

# Main Street

## INDUSTRY NEWS

Happy  
New  
Year

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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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They're called cannabis states. It's a growing list of states where it is legal to smoke, buy and sell marijuana.

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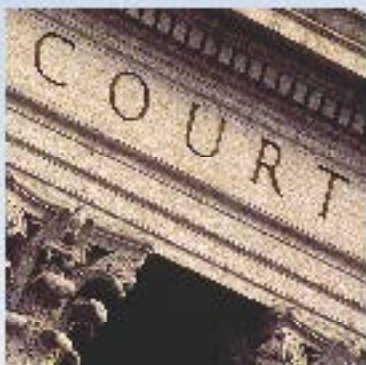


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## DIRECTORS & OFFICERS MAIN WORRIES?

**Many of you are officers of your company. What is your main worry?**

1) Cyber attack? Probably.

Another worry?

2) Regulatory claims that involve you and your directors and officers insurance?

Willis Towers Watson's sixth annual **D&O: Personal Exposure to Global Risk** checked in with 161 directors and officers about cyber attacks and other subjects and found 44%

have experience a significant or sizable data loss in past year.

A year ago, that figure was 24%.

The other top risks:

- Regulations
- Investigations
- Health and safety legislation
- Criminal and regulatory fines

This is where D&O comes into play:

- 43% of large employers experienced a regulatory claim involving a director in the last year
- 38% of all companies surveyed reported the same thing
- 60% say company behavior is being changed because of a focus by regulators on personal accountability of directors and officers

The Willis Towers Watson report said many company leaders wonder whether a D&O policy will be able to respond to claims in all jurisdictions. That led to worries about:

- How claims against directors and officers will be controlled and settled
- A broad definition of who is insured in clear, easy to follow policy terms
- Whether there is coverage for the cost of advice in the beginning of an investigation

**Source: Business Insurance / Photo: [rawpixel](#) on [Unsplash](#)**



## CATASTROPHE LOSSES A CATASTROPHE FOR INSURANCE

When you consider the huge losses experience by insurers in California because of wildfire, it was bound to happen. The Camp Fire in California left the Merced Property & Casualty insolvent and unable to pay millions of dollars in damage claims to its policyholders.

The company's assets sit at \$23 million. It has \$64 million in liabilities from the Camp Fire and its damages in Paradise, California alone.

Judge Brian McCabe ruled last week that the California Department of Insurance can take control of the company. Liquidation of the company's assets will begin soon by the California Insurance Department's Conservation and Liquidation Office.

When an insurance company is liquidated, there is no way the company can recover. This is totally different from how a normal business or an individual is treated legally.

The Merced policyholders are covered by the California Insurance Guarantee Association.

Other insurers are also feeling the heat of the California wildfires. That has led California

Insurance Commissioner Dave Jones to direct the department to conduct additional detailed reviews of every property insurer domiciled in California.

He wants to make sure they are properly managing their exposures.

That said, the California Department of Insurance has not received reports of other insurers in a similar situation. However, insurers — if the truth be told — are struggling with losses from the state's many wildfires.

AIG estimated that it will lose between \$750 to \$800 million between September and November of this year. Wildfires are the main reason. In spite of that, AIG CEO Brian Duperreault said the firm will make a slight underwriting profit in 2018.

Chubb said it will lose \$225 million in pre-tax losses in its fourth quarter results. After taxes those losses will be \$195 million. Wildfires in California and Hurricane Michael are to blame.

**Sources:** KTVZ-TV, California Department of Insurance, PropertyCasualty360.com, Insurance Business America, Carrier Management





# CATCHING UP

## California Wildfires & PG&E

We start our updated look at California's wildfire crisis with Pacific Gas & Electric and the Camp Fire. It killed 86 people, destroyed 90% of Paradise, California and left most of its 27,000 residents homeless.

In the last few days California Attorney General Xavier Becerra threw out the idea of charging PG&E with murder or — at the very least — manslaughter. Those charges are being considered but few doubt Becerra will follow through.

Meanwhile, three major insurance companies — Allstate, State Farm and USAA — have filed a lawsuit over billions in estimated claims from the fire that destroyed Paradise. PG&E has admitted problems with a high voltage tower near where the fire began. Investigators — however — emphasize that no official cause has been determined.

At the present time, insurers are on the hook for most of the damages. Allstate issued a statement and said, "Plaintiffs have suffered damages caused by an act or omission of defendants."

In its statement on the suit, State Farm accuses the company of "failing to keep the power lines, wires, and any and all associated equipment in a safe condition at all times to prevent fires."

If the insurers prevail, it could end up being a huge loss to already stressed PG&E. The insurance lawsuit and billions in losses from the Camp Fire and others aside, PG&E has other problems. California's Public Utilities Commission (PUC) is considering a breakup of the company — or at least making drastic changes to it. Those changes would include:

- The replacement of all or some of the board of directors and the company's management
- New conditions for equity return that are based on safety
- The reorganization of PG&E into regional subsidiaries
- Making PG&E a public utility

PUC Commission President Michael Picker said comments will be taken on those proposals

— and others — until the end of January. He added, “We must be careful and practical. This process will be like repairing a jetliner while it’s in flight. Crashing a plane to make it safer isn’t good for the passengers.”

PG&E isn’t liking what it’s hearing but issued a statement saying it is open to change. “We’re open to a range of solutions that will help make the energy system safer for the customers we serve. PG&E’s most important responsibility must always be public and employee safety,” PG&E said.

Several claims from the Camp Fire are being filed. California Insurance Commissioner Dave Jones has asked insurers to pay 75-100% of the content coverage limits without the requirement of providing a detailed home inventory.

“Many insurers have stepped up to do the right thing for policyholders by agreeing

to my requests and eliminating more red tape from the claim process,” Jones said. “Requiring fire survivors who lost everything to fill out a burdensome detailed inventory of every possession that they have collected for decades is simply asking too much, which is why I asked insurers to waive this requirement and pay at least 75 percent of the coverage for contents without requiring the inventory.”

The fires are having an impact on insurance company ratings from A.M. Best and Fitch Ratings.

A.M. Best has placed some companies on negative notice and Fitch says the losses will have some — but not a huge — impact on ratings.

**Sources: Sacramento Bee, California Department of Insurance, Insurance Journal**

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# FLOOD

## No Reforms but Extended

The National Flood Insurance Program (NFIP) has been officially extended to May 31st of this year. President Trump signed it into law a few days before Christmas. There is — as always with the NFIP these days — an asterisk.

Sales of flood insurance may be limited because of the shutdown of the federal government. The “may” also comes with a second asterisk. Some — like Sen. John Kennedy of Louisiana who sponsored the extension — think the program will not be impacted.

The Louisiana Republican may be right which takes us back to the first asterisk. In previous

shutdowns payment of claims continued to be paid but the sale of new and renewed policies stopped. At first the Federal Emergency Management Agency (FEMA) said insurers and agents could not sell or renew policies.

Then PIA National, the Property Casualty Insurers Association of America (PCI), the American Insurance Association (AIA), the National Association of Mutual Insurance Companies (NAMIC) and other associations representing insurance agents and business groups and some members of Congress protested.

In a joint statement, the groups said, “The decision to stop issuing and renewing NFIP policies for the time being is a rebuke of the clear intent of Congress and the President. The inability of FEMA to act as directed by our elected officials is disappointing,” the joint statement said.

The protests resulted in a change of mind.

So at the time we write this, the FEMA has stated insurers can resume the sale, renewal, and monetary endorsements for flood insurance policies.

PIA National vice president of government relations Jon Gentile said the association is pleased with the extension and FEMA’s decision to continue flood insurance sales but is still hopeful that much-needed reform of the NFIP will come in the near future.

“An extension to May 31 will allow members of the incoming 116th Congress time to find a way to agree on reforms to the program and to pass a long-term reauthorization,” he said.

**Sources:** *Insurance Journal*, *PIA National*  
**Photo by** [\*jonathan Ford\*](#) on [\*Unsplash\*](#)

# SURVEY

## Millennial Business Owners & Agents

Late last month Nationwide released its annual Business Owner Survey. The fourth annual survey looks at how business perceives insurance. One of the topics is how millennials view insurance agents.

They are — apparently — more likely than other generations to work with insurance agents. Even better for insurance agents, millennials also want agent opinions on financial issues outside of insurance.

Nationwide's Amy Shore said the trend is being driven — at least in some way — by the 2008 financial crisis that led to the Great Recession.

“Millennial business owners came of age during the 2008 recession — a time of economic crisis marked by uncertainty in financial markets, significant job reductions across the country and a sudden downturn in the real estate market.” she said, “For that reason, it’s not hard to understand why this generation is more motivated than generations that came before them to proactively take steps that satisfy their need for stability.”

She said that’s why you’ll see more millennials “seeking professional advice intended to position a business for success over the long-term is exactly



what business owners stand to gain by working with an agent.”

- 69% of millennial business owners work with an insurance agent
- 66% of baby boomers work with an insurance agent
- 59% of Generation X work with an insurance agent

Those — from any of the generations — working with agents do so because they trust the guidance and expertise brought to the table by an agent.

Millennials are more likely to use agents for more than insurance:

- 37% of millennials use agents for guidance on retirement
- Just 26% of baby boomers will do that
- 25% of millennials rely on agents for banking
- Just 4% of boomers will do that
- 21% of boomers rely on agents for succession planning
- Just 9% of baby boomers do that

Here's an overall look at other survey results with all age groups included:

- 80% of business owners with 100 to 299 employees are more likely to work with an agent
- 57% of companies with under 50 employees are the least likely to work with an agent

- 41% of business owners working with an agent seek guidance and expertise
- Just 25% talk to agents about practical issues like the level of coverage
- Half of business owners have never filed a claim for their business
- 70% of millennials have filed one
- 62% of boomers say they've never filed a claim
- Half the business owners review their policies annually

Overall, those working with insurance agents say they renew their policies with an agent:

- Most often due to price
- The second top reason is coverage and offerings
- The third most is customer service

### WHEN SELECTING AN AGENT MOST SAY THEY WANT 3 THINGS:

- 
1. Trust
  2. Guidance
  3. A Good Reputation

Source: Carrier Management / Photo by [krystian krzewinski](#) on [Unsplash](#)



# NAIC PROFIT REPORT

2018 was a  
very good year



The National Association of Insurance Commissioners (NAIC) issued its most recent insurance profitability report. The **NAIC 2017 Profitability Report** — like many recent reports — has all kinds of positive information.

- In 2017 total direct premiums earned jumped \$25 billion more than 2016
- Direct premiums earned hit \$623.7 billion
- That's up 4.3% over the \$598.2 billion from 2016

That's good news but fire, medical professional liability, workers' compensation and financial guaranty all saw declines in direct earned premiums.

Commercial auto losses is the NAIC's biggest concern.

- Losses rose for the fourth straight year
- They were 70.2% of the direct premiums earned in 2017
- Direct written premiums were up 7.7% to \$34.7 billion
- That compares to \$32.2 billion in 2016

The NAIC data report is based on financial statements and exhibits filed with the NAIC by 2,887 P&C insurers.

**Source: Business Insurance**

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# CONGRESS INSURANCE AGENDA FOR 2019

Four important insurance items will be on the agenda of the next Congress. It starts work in January of next year. First and foremost is the renewal — and reform — of the National Flood Insurance Program (NFIP).

Since September 30th of last year, the NFIP has seen nine temporary extensions. The latest ends December 21st and is tied to the battle over passing a new federal government budget. The holdup on that — at least so far — is disagreements between President Trump and

Democrats over the building of a wall between the United States and Mexico.

PIA National has been pushing hard for a permanent renewal and is:

- Working with members of Congress to support 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.

Nat Wienecke is the senior vice president of federal government relations for the Property Casualty Insurers Association of America (PCI). Like officials at the PIA, Wienecke is concerned lack of action. He points out — as the PIA has — that the continual need for renewal sets up a lot of uncertainty in the flood insurance market.



*“Consumers and businesses need a reliable program that provides long-term access to flood insurance,” Wienecke said. “Many Americans are in the process of rebuilding following the historic*

*flooding brought on by recent hurricanes. A long-term reauthorization will provide consumers with the certainty of knowing their claims will be processed promptly.”*

The PIA and PCI are also tracking other items. Terrorism reinsurance reauthorization continues to worry insurers. The two parties are split on what to do with TRIA (Terrorism Risk Insurance Act) — as it is known — with the Republicans wanting more reinsurance participation in the private market and the Democrats wanting to leave things as they are.

Wienecke said he thinks Rep. Maxine Waters — who will chair the House Financial Services Committee starting in January — will push for straight renewal.

Another concern of insurers — and insurance associations — is the Federal Insurance Office. PIA National Executive Vice President Mike Becker — and the association — has been adamant since the office was formed by the Dodd-Frank Act that it is unnecessary and leads to the federal government meddling in the regulation of insurance.

Becker said it's time for repeal and would like — instead — a different approach. If we must keep it then “create a new federal office called the Office of the Independent Insurance Advocate within the Treasury Department. We are concerned that merging the FIO into such a new office could unintentionally establish an even stronger federal insurance entity with an even broader mandate,” he said.

But PIA National says — ultimately — the office isn't needed at all. Jon Gentile is the association's executive vice president of government relations. He added, “Neither the Federal Insurance Office, nor an Office of the Independent Insurance Advocate, is needed. If the goal of the new Congress is to eliminate unnecessary federal regulation, getting rid of the FIO makes good sense. Doing so would reaffirm that regulation of insurance should continue to be the responsibility of the states.”

Wienecke agrees but a Democratic Party majority in the House will make that unlikely.

**Sources: Carrier Management, PIA National**  
**Photo by rawpixel on [Unsplash](#)**



## R STREET'S ANNUAL INSURANCE REGULATOR REPORT CARD

The R Street Institute's annual ***Insurance Regulator Report Card*** is out. It is the fifth year the public policy research group has issued the report.

The report's author is R.J. Lehmann. He is a senior fellow and the R Street director of finance, insurance and trade policy. His report looks at three fundamental questions:

- How free are consumers to choose the insurance products they want?
- How free are insurers to provide the insurance products consumers want?
- How effectively are states discharging their duties to monitor insurer solvency and foster competitive, private insurance markets?

Lehmann's conclusion is that "states have done an effective job of encouraging competition and, at least since the broad adoption of risk-based capital requirements in the 1990s, of ensuring solvency. In the vast majority of U.S. states, markets for the common 'personal lines' of home and auto insurance meet common statutory definitions for competitiveness. Insolvencies are relatively rare and, through the runoff process and guaranty fund protections enacted in nearly every state, generally quite manageable."

At the same time, Lehmann is quite critical of some insurance regulators. State regulations — he notes — often lead to inefficiency that discourage capital formation, stifle competition and concentrating risk.

*Vermont has the nation's best regulatory environment and Louisiana the worst.*

## Top 10

*The total score is the number that follows. Three PIA Western Alliance states — Arizona, Nevada and Idaho — are among the best in the nation.*

1	Vermont	84.1
2	Kentucky	78.3
3	Arizona	78.1
4	Nevada	77.7
5	Indiana	75.3
6	Idaho	74.8
7	Virginia	74.3
8	Wisconsin	74.1
9	Utah	74.0
10	Maine	73.6

## Bottom 10

*The PIA Western Alliance states of California and Montana are listed among the 10 worst.*

50	Louisiana	45.8
49	New York	49.3
48	North Carolina	50.0
47	California	51.6
46	Arkansas	51.6
45	Massachusetts	52.9
44	Mississippi	53.5
43	North Dakota	53.5
42	Hawaii	54.3
41	Montana	55.0
40	South Carolina	58.6

## PIA Nebraska and Iowa State Grades

### Nebraska

	2018	2019	Overall Score
Rank			
25 Nebraska	B-	B-	65.7

### Strengths:

Small residual markets.

### Weaknesses:

Very high homeowners loss ratio.

### Iowa

	2018	2019	Overall Score
Rank			
14 Iowa	B	B	70.7

### Strengths:

Low politicization, low tax and fee burden, well-capitalized markets.

### Weaknesses:

Behind on financial exams, large runoff obligations.

**Sources:** R Street, PropertyCasualty360.com





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# LIFE EXPECTANCY

## What's Going On?

The Centers for Disease Control and Prevention (CDC) just released some interesting statistics on life expectancy in the U.S. While this isn't much of a surprise to health officials, it might be to you.

For years life expectancy in the U.S. rose. Now it is on the decline. What's ironic about the drop is that we spend more money per person on health care than any nation on the planet. In spite of that, today — from 2017 figures — it is 78.6 years. In 2016 the average life was 78.7 years.

While the tenth of a percent doesn't seem all that alarming to the average person, it has health officials scratching their heads. The decline is the biggest since the combination of World War I and the Spanish Influenza epidemic. Both happened between 1915 and 1918.

In its report, the CDC highlighted three things that have contributed to American's shrinking life expectancy: drug overdoses, chronic liver disease, and suicide. "Increased death rates for unintentional drug overdoses in particular—a subset of unintentional injuries—contributed to the negative change in life expectancy observed in recent years," the report reads.

Women live longer than men. Guys have an average life span of 76.1 years. That's down from 76.2 the year before.

Women live to be an average of 81.1.

Between 2016 and 2017 the 10 leading causes of death among Americans stayed the same.

1. Heart diseases
2. Cancer
3. Unintentional injuries
4. Chronic lower respiratory diseases
5. Stroke
6. Alzheimers
7. Diabetes
8. Influenza and Pneumonia
9. Kidney disease
10. Suicide

Age adjusted death rates rose for 7 of the 10 causes. Those rising the most are:

Influenza and pneumonia	Up 5.9%
Unintentional injuries	Up 4.2%
Suicide	Up 3.7%
Heart and kidney disease did not change significantly but cancer deaths dropped 2.1%.	

#### Death Rates:

- Age 25-34 increased the most from the recent survey at 2.9%
- Age 35-44 death rates increased 1.6%
- For those 85 and over it rose 1.4%
- The only death rate decrease is for the 45 to 54 age group and it fell 1%.

On a totally separate subject, the report delved into drug overdose deaths between 1999 and 2017. There were 70,237 drug overdose deaths in 2017. That's a 9.6% jump over the year before. A frightening jump —45% — comes from synthetic opioids like fentanyl, fentanyl analogs, and tramadol.

To give you an idea of how important that number is, the average drug overdoses deaths from synthetic opioids rose 8% a year from 1999 to 2013. Since 2014, the average rate increase has been 71% per year.

More men die from drug overdoses than women. Male deaths rose from 8.2 per 100,000 in 1999 to 29.1 per 100,000 in 2017. For females the numbers went from 3.9 per 100,000 to 14.4.



**CDC director Dr. Robert Redfield** said, "Life expectancy gives us a snapshot of the nation's overall health and these sobering statistics are a wakeup call that we are losing too many Americans, too early and too often, to conditions that are preventable."

The average life expectancy figures for PIA Nebraska and Iowa are the same from 80 to 81 years.



# SCARY STATISTICS

## Legalized Pot & Driving

They're called cannabis states. It's a growing list of states where it is legal to smoke, buy and sell marijuana.

States allowing recreational marijuana use are Alaska, California, Colorado (the 1st state to legalize), Michigan, Massachusetts, Maine, Nevada, Oregon, Vermont, and Washington. More states considering legal recreational use are coming. It's just a matter of time.

Montana, Arizona and New Mexico allow marijuana to be used for medicinal purposes.

The legalized pot smoking has the Insurance Institute for Highway Safety (IIHS) and the Highway Loss Data Institute (HLDI) concerned. Collision claims from January 2012 to October 2017 are up 6% in those states in Colorado, Nevada, Oregon and Washington when compared with the control states of Idaho, Montana, Utah and Wyoming.

IIHS-HLDI president David Harkey said, "The new IIHS-HLDI research on marijuana and crashes indicates that legalizing marijuana for all uses is having a negative impact on the safety of our roads. States exploring legalizing marijuana should consider this effect on highway safety."

Speaking of Colorado, Property Casualty Insurers Association of America's (PCI) senior vice president Nat Wienecke says the new

statistics are "really" frightening. "Road accidents are up, the homeless rate is up, vagrancy is up — all sorts of social issues have evolved in Colorado since the state legalized cannabis for recreational-use," he said.

Wienecke said the PCI doesn't take stances on political issues — like the homelessness and vagrancy noted in Colorado — very often but does want states to figure out how to better test a motorist who may be impaired by marijuana.

"Marijuana is not like alcohol, where you can easily detect a blood alcohol concentration of 0.08% or higher," he said. "With THC and the other compounds in marijuana, the science is not at all settled. Reactions depend upon body size, body type, the frequency with which you use marijuana and so on. So, someone could have a higher level of THC in their blood and essentially be fine, whereas a first-time smoker could be severely impaired."

Thus — Wienecke said — the science behind figuring out who is impaired and who isn't is going to be a challenge. He noted the PCI is "starting to have conversations with policymakers on whether or not the US and the individual states should adopt a pro se standard of source [where people police their own behaviors]. When you lack a scientific blood standard for society, do we need to come up with a norm? For example, if you've smoked

marijuana within X hours, you should not drive or go to work, especially if you deal with heavy machinery and those sorts of things.”

He suggests that insurers begin their own public education campaigns.

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*“The good news is that people are starting to focus,”  
Weinecke added.  
“Change doesn’t happen overnight.  
If we agreed on a standard today, it could be years until states enact laws on it, so time is of the essence.”*

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**Source:** *Insurance Business America*

**Photo by** *Chase Fade on Unsplash*



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# Upcoming Events Calendar 2019

For information and to register

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

Date	Class/Webinar	Where	When
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, 2019	CPIA 2: Implement for Success	Waukee	Holmes Murphy and Associates, LLC

March 13 - 15, 2019	CIC: Commercial Property Institute	Omaha	Omaha Marriott Hotel
March 15, 2019	CPIA 2: Implement for Success	Omaha	Paul Davis Restoration
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 18, 2019	CPIA 3: Sustain Success	Waukee	Holmes Murphy and Associates, LLC
June 19, 2019	CISR: Dynamics of Service	Waukee	Holmes Murphy and Associates, LLC
June 20, 2019	CPIA 3: Sustain Success	Omaha	Paul Davis Restoration
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 23, 2019	CPIA 1: Position for Success	Waukee	Holmes Murphy and Associates, LLC
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
September 26, 2019	CPIA 1: Position for Success	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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# OBAMACARE

## THE JUDGE & THE HOUSE

A few weeks ago, U.S. District Court Judge Reed O'Connor agreed with a Texas-led coalition of attorneys general from conservative states that the Affordable Care Act's individual mandate — declared gone by the tax reforms signed into law in December of 2017 — is unconstitutional. Therefore, the judge noted, since it cannot be separated from the law the entire law is null and void.

However, 17 states led by California Attorney General Xavier Becerra, filed an appeal and asked the judge to leave the law in place until the appeals process is complete.

Judge O'Connor agreed and said, “many everyday Americans would otherwise face great uncertainty during the pendency of appeal.”

So, until the appeals process is done, ObamaCare will stay in place.

As most of you know, the Trump administration has refused to defend the law. One day

after California Democrat Rep. Nancy Pelosi reclaimed the Speaker of the House position, House Democrats filed a motion to intervene.

Democrats disagree with the president and think the federal government needs to come to the defense of the Affordable Care Act. As such they have officially filed a motion to intervene and motion states the House “has a unique

institutional interest in participating in this litigation to defend the [Affordable Care Act] against the remaining challenges, and intervention should be granted.”

The motion continues, “The House

disagrees with the Attorney General's position, which (if enforced) would erase in significant part the statute that Congress enacted, and the House is prepared to argue against this position in any relevant additional proceedings in this Court and on appeal.”

**Source: The Hill**





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