



Main Street

INDUSTRY NEWS

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Did you know?

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

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

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

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

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

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

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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KEEPING THE GAS TANK FULL

Insurance is an industry where travel is a must. Travel means using — probably — a gasoline power vehicle. Not to sound like a fifth grade teacher giving a lecture but most autos these days have gas tanks.

Gas tanks need filled.

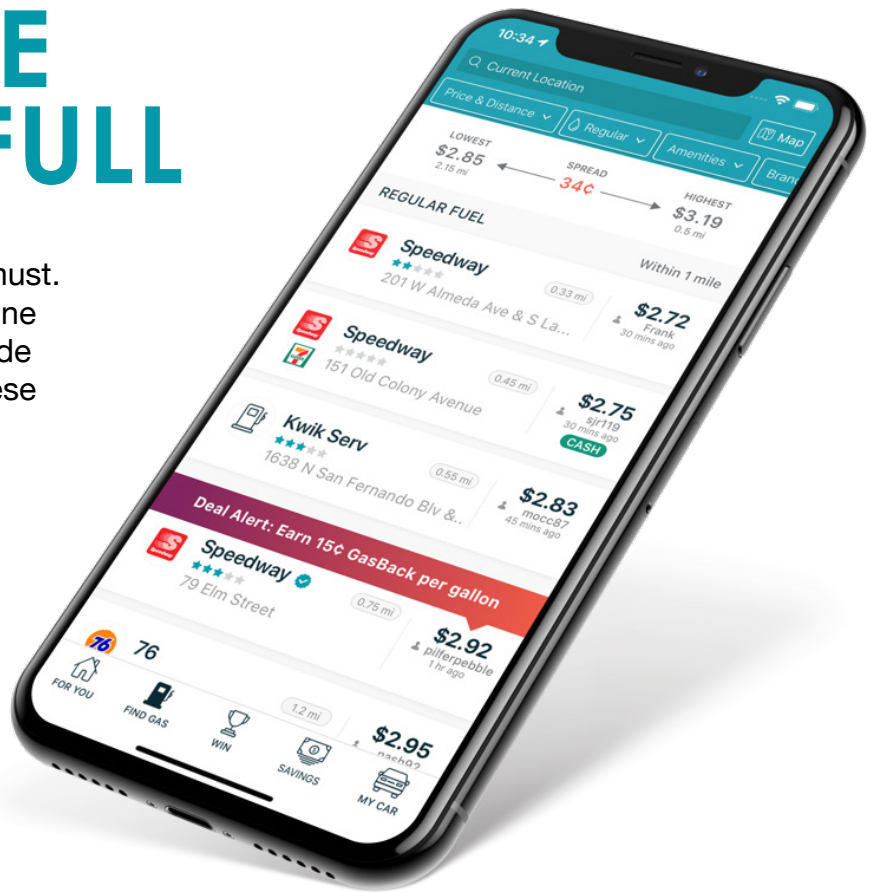
That leads to an important question and one few of us ask ourselves. And that is what are the best days to fill up the tank? There are — says GasBuddy — days that are better for filling up and days that are worse. The website ought to know. It tracks data from 150,000 gas stations throughout the U.S.

GasBuddy's Patrick DeHaan said the best day to fill up is Monday. The worst is Friday. "Very early in the week, when gas stations are generally a little bit quieter traffic-wise, is a great time to fill up," he said. "We generally see more volatility and higher prices later in the week."

He also pointed out that on Mondays prices tend to rise in the afternoon so it is better to fill up in the morning. Friday prices are higher because some stations think they can make more money on fill-ups for weekend trips.

The busiest time on Friday is around 5pm.

GasBuddy also says those always filling up on Fridays could save \$20 to \$30 per year by filling up on Monday instead. There are — like in all things — exceptions. In 19 states Tuesday is the best day to fill up.



However, the national average says gas prices peak on Friday. In 16 states Saturday is worst and in 12 the worst day is Sunday.

Totals of the Best Days to Buy Gas

Monday: Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Idaho, Illinois, Indiana, Kentucky, Maine, Massachusetts, Michigan, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Oregon, Rhode Island, South Carolina, South Dakota, Vermont, Virginia, Washington, West Virginia, Wyoming

Tuesday: Alabama, Arkansas, Delaware, Georgia, **Iowa**, Kansas, Louisiana, Maryland, Minnesota, Mississippi, Missouri, **Nebraska**, North Carolina, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Wisconsin

Wednesday: Hawaii

Sunday: Utah

Worst Day to Buy Gas

Saturday: Alabama, Connecticut, Hawaii, Kansas, Maine, Maryland, Mississippi, Missouri, Montana, **Nebraska**, New Hampshire, New Jersey, New Mexico, Oregon, South Carolina, South Dakota

Sunday: Arkansas, California, Colorado, Delaware, Georgia, **Iowa**, Oklahoma, Rhode Island, Tennessee, Texas, Virginia, Wisconsin

Friday: District of Columbia, Kentucky, Louisiana, Massachusetts, Minnesota, North Carolina, North Dakota, Pennsylvania, Vermont, Washington

Thursday: Arizona, Florida, Idaho, Illinois, Indiana, Michigan, Ohio, West Virginia

Wednesday: Alaska, Nevada, New York, Wyoming

Tuesday: Utah

That leads to another age old question, and one that has flummoxed people since the automobile age began to be the rage in the 1930s. And that question is, how full should you keep your gas tank?

More full than empty is the answer to the question.

Apparently more full can actually end up extending the life of your vehicle. Or at least it can extend the life of the vehicle's fuel pump. In the old days fuel pumps were found outside the tank on the motor and the motor was used to operate the pump.

Today, they are electric and located in the fuel tank.

Bill Evans is an auto expert. He manages an auto body shop in New Jersey. Evans shared his fuel expertise with **MSN**. The advice he gave might help you, too.

He said as the fuel pump runs it heats up. When it is submerged in gasoline, the pump stays cool. Run on anything less than a quarter of a tank and the pump gets hot. Overheat it too many times and it quits working.

Another expert, Richard Reina of the auto supply firm CARiD.com says running on empty can also cause condensation on the tank walls. That dilutes fuel and gives you fewer miles per gallon. It also leads to rust.

He said engine rust and a broken fuel pump are not do-it-yourself projects like they were a few decades ago.

Evans point out another problem. He said, "If you're driving around on empty, the fuel pump is going to start picking up everything on the bottom of the tank." That means sediment as well as moisture and dirty gas. So keep your tank more full than empty.

"As long as you have a quarter tank of gas, your gas mileage is going to stay as optimal as it could," Evans said. "The filter isn't getting hot. The motor isn't working as hard. That all helps on your gas mileage. If you're keeping a quarter a tank of gas or more in the car, you'll prolong the life of the fuel system parts."

Source: MSN Money

COMMERCIAL RATES

TWO REPORTS

Willis Towers Watson has made a prediction that businesses are going to pay more for commercial rates the rest of 2019. In its report ***Insurance Marketplace Realities 2019 Spring Update***, the company says insurers are taking a more “disciplined” approach to pricing and underwriting.

- Catastrophe-exposed commercial property risks with losses will see hikes of 15% or more
- Those with heavy losses will see a raise of 30% to 50% or more

“Property market conditions have exhibited a decided firming, even for benign risks, driven by two consecutive years of high cat losses, attritional losses and 11(-plus) quarters of rate decreases prior to 2018,” the report said.

Another reason for the increases has to do with the economy. It’s increasingly active which means production and construction is increasing. That means more cars on the road and more workers working. Risks and demand coverage is up so prices are going up, too.

Another factor is business interruption. Values of businesses and the cost of replacement supplies and materials have grown more expensive as is the labor for repairs.

The Willis Towers Watson report says auto and the umbrella markets are strained and loss trends are impacting profitability. Auto liability rates will likely climb 6% to 12% in the six-months.

Other lines impacted:

- General liability — flat to 4% higher
- Umbrella liability — 2% to 6% higher
- Excess liability — flat to 2% higher

The second report deals with insurance rates and the soft market. W.R. Berkley’s President and CEO W. Robert Berkley says rates are rising and he has declared the soft market over.

“From our perspective, with the exception of workers compensation, by and large, every major [alignment] of business within the commercial lines space is in some point of firming,” he said in a financial update to his company’s stockholders.

“The property market — everyone expected it would have shifted after the cat activity we saw in [2017]. It didn’t respond in early ’18,” Berkley said. “We are now seeing early but meaningful signs that it is responding to the cat activity.”

Sources: *Business Insurance, Carrier Management*

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PET INSURANCE

A GROWING LINE OF INSURANCE

Pet insurance is a growing insurance line that is turning in some interesting results. According to the pet insurer Healthy Paws, its business increased by 20% in 2018. Part of the reason, the company says, is employers offering it as a benefit.

Healthy Paws says Golden Retrievers are the most insured dogs. Ragdoll cats are the most insured cat.

The claims filed also went up. They grew by 31% to \$173 million compared to 2017. Claims for cruciate ligaments topped the claims and jumped 77%. Mast cell carcinoma saw the largest decrease in claims. Those claims fell by 77%.

Healthy Paws Pet Insurance says the most expensive claim it processed last year was for a German Shepherd diagnosed with tetanus toxin exposure. The total cost of the claim topped \$52,000. The dog's owners were reimbursed \$46,569. That's the \$250 deductible and 90% coverage past that.

The most common claim for dogs and for cats is gastritis. It ended up as 29% of all cat claims and 16% of dogs. If you're curious, Healthy Paws said, "Gastritis is tummy upset, caused by eating something toxic or even by switching your pet's regular food without warning."

By the way, pet owners in the U.S. paid \$18.3 billion in vet expenses in 2018. That compares to \$17.1 billion in 2017.

Source: *PropertyCasualty360.com*

OBAMACARE

DISTURBING STATISTICS

The Congressional Budget Office (CBO) says since 2016 over one million of us have lost health insurance coverage. The numbers have shrunk from 27.5 million insured in 2016 to 28.9 million last year.

The CBO report mirrors studies and surveys from other sources like Gallup. All say the same thing. The numbers of us with health insurance has dropped significantly since Donald Trump assumed the presidency.

The number of uninsured now — says the CBO — is at its highest point since 2014.

The CBO notes most of the decline is among those of us that purchase coverage on the individual market outside of the state run exchanges (marketplaces) or the federal government's healthcare.gov.

- In 2016 purchases outside the exchanges numbered 7.4 million
- In 2018 that figure fell to 4.9 million
- Those picking up unsubsidized insurance from the exchanges was 1.6 million in 2016
- In 2018 that number fell to 1.3 million

The CBO says experts attribute the decline to premium price hikes. It also notes the number of people now on employer-sponsored health insurance plans has risen.

As an asterisk, the CBO has limits and can only use data from household and employer surveys, and can only use data that is available from government programs.

Source: *The Hill*

FLOOD INSURANCE THE HIGHS & LOWS

Most of the homeowners in this country have homeowners insurance. That figure sits at about 91%. Not bad. But as we all know, homeowners does not cover flood damages. Only flood insurance can do that and ValuePenguin says just 7% of us have flood insurance.

That's not a very high figure.

What makes the number even more ironic, 75% of the respondents say they think intense weather events like hurricanes are growing. An equally staggering 40% say they have been impacted by a weather event that forced them to evacuate or that caused damage to their dwelling.

Yet just 7% have flood insurance.

The National Flood Insurance Program's (NFIP) average rate — says ValuePenguin — is \$699 per year. However, after surveying the entire country, there are huge differences in the cost of premiums from state to state.

Oddly, Florida — one of the hardest hit flooding states — pays the least amount per year at \$550. That's 21% below the national average. Florida has the second highest number of those covered at 35.5%. Louisiana — another high flood state — has the highest number of flood coverage at 43.5%.

Top-10 States for Coverage

1. Louisiana — 43.5% are covered — premium: \$664 — 5% below average cost — pays the 5th least amount for insurance
2. Florida — 35.5% are covered — premium: \$550 — 21% below average cost — pays the least amount for insurance
3. Hawaii — 22.8% are covered — premium: \$673 — 4% below average cost — pays the 8th least amount for insurance
4. South Carolina — 15.5% are covered — premium: \$672 — 4% below average cost — pays the 3rd least amount for insurance
5. New Jersey — 11.1% are covered — premium: \$961 — 37% ABOVE average cost — pays the 33rd least amount for insurance

The Rest of the Top-10


6. Delaware
7. Texas
8. Mississippi
9. Rhode Island
10. North Dakota

Where do PIA NE IA fall?

30. Nebraska — 1.9% are covered — premium: \$998 — 43% ABOVE average cost — pays the 36th least amount for insurance

40. Iowa — 1.5% are covered — premium: \$1045 — 49% ABOVE average cost — pays the 40th least amount for insurance

Sources: MPA, Insurance Business America



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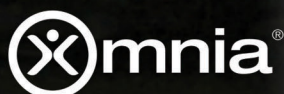
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THE CRITICAL HOME & BUSINESS INVENTORY

As insurance professionals we know the importance of the inventory list for home and business owners. This might be a good time to contact your home and business clients about a home or business inventory list.

Here's why. When it comes to homes, 44% of us do not have a home inventory list and have never — ever — made one.

This frightening statistic comes courtesy of Farmers Insurance. What makes it more disturbing is 70% of those surveyed say they've experienced some sort of natural disaster like a tornado, a flood or a wildfire.

In its news release on the topic, Farmers said, "While creating a basic home inventory list may seem like a trivial activity, the truth is home inventory lists are extremely beneficial for homeowners, should they need to file an insurance claim."

As we all know, those inventory lists — for homes in this case, but also applicable for business — give adjusters a complete record of what was damaged and what should be replaced.

Jim Taylor heads claims adjusting for Farmers. He said Spring — along with Spring cleaning — is a great time to make that list. "It may not be the most Instagram-able way to spend a Saturday night, but taking a weekend to create a home inventory list is a great example of how a little precaution can go a long way in the future," he said.

His suggestion for homes — and this, again, applies to offices, warehouses and retail outlets — is to go room by room to make a detailed, itemized list. Doing a video log along with that inventory is also a great idea.

Once the list is done and the video is complete, Taylor suggests putting it in a secure location like a safe, or a safe deposit box. He also suggests backing up photos and videos and putting them on cloud-based storage.

Photo by Ella Jardim



CYBER ATTACKS HALF OF U.S. BUSINESSES HIT

The ***Hiscox Cyber Readiness Report 2019*** is out and it is frightening. It's the third annual report. Hiscox found 53% of U.S. businesses were hit by a cyber attack in the last 12-months.

That compares to 38% a year ago.

Worse, the report notes that 45% of companies say they experienced three or more attacks in the last year. Yet, Hiscox finds companies are still not doing enough to mitigate the damage or reduce the risk.

The Hiscox report found 72% of U.S. businesses are going to increase spending on cyber security in the next year. But just 11% will increase spending on training employees and on the cultural changes needed to deter an attack.

Both are considered crucial to improving cyber security and by the way:

- 27% say they have no plans to purchase cyber insurance
- 5% are unsure of what cyber insurance is

Why is insurance needed? It's because cyber attacks hit the supply chain of companies very, very hard:

- 56% say they experienced cyber-related issues in their supply chain in the last year
- Just 7% did an evaluation of the supply chain after such an attack

The companies Hiscox checked in with also ranked their cyber preparedness this year compared to last:

- Just 11% of large and enterprise companies ranked as cyber experts
- That compares to 26% last year

Hiscox cyber product head Meghan Hannes said, "The message that cyber risk is a real threat to businesses of all sizes is sinking in. Companies are increasingly aware of the risks and pouring more resources into cyber protection, and yet, there is still a tremendous gap between awareness of the issue and actually having an effective defense."

She pointed out that many think increasing cyber spending will fully protect their business but that's not the case. Defense, Hannes said means a more holistic approach that includes:

- Internal protocols
- Training employees on cyber best practices

That training, she says, leads to a "human firewall as the first line of defense."

**THE AVERAGE COST PER
CYBER INCIDENT IS \$119,000.**

Source: Insurance Business America

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PIA members participating in the PIA Market Access Program will retain ownership of their book of business, and if they should choose to leave the program, there are no exit fees.

InsureZone is a full-service provider that is fully staffed with underwriters to answer agents’ questions and make the sales process as smooth as possible. The program provides insurance CSRs to make requested policy changes and the standard of service is to begin processing all requests the same business day.

For a current list of carriers available in each state, please refer to the Carrier page at www.PIAMarketAccess.com.

PIA Market Access is available to PIA members in all 50 states and the District of Columbia. Carrier availability varies by state.

[Register](#) to learn more about PIA Market Access during a free webinar.

WORKPLACE INJURIES

TWO REPORTS

Liberty Mutual says workplace injuries are not only inconvenient to the injured individual and to employers, but they are also expensive for employers. How expensive? Liberty Mutual says it sits at the tune of \$1 billion a week.

James Merendino is Liberty Mutual's general manager for risk control. He said the point of the study is to help improve workplace safety. "To better protect employees and the bottom line, each employer needs to understand the root causes of the most serious workplace injuries they face," he said. "Only then can they effectively mitigate and manage these through work design, system controls, technology, training and strategic risk management. Insurance companies and brokers can be a key ally in these efforts."

First, and with the most at the top, these are the industries seeing the most on the job injuries.

- Manufacturing
- Healthcare
- Construction
- Professional services
- Retail
- Wholesale
- Transportation and warehousing
- Leisure and hospitality

10 most costly causes of workplace injury. These are those that cause an employee to lose five or more days of work. They are ranked by direct cost to the employer:

- Overexertion involving outside sources — \$13.11 billion
- Falls on same level — \$10.38 billion
- Struck by object or equipment — \$5.22 billion
- Falls to lower level — \$98 billion
- Other exertions or bodily reactions — \$3.69 billion
- Roadway incidents involving a motorized vehicle — \$2.7 billion
- Slip or trip without falling — \$2.18 billion
- Caught in or compressed by equipment or objects — \$1.93 billion
- Repetitive motions involving microtasks — \$1.59 billion
- Struck against object or equipment — \$1.15 billion

A second report has the insurance assessment management firm Conning looking at a 2017 report from the U.S. Bureau of Labor Statistics (BLS) and other reports. It found the gig economy is a source of a staggering number of accidents and fatalities. Conning says these workers are working more hours and harder and getting less sleep than the traditional employee.

Conning's vice president Jerry Theodorou said the statistics show that older workers and those new on the job are most likely to be killed or seriously injured. Most of the deaths in

2017 — the last year for statistics — came from transportation and construction.

He also noted the gig economy is huge. Theodorou said the Federal Reserve has statistics showing 75 million people move from job to job without permanent employment. Many — he notes — are lured into jobs they ought not be doing because they need income but are too old, lack good reaction time, or are disabled in some way.

Quest Diagnostics found a main reason for the high number of gig workers is a shortage of healthy workers. Many companies have lowered hiring standards and accept people who've failed drug tests. Workplace overdoses due to alcohol and drugs jumped 25% from 2012 to 2017.

Obesity is another problem. Injuries of overweight people jumped by 10% since 2000.

Immigrants are also a big part of the gig economy. Many do not speak English and the language barrier impacts safety training. Theodorou says a lot of non-English speaking individuals are hesitant to report injuries unless they are extreme or require hospitalization.

Construction and transportation — as noted — are the top gig economy employers. Both see huge numbers of injuries and deaths. Construction is dangerous for the worker. Transportation is dangerous for the worker — and — for the general public. Many long haul truck drivers admit to nodding off on the job while driving.

Sources: Insurance Business America, MSN Money
Photo by Jana Sabeth Schultz



IT'S NOT MAGIC

IT JUST WORKS LIKE IT

As a producer in an independent agency, are you tired of the endless back and forth working with your underwriter? Do new, required forms somehow show up late in the process? Do last-minute data corrections make it difficult to obtain accurate quotes at the outset?

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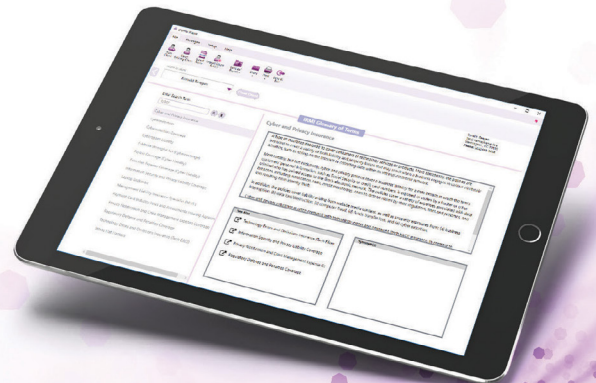
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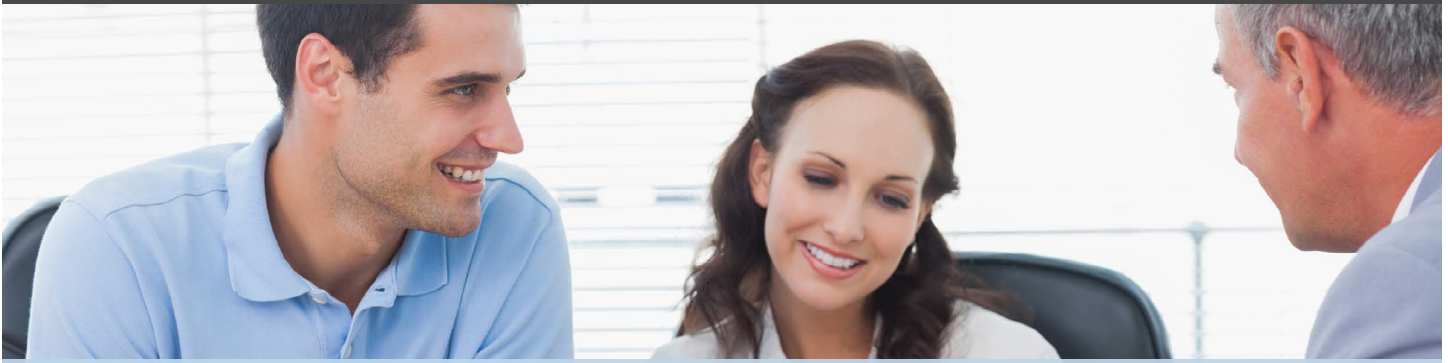
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When you participate in PIA National's official flood insurance program from The Hartford, you have the power of PIA behind you.

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

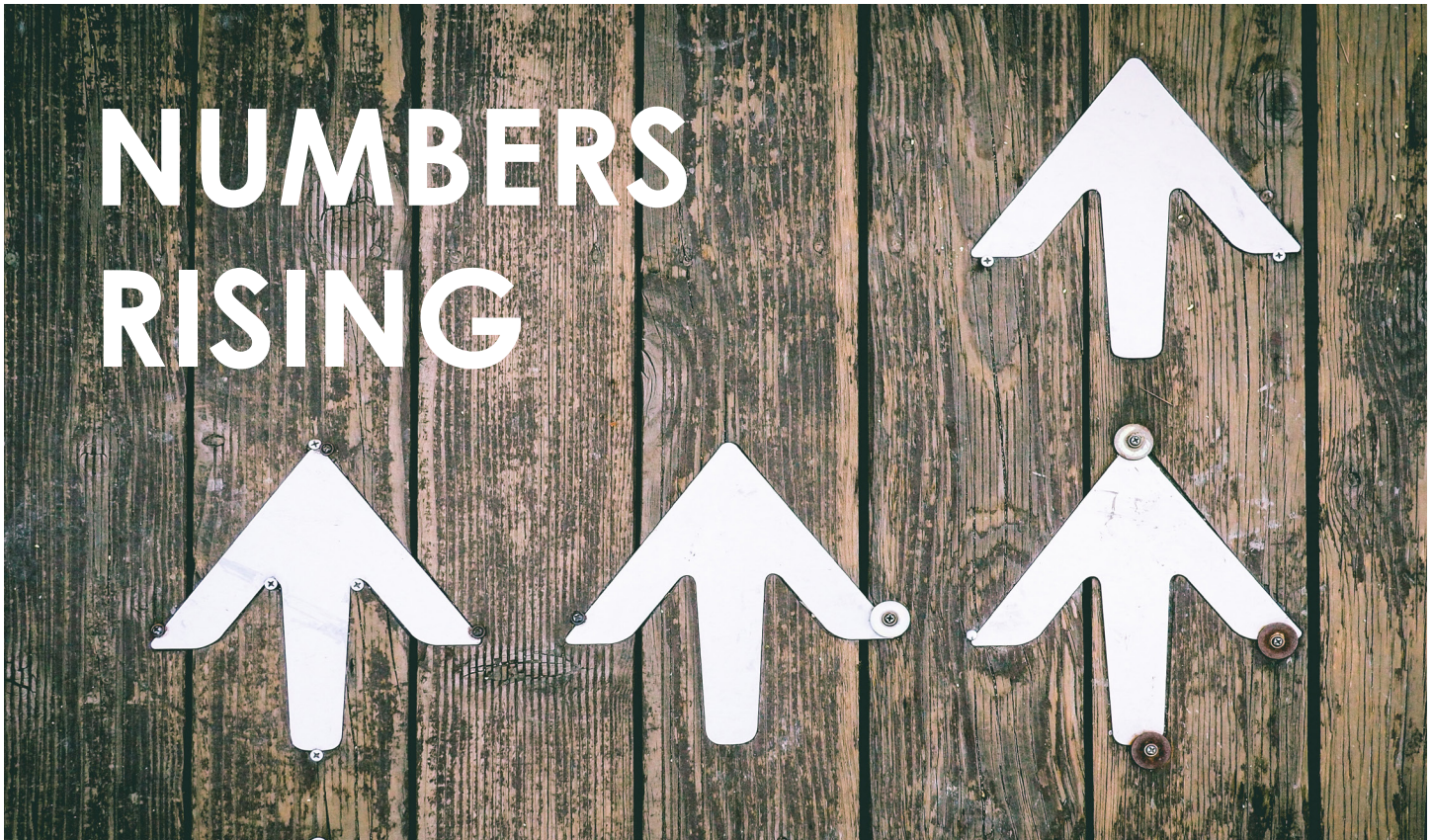
Email: Michele.Battis@thehartford.com

LEARN MORE AT PIANET.COM/HARTFORDFLOODINSURANCE.



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INSURANCE EMPLOYMENT



Guess what? Insurance agent numbers are growing. You hear they are not but the Insurance Information Institute (I.I.I.) has taken Department of Labor statistics and those figures say numbers are up.

So new technologies and cost savings are not causing number drops.

The I.I.I. figures say the number of insurance agencies and brokers jumped from 653,300 in 2009 to 825,200 last year. Here are the figures from that decade:

2009	653,300
2010	642,300
2011	649,200
2012	659,600
2013	672,300
2014	720,000
2015	762,800
2016	783,500
2017	809,600
2018	825,200

The I.I.I. says the number of agencies and brokers grows by about 20,000 a year. Those are not insignificant numbers. Doing the math for this 10-year period, that's a 171,700 gain.

In an interview with ***Insurance Business America***, Insuretech and Synechron's Ashish Nangla said, "The latest technology trends will definitely change how the market works and how people interact with each other, as well as how things are presented in the market. There's going to be a lot of change around customer engagement and how insurers communicate with their customers, and that might lead to disintermediation."

She pointed out that agents just doing sales are going to experience disruption and be impacted by the changes. However, "agents who are working on value-added services, and who are establishing value in the insurance chain, will be able to continue as a business."

The I.I.I. says insurers are — today — looking for agents and agencies and others that will partner with them to add value to their clients. Other than agents and agencies those people include claims adjusters, third-party administrators of insurance funds and other service personnel such as advisory and insurance ratemaking services.

Employment has risen in those groups from 254,200 in 2009 to 343,700 last year. That's a 89,500 gain.

Best of all, the total number of people working in insurance — other than a minor correction in 2010 — has grown significantly since 2009. Here are the figures:

2009	2,379,600
2010	2,340,600
2011	2,336,400
2012	2,368,300
2013	2,388,900
2014	2,465,800
2015	2,538,300
2016	2,592,700
2017	2,659,600
2019	2,690,400

That's an overall gain of 310,800 in a 10-year period.

***Source: Insurance Business America
Photo by Jungwoo Hong***





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
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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:	

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

COSTLY TO SOCIETY, COSTLY TO INDIVIDUALS

It is a huge and growing problem. Lots of preaching is done about the issue but people keep driving while distracted. Most states have laws against distracted driving and fines for texting while driving or not using a hands-free device when talking on the phone. Get tagged for talking or texting and you face a fine.

Insurance companies also tag you, but that tag is much more permanent.

The Zebra's 2019 Distracted Driving Report says the insurance cost penalty for distracted driving has gone up in the last decade. On average from 2011 to 2019 it has gone up 9,750%.

Or to put it a different way, the average annual premium adjustment went up — on average — from \$2 to \$290. The reason for the hike is because insurers now have enough insurance risk data to convince regulators of the need

to raise premium costs for those who've been convicted.

Top five states with the highest distracted driving conviction premium hikes.

1. Michigan — \$762
2. Vermont — \$600
3. California — \$510
4. Montana — \$494
5. Connecticut — \$463

These are the five states with the lowest penalties for distracted driving.

1. Wyoming — \$87
2. New York — \$93
3. Hawaii — \$94
4. **Idaho — \$138**
5. Maryland — \$167

While some might think the hikes are a little draconian, the Zebra compared the insurance rate hikes for driving under the influence to driving distracted. The average for a DUI conviction is \$1,086.

Compare that — again — to the national average for distracted driving of \$290.

Or to put it another way, nine people a day die from auto collisions due to distracted driving. Drunk driving causes 29 deaths a day.

Looking at other risky personal drivers:

- Phone addicts have the most collisions
- Hostile drivers are second
- High speed drivers are third

Source: Digital Trends / Photo by Omar Lopez

Upcoming Events Calendar 2019

For information and to register

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

Date	Class/Webinar	Where	When
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
Jun 10 - Aug 2, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
Jun 10 - Aug 9, 2019	MERG: Commercial Lines Coverage Basics	Online	Online Course
Jun 10 - Jul 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
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 2, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
Jul 8 - Aug 23, 2019	MERG: Personal Lines Coverage Basics	Online	Online Course
Jul 8 - Aug 30, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
July 9, 2019	Construction Contracts: What The Ins. Agent Should Know, Do & NOT Do	NE/IA	Webinar: 12:00PM - 3:00PM
July 11, 2019	CISR: Personal Lines Miscellaneous	Hiawatha	Kirkwood Linn Regional Center
July 16, 2019	Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM
July 17 - 19, 2019	CIC: Commercial Multiline Institute	Omaha	Omaha Marriott Hotel
July 23, 2019	CPSR: Commercial Property	Omaha	Paul Davis Restoration
July 25, 2019	CISR: Commercial Casualty 2	Des Moines	Hilton Garden Inn Des Moines/Urbandale
July 30, 2019	Insurance Issues for Today's World	NE/IA	Webinar: 8:00AM - 11:00AM
August 7, 2019	CISR: Elements of Risk Management	Davenport	Saint Ambrose University
August 8, 2019	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
Aug 12 - Oct 12, 2019	MERG: Commercial Lines Coverage Basics	Online	Online Course
Aug 12 - Oct 4, 2019	MERG: Make Your New Employee A Winner	Online	Online Course
August 13, 2019	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
August 13, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
August 14, 2019	CISR: Insuring Personal Residential Property	Waukee	Holmes Murphy and Associates, LLC
August 15, 2019	How Savvy Businesses Use Life Ins. to Hedge Against Financial Losses	NE/IA	Webinar: 12:00PM - 3:00PM

August 21, 2019	Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
August 21 - 23, 2019	CIC: Insurance Company Operations Institute	West Des Moines	Holiday Inn Hotel & Suites
August 27, 2019	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 12:00PM - 3:00PM
August 28, 2019	Contractors, Contractors, Contractors	NE/IA	Webinar: 8:00AM - 11:00AM
August 29, 2019	*NEW* Commercial Liability Claims That Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
September 5, 2019	2019 Annual Scholarship Golf Outing - Golf & Dinner Registration	Ashland	Iron Horse Golf Club
September 11, 2019	CISR: Insuring Commercial Property	Hiawatha	Kirkwood Linn Regional Center
September 23, 2019	CPIA 1: Position for Success	Waukee	Holmes Murphy and Associates, LLC
September 25, 2019	CISR: Personal Lines Miscellaneous	Des Moines	Hilton Garden Inn Des Moines/Urbandale
September 25 - 27, 2019	CIC: Commercial Casualty Institute	Omaha	Omaha Marriott Hotel
September 26, 2019	CPIA 1: Position for Success	Omaha	Omaha Marriott Hotel
October 9, 2019	CISR: Agency Operations	Waukee	Holmes Murphy and Associates, LLC
October 16 - 18, 2019	CIC: Commercial Multiline Institute	West Des Moines	Holiday Inn Hotel & Suites
October 23, 2019	CISR: Commercial Casualty 2	Davenport	Saint Ambrose University
November 6, 2019	CISR: Commercial Casualty 1	Hiawatha	Kirkwood Linn Regional Center
November 12 - 13, 2019	Ruble: Graduate Seminar (NE)	Omaha	Omaha Marriott Hotel
November 20, 2019	CISR: Elements of Risk Management	Des Moines	Hilton Garden Inn Des Moines/Urbandale

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

Ms. Jennifer Bryant, CIC
Inspro Insurance
Lincoln, NE

Mr. Daniel Patrick Bell, CIC
Absolute Insurance Agency, LLC
Clive, IA

CRM Designation

Ms. Jennifer A. Luse, CIC, CRM, CISR
TrueNorth Companies
Cedar Rapids, IA

Ms. Jordanne R. Oleson, CRM, CISR, AINS
LMC Insurance
West Des Moines, IA

CISR Designation

Ms. Dawn M. Brandt, CISR
Insurance Associates
Iowa City, IA

Mr. Steven C. Brown, CISR
LSB Insurance
Cedar Falls, IA

Mr. Aaron Collins, CISR
TrueNorth Companies
Cedar Rapids, IA

CISR Elite Designation

Ms. Tressa Walton, CISR Elite
Wilson-Hite Insurance
Vinton, IA



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INSURANCE
AGENT



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Contact: Donna Kimmes, Regional Sales Director • 952-707-4952 • donna.kimmes@mn-ia.aaa.com