

Main Street

INDUSTRY NEWS



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Legislative Coordinator

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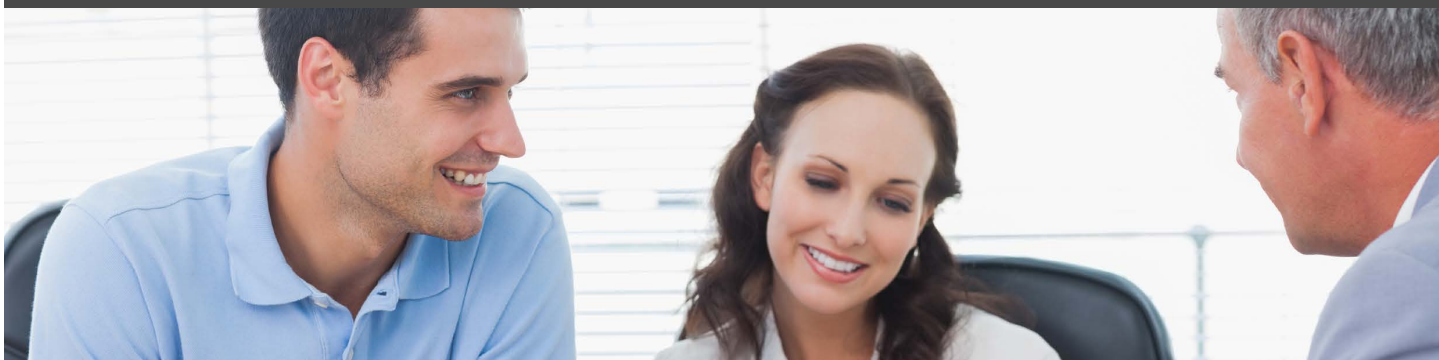
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THE HARTFORD'S FLOOD PROGRAM



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The Hartford and PIA have joined together to make it easier for PIA member agents to provide their clients with flood coverage through The Hartford. The program is available to PIA members and their policyholders in all 50 states and Puerto Rico.

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Michele Battis

Phone: 704-972-5918

Email: Michele.Battis@thehartford.com

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Did you know?

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

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

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

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

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

To access the newest PIA Partnership project, ***Small Business Insurance & The Internet – The Voice of the Commercial Lines Customer***, visit us at www.pianet.com/voiceofthecustomer.

If you are not a PIA member and want to access all of the tools available through this program, contact us for a membership application or visit us online at www.pianet.com/joinpia.



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Main Street INDUSTRY NEWS

PIA FOR NEBRASKA AND IOWA

PIA Association for Nebraska and Iowa is committed to focusing its resources in ways that cast the most favorable light on its constituents. We are dedicated to providing the type of programs, the level of advocacy, and the dissemination of information that best supports the perpetuation and prosperity of our members. We pledge to always conduct ourselves in a manner that enhances the public image of PIA and adds real value to our members.

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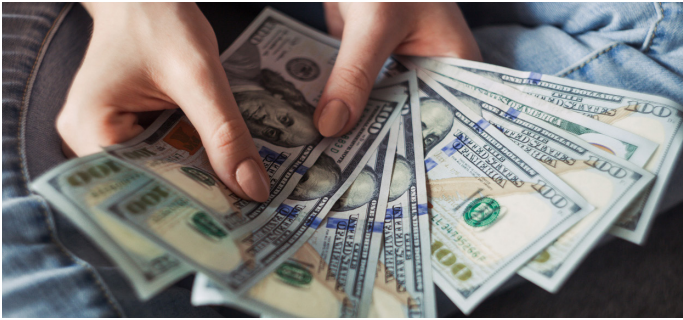
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Steve Bailey***

THE NATION'S TOP INSURERS

INCOME & MARKET PERCENTAGE



The National Association of Insurance Commissioners (NAIC) tracks the total income and market share of the nation's property and casualty insurers. The statistics are based on several different lines of business.

In 2018, the direct written premiums by the top 25 insurers was \$670,262,757,463. While the figure only accounts for the income of 96.55% of the nation's P&C insurers, it's close enough to completely finished for the NAIC to draw some conclusions.

The top-10 companies — no surprise — account for a marketshare that is 47.79% of that just over \$670 billion.

At this point things are still in the preliminary stages and the NAIC says the **2018 Market Share Reports for Property/Casualty Groups and Companies** will be available this summer and will contain more in-depth information.

Source: National Underwriter

Photo Credit: [Alexander Mills](#) on [Unsplash](#)

TOP 10 COMPANIES

1 - State Farm	Direct Premiums	
Marketshare 9.83%	Written \$65.9 billion	Earned \$65.5 billion
2 - Berkshire Hathaway	Direct Premiums	
Marketshare 6.55%	Written \$42.9 billion	Earned \$42.4 billion
3 - Liberty Mutual	Direct Premiums	
Marketshare 5.16%	Written \$34.6 billion	Earned \$34.2 billion
4 - Progressive	Direct Premiums	
Marketshare 5.04%	Written \$33.75 billion	Earned \$31.20 billion
5 - Allstate	Direct Premiums	
Marketshare 4.96%	Written \$33.25 billion	Earned \$32.75 billion
6 - Travelers	Direct Premiums	
Marketshare 3.92%	Written \$26.24 billion	Earned \$25.64 billion
7 - Chubb	Direct Premiums	
Marketshare 3.28%	Written \$22.01 billion	Earned \$21.90 billion
8 - (USAA) United Services Automobile Association	Direct Premiums	
Marketshare 3.28%	Written \$22.0 billion	Earned \$21.9 billion
9 - Farmers Insurance	Direct Premiums	
Marketshare 3.03%	Written \$20.31 billion	Earned \$20.15 billion
10 - Nationwide	Direct Premiums	
Marketshare 2.75%	Written \$18.42 billion	Earned \$18.62 billion

THE REST BY MARKETSHARE

11 - AIG	20.2%
12 - Zurich	1.85%
13 - Hartford Fire & Casualty	1.65%
14 - CNA	1.60%
15 - American Family Insurance	1.33%
16 - Auto-Owners Insurance	1.18%
17 - Assurant	1.07%
18 - Erie Insurance	1.06%
19 - Tokio Marine	1.0%
20 - Fairfax Financial	0.91%
21 - American Financial Group	0.89%
22 - W.R. Berkeley	0.88%
23 - AmTrust Financial	0.88%
24 - AXA	0.78%
25 - Markel	0.78%



Between 2015 and 2017, the PIA Western Alliance state of Montana had the fifth most deaths per 10 billion miles driven in the United States. During that time period — says a study from the consumer insurance data firm ValuePenguin — more than 1,400 people died in car crashes involving drivers who were distracted.

The five worst states — as you'll see in a bit — are Tennessee, Delaware, Wyoming, Texas and Montana. They accounted for 31% of those 1,400 deaths.

States — there are 13 of them and the District of Columbia — with very strict distracted driving regulations had the lowest number of deaths. Those states had 25% fewer distracted driving deaths than the national average.

These are the 13 states with the strictest distracted driving laws:

- Connecticut
- Delaware
- District of Columbia
- Georgia
- Hawaii
- Illinois
- Maryland
- New Hampshire
- New Jersey
- Oregon
- Rhode Island
- Vermont
- Washington
- West Virginia

In its comment on the study, ValuePenguin said, "Our study revealed that complete bans on handheld cellphone use, on average, had a particularly strong correlation with fewer distracted driving deaths. In the 16 states and the District of Columbia, which completely ban handheld devices while driving, the distracted driving fatality rate was 44% lower than in states with no legislation or partial bans on using handheld devices while driving."

Here are the statistics on that statement:

- States with a full ban: 0.98 deaths per 10 billion miles driven
- The national average: 1.49 deaths per 10 billion miles driven
- States with no restrictions or partial bans: 1.75 deaths per 10 billion miles driven

TOP 10

1. TENNESSEE

7.20 deaths per 10 billion miles driven

- No handheld ban
- Complete ban for novice drivers
- Complete ban on texting

2. DELAWARE

3.28 deaths per 10 billion miles driven

- Complete ban on handheld
- Complete ban for novice drivers
- Complete texting ban

3. WYOMING

3.22 deaths per 10 billion miles driven

- No handheld ban
- No ban for novice drivers
- Complete texting ban

4. TEXAS

3.00 deaths per 10 billion miles driven

- No handheld ban

- Complete ban for novice drivers
- Complete ban on texting

5. MONTANA

2.91 deaths per 10 billion miles driven

- No ban on handheld
- No ban for novice drivers
- No texting ban

6. NORTH DAKOTA

2.74 deaths per 10 billion miles driven

- No handheld ban
- Complete ban on novice drivers
- Complete texting ban

7. COLORADO

2.62 deaths per 10 billion miles driven

- No ban on handheld
- Complete ban for novice drivers
- Complete texting ban

8. IOWA

2.60 deaths per 10 billion miles driven

- No ban on handheld
- Complete ban for novice drivers
- Complete texting ban

9. MAINE

2.25 deaths per 10 billion miles driven

- No handheld ban
- Complete ban on novice drivers
- Complete texting ban

10. ILLINOIS

2.17 deaths per 10 billion miles driven

- Complete ban on handheld
- Complete ban on novice drivers
- Complete texting ban

Where did Nebraska fall?

48. NEBRASKA

0.32 deaths per 10 billion miles driven

- No Ban on handheld
- Partial ban on novice drivers
- Partial texting ban

The National Safety Council (NSC) might dispute ValuePenguin's take that only 1,400 people died because of distracted drivers from 2015 and 2017. The NSC said 40,000 people lost their lives in car crashes in 2018 alone and it believes a huge percentage of that number was caused by distracted driving.

The biggest source of that distracted driving — says the Risk Institute at the Ohio State University Fisher College of Business — is the smartphone. To prove that, the institute checked in with 386 respondents who drive at least three-times a week. The researchers asked, "How likely are you use to your phone while driving..."

IN PARKING LOTS

- Overall — 43.5%
- Men — 40.8%
- Women — 46.1%
- Never — 7.3%

DURING THE DAY

- Overall — 28.4%
- Men — 27.6%
- Women — 29.1%
- Never — 11.4%

ON EMPTY STREETS

- Overall — 26.7%
- Men — 26.5%
- Women — 27.0%
- Never — 12.7%

WHILE BORED

- Overall — 22.1%
- Men — 24.5%
- Women — 19.7%
- Never — 26.4%

IN TRAFFIC

- Overall — 19.7%
- Men — 21.7%
- Women — 17.8%
- Never — 27.5%

ON RESIDENTIAL STREETS

- Overall — 19.3%
- Men — 20.1%
- Women — 18.5%
- Never — 19.9%

AT NIGHT

- Overall — 18.4%
- Men — 20.7%
- Women — 16.1%
- Never — 21.5%

ON THE HIGHWAY

- Overall — 13.1%
- Men — 15.5%
- Women — 10.7%
- Never — 37.3%

IN THE RAIN

- Overall — 12.2%
- Men — 14.2%
- Women — 10.3%
- Never — 35.0%

IN THE SNOW

- Overall — 7.5%
- Men — 9.4%
- Women — 5.7%
- Never — 55.7%

Sources: ValuePenguin, PropertyCasualty360.com

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EMPLOYERS & EMPLOYEES

OVERTIME & PAY DISCLOSURE

Last week the federal government talked employers and employees. The U.S. Department of Labor has — at long last — issued the new overtime rules. As it stands today, salaried workers automatically get overtime pay only when they earn less than \$23,660 a year. That dollar amount was set 15-years ago in 2004.

Last week the department raised the threshold to \$35,308.

The new department proposal is far different from the requirements set by the Obama administration and ultimately rejected by a federal judge. The former president's labor department nearly doubled the current figure to \$47,000 in 2016.

That extended mandatory overtime to close to four million Americans. Obama also wanted that figure upped every three years. Business groups and Republicans from 21 states were appalled and said it put some managers considered exempt into overtime.

They appealed and won.

Labor Secretary Alexander Acosta said this will “bring common sense, consistency, and higher wages to working Americans.” The proposal is now open to the public for comment.

Another rule involving employers and employees issued by the Equal Employment Opportunity Commission (EEOC) got some attention last week. It says companies with 100 or more employees will now have to report how much they pay their workers.

That data must contain how much workers are paid by:

- Sex
- Race
- Ethnicity

Those disclosures were supposed to go into effect in the summer of 2016 but when President Trump took office, the Office of Management and Budget (OMB) ordered the requirements frozen.

Lawsuits followed and last week Judge Tanya Chutkan said the government did not have justification for the decision. The deadline for compliance is May 31st of this year. That is — unless — the OMB appeals.

It's unclear how companies will feel about the decision since many are attempting to show

how their pay is totally fair and income is based on the job and nothing else.

One of the groups that filed suit was the National Women's Law Center. Its VP for education and workplace justice Emily Martin said, “This is part of a real cultural shift we're seeing around transparency in pay. In order to have equal and fair pay, employees need more information about their employers' pay policies. So this is one step, but it's not the last step.”

The submission of demographic data is already an EEOC requirement. The new requirements will be much more detailed and contain how people are paid in 12 different pay ranges and who — exactly — is being paid within those ranges.

The current reporting tool is one page. The new form is 10 and that — says Michael Eastman of the Center for Workplace Compliance — is where the rub comes into play. “It's kind of in the weeds, really technical detailed stuff, and that's where the burden comes in,” he said.

The U.S. Chamber of Commerce estimates the expanded reporting will cost business somewhere close to \$400 million each year. The EEOC disagrees and says it's actually something like \$53 million.

Martin said the Chamber's complaint doesn't have much of a foundation. “This is not some radical new calculation that they are being asked to do,” she said. “They are being asked to submit the data they already collect.”

Sources: *Reuters, Insurance Journal*
Photo Credit: *Adeolu Eletu on Unsplash*

THE NATIONAL PIA WORKING FOR YOU



Nebraska Delegation

As we can all appreciate, insurance products can have a profound effect on many people every day. This is why state legislatures review various insurance issues on a regular basis. At the legislative level, the Nebraska PIA maintains a regular presence at the Legislature to provide educational and financial information to Senators and staff on bills dealing with insurance. This lobbying process at the state level also takes place in Congress through the efforts of the National Association of Professional Insurance Agents. Every spring the National Association holds a Federal Legislative Summit in D.C. at which representatives from each state PIA trade association attend the meeting and spend a day on Capitol Hill meeting with their respective Congressmen and Senators to discuss insurance issues pending before Congress. The Nebraska PIA attended this event last week and met with all of the Nebraska Congressional Delegation. The PIA discussed the following issues with members of Congress:

Flood Insurance

Support reauthorization of the National Flood Insurance Program with a minimum extension of at least five years. Support continued implementation of risk-based rates. Continue grandfathering of rates so that properties can be transferred between owners without coverage disruption. Support continuous coverage legislation that allows consumers whose flood policies are canceled in the middle of a policy period through no fault of their own to go back to the NFIP and purchase a policy at the rate they previously had.



Nebraska Delegation with Senator Ben Sasse

Crop Insurance

The Farm Bill was passed in December, 2018. However, as you may have seen, there are various budgetary proposals to cut crop insurance benefits and agent commissions. It was made clear to Congress that agents oppose all of these budgetary cuts to crop insurance.

Healthcare

Support legislation that removes agent commission from the definition of “administrative expense” in the federal 80% Medical Loss Ratio.

Insurance Regulation

PIA agents made it very clear that state regulation of insurance is the best way to regulate insurance. Agents also support

complete repeal and elimination of the Federal Insurance Office which is part of the Department of the Treasury.

The FLS meeting also involves some educational or informational programs. This year there was a program dedicated to InsureTech issues which I think was kind of similar to the InsureTech program held in Nebraska last fall. The lead speaker coined the phrase “digital immigrant” as a label for people or entities that don’t begin to use the latest digital or technological innovations until after most people or entities are already using it. He suggested the insurance industry may be a digital immigrant.¹ He described the massive amount of information and processing of individual bits of data that flows through this industry continuously day by day. Tens of



Nebraska Delegation with Senator Ben Sasse

thousands of policies. Tens of thousands of underwriting files, tens of thousands of claim files and all of the financial data maintained for business purposes and regulatory purposes. He said there is a new level of internet protocol headed our way which will involve a huge expansion of how much data can be run through the internet. It will lead to an explosion of how the “internet of things” will be used. He mentioned the refrigerator of the future will automatically know when you are out of milk, and order more milk from the store which will be delivered by a robot. *[I remember as a boy watching the milk man stop at our house and place a bottle of fresh milk in a wooden box kept next to a side door of our house! Oh, the good old days!]* He predicts people will not be able to start their cars if the auto insurance on the car has not been paid.

Being technologically challenged, this all seemed like a fairy tale to me, but it also was unsettling because it is impossible to tell how all of this might affect how we work and live.

After this speaker, there were a number of young entrepreneurs who explained their new tech companies. It included:

Ronoco

This company creates a digital filing cabinet that maintains all of your financial/asset information including all insurance products. It includes a digital insurance platform that connects insureds and agents by building a complete risk and coverage portfolio. The platform links assets with policies so insureds can clearly see their financial and insurance



Nebraska Delegation with Senator Ben Sasse

risks. It is not always easy to organize and analyze the client's risk profile and portfolio before giving the client insurance coverage advice. This platform provides a way for both agent and client to have the complete picture about what the client needs. It includes AI-powered risk assessment and analysis. I had lunch with the owner and founder of this company, Nick Khamarji. A very nice young man. In a technological sense we made a funny pair. Him, theorizing about programming, scalability and IOT. Me, fumbling with my emails and talking about a word document.

Lineslip Solutions

Seems to be a company designed to organize and maintain all of your agency business related to commercial insurance brokers. It eliminates paper files related to all of this.

Ellipsis Partners

It has an agreement with the Post Office related to distributing direct mail material related to your business which, of course, could be done for insurance agencies. It will put together the direct mail brochure and get it to the doors of people who are the most likely individuals to be potential customers for the agency.

Brite Bee

This is a marketing business that puts all of the "social proofs" associated with you or your agency on your agency web site for people that visit the web site to see. Social proofs are, for example, things that are posted on Facebook or Google.

SimplyQuicker

It is an Outlook plug-in that makes Microsoft Outlook work faster and do more things.

At the end of the day, I pondered all of this. I was stunned at the enthusiasm, intellect and the genuine elegance and sincerity of the speakers. It just made me proud to be an American.



Executive Director Cathy Klasi with Congressman Fortenberry



National Director Mark Suhr with Congressman Fortenberry

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Jim Dobler, CPCU

PIA Legislative Coordinator
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MEDICARE FOR ALL THE DEBATE HAS BEGUN

A newer and younger Congress is being quite aggressive. Two of the newest new deals in Congress are quite creative. One is the New Green Deal. It's an ambitious American economic course-correction from New York headline-maker Rep. Alexandria Ocasio-Cortez and Massachusetts Democrat Sen. Ed Markey.

Another is the 120-page Medicare for All Act of 2019. Its author is Washington Democrat Rep. Pramila Jayapal. She has 106 co-sponsors. That's a lot. One person not on board is Rep. Cheri Bustos of Illinois.

She chairs the Democratic Congressional Campaign Committee (DCC). Translation — she's the head of House campaigning and is charged with keep a Democrat majority in the House.

Last week Bustos dumped a heap of cold water on the very hot Medicare for all plan. Looming large in the sizzle of steam is a price tag of \$33 trillion over 10-years.

That's scary — she says — very, very scary.

“What do we have — 130 million-something Americans who get their health insurance through their work? The transition from what we have now to Medicare for all, it's just hard to conceive how that would work. You have so many jobs attached to the health care industry,” she said. “I think the \$33 trillion price tag for Medicare for all is a little scary.”

Those in favor of the concept — like Sen. Bernie Sanders — believe the overall cost will be worth it because it will cut overall healthcare spending and the associated out-of-pocket costs.

In an interview with *The Hill*, Bustos worried about the cost but is open to the idea of debating the benefits. “The vast majority of Democrats in the U.S. House of Representatives want to see us fix the Affordable Care Act and make it functional so we can protect people with pre-existing

conditions and so people have affordable health care,” she said.

Apparently, Bustos has support of non-support from House Speaker Nancy Pelosi. In an interview with ***Rolling Stone***, the Speaker said universal health care can best be brought about by a single-payer system. “That is, administratively, the simplest thing to do, but to convert to it? Thirty trillion dollars. Now, how do you pay for that?” Pelosi said.

Progressives want the House to vote on Medicare for all. And they want a vote this year. Leading the pack is Cortez. In an interview with ***The Hill***, she said, “I would love for it to come to a vote; I think that it should come for a vote. We have an enormous amount of Americans that are excited about the idea and I think we should have the discussion for sure.”

Discussion is one thing. Getting more moderate Democrats onboard is another. Cortez is hoping

to convince Pelosi to warm them up. Most of the presidential candidates have endorsed the single-payer system. The progressive candidates — Sen. Kamala Harris, Sen. Cory Booker and Sen. Elizabeth Warren — are all in. Others that are more moderate are — shall we say — interested.

Pelosi is stuck in the middle.

“All I want is the goal of every American having access to health care,” Pelosi said. “You don’t get there by dismantling the Affordable Care Act. So I said, ‘Look, just put them all on the table, and let’s have the discussion, and let people see what it is. But know what it is that you’re talking about,’” Pelosi said.

Stay tuned. This will — as things heat up — no doubt, get interesting.

Sources: *The Hill*

Photo Credit: *Martin Brody on Unsplash*



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DELOITTE

MORE MERGERS & ACQUISITIONS COMING IN 2019

Deloitte Services says merger and acquisitions will be very high again in 2019. Solid growth in the agencies and low debt levels for insurers are the reason.

“Sustained U.S. economic growth, rising interest rates, and higher investment income are among the positive factors bolstering insurance companies’ results in 2018,” the report said.

Later in the document, Deloitte said, “debt rates are relatively low, available capital remains abundant, and 2018 deal volume and value are supportive of sustained and/or increased deal-making.”

As always, the markets may also be part of the equation.

“One factor likely to be a potential influencer — either positive or negative — is the whipsawing stock market. If falling prices and sell-offs extend far into 2019, they may spur companies with strong balance sheets to scoop up distressed assets or, conversely, ratchet up corporate uncertainty and reduce M&A activity,” the report added. “Of the two possibilities, we anticipate an

uptick in M&A, given current industry dynamics.”

The only other negative to increased M&A activity is recession.

For insurers there were 87 transactions last year. That’s a rise of 4% from 84 the year before. The value of the deals — however — was sky high at 189%. It rose to \$42.7 billion from \$14.8 billion in 2017.

Most of the deals were P&C companies.

Broker transactions hit 594 — up 11% — from 537 in 2017. Value rose 50% to \$8.1 billion from \$5.4 billion.

The bottom line: Look for a healthy deal market in 2019. Companies are seeking inorganic growth. So deals will fall into five categories:

- Cross border deals
- Middle market matchups
- Portfolio optimization
- Insurtech investments
- Private equity participation

Source: Business Insurance



ANNUAL CONVENTION

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KEYNOTE ADDRESS: COMMANDER JACK RIGGINS

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"WHERE IRELAND MEETS THE HEARTLAND"

Thursday, June 6th

REGISTRATION & LUNCH	12:00 PM
SHOTGUN START AT AWARII DUNES	1:00 PM
GOLF AWARDS AND PRIZES	5:30 PM

Awarii Dunes Golf Club is located just five miles south of Kearney off Highway 44. This 18-hole championship course measuring approximately 7,000 yards was built on sand hills (dunes) created by nature, not man. The course winds through, around, and sometimes up and over these dunes. Those looking for an Irish experience in the heartland of America will find it at Awarii Dunes.

**Award-Winning Course Architect, Jim Engh, believes Awarii Dunes
"Could be one of my best!"**

**Voted one of the 10 Best Public Golf Courses in Nebraska
By Best Things Nebraska**

Representatives of numerous businesses that support our association are eager to visit with you. Many will have refreshments and hole sponsor contests throughout the course. Be sure to bring plenty of business cards and make the most of this opportunity to make new contacts and strengthen established relationships.

**Awarii Dunes Golf Course; 592 South Road, Axtell, NE 68924
5 miles south of Kearney off Hwy 44**

Wednesday, June 5th

Registration/Cocktail Hour	5:00 PM
Welcome	6:00 PM
Presentation of Awards/Scholarship	6:15 PM
Dinner	6:45 PM
Keynote Address	7:30 PM

"Leadership Lessons from 20 years in Special Ops, SEAL Team and the Sports Elite"

Commander Jack Riggins, USN (SEAL) Retired and native of Fremont Nebraska

*Cdr. Jack Riggins will be speaking at our convention creating an inspiring & unforgettable experience for those in attendance. A leadership expert, Jack has consulted with numerous pro-athletes, Olympians, NCAA Teams and business leaders across the United States. Cdr. Riggins will give us real-life examples and the skills needed to get the best out of our Producers, Agency Owners, CSR's not only as leaders but also as community members. This is a **MUST SEE & HEAR** event that will benefit your entire staff. As a real American HERO, Cdr. Riggins will inspire our members on how they can be a real-life HERO to their agency, clients, family, community, and country.*

Entertainment	9:00 PM
---------------	---------

Gage Wiggins, Singer/Songwriter, will be performing various popular covers, blues tunes & his original music while you mix and mingle with reps and PIA members.

Thursday, June 6th

Breakfast with the Presidents	7:00 AM
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Sit down with Past Presidents and learn more about the benefits about becoming active in your association with PIA. Everyone is welcome & is encouraged to attend.

Morning Session	8:30 AM
Industry Updates	9:00 AM
Legislative Updates	9:45 AM
Panel Discussion	10:00 AM

Panel Discussion: "What you need to know about Worker's Compensation in 2019." This panel discussion moderated by Jim Dobler, PIA Legislative Coordinator, will feature timely topics for our members including, but not limited to, agricultural worker's compensation exemption and insuring Contractors with their special requirements. Learn from experts including a Nebraska Department of Insurance representative, Attorneys who specialize in Worker's Compensation and some of our PIA NE/IA STAR Partners. Plan to attend this lively discussion affecting rural and urban agencies in the insurance industry today!

REGISTRATION

NAME _____

ADDRESS _____

COMPANY/AGENCY _____

CITY/STATE/ZIP _____

PHONE _____ EMAIL _____

	Non-Member	Member
Convention Registration: <i>(INCLUDES COCKTAIL HOUR, KEYNOTE SPEAKER, AWARDS DINNER, EVENING ENTERTAINMENT, BREAKFAST W/THE PRESIDENTS, INDUSTRY UPDATE AND ISSUES, LEGISLATIVE UPDATE AND PANEL DISCUSSION)</i>	\$100	\$85
Golf Outing at Awarii Dunes: <i>(INCLUDES GOLF, CART, RANGE, 1 DRINK TICKET, LUNCH, HOLE PRIZES & AWARDS)</i>	\$95	\$80
Discounted rate for both Convention & Golf! <i>(INCLUDES GOLF AND ALL CONVENTION EVENTS)</i>	\$185	\$150
First-Time Convention Member Registration! <i>(INCLUDES GOLF AND ALL CONVENTION EVENTS)</i>	N/A Join PIA Today!	\$140

Payment Due: _____

Group of Four for Golf:

Payment Information:

Amount Enclosed:	Check #:
Card Number:	
Amount Enclosed:	
Signature:	

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Fax: (402) 392-2228

Questions? Email frontdesk@pianeia.com or education@pianeia.com

REGISTER ONLINE: WWW.PIANEIA.COM

Hotel Facility: Holiday Inn and Convention Center: 110 2nd Ave, Kearney, NE 68847

You are responsible for making your own hotel reservation by contacting the hotel directly at (308) 237-5971 and request the group name "Professional Insurance Agents" for our special rate of \$118. A block of rooms has been reserved for June 5-6, 2019. The special room rate will be available until May 5th or until the room block is sold out.

NFIP REFORMS

PIA NATIONAL SAYS AGENTS GET A WIN



Jon Gentile, PIA National Vice President of Government Relations

PIA National is happy with four bills just released by the House Financial Services Committee. They are a package containing important reforms to the National Flood Insurance Program (NFIP).

A hearing was held on the package — now titled Preparing for the Storm: Reauthorization of the National Flood Insurance Program — on March 13th. Each of the bills pertains to one of four categories:

- Mitigation
- Mapping
- Administrative reform
- Reauthorization, debt forgiveness and affordability

PIA National submitted testimony for the hearing and said the association has advocated for several provisions included in this package. They include a long-term reauthorization, increased investment in mapping and mitigation, the creation of a consumer appeals process of FEMA mapping decisions and the inclusion of provisions to continue the program's move toward risk-based rates.

Jon Gentile is PIA National's vice president of government relations. He said, "Perhaps most important for independent agents is what PIA National has successfully prevented from being included in the draft package — a cut to the Write-Your-Own (WYO) reimbursement rate for insurers administering the NFIP.

Cuts to the WYO program would mean cuts to independent agent commissions. Gentile and PIA National worry that would lead to a mass exodus of qualified independent insurance agents from the program.

That could — if it happens — be devastating. As such, PIA National has consistently been the only independent insurance agent association that opposes a WYO cut.

“While the release of Chairwoman [Maxine] Waters’ draft package is only an initial step toward reauthorizing the NFIP, PIA National views the maintenance of the current WYO rate as an early victory for our unrelenting advocacy on this issue,” Gentile said and then added, “PIA National will remain vigilant on this issue throughout this process.”

One aspect of the proposed reforms is a push to drop the high cost of flood insurance premiums. Florida Democrat Rep. Charlie Crist wants all states to be able to offer a low-interest loan program created to help property owners flood proof their homes and businesses. He calls it the State Flood Mitigation Revolving Fund Act of 2019.

It has the support of several groups. Crist says it’ll save the taxpayer a lot of money and build communities more resilient to flooding — which, by the way — is the most prevalent form of disaster in the country.

The National Institute of Building Sciences said every dollar of hazard mitigation spending saves \$6 in post-disaster costs. That comes from property not damaged from flooding, deaths attributed to storms and the dollars saved when communities can quickly get back to some sense of normalcy.

Missouri Rep. William Lacy Clay — a Democrat — and his Republican colleague Rep. Ann Wagner have been deeply involved in trying to

get a five-year reauthorization done. They also want some permanent fixes.

“It’s a long-term problem that we need to solve, instead of coming up with these short-term fixes,” Clay said. “We all represent different regions — but in our region, our flooding is seasonal, it happens like clockwork. ... We need to approach this in a pragmatic way that resolves the issue.”

The current — and temporary — NFIP reauthorization ends at the end of May.

Source: PIA National, PropertyCasualty360.com, Insurance Business America



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BUILDING BETTER SALES TEAMS

Great producers are hard to find and harder to keep. That's why agency owners do everything possible to keep talented salespeople. But what *really* works?

Successful salespeople have common characteristics: they are competitive and play to win. As committed scorekeepers, commission checks are the ideal scorecard.

Not only do producers like winning, they want the game to be challenging and the "prize" worth their time and effort. If it's not, they may head to a competitor, where the stakes are higher and the rewards richer.

Another way to keep great producers: determine what type of communication and management each needs... and provide it. Producers crave freedom. They resent having goals imposed on them. A hovering manager who emphasizes elaborate reporting or insists that everyone on the team sell a "certain" way causes turnover.

Keep producers plugged in by allowing them to make their own minor decisions and make major decisions with them. The more room you give them, the longer they will stay and the more successful they will be.

Tailor feedback to the communication style of each producer. Expressive, outgoing salespeople like recognition, the more public and enthusiastic, the better.

Publicly praising your practical, no nonsense salespeople could strike them as insincere and hollow. Analytical producers like specific, concrete feedback.

This is all nice in theory but how do you know who's who? The quickest, most accurate way to uncover what motivates producers is with an Omnia Assessment.

For more practical tips and tools, join our PIA exclusive webinar on **April 17 at 2 PM ET:** [*Build Better Sales Teams Through Effective Communication.*](#)

CONGRATULATIONS FOR YOUR EARNED DESIGNATION

The Professional Insurance Agents NE IA would like to congratulate everyone who has earned a designation from The National Alliance in 2019.



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Ms. Emily Lorraine Steinhauser, CIC
Gary Thompson Agency
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Ms. Katherine Kay Tully, CIC, CRM
TRICOR, Inc
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Ms Lacey Jo Koenigsfeld, CISR
TrueNorth Companies
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Ms. Elizabeth Ann Schwartz, CISR
Kunkel and Associates, Inc.
401 Data Ct
Dubuque, IA

Ms. Andrea Weede, CISR
Kunkel & Associates
401 Data Ct
Dubuque, IA

Upcoming Events Calendar 2019

For information and to register

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

Date	Class/Webinar	Where	When
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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"I'm sorry, we've got parent teacher conferences tonight, and that always takes forever."

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
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

THANK YOU

We are pleased to recognize the critical role of our partner insurance agents and brokers in helping us achieve another remarkable year. Thank you for your ongoing commitment to our company.



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