

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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Main Street INDUSTRY NEWS

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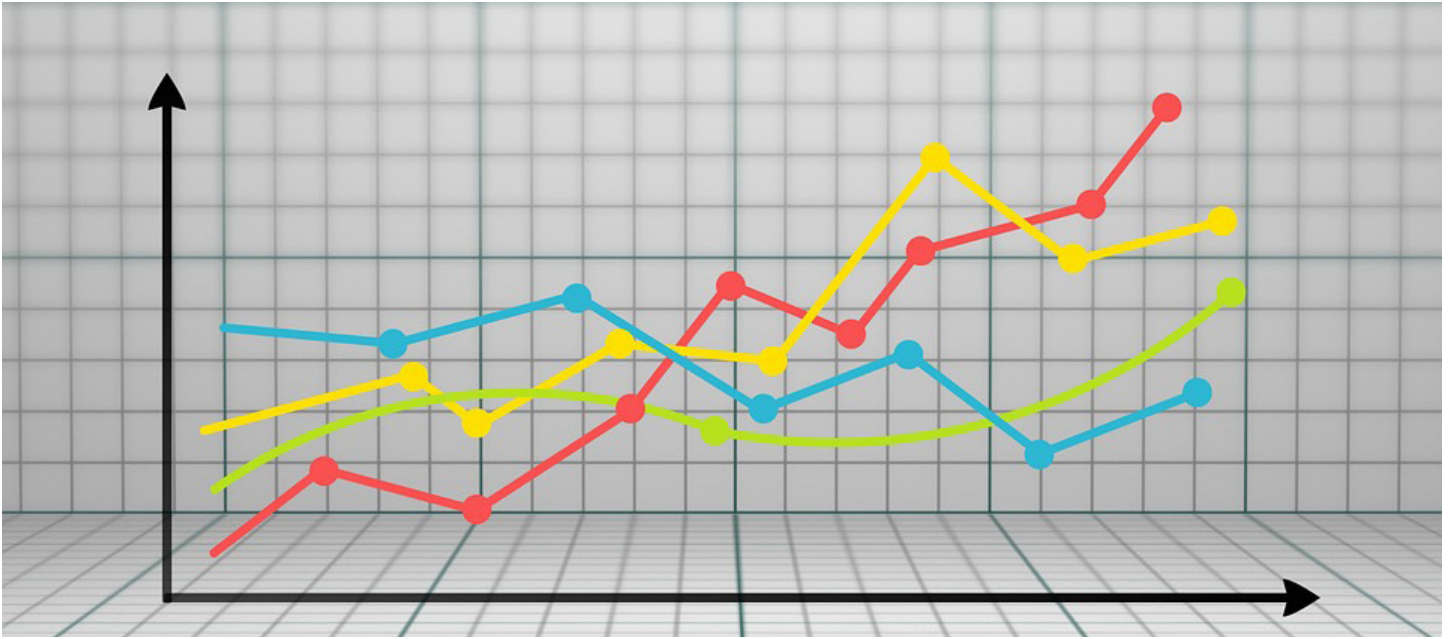
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LOOKING AHEAD

COMMERCIAL PRICES IN 2020

Predictions on commercial insurance pricing was just one topic of the annual Insurance Leadership Forum sponsored by The Council of Insurance Agents & Brokers (CIAB). Speakers at the forum — held a couple of weeks ago in Colorado Springs, Colorado — predicted continuing rising prices.

As you know, most lines have seen rates creeping up the last couple of years. Panel participants said that is because claims levels are now considered unsustainable and with now, low interest rates, there is a higher need for increased rates, limits that run lower and coverage that isn't quite as wide.

That led to the prediction that not only will prices rise the rest of the year and into next year, but they could keep going up even beyond next year.

Aon's Brian Wanat put it best. "With each

passing month, rates have gone up more. We're looking preliminarily at Q3 being greater than Q2 and we see it gaining momentum at this point," he pointed out. "I think everything outside of workers comp is going up double digits right now, certainly for the larger accounts."

Mike Rice is the CEO of RSG Underwriting Managers. Though rates have been rising significantly, he doesn't believe the current rate hikes can be defined as a hard market. "I don't think it's necessarily a hard market; it's a firming market, but it's spotty," he said.

And that spotty for the reasons Wanat listed. That is workers' compensation and smaller cyber accounts in particular.

David Perez of Liberty Mutual's Global Risk Solutions said after years of rate cuts, the industry is ready for — and is accepting of — the need for pricing change. He pointed out

that excess casualty loss trends are rising “anywhere between 12 and 20 points and most markets are just trying to keep up with that so they don’t slip backwards.”

Berkshire Hathaway Specialty Insurance executive vice president David Bresnahan agrees and said market conditions are in rapid change. He pointed out that insurers are cutting limits on excess casualty. They’ve gone from \$25 million to \$15 million to \$10 million and — he said — even to \$5 million.

And that’s happened in just the last few weeks.

Bresnahan’s colleague Sanjay Godhwani — who is also an executive vice president at Berkshire Hathaway Specialty — agrees. “What may have been a high single-digit/low double-digit rate increase started turning into mid

double digits and now you are hearing 15, 20 or 25-point rate increases as averages in the market,” he said.

In the end the predictors all predicted and agreed that rates will firm up throughout P&C markets at least through 2020. Likely beyond that, too. This is where Denis Brady of Burns & Wilcox Brokerage summed things up.

“It sounds as if this may have some legs on it,” he said referring to a hardening market. “In the past, we’ve had blips, but I think with everything that’s happened with Lloyd’s and some of the catastrophes, the fact that some lines have had low rates for a while and there’s not much new capacity coming into the market, I think this could go on for some time.”

Source: *Business Insurance*



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EMPLOYERS & EMPLOYEES



Opioids & Productivity

Opioid addiction — or the epidemic as it is sometimes called — is costly for employers. The Society of Actuaries took a look at the problem and examined statistics from 2015 to 2018. It found that employers lost \$96 billion in productivity in that time period.

Categorized Costs

- Absenteeism
- Reduced labor force participation
- Opioid-related incarceration
- Workers' compensation costs
- Disability benefits

The workers' compensation and disability benefits take up about 15% of the costs of non-medical opioid use to the U.S. economy.

Breakdown

- In 2015 the non-medical use of opioids cost employers \$362 million. In 2018 that figure was \$500 million
- Short-term disability costs from opioid use went from \$312 million in 2015 to \$417 million in 2018
- Long-term disability costs jumped from \$28 million to \$58 million from 2015 to 2018

Additional disability and work comp costs for employers because of opioid use hit \$3.4 billion from 2015 to 2018. Projecting into 2019, the report predicts workers' compensation and disability cost could jump up from \$1 billion to \$1.2 billion because of population increases and additional costs.

Source: *Business Insurance*



CHUBB: RANSOMWARE ATTACKS INCREASING

Ransomware is the new favorite of Internet bad guys.

The third quarter edition of Chubb's Cyber InFocus Report says they've become more frequent and attackers are growing more bold. ***Adapting to the New Realities of Cyber Risks*** says the number of ransomware attacks so far in 2019 is rapidly overtaking the total incidents for all of 2018.

Chubb North America's head of all things cyber is Michael Tanenbaum. He said malware claims processed by his company — including ransomware — have gone up to 18% of all cyber claims. That's up from a 12% average over the last five-years.

The numbers are up and so is the sophistication of the attacks. "Ransomware is not new, but has evolved over time," Tanenbaum said.

The report — and Tanenbaum — say nearly all industries today rely on computers for nearly everything. So no matter what the business, a cyberattack can be devastating.

Professional industries account for 30% of the total of all ransomware attacks

Manufacturing has 23% of them

Ransomware is the cause of 23% of the cyber claims for small businesses — those with revenues under \$25 million

Anthony Dolce of Chubb North America said it is professional services that are hit the most because of the high volume of email.

"As bad actors are continuously changing their attack techniques and increasing the complexity of the ransomware, it's imperative to implement multiple layers of preventative measures to mitigate potential incidents and ensure a reaction plan is in place if an attack occurs," he said.

Source: Business Insurance America. Photo by freestocks.org



THE U.S. AUTO INDUSTRY IN TROUBLE *But Not for What You Think*

The nation's young people are hurting — and maybe even killing — the U.S. auto industry. Older people are buying most of the cars sold in this country. That could end up being a death knell for the auto industry from making cars to the car dealerships that sell them to individuals trying to unload a vehicle.

Statistics released by Green Car Congress from 2017 said over half of the new cars bought in America that year were purchased by people over age 55. In three decades or so those people will be off the road so the purchases they make won't likely — if the trend continues — be replaced.

Older People Breakdown

- Cars and trucks bought by people 55 and older in 2007 was 31%
- In 2017 that figure is 52%

- In 2007 the percentage bought by people 65 and older was 13%
- That figure was 27% in 2017

Younger People Breakdown

- In 2007 in the U.S. 45% of autos were bought by people under age 45
- In 2017 that number was 28%

That is a significant drop. Another problem for the auto industry is that cars last longer these days. The average age of a vehicle on the road today is 11.8 years.

Then there's the issue of self-driving vehicles. They could end up being the carpool vehicle of the future also hurting the auto industry's sales in the U.S.

Source: MSN Autos



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DRUG COMPANIES LOBBYING TO KEEP CONGRESS FROM DRAGGING DOWN DRUG PRICES



The alliteration in the headline says it all. Congress — especially House Speaker Nancy Pelosi and the more progressive members of the House — is looking to do something about the nation's often overwhelmingly high prescription drug prices.

The Trump administration also wants to drop prices and is pushing to force pharmaceutical companies to disclose the prices of drugs in those glitzy drug commercials you regularly see on TV.

That has led pharmaceutical companies and the trade organizations representing them to shell out millions to get both the House and Senate to slow down and dilute the legislation being considered in both.

Here's the score card.

The Pharmaceutical Research and Manufacturers of America (PhRMA) is the trade group that represents the big Pharma companies that make the nation's most popular and most used drugs. It spent \$6.2 million in the third quarter — July to September — of this year. That's \$240,000 more than it spent during the same period a year ago.

The drug companies themselves have also gotten into the act and have amped up the flow of lobbying dollars. For example, Gilead — the company that makes the HIV battling drug Truvada — spent \$1.5 million in the third

quarter. That's a 117% increase over what it spent in the third quarter a year ago.

By the way, Truvada costs a person with AIDS about \$20,000 a year.

The List Goes On - Lobbying Dollars

Amgen spent	\$3 million in the third quarter	16% jump over 2018's third quarter
Bayer spent	\$2 million	32% hike
AbbVie spent	\$1.8 million	200% increase
Sanofi (the insulin maker) spent	\$1.7 million	105% jump
Pfizer spent	\$1.6 million	down from the \$2.9 million it spent last year
Eli Lilly spent	\$1.4 million	a drop of \$560,000

In the meantime, a coalition of doctor groups that are owned by private equity and investment groups are spending more money than usual lobbying Congress over surprise medical bill legislation that is likely to pass.

Spending by the groups has topped \$4 million.

The bill being considered wants to ban providers from billing patients for costs not covered by insurance when the insured goes to an in-network doctor but ends up being treated at the same location by a doctor or health care provider that — unknowingly — is not in-network.

Sources: *The Hill* and *Insurance Journal*



TRIA RENEWAL

CONGRESS IS MOVING QUICKLY

The House has passed a reauthorization of the Terrorism Risk Insurance Act of 2002 (TRIA). Now the Senate Banking Committee has passed its version of the bill only now it is called TRIP — the Terrorism Risk Insurance Program.

For those keeping score, the bill being considered in the senate is the Terrorism Risk Insurance Program (TRIP) Reauthorization Act of 2019. Or you can also call it S. 2877.

However you identify the bill, the fact that Congress is moving quickly on this very

important legislation is not lost on PIA National. Spokesman Jon Gentile — who is the vice president of government relations — first praised the House for moving forward with the TRIP renewal.

“PIA strongly supports this bill, which extends the TRIA program for seven years while only making minimal changes to it, a key request PIA National has been pushing for in our advocacy,” Gentile said. “The House passage of TRIA over a year in advance of its expiration is a breath of fresh air and will be welcomed by policyholders and the market.”

The seven-year extension also adds a study on cyber terrorism.

Gentile said the PIA lobbied hard in the senate to get quick action on its version of the TRIP renewal.

“We are pleased our advocacy has paid off with the Senate Banking Committee acting in a timely manner, the same week a companion measure passed the U.S. House. This bill makes minimal changes to the program and provides a long-term reauthorization,” he said. “This bill should go to the Senate floor as soon as possible so TRIA reauthorization can be finalized before the end of 2019.”

Gentile said PIA National is also pleased with the bipartisan effort to get this done.

“Bipartisan agreement on legislation is rare in Congress these days, and this opportunity to get TRIA over the finish line should not be squandered. PIA National calls on the Senate to pass this bill before the end of the year,” Gentile said.

Nat Wienecke of the American Property Casualty Insurance Association (APCIA) agrees with Gentile. “The broad bipartisan support in the House and the Senate Banking Committee sends a clear message of the critical role TRIA plays in stabilizing the economy.”

National Association of Mutual Insurance Companies senior vice president Jimi Grande said, “TRIA is the right model for risk-sharing between insurers, policyholders, and the federal government that, in addition to providing an immediate stabilizing effect in the short-term following a terrorist attack, has helped create a robust private market for terrorism insurance to form where it would not have otherwise.”

He agrees with PIA National that Congress ought to be able to get this passed and onto

the president’s desk for a signature by the end of 2019.

The movement to renew TRIP does — however — have its detractors. Consumer Federation of America spokesman J. Robert Hunger said TRIP is not needed in this form and — itself — needs reformed.

“We believe the program is no longer needed, and this public subsidy of the overcapitalized insurance industry should be wound down,” Hunter said. “If Congress wants to extend TRIA, it should no longer be as a corporate welfare program, instead, it should require insurance companies to pay a fair, actuarially sound premium for any federal backup of private coverages that Congress authorizes.”

Sources: *PIA National, Insurance Business America, Insurance Journal*



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DRIVING AND TECHNOLOGY

Three Reports

We start this report with distracted driving.

It's always been with us but isn't a term that we heard much until the last few years. These days with technology everywhere the distractions are growing.

This is where a study done by J.D. Power comes into play. It's the **2019 Automotive Performance, Execution and Layout (APEAL) Study** and it has to do with features that will help people avoid distracted driving and crashes.

Features:

- Backup cameras
- Rear cross traffic alerts — warns you of potential rear-end collision outside of the view of the backup camera
- Traffic jam assist — automatically accelerates and brakes for you with the flow of traffic
- Highway pilot — maintains lane position and a determined distance behind the vehicle in front of you
- Adaptive cruise control — automatically adjusts speed to maintain a set following distance from the vehicle in front of you

- Forward collision warning — detects and warns you of a potential forward collision
- Automatic emergency braking — applies brakes for you if a forward collision with another vehicle is going to happen
- Pedestrian automatic braking — detects pedestrians and warns you and also applies brakes if they walk out in front of you
- Adaptive lighting — automatically adjusts your headlights when a vehicle approaches
- Lane departure warnings — warns if you drift across lane markings
- Lane keeping assist — automatically steers your vehicle back into its lane if you drift over the lane markings
- Blind spot detection — warns you if another car is in your vehicle's blind spots
- Lane centering assist — Steers you to keep you centered in a lane

And that leads us to a second J.D. Power Report. It's the first of its kind that the firm has done on the subject and is titled the **2019 Mobility Confidence Index Study**. Spokeswoman Kristin Kolodge said it seems consumers doubt all the technology just listed is going to keep them all that safe.

And it also says that people really hate self-driving vehicles.

"Out of the box, these scores are not encouraging," she said. "As automakers head down the developmental road to self-driving vehicles and greater electrification, it's important to know if consumers are on the same road — and headed in the same direction. That doesn't seem to be the case right now."

Rated self-driving cars on 0 to 100 point scale:

- Comfort riding in them — 34 out of 100
- Comfort with sharing the highway with them — 35 out of 100
- 71% worry about system failures & errors
- 57% worry about hacks
- 55% worry about legal liability
- 66% — however — say they have little or no knowledge of driverless vehicles

PSB research came to a similar conclusion with a survey that was commissioned by Intel.

It found:

- 43% don't feel safe around self-driving vehicles
- 87% don't rely on them and won't when they become more available

This leads to another aspect of technology and it involves distracted driving. The AAA Foundation for Traffic Safety and the University of Utah say while younger drivers are often distracted by technology, no one struggles with the distractions of technology in an automobile than the older driver. Adding to the potential nightmare is this statistic. By 2030 one in five — 20% — of drivers will be 65 or older.

The problem is information screens in vehicles that have multiple screens and many menus, and some have audio controls that lead to the confusion for older drivers. As an example, AAA said a person 55 to 75 adjusting the radio or programming navigation took their eyes off the road eight seconds longer than someone 21 to 36.

AAA says taking your eyes off the road for just two seconds doubles the risk of crashing. And

to point out how serious anything past two seconds can be, foundation president Dr. David Yang said more than 3,000 people died from distracted driving crashes in 2017.

“Voice-command functions found in new in-vehicle technology are intended to help drivers by keeping their eyes and attention on the road,” Yang said. “Unfortunately, the complexity and poor design of some of these systems could cause more harm for older drivers.”

Jake Nelson who handles traffic safety advocacy and research for AAA agrees with Yang about complexity. He points out that older adults take between 4.7 and 8.6 seconds

longer to complete tasks than younger drivers. So the more complex the system, the more difficult it is for the older driver to navigate. Multiple menus and voice command functions also don’t always work the first time.

That’s sometimes frustrating for younger drivers but it’s almost always frustrating for older drivers. “This is a design problem, not an age problem,” Nelson said. “Designing systems to meet the safety and comfort needs of aging drivers would benefit all of us today.”

Sources: *USA TODAY, PropertyCasualty360.com, Venture Beat*

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INSURERS — SURPLUS HITS A RECORD 1ST HALF OF 2019

The first half of 2019 saw the property-casualty insurers in the U.S. pile up the largest surplus in history. It hit \$802.2 billion says Verisk and the American Property Casualty Insurance Association (APCIA).

That's a \$60.1 billion gain over the record set last year in September. It was \$781.6 billion.

The report also said net income after taxes and underwriting gains are still strong in spite of a small drop over last year:

- Net income fell to \$32.8 billion from \$34 billion in the first half of 2018
- Net underwriting gains fell \$5.4 billion from \$6.0 billion in the same period
- Net written premium growth fell to 1% after being 13.2% in the first half of 2018
- Reinsurance arrangements are the reason
- Net earned premiums rose 3.8%

- The combined ratio dropped to 97.3 from 96.2 in the first half of 2018
- Net losses and loss adjustment expenses (LLAE) fell to \$13.7 billion from \$14.7 billion a year earlier

2nd Quarter:

- Net income after taxes fell to \$14.9 billion from \$16.9 billion in the second quarter of last year
- The combined ratio fell to 98.9 from 97.7 a year ago
- Net written premiums — however — are up
- They are up \$4.9 billion — or 3.1% — to \$160.3 billion compared to \$155.5 billion in the 2nd quarter of 2018
- Net underwriting gains dropped to just \$0.1 billion from \$1.9 billion

Source: Carrier Management



SPECIAL REPORT

The Future of Insurance Employment

A couple of interesting reports got the interest of **Main Street Industry News**. One is how interest in insurance is dropping among young workers. The second talks about how much they're going to change the industry once they become employed. The reports are an interesting contrast.

The first report comes from Applied Systems and InVEST's. It's titled ***The Future of Insurance: Bye Boomers, Hello Digital Natives***. In a nutshell it says younger generations are becoming more aware and

familiar with insurance but the interest in it as a business is not growing with that awareness.

In the last four years Generation Z's awareness of insurance has grown by a whopping 56%. Gen Z is the group after millennials and they were born somewhere around the mid-1990s. The level of interest they have in insurance is about the same as the 2015 survey.

It sits at 14%. Sadly, those expressing no interest at all in insurance as a career has jumped 11% when compared to the 2015 survey.

One college fraternity — Gamma Iota Sigma — is trying to change the interest in insurance by calling for insurance professionals to spend time on campus. It just finished its second annual Boots on the Ground Month to encourage students to think about a job in insurance.

Spokeswoman Alyssa Bouchard said, “We’re showcasing the many career paths and opportunities in the insurance industry, and our goal here is really to reach students who might not have considered or heard about careers in insurance before. We are trying to continue to expand and diversify the talent pipeline for the insurance industry.”

She says they have found much more interest by students when they truly understand what insurance is and how it helps people. Reading about it and actually talking with someone are two very, very different things and “if those professionals are showing up on campus, students are going to be aware of those opportunities and will gravitate towards those opportunities.”

The Applied report bears out her contention when it noted that 47% of those responding to the survey said they would definitely consider an insurance career if they understood it better. It found that those in Gen Z want a job that aligns with their personal interest and:

- One with income potential
- One with career development opportunities
- One that focuses on giving back

And once Gen Z discovers a love for insurance then what? Nintex — the workflow productivity company — says their expectations about work, money and how the workplace itself functions is going to radically change how business is done. The Nintex report says employers need to be aware of that fact and

not understanding that could be a shock. That’s not necessarily a bad thing. Shocks can be overcome.

Here’s what’s good about Generation Z as employees. First of all, they aren’t job hoppers like their older brothers and sisters the millennials. In the Nintex report 60% said they plan to stay on their first job for at least a year and 71% say they’ll do a year or two.

Of course, most employers would like that number to be much larger than a year or two.

They also have expectations. Some of those expectations you will likely find to be unreasonable but they are the expectations of that generation.

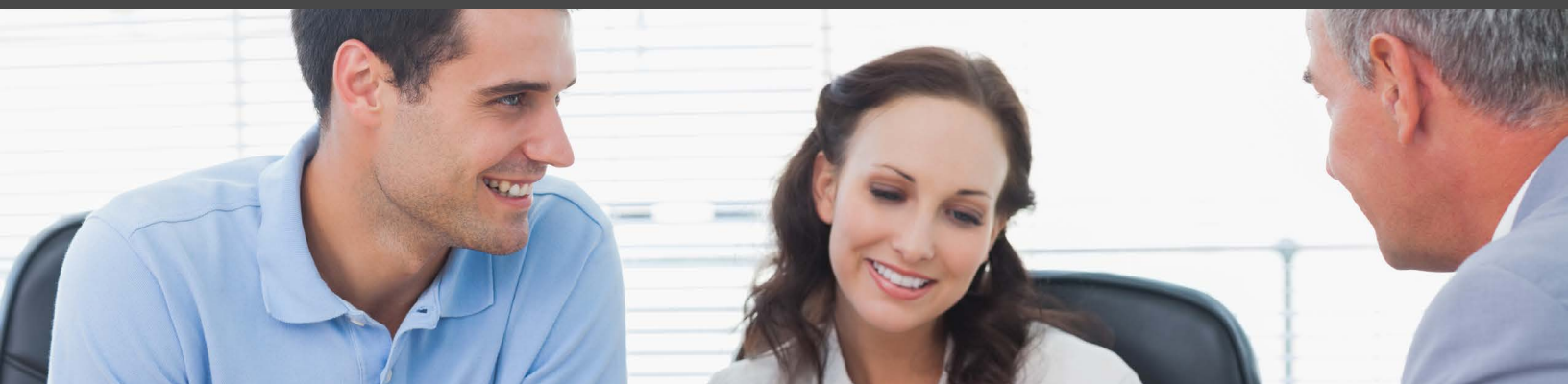
- 53% expect a promotion of some kind within a year
- 30% want one within the first nine-months

That sounds spoiled and entitled but Generation Z looks at it differently. They’re weighted down — heavily — with student debt. They want more income to get out from under those heavy payments.

The good thing about those heavy payments is why. Most of Gen Z took courses in college and have degrees in a field they like and chose on purpose. In the case of insurance its financial and that means they have a good understanding at the outset of insurance.

Another plus is their technology skills. They likely top yours. So they’ll want to circumvent your system and go to something more efficient and that works better for them. That, too — especially if you’re into improving the technology you use — is a good thing.

Sources: Insurance Business America, PropertyCasualty360.com



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.

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- 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

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- Flood zone determinations
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- Electronic application submission
- Assistance in obtaining elevation certificates
- Technological upgrades due to legislative changes

MEASURING YOUR SUCCESS

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- Increased revenue with competitive commissions
- Reports on demand
- Repetitive loss review

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CONTACT US

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

Michele Battis

Phone: 704-972-5918

Email: Michele.Battis@thehartford.com

LEARN MORE AT PIANET.COM/HARTFORDFLOODINSURANCE.



The background of the advertisement is a photograph of two people walking away from the camera through a field of tall, dry grass or corn stalks. The scene is set during sunset or sunrise, with a warm, golden light illuminating the sky and the field. The person on the left is wearing a dark jacket and jeans, while the person on the right is wearing a plaid shirt and jeans and is carrying a laptop. The text is overlaid on this image.

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RETIREMENT

The Average Age is Younger Than You Think

It's called FIRE — financial independence, retire early. Most of us like the idea. It also isn't likely to happen for a high percentage. As you know, full retirement age for the purpose of Social Security is age 67. Money Talks News says on average we bag the whole work thing at age 64.

That's better than 67 but — still — it's an average which means there are ages a lot higher. In some cases that's a lot, lot higher. The reason it's a lot, lot higher for some of us comes from the amount of money needed to retire.

That leads us to GOBankingRates. It took a look at retirement and generated some averages for what it takes to live comfortably once you retire. And that is a very large chunk of cash.

These are the expenses GOBankingRates covered in its projections:

- Housing costs
- Utilities
- Transportation
- Healthcare
- Food and groceries

That data said the average person needs \$1,311,794.45 to retire comfortably.

The top two states for retirement below the national average of 64 are Alaska and West Virginia.

That early retirement number is 61.

Below are the retirement ages for PIA NE IA states and the average dollars that will be needed in each state for a comfortable retirement:

Iowa

- Average retirement age: 65
- Annual cost of a comfortable retirement: \$56,849.45
- Retirement savings needed: \$1,136,988.90

Nebraska

- Average retirement age: 65
- Annual cost of a comfortable retirement: \$57,778.36
- Retirement savings needed: \$1,155,567.15

Source: MSN Money. Photo by Marisa Howenstine.

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SAVE THE DATES

Tuesday, March 31 and
Wednesday, April 1, 2020
Washington, D.C.

Registration will open later this year. In the meantime, visit PIAAdvocacyDay.com for more information.



BIG NAME STORES TO CLOSE COMPLETELY OR MOSTLY IN 2020

Change is coming quickly to the nation's largest chains. E-commerce and a changing consumer landscape has forced these businesses to reconsider how they do business. For many, it means closing their doors for good. Others will stay in the game but with reduced numbers.

A couple of them have been teetering on the edge of oblivion for years and many of us are surprised they lasted this long. The three biggest of that bunch are JC Penney and Kmart and Sears who combined forces a few years back in hopes of stopping the corporate bleeding.

JC Penney used to have at least one store in every city. When downtown areas began to die, the company's stores became the cornerstone anchor of many of the nation's malls.

These days malls aren't doing much better than the city centers the company abandoned in the mid-to-late 1960s. An attempt to rebrand a few years ago worked for a while when the company bagged selling appliances and focused on clothing and furnishing. It is no longer working.

Today Penney's has 865 stores left and they're due to close next year.

Sears was founded in 1893 and was originally a mail-order catalog company. It bought Kmart in 2005 and became Sears Holding. Bankruptcy was filed in 2018 and almost all stores closed.

The remaining stores will close in 2020 and Sears will take Kmart's blue light specials into

oblivion with it.

Nordstrom was founded in 1901 and has an annual revenue stream of \$16 billion a year. The company has mostly been found in malls and thriving downtowns. Things haven't gone well for the last few years in spite of that large source of revenue.

In fact, the company has already closed most of its stores. Look for a large number — and maybe even the rest of them — to wrap it up sometime next year.

Macy's has done more than just have a Thanksgiving Day parade. It used to be a downtown staple until — like Penney's — it found downtowns to not be all that crowded with consumers. It moved into malls and did fairly well there until the last few years.

Based on retail sales it was the largest of its kind until 2015. Things have gone badly since then and Macy's started closing stores. Look for a lot more of them to close in 2020.

Victoria's Secret is another mall-friendly store to bite the dust. It remains the largest seller of lingerie in the country. Stores will be closing but the company will likely continue its e-commerce presence.

Office Depot and Office Max. The companies merged a few years back in an attempt to save each other. The attempt of Office Max to merge with Staples didn't work. So the hope of the company now is that a reorganization will help it compete with Amazon.

The liquidation of several stores is an attempt to revitalize the company. Until it is revitalized — if ever — you'll likely see most of the Office Depot and Office Max stores close.

Pier 1 is probably going to also disappear. For years it was a hippie culture favorite. Next year 135 of its stores will close and that's an increase for earlier projections.

Lowe's has been in a hardware store battle with Home Depot for a couple of decades. It's long been number-two. Last year Lowe's closed a bunch of stores and did the same this year. Some remain. Time will tell for how long.

Target's main rival is Walmart. It has moved more into Internet sales. That means revenues are up but the lure of the Internet is strong. Target will survive but going into 2020 at least six of its stores will not.

At the same time, profits are good and Target might look at opening some stores, too.

Other mall favorites that might disappear:

- Bed Bath & Beyond
- Bath & Body Works
- Chico's
- Payless ShoeSource
- The Gap
- GNC
- Footlocker
- J Crew
- Abercrombie & Fitch
- Calvin Klein
- Party City
- Things Remembered

Source: *investing.com*

CONGRATULATIONS FOR YOUR EARNED DESIGNATION

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



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Nationwide Insurance Co
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2019 Annual Holiday Party

Thanks to all the Members and Partners who were able to take time out of their hectic holiday schedule to attend our 2019 Holiday Party at The Nebraska Club in Lincoln, NE. We cherish these times as we celebrate the successes of 2019 and look forward to 2020, our 70th year as an Association for the Professional Insurance Agents of Nebraska and Iowa.

Thanks to your generosity we were able to donate nearly \$350 and 75 toys to Toys for Tots!

Look for more pictures and find out who was the big winner in our raffle prizes on our Facebook page: [PIANEIA](#)

Or our Brand-New Instagram: [PIA_Nebraska_Iowa](#)





1st Quarter EDUCATION 2020



Certified Insurance Counselor

- Feb 19-21 (Omaha) - Insurance Company Operations
- March 18-20 (Des Moines) - Agency Management



Certified Insurance Service Representative

- Feb 26 (Des Moines) - Commercial Casualty II
- March 12 (Cedar Rapids/Hiawatha, IA) - Commercial Casualty II
- March 25 (Bettendorf/Quad Cities) - Agency Operations



Certified Professional Insurance Agent

- Feb 19 (Omaha) - Sustain Success
- March 17 (Des Moines) - Sustain Success

The CE Partnership



NEW

1 Hour Webinars - Convenient & at your own computer

- Jan 28 - Drones - Insuring Innovators, Enthusiasts and Idiots
- Feb 27 - Insuring your Side-Gig
- March 12 - The S.T.O.R.M. Webinar

3 Hour Webinars - No Test

- Offered Weekly at either 8 -11 am or 12 -3 pm



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Events Calendar 2019-2020

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

Date	Class/Webinar	Where	When
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	Commercial Liability Claims That Cause Problems	NE/IA	Webinar: 1 2:00PM - 3:00PM
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
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	CISR: Commercial Casualty 2	Des Moines	Hilton Garden Inn Des Moines/Urbandale
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 12, 2020	CISR: Commercial Casualty 2	Hiawatha	Kirkwood Linn Regional Center
March 17, 2020	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
March 18 - 20, 2020	CIC: Agency Management Institute	West Des Moines	Holiday Inn Hotel & Suites
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	CISR: Agency Operations	Bettendorf	Hilton Garden Inn - Bettendorf/Quad Cities
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
April 1, 2020	PIA National Advocacy Day	Washington, DC	The Hill
April 2-3	PIA National Spring Meetings	Alexandria, VA	Hilton Crystal City
April 8, 2020	CISR: Insuring Commercial Property	Waukee	Holmes Murphy and Associates
April 15 - 17, 2020	CIC: Life & Health Institute	Lincoln	Marriott Courtyard

April 22, 2020	CISR: Insuring Personal Residential Property	Des Moines	Hilton Garden Inn Des Moines/Urbandale
May 13, 2020	CISR: Agency Operations	Hiawatha	Kirkwood Linn Regional Center
May 13 - 15, 2020	CIC: Insurance Company Operations Institute	Cedar Rapids	Cedar Rapids Marriott
May 20, 2020	CISR: Personal Lines Miscellaneous	Bettendorf	Hilton Garden Inn - Bettendorf/Quad Cities
June 3-4, 2020	PIA Annual Conference	Lincoln	The Graduate
June 10, 2020	CISR: Commercial Casualty 1	Waukee	Holmes Murphy and Associates, LLC
June 24, 2020	CISR: Insuring Personal Residential Property	Hiawatha	Kirkwood Linn Regional Center
July 8, 2020	CISR: Insuring Commercial Property	Bettendorf	Hilton Garden Inn - Bettendorf/Quad Cities
July 14 - 16, 2020	CIC: Commercial Multiline Institute	Omaha	Omaha Marriott Hotel
July 22, 2020	CISR: William T. Hold: Advanced Learning Seminar	Des Moines	Hilton Garden Inn Des Moines/Urbandale
July 22 - 24, 2020	CIC: Personal Lines Institute	West Des Moines	Holiday Inn Hotel & Suites
August 5, 2020	CISR: Insuring Personal Auto Exposures	Hiawatha	Kirkwood Linn Regional Center
August 19, 2020	CISR: Insuring Personal Auto Exposures	Waukee	Holmes Murphy and Associates
August 19 - 21, 2020	CIC: Commercial Property Institute	Lincoln	Marriott Courtyard
September 1, 2020	CISR: Insuring Personal Residential Property	Bettendorf	Hilton Garden Inn - Bettendorf/Quad Cities
September 10, 2020	CISR: Elements of Risk Management	Des Moines	Hilton Garden Inn Des Moines/Urbandale
September 15 - 16, 2020	Ruble: Graduate Seminar	West Des Moines	Holiday Inn Hotel & Suites
September 23, 2020	CISR: Personal Lines Miscellaneous	Waukee	Holmes Murphy and Associates
September 22-25, 2019	PIA National Fall Governance Meetings	San Diego, CA	Kona Kai Resort & Spa
October 14, 2020	CISR: Insuring Commercial Property	Hiawatha	Kirkwood Linn Regional Center
October 7 - 9, 2020	CIC: Agency Management Institute	Omaha	Omaha Marriott Hotel
October 28, 2020	CISR: Commercial Casualty 1	Bettendorf	Hilton Garden Inn - Bettendorf/Quad Cities

November 10, 2020	CISR: Life & Health Essentials	Des Moines	Hilton Garden Inn Des Moines/Urbandale
November 11 - 13, 2020	CIC: Life & Health Institute	West Des Moines	Holiday Inn Hotel & Suites

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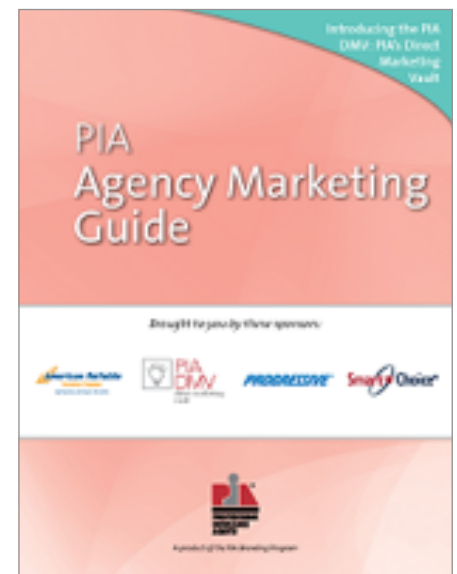
PIA'S 2019 AGENCY MARKETING GUIDE IS NOW AVAILABLE ONLINE

PIA is excited to announce that the *2019 PIA Agency Marketing Guide* is now available online to PIA members and their colleagues. This year's *PIA Agency Marketing Guide* is available in PIA's enhanced, digital format, the same one that has been powering the email edition of PIA Connection over the past two years (www.pianet.com/piaconnection).

A hard copy of the *2019 PIA Agency Marketing Guide* mailed to PIA members across the country along with the July/August issue of *PIA Connection*. The digital version is available to PIA members online at www.PIAAgencyMarketingGuide.com.

The *2019 PIA Agency Marketing Guide* includes a focus on digital marketing, helping independent agents understand and leverage these new marketing tools. Readers will learn the advantages of being an "innovator agency" versus a "status quo" agency and will learn the importance of differentiating themselves from their competition. Our experts will help you understand the buying behaviors of millennials and Generation Z insurance buyers which you can put into practice following their guidance on prospecting and sales.

The *2019 PIA Agency Marketing Guide* is the latest offering from the PIA Branding Program (www.piabradingprogram.com). Through the PIA Branding Program, PIA provides members with marketing tools, including consumer-friendly issue papers on timely insurance topics, social media support, print and radio advertisements in both English and Spanish, and direct mail and digital marketing services in the PIA DMV: PIA's Direct Marketing Vault.



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