Suites
November 16, 2018	CPIA 3: Sustain Success	Omaha	Paul Davis Restoration

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"I haven't yet decided if I'm staunchly in favor, or staunchly opposed. But rest assured, however I vote, it will be staunchly."

Count on us to be there, there ...



A strength that sets EMC apart from other insurance companies is the local service we provide.

We cover policyholders in more than 45 states and we have **20 offices strategically located around the country**. So when you partner with us, you not only get the stability of one of the country's top insurance organizations, but you also get a familiar face close to home.

We look forward to seeing you soon.

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The PIA Branding Program

Advertising that helps set PIA members apart from — and above — their competition.

Your heart is on Main Street.
Is your insurance agent?

When you're buying insurance, closer to home is definitely better. As your local Professional Insurance Agents, we can provide competitive rates on your insurance needs. But unlike 800 numbers and websites, with us that's just the beginning.

OUR LONGTIME CUSTOMERS RELY ON US FOR:

- > **A choice of companies to better fit your unique needs.** Where single-company agents, 800 numbers, and websites fit a policy to you, we represent a number of quality companies that offer different policies and optional endorsements. That choice adds up to better coverage for you.
- > **Personal support and service.** Whether you have a question about coverage or need to submit a claim, we're here for you — over the phone or face-to-face. To us, you're not just a name, you're a neighbor.

If you have a new insurance need or simply want to know why so many of your neighbors come to us when they want to insure the things they value, please call us or stop by our office.



They end at competitive rates.
We begin there.

As your local Professional Insurance Agents, we're glad to provide you with competitive rates on your insurance needs. But unlike 800 numbers and websites, with us that's just the beginning.

OUR LONGTIME CUSTOMERS RELY ON US FOR:

- > **A choice of companies to better fit your unique needs.** Where single-company agents, 800 numbers, and websites fit a policy to you, we represent a number of quality companies that offer different policies and optional endorsements. That choice adds up to better coverage for you.
- > **Personal support and service.** Whether you have a question about coverage or need to submit a claim, we're here for you — over the phone or face-to-face. To us, you're not just a name, you're a neighbor.

If you have a new insurance need or simply want to know why so many of your neighbors come to us when they want to insure the things they value, please call us or stop by our office.




Running your business is tough enough without worrying about insurance.

Your plate's full running your business. When it comes to insuring it, let us lighten the load. We understand that just like every industry is unique, so is every business. We have the experience and resources available to answer your questions and provide useful coverage options.

As your local Professional Insurance Agents, we don't just sell insurance. We forge a relationship.

By partnering with us, you've got someone in your corner looking out for your business.

Whether you are starting a new business or expanding an old one, concerned about a legal requirement or simply want to see why so many other local businesses come to us for their insurance needs, please call us or stop by our office. When it comes to insurance for your business, we're happy to do the heavy lifting.



Local advertising for Local Agents Serving Main Street AmericaSM

How does a Professional Insurance Agent separate himself or herself from the pack in a crowded insurance marketplace? Simple. By taking advantage of PIA's new print advertising program.

PIA has created a series of ten print advertisements that PIA members can run in local publications or print as flyers. These ads focus on the combination of choice and personal support and service that make PIA members **Local Agents Serving Main Street AmericaSM**.

These attractive ads can be customized with agency logos and contact information and (optionally) a company logo. There are four general agency ads, two homeowners ads, two auto ads and two commercial lines ads, with numerous variations, sizes, color as well as black and white ads, making a total of 227 ads in all.

Best of all, this powerful branding tool is **available free and exclusively to PIA members**, as part of their PIA membership. **Company sponsorship of the PIA Branding Program is also free.**

Learn More

Whether you're a PIA member now, you're an agent who has yet to join, or you're interested in company sponsorship, head on over to PIA National's website to see the ads and get all the details about the PIA Branding Program: **www.pianet.com/piabradingprogram**



National Association of Professional Insurance Agents

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