



# Main Street

## INDUSTRY NEWS

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# Did you know?

**Did you know** that PIA's company council, The PIA Partnership, has conducted nationwide research about the insurance buying preferences of small business owners?

The research is encouraging because it found that small business owners strongly prefer independent insurance agents as they make choices in today's online world.

However, the results also serve as a wake-up call that agents must take steps to continue to demonstrate their value and also be more engaged online.

PIA and the companies belonging to The PIA Partnership have created a public website that helps agents understand PIA's findings.

PIA members also have access to a private website containing a series of strategies and tools to help them stay ahead of online competition in commercial lines.

To access the newest PIA Partnership project, ***Small Business Insurance & The Internet – The Voice of the Commercial Lines Customer***, visit us at [www.pianet.com/voiceofthecustomer](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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***E&O Coordinator  
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# PIA NATIONAL & CYBER INSURANCE



## NEED A CYBER PRODUCT TO SELL?

PIA cyber insurance is now available for association members to sell to clients! Last week PIA National announced — in conjunction with our partner ABA Insurance Services (ABAIS) — that it is working together with Great American E&S Insurance Company to create a tailor-made, robust cyber insurance program that responds to the most common cyber threats facing small and mid-sized businesses.

Here are the important details:

- This is a non-admitted program
- ABAIS will file all surplus lines taxes.
- If required by state, PIA producers will need to provide ABAIS with a completed surplus lines form
- Direct bill (agency bill available)
- Sales commission: 12.5%
- PIA royalty: 2% (split 50-50 with affiliates)

Naturally — and as expected — to sell the PIA enhanced cyber insurance product you must be a PIA member.

ABA Insurance Services has a pre-existing relationship with Progressive Insurance. It has been instrumental in the distribution of the product as well as agent clearing. Because of that PIA members that are appointed with

Progressive can quote the PIA cyber program through Progressive's ForAgentsOnly.com agent portal.

Non-Progressive PIA agents will be registered directly in ABAIS Procision quoting platform by ABAIS.

The marketing materials created to promote this program will direct you to the PIA National website. There you will click the grey button on the landing page that will direct you to fill out the PIA cyber insurance interest form. Because the form is password protected, submitting it validates to ABAIS that you are a current PIA member.

Once you have filled out the form, ABAIS will receive a notification and will reach out to the agent to begin onboarding. PIA members will need their PIA National login and password to access the form page. If PIA National has your email address, PIA members can create/reset your logins 24/365. Otherwise our website has a simple form asking PIA National staff to assist.

You can also purchase the same PIA cyber insurance through your local PIA affiliate producers if they participate. The policy premium is significantly discounted from rates found in the standard market and includes the same PIA-only policy enhancements that are available to your clients.

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In order to sell the PIA enhanced cyber product, PIA membership is required.





# THE RISKIEST STATES FOR SENIORS

For the senior population in the country, safety is a quality of life issue. A website called TheSeniorList.com has done a study on senior safety based on info from the Census Bureau.



## SENIOR SAFETY FIVE CATEGORIES

Fraud crimes per 100,000 population

- The monthly housing costs for renters
- The number of seniors living in poverty
- Average annual rate of violent-injury or death of seniors per 100,000
- Seniors living alone in percentage of the total population of a state

## 10 LEAST SAFE STATES AND HOW THEY RANK IN THE FIVE CATEGORIES

	Fraud	Housing	Poverty	Violent Injury	Living Alone
1. Florida	50	19	43	39	42
2. New Mexico	36	19	49	49	36
3. Delaware	47	38	23	16	51
4. Nevada	48	50	51	7	6
5. Washington D.C.	51	34	30	47	14
6. Arizona	40	34	30	47	14
7. Oregon	23	35	29	45	30
8. Alabama	43	7	38	37	31
9. California	33	49	42	27	4
10. Georgia	49	28	40	31	7

Source: PropertyCasualty360.com



# THE NATION'S MOST DANGEROUS OCCUPATIONS

Some lines of work are very dangerous. The Bureau of Labor Statistics tracks such things and said there were 5,147 deaths in the workplace in 2017. That’s the last year with available statistics.

The number is a slight drop from the 5,190 deaths in 2016. The report also notes the fatal injury rate dropped from 3.6 per 100,000 full-time workers in 2016 to 3.5 in 2017.

HIGHEST FATAL WORK INJURIES FROM 2017 (DEATHS PER 100,000)	
Fishers and related fishing workers	99.8
Logging workers	84.3
Aircraft pilots and flight engineers	48.6
Roofers	45.2
Refuse and recyclable material collectors	35.0
Structural iron and steel workers	33.4
Drivers/sales workers and truck drivers	26.8
Farmers, ranchers and other agricultural managers	24.0
First line supervisors of landscaping, lawn service and grounds-keeping workers	21.0
Electrical power-line installers and repairers	18.7

Source: Statista



# AIG'S PAST GAMBLES CAUSE OF FINANCIAL STRUGGLES



AIG President and CEO Brian Duperreault was grilled by analysts on Valentine's Day. In that questioning Duperreault looked ahead by looking at the past. He stared by talking about what happened before he came on board in mid-2017.

The statements — and the questions — came about after AIG posted a \$622 million net loss from the fourth quarter of 2018. AIG's General Insurance arm also lost \$1 billion in underwriting.

Those losses come from investment income troubles and high catastrophe losses.

That set the stage for Duperreault's comments. He contends — though — that he

and his new executive team have positioned AIG for its long-awaited and much-anticipated return to glory.

“I have done turnarounds throughout my career and remain committed to completing this one,” Duperreault said. “I am more confident today than I was a year ago that AIG is on the right path. We continue to focus on making sustainable changes that will yield long-term profitable results.”

Analysts — as you’d expect — aren’t impressed. They’ve heard it all before and many reminded Duperreault that he has promised an underwriting profit from General Insurance in 2019.

The AIG CEO responded and said, “I am reaffirming that we are entering 2019 expecting to make a [General Insurance] underwriting profit.” He expects a combined ratio below 100. It was 115 in the fourth quarter

“A combined ratio below 100 is an inflection point. It is by no means where we expect to be longer-term,” Duperreault added but said he hopes it will be start of something more positive. “Crossing over to profitability for the first time in over a decade is an important milestone we will achieve in repositioning AIG for the future,” he said.

And with that the AIG CEO took a long look at the past. He said his biggest challenge is overcoming a past where his predecessors tried to return to the glory days of being the world’s largest and most profitable insurance

company before the near collapse of the Great Recession.

“While I had some understanding of the ‘go large’ strategy before I arrived at AIG, I had not appreciated the extent of the issues it created or that it had been deployed throughout the company,” Duperreault said.

That’s why he has returned to what he calls “insurance fundamentals” instead of the go-large battle fought years ago. “It created outsized risk and volatility for AIG,” Duperreault noted. “By expanding risk to encompass very large limits on gross and net balance, it added significant risk to [our] earnings pattern and balance sheet.”

Those limits — written on a multi-year basis — caused the firm serious problems.

That led to discussion of problems with General Insurance. They — Duperreault said — came from a private client group in 2018. In some geographic zones it had a “disproportionally large and dense accumulation” of insurance in catastrophe prone areas.

Since then AIG has reduced risk which is why Duperreault thinks General Insurance will see a profit this year.

**Source: *Carrier Management***





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# THE ANNUAL PIA NATIONAL

## NATIONAL UNDERWRITER INDEPENDENT AGENT SURVEY

Over three days **National Underwriter's** online publication PropertyCasualty360.com published the results of the annual National Underwriter and the National Association of Professional Insurance Agents (PIA National) survey of independent insurance agents.

The results the 2019 survey are also featured in the March issue of **National Underwriter**.

The annual NU-PIA survey checks in with independent agents to see how they feel about the commercial lines segment of the business. It also looks at their books of business and their hopes for the future.

This year somewhere around 1,500 agents from around the U.S. participated.

PIA National Executive Vice President and CEO Mike Becker said a big part of the focus of the survey is the relationship of agents with carriers.

“More than half of the agents participating in the survey reported that their commissions increased, and more than one quarter said they remained the same,” Becker said. “In addition, more than half who had a decrease said it was relatively modest, between 1% and 5%. This indicates ongoing stability in agent compensation in the current market conditions.”

Generally — Becker said — agents are pretty happy with carriers. “When asked to rate their overall level of satisfaction with the P&C carriers they use for commercial lines, agents responding ‘very satisfied’ (36.5%) or ‘somewhat satisfied’ (50.6%) were more than three-quarters of those responding.” While they are satisfied with the status quo,

many agents are also concerned about the future. One respondent said, “Changing ecosystem of who an insurance agent is. There are less and less small insurance shops, and a growing number of aggregators.”

Another issue is a society that seems to want everything in an instant. One person said, there is a “greater demand for fast quotes in a world that gives customers everything in the snap of a finger. Inability to always provide immediate information because of complexity of commercial insurance.”

Like Becker, **National Underwriter** Editor Rosalie Donlon said — though relationships can sometimes be a bit dicey — the agent and carrier relationship is pretty good.

In her editorial on the survey, Donlon said, “I was most struck by the responses to the open-ended question, ‘In your opinion, what are the top three challenges facing competitors in your industry over the next 3-5 years?’ The challenges noted by the 2019 respondents are similar to the answers in previous surveys. Over the three years we’ve been doing this survey, there have consistently been some tensions, although there is good news in the overall relationship between carriers and agents.”

Donlon said, yes, the relationship is good but the survey also points out that agents worry about competition from carriers. As an example, she pointed to the comment from one respondent that said, “Carriers that do not focus on [the] independent agency channel pose a direct threat.”

Agents also said they worry that the marketing given to them from carriers has been cut



back. In some cases it has been completely eliminated. Premium volume requirements are also an issue. That means — Donlon noted — that smaller agents and agencies are pretty much on their own.

Many are finding it difficult and expensive to do.

Some are facing size issues and an inability to compete. “They’re seeing challenges to their books of business from out-of-state wholesalers and brokers. They’re also finding it difficult to work with certain carriers due to premium volume requirements,” she wrote in her editorial. “For agents in small towns or small markets, they see few opportunities to increase their volume, which further limits their options in placing commercial business for their clients.

Technology is also a challenge. Some suffer from an inability to keep up and others are faced with carriers whose technology is antiquated and that take too long to place business.

Donlon also wrote the survey results note that agents find many underwriters lack the experience needed to help them place business.

### Survey Results: Who is doing what and who is responding?

- 85.7% are agencies
- 20.1% are brokerages
- 5.2% are an MGA

### Total annual revenues of the respondents. Most have revenues under \$500,000 a year:

REVENUE	
\$0 to \$500,000	42.9%
\$500,000 to \$1 million	14.5%
\$1 million to \$5 million	25.7%
\$5 million to \$10 million	7.6%
\$10 million to \$25 million	5.3%
\$25 million or more	4.0%

### Dollar figures of the total P&C premiums controlled by the responding firms — The largest percentage have an annual premium total of under \$5 million:

REVENUE	
\$0 to \$500,000	56.3%
\$500,000 to \$1 million	16.5%
\$1 million to \$5 million	12.3%
\$5 million to \$10 million	6.6%
\$10 million to \$25 million	6.3%
\$25 million or more	1.9%

The annual survey also asked responding agents and agencies their goals for today and their goals for the future.

### First the results for today

- 60.8% want to hit \$250 million
- 9.6% target revenues of \$250 to \$750 million
- 37.7% want revenues of \$750 million

### And in the future?

- 61.6% want revenues totaling \$250 million
- 22.5% want to build revenues to \$750 million
- 29.8% think hitting \$750 million is ideal

### The survey also asked responding agents to give information on their lines of business:

LINES OF BUSINESS	
Commercial Auto	72.2%
Commercial Property	79.3%
Commercial Liability	84.3%
Commercial Umbrella	65.9%
Workers' Compensation	64.5%
Affirmative Cyber (Stand Alone)	19.0%
Personal Lines	64.2%
Employee Benefits	14.9%
Individual Life and Health	25.3%
Specialty	8.3%

**Carriers: the survey asked what commercial carriers — in the agent or agency's opinion — have the most well-regarded brands.**

LINES OF BUSINESS	
Travelers	60.7%
Liberty Mutual	45.8%
The Hartford	44.7%
Chubb	44.1%
Progressive	41.9%
Nationwide	25.3%
Auto Owners	24.2%
AIG	18.5%
CNA	17.4%
Philadelphia	17.4%

**Respondents were also asked for their level of satisfaction with P&C commercial lines carriers.**

- 50.6% — somewhat satisfied
- 36.5% — very satisfied

**Overall premium volume expected in the next 12-months and in what segments — Compensation is always important.**

COMMERCIAL AUTO	
Increase	82.68%
Stay the same	14.51%
Decrease	2.8%

COMMERCIAL PROPERTY	
Increase	81.72%
Stay the same	15.68%
Decrease	2.6%

COMMERCIAL LIABILITY	
Increase	79.0%
Stay the same	17.9%
Decrease	3.1%

COMMERCIAL UMBRELLA	
Increase	64.3%
Stay the same	32.6%
Decrease	3.1%

WORKERS' COMPENSATION	
Increase	63.5%
Stay the same	23.4%
Decrease	13.1%

AFFIRMATIVE CYBER (STAND ALONE)	
Increase	69.3%
Stay the same	29.2%
Decrease	1.5%

EMPLOYEE BENEFITS	
Increase	71.7%
Stay the same	24.5%
Decrease	3.8%

INDIVIDUAL LIFE & HEALTH	
Increase	70.33%
Stay the same	18.68%
Decrease	10.99%

SPECIALTY	
Increase	76.7%
Stay the same	23.3%
Decrease	0%



**Agents and agencies responding were asked how they expected compensation to be in the next 12-months. Most felt compensation is going to rise.**

Increase	32.4%
Stay the same	54.7%
Decrease	12.9%

**If compensation for 54.7% is going to go up, what will be the average percentage of increase.**

1.5% Increase	33.3%
5% to 10%	35.5%
10% to 20%	20.3%
20% or more	10.9%

**A small percentage of those responding — 12.9% — said they expect compensation to drop. The survey asked by what average percentage?**

1.5% Increase	57.6%
5% to 10%	27.3%
10% to 20%	9.1%
20% or more	6.1%

**Respondents were also asked about carriers that they've heard of that they are not using. The survey asked which of those they'd consider using in the future.**

Cincinnati	24.4%
Chubb	20.7%
Auto Owners	17.8%
CNA	15.6%
Travelers	14.9%
Liberty Mutual	14.2%

AIG	12.4%
Great American	12.4%
Philadelphia	12.4%

**When an agent or agency decides to use a new carrier or is evaluating a current carrier — on a scale of 1 to 9 — what is the criteria used to make that decision.**

8.41	Products and Coverages
8.35	Responsive Service
8.18	Claims Management
8.14	Underwriting Process
7.92	Financial Strength
7.61	Positive Brand and Reputation
7.55	Partnership Approach
7.36	Compensation Program
6.90	Risk Management and Loss Control Programs
5.14	Adequately Handles My Global Insurance Needs

**As for keeping or dropping carriers, respondents were asked what their plan is in the next 12-months.**

Keep the same carriers I use now	38.1%
Add additional carriers	27.3%
Keep the same number of carriers but add some and delete others	26.6%
Consolidate business among fewer carriers	8%

**Sources: PropertyCasualty360.com**

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Chubb has a new survey out. It's a worrisome tome called ***Winning the Client Journey***. The conclusions are somewhat frightening as Chubb found that 53% of respondents say they are looking for homeowners insurance online.

Adding to the 53% figure is 61% of those responding saying they're going to do more looking online in the future.

The insurer says this is not necessarily a negative and is something independent agents can take advantage of and explore. Chubb spokeswoman Mary Parsons — who heads the firm's personal risk services — says agents and brokers can take advantage and should make themselves available.

"While the option to shop for homeowners' insurance online can appear to be a time saver, there is risk in using the same online shopping strategy for buying a pair of shoes to purchasing homeowners' insurance," she said, and that is where the independent insurance agent advantage comes into play.

"Insurance can be very complex, especially for those that are financially successful and have a number of valuable assets that are in need of customized strategies to ensure they are properly protected from a range of unanticipated, adverse events," Parsons said. "One size does not fit all, and independent agents and brokers are uniquely positioned to

help clients make sense of all the information available online, so that they can choose the right coverage, with peace of mind."

More from Chubb's survey:

- 69% of successful individuals are likely to look for homeowners insurance online
- 73% of successful families say they'll do the same
- They are the two most likely groups to look online
- 35% say the reason they shop online is to save time
- 67% note the main advantage of working with independent agents and brokers is the advice they get on how to protect a home
- 64% say there is an advantage to talking with a real person when it comes to claims
- 80% think they ought to prioritize the purchase of adequate insurance instead of price

There's also a bit of warning from the last point as 54% of successful individuals and households say agents and brokers LOSE credibility when they lead proposals with the lowest price option.

**Source:** *Insurance Business America*  
**Photo Credit:** Photo by [Tom Rumble](#) on [Unsplash](#)





## DRIVING & DAYDREAMING

SOME DAYS ARE MORE DANGEROUS THAN OTHERS

Erie Insurance is worried about daydreaming drivers. The company is so worried that it did a study on which days are the worst for daydreaming. It grabbed police data from a report from the **Fatality Analysis Reporting System** (FARS) and also consulted with the Insurance Institute for Highway Safety (IIHS). Between the report and the consultation, Erie found that Saturdays in September are the most dangerous daydreaming driving days of all.

On the other hand, Tuesdays in February have the least number of daydreaming crashes.

All this daydreaming studying came about when Erie's researchers found that being "generally distracted" or "lost in thought" is the number one distraction revealed in fatal auto crashes. The company concluded that from 84 possible combinations.

### TOP-FIVE DAYS & MONTHS FOR FATAL DAYDREAMING WHILE DRIVING

1	Saturdays in September
2	Saturdays in May
3	Fridays in October
4	Saturdays in August
5	Fridays in July

### BOTTOM-FIVE DAYS & MONTHS FOR FATAL DAYDREAMING WHILE DRIVING

1	Sundays in December
2	Thursdays in February
3	Mondays in January
4	Wednesdays in February
5	Tuesdays in February

Erie's vice president of personal auto is Jon Bloom. "We released this data to raise awareness of the ongoing need to combat distracted driving in all its forms, whether it's texting while driving, or simply letting your mind wander behind the wheel," Bloom said. "No matter what day of the week or what month it is, we urge all drivers at all times to keep their eyes on the road, their hands on the wheel, and their attention on what they are doing."

**Source:** Insurance Business America / **Photo Credit:** Photo by paje victoria on Unsplash



# HIGH DRUG PRICES

## CONGRESS TO TAKE ACTION? MAYBE

The Senate Finance Committee held a public hearing last week on the high cost of pharmaceuticals. Executives from a number of companies were called to testify. Members of the committee asked the obvious hard questions like why drug costs are not only very expensive but are rising.

The explanation — untenable to some — is a supply system that is convoluted. That convolution is blamed on insurance companies and middlemen who don't pass their savings onto the consumer.

Like most of you likely will, the members of the committee didn't buy that explanation at all.

Iowa Republican Sen. Chuck Grassley said, "We've all seen the finger pointing. Every link in the supply chain has gotten skilled at that. But, like most Americans, I'm sick and tired of the blame game. It's time for solutions."

This might be one of the few areas these days where Republicans and Democrats will be able to work together. Grassley is working with Democrats on ways to keep pharmaceutical companies from being able to keep generic drug makers out of the loop.

The Republican senator and his Democratic Party allies have already started an investigation into the high cost of insulin and more hearings will be held other drug prices.

At this hearing, Grassley and his colleagues pushed the manufacturers to drop their list prices. The executives said they cannot. The current supply chain structure would — they say — put them at a financial disadvantage. In addition, the executives argued that the list prices aren't what patients are paying for drugs.

Merck CEO Kenneth Frazier said discounts are given to insurance companies and middlemen who — as the execs noted earlier — aren't passing those discounts onto the people.

"If you bring a drug to the market with a low list price in this system, you get punished financially and you get no uptake because everyone in the supply chain makes money as a result of a higher list price," Frazier told the committee members. "The system itself is complex and interdependent and no one company can unilaterally lower list prices without running into financial and operating disadvantages that make it impossible to do that."

Oregon Democrat Sen. Ron Wyden is the ranking committee member. He argued that the high list prices are catastrophic for people with high-deductible plans and for those whose copays are based on the list price. "I think you and others in the industry are stonewalling on the key issue, which is actually lowering list prices," Wyden told Pfizer CEO Albert Bourla. "Reducing those list prices is the easiest way for American consumers to pay less at the pharmacy counter."

Michigan Democrat Sen. Debbie Stabenow angrily took on AbbVie CEO Richard Gonzalez. His company produces Humira. It's an autoimmune drug that runs many thousands of dollars a year to those having to use it.

"I think that you charge more here because you can," she said. "American taxpayers are subsidizing all of you to be able to have incredibly high profits."

Gonzalez said Humira's profits are not really profits. They help fund research and the development of other drugs. He also said AbbVie also gives drugs to patients that can't afford them.

To many of the senators on the committee the statements don't have a lot of credibility. This is especially true of the generic market. Sen. John Cornyn — the Texas Republican — said pharmaceutical companies and the testifying executives are playing games with the patent system. He and others pointed out that they have extended market exclusivity for years in order to keep out competition.

Cornyn noted that AbbVie's Humira patent doesn't expire until 2034. The drug came onto the market in 2001 and the list price is \$60,000 a year!

"Is it your companies position that it should have an exclusive monopoly on medicines for 31 years?" he asked. "I support drug companies recovering profits based on research and development. But, at some point, that patent has to end so patients can get access to drugs that are much cheaper."

The executives said they want change. That change begins with Congress and the Trump administration doing a realignment of the entire system so they can drop prices. Part of that is to eliminate the rebates given to Medicare and the middleman by the manufacturers. The executives say they could — then — give those discounts to patients.

Those rebates are given to insurers — they say — to get favorable placement on the lists approved by them. That helps profits. What isn't happening — as noted earlier by the CEOs and Pfizer's Bourla — is those discounts finding their way down to the consumer.

"None of the close to \$12 billion of rebates that



Pfizer paid in 2018 found their way to American patients,” Bourla said.

The executives testifying all claim to support Grassley’s Creates bill to speed up the development of generic drugs and said they’d lower their list prices if the rebates were eliminated from private plans as well as Medicare.

While pharmaceutical companies are claiming to Congress they are victims of the supply chain structure, they continue to spend huge sums on television, newspaper and online advertising.

The proliferation of prescription drug ads is growing and ads recently topped five-million times in 2016 which is the the last year tallied. In 2019 it’s probably a lot higher.

Spending topped \$30 billion that year. In 1997 it was \$18 billion. Consumer-focused ads are going up but it’s doctors and other health professionals getting a huge chunk of that money to pay for free drug samples.

Health policy expert and over-diagnosis and over-treatment critic, Dr. Steven Woloshin of Dartmouth College said, “Marketing drives more treatments, more testing” and it’s tests and treatments they don’t often need.

In his report, Woloshin said spending on consumer marketing rose the highest from \$2 billion — or 12% of the total marketing — to almost \$10 billion and a third of overall spending.

By the way, only two nations in the world allow consumer prescription drug advertising. They

are the U.S. and New Zealand. Much of that advertising is disease awareness and those ads more than doubled in the U.S. to \$430 million for 401 campaigns.

Doctors want the ads banned. Or at least the American Medical Association (AMA) does. The industry — via the Pharmaceutical Research and Manufacturers of America — says the practice of direct to consumer advertising is a good thing because it makes patients more informed about their health and treatment options.

While Congress doesn’t believe the pharmaceutical executives, it appears neither do consumers. A survey from the Kaiser Family Foundation says 79% of us think drug prices are unreasonable. Just 17% of those surveyed found them the opposite.

A high percentage — 24% — say they find it very difficult to pay the cost of their prescriptions.

Like the members of the Senate committee, there is a lot of support from those responding for lower prescription costs. A staggering — but not surprising — 76% of those want out-of-pocket costs limited for people on Medicare. An also not very surprising 88% want to make generic drugs more available.

A lot of the 1,440 adults who took the survey said they often ration drugs or skip doses altogether. High costs are the reason.

**Sources:** *The Hill*, *Insurance Journal*  
**Photo Credit:** [Haley Lawrence on Unsplash](#)  
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		\$45	Each Additional User
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Danielle Steele Consulting LLC  
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Dubuque, IA

# Upcoming Events Calendar 2019

For information and to register

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

Date	Class/Webinar	Where	When
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


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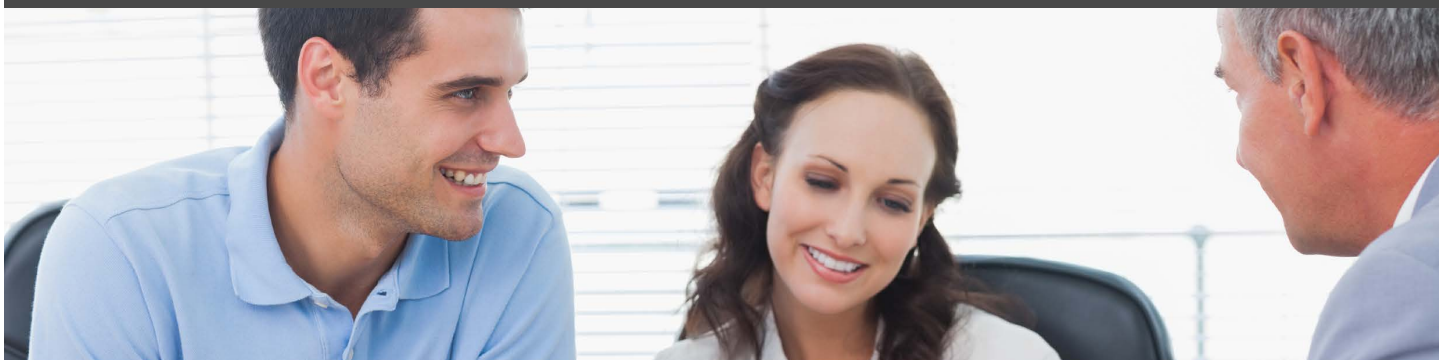
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April 8 - June 7, 2019	MERG: Commercial Lines Coverage Basics	Online	Online Course
April 8 - May 31, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
April 24-26, 2019	CIC: Commercial Casualty Institute	West Des Moines	Holiday Inn Hotel & Suites
August 21-23, 2019	CIC: Insurance Company Operations Institute	West Des Moines	Holiday Inn Hotel & Suites
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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