



# Main Street

## INDUSTRY NEWS



## INSIDE



*The Annual National Underwriter /  
PIA Agent Survey » 7*

*Information to Share with Your  
Homeowners & Business Clients » 11*

*Holiday Parties: They're on  
Their Way, or Are They? » 17*

*Millennials and Basic Insurance » 23*

*Robocalls: A Growing Problem » 28*



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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](http://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](http://www.pianet.com/joinpia).



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# Contents

## **The Annual National Underwriter / PIA Agent Survey | 7**

PIA National and **National Underwriter** is about ready to start the 2019 Independent Agent Survey. This is the third time the association and the publication have partnered to find out what independent agents are thinking.

### **Controversy:**

#### **Small Business & Health Insurance | 8**

Small businesses around the country are shopping for health insurance. In some states for the first time since the advent of ObamaCare, you may have the choice of joining forces with other businesses to buy cheaper insurance.

### **Information to Share with**

#### **Your Homeowners & Business Clients | 11**

**U.S. News & World Report** recently published an article about what insurance agents wish their clients knew about homeowners insurance. When you think about it, this advice can also apply to business clients.

### **Writing: As in Grammar, etc. is Costing Insurers | 14**

A lot of underwriting is done via the copy-and-paste method. The client needs a particular type of insurance — or something similar — that another client has obtained. So to save time, the underwriter copies the text of that policy and pastes it into the new one.

### **Holiday Parties:**

#### **They're on Their Way, or Are They? | 17**

It's that time of year. The annual company holiday parties start just after Thanksgiving and last through just after the new year. This year — however — there may not be as many.

### **Cyber Threats:**

#### **Small Business Still Not Prepared | 20**

It's been a year since the WannaCry ransomware struck. In a four-day period it attacked 300,000 computers, and cost businesses and individuals billions of dollars.

## **Millennials and Basic Insurance | 23**

Liberty Mutual took a hard look at millennials and how they approach insurance. The conclusion is that millennials — more than the other generations — work hard to protect their technology and their pets but overlook basic insurance needs.

## **FIO Director Bags the Job & Moves On | 25**

Steve Dreyer took the Federal Insurance Office (FIO) Director's job in June. Last Friday was his last day on the job. He took the FIO job after an extensive vetting process and now feels it wasn't the best career decision.

## **Robocalls: A Growing Problem | 28**

We worry about data theft and cyber attacks. They take the focus these days when it comes to business and consumers. Try this for a statistic. There were 30.5 billion robocalls made in 2017.

## PIA NE IA EVENTS

### **Holiday Party: December 12, 2018 | 18**

### **Professional Insurance Agents NE IA and The National Alliance Nebraska and Iowa CIC & CISR Designation | 27**

### **Upcoming Events Calendar 2018 | 32**

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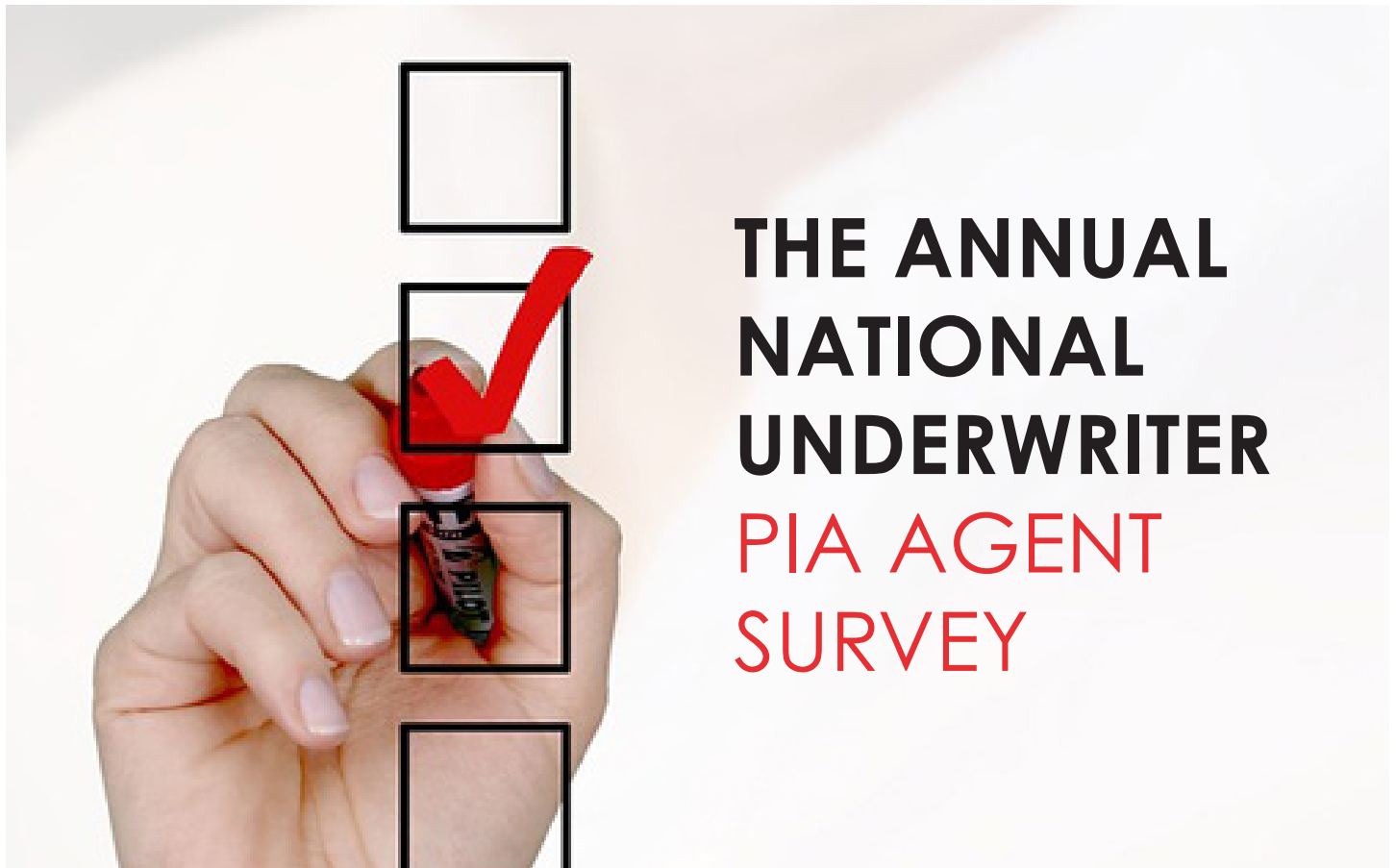
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***E&O Coordinator  
Steve Bailey***





# THE ANNUAL NATIONAL UNDERWRITER PIA AGENT SURVEY

PIA National and **National Underwriter** is about ready to start the 2019 Independent Agent Survey. This is the third time the association and the publication have partnered to find out what independent agents are thinking.

Starting this week, the survey firm Flaspöhler will be reaching out to many of you with an expanded questionnaire. The results will be presented in **NU's** February 2019 issue.

The annual survey is the most comprehensive ever and — among other subjects — looks at:

- Demographics
- Books of business
- Selling practices
- Pain points

If you don't think you're going to be contacted — there is that possibility — and you want to take part in the survey, send an email to [rick.flaspohler@nmg-group.com](mailto:rick.flaspohler@nmg-group.com).

Email Subject Line: **Independent Agent Survey**

Source: *PropertyCasualty360.com*

# Controversy

## *Small Business & Health Insurance*

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Small businesses around the country are shopping for health insurance. In some states for the first time since the advent of ObamaCare, you may have the choice of joining forces with other businesses to buy cheaper insurance.

The Labor Department has issued rules that let sole proprietors and other business owners to combine to form association health plans or AHIP. Those plans are not required to have the Affordable Care Act's rules on basic coverage.



At least for now those plans won't be available in some states — like the PIA Western Alliance states of Oregon, Washington and California. Those states are involved in a lawsuit to overturn the Trump administration rule to allow these policies to be sold and for these groups to be formed.

And many insurance departments — since states regulate insurance and not the federal government — have rules against the administration's rule changes. So that may make it nearly impossible — in many cases — for those plans to form.

Though some who've been part of groups like this say they've saved up to 20% in premium costs, critics worry that the businesses forming these associations will become victims of scammers.

Besides Oregon, Washington and California, the other states participating in the suit are New York, Massachusetts, Delaware, Kentucky, Maryland, New Jersey, Pennsylvania, the District of Columbia and Virginia.

Washington State Insurance Commissioner Mike Kreidler is a very vocal critic of the administration's relaxation of ObamaCare regulations. He has adopted a rule for his state that restricts the sale of short-term limited duration (STLD) medical plans to three months. It also prohibits renewal, and requires improved disclosure to consumers about coverage limits.

In other words, Kreidler says short-term, limited duration plans are not considered health insurance under Washington's laws.

"Some consumers may be caught in a coverage gap and really need a short-term medical plan. But they need to beware of the limits of the coverage they're buying. We've heard horror stories from people who either had or developed a serious medical condition while

covered by one of these plans and were left with huge medical bills," he said.

He also worries that these plans do away with pre-existing conditions coverage and he has been critical of the Trump administration's push to not enforce them. "The only coverage that guarantees that protection is the Affordable Care Act. Currently, President Trump and 20 states have asked a Texas federal court to overturn the law and revoke protections for pre-existing conditions," Kreidler said.

Including Washington, the states fighting the issue is the PIA Western Alliance states of Arizona and Alabama, Arkansas, Florida, Georgia, Indiana, Kansas, Louisiana, Maine, Mississippi, Missouri, Nebraska, North Dakota, South Carolina, South Dakota, Tennessee, Texas, Utah, West Virginia, and Wisconsin.

**Sources:** *Insurance Journal, Washington Department of Insurance*



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# Information to Share with Your Homeowners & Business Clients

***U.S. News & World Report*** recently published an article about what insurance agents wish their clients knew about homeowners insurance. When you think about it, this advice can also apply to business clients.

We all know this but considering the growing number of disasters in this country — flooding, fires — and the usual threat of break-ins and so on, maybe this advice is something we ought to share with our clients.

In fact, most insurance experts say if you're not doing an annual home or business inventory with your clients, you're doing them — and yourself — a disservice.

### These are the recommendations the publication says you wish your clients knew:

**Smoke alarms:** Michael Newcomer of Florida's Novel Insurance spoke to the magazine and said his biggest worry when inspecting homes is smoke alarms that aren't working. Or — worse — that there are no smoke detectors installed at all!

"It's as if people have become complacent or do not see fire as a real material risk to their property," he says. "The sheer number of homes that I go into where either the fire alarms are periodically beeping because the batteries need to be changed or I see full alarm units removed from the ceiling or walls is staggering."

The most common reply when he asks why? The constant beeping is annoying. He said if you have time to climb a ladder and remove the device, you have time to just fix it by installing new batteries.

A study done this year by the National Association of Insurance Commissioners (NAIC) said fires aren't just deadly, they are the most expensive of all claims.

**The roof & gutters:** The NAIC says the most frequent homeowners claims are because of wind and hail damage. The association — and Susan Millerick of the Insurance Institute for Business & Home Safety — say it needs to be the best roof you can afford.

"Your roof is the single strongest system holding your home together and protecting it from Mother Nature, so you want a roof that will keep wind and wind-driven rain outside where it belongs," she says.

Millerick says a bad — and sometimes leaky — roof isn't the only way a home can get water damage. She says your clients need to keep their gutters and downspouts clear and aimed away from the house.

Weatherstrips around the draftier areas of the home — like doors and windows — also helps keep water out.

**Water & pipes:** An automatic water shut-off device is critical. If something goes wrong with the hot water heater or if a pipe springs a leak, your clients need a way to easily shut off the flow.

Some experts also suggest an automatic water shut-off valve if something happens to the pipes and the client is not at home or at the place of business.

While wind is the most frequent of all claims, water damage is the most expensive. The suggestion of experts is to tell your clients to occasionally check appliance hoses and check for signs of wear, corrosion or bulging.

It is also suggested that clients check the water heater.

**Hackers:** You need to make sure your clients have a strong firewall to protect the home from online criminals. Once breached hackers can do incredible damage by stealing important personal and private information like bank account numbers, Social Security numbers, etc.

Another problem? During the winter a hacker can access a smart thermostat at a home or



business while the client is away and turn the heat off. Bursting pipes are expensive to repair and cause tremendous damage to a home or business.

**A camera system:** A home or business camera security system is recommended if a client can afford them. Intruder protection is a great piece of insurance that's not actual insurance.

**A safety walk:** Stacey Giuliani is the chief legal officer at Florida Peninsula Insurance Company. His company's biggest worry is people being injured while visiting a home or a business.

"I encourage homeowners to walk around their property with an eye toward safety and look for anything that might be dangerous," he said. "Unfilled holes in your lawn, sharp pieces of broken metal or piping and vehicles on blocks all can cause serious injury."

Millerick adds to that a says make sure a patio, pool furniture and other items around the home that could blow away in a wind storm.

*Source: US News & World Report*

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# WRITING

## As in Grammar, etc. is Costing Insurers



A lot of underwriting is done via the copy-and-paste method. The client needs a particular type of insurance — or something similar — that another client has obtained. So to save time, the underwriter copies the text of that policy and pastes it into the new one.

The same thing applies to adjusters. Sometimes the document the underwriter or adjuster cut from has grammatical errors that could end up costing the insurer. Not only does the error cost the firm dollars but it causes the policyholder to question the credibility of the company.

Chris Casaleggio is a former liability claims adjuster and now manages forensic services and claims for H2M Architects + Engineers. He penned an interesting article on the topic of copying and pasting for ***National Underwriter's*** website ***PropertyCasualty360.com***.

### What can go wrong? Casaleggio's list:

- A wrong date or year is on a car rental cutoff letter
- A bodily injury release names the wrong parties



- A letter from the insurer has misspelled words, or has unclear key language
- Worse, a cancellation letter has wrong wording

Any of the above, or other mistakes from copying and pasting error-laden language cause an increase in calls to claims departments. That leads to complaints, cancellations, and loss of income and credibility.

Casaleggio outlines how all this happens. He said an adjuster — for example — needs help with a unique claim. Another adjuster suggests using a letter he or she used on a issue that is semi-similar. That letter just needs to be edited a bit and it's good to go.

However, the adjuster involved is a bit lazy, or is pressed for time, so instead of doing an edit for mistakes like spelling and grammar, he or she just copies and pastes the semi-fit into their own letter and hits send or prints, puts it in an envelope and into the mail it goes.

Insurance jargon — says Casaleggio — is already confusing enough to consumers and businesses and the copy and paste practice just adds to that confusion. **Weekly Industry News** Editor Gary Wolcott can attest to the positives of the editing process. He also has personal experience with a claim he filed.

The claims adjuster of the insurer — who will remain unnamed — sent Wolcott a letter asking for a return call at one of the numbers listed in the letter's header. The extension on the phone number was six digits. When he called the adjuster, the automated attendant told him the digits of the system's extensions only number five.

It took a lot of calls and a lot of time for him to finally reach the adjuster. That added to his stress and that of the company.

Diving deeper into the problem, Casaleggio said societal changes are driving changes. Handwriting and penmanship are no longer an educational focus. Texting via cellphones and communication via email tend to be packed with short acronyms and emojis. He says they are butchering the English language.

And non-proofing of everything from letters to letterhead — as in Wolcott's experience — leads to problems.

That said, Casaleggio agrees we need to embrace technology and that technology offers word-processing's spell checks and grammar tools. If they aren't available on your processing program, applications are available to do that kind of checking.

Casaleggio said another problem is we're overworked. Sometimes it pays to walk away from the computer screen for a bit. Having fresh eyes when working on a letter or email is critical to eliminating mistakes.

He also suggests getting help. Print out the report. Make handwritten corrections. Then have another person read the document. That second set of eyes can be invaluable.

Casaleggio's article concludes that no one looks good if there are mistakes. That starts with the adjuster or underwriter and moves up from there to the company itself. It also isn't good for a career. Mistakes tend to follow us.

Wrapping it up, Casaleggio said take ownership of your documents — and not just insurance docs — and take the time to proof read and edit. It pays off in the long run for you and for your company.

**Source: [PropertyCasualty360.com](http://PropertyCasualty360.com)**



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# HOLIDAY PARTIES

## They're on Their Way, or Are They?



It's that time of year. The annual company holiday parties start just after Thanksgiving and last through just after the new year. This year — however — there may not be as many.

Business consultants Challenger, Gray & Christmas (now there's a name irony for a survey on holiday parties) say we're going to see fewer holiday celebrations this year compared to previous years. Their recent survey found just 65% of companies will be having a party this year. That's the lowest percentage since the Great Recession of 2009.

Spokesman Andrew Challenger said economic conditions are not the reason. The economy

is booming. "Companies are sitting on tax savings and generally report a thriving economy," he said.

The main reason for the drop, Challenger said, is the #MeToo Movement. "The number could be due to several factors, including potential liability following the #MeToo movement. HR departments nationwide are responding to this particular issue," he said.

Another reason for the lack of parties, is more people work remotely than ever before—that makes the gathering of employees complex.

**Source:** *Insurance Journal*



# HOLIDAY PARTY

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PARTY



# CYBER THREATS

## Small Business Still Not Prepared

It's been a year since the WannaCry ransomware struck. In a four-day period it attacked 300,000 computers, and cost businesses and individuals billions of dollars.

Gad Naveh of Check Point's Threat Intelligence and Research & Development team did some research on what's happened in the past year. Since then hackers have created offshoots of the ransomware and they are creating more chaos. His research also points out that — in spite of the continuing threat — businesses still aren't prepared.

- 77% of chief information security officers (CISO) say they are not equipped to handle these attacks
- Staffing challenges are a problem
- Security technology conflicting with business operation is another
- Just 3% of businesses have the protection needed to repel an attack
- 79% are using security solutions from generations two and three

By the way, Naveh points out that we are now up to generation five — Gen V — of this kind



of ransomware. The genesis of ransomware is pre-2000.

He is very critical of nations and businesses and says it's time for the U.S. and other nations to put an end to this problem. He writes, "It does not really matter who launches an attack or why — countries and global business communities simply need to defend themselves better — because the large-scale, multi-vector nature of these attacks are several generations beyond the average enterprise's security capabilities. The reality is we're spending trillions globally on military defense technologies, but investing only a fraction of that on defending businesses and infrastructure against cyberattacks."

He suggests going back to the basics to start:

- Segment networks to quarantine attacks
- Segmentation stops them from propagating
- Deploy advanced, real-time threat prevention
- This stops attacks before they get a foothold on a network or networks
- Do this across all environments:
  - Networks
  - Cloud
  - Mobile

He also notes we need to get past petty differences and work together — large businesses and small. "Because cyberattacks have become the modern weapon of choice for crippling critical infrastructure, we must work together as a global cybersecurity community to not only protect individual organizations but also to create a shared vision around protecting cities, nations, and the citizens within them. Without a concerted, collaborative effort, we can expect nations, communities, and our

most trusted companies to continue to be woefully unprotected against the next mega cyberattack," he said.

Another report comes to similar conclusions. Datto is a cyber security and data backup company. It recently released its third annual ***Global State of the Channel Ransomware Report***.

The report says ransomware is the leading cyber attack experience by small to medium-sized businesses (SMB). Ransomware tops viruses and spyware as the biggest threat to their firms.

- 55% of managed service providers (MSP) said their clients experienced a ransomware attack in the first six-months of this year
- 35% said their clients were attacked many times
- Some said they were attacked multiple times during a day
- 92% of MSPs predict the number of attacks will continue at this rate or a higher rate

In the report, the MSPs said their clients have anti-virus software but it's not enough.

- 85% report ransomware protection is installed
- 65% say email and spam filters are installed
- 29% say their clients have pop-up blockers

All failed to block the ransomware attacks.

As we know, downtime for a small business leads to lost revenue. If the downtime is long enough, a small business can fail. The report says, the

downtime and cost of the attack in other areas is 10-times what it costs to pay the ransom.

- The average cost per business is \$46,800
- The average ransom is \$4,300 per attack

James Bergl is a director at Datto APAC. He said most businesses don't report these attacks and just one in four get reported to authorities.

By the way, if you're an Apple user and think you're safe, Bergl said Apple operating systems are becoming increasingly vulnerable. In the report, five times as many MSPs reported ransomware attacks on the macOS and iOS platforms from last year to this.

He said the worst attacks are happening in Asia.

The report said the best protection against a ransomware attack is employee training. Education and training are highly recommended. And it is suggested that the training be ongoing and in areas where ransomware attacks are most likely to occur:

- Phishing attacks
- Malicious websites
- Web ads
- Clickbait directed toward a business

**Sources: *The Next Web, Security Asia***



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# MILLENNIALS & BASIC INSURANCE



Liberty Mutual took a hard look at millennials and how they approach insurance. The conclusion is that millennials — more than the other generations — work hard to protect their technology and their pets but overlook basic insurance needs.

The insurer found they are the largest generation of renters ever. A whopping 43% rent but just 42% have renters insurance. In fact, over a quarter of the millennials surveyed said they are looking for ways to cut the cost of their auto, home and renters insurance.

Liberty Mutual's Emily Fink believes that's because of a lack of insurance knowledge and that lack of knowledge is — as you know — exposing them to potential loss or damages.

- 33% say it never occurred to them to get renters insurance
- 31% think getting insurance is too complicated

"The unexpected is inevitable, and it's important for all generations to understand the importance and value of having good insurance coverage customized to individual needs," she said.

Fink and Liberty Mutual find these ironic:

- 29% say they have special insurance to cover their technology
- Of those having that special insurance, 51% don't have renters insurance



Fink's conclusion? Smart phones and computers are considered more important than other belongings. There's more.

- Many millennials say they're trying to save money
- However, the value of their personal property is quite high
- Take jewelry for example — it averages more than \$2,000 in value
- Yet only 22% of millennials think it is "extremely" important to have insurance to cover that \$2,000
- Just 20% have opted to insure those valuable items

Pets — on the other hand — are very important. Millennials are the mostly likely generation to purchase or adopt a dog or cat. The survey says a high percentage will — if they don't have one now — buy or adopt a pet in the next year.

All are willing to make financial tradeoffs to take care of a pet's wellbeing. That's the highest of any generation — ever.

- 57% own a pet now
- 31% of millennials have pet insurance
- Just 8% of baby boomers have pet insurance
- Just 15% of Generation X have pet insurance

Their health compared to their pet's?

- 37% are likely to skip their own medical treatments to cover their pet's needs
- 28% of generation X will do that
- Just 21% of baby boomers will do the same

*Source: Media Post*

**PIA and The PIA Partnership Present:**

# CYBER 101

**Essential Information You and Your Clients Need to Know About Cyber**



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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, interactive claims examples, and customizable general cyber educational materials are available on the website.

**Visit: [www.pianet.com/pia-partnership/cyber101](http://www.pianet.com/pia-partnership/cyber101)**



**The PIA Partnership**

# FIO Director Bags the Job & Moves On

Steve Dreyer took the Federal Insurance Office (FIO) Director's job in June. Last Friday was his last day on the job. He took the FIO job after an extensive vetting process and now feels it wasn't the best career decision.

His background says he's probably a good choice. Dreyer spent 25-years working for Standard & Poor's Ratings Services (now S&P Global) where he specialized in insurance and infrastructure and enterprise risk management.

Not to be he said and he resigned.

"Although we have been able to accomplish quite a bit during my time here, upon reflection, I have recognized that working in government turned out to be quite different from my time in the private sector, and I believe that my experiences can be best applied in other pursuits," Dreyer said after announcing his departure to staff.

Dreyer is the second FIO director. Michael McRaith headed the office from its inception



in 2011. Steve Seitz will now serve as acting director.

PIA National has always opposed the FIO and believes it usurps the regulation of insurance by states.

**Source: *PropertyCasualty360.com***



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**Mr. Andrew J. Schmidt, CIC**  
Cottingham & Butler  
Dubuque, IA

**Mr. Evan Stoakes, CIC**  
Butterbaugh Insurance Center  
Council Bluffs, IA

## *CISR Elite*

**Ms. Tiffany Lynn Beevers, CISR Elite**  
TrueNorth Companies, LLC  
Cedar Rapids, IA

## *CISR Designation*

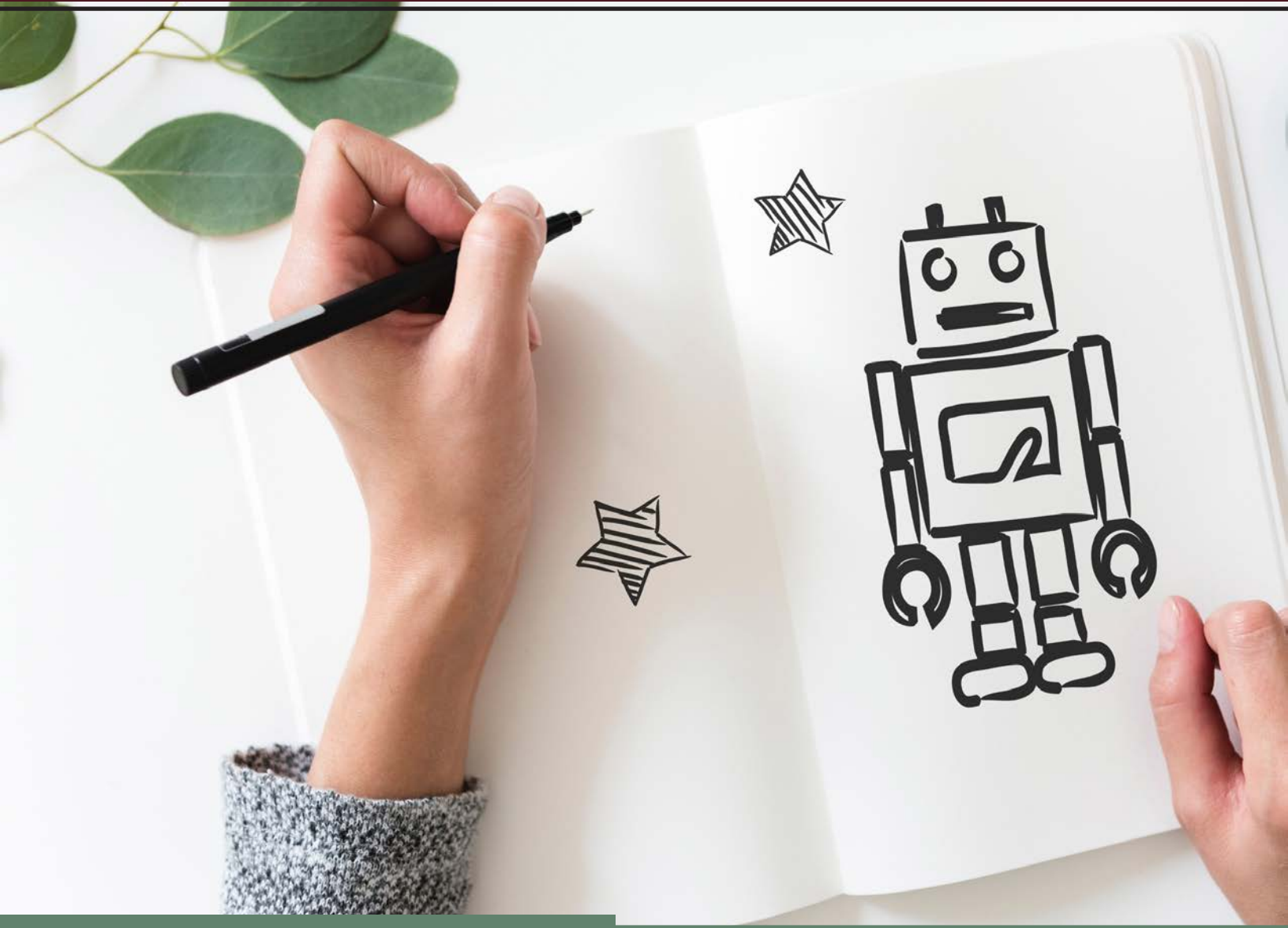
**Ms. Hallie M. Hamilton, CISR**  
AW Welt Ambrisco Insurance, Inc.  
Iowa City, IA

**Ms. Jena M. Jones, CISR**  
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**Ms. Megan Seals, CISR**  
TrueNorth Companies  
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# ROBOCALLS

## A GROWING PROBLEM

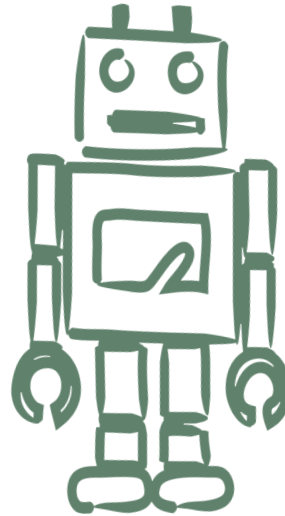
We worry about data theft and cyber attacks. They take the focus these days when it comes to business and consumers. Try this for a statistic. There were 30.5 billion robocalls made in 2017.

It's an average of 100 robocalls for every adult in the country and is a 19% hike over 2016. Things will likely get worse early next year when the statistics are released for 2018.

Shockingly, 50% to 60% of these calls are legal. They are:

- Debt collection
- Political calls
- Charity calls
- Flight delays
- Prescription refill reminders

“While unfortunately there is no silver bullet for solving it, we’re working hard to tackle this problem through a number of public policy initiatives and enforcement actions,” he said. “We recently passed new rules to allow phone companies to block calls that are likely to be illegal robocalls, and we’re looking at ways to authenticate caller ID information so consumers know who is really calling and blocking services can stop scammers.”



## ROBOCALLS

The Federal Trade Commission (FTC) spokesman Will Wiquist said his agency picked up 4.5 million robocall complaints in 2017. That's up from 3.4 million in 2016.

### THE FTC SUGGESTS THAT YOU ...

1. Don't answer calls with an unfamiliar phone number. Let it go to voicemail and call back if it's legit.
2. Don't trust caller ID. While it's a good way to screen calls, you cannot rely on it to guarantee the validity of the phone number displayed.
3. Don't follow the instructions to press 1 or 2 to get removed from their call list. That doesn't work. It simply tells them that they've reached a working phone number and you're likely to get more spam calls.
4. Never call back and don't engage with them. Telephone swindlers do this for a living. They know how to get you to give them your personal information. Once you do that, you can't take it back.

**Sources:** *NBC News, Consumer Affairs*

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### New Hires

Compare candidates to specific job expectations, your workplace culture, the manager, and up to three peers. Uncover each candidate's compatibility, receive helpful management and coaching advice, along with bulleted strengths and challenges, follow-up interview questions and an interview scorecard.

### Retention & Motivation

Retention starts with understanding who you've got and what they need to get engaged and stay engaged. Discover what motivates the unique personalities on your team, and what doesn't. Understand the compatibility of each employee with the demands of their position and the cultural landscape of your workplace.

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Compare internal candidates to new job expectations as well as others performing successfully in the role. Avoid promoting or transferring a star performer to an unsuitable position, and ultimately out of your organization.

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In addition to our behavioral assessment tool, we also offer The Omnia Cognitive Assessment. It provides a reliable measure of General Mental Ability (GMA): the ability to reason, problem solve, comprehend ideas and learn quickly. Thousands of studies have shown that GMA is a strong indicator of successful performance across a variety of jobs.

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- Compare job candidates with top staff
- Uncover management challenges
- Maximize your employees' potential

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# Upcoming Events Calendar 2018

For information and to register

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

Date	Class/Webinar	Where	When
December 5, 2018	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
December 11, 2018	A Walk Around the Farm: Farm Liability Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
<b>December 12, 2018</b>	<b>2018 PIA Annual Holiday Party</b>	<b>Lincoln</b>	<b>Nebraska Club</b>
December 12, 2018	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 12:00PM - 3:00PM
December 13, 2018	Street Level Ethics	NE/IA	Webinar: 1:00PM - 4:00PM
December 18, 2018	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto	NE/IA	Webinar: 1:00PM - 4:00PM
January 10, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
January 15, 2019	Certificates of Insurance and Additional Insureds: Making Sense of It	NE/IA	Webinar: 8:00AM - 11:00AM
January 15, 2019	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
January 17, 2019	Insuring the Building Project - Builders & Risk Installation Coverage	NE/IA	Webinar: 8:00AM - 11:00AM
January 17, 2019	New Technologies, New Risks - Drones, Home and Ride-Sharing	NE/IA	Webinar: 12:00PM - 3:00PM
February 6, 2019	CISR: Insuring Personal Auto Exposures	Waukee	Holmes Murphy and Associates, LLC
February 12 - 13, 2019	Ruble: Graduate Seminar (IA)	West Des Moines	Holiday Inn Hotel & Suites
February 13, 2019	Contractors, Contractors, Contractors	NE/IA	Webinar: 12:00PM - 3:00PM
February 14, 2019	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 8:00AM - 11:00AM
February 19, 2019	A Walk Around the Farm - Farm Property Considerations (NE)	NE	Webinar: 8:00AM - 11:00AM
February 20, 2019	CISR: Insuring Personal Residential Property	Davenport	Saint Ambrose University
February 20, 2019	Commercial Property Claims that Cause Problems (NE)	NE	Webinar: 12:00PM - 3:00PM
February 20, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM

February 26, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 1:00PM - 4:00PM
February 28, 2019	Cyber Insurance: When Convenience Turns Catastrophic	NE/IA	Webinar: 8:00AM - 11:00AM
March 6, 2019	CISR: Insuring Personal Auto Exposures	Hiawatha	Kirkwood Linn Regional Center
March 13, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
March 13 - 15, 2019	CIC: Commercial Property Institute	Omaha	Omaha Marriott Hotel
March 19, 2019	CISR: Commercial Casualty 1	Des Moines	Hilton Garden Inn Des Moines/Urbandale
March 20, 2019	Certificates of Insurance and Additional Insureds: Making Sense of It	NE/IA	Webinar: 8:00AM - 11:00AM
March 27, 2019	A Walk Around the Farm: Farm Liability Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
March 27, 2019	Excess and Umbrella Fundamentals Plus	Iowa	Webinar: 8:00AM - 11:00AM
April 4, 2019	CISR: Commercial Casualty 1	Davenport	Saint Ambrose University
April 17, 2019	CISR: Commercial Casualty 2	Hiawatha	Kirkwood Linn Regional Center
April 23, 2019	CISR: William T. Hold: Advanced Learning Seminar	Waukee	Holmes Murphy and Associates, LLC
April 24 - 26, 2019	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites
May 8, 2019	CISR: Insuring Commercial Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale
May 15 - 17, 2019	CIC: Personal Lines Institute	Lincoln	Marriott Courtyard
May 22, 2019	CISR: Elements of Risk Management	Hiawatha	Kirkwood Linn Regional Center
June 5, 2019	CISR: Insuring Personal Auto Exposures	Davenport	Saint Ambrose University
June 12 - 14, 2019	CIC: Commercial Property Institute	Cedar Rapids	Cedar Rapids Marriott
June 19, 2019	CISR: Dynamics of Service	Waukee	Holmes Murphy and Associates, LLC
July 11, 2019	CISR: Personal Lines Miscellaneous	Hiawatha	Kirkwood Linn Regional Center
July 17 - 19, 2019	CIC: Commercial Multiline Institute	Omaha	Omaha Marriott Hotel
July 25, 2019	CISR: Commercial Casualty 2	Des Moines	Hilton Garden Inn Des Moines/Urbandale
August 7, 2019	CISR: Elements of Risk Management	Davenport	Saint Ambrose University
August 14, 2019	CISR: Insuring Personal Residential Property	Waukee	Holmes Murphy and Associates, LLC
August 21 - 23, 2019	CIC: Insurance Company Operations Institute	West Des Moines	Holiday Inn Hotel & Suites



September 11, 2019	CISR: Insuring Commercial Property	Hiawatha	Kirkwood Linn Regional Center
September 25, 2019	CISR: Personal Lines Miscellaneous	Des Moines	Hilton Garden Inn Des Moines/Urbandale
September 25 - 27, 2019	CIC: Commercial Casualty Institute	Omaha	Omaha Marriott Hotel
October 9, 2019	CISR: Agency Operations	Waukee	Holmes Murphy and Associates, LLC
October 16 - 18, 2019	CIC: Commercial Multiline Institute	West Des Moines	Holiday Inn Hotel & Suites
October 23, 2019	CISR: Commercial Casualty 2	Davenport	Saint Ambrose University
November 6, 2019	CISR: Commercial Casualty 1	Hiawatha	Kirkwood Linn Regional Center
November 12 - 13, 2019	Ruble: Graduate Seminar (NE)	Omaha	Omaha Marriott Hotel
November 20, 2019	CISR: Elements of Risk Management	Des Moines	Hilton Garden Inn Des Moines/Urbandale

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The background of the advertisement is a photograph of two people walking away from the camera through a field of tall, dry grass. The person on the left is wearing a dark jacket and jeans, while the person on the right is wearing a red and white plaid shirt and jeans, and is carrying a laptop. The scene is set during sunset or sunrise, with a warm, golden light illuminating the field and the silhouettes of the people. In the distance, a house and a car are visible against the bright sky.

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