



Main Street

INDUSTRY NEWS

INSIDE

Cyber Criminals Take an Easy Path: Small Business » 7

Self-Driving Vehicles: Still Pretty Scary » 12

Social Media: A Love-Hate Relationship » 16

Distracted Driving: It's Not Just Smartphones » 28

 **PROFESSIONAL
INSURANCE AGENTS**
NEBRASKA IOWA
*You're independent but **never** alone.™*



Always alongside you.



farmers mutual
of nebraska

Andy Kraus, CPCU | Vice President of Agencies | 800.742.7433 | akraus@fmne.com

fmne.com

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.



Local
Agents
Serving
Main Street
America™

National Association of Professional Insurance Agents
400 N. Washington St., Alexandria, VA 22314-2353
www.pianet.com | membership@pianet.org | (703) 836-9340

Contents

Cyber Criminals Take an Easy Path: Small Business | 7

Chubb just released a study that is setting off alarms in the small business community. Cyber criminals are increasingly switching targets.

The Trump Administration and Flood Reforms | 8

People worried about global warming and the Trump administration have finally found some common ground.

Data Sharing & Insurance | 10

California has a new data sharing law called the California Consumer Privacy Act. It goes into effect next year and places heavy restrictions on how companies can share the data they gather about you and what they need to tell you about what they've collected.

Self-Driving Vehicles: Still Pretty Scary | 12

AAA just released a study on self-driving vehicles. It found the concept is much loved by technology companies and the auto industry but not so much by consumers.

A.M. Best: 2018 Insurer Performance | 14

A.M. Best has published a report on the performance of insurers in 2018. It is titled, *Hurricanes, Wildfires Weigh Down U.S. Property/Casualty Performance for Second-Straight Year*, and concludes the insurer overall financial performance in 2018 fell by a slight margin.

Medicare for All: UnitedHealth Group CEO on the Attack | 15

Presidential candidate and Vermont Sen. Bernie Sanders — and many Democrats — want the nation go to a Medicare for All health care system.

Social Media: A Love-Hate Relationship | 16

We don't like social media big shots like Twitter and Facebook. Or so says an *NBC News/Wall Street Journal* poll. It found a high percentage of us say these sites do nothing positive.

Synchronize Agency Teamwork | 18

April 15th has come and gone. Hopefully, you didn't end up having to pay, and by that date all of your 2018 taxes are behind you.

Your Taxes:

Paycheck Withholding Changes | 21

April 15th has come and gone. Hopefully, you didn't end up having to pay, and by that date all of your 2018 taxes are behind you.

Distracted Driving:

It's Not Just Smartphones | 28

Most of the talk these days about distracted driving involves the use of smartphones, texting, handheld talking and checking email and websites.

PIA NE IA EVENTS

Annual Convention - June 5-6, 2019

Be a Hero: Agency, Clients, Family, Community, Country | 24

Upcoming Events Calendar 2019 | 30

Professional Insurance Agents NE IA and The National Alliance Nebraska and Iowa CIC & CISR Designation | 33

ADVERTISEMENTS



Contact us to place an ad. Cathy Klasi, Executive Director
(402) 392-1611

Think  first



YOU PROVIDE THE EXPERTISE.
WE PROVIDE THE AGENT SUPPORT,
INNOVATIVE PRODUCTS AND
OUTSTANDING CLAIMS SERVICE.

WE'VE GOT THIS.

At RCIS, we value our crop insurance agents. You receive excellent support and service, innovative private insurance coverages and advanced tech tools for enhanced speed, accuracy and convenience. We invest in you – and in the growth of your business.

Contact an RCIS field service representative or visit RCIS.com today.

RCIS is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Some products not available in all states or counties. This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. RCIS is a registered trademark of Rural Community Insurance Company. © 2018 Rural Community Insurance Company. All rights reserved.

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.

SUBSCRIBE OR COMMENT

Professional Insurance Agents NE IA

Attention: Editorial
Main Street Industry News
920 S 107 Avenue, Ste. 305
Omaha, NE 68114

Email: office@planeia.com
Ph: 402-392-1611
www.planeia.com

The PIA NE IA, **Main Street Industry News** reserves the right to edit your comments to fit space available. We respectfully ask that you keep the comments to 200-300 words.



Join Our Facebook Fan Page
Professional Insurance Agents of NE IA

ADVERTISING QUESTIONS

Cathy Klasi, Executive Director
(402) 392-1611

.....
This publication is designed by **Strubel Studios**.

IS YOUR E&O X-DATE HERE?

Considering a change?

Let the PIA quote your E&O

Steve Bailey

(402) 392-1611
Steve@planeia.com



*E&O Coordinator
Steve Bailey*

CYBER CRIMINALS TAKE AN EASY PATH SMALL BUSINESS

Chubb just released a study that is setting off alarms in the small business community. Cyber criminals are increasingly switching targets. Where they used to focus on large corporations and government, they are now finding small business to be much more fertile territory.

Spokesman Patrick Thielen — the senior president of Chubb's financial lines — said the report looks at the new types of ransomware that blocks businesses from accessing their own networks until a ransom is paid.

“Cyber criminals typically don't target specific small businesses, but they increasingly use tools that target their vulnerabilities. Those vulnerabilities are at times technical, like unpatched software or poorly configured hardware,” he said. “But even more common are those vulnerabilities involving employees who may use weak or compromised passwords, or may inadvertently click something they shouldn't have.”

2018 Cyber Claims Reported to Chubb

- 21% of cyber incidents are phishing
- 20% due to errors
- 14% came from hacking

Chubb's head of North American claims is Anthony Dolce. He agrees with Thielen and says businesses need to be aware. And more importantly — small business needs to take preventative steps.

“Cyber criminals know that SME leaders may mistakenly think that cybersecurity services are beyond their means, which makes SMEs more vulnerable to an attack,” he said. “However, we are living in an age where cyberattacks are constantly evolving and threatening businesses of all sizes, but especially small to mid-size businesses. Therefore, it remains critical for companies to understand this present age and develop strong risk-mitigation strategies to lessen the impact of cyber threats.”

Source: Insurance Business America / Photo by Markus Spiske



THE TRUMP ADMINISTRATION AND FLOOD REFORMS

People worried about global warming and the Trump administration have finally found some common ground. The administration wants an overhaul of the National Flood Insurance Program (NFIP) that forces communities in flood prone areas to do a better job of planning for extreme weather.

The changes are coming through the Federal Emergency Management Agency (FEMA). It is the NFIP's administrator. Those changes will tie premiums to the actual risk instead of whether a home is inside or outside a 100-year flood plain.

The changes are set to go into effect in 2020.

Union of Concerned Scientist spokeswoman Shana Udverdy said, "This is badly needed" and

added it is "a huge step in the right direction, so we can let communities, particularly those communities that have been repetitively flooded, know what their actual risk is."

Not totally gung-ho, she also says the union worries about the issue of affordability. There is the worry that the push will increase homeowner insurance rates. "How do we protect those people that are historically disadvantaged and low-income, and that are also on the front lines of flooding?" Udverdy asked.

FEMA's deputy associate administrator for insurance and mitigation David Marstad calls its new plan Risk Rating 2.0. The concept comes from the flooding caused by hurricanes in 2017 and from a large flood in Baton Rouge,

Louisiana in 2016. That flooding caused damage to homes that didn't have flood insurance because the NFIP didn't accurately measure risk.

A new system of mapping, pricing and risk will be implemented. "The new rating plan will help customers better understand their risks," Maurstad pointed out and added, "I believe that will actually increase the demand for our product."

As you know, most people with flood insurance get that insurance from the NFIP. It has 5 million policyholders and 3.5 million of those are single-family dwellings. And in spite of the large increase of losses from flood on a national level, the NFIP says it is selling 10% fewer flood policies than it did in 2009.

Maurstad isn't quite sure how the new system is going to impact rates. "We're not going to design it to either increase or decrease revenue," he said. "Our effort is to improve our product and price it more fairly."

FEMA's press secretary Elizabeth Litzow said whether rates go up or down isn't the point. "Risk Rating 2.0 will be introducing new sources of flooding, such as intense rainfall, that have not been previously considered in the rating structure," Litzow said. "While these new sources of flooding have a lesser impact on risk and rates than those already considered, their introduction could result in the increased premium levels."

Risk Rating 2.0 will use private-sector data to calculate the real flood threat to individual homes. In a test done last October on two homes, FEMA found a home on the edge of a 100-year flood plain had a lower flood risk than one closer to the center.

The current system says both homes pay the same premium rate. Under Risk Rating 2.0, the

home on the edge would see a 57% drop in its rate and the one closer to the center will have a rate that doubles.

No doubt the proposed changes will receive attacks from politicians. A few years ago when Congress raised premiums to look like actual risk, public and political opposition was instant. Two-years later the changes were rescinded.

Maurstad said the big difference now — and the real need for change — is flooding that has grown worse. "We're seeing more intense events," Maurstad said. "We're going to have a program that's going to be able to serve the nation better in the years to come."

Sources: *Carrier Management, Insurance Journal*
Photo by *Jim Gade*

Innovation

**It's one more way
We Insure Peace of Mind.**

Making it easier for our agency partners to help their clients. That's our inspiration for creating our new **Columbia Safeguard** businessowners product, and **TouchPoint System**, our custom quoting platform.

COLUMBIA
SAFEGUARD

TouchPoint
System

 **COLUMBIA**
INSURANCE GROUP

We insure peace of mind.®

colinsgrp.com

DATA SHARING & INSURANCE

California has a new data sharing law called the California Consumer Privacy Act. It goes into effect next year and places heavy restrictions on how companies can share the data they gather about you and what they need to tell you about what they've collected.

Congress is looking at a similar law to apply to the entire country.

Companies like Google, Apple, Facebook and others oppose what Congress is doing and what California has already done. They say the benefits of what is practically free access to the Internet or to other services they provide outweigh what is done with the data. If more restrictions are placed, then people will have to pay more for those services.

Maybe a lot more?

So what do consumers think about the whole thing? Not as much as regulators think. Or says a new study from Accenture. Its Global Financial Services Consumer Study said that 60% of us are okay with sharing location data and our lifestyle information. Anything to keep the price of those services down.

Over half say they'd share their data for benefits like faster loan approval and personalized offers on things like gym memberships and more. For us — insurance professionals — we find consumers are interested in premiums that are personalized for them and with pay as you go insurance.

STUDY: 47,000 OPINIONS

64%	are interested in adjusted car insurance premiums based on safe driving
52%	are interested in exchanging lower life insurance premiums for sharing data on their lifestyle
60%	like pay as you drive auto insurance where the less you drive, the lower the rate
81%	are willing to share income, location and lifestyle habits for the rapid approval of a loan
57%	like the idea of savings tips based on spending habits

STUDY: MOST & LEAST WILLING TO SHARE DATA

67%	of the Chinese surveyed don't mind personal data sharing
50%	of people in the U.S. don't mind data sharing
40%	of people in the U.K. and Germany don't mind data sharing

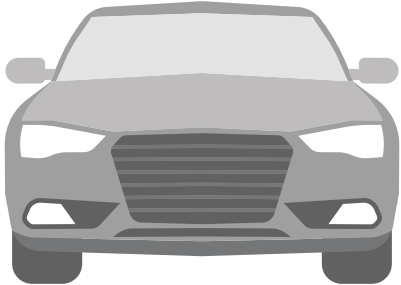
The privacy management company TrustArc says 86% of the companies working in California aren't ready for the California Consumer Privacy Act. Spokesman Chris Babel said complex tools are needed to identify the data collected, organize it and give consumers easy access to what data they company has belonging to them.

"It's expensive, time-consuming, and difficult," Babel said. "And there's a host of things people are looking toward to help."

Sources: *Digital Insurance*, *Fortune* | Photo by *Lukas Blazek*



SELF-DRIVING VEHICLES STILL PRETTY SCARY



AAA just released a study on self-driving vehicles. It found the concept is much loved by technology companies and the auto industry but not so much by consumers.

A year ago — before the fatal crash by an Uber test vehicle and other high-profile crashes — 63% of us said we are afraid to ride in a fully autonomous vehicle. The current survey says that figure has grown to 71%.

Greg Brannon is AAA's director of automotive engineering and industry relations. He said, "It's possible that the sustained level of fear is rooted in a heightened focus, whether good or bad, on incidents involving these types of vehicles. Also it could simply be due to a fear of the unknown."

We are — however — willing to trust vehicles with limited automated applications.

- 53% said they trust the technology in low-speed, short-distance forms
- 44% said they're comfortable with autonomous food-delivery vehicles
- Just 20% said they trust an autonomous vehicle to transport their loved ones

AAA said personal experience will likely improve how we view these vehicles. It points to things like adaptive cruise control,

emergency braking and the stay-in-your-lane features of many of today's modern autos as proof. At least they require a driver to remain alert and focused on the road.

The autonomous vehicle does not.

"Despite fears still running high, AAA's study also shows that Americans are willing to take baby steps toward incorporating this type of technology into their lives," Brannon said. "Hands-on exposure in more controlled, low-risk environments coupled with stronger education will play a key role in easing fears about self-driving cars."

While a heavy majority of us don't look forward to the arrival of the self-driving vehicle, a huge percentage said it's just a matter of time before they get here, and are here to stay. A slim majority — 55% — said they think most cars will have the ability to drive themselves by 2029.

Those not wanting them to get here by 2029 — or get here at all — said:

- They don't want to give up driving
- They don't trust autonomous vehicles
- They have issues with technology

One interesting factoid from the AAA report has to do with the manufacturers. The companies doing the heaviest lifting on the technology are working to make them available for ride-sharing like Lyft, Uber or taxis, or for delivery services.

It's these services — Brannon said — that will help ease us into the future. "Americans are willing to take baby steps toward incorporating this type of technology into their lives," he pointed out. "Hands-on exposure in more controlled, low-risk environments coupled with stronger education will play a key role in easing fears."

Sources: *The Drive*, *Insurance Journal*, *PropertyCasualty360.com*

THERE IS A RIGHT TIME AND A WRONG TIME FOR YOUR CLIENTS TO LEARN ABOUT FLOOD RISK.



MAKE FLOOD INSURANCE SALES EASIER WITH FLOODBROKER.COM

Brought to you by PIA
and Floodbroker.



FLOODBROKER.com



*Floodbroker is
available only to
PIA members.*

Contact Evan Spindelman at 855.442.4130 or
evan.spindelman@floodbroker.com or visit
WWW.PIANET.COM/FLOODBROKER

PIA Market Access

REACH NEW HEIGHTS AND GROW YOUR BOOK OF BUSINESS WITH:

- Access to more than 50 national and specialty carriers
- Real-time rating for personal and commercial lines
- Ownership of your book of business & no exit fees
- Higher PIA member commission rates
- Low monthly access fees



powered by
INSURE ZONE

Have your own carrier
appointments?
Plug them into our rater!

We call it
Best of Both Worlds



*Current PIA Membership Required. Available in the 50 U.S. states and the District of Columbia.
Not every carrier is available in every state. Provided through partnership with InsureZone.com of Texas, Inc.



A.M. BEST: 2018 INSURER PERFORMANCE

A.M. Best has published a report on the performance of insurers in 2018. It is titled, ***Hurricanes, Wildfires Weigh Down U.S. Property/Casualty Performance for Second-Straight Year***, and concludes the insurer overall financial performance in 2018 fell by a slight margin.

Above-average catastrophe losses are the cause of the Best conclusion. The ratings service also says the losses countered the positives of the tax reforms passed in 2017.

Best said the catastrophes were of historic proportion and pointed to California's devastating wildfires and a bunch of hurricanes that caused equally devastating losses. The report also says expenses outdistanced revenues. A 3.2% drop in net investment income topped the 3.1% increase in premium revenue.

Speaking of growth in premium revenue, A.M. Best's report says insurers saw double-digit increases in other income but it was not enough to increase the total operating income. So overall there was a 6.7% decrease

in operating income. It was mostly due to a downturn in the equity market toward the end of 2018.

Best's report did have good things to say about the tax reforms. It said insurers were able to defer \$17.8 billion in asset write-downs. Overall there was a 70% decline in overall income taxes. That turned into a more than double net income of \$17.1 billion.

The negative is in 2019, those cuts will be passed down to shareholders via stock repurchases and dividends.

Pre-tax returns on equity — on average — fell for the fourth straight year to 7.0%. Increased competition has impacted premium growth. Then there's higher claims costs on multiple lines of business.

Lastly, A.M. Best says mergers and acquisitions played a role in the slight drop in 2018's financial results. Due to large-scale acquisitions, stockholder equity fell 4%.

***Source: Insurance Journal
Photo by Marcus Kauffman***

MEDICARE FOR ALL UNITEDHEALTH GROUP CEO ON THE ATTACK



Presidential candidate and Vermont Sen. Bernie Sanders — and many Democrats — want the nation go to a Medicare for All health care system. Depending on who you talk to, the program will cost somewhere around \$33 trillion over 10-years. Unaffordable.

Sanders and the Medicare for All supporters deny that it's that expensive. But most experts agree it is unaffordable.

UnitedHealth Group CEO David Wichmann believes it is and he's attacked the idea as the "wholesale disruption of American health care [that] would surely jeopardize the relationship people have with their doctors, destabilize the nation's health system, and limit the ability of clinicians to practice medicine at their best."

He made that comment, and others at a recent conference. Wichmann added the costs involved will "surely have a severe impact on the economy and jobs — all without fundamentally increasing access to care."

Wichmann is not alone. Most health insurance companies oppose the plan. But it more or less does away with the concept of private insurance so that's not surprising. However, until Wichmann's very public comments, CEOs from these companies have pretty much avoided making comment.

Work to do away with the proposal has been done behind the scenes via lobbyists and advocates.

Sanders earned the ire of Wichmann when he criticized United Health CEO Steve Nelson

who was heard in a leaked audio file telling employees that the company is working to defeat the proposal.

"Our message to Steve Nelson and UnitedHealthcare is simple: When we are in the White House your greed is going to end," Sanders said in a tweet.

Sanders is not alone in his views. In two weeks we'll present a story that outlines the proposals for healthcare by the other Democratic presidential hopefuls.

In reality, Medicare for All does not have a prayer of passing in Congress. To even have a shot the Democrats will need to regain control of the Senate and have sizable majorities in the Senate and the House, and have control of the White House.

That's a tall — and likely unobtainable — order.

Plus, Democratic leaders like House Speaker Nancy Pelosi say they are concerned about the cost. She says it's unlikely we'll see a bill creating Medicare for All getting a floor vote.

That said, Wichmann said UnitedHealth — like many health insurers — wants to see some kind of universal coverage. What he doesn't want is seeing it done via a government takeover of the entire healthcare system.

"The path forward is to achieve universal coverage, and it can be substantially reached through existing public and private platforms," Wichmann said.

Source: *The Hill* / Photo by Bill Oxford

SOCIAL MEDIA

A LOVE/ HATE RELATIONSHIP

We don't like social media big shots like Twitter and Facebook. Or so says an **NBC News/Wall Street Journal** poll. It found a high percentage of us say these sites do nothing positive. In fact, they do more to divide us than they do to unite us. Respondents say the sites spread falsehoods that some try to pass off as legitimate news.

Six in ten of us — or 60% — don't trust Facebook to protect vital personal information.

Going a step farther, when it comes to the economy, the poll things technology has more positives and benefits than drawbacks. However, half of us want to see the largest technology companies — Apple, Google, Amazon and Facebook — broken up.

Micah Roberts is a spokesman for the Republican-leaning Public Opinion Strategies. He said, "Social media — and Facebook, in particular — have some serious issues in this poll." And then he added, "If America was giving social media a Yelp review, a majority would give it zero stars."

When asked if the federal government should break up the largest tech companies like Apple, Amazon, Facebook and Google:

47% said yes
50% said no

HOW WE VIEW SOCIAL MEDIA

- 82% — wastes our time
- 15% — say they help us use our time well
- 61% — spreads unfair attacks and rumors
- 32% — say it holds public figures and corporations accountable
- 57% — it divides us
- 55% — spreads lies and falsehoods
- 35% — say these sites do more to bring us together. *Younger respondents to the poll are less likely to say social media divides us than older respondents.*

DO WE TRUST TECHNOLOGY GIANTS? (when it comes to our personal information)

- 28% don't trust Amazon
- 37% don't trust Google
- Facebook is 36% positive, 33% negative
- Twitter is 24% positive, 27% negative
- 35% don't trust the federal government

When it comes to the collecting of personal information, most of us say giving these companies our personal information to pass onto advertisers is not an adequate trade-off for free or for lower priced social media services:

74% say it is not an acceptable trade off
23% are good with the trade off

Jeff Horwitt of Hart Research Associates is a pollster for Democrats. He said “If these were political candidates, it would be one thing. But for companies, you’d think these ratings would be [more] on the positive side.”

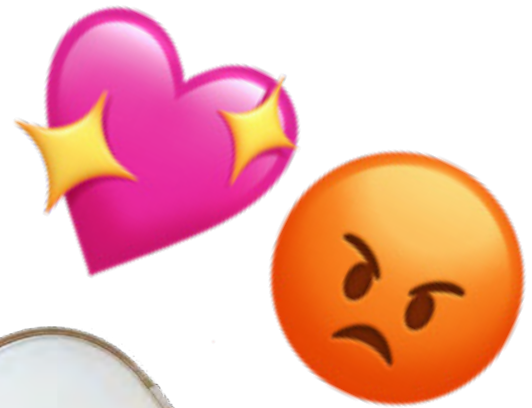
MORE...

- 69% use social media once a day or more often
- 63% pay bills online
- In the last couple of years, 48% have made an effort to limit how often they use their smartphone
- 42% have made an effort to limit or stop using social media in the last couple of years
- 42% have applied for a job using an online job search site
- 33% listen to podcasts to get news and information
- 26% have blocked or unfriended someone on Facebook or another social media site because of their political opinions
- 26% use a personal assistant device like Alexa or Google Home
- 24% have used a ride-sharing app like Uber or Lyft in the last month
- 18% have used an online dating app or website
- 14% play an online multi-player video game

WHAT AGE SHOULD A CHILD BE TO HAVE THEIR OWN SMARTPHONE?

- 42% said 15 or older
- 40% said 12 to 14
- 11% say 11 and younger

Source: NBC News / *Photo by Sara Kurfelß*



Synchronize Agency Teamwork

A crew rows in perfect synchronization; it seems they are all doing the same job. Not so. The stern sets the pace, the middle provides the power, and the bow influences how the boat steers. An agency crew should work the same way. Yet, salespeople don't get why the service team asks so many questions. And the service team can't understand why salespeople are so pushy and last minute with EVERYTHING!

SOUND FAMILIAR?

Teams need diversity to row smoothly. Processors pick up the details that the producers overlook, while the producers attack new business opportunities confident that the CSRs are keeping existing accounts happy. The power of synchronization toward a common goal!

With the same strengths, it wouldn't be long before the team loses momentum, goes in circles or even sinks. But, how do you make those differences work for you, not against you?

The power of behavioral insight gives your crew a way to understand not only their own individual strengths (and challenges), but those of each team member... building appreciation for those differences that annoy us most. Sure, salespeople are pushy and last minute, but that means they can negotiate wins for the agency and keep the sales pipeline full. Yes, the service team asks a lot of questions, but that means they can respond accurately to any problem a customer throws their way.

Learn how to synchronize your crew at our PIA exclusive webinar, **3 Easy Ways to Synchronize Teamwork in Your Agency**, on **May 15 at 2 PM ET**.



Protect your agency from bad hires and high turnover with the Omnia Assessment.

Use the Omnia Assessment in ALL Aspects of Your Agency

In just 10 minutes or less, our behavioral assessment tool gives you insight to take the guesswork out of personnel decisions. Whether you are hiring a new employee, deciding on future roles for current employees, team building or creating a succession plan for your agency, Omnia can help.

New Hires

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

Retention & Motivation

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

Transfer or Promotion

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

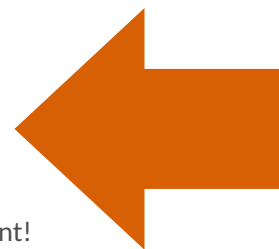
General Mental Ability

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

How can a behavioral assessment help your agency?

- Answer the question, "Can your producers really sell?"
- Learn if a CSR will fit with your team
- Compare job candidates with top staff
- Uncover management challenges
- Maximize your employees' potential

CALL TODAY TO



1. Try a complimentary assessment!
2. Get 1 additional complimentary assessment added to your initial package purchase!

Be sure to mention that you're a PIA member!

800.525.7117

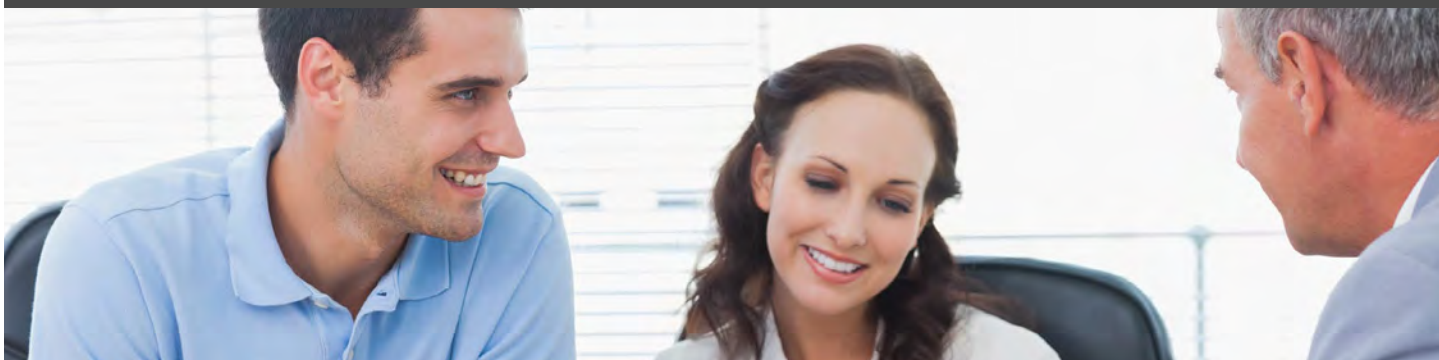
Carletta Clyatt x1226

Carletta@OmniaGroup.com

Omnia is a PIA Member Benefit.



THE HARTFORD'S FLOOD PROGRAM



PIA MEMBERS - ACCESS THE TOOLS, TECHNOLOGY AND SUPPORT YOU NEED TO GROW YOUR FLOOD BUSINESS

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.

HELPING YOU MARKET

- On demand training
- Webinars
- Marketing materials and newsletter
- Dedicated Flood Sales Executive
- Access to Transfer Consultant – we make moving your flood business to The Hartford easy
- Access to Training Consultant – we help you build flood expertise

ADVANCED TECHNOLOGY FOR EASE OF DOING BUSINESS

- Flood zone determinations
- SEMCAT and Vertafore integrated flood quote technology
- Electronic application submission
- Assistance in obtaining elevation certificates
- Technological upgrades due to legislative changes

MEASURING YOUR SUCCESS

- Claims reporting
- Policy database download and maintenance
- Electronic movement of premium and commission funds
- Increased revenue with competitive commissions
- Reports on demand
- Repetitive loss review

THE PIA ADVANTAGE



When you participate in PIA National's official flood insurance program from The Hartford, you have the power of PIA behind you.

PIA's dedicated staff is ready to help if you need assistance. And, you'll have access to The Hartford's Flood Insurance Marketing Support Center.

CONTACT US

For more information about The Hartford's Flood Insurance program for PIA agents, contact your local Flood Sales Executive:

Michele Battis

Phone: 704-972-5918

Email: Michele.Battis@thehartford.com

LEARN MORE AT PIANET.COM/HARTFORDFLOODINSURANCE.



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest and Hartford Underwriters Insurance Company. Its headquarters is in Hartford, CT. All policies are written subject to the National Flood Insurance Program. Please note that this product is available in most states. Features and credits may vary by state. For simplicity, this brochure does not include all the features, exclusions and limitations of the policy. For full information, The Hartford suggests that you read your policy or consult with your independent agent. On all losses and claims, policy terms apply. All information and representations herein are as of March 2018
PLA245-1 © March 2018 The Hartford Financial Services Group, Inc. All rights reserved.

YOUR TAXES

PAYCHECK

WITHHOLDING

CHANGES



April 15th has come and gone. Hopefully, you didn't end up having to pay, and by that date all of your 2018 taxes are behind you.

Next up — this year's challenge.

It appears the IRS will be implementing more changes based on the tax reforms enacted for the 2018 earning year. The change that will impact most of us has to do with what is withheld from your check.

A new W-4 form is going to be issued that the IRS says better balances what is withheld from your check to what ought to be withheld. In other words, you shouldn't end up owing and the IRS ought not end up owing you.

That form is currently under construction.

Pete Isberg works for the payroll and human resources consulting company, ADP. He says the new form makes the simple more complex, and filling it out will be almost like doing your taxes all over again.

Isberg noted the final form hasn't been released yet but he and other tax preparation companies and payroll firms have seen a draft. "It'll be a much bigger pain," he said. "The accuracy will be 100 percent, but the ease-of-use will be zero."

The purpose of the release of the draft was to get feedback from them. Isberg said the form asks for:

- Non-wage income like interest and dividends
- What you'll itemize and other deductions
- Income tax credits expected for the tax year
- Those with multiple jobs to estimate annual wages

"It looked a lot more like the 1040 than a W-4," Isberg says.

In fact, the new form — he says — is so complex that it references 12 IRS publications that will help you fill it out. The worry of his company and others is confusion. Employers will be confused as to what it should contain and so will employees.

Training will likely be required.

Isberg also noted that some worry that the form probes into issues that workers might not want to share with their employers like how much their spouse makes, or whether they have another job on the side.

IRS spokeswoman Anny Pachner said those concerns are being taken into account and the next version — in May of this year — will make some changes. In the meantime, “We encourage taxpayers to take advantage of that opportunity and send us comments on the redesign,” she said.

Once those comments are received, a changed version will be released mid-summer.

That may not help. Kathy Pickering of the H&R Block Tax Institute said you’ll need a tub load of information to fill out the form. They include past 1099 forms, paystubs from last year’s earnings and more; things like:

- Your filing status
- Number of dependents

- Information about your itemized deductions such as home mortgage interest, state and local taxes, and charitable deductions
- Earnings from all jobs
- Information about non-wage income such as business income, dividends, and interest

“If you’re married, and both you and your spouse work, it will also be helpful to know information about your spouse’s income,” she also pointed out.

Plus, adding to the complication, states are also looking at new withholding forms.

Source: *MSN Money* / *Photo by Sharon McCutcheon*

WHAT THE HAIL JUST HAPPENED? NO WORRIES, CALL US.

HOMEOWNERS INSURANCE THAT’S DESIGNED TO BE WORRY FREE

A home is one of the most valuable assets. Whether it is a current homeowner, someone looking to own, or someone renting a home, financial protection is needed for the important things in life.

A homeowners policy from IMT Insurance can help your policyholders *Be Worry Free*. Learn how you can represent IMT Insurance at imtins.com/contact.

AUTO | HOME | BUSINESS





FASTER, EASIER, MORE EFFICIENT SUBMISSIONS!

AVAILABLE FOR FREE TO PIA MEMBERS

INTERVIEW PROSPECTS AND ENTER DATA JUST ONCE WITH AVYST eFORMS WIZARD

- Access ACORD, agency, and carrier unique forms.
- Input data once and it shares across multiple forms.
- Available on or offline—complete your client interview with or without the internet.
- IRMI definitions integrated, enabling producers to easily discuss coverage options.
- Create packages of applications to ensure your producers cross sell.
- Build, share and edit forms across your team in a secure PDF or editable format.
- Share multiple forms easily with wholesalers and carriers.
- Get to market in hours — not days.

Free Trial of AVYST Gold Level Package Until March 31, 2019!*

As a PIA member, you have access to complimentary AVYST eForms Wizard software for every single one of your employees immediately once you register.

End the tedium and difficulty associated with completing a set of ACORD, agency, and carrier unique applications to get a quote. AVYST eForms Wizard gives everyone in your agency a better way to prepare these documents, once-and-done; so underwriting and carrier or wholesaler response takes minutes, not hours.

As a producer, collecting information is a breeze using the eForms Wizard. If binding more business is important to your agency, AVYST is the solution.

**Trial Gold level package available to PIA members free of charge through 3/31/2019. After trial expiration, Bronze level package available for free to all PIA members or upgrade to Gold level package for \$50 per user per year (a 50% PIA member discount off the regular price).*



For more information, visit

www.avyst.com/mypia

**JUNE
5-6
2019**



ANNUAL CONVENTION

**CONVENTION:
HOLIDAY INN &
CONVENTION CENTER
110 2ND AVE
KEARNEY, NE**

**GOLF OUTING:
AWARII DUNES
GOLF COURSE**

KEYNOTE ADDRESS: COMMANDER JACK RIGGINS

BE A HERO

**AGENCY
CLIENTS
FAMILY
COMMUNITY
COUNTRY**



"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
-------------------------------	---------

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:	

Mail to: PIA of NE IA
920 S. 107th Ave., Suite 305, Omaha, NE 68114
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.



DISTRACTED DRIVING

IT'S NOT JUST SMARTPHONES

Most of the talk these days about distracted driving involves the use of smartphones, texting, handheld talking and checking email and websites. However, new research from Root Insurance and Wakefield Research says other distractions exist and are not only prevalent, but they're just as dangerous.

Partial List

- Hairstyling
- Shaving
- Doing makeup
- Playing with pets
- Changing clothes
- Eating
- Controlling children

Root Insurance director of data science for telematics Joe Plattenburg said over half of the people they talked to say distracted driving is one of their top driving worries. “The number of distractions are increasing,” Plattenburg said, “And so is the need for companies and drivers to find new ways to encourage focused driving.”

Not only that, but distracted driving is also an insurance problem. And all this comes into play and is important to Root Insurance because it uses smartphone technology to help its customers get better rates based on how they drive.

However, a lot of Root’s clients aren’t going to get much help because many admit to excessive cellphone use while driving.

- A high percentage admitted to spending an average of 13-minutes a day interacting with their mobile device while driving
- 38% say they check mobile devices while behind the wheel
- An equal number say they don’t even put their phones down when they see law enforcement on a street or highway

Plattenburg said 99% of drivers Root Insurance and Wakefield polled said the cellphone is among their top-three distractions.

- 52% said they get distracted by group texts and chain emails
- 33% said social media is a cause of distraction while driving
- 18% say attention from the road has strayed because of streaming video like a movie trailer or a TV show

Ironically, the Root/Wakefield survey found many of us to be hypocrites. A high percentage were totally intolerant of distracted driving though they are — themselves — distracted drivers.

- 90% said they give an Uber or Lyft driver a bad rating for texting while driving
- Yet, 40% say they have texted while driving
- 90% — however — say they are much better drivers than Uber or Lyft drivers

Other distracted driving stats from the survey:

- 30% say they have steered a vehicle with their knee or chin while driving
- 18% say they have engaged in groom — hairstyling, makeup, shaving, etc. — while driving
- 13% say they’ve played with a pet while driving
- 12% say they’ve changed clothes while driving

What’s the point of the Root Insurance-Wakefield survey?

Root Insurance CEO Alex Timm said, “Root’s mission is to help drivers make better decisions on the road, and the industry standard fear tactics are clearly not working.”

Source: Carrier Management / Photo by Andraz Lazic



Upcoming Events Calendar 2019

For information and to register
[Click Here](#) or call (402) 392-1611.

Date	Class/Webinar	Where	When
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

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
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

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.



CIC Designation

Mr. William Lance Baker, CIC
Church Mutual Insurance
Omaha, NE

Ms. Deanne Beltz-Sund, CIC, CISR
Holmes Murphy Associates
Cedar Rapids, IA

CRM Designation

Mr. Nicholas J. Fischer, CIC, CRM
Cottingham & Butler
Cascade, IA

Ms. Kama Sue Small,
CIC, CRM, CPCU, ARM, AMIM, ARe, AIM, AIC, AIS
Grinnell Mutual Reinsurance Company
Grinnell, IA

CISR Designation

Ms. Wendy Miller, CISR
PDCM Insurance
Waterloo, IA

Mrs. Caitlynn Van Dyke, CISR
PDCM Ins
Buckingham, IA

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.



Berkshire Hathaway
GUARD Insurance
Companies

COMMERCIAL LINES | **PERSONAL LINES**

See state availability at www.guard.com