



# Main Street

## INDUSTRY NEWS

**4<sup>TH</sup> OF JULY**

★ INDEPENDENCE DAY ★

## INSIDE

---

*Trump Administration, Drug Prices  
& Advertising » 7*

*Federal Reserve Report: The Economic  
Well-Being of U.S. Households » 14*

*Special Report: Ransomware,  
Employees & Executives » 18*







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](http://RCIS.com) today.**

RCIC 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.

# Did you know?

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

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

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

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

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

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

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



Local  
Agents  
Serving  
Main Street  
America™

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

# Contents

---

## **Trump Administration, Drug Prices & Advertising | 7**

You've seen them. They are beautifully done TV commercials with mostly beautiful people acting the part of someone in desperate need for just the right drug to fix whatever malady plagues them.

## **Prescription Pain Meds — A Growing Workplace Problem | 8**

We hear plenty about the opioid crisis, that it's an epidemic and is ruining lives.

## **Commercial Insurance Pricing Up Worldwide | 10**

Marsh — like many insurers, ratings agencies and others — tracks commercial insurance prices.

## **The World's Most Valuable Insurance Brands | 11**

The most valuable insurance brands in the world won't necessarily be recognized by the average American.

## **The Newest Top Insurance Risk: Cyber | 12**

Cyber risk is soon going to be the biggest insurance risk of them all. At least that's the opinion of the P&C reinsurance firm Scor.

## **Federal Reserve Report: The Economic Well-Being of U.S. Households | 14**

Every year for the last six the Federal Reserve Board has released a report on the economic well-being of the nation's households.

## **Income: Are you in the Top 1% or 5% in Your State? | 16**

We hear the term tossed around a lot. You're considered really rich if you're in the top 1% economically and very well off if you find yourself in the top 5%.

## **Special Report: Ransomware, Employees & Executives | 18**

The city of Baltimore, Maryland is the latest in a growing line of cities being hit with ransomware. Demands for huge sums of money go along with the attacks.

## **Las Vegas Shooting Lawsuit Settlement | 21**

Lawsuits were filed shortly after the mass shooting at the Mandalay Bay in Las Vegas on October 1, 2017.

---

### PIA NE IA EVENTS

---

**Annual Convention Recap - June 5-6, 2019  
Be a Hero: Agency, Clients, Family,  
Community, Country/Next 2020 Convention,  
Lincoln, NE | 24**

**Upcoming Events Calendar 2019 | 26**

**Professional Insurance Agents NE IA and The  
National Alliance Nebraska and Iowa CIC &  
CISR Designation | 30**

---

### ADVERTISEMENTS

---



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

Think  first





**Providing over 125 years of exceptional service and peace of mind—so you can focus on what matters most.**

Always alongside you.



**farmers mutual**  
of nebraska

**Contact:**

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

**fmne.com**

# 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@pianeia.com](mailto:office@pianeia.com)  
Ph: 402-392-1611  
[www.pianeia.com](http://www.pianeia.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@pianeia.com](mailto:Steve@pianeia.com)**



*E&O Coordinator  
Steve Bailey*

# TRUMP ADMINISTRATION, DRUG PRICES & ADVERTISING



You've seen them. They are beautifully done TV commercials with mostly beautiful people acting the part of someone in desperate need for just the right drug to fix whatever malady plagues them. They always include a push for whoever needs the drug to ask their doctor to prescribe it for them.

What they don't do is tell you how much these drugs cost.

Not anymore. The Trump administration has made a decision — via the Department of Health and Human Services (HHS) — to require drug companies to put how much a drug will cost a consumer in its direct-to-consumer TV advertisements.

The idea says HHS Secretary Alex Azar is to help people understand just how much the drug will cost them if they — indeed — get their doctor to prescribe the drug.

"The vast majority of Americans struggling to afford their drugs are put in that position because they are paying based on high list prices," Azar said. "We think it is a fundamental right to know whether that drug they're being pitched is a \$50 or \$5,000 drug."

Azar pointed out that the 10 most commonly advertised drugs run from \$488 per month or \$16,938 per month. Requiring price disclosures — he says — will help drive down the list price of drugs.

The rule has been finalized and will go into effect in about 60-days but will not apply to commercials already on the air.

Drug companies — who spend about \$4 billion a year on TV advertising — insist the rule will confuse consumers, because a drug's list price is often lower than what the

patient will actually pay.

They also say listing prices may even discourage some people from seeking treatment because they don't think they can afford a drug.

Speaking of drug prices, Senate Judiciary Committee Chairman and South Carolina Republican Lindsey Graham says he expects Congress to act on high drug prices. He said they'll probably start with the patent process.

"I expect us to do something on patents and prescription drugs this year. I don't know where the sweet spot is but doing nothing is unacceptable," Graham said. And he — and others — assume this will be a bipartisan effort.

Texas Republican Sen. John Cornyn agrees. He wants to end the drug company practice of taking out dozens on patents on a single drug to end competition.

**Sources:** *The Hill*, *Insurance Journal*. Icon Image Source





# **PRESCRIPTION PAIN MEDS**

## A GROWING WORKPLACE PROBLEM



We hear plenty about the opioid crisis, that it's an epidemic and is ruining lives. Lawsuits against the manufactures of opioids are being filed by states around the country. Individuals are doing the same.

## *It's a total mess.*

And now there's a report from the nonprofit health and productivity research organization, the Integrated Benefits Institute (IBI) about the impact of opioids on the workplace. It says chronic pain among the nation's workers are helping to fuel the crisis.

The report points out that close to 261 workdays are lost each month per 1,000 workers because of opioids. That's a staggering number when you compare it to the lost work days of non-users.

Dr. Thomas Parry heads the IBI and said the study found non-problematic prescription painkiller users took twice the number of sick days as non-users. Problematic painkiller users used three times the number of sick days.

"A large percentage of the working age population is dealing with pain — both physically and emotionally — and many are self-medicating through alcohol, prescription drugs and other substances," he said. "It's important that employers not view addiction as a moral issue or take a one-size-fits-all approach to deal with substance abuse for their employees. Employers should ensure their programs include effective pain management approaches that minimize the risk of opioid abuse to improve productivity and help curb the epidemic."

## KEY FINDINGS

- 33% of workers reported using prescription pain relievers — most were prescribed by a physician
- Males and millennials are the most impacted by substance use disorders
- Less than one in 20 workers say they abuse or are dependent upon pain relievers
- Alcohol is abused more and is depended upon at a higher rate than pain relievers and other prescription medication
- The use of cocaine, methamphetamines or heroin is rare
- Pain reliever use is associated with the most excessive absences

The report's author is IBI researcher Erin Peterson who said the high rate of prescription pain medication use by employees is a much larger issue for employers than lost productivity.

"The significant number of sick day absences by employees who use pain relievers without problems likely doesn't represent the full impact," Peterson said. "As most people abusing opioids started with prescribed medications, this is a very large number of people at risk for developing problematic behaviors associated with pain relievers."

Peterson also added, "Because so many of these individuals are in the workforce, employers should be motivated to take steps to prevent their employees from moving to riskier use of prescription medications."

**Source: Integrated Benefits Institute**



## COMMERCIAL INSURANCE PRICING UP WORLDWIDE

Marsh — like many insurers, ratings agencies and others — tracks commercial insurance prices. The company's Global Market Index for the first quarter of 2019 has good news for commercial insurers. Prices rose by 3% overall.

Dean Klisura is Marsh's president of global placement. He said, "While 3% is the largest average increase in insurance pricing we have seen since the index began in 2012, market capacity remains strong in most products and geographies."

Going back to 2013, Klisura said prices have fallen 0.7% worldwide. That seems to have turned around.

In the U.S. — where most of us are concerned — first quarter rates leaped 1.1%. That's good news. The news on another front is not so good. Casualty pricing — which has fallen in all but one quarter since 2014 — fell again and dropped another 1.7%.

## REPORT'S HIGHLIGHTS

- All regions experienced increases and they're driven mostly by changes in D&O rates
- The Pacific region saw the most increases at greater than 10%. That has been a trend for the last eight quarters
- Europe and the United Kingdom saw jumps of 2% or higher
- Property risk prices around the globe jumped an average of almost 5%
- Casualty prices fell an average of 1%
- Pricing for financial and professional lines rose close to 6%

As for the U.S. Marsh said the increases are at the highest rate since 2013.

## HERE'S MORE ...

- Property saw a 4% increase and has now gone up each quarter since 2017
- Multilayered property programs led the way with increases of close to 7%
- Financial and professional liability rose 2.8% and — again — is driven by D&O liability jumps
- D&O pricing for public companies rose about 6% and 77% of clients saw an increase
- That is the largest number in several years

***Photo by Paula May***



# THE WORLD'S MOST VALUABLE INSURANCE BRANDS

The most valuable insurance brands in the world won't necessarily be recognized by the average American. China's Ping An is at the top of the latest Brand Finance Insurance 100 survey. It is done every year in conjunction with Insurance Business America.

The Chinese company grew in value by \$50.5 billion. It is the world's top life insurer and P&C insurer. In the property and casualty sector Ping An, Germany's Allianz and GEICO sit at the top of the group of 100.



If you're interested in the entire report — and it is fascinating reading...

**CLICK HERE**

## TOP-20

1. Ping An
2. Allianz
3. China Life
4. Axa
5. AIA
6. CPIC
7. PICC
8. GEICO
9. Zurich
10. Allstate
11. Progressive
12. MetLife
13. Prudential (US)
14. LIC
15. Poste Italiane
16. General Group
17. Aviva
18. Prudential (UK)
19. Chubb
20. MS&AD

## JUST MISSING THE TOP-20

Travelers, Swiss Re, AIG, AFLAC

*Source: Insurance Business America*

# THE NEWEST TOP INSURANCE RISK CYBER

At least that's the opinion of the P&C reinsurance firm Scor. Company chairman and CEO Denis Kessler said cyber is going to replace natural disasters for the highest payouts. He suggests developing a comprehensive and common global scale to define the damages from a cyber attack.

Kessler made the comments at a conference on cybersecurity held by the Bank of France.

"I dream of a kind of Richter scale for cyber security," he said. "It would be very helpful to have measurement and modeling tools. Unless we can model, it's very difficult for us to provide coverage. We have scenarios but not modeling tools."

Kessler said the cost of cyber risks — to date — has been relatively small but it will grow in the future. And grow a lot. The attendees members of the U.S. Federal Reserve and representatives of banks in Europe, Canada and Japan. They all agreed and also agreed that the losses in the future could top \$600 billion a year.

That compares to \$250 billion presently spent on natural disaster claims.


"The demand for cyber risk coverage well exceeds the supply and this is an issue," Kessler said and he called for a rebalance, and for more coordination and partnering with authorities "to build databases and a taxonomy to share information."

During the conference it was determined that the Group of Seven will simulate a border-wide crisis net month. The point is to learn as much as can be learned from the crisis and how to react.

ECB Executive Board Member Sabine Lautenschlaeger asked the financial institutions attending to review their information infrastructures and conduct stress tests and joint exercises.

The point is to improve resilience.

**Source: Insurance Journal**



**Cyber risk is soon  
going to be the biggest  
insurance risk of them all.**



# Protect Your Clients With PIA's Cyber Insurance Program

**New!**



Now PIA members can sell the same great PIA cyber insurance coverage that many have already purchased for their own agency.

- Easy online quoting
- Special PIA enhancements and social engineering coverage
- Reduced rates

Start protecting your clients at [www.pianet.com/sellcyber](http://www.pianet.com/sellcyber)

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



# FEDERAL RESERVE REPORT THE ECONOMIC WELL-BEING OF U.S. HOUSEHOLDS



Every year for the last six the Federal Reserve Board has released a report on the economic well-being of the nation's households. The 2018 report — titled the ***Survey of Household Economics and Decisionmaking (SHED)*** — says things are slightly better than the excellent results of 2017.

The report surveyed 11,000 adults across all economic situations and included all races and minorities. Most said they have experienced “substantial” gains since the survey started in 2013. It is — the board says — in line with the ongoing economic expansion being experienced nationwide.

## Items Considered in the Survey

- ▶ Income
- ▶ Employment
- ▶ Handling of expenses
- ▶ Banking
- ▶ Credit
- ▶ Housing
- ▶ Education
- ▶ Retirement



### Summary

- 75% said they are doing okay or living comfortably
- That's up 12% from the first survey in 2013
- Asked how to pay a \$400 unexpected expense
- 61% said they could pay with cash or savings or a credit card
- If a credit card is used, the balance could be paid off the next statement
- 12% would not be able to cover the \$400 expense
- In 2013 only half could have paid with cash or by credit card

### **As for race, education level and — in some cases — geography, some in those categories are still experiencing some financial stress.**

- 80% of Caucasians say they are at least doing okay financially
- 66% of African Americans and Hispanics said the same thing
- 87% of those with Bachelor degrees or higher said they are at least doing okay
- Just 64% of those with a high school degree or less said they are at least doing okay
- 80% of those living in middle-or-upper income neighborhoods are satisfied overall with their community
- 60% of those living in low-to-moderate income neighborhoods are satisfied overall with their community

Federal Reserve Board Governor Michelle Bowman said the report shows a growing American economy is supporting most American families. "At the same time, the survey does find differences across communities, with just over half of those living in rural areas describing their local economy as good or excellent compared to two-thirds of those living in cities," she said. "Across the country, many families continue to experience financial distress and struggle to save for retirement and unexpected expenses."

### More

- Family income changes from month-to-month continues to be a financial strain for some individuals
- 30% have family income that varies from month-to-month
- 10% struggled at least once during the year to make ends meet because of income changes
- Financial support was needed from family or friends for that group
- That is most common among young adults
- Most adults are working as much as they want — that is an indication of full employment
- Some — however — remain unemployed or underemployed
- 10% of adults are not working and want to work
- However, many are not actively looking for work
- 4% of adults are not working and want to work and had applied for jobs in the last 12 months

- That's close to the 3.8% national unemployment rate
- 20% are working but want to work more
- African Americans, Hispanics and those with less education are less satisfied with how much they are working
- 66% of graduates with Bachelor degrees think their education investment paid off financially
- Just 30% who started toward a degree and did not finish agree with that assessment
- Over half of young adults that attended college took on debt to pay for that education
- Over a fifth that went to private-for-profit schools are behind on loan payments
- That compares to 8% of those that went to public institutions and 5% that attended private-not-for-profit schools
- On retirement, most adults are struggling to save for retirement
- 36% of non-retired respondents think they're on track
- 25% have no retirement savings or pensions
- Even those with some savings have no clue how to make investment decisions

[Click here](#) for a link to a video summarizing the findings.

[Click here](#) for a news release on the report.

Source link PDF of the report:

[The Federal Reserve](#)

## INCOME: ARE YOU IN THE TOP 1% OR 5% IN YOUR STATE?

We hear the term tossed around a lot. You're considered really rich if you're in the top 1% economically and very well off if you find yourself in the top 5%.

In some states there isn't much of a leap between being in the top 5% and the top 1%. Other states have a gap that is quite large. How well off you are financially just depends. That said, if you're in the top 5% or the top 1% in any state, you're not going to be all that unhappy with your finances or financial situation.

GOBankingRates.com used data collected from the U.S. Census Bureau's 2017 America Community Survey and the Economic Policy Institute's income equality report to come up with this story's income totals.

### Here's what it takes to be considered rich in the U.S. starting with the national average:

- Average top 5% income: \$284,361
- Lower limit of top 5%: \$170,906

### The PIA Western Alliance States

#### Iowa

- Average top 5% income: \$180,304
- Income residents believe makes you rich: \$5 million or more

The Hawkeye State sees \$5 million as the threshold for what makes you rich, but you can certainly live the good life on less.

#### Nebraska

- Average top 5% income: \$185,422
- Income residents believe makes you rich: \$1 million or more

The Cornhusker State was among the 33 states that felt that \$1 million a year or more is what makes a person rich.

Source: *MSN Money*



Has a promising new producer  
turned out more like a

**FRAUDULENT CLAIM?**

Our Behavioral Assessment Helps You...

- Answer "Can my 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.

Protect yourself from bad  
hires and high turnover with  
the Omnia<sup>®</sup> Assessment...

**YOUR hiring insurance.**

*In just 15 minutes or less, Omnia's online  
behavioral assessment takes the guesswork  
out of hiring, promotion and employee  
engagement in your agency.*

**CALL TODAY!  
GET 1 FREE  
ASSESSMENT**  
w/initial package

#### **New Hires**

Compare candidates to specific job expectations, your workplace culture, the manager, and up to three peers.

#### **Retention**

Identify what motivates the unique personalities on your team and what does not.

#### **Transfer or Promotion**

Avoid promoting or transferring a star performer to an unsuitable position and ultimately out of your organization.

#### **Cognitive Assessments**

Discover not only if they are a good fit for your company, but if they can do the job.

#### **Professional Development**

Ensure future agency success by investing in employee skill training



Carletta Clyatt, SVP Sales  
**813.280.3026**  
Carletta@OmniaGroup.com



Omnia is a PIA Member Benefit

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

**800.525.7117 | [www.OmniaGroup.com](http://www.OmniaGroup.com)**





# SPECIAL REPORT

## RANSOMWARE, EMPLOYEES & EXECUTIVES

The city of Baltimore, Maryland is the latest in a growing line of cities being hit with ransomware. Demands for huge sums of money go along with the attacks.

Beazley Breach Response Services (BBR) said ransomware is the new Internet danger and it's affecting everyone from large cities to the smallest user and is now — specifically — targeting business.

***If an employee opens the wrong email, you're toast.***

The cyber security firm said in the first quarter of this year ransomware attacks rose 105% when compared to the first quarter last year. The average payment demand hit \$224,871. At 93% that — too — is a huge increase compared to a year ago.

## ***In 2018 the average target demand was \$116,324.***

The increase in attacks is aimed at larger organizations and businesses who can afford the payout. Most ransomware comes via service platforms like RaaS but other — and more sophisticated forms — are now being used to hit unsuspecting small businesses like most of yours.

They involve phishing emails and Trojans designed to get you to give out banking information. These aren't new forms of attacks. They're just being updated to make it easier for you to fall for them.

The criminals have grown so sophisticated that they'll do reconnaissance on your email accounts and when a weakness is found, will send out malware. Katherine Keefe of BBR says they do this with alarming ease. "We have witnessed a considerable uptick in notifications of both ransomware and banking Trojans in the first few months of this year," she said. "Banking Trojans are particularly troublesome as they are often more difficult to eradicate from an infected IT system than other forms of malware."

It gets worse. Keefe said, "Not only are we receiving more notifications but they are often used by cyber criminals to install secondary viruses onto computer systems."

Bill Siegel of Coveware said two things are leading to increased attacks. "First, anytime the average ransom demand goes up, it's going to pull in more attack groups interested in making money. Second, the easy availability of exploit kits (such as banking Trojans) and RaaS means there is a lower barrier to entry for would-be hackers."

All of this leads to one important action — employee training. It is essential and a tool

companies must use to defend themselves against vicious and very sophisticated phishing scams.

Annual training is not the answer. Experts recommend phishing awareness education and training that starts when an employee is hired. That training needs to also become part of the corporate culture and be done on a regular basis.

It must be multifaceted and constant.

Experts say education should start with emphasis to employees about how important it is to pay attention and how phishing is a tremendous threat to the company. So the education means the company has to keep up with the latest phishing methods and techniques.

Plus, employee education isn't just sitting and listening to lectures. The kind of training recommended is videos showing a phishing attack in real time, or an actual classroom setting where a phishing attack is simulated. This education includes how to stop an attack if it begins.

Another recommendation is for company officials to send out their own phishing emails to see if employees fall for them, and how they react to the email.

## ***That leads to best practices and employees educated to know:***

- Never to trust an email no matter the source and purpose
- Never accept that logos and images are authentic
- To be suspicious of emails that have

generic greetings and the wrong grammar style

- To be aware that phishing subject lines are often aggressive or enticing and designed to get them to open a link
- That emails urging immediate action can be used to scare or intimidate them into acting hastily
- Never to click a link without first verifying the destination of the link
- Never to transmit vital or sensitive company information over email

While a lot of training is focused by executives on employees, executives need to be aware that they have become a major target of phishing thieves. A report From Verizon — the **2019 Verizon Data Breach Report** — says access to data and their engaging in social engineering makes execs an important target.

**Of the 41,686 security incidents studied from 2018, a whopping 2,013 — or 20% — were of executives.**

Sources: *PropertyCasualty360.com, Insurance Journal. Photo by Pepi Stojanovski*

## A RATER FOR THE CARRIERS YOU ALREADY HAVE, AND MARKET ACCESS FOR THOSE YOU DON'T

### ACCESS OPTIONS

#### Wholesale Market Access

Provides agents with wholesale access to multiple carriers along with a comparative rater and web-based client manager.

#### Wholesale Best of Both Worlds

Provides wholesale market access to multiple carriers and the ability to get quotes under your own contracts. Includes comparative rater and web-based client manager

	Monthly Cost	Notes
Personal Lines	\$45	For first 5 users
	\$45	Each Additional User
Commercial Lines	\$45	For first 5 users
	\$45	Each Additional User
Personal Lines	\$45	Per user per month
Commercial Lines	\$45	Per user per month



# PIAMarketAccess.com

\*Current PIA Membership Required. Available in the 50 U.S. states and DC. Carrier availability varies by state. Provided through partnership with InsureZone.com of Texas, Inc.



# LAS VEGAS SHOOTING LAWSUIT SETTLEMENT

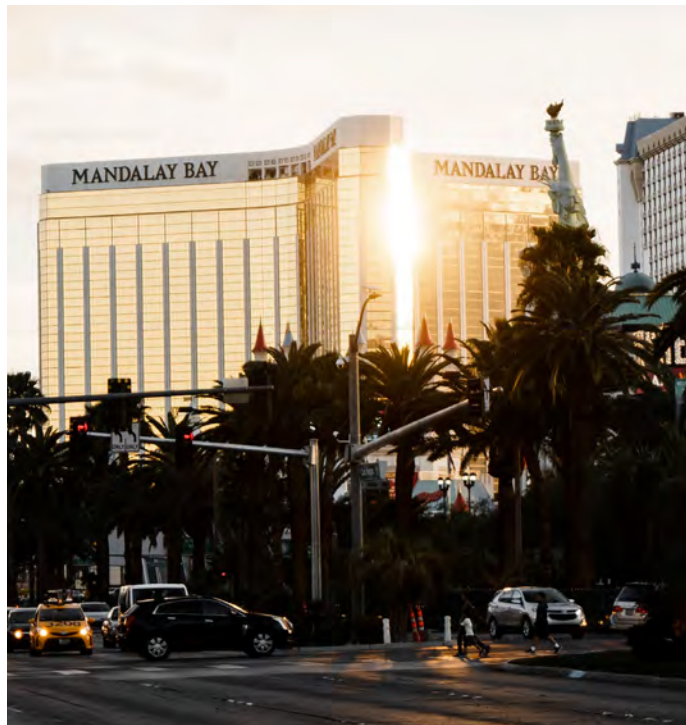
Lawsuits were filed shortly after the mass shooting at the Mandalay Bay in Las Vegas on October 1, 2017. That's the evening Stephen Paddock was a guest lodged on the 32nd floor. While there he took a stockpile of weapons and started firing at the concert attendees at the Route 91 Harvest Festival across from the hotel.

After the smoke cleared and Paddock was dead, hundreds were injured and 58 concertgoers were dead.

MGM Resorts International owns the hotel and thinks it will spend between \$735 million and \$800 million to settle the claims from families and loved ones that sued. In its quarterly report to shareholders, MGM resorts said it has \$751 million of insurance coverage.

"Since February of 2019, we and counsel representing plaintiffs in all pending matters and purporting to represent substantially all claimants known to us have been, and continue to be, engaged in mediation efforts to resolve these matters," the company told shareholders on May 7th. "After multiple mediation sessions over several months, progress has been made, and while mediation is ongoing, we believe it is reasonably possible that a settlement will be reached."

Court records show as many as 22,000 victims could end up suing the company, however, so far 1,977 people have filed suits or have



threatened to file. Most of the suits were done in Clark County District Court in Las Vegas and nine got filed in federal court. All said the MGM failed to provide security that could have prevented Paddock's onslaught.

A final count could be available as early as the end of June.

**Source: [PropertyCasualty360.com](https://www.propertycasualty360.com)**  
**Photo by Marcos Nieto**



## 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.

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.

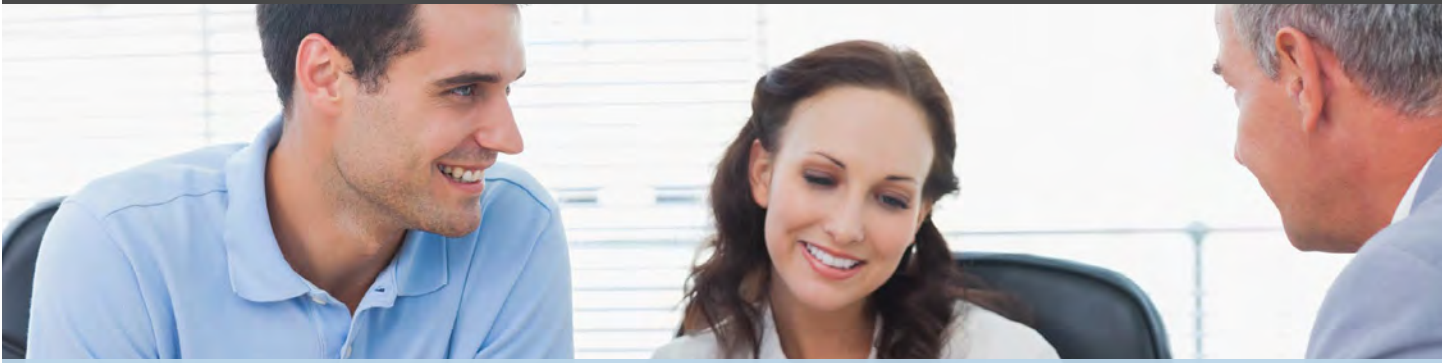
*\*Bronze level package available for free to all PIA members or upgrade to Gold level package for \$50 per user per year (a 50% PIA member discount off the regular price).*



For more information, visit

[www.avyst.com/mypia](http://www.avyst.com/mypia)

## 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](http://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.



# PIA NE/IA Annual Convention

June 5-6, 2019



Convention Participants were treated to an outstanding Keynote Address by Retired US Navy Seal, Jack Riggins, where he melded his 20 year history in the military with his current consultant work with elite athletes. The following morning Jessica Carlton, Manager of Government Relations at PIA National, provided us an update on how hard PIA is working to enact legislative change for the local agents serving Main Street America. Next up, we had an esteemed panel of four experts on Workers' Compensation which led to a highly informative discussion. Convention was adjourned to the golf course by incoming PIA President R.J. Gall, but not before he invited everyone within our Insurance Community to our 2020 Convention in Lincoln, Nebraska.

## Next: 2020 Convention Lincoln, NE





**2018-2019 Agent of the Year:  
Steven Linbo of Markel Insurance**

Significant achievement for Steve Linbo of Markel Insurance as this is his third time to be honored as the PIA 2018-2019 Marketing Rep of the Year! Steve was nominated by the agents he serves in the field for his commitment to meeting customer needs, strong working relationship with the agents he serves and delivering high quality service to the industry, community and the PIA Association. Well done Steve!

Photo: Steve Linbo, Senior Sales Manager of Markel Insurance, proudly displays his 2018-2019 Marketing Rep of the Year Award with Cathy Klasi, PIA of NE/IA Executive Director.)



**2018-2019 Agent of the Year:  
Mike Bowman of Omaha Insurance Services**

Experienced, committed, knowledgeable, selfless, and mentor are all words used to describe our 2018-2019 Agent of the Year Mike Bowman of Omaha Insurance Services. Mike was nominated by his peers as an individual who is an effective business/agency leader, has a broad knowledge of insurance risk management practices, and promotes our industry and the PIA Association. Mike was President of PIA NE/IA in 2015-2016 and currently serves on the Board of Directors.

**A hearty congratulations goes out to Mike Bowman for this well-deserved award!**

Photo: Andy Kraus of Farmers Mutual presenting Mike Bowman with the 2018-2019 Agent of the Year Award.

# Congratulations to our Award Winners

## 2018-2019



**2018-2019 Company of the Year:  
Farmers Mutual of Nebraska**

Congratulations goes out to Farmers Mutual of Nebraska on their spectacular and well-deserved honor as our 2018-2019 Company of the Year! We greatly appreciate Farmers Mutual commitment to our Association and support as a Five Star Partner. Bravo Farmer's Mutual!

Photo: 2018-2019 PIA NE/IA President Andrew Plummer presenting Andy Kraus, Marketing Director for Farmers Mutual with the PIA 2018-2019 Company of the Year Award



**PIA Leadership Scholarship:  
Jillian Dlouhy**

A recent graduate of Lincoln Southeast High School, Jillian Dlouhy received the \$1,000 PIA Leadership Scholarship to further her studies in college. Jillian is a dedicated academic who also competed in soccer, volleyball, golf, and volunteered all while achieving a 4.49 GPA in her high school career. Congratulations to Jillian and her family!

# Upcoming Events Calendar 2019

For information and to register

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

Date	Class/Webinar	Where	When
July 2, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar 12:00PM - 3:00PM
July 8 - August 23, 2019	MERG: Personal Lines Coverage Basics	Online	Online Course
July 8 - August 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
August 12 - October 12, 2019	MERG: Commercial Lines Coverage Basics	Online	Online Course
August 12 - October 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 & 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 5, 2019	A Walk Around the Farm: Farm Liability Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
September 8 - October 25, 2019	MERG: Personal Lines Coverage Basics	Online	Online Course
September 11, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
September 11, 2019	CISR: Insuring Commercial Property	Hiawatha	Kirkwood Linn Regional Center
September 17, 2019	Certificates of Insurance and Additional Insureds: Making Sense of It	NE/IA	Webinar: 8:00AM - 11:00AM
September 17, 2019	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
September 18, 2019	Cyber Coverage - Data Breach and So Much More!	NE/IA	Webinar: 12:00PM - 3:00PM
September 18, 2019	CPSR: Systems, Operations & Procedures	Kearney	Younes Conference Center
September 23, 2019	CPIA 1: Position for Success	Waukee	Holmes Murphy & 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 3, 2019	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
October 7 - November 29, 2019	MERG: Delivering Quality Service (to the Customer and the Employer)	Online	Online Course
October 8, 2019	Insurance Issues for Today's World	NE/IA	Webinar: 12:00PM - 3:00PM
October 9, 2019	CISR: Agency Operations	Waukeg	Holmes Murphy and Associates, LLC
October 10, 2019	CPSR: Commercial Casualty	York	Holthus Convention Center
October 16, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
October 16 - 18, 2019	CIC: Commercial Multiline Institute	West Des Moines	Holiday Inn Hotel & Suites
October 22, 2019	Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM
October 23, 2019	Commercial Property Claims That Stink and How To Handle Them	NE/IA	Webinar: 12:00PM - 3:00PM
October 23, 2019	CISR: Commercial Casualty 2	Davenport	Saint Ambrose University
October 29, 2019	Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
October 29, 2019	Construction Contracts: What The Ins. Agent Should Know, Do & NOT Do	NE/IA	Webinar: 8:00AM - 11:00AM
November 6, 2019	CISR: Commercial Casualty 1	Hiawatha	Kirkwood Linn Regional Center
November 7, 2019	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 12:00PM - 3:00PM
November 12 - 13, 2019	Ruble: Graduate Seminar (NE)	Omaha	Omaha Marriott Hotel
November 19, 2019	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
November 20, 2019	CISR: Elements of Risk Management	Des Moines	Hilton Garden Inn Des Moines/Urbandale
November 20, 2019	Contractors, Contractors, Contractors	NE/IA	Webinar: 12:00PM - 3:00PM
November 21, 2019	If It Moves On the Farm It Presents A Risk	NE/IA	Webinar: 12:00PM - 3:00PM
November 21, 2019	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 8:00AM - 11:00AM

December 3, 2019	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
December 5, 2019	Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
December 10, 2019	Cyber Coverage - Data Breach and So Much More!	NE/IA	Webinar: 8:00AM - 11:00AM
December 10, 2019	Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM
December 12, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
December 12, 2019	Commercial Liability Claims That Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
December 17, 2019	How Savvy Businesses Use Life Ins. to Hedge Against Financial Losses	NE/IA	Webinar: 12:00PM - 3:00PM



"You've got a call with Tom from 9-10, meetings from 10 to noon, lunch with Ellen and Steve, existential dread from 1-1:15, and then more meetings."



# 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. Robert K. Burkett, CIC**  
Unico  
Lincoln, NE

## *CISR Elite Designation*

**Ms. Kimberley K. Gienau, CISR Elite**  
LSB Insurance  
Cedar Falls, IA

## *CISR Designation*

**Ms. Kari Barnes, CISR**  
Holmes, Murphy and Associates  
West Des Moines, IA

**Ms. Heather Lynn Freiburger, CISR**  
Kunkel & Associates Inc.  
Dubuque, IA

**Ms. Ashley R. Noonan, CISR**  
Kunkel & Associates, Inc  
Dubuque, IA

**Ms. Jessica Joy Vander Molen, CISR**  
Grinnell Mutual  
Grinnell, IA

**Powered by Agents  
for Over 35 Years**

**and we plan to keep it that way.**

We work with a carefully selected network of independent agents and brokers to provide a wide portfolio of Commercial and Personal insurance products.

A+ rated by AM Best and backed by the financial strength of the Berkshire Hathaway Group, Berkshire Hathaway GUARD offers competitive pricing, an easy submission process, fast claims handling, and superior customer service.

**See what we can do for you.**

**Apply Now:**

**[www.guard.com/apply](http://www.guard.com/apply)**

---

Businessowner's Policy | Commercial Auto  
Commercial Umbrella | Workers' Compensation

See full product list & state availability at [www.guard.com](http://www.guard.com)

---



**Berkshire Hathaway**  
**GUARD** Insurance  
Companies

**AmGUARD • AZGUARD • EastGUARD • NorGUARD • WestGUARD**

**The Security You Need. The Name You Trust.**

**[www.guard.com](http://www.guard.com)**