



# Main Street

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## INDUSTRY NEWS

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# Did you know?

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

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

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

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

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

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

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



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Interviews can be nerve-wracking. They are crammed into schedules that are already too busy, and they can be unpredictable. A great interview is a pleasant surprise, but most are either mediocre or downright bad.

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# Main Street INDUSTRY NEWS

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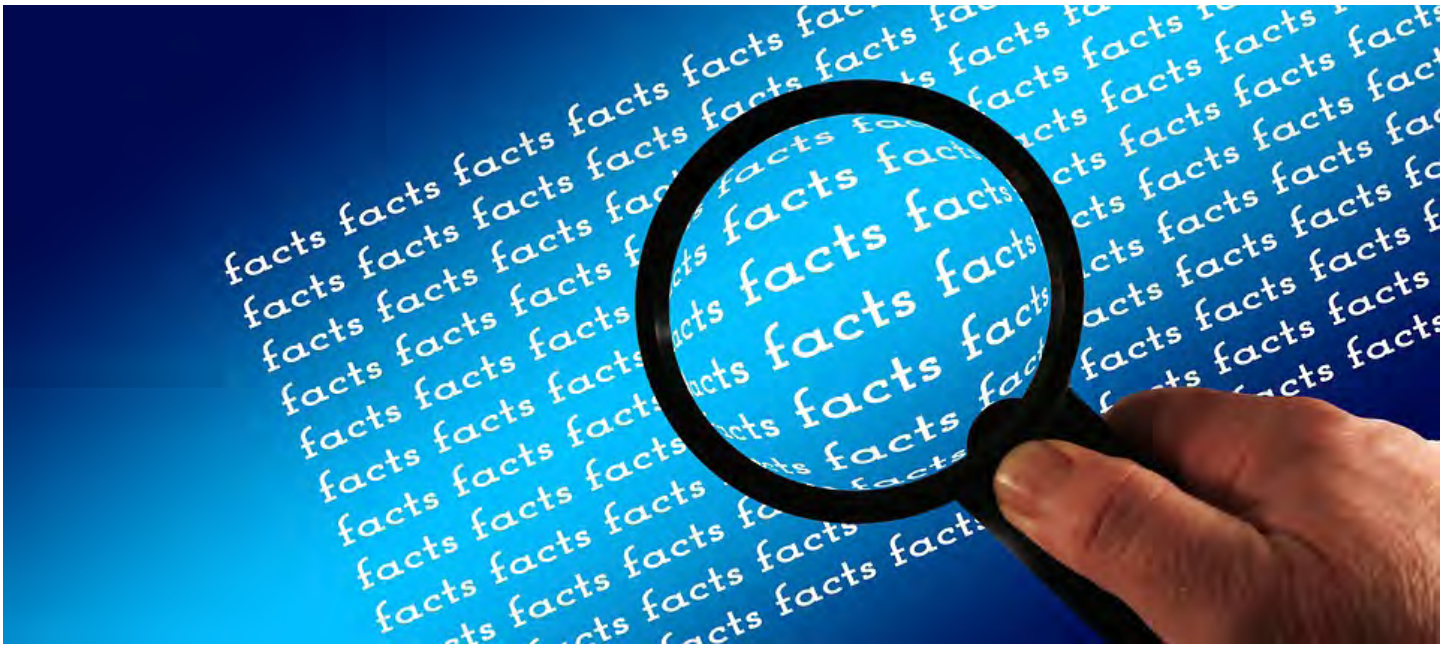
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# SPECIAL REPORT

## LIBERTY MUTUAL, SAFECO & THE MILLENNIAL MYTH

Liberty Mutual and Safeco millennials are getting a bad rap. A lot of us say they're lazy, lack loyalty and has zip for an attention span. And they don't work as hard as generations past.

When it comes to insurance that attention span comes into play. The myth — says Liberty Mutual and Safeco — is that they don't do much research and simply buy the cheapest insurance as easily as possible.

Liberty Mutual Business Lines and Safeco Insurance decided to see if any of this is true and checked with a group of millennials. What they found contradicts the myth that millennials are lazy, disloyal and can't pay attention. But the insurer focus — says Tyler Asher who heads up independent agent distribution for both companies — is insurance.

### Survey's Conclusions:

- There are 73 million millennials in the U.S.
- 45% of millennials own a house
- 80% own a car

### Conclusions:

1. Millennials are more likely than older generations to buy insurance online. But half say they purchase exclusively through an agent.
2. Millennials are not more price-focused than baby boomers and Generation X. They have similar priorities and look for the most comprehensive coverage.
3. Millennials want agents to be seasoned insurance professionals who will help them

understand insurance. The goal is to become a more informed consumer.

4. Millennials are more likely to do research and connect with agents via digital channels like online reviews and social media. Even though the contact is different, they still value the input of an expert advisor.

#### **Purchasing Factors:**

- 52% want the most comprehensive coverage for a good price
- 49% want an agent with a reputation for good service
- 36% like an easy purchase process
- 50% want to understand their coverage completely
- 40% price compare and want quotes from different, competing companies
- 31% want the lowest price even if it is just a basic policy

#### **And most importantly for the independent insurance agents of the PIA NE IA:**

- 80% want an agent to help them understand insurance

#### **Here's what they want to know about insurance:**

- 58% want to know how the coverage they purchase works
- 50% want to know what to expect if they have a claim
- 40% want to know the unique features of their policy
- 33% want to manage their policy online
- 31% want additional products and services that are relevant to them

- 29% want safety and loss prevention tips and tricks

#### **Here's how millennials and other generations choose one agent over another:**

##### **Positive online reviews**

Millennials	43%
Generation X	35%
Baby Boomers	25%

##### **Represent a well-known company**

Millennials	41%
Generation X	44%
Baby Boomers	59%

##### **Convenient location**

Millennials	34%
Generation X	47%
Baby Boomers	50%

##### **Social media engagement**

Millennials	28%
Generation X	10%
Baby Boomers	3%

##### **Modern website**

Millennials	24%
Generation X	17%
Baby Boomers	11%

##### **Availability of an online chat**

Millennials	19%
Generation X	12%
Baby Boomers	5%

##### **Nice-looking storefront**

Millennials	15%
Generation X	7%
Baby Boomers	3%



### The ideal characteristics of an agent:

Inspire trust	
Millennials	50%
Generation X	47%
Baby Boomers	62%

Be a seasoned insurance professional	
Millennials	49%
Generation X	55%
Baby Boomers	73%

Make a point to get to know me	
Millennials	29%
Generation X	33%
Baby Boomers	40%

Be a go-getter	
Millennials	21%
Generation X	19%
Baby Boomers	10%

Be tech-savvy	
Millennials	19%
Generation X	18%
Baby Boomers	10%

Be involved in the community	
Millennials	15%
Generation X	11%
Baby Boomers	9%

Be close to my age	
Millennials	9%
Generation X	4%
Baby Boomers	1%

Looking more deeply at the survey, Asher said it's obvious millennials have the same insurance

buying habits as older generations. And they are also not as price-focused as we tend to think. Millennials seem to like independent insurance agents and the choice and advice offered them. They also like how easy it is to work with an independent agent.

"There's a lot of misconceptions about millennials in the market. Our research showed us that price is a key purchasing factor for consumers of all ages, not just millennials," Asher said. "In fact, 52% of millennials said they want the most comprehensive coverage for a good price. That's a pretty common misconception that we dispelled through the survey."

In other words, Asher says millennials not only want to be properly covered but they want the advice that only an independent agent can give. That took Asher to the survey's second conclusion: millennials want to be better-informed insurance consumers.

"The survey found overall that millennials want to be well-informed and they want to understand all the coverages they have and how to use them. This desire stems from millennials tending to get married later, having deferred home ownership, and so having generally less experience with insurance," he said. "To highlight that, 52% of baby boomers described themselves as insurance savvy compared to only 34% of millennials, which means there's a great opportunity for agents to really drive consumer education through this demographic."

Asher noted that millennials — at least the ones responding to the survey — are a little more worried about risks in the future and all life's little what-ifs than their baby boomer grandparents. This — Asher says — is a positive for the independent agent.

He said millennials tend to see the world much differently than other generations. They have concerns, want to talk through them and look

at those disconcerting what-ifs. To do that they need an independent agent to explain how things work.

“When it comes to the ‘what if’ scenarios, we think that’s a great opportunity for agents to communicate with real-life claim examples,” Asher pointed out. “Using a major hailstorm as an example, an agent can walk a client through their coverage, explain how the claims process would work, and talk them through some really tangible examples of things that could happen. Obviously, agents don’t want the conversation to be too negative, but if a client is concerned about those ‘what if’ worst-case scenarios, it’s a great opportunity for agents to step through specific examples.”

The last myth busted by Liberty Mutual and Safeco is that millennials only want to work with

others their age. As you saw in the statistics, just 9% of those responding said they want their agent to be their age. What they want is a “season professional” and “someone they can trust.”

Those are two terms used most by the millennials that took the survey.

“Millennials are really looking for that expert advice given their relative insurance inexperience,” he concluded. “From my standpoint, to attract younger consumers, an agent’s ability to really listen, educate, and talk through some of those ‘what if’ stressful scenarios is a great opportunity.”

**Sources: Liberty Mutual / Safeco Survey, Insurance Business America**

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used those vacation days for travel it would have amounted to \$151.5 billion added to the economy and could have created some two million jobs.

A bigger question — and maybe a more important question — is why did those employees not use all of those vacation days. Interestingly enough, one of the main reasons is because they have too many days of vacation coming. We earned an average of 23.2 days off in 2017.

## VACATIONS

### MILLIONS OF WASTED DAYS

The U.S. Travel Association did some research along with Oxford Economics and Ipsos and found some alarming vacation statistics. Last year, we — U.S. workers — left 768 million days of vacation time unused. Put a different way, employees did not use 27.7% of their days off in 2018 and that's up from 25.9% in 2017.

Both statistics are records. They also amount to billions of dollars in lost benefits and a 9% jump from the lost vacation days and hours in 2017. The days completely lost of the 768 million days totaled is 236 million.

That equates to \$65.5 billion left on the table by employees.

Breaking it down a bit more, 55% of workers say they did not use all of their vacation days. That not only hurt the employees but it hurt the U.S. economy. The U.S. Travel Association said — for example — if those employees had

That figure rose to 23.9 days last year.

While lots of vacation days were not used, the average American worker took 17.4 days off in 2018. That compares to 17.2 the year before. But it is a drop from the 20.3 days employees used from 1978 to 2000.

U.S. Travel Association President and CEO Roger Dow believes the small rise in the number of days used shows that the U.S. economy is strong. He also points to the benefits of the tax reforms of 2017 as another reason.

“When I see how many vacation days went unused, I don't just see a number — I see 768 million missed opportunities to recharge, experience something new and connect with family and friends,” Dow said. “However, it's an unfortunate truth that cost is the top barrier to travel. Despite the financial challenges of traveling, there are affordable alternatives to explore America — whether it's a drive up the coast or a day trip to a neighboring town.”

**Source: CNN**



# TRIA EXTENSION SUPPORTERS AIMING FOR 10-YEARS

Supporters of the federal government's terrorism insurance backstop are wanting a 10-year extension when Congress finally addresses the issue. However, they will accept six if they can get that number of years.

The current legislation of the Terrorism Risk Insurance Act (TRIA) expires in 2020. It was set up in 2002 and extended in 2003, 2005 and 2015.

Insurers and other supporters speaking at the National Association of Insurance Commissioners' summer meeting say they'd like a six to 10-year extension. Aaron Davis of Aon Property Broking said it is "necessary to create stability in the marketplace and get through the sort of cyclical nature we've had with 2003, 2005, 2015 and now 2020," he said. "It's no longer a short-term program. It needs to be long-term."

Jeffrey Czajkowski of the Center for Insurance Policy and Research (CIPR) agrees. He said

data shows take up rates in the nation's Tier 1 cities is somewhere between 80% and 90%. In the Tier 2 cities those rates are between 70% and 80%.

Davis said he's optimistic that Congress will act on an extension. "We're seeing a lot more discussions happening to do this sooner rather than later," Davis said and he pointed to a hearing held by the Senate Banking Committee and another by the House Financial Services Committee.

Both are getting industry feedback.

Davis said right now if a 9/11 happened — and with its current dollar estimate of \$45 billion in losses — would be absorbed by private insurance. No problem. So the federal government isn't likely to be out all of that much income if another terrorism attack occurs.

**Source: *Business Insurance***





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# SPECIAL REPORT

## MASS SHOOTINGS & INSURANCE

After the mass shootings at the Walmart in El Paso and at the mall in Ohio, the question most on the most minds is how to stop the carnage.

These days most retailers — at least the bigger ones — have plans in place to deal with an active shooter. However, Pat Murphy of Houston, Texas security company LPT Security Consulting said employee turnover makes it hard to keep everyone trained.

“The majority have a plan, but the turnover in a store with any retailer is high,” he said. “The employee gets bombarded on their first day with a bunch of training material and how often that’s revisited, who knows?”

Greg Shaffer heads up Shaffer Security Group. He agrees with Murphy. Most of us — he said — learn to stop, drop and roll if we’re on fire but active shooter responses are a whole different story. And these shooters pose a much greater risk to employees and customers than a fire.

Shaffer said repetitive training is a must. The number of times training is done is even more critical when you consider seasonal employees and teens that only work during school breaks.

The two consultants pointed out that most retailers have written active shooter plans. They just don’t do enough training and drills. As for malls, most safety training is delegated to security companies but retailers don’t want the payroll burden of sending employees to training

meetings set up by those companies.

Murphy said, “Some don’t take it seriously and that’s just the way it is,” Murphy said.

Shaffer agreed and noted, “In retail, turnover is so great that the communication and training becomes problematic. Under duress in certain situations, people will freeze in fear. Retailers need to train that out of them.”

He suggests since 86% of shooters come in through the main entrance, training should include the ID of exits, and training on how to help themselves, other employees and customers to get out safely. Shaffer also points out that — in addition to training — employers need to invest in active shooter alarms.

Those alarms need to have a distinctly different tone than fire alarms.

“We need to treat active shooter plans like we treated fire in the last few decades,” Shaffer said. “There are very few fires in America in retail establishments because we’ve been so effective with sprinkler systems and drills. We need to do the same for active shooter.”

Businesses also need to have active shooter insurance. It has been available since 2011. Demand from 2011 until now has been hit or miss. It comes as no surprise that after the murders at a Walmart in El Paso and the mall killings in Ohio, interest is growing again.



What does active shooter insurance do?

Loretta Worters of the Insurance Information Institute (I.I.I.) has outlined what it covers. She said it is a supplement to general liability insurance and covers medical expenses and funeral costs for victims, property damage and loss of business income.

“As violence grows in schools, malls, universities and other venues, insurers found that many of the standard liability policies in existence were written prior to the rise in mass shootings,” she said and pointed out that it is important for businesses to check their general liability policies because “some liability policies even exclude gun-related violence entirely.”

McGowan Program Administrators said it sold 120 active shooter policies in July of this year alone. It took a year for McGowan to sell that many in 2016.

Tarique Nageer runs terrorism placement for Marsh. He said, “Many clients like these policies because they offer you crisis management services, medical expense coverage, job retraining and relocation and other supplements you might not have under your other policies.”

Worters said — as most of you know — limits and premium rates vary based on the venue, location of the venue and the number of employees and visitors. “For example, universities can be hard to secure, and the high volume of people present daily increase the chance of an armed individual entering a facility unchallenged,” Worters said.

She also pointed out that, “[Insurance] Companies look for security in place: Are there armed guards? What is the distance to the nearest police and fire station? Does the organization have an emergency response plan?”

At the highest end, a business owner can get

\$100 million in coverage. Most are looking for around \$1 million. For that amount a small business might pay \$1,200 but a concert could end up being out \$3,500 to \$5,000.

Nageer said active shooter insurance doesn’t cover everything. Some policies will limit the number of casualties, others exclude certain weapons like something biological.

Some big businesses — like Walmart’s CEO Doug McMillon — want Congress to do something. He is calling for an assault weapons ban and better background checks. It’s a bit ironic because Walmart — to the ire of many of its customers — sells close to 2% of the weapons purchased in the U.S. That puts it outside of the largest sellers, but Walmart does sell about 20% of the nation’s ammunition.

“We believe the reauthorization of the assault weapons ban should be debated to determine its effectiveness in keeping weapons made for war out of the hands of mass murderers,” McMillon wrote as part of the company’s latest earnings report. “We must also do more to understand the root causes that lead to this type of violent behavior.”

He — and the company — want policies and background checks that take weapons out of the hands of those posing the most danger to the rest of us.

So do a lot of other large corporations. It appears mass shootings have become a potential investment risk. Or so says information from the Securities and Exchange Commission (SEC). This is part of a requirement that says companies must tell potential investors and current investors about risks that could impact operations and the firm’s financial security.

**Sources: CNBC, Insurance Journal, Insurance Business America**

# CYBER SECURITY

## CHINA TABBED AS NATION'S TOP CYBERSECURITY RISK

It's called the Cybersecurity and Infrastructure Security Agency (CISA). The agency is part of the Department of Homeland Security and was created in November of last year. It is tagged with coordinating the protection of the nation's very vulnerable infrastructure from bad actors.

The baddest actor — says the agency — is China.

As part of the five-year plan it put out to take care of the country, agency head Christopher Krebs said the biggest worry is risks from that China could compromise the supply chain around the world and that includes the soon-to-come 5G technology. Other worries involve the nation's elections systems, cybersecurity

troubles nationwide and risks involving industrial control systems.

As noted in the first paragraph, the CISA doesn't do the work. It mainly makes sure the other federal agencies charged with the safety of these systems are doing what they are supposed to do.

Krebs said he is also worried about Russia. "When we think about Russia, they're trying to disrupt the system," Krebs said. "And China is trying to manipulate the system, so that requires us to take different approaches."

**Source: Insurance Journal**



# AGE BIAS

## AN OVER 40 PROBLEM

Age discrimination is a growing problem. Over 20% of those over age 40 have reported being discriminated against because of their age. A large percentage of the 21% are men says specialty insurer Hiscox spokesman Patrick Mitchell. He heads up the firm's management liability product line and warned company managers that they need to be careful with their hiring and promotion practices.

"Age discrimination in the workplace is an increasingly serious issue for businesses and employees as older generations continue to maintain their professional careers longer than their predecessors," he said. "Discrimination of any kind brings serious reputational and financial risks to any business and can negatively impact a worker's career trajectory."

The **2019 Hiscox Ageism in the Workplace Study** found that age 51 is the point where most older workers first encounter age discrimination in the workplace.

- 21% say they have faced age discrimination
- Yet just 40% filed a charge or a complaint
- 54% didn't because of fear of creating a hostile work environment
- 24% said they didn't know how to file a complaint

### Men and women in the study:

- Men are more likely to feel getting older harms their careers
- 43% of men say they think age is a barrier to finding a new job after age 40
- 30% of women feel that way
- 40% of men say age caused career advancement to stall after they turned 40
- 24% of women say that

### Other findings from the study:

- 51% of employees say they've seen age discrimination but did not report it
- 62% did not speak out because of fear of retaliation from their employer
- 80% experiencing age discrimination say it impacted their career's trajectory
- 43% say they left a company due to age discrimination or after witnessing age discrimination
- 67% of those 65 and younger plan to work after age 66
- 62% have not received any age discrimination training in the last year



What the Hiscox study didn't note is the sources of age discrimination. Many experts believe it is mostly due to generational differences. An ***Associated Press-NORC Center for Public Affairs Research*** poll bears that out.

**The survey shows that workers under age 50, view the aging workforce as a negative development:**

- 40% of those 18 to 49 view the aging workforce as a bad thing for America
- 44% of those 18 to 29 believe the same thing
- Just 14% of those over age 60 think it's a problem

Moody's Analytics senior economist Adam Ozimek suggests that older workers are viewed as slowing down productivity and impacting wage growth. That's the view but the evidence is something entirely different.

Ashton Applewhite is an aging activist out of New York. Older workers are not — he said — holding back younger workers. "In anxious times, we look for scapegoats. And old people are a ready scapegoat, especially if you are forced out of having a public presence or are forced (out of a job)."

**Source: Insurance Journal**



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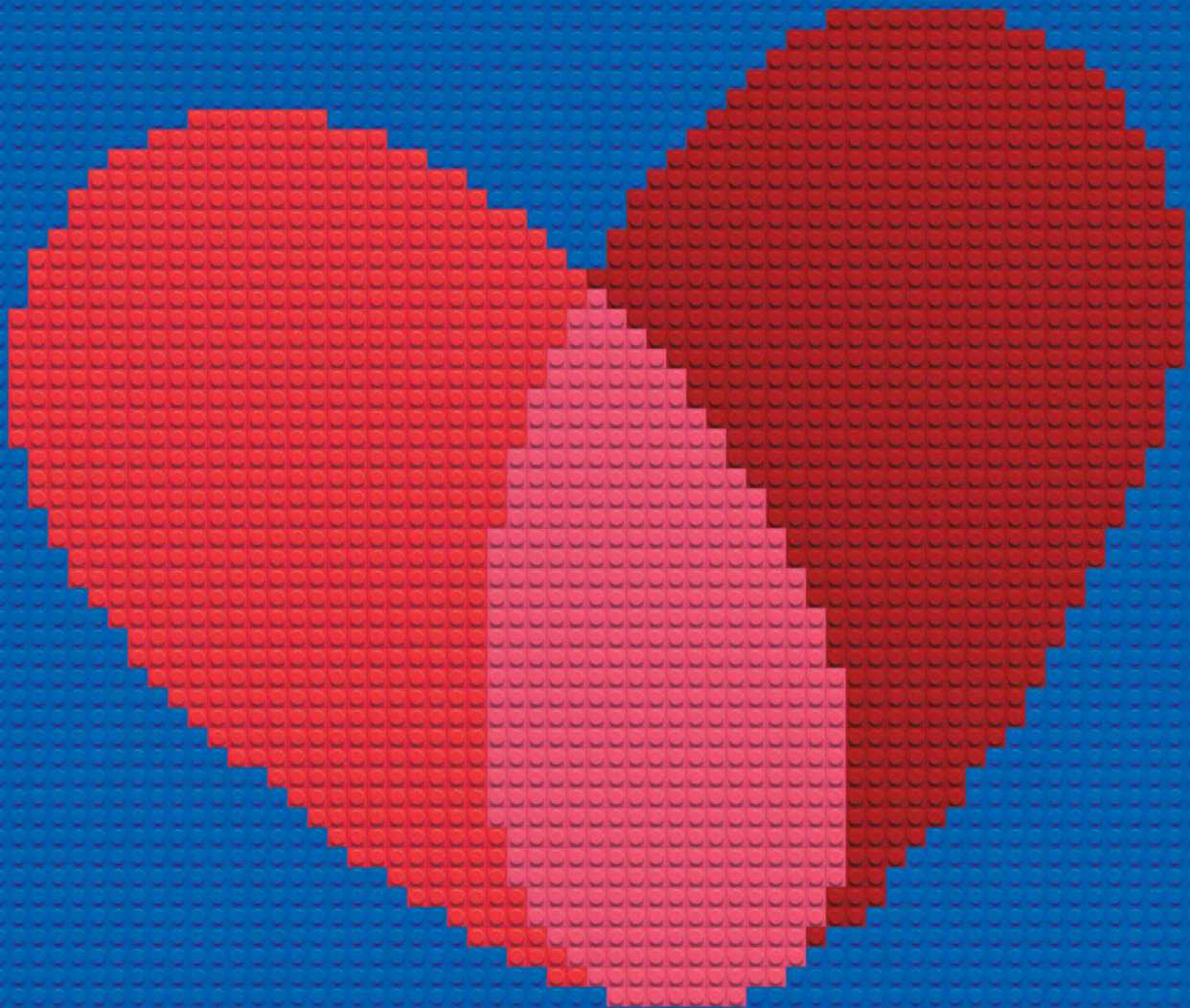
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**Voluntary Term Life** - flexible face amounts of up to \$300,000 for you and your employees

**Dependent Term Life** - coverage amounts up to \$100,00 for spouses and \$10,000 for children



PIA SERVICES GROUP  
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**For more information about PIA Trust Term Life insurance plans, please contact your local PIA Affiliate or call the Plan Administrator at (800) 336-4759. Additional information is also available on-line at [www.piatrust.com](http://www.piatrust.com).**

\* PIA National membership, when required, must be current at all times.

Policies or provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect any benefits payable.  
Underwritten by Unimerica Insurance Company, Association Administrative Address, P.O. Box 17828, Portland, Maine 04112-8828, under Policy Form ALI-3001-A (UIC).  
Insurance Program Administered by Lockton Affinity, LLC.



# SURPLUS LINES

## HUGE GROWTH IN FIRST HALF 2019



The Surplus Lines Stamping Office of Texas (SLTX) just released its first half of 2019 report for 15 excess and surplus lines stamping offices. Premiums hit \$17.9 billion in 2019 mid-year. That is a 12.68% jump over 2018.

Translated that means 14 of the 15 service offices say they saw premium increases and 13 said they had policy filing increases.

States with the highest E&S premium increases:

- Minnesota - 24.6%
- Arizona - 21.2%
- North Carolina - 18.9%
- California - 18.2%
- Idaho - 15.7%

The one state seeing a slight premium decrease is Nevada. It saw a drop of 1.49%.

XLTX CEO Norma Essary said the modest drop in E&S policies is being attributed to timing and filing differences for agents and brokers.


“The slight reductions are not significant enough to be of concern; however, overall, the mid-year report from our business partners and peers support a number of different factors, all of which include robust state economies, consumer driven need (buyers & risk managers), expanded capacity of the surplus lines market, and a major reason – rate increases,” she said.

**Source: Insurance Business America**









# THE 20-YEAR BATTLE WITH MERCURY INSURANCE CONCLUDES

The California Supreme Court denied a petition for review by Mercury Insurance Company thereby letting stand a \$27.6 million fine the Department of Insurance imposed on Mercury for charging illegal fees in violation of Proposition 103. The fine is the largest in the Department's history against a property and casualty insurer.

In 2015, the Commissioner fined Mercury \$27.6 million for charging consumers unapproved and unfairly discriminatory rates. Despite being advised for years by the Department of Insurance not to do so, Mercury continued to allow its auto insurance agents to charge consumers \$50 to \$150 in illegal fees on top of the premium the Department approved. Proposition 103, passed by the voters in 1988, prevents auto insurers from charging excessive rates and requires that rates be approved by the Commissioner.

"Since Proposition 103 was enacted, Mercury has looked for ways to evade the Insurance Commissioner's regulation of its rates," said Insurance Commissioner Ricardo Lara. "The Department repeatedly told Mercury to stop



this scheme, where Mercury implied its agents were brokers working for the consumers, but Mercury refused to do so. This is a victory for consumers that sends a message to insurers that they cannot circumvent Proposition 103's consumer protection laws in an effort to increase their profits and that the Department will stay the course -- even if it takes twenty years -- to penalize insurers for illegal conduct."

Under the scheme, Mercury illegally labeled its "agents" as "brokers," implying that they worked for the consumers rather than Mercury, and allowed them to charge and collect unapproved fees on more than 180,000 transactions from 1999 to 2004, improperly collecting at least \$27,593,562 from consumers. The scheme created a major incentive for Auto Insurance Specialists (AIS), Mercury's largest independent agent, to place virtually all of its policies with Mercury to the

exclusion of other insurers, and resulted in different Mercury customers paying different amounts for the same policy, depending on what the agent charged in fees.

During this time, AIS placed approximately 90 of its California automobile business with Mercury, nearly doubling the placed premium from \$225 million in 1999 to \$400 million in 2003 and 2004, premium that other insurers might have received if Mercury had complied with the law.

"Part of my responsibility as Insurance Commissioner is to ensure a vibrant insurance marketplace which requires all companies to obey the rating laws so no company gets an unfair advantage over the others. And here that advantage came at the expense of consumers who were charged unfairly discriminatory rates for their insurance," added Commissioner Lara.

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# GOODBYE: OLD WAYS OF MARKETING

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## *Old Way*

- Hire a designer to create your marketing pieces
- Take years curating your own prospect marketing list
- Spend hundreds on postage
- Print, bundle and deliver mail to multiple post offices
- Mail is delivered to mismatched prospects
- Increase your reach by placing ads in the newspaper
- Takes weeks or months to execute

## *New Way*

- Use PIA-branded postcard templates or create custom pieces with the PIA DMV in-house team
- Filter customers by preferred demographics (age, gender, income, homeownership, and more!)
- Deliver mail to every home and business on a postal route
- Or target customers based on a list you provide or purchase from the PIA DMV
- Customer service team prints, prepares the mailing, and ships directly to multiple post offices.
- Digital ads delivered to mailed recipients' digital devices
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# [www.piadmv.com](http://www.piadmv.com)

PIA's Direct Marketing Vault is made available to PIA members through the PIA Branding Program. Funding for the PIA Branding Program is provided in part by PIA's Pinnacle Partners.



# TIP-OFFS

## YOUR INTERVIEW IS GOING NOWHERE

Interviews can be nerve-wracking. They are crammed into schedules that are already too busy, and they can be unpredictable. A great interview is a pleasant surprise, but most are either mediocre or downright bad.

Here are some obvious warning signs.

### ***The candidate is...***

***Late.*** Being on time (or early) is the quintessential rule.

***Not dressed properly.*** It's a business casual environment, but flip flops, cut-offs and a t-shirt are not okay.

***Talking over you.*** Candidates should do the majority of the talking but should also allow you to ask follow-up questions or even just

finish a sentence. If you can't get a word in edgewise, your customers might not either.

***Not behaving professionally.*** Texting, chewing gum, swearing, eating snacks (or eating anything).

***Knows nothing about your agency.*** This person may be disinterested, noncommittal or even lazy. Many job-search sites include information about an employer's business. Most companies have websites and social media pages. It's almost harder for a candidate NOT to know about a company than to at least have some basic facts.

If you experience any of these, wrap up the interview as quickly, yet professionally, as possible.

# JOIN US

## OCTOBER 16 AT 2PM ET

For techniques and strategies to conduct interviews that pack a punch and deliver results at our PIA exclusive webinar:

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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**

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## IT'S NOT MAGIC

### IT JUST WORKS LIKE IT

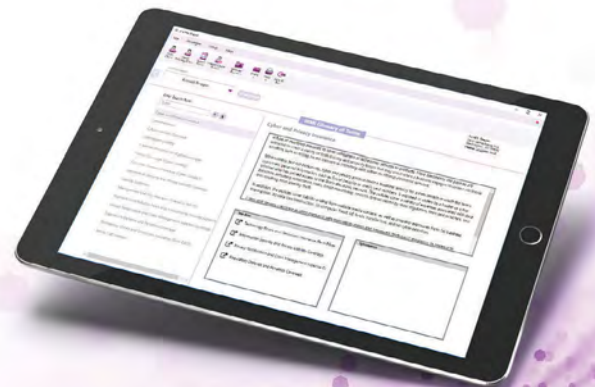
As a producer in an independent agency, are you tired of the endless back and forth working with your underwriter? Do new, required forms somehow show up late in the process? Do last-minute data corrections make it difficult to obtain accurate quotes at the outset?

What if there were a way to accurately complete all data insertion and easily send completed forms to your underwriter in one pass? Software like that would allow you to quickly block the market and provide your client with an accurate quote the *first* time...

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- Access ACORD, agency, and carrier unique forms.
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- 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.
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# 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. Blair V. Eichenberger, CIC**  
United Fire Group, Cedar Rapids, IA

**Mr. Jacob John Kinney, CIC**  
Markel Corp, Council Bluffs, IA

**Mrs. Veronica Koster, CIC**  
Holmes Murphy and Associates  
Waukee, IA

**Ms. Wendy L. Marcum, CIC, CISR**  
Holmes Murphy and Associates  
Waukee, IA

**Mr. Michael E. Mullin,  
CIC, CPCU, ARM, AU**  
Midwest family Mutual, Creston, IA

**Ms. Ashlee Neumann, CIC**  
Kingsgate Insurance Center, Inc.  
Fort Dodge, IA

**Mr. Sayer K. Peterson, CIC**  
Farmers Mutual Hail Ins of Iowa  
West Des Moines, IA

**Ms. Robin G. Pollock,  
CIC, AU, AINS, AIS**  
Grinnell Mutual Reinsurance Co.  
Grinnell, IA

**Ms. Melissa Sawvell, CIC**  
Cottingham & Butler, Dubuque, IA

**Mr. James J. Tuisl, CIC**  
West Bend Mutual Insurance Co.  
Clinton, IA

**Ms. Kate Weyhrich, CIC, CISR**  
Nationwide Insurance, Nevada, IA

## *CISR Elite Designation*

**Ms. Joy Langer, CISR Elite, CRIS**  
Holmes Murphy and Associates  
Waukee, IA

## *CISR Designation*

**Mrs. Jennifer Collister, CISR, AINS, AIS**  
Grinnell Mutual Reinsurance Company  
Grinnell, IA

**Ms. Kara Peiffer, CISR**  
Grinnell Mutual Reinsurance Company  
Grinnell, IA

**Mrs. Jessica J. Perkins, CISR**  
NCMIC, West Des Moines, IA

**Ms. Cassie J. Schultz, CISR**  
Grinnell Mutual Reinsurance Company  
Grinnell, IA

## *CPIA Designation*

**Betsy Bowers**  
Campbell-Eberly Insurance, Norfolk, NE

**Kristopher Buldhaupt**  
Absolute Insurance Agency, Clive, IA

**Leandra Feldman**  
Holmes Murphy & Associates  
Waukee, IA

**Robyn Geiser**  
Arnold Insurance Agency, Cozad, NE

**Calvin Oraw**  
Cal Oraw Insurance, Waukee, IA

**Sara Richards**  
SilverStone Group, Omaha, NE

**Paula Smith**  
C.M.G. Agency, Omaha, NE

**Gabrielle Steward**  
Quinn Insurance, Inc., Omaha, NE

**Stacy Venn**  
Holmes Murphy & Associates  
Waukee, IA

**Jamie Yendra**  
Insurance Connection, Gibbon, NE



# Events Calendar 2019-2020

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

Date	Class/Webinar	Where	When
October 1, 2019	PIA Farm Seminar - Exploring the P/C Exposures of Today's Farming Operations	Grand Island	Bosselman Conference Center @ Fonnor Park
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	Waukee	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	CISR: Commercial Casualty 2	Davenport	Saint Ambrose University
October 23, 2019	Commercial Property Claims That Stink and How To Handle Them	NE/IA	Webinar: 12:00PM - 3:00PM
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 20, 2019	Contractors, Contractors, Contractors	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
November 21, 2019	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 8:00AM - 11:00AM
November 21, 2019	FMO: E&O: Reasons and Solutions	NE/IA	Webinar: 9:00AM - 12:00PM
November 21, 2019	If It Moves On the Farm It Presents A Risk	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
December 3, 2019	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
December 3, 2019	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
<b>December 5, 2019</b>	<b>2019 PIA Annual Holiday Party - Individual</b>	<b>The Nebraska Club -Lincoln</b>	<b>4:30pm</b>
<b>December 5, 2019</b>	<b>2019 PIA Annual Holiday Party - Table of 8</b>	<b>The Nebraska Club -Lincoln</b>	<b>4:30pm</b>
December 5, 2019	Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	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
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December 10, 2019	Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM
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December 12, 2019	Commercial Liability Claims That Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
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December 12, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
December 12, 2019	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
December 17, 2019	How Savvy Businesses Use Life Ins. to Hedge Against Financial Losses	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
January 14, 2020	Dead or Alive: the Many Functions of Life Insurance	NE/IA	Webinar: 8:00AM - 11:00AM
January 14, 2020	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
January 15, 2020	Insurance Issues for Today's World	NE/IA	Webinar: 12:00PM - 3:00PM
January 21, 2020	Commercial Property Claims That Stink and How To Handle Them	NE/IA	Webinar: 12:00PM - 3:00PM
January 22, 2020	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
January 23, 2020	Construction Contracts: What The Ins. Agent Should Know, Do & NOT Do	NE/IA	Webinar: 12:00PM - 3:00PM
January 23, 2020	If It Moves On the Farm It Presents A Risk	NE/IA	Webinar: 8:00AM - 11:00AM
January 28, 2020	An Hour with Kevin: Drones - Insuring Innovators, Enthusiasts and Idiots	NE/IA	Webinar: 1:00PM - 2:00PM
January 29, 2020	Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
February 6, 2020	Cyber Coverage - Data Breach and So Much More!	NE/IA	Webinar: 12:00PM - 3:00PM
February 11, 2020	Adventures in Aging: Understanding Social Security & Medicare	NE/IA	Webinar: 12:00PM - 3:00PM
February 12, 2020	How Savvy Businesses Use Life Ins. to Hedge Against Financial Losses	NE/IA	Webinar: 8:00AM - 11:00AM
February 18, 2020	Homeowner's Policy Coverage Concerns for the Modern Family	NE/IA	Webinar: 12:00PM - 3:00PM



February 20, 2020	Culture, Ethics and E&O: The Right Way to Run an Agency	NE/IA	Webinar: 12:00PM - 3:00PM
February 25, 2020	Additional Insureds & Certificates: Issues, Answers and When to Say No	NE/IA	Webinar: 12:00PM - 3:00PM
February 26, 2020	Flood Insurance and the NFIP	NE/IA	Webinar: 8:00AM - 11:00AM
February 27, 2020	An Hour with Kevin: Extra Money for Bills, Beer or Both - Insuring Your	NE/IA	Webinar: 1:00PM - 2:00PM
March 10, 2020	Dead or Alive: the Many Functions of Life Insurance	NE/IA	Webinar: 8:00AM - 11:00AM
March 10, 2020	Ethics and E&O: Synergy, Not Rivalry	NE/IA	Webinar: 12:00PM - 3:00PM
March 12, 2020	Alphabet Soup: The Mistakes and Coverage Behind D&O, EPLI, FLI and EBL	NE/IA	Webinar: 12:00PM - 3:00PM
March 12, 2020	An Hour with Kevin: The S.T.O.R.M. Webinar (Coverage Concerns for Serious	NE/IA	Webinar: 10:00AM - 11:00AM
March 17, 2020	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
March 19, 2020	Coverage Problems Your Contractors Hate (and How to Solve Them)	NE/IA	Webinar: 12:00PM - 3:00PM
March 24, 2020	Exposures That Prove Why ALL Employers Need EPL Coverage	NE/IA	Webinar: 12:00PM - 3:00PM
March 25, 2020	Commercial Liability Claims That Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
March 26, 2020	An Hour with Kevin: S.T.O.R.M. The Sequel! — More Coverage Concerns	NE/IA	Webinar: 1:00PM - 2:00PM

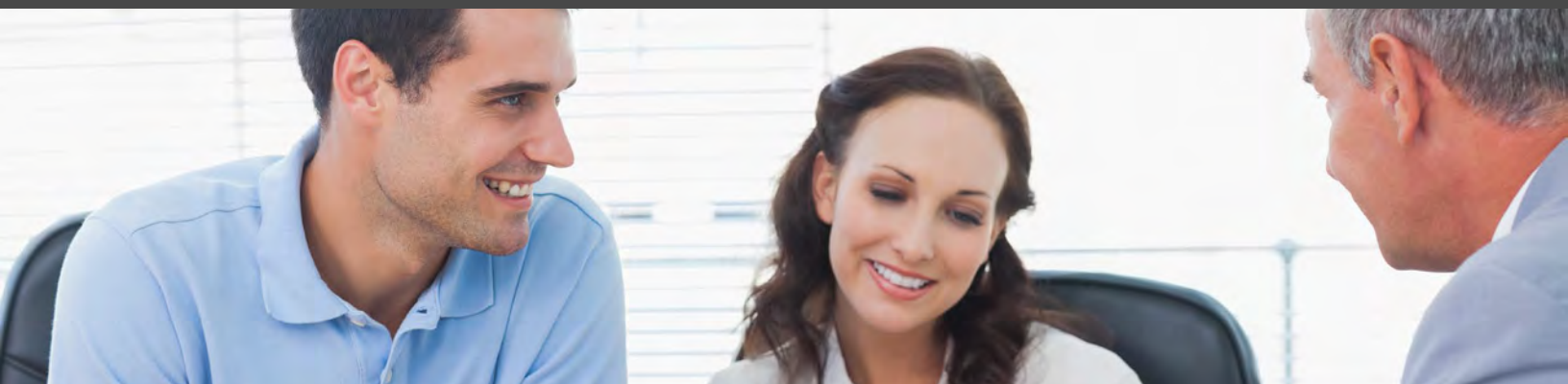


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For more information about The Hartford's Flood Insurance program for PIA agents, contact your local Flood Sales Executive:

**Michele Battis**

**Phone: 704-972-5918**

**Email: Michele.Battis@thehartford.com**

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