



Main Street

INDUSTRY NEWS

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BANKRUPTCY

PG&E & CALIFORNIA'S WILDFIRES

Pacific Gas & Electric says it is going to file Chapter 11 bankruptcy. Experts say the company will owe at least \$30 billion for the deaths of dozens of people and damages it caused to thousands of homes in California wildfires in 2017 and 2018.

That price tag is a minimum. It will likely be much higher.

The purpose of the Chapter 11 filing is to hold off creditors while still providing electric power and natural gas to its 16 million customers in Central California and Northern California.

The lawsuits will continue but with the filing, a bankruptcy judge will consider all of the claims in one proceeding. It also puts the claims on hold for a while to buy PG&E some time to get its finances in order.

PG&E equipment is being investigated as the cause of the Camp Fire that destroyed Paradise, killed 86 people and destroyed 15,000 homes. The firm is also being blamed for downed power lines in Santa Rosa last

year that killed 22 people and burned down thousands of more dwellings.

PG&E board chairman Richard Kelly said the reorganization is “the only viable option to address the company's responsibilities to its stakeholders. The Chapter 11 process allows us to work with these many constituents in one court-supervised forum to comprehensively address our potential liabilities and to implement appropriate changes.”

The company tried very hard to avoid bankruptcy by getting the California Legislature to change the law that makes it totally responsible for fires even though it made every effort to make sure its equipment was properly maintained.

A Chapter 11 bankruptcy will allow PG&E to sell assets to raise cash more easily. Company interim CEO John Simon said, “We believe a court-supervised process under Chapter 11 will best enable PG&E to resolve its potential liabilities in an orderly, fair and expeditious fashion. We expect this process also will enable PG&E to access the capital and resources we need to continue providing our customers with safe service and investing in our systems and infrastructure.”

Source: *The Press Democrat*, *NPR*

SPECIAL REPORT

Wildfire, Insurers & Homeowners

Munich Re said in 2018 insurers spent one out of four of its claims dollars on forest fires. The reinsurer's chief climatologist Ernst Rauch blames climate change.

"Higher and higher temperatures are leading to ever greater droughts, and high humidity in the winter means that shrubbery grows quickly, creating an easily flammable material in dry summers," he said.

His conclusion is that areas of high risk ought not be populated, and that homes need to be built farther from forests and built with better safety standards. That led to discussion of the Paradise, California fire. It was the most expensive natural disaster in 2018 with losses of \$16.5 billion.

Of that figure, \$12.5 billion are insured losses.

Worldwide, Munich Re noted that last year natural disasters caused \$160 billion in economic damage. That's down from \$350 billion in 2017. Insurers and reinsurers paid \$80 billion in natural disaster claims last year compared to the \$140 billion the year before.

While that's good news, Munich Re board member Torsten Jeworrek disaster losses in 2018 doubled the 30-year average of \$41 billion.

"These include the unusual coincidence of severe cyclones in the U.S. and Japan, and devastating forest fires in California," he said.

That led to a comment that insurers paid out \$18 billion for two huge fires in the United States last year which is one in every four — or 25% — of insurance claims dollars. However, when those claims are filed, many homeowners are going to find they do not have enough insurance to pay for the cost of rebuilding their home.

A survey from the research firm Marshall & Swift/Boeckh found that 60% of homeowners in the U.S. are underinsured by 17%. Or to put it another way, that's \$34,000 under the average cost of rebuilding a home.

That figure is \$200,000.

Surveys in California show more than half of the past fire victims are underinsured. Last year, former California Insurance Commissioner Dave Jones noted, "The cost of rebuilding is going to be far beyond what people are insured for."

The Insurance Information Institute (I.I.I.) says most homeowners have no idea they are underinsured. That's because few people experience a total loss of their property. In any given year — says the I.I.I. — just 6% experience any kind of insurance claim.

The chance that a home will be totally destroyed is much smaller than the 6%.

The rising cost of construction is the main factor in that conclusion. Insurers will typically

adjust for inflation but construction figures rise much more quickly. The average annual increase between 2013 and 2016 hit 5.8% — or four-times more than inflation in the U.S.

Translation — the longer a homeowner owns the home, the more likely the original insurance policy will not pay out enough to rebuild. Plus, those same people are likely to make upgrades to the property that they fail to tell their independent insurance agent and their insurer.

The I.I.I. also notes those covered by a traditional homeowners policy ought to investigate acquiring other types of insurance that will cover wind and flood damage.

Consumer advocates say that insurers should be responsible for making sure a property is

properly insured. Insurers believe — says I.I.I. spokeswoman Janet Ruiz — that's really up to the homeowner.

“The reason why it ends up coming back to the homeowner is because you know your individual homes,” she said. And while courts tend to agree with her conclusion, many legislatures are not.

In California insurers are now required to provide homeowners with cost-replacement estimates each year. Homeowners — however — are still required to ask for increased coverage once they receive that information.

Other state legislatures are expected to start looking at similar laws.

Sources: *Carrier Management, PBS News Hour*



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A STARTLING REPORT

PG&E Not Responsible for the Tubb Fire

PG&E is going to file for bankruptcy. It has set up \$5.5 billion in loans and credit so it can operate and still provide energy as it works through the process. In the meantime, the company is facing billions in lawsuit damages for some of the fires its equipment allegedly caused.

One fire it may not be responsible for is the Tubbs Fire. In 2017 the Napa county blaze burned from Calistoga to Santa Rosa and killed 22 people, and destroyed 5,636 homes, businesses and other properties.

An 80-page report released on Friday of last week by Cal Fire said it may have been caused by equipment owned by an individual in Napa County. The conclusion came after the investigators talked to eyewitnesses and then had experts analyze data.

Cal Fire spokesman Scott McLean said the report says more about what didn't cause it than about what did cause the fire. "They found the area of origin. As far as how it started, we are not sure. It was electrical in nature, but so much damage was done," he said.

The negative reactions to the report were instant. Lawyers of the thousands of affected people disagreed as did the governments who paid for battling the fire and the impacted cities. Santa Rosa attorney Roy Miller represents 1,200 plaintiffs that are suing PG&E.



He thinks the company can still be found culpable. "Their report concludes the fire was started by 'unknown events.' That's their big conclusion. 'Unknown events,'" he said.

Miller said his investigator came to a totally different conclusion. He said the burn patterns in that report indicated that the fire started at a PG&E power pole at the front of a Bennett Lane residence owned by Ann Zink.

"Our belief is based on not just our investigation but now based on Cal Fire's report that there was no power at Mrs. Zink's property when the fire reached it," Miller added.

Santa Rosa Mayor Tom Schwedhelm said the city will continue with its lawsuit. "We are committed

to that effort because we believe it is in the best interest of the community of Santa Rosa to continue to do so,” Schwedhelm said. “We’re trying to get all the resources we can that rightfully should be coming back to the city of Santa Rosa so that we can continue our rebuild efforts.”

Sonoma County Counsel Bruce Goldstein said he hasn’t reviewed the report yet but the county is going to take the same approach as the city of Santa Rosa. One reason is because PG&E has a “longstanding corporate culture of decision-making that places profits over public safety.”

He — like Miller — notes that other conclusions can come from the evidence. Teams of experts from attorneys like Miller and other experts will soon have access to the physical evidence and to Mrs. Zink’s property. So — Goldstein said — things could change and other conclusions can be drawn.

County Supervisor Susan Gorin lost her home in the fire. She said this report tosses an uncertainty to the rebuilding efforts of victims. They were hoping to recoup at least some of their losses from PG&E.

“Almost 100 percent of us are under-insured and we either have small insurance gaps or large insurance gaps. Many folks trying to figure out how to move forward have been speculating that some settlement might help them recover from their insurance gaps and they might more easily afford the rebuild,” she said.

A lot of people — Gorin noted — have chosen to not rebuild.

Source: *The Press Democrat, The Wall Street Journal*
Photo by Vladimir Solomyani on Unsplash

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NATIONAL SAFETY COUNCIL ODDS OF DYING

The National Safety Council has released its annual report on the odds of dying. The report includes the top-10 causes of death as well. You'll be — um — happy to know, the odds of dying from an opioid overdose is now greater than that of dying in an auto crash.

Ken Kolosh manages statistics for the council and oversaw the combining of the report's information. He said how we view life threatening danger is — well — odd.

"Human beings, we just are not good at estimating our own risk," he said. "We tend to fixate or focus on the rare, startling event, like a plane crash or a major flood or a natural disaster, but in reality, when you look at the numbers, the everyday risks that we face and have become so accustomed to form a much greater hazard."

National Safety Council spokeswoman Maureen Vogel report notes that opioid death

is a major focus of the report. It is growing by leaps and bounds. While those deaths are a media focus, they are largely ignored by the average person.

“Too many people still believe the opioid crisis is abstract and will not impact them,” she said. “Many still do not see it as a major threat to them or their family. These data show the gravity of the crisis. We have known for some time that opioid overdose is an everyday killer, and these odds illustrate that in a very jarring way.”

Vogel said from 1999 to 2017...

- Women 30 to 64 saw synthetic opioid overdoses rising 1,643%
- Heroin deaths for the same group jumped 915%

- For women 55-64 synthetic opioid deaths rose 1,000%

More from the report...

- Women age 35-39 and 45-49 saw drug overdose deaths up 200%
- Those age 30-34 and 50-64 saw a rise of 500%
- In 1999 overdose deaths was highest among women 40-44
- It was 9.6 deaths per 100,000
- In 2017 the rate was highest among women 50-54
- The rate was 28.2 per 100,000

TOP-10 CAUSES OF DEATH IN THE U.S. AND THE LIFETIME ODDS OF DYING FROM ONE OF THEM

		DEATHS IN 2017	LIFETIME ODDS
1	Heart Disease	635,260	1 in 6
2	Cancer	598,038	1 in 7
3	Chronic Lower Respiratory Disease	154,596	1 in 27
4	Suicide	47,173	1 in 88
5	Opioid Overdose	43,036	1 in 96
6	Motor Vehicle Crash	40,231	1 in 103
7	Falling	36,338	1 in 114
8	Gun Assault	14,542	1 in 285
9	Pedestrian Incident	7,450	1 in 566
10	Motorcycle Incident	4,832	1 in 858

Source: PropertyCasualty360.com / Photo by [Mat Reding](#) on [Unsplash](#)



BOUND TO HAPPEN

WILDFIRES & HIGHER PREMIUMS

Travelers is looking at raising insurance rates for homeowners in California. Michael Klein is the company's president of personal insurance. He said after two years of heavy losses in a row, "I think the discussion and the debate about the environment is pretty broad and pretty public."

He said Travelers is currently in discussions with the California Department of Insurance to increase homeowners prices. In the fourth quarter of last year, between the California wildfires and Hurricane Michael, Travelers lost \$610 million.

That's an increase of 22%.

Those conversations are including Travelers not renewing some of the business it does in the state. Travelers — with department approval — originally began restricting the appetite for new business in 2017.

The company wants to add even more underwriting procedures that will limit what it writes.

Insurance and political experts say it is very likely this is just the tip of the proverbial ice berg.

Source: *Insurance Business America*
Photo by [Benjamin Lizardo](#) on [Unsplash](#)



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JOBS

PROGRESSIVE HIRING SPREE

The economy — we are told — is booming. Business for at least one insurance company is booming as well. Progressive says it is growing. Rapidly.

Its personal auto, commercial auto, truck, motorcycle, boat, recreational vehicle and home business has gone up 50% in the last three years. Revenue in 2018 hit \$30 billion.

The growth is so rapid that — this year — Progressive will need to hire 100,000 people to fill IT and customer service and sales positions. Lori Niederst handles human resources for Progressive. She said this is the biggest hiring event in company history.

“We are excited to add hardworking talent to our team who are interested in a career with Progressive,” she said. “For decades, we’ve been developing people who started in jobs like these into successful business athletes who rise to our leadership ranks.”

Over half of the 100,000 jobs will be located in what Progressive calls “campuses” around the country. Some of the campuses are in Sacramento, California, Phoenix, Arizona, Austin, Texas, Cleveland, Ohio, Colorado Springs, Colorado and Tampa, Florida.

Others will be in 250 field claims offices. Some of the new hires will work from home.

Source: *Carrier Management* / **Photo by** [Clem Onojeghuo on Unsplash](#)

OBAMACARE

DEMOCRATS RUN THE HOUSE — WILL ANYTHING CHANGE?



Photo by [freestocks.org](https://www.freestocks.org) on [Unsplash](https://unsplash.com)

House Speaker Nancy Pelosi is digging in and is working on the Affordable Care Act. Her idea is to improve ObamaCare by adding Medicare for all. She'll also tackle lowering prescription drug costs and some other improvements.

Hearings will be held.

President Trump has also talked about fixing drug prices so Pelosi may find an ally there, but she's likely to be going it alone with her Democrat colleagues on the rest of the plan. Republicans aren't going to buy into an ObamaCare fix.

Believing the people put the Democrats in charge of the House for a reason, Pelosi is working a plan with three prongs. The first is to get the Energy and Commerce Committee, the Ways and Means Committee and the Workforce and Education Committee to bump up the number of people who can get financial assistance to pay premiums.

She also wants to pump up the Healthcare.gov advertising budget so more people know they can get financial assistance and

assistance getting insurance.

Pelosi is also looking at blocking some of the insurance alternatives that have been floated recently by the Trump administration. One of the first things she did — however — since the Trump administration won't defend the law, was to vote to defend the Affordable Care Act in court.

In an interview with the **Associated Press**, Pelosi said, "President Trump said he'd 'negotiate like crazy' to bring down Medicare prescription drug prices, and since the midterm election he's spoken about working with

Democrats. We have an opportunity to enact the tough legislative negotiating authority needed to actually lower prescription drug prices for consumers.”

Pelosi will get very little help in the Senate if she manages to get something passed in the House. Senate Finance Committee Chairman Chuck Grassley of Iowa says private insurers need to do that negotiation and not the government. “Part D is the only federal program I’ve been involved with that has come in under budget,” Grassley pointed out. “If it’s working, don’t mess with it.”

This is an area — however — where former Republican Health and Human Services (HHS) Secretary Mike Leavitt says the Trump administration might surprise Democrats.

“Prescription drug pricing is in a category where both the president and the Democrats have made a commitment,” he said. “There will be a lot of division, but in the end there is a very good chance they will find a way that they can both claim victory.”

Medicare for all is likely not going to happen. The government-run health care system would require huge tax increases and would be a big expansion of the power of the federal government.

The House Budget and Rules Committee will handle that one.

As for what’s happening now with ObamaCare. A study done by the Urban Institute and funded by the Robert Wood Johnson Foundation says 2019 will be a better year for consumers needing to get insurance from one of the ObamaCare exchanges — or marketplaces as they’re known.

The study looked at what’s happening in the states of Washington, California, Florida,

Georgia, Indiana, Maryland, Minnesota, Ohio, Virginia and West Virginia.

More insurers have been found to be willing to enter new markets and they did so in time for the 2019 enrollment season. That’s a big change from 2018 when the uncertainty of a new administration, the uncertainty of politics and uncertain policy changes caused them to decline to participate in some markets.

The Urban Institute’s John Holahan said, “I think the carriers that didn’t do well in this market have already left the marketplace.” Those that stayed have — in his words — hit the sweet spot.

“It comes down primarily to their ability to negotiate with providers and get enough providers to come in at lower payment rates than in the commercial market,” he said. “Then they’ll have a big enough network. And for these Medicaid plans that developed networks to participate in Medicaid, it’s not a giant leap for them to participate in the ACA market.”

Plus, he said, “From a provider point of view, providers are better with getting a lower payment rate than having people go uninsured and not able to pay their bills at all. There are enough of them willing to accept that bargain.”

While things are better on the marketplace front, the number of uninsured adults in the U.S. hit a four-year high in 2018 and highest rate since ObamaCare took effect in 2014. A fourth quarter survey said 13.7% of adults were without medical insurance.

That’s seven million more adults than in 2016 when the uninsured rate fell to an all-time low of 10.9%.

These stats come courtesy of a Gallup Poll, and the polling firm said there are a number of possible reasons for the decline.

“One may be an increase in the rates of insurance premiums in many states for some of the more popular ACA Insurance plans in 2018,” Gallup said. “For enrollees with incomes that do not qualify for government subsidies, the resulting hike in rates could have had the effect of driving them out of the marketplace.”

Another reason — as addressed earlier in this story — is the decline in the number of insurers participating in the Affordable Care Act’s exchanges. One more reason could be the shortening of the enrollment period.

More Statistics

- The percentage of uninsured adults under age 35 fell from 16.8% at the end of 2016 to 21.6% at the end of 2018
- Adults making less than \$24,000 a year are the highest percentage of uninsured at 25.4%
- Adults making \$24,000 to \$48,000 were the next highest at 19.1%
- The highest percentage of uninsured — 19.6% — is in the South
- The lowest percentage is in the East at 7.1%

A man and a woman are sitting in a lush green field, looking at a tablet together. The man is pointing at the screen, and the woman is holding the tablet. They are both dressed in casual outdoor attire. The background shows rolling green hills under a clear blue sky.

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THE HIGH AND UNEXPECTED COST OF AUTOMATION

Automation is the coming thing. The World Economic Forum said 1.4 million workers will lose their jobs due to automation in the next few years. Those employees will need to be “reskilled.”

The U.S. Bureau of Labor Statistics disagrees with that number and says the 1.4 million is just a fraction of the actual number that will be replaced. Those being displaced will need to find different occupations entirely. The forum’s report says 25% of that \$34 billion will be covered by government so it will be up to business to handle most of the task.

And that leads to another aspect of the crisis. Some 252,000 of those who are displaced — or 18% — will not be able to be economically reskilled.

That means government is going to have to step in with public assistance.

For insurance, automation does have some benefits. It can automatically handle claims processing and finance which means workers can concentrate on what is really important to insurance and that is customer interaction.

Source link: Axios



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TAX REFORM & THE RUBBER MEETS THE ROAD

WHAT TO EXPECT NOW?

The tax-filing season is officially here. Now what? We're all still wondering how the so-called Trump tax reforms are going to shake out. Tax experts say the refunds — if you get one — will be larger than usual and the payout — if you must pay — will be less.

A story written by **The Wall Street Journal** and published on **MSN** — upon which this is based — gives definition to taxes and how the reforms work. Tax cuts and tax refunds are two different things. The cut is what people owed for 2018 compared to what they would have owed had the cuts not been made.

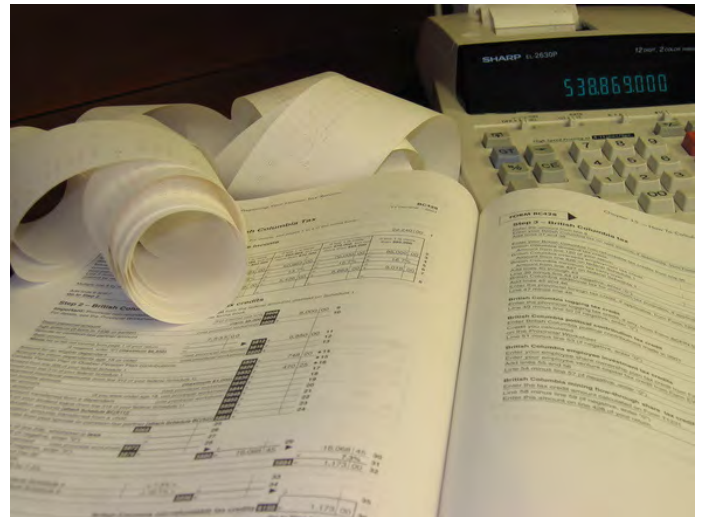
And — as you know — refunds come from the excess you paid in withholding and from deductions.

David Williams of TurboTax said the definitions are important to deciding just how well the reforms will work for you. “The real question that we can’t answer today is: What will their refunds look like vis a vis last year?” he said.

He points out two-thirds of us have already received our tax cuts by paying less in individual income taxes than we did in 2017. So a huge percentage of the \$180 billion in cuts for 2018 have already happened. His estimate is an average household gain of \$420.

Tax breaks like moving expenses, employee costs that are unreimbursed and state and local taxes were eliminated.

However, the Tax Policy Center said the personal exemption rose to over \$4,000 and



there are larger standard deductions and tax credits for child care. Tax rates for individuals dropped. Rates also fell for closely-held businesses, or those with a limited number of shareholders.

It estimates that 65% of U.S. households will get tax cuts averaging \$2,180. On the reverse, 6% of us will see a tax increase of \$2,760.

How we view the changes — says Mark Steber of Jackson Hewitt Tax Services — is very important. You won't notice the changes if you compare the 2018 refund from 2017 taxes to the 2018 return. “We worry very much that there will be a perception that ‘My refund went down, I’m in a worse economic position,’” he said. “When, in fact, the reality could be the opposite.”

Business in the U.S. is hoping the cuts will stimulate spending.

That may happen. But what also may happen — says the IRS — is more people than usual will end up owing taxes. That's because they didn't withhold enough. Or they used to itemize deductions but now don't.

This worries the Senate Finance Committee's Ranking Member, Sen. Ron Wyden of Oregon. He said, "It seems unavoidable that millions of taxpayers who are expecting critical tax refunds will instead owe taxes."

The IRS has always implemented penalties on

people who underpay on their taxes. Those who have paid at least 85% of their 2018 taxes won't face penalties. That's down from 90%.

The Trump administration said it tried to write rules so refund patterns don't change much. Last year 73% of us got refunds and the average refund was \$2,899. However, with the tax tables changed, a lot of people didn't adjust their withholding so their refunds may not be as great.

Source: MSN Money



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AMERICAN FAMILY INSURANCE

Wins 1st Battle with Agents

American Family Insurance wants to change how it interacts with the agents selling its brand of insurance. The company says its agents are contractors. Agents see things differently and say they're employees.

A suit was filed.

In 2017 a federal jury from the United States District Court for the Northern District of Ohio said the company violated the Employee Retirement Income Security Act of 1974 (ERISA) and improperly classified its agents as contractors.

ERISA is the federal law protecting retirement benefits.

The court agreed with the agents who argued the company regarded them as independent contractors on paper. However, they were required to purchase items for operation and could not sell their agencies unless they cut all ties with American Family.

The company disagreed and said its managers only work with agents on sales goals and the outcome of those goals. How those goals are achieved is up to the agent. Plus, American Family contends it has offered an extended earnings benefit based on the years of service.

It's a lifetime annuity and one that American Family said has been described to agents as a retirement plan.

The original court agreed with the agents. The case was then appealed to the US Court of Appeals for the Sixth Circuit in Ohio. It overturned the lower court's ruling.

Had the agents prevailed, American Family Insurance would have been responsible for \$1 billion in retirement. Company spokesman, Dave Holman said the company is pleased with the ruling.

"How we work with our agents is customary in the insurance industry and of company-independent contractor relationships across the country," he said. "They are paid by commission, hire and pay their staff, set their work hours, and create and execute plans to run their businesses. They file taxes as independent contractors with the Internal Revenue Service and take tax deductions for their business expenses."

No word yet on whether the agents will appeal.

Source: *Insurance Business America, Insurance Journal*

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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
February 6, 2019	CISR: Insuring Personal Auto Exposures	Waukee	Holmes Murphy and Associates, LLC
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	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 12, 2019	*NEW* Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM
March 13, 2019	CPIA 2: Implement for Success	Waukee	Holmes Murphy and Associates, LLC
March 13, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
March 15, 2019	CPIA 2: Implement for Success	Omaha	Paul Davis Restoration
March 19, 2019	*NEW* Cyber Coverage - Data Breach and So Much More!	NE/IA	Webinar: 12:00PM - 3:00PM
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 9, 2019	*NEW* Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
April 10, 2019	*NEW* Commercial Liability Claims That Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
April 11, 2019	*NEW* How Savvy Businesses Use Life Ins. to Hedge Against Financial Loss	NE/IA	Webinar: 12:00PM - 3:00PM
April 16, 2019	*NEW* Construction Contracts: What The Ins. Agent Should Know, Do & NOT Do	NE/IA	Webinar: 8:00AM - 11:00AM
April 17, 2019	*NEW* Insurance Issues for Today's World	NE/IA	Webinar: 12:00PM - 3:00PM
April 17, 2019	CISR: Commercial Casualty 2	Hiawatha	Kirkwood Linn Regional Center
April 18, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
April 23, 2019	*NEW* Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 1:00PM - 4:00PM
April 23, 2019	CISR: William T. Hold: Advanced Learning Seminar	Waukee	Holmes Murphy and Associates, LLC
April 30, 2019	*NEW* Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
May 8, 2019	CISR: Insuring Commercial Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale
May 14, 2019	*NEW* Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM
May 15, 2019	A Walk Around the Farm: Farm Liability Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
May 22, 2019	CISR: Elements of Risk Management	Hiawatha	Kirkwood Linn Regional Center
May 22, 2019	Contractors, Contractors, Contractors	NE/IA	Webinar: 12:00PM - 3:00PM
May 23, 2019	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 8:00AM - 11:00AM
May 23, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
June 5, 2019	Certificates of Insurance and Additional Insureds: Making Sense of It	NE/IA	Webinar: 12:00PM - 3:00PM

June 5, 2019	CISR: Insuring Personal Auto Exposures	Davenport	Saint Ambrose University
June 6, 2019	*NEW* Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
June 12, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
June 18, 2019	*NEW* Cyber Coverage - Data Breach and So Much More!	NE/IA	Webinar: 8:00AM - 11:00AM
June 18, 2019	*NEW* Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
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	*NEW* Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
June 20, 2019	CPIA 3: Sustain Success	omaha	Paul Davis Restoration
July 11, 2019	CISR: Personal Lines Miscellaneous	Hiawatha	Kirkwood Linn Regional Center
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
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 26, 2019	CPIA 1: Position for Success	omaha	Omaha Marriott Hotel
October 9, 2019	CISR: Agency Operations	Waukee	Holmes Murphy and Associates, LLC
October 23, 2019	CISR: Commercial Casualty 2	Davenport	Saint Ambrose University
November 6, 2019	CISR: Commercial Casualty 1	Hiawatha	Kirkwood Linn Regional Center
November 20, 2019	CISR: Elements of Risk Management	Des Moines	Hilton Garden Inn Des Moines/Urbandale

April 8 - June 7, 2019	MERG: Commercial Lines Coverage Basics	Online	Online Course
April 8 - May 31, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
April 24-26, 2019	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites
August 21-23, 2019	CIC: Insurance Company Operations Institute	West Des Moines	Holiday Inn Hotel & Suites
February 12-13, 2019	Ruble: Graduate Seminar (IA)	West Des Moines	Holiday Inn Hotel & Suites
July 17- 9, 2019	CIC: Commercial Multiline Institute	Omaha	Omaha Marriott Hotel
June 10 - August 2, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
June 10 - August 9, 2019	MERG: Commercial Lines Coverage Basics	Online	Online Course
June 10 - July 26, 2019	MERG: Delivering Quality Service (to the Customer and the Employer)	Online	Online Course
June 12-14, 2019	CIC: Commercial Property Institute	Cedar Rapids	Cedar Rapids Marriott
March 4 - April 19, 2019	MERG: Personal Lines Coverage Basics	Online	Online Course
March 4 - April 26, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
March 13-15, 2019	CIC: Commercial Property Institute	Omaha	Omaha Marriott Hotel
May 13 - July 5, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
May 13 - June 28, 2019	MERG: Personal Lines Coverage Basics	Online	Online Course
May 15-17, 2019	CIC: Personal Lines Institute	Lincoln	Marriott Courtyard
November 12-13, 2019	Ruble: Graduate Seminar (NE)	Omaha	Omaha Marriott Hotel
October 16-18, 2019	CIC: Commercial Multiline Institute	West Des Moines	Holiday Inn Hotel & Suites
September 25-27, 2019	CIC: Commercial Casualty Institute	Omaha	Omaha Marriott Hotel



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