



Main Street

INDUSTRY NEWS

INSIDE

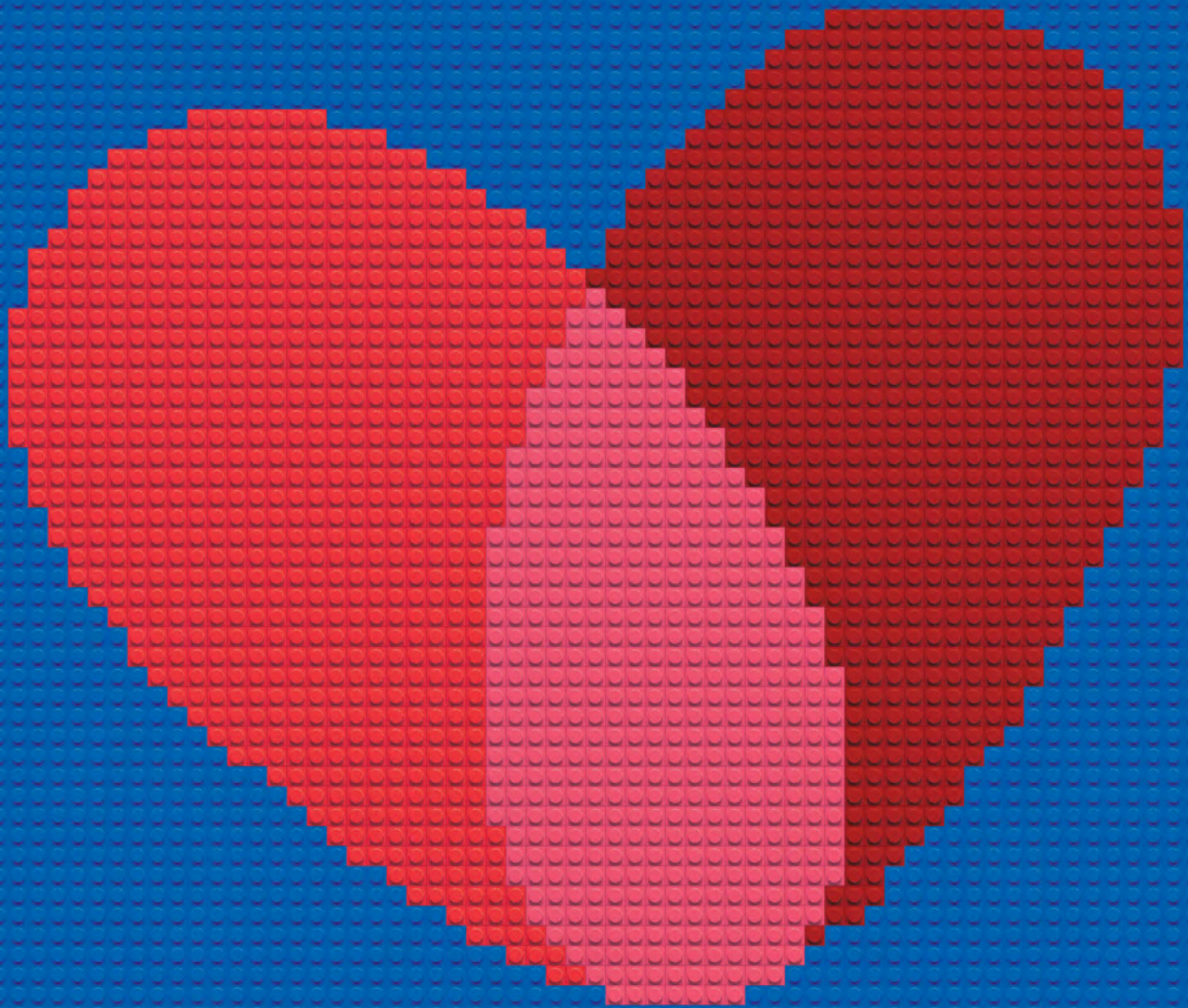
*Insurance Jobs Added
in 2019: 35,000 » 7*

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14 with \$1 Billion or More » 32*

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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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The 2019 model year has ended and the 2020 vehicles are now in showrooms around the country. Consumer Reports has issued a list of the best vehicles to buy for 2020 and Kelley Blue Book has issued a report on some lines of cars that are going away — permanently.

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It will not be much of a surprise to you to note that none of the nation's 100 highest paying jobs are in the insurance industry. Some of you are marketing managers and financial managers — however — and you do make pretty good money and rank 19th and 20th.

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Flu season runs from October to May. The Centers for Disease Control and Prevention has sent out 116 million doses of this year's flu vaccine. Unlike year's past, the CDC says these shots will be quadrivalent. That means they'll handle up to four different flu strains.

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Try this one. Rivers in the atmosphere have the potential of causing \$1 billion a year in flood damage to states in the West.

What? Rivers? In the atmosphere? Really?

PIA National's PIA Partnership Perpetuation Planning | 20

If you haven't seen the email from PIA National or read PIA National's weekly news digest the

PIA National Newsline, then this story is one you will want to read.

U.S. Weather Disasters in 2019: 14 with \$1 Billion or More | 32

Munich Re said the United States had 14 weather disasters in 2019 that caused \$1 billion in damages or more. The U.S. total is \$45 billion. Flooding in the Midwest accounted for most of those dollars. Those floods — on the Missouri, Mississippi and Arkansas rivers — hit \$20 billion in damages.

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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.

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The Labor Department's Job Openings and Labor Turnover Survey (JOLTS) keeps tabs on the number jobs added by a variety of industries. Insurance is one of them.

Nationwide, the number of job openings in the U.S. in October topped 235,000 and means that 7.27 million jobs were added to the U.S. economy in the first 10-months of last year. The number of people quitting jobs stayed at 2.3%.

For insurance the figures are pretty good, too.

The Jacobson Group keeps tabs on this industry and found insurance added 34,700 new jobs in 2019 and that means there are 2.7 million of us working in the industry today.

Source: *PropertyCasualty360.com*

Sector-by-sector, starting with October:

- Health: +3.9%
- Agents/brokers: +2.7%
- Reinsurance: +2.4%
- Title: +1.4%
- Property and casualty: +1%
- TPAs: +0.7%
- Life: a drop of 1.8%
- Claims: a drop of 14.5%

Year-to-year, 2018 figures compared to 2019:

- Claims: +9.5%
- Agent/brokers: +5.8%
- Life/health: +3.8%
- TPAs: +4.4%
- Reinsurance: +5.4%
- Property and casualty: +0.7%



AUTOMOBILES 2020

**SOME GOING
AWAY, OTHERS
VERY, VERY GOOD**

The 2019 model year has ended and the 2020 vehicles are now in showrooms around the country. Consumer Reports has issued a list of the best vehicles to buy for 2020 and Kelley Blue Book has issued a report on some lines of cars that are going away — permanently.

The auto buying guide listed 10 lines and says — if you're looking for something new — bargains can be found. The blue book listed the base price but thinks you can do better.

AUTO BUYING GUIDE: 10 LINES OF BARGAIN CARS

Vehicle	Base Price
Ford Fiesta	\$14,260
Chevy Cruze	\$17,995 \$3,000 in incentives
Buick Cascada	\$33,070 0% financing, \$400 cash back
Volkswagon Golf Sportswagon	\$21,895
Lincoln MKT	\$49,500 Fell victim to the 2020 Lincoln Navigator
Cadillac ATS Coupe	\$38,995 2020 CT4 Sedan is the new entry level vehicle
Chevrolet Volt	\$33,250 \$4,000 rebate
Ford Taurus	\$27,800 A 30-year run ends
Cadillac CTS	\$49,995
Volkswagon Beetle	\$20,895

In its report Consumer Reports notes it is best to buy an automobile after it has gone through an incarnation or two. The bugs have been worked out. The magazine's senior tester Jake Fisher suggests a purchase somewhere around five to seven-years after the initial offering. And with a redesign — one where problems are being addressed — it's best to wait three to five-years.

"It's tempting to want to be the first on your block to have the newest car, but that comes with reliability risks," Fisher said. "Being patient can save you from years of frustration."

This is Consumer Reports' suggestion for auto purchases if you're looking for a new and reliable vehicle in 2020.

CONSUMER REPORTS' 10 BEST

1. Lexus GS
2. Mazda CX-9
3. Toyota 4-Runner
4. Lexus NX
5. Mazda CX-3
6. Hyundai Kona
7. Lexus GX
8. Toyota Prius
9. Toyota Prius Prime
10. Mazda MX-5 Miata

Sources: Kelley Blue Book, PropertyCasualty360.com

THE NATION'S HIGHEST PAYING JOBS

It will not be much of a surprise to you to note that none of the nation's 100 highest paying jobs are in the insurance industry. Some of you are marketing managers and financial managers — however — and you do make pretty good money and rank 19th and 20th.

Supposedly.

The big money is found in health care, computer system design and the scientific industry. Businesses like telecommunications where wires are involved, the postal service and those offering postal services and the production of textiles are seeing huge income losses — and in many cases — job losses.

Technology seems to be the place to be and pay demands are quite high. And when it comes to high pay, a higher education is helpful. The Georgetown University Center on Education and the Workforce says in 2020 some 35% of the highest paying jobs will require a bachelor's degree or better.

From the Bureau of Labor Statistics (BLS):

TOP-100 LIST (POPULAR JOBS)

- Engineers
- Educators
- Medical professions
- Managers

TOP-10 BEST PAYING JOBS IN THE COUNTRY

1. Anesthesiologists
 - Mean annual wage: \$267,020
 - Mean hourly wage: \$128.38
 - 2018 Employment: 31,060 (0.22 per 1,000 jobs)
2. Surgeons
 - Mean annual wage: \$255,110
 - Mean hourly wage: \$122.65
 - 2018 Employment: 34,390 (0.24 per 1,000 jobs)

3. Oral and Maxillofacial Surgeons

- Mean annual wage: \$242,370
- Mean hourly wage: \$116.52
- 2018 Employment: 4,830 (0.03 per 1,000 jobs)

In case you do not know and are wondering, these are surgeons that center on oral and maxillofacial regions can treat defects, diseases and injuries. In other words, they're surgeons for the mouth and jaw.

4. Obstetricians and Gynecologists

- Mean annual wage: \$238,320
- Mean hourly wage: \$114.58
- 2018 Employment: 18,590 (0.13 per 1,000 jobs)

5. Orthodontists

- Mean annual wage: \$225,760
- Mean hourly wage: \$108.54
- 2018 Employment: 5,350 (0.04 per 1,000 jobs)

6. Psychiatrists

- Mean annual wage: \$220,380
- Mean hourly wage: \$105.95
- 2018 Employment: 25,630 (0.18 per 1,000 jobs)

7. Family and General Practitioners

- Mean annual wage: \$211,780
- Mean hourly wage: \$101.82
- 2018 Employment: 114,130 (0.79 per 1,000 jobs)

8. Chief Executives

- Mean annual wage: \$200,140
- Mean hourly wage: \$96.22
- 2018 Employment: 195,530 (1.35 per 1,000 jobs)

9. Internists, General

- Mean annual wage: \$196,490
- Mean hourly wage: \$94.47
- 2018 Employment: 37,820 (0.26 per 1,000 jobs)

In case you're not familiar with the designation, a general internist diagnoses and treats problems with internal organs and can treat hypertension heart disease, and diabetes.

10. Prosthodontists

- Mean annual wage: \$191,400
- Mean hourly wage: \$92.02
- 2018 Employment: 380 (0.00 per 1,000 jobs)

A prosthodontist creates oral prostheses to replace missing teeth.

11-25 BEST PAYING JOBS

11. Pediatricians, General

12. Dentists, General

13. Nurse Anesthetists

14. Airline Pilots, Copilots & Flight Engineers

15. Petroleum Engineers

16. Computer & Information Systems Managers

17. Architectural & Engineering Managers

18. Podiatrists

19. Marketing Managers

20. Financial Managers

21. Lawyers

22. Sales Managers

23. Natural Sciences Managers

24. Advertising & Promotions Managers

25. Compensation & Benefits Managers

100TH TOP-EARNER

100. Environmental engineers

- Mean annual wage: \$92,640
- Mean hourly wage: \$44.54
- 2018 Employment: 53,070 (0.37 per 1,000 jobs)

Source: MSN Money. Photo by Pepi Stojanovski

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A photograph of a person lying in bed, covered with a white blanket. The person's face is partially visible, and they are holding a pair of black-rimmed glasses in their right hand. The background is a plain white wall.

THE FLU

*The Season is
in Full Swing*

Flu season runs from October to May. The Centers for Disease Control and Prevention has sent out 116 million doses of this year's flu vaccine. Unlike year's past, the CDC says these shots will be quadrivalent. That means they'll handle up to four different flu strains.

The CDC says the most "popular" flu viruses but we have trouble finding anything about the flu to be "popular."

Past vaccines have only handled two or three strains. So the idea behind this vaccine is to give people a flu shot that is much more effective. And the advice of the CDC? Get one.

And whether you get a flu shot or not, the CDC is also urging you to take steps to avoid the flu. The most effective is washing your hands. Hopefully others will do the same.

You're also encouraged to find ways to boost your immune system. The Harvard Medical School's publication **Harvard Health Publishing** lists these ways:

- Don't smoke
- Eat a diet high in fruits and vegetables
- Exercise regularly
- Maintain a healthy weight
- If you drink alcohol, drink only in moderation
- Get adequate sleep
- Minimize stress
- And take steps to avoid infection, such as washing your hands frequently and cooking meats thoroughly

If it is the flu it will run its course in 7 to 10 days. The question you have to ask if you have symptoms is, "Do I have the flu, or is it just a cold?" The Mission Heritage Medical Group's

Regina Chinsio-Kwong says it is hard to tell right away which is which since they have similar symptoms.

"Unfortunately, the differences are subtle at first," she said. "But flu symptoms feel a bit more severe. You might have chills, a dry cough, a fever in the low 100s, and feel extra fatigued."

Aching muscles, headaches and fever are common for the flu and not for colds. And a dose of the flu comes upon you much faster than the slower cold symptoms.

No matter what you have — Chinsio-Kwong said — you need to take steps to help your body fight. "Citrus fruits and apples provides vitamins A and C and antioxidants," she said. "With a cold or flu, a big immune fight is going on inside your body, so you need to arm your troops — eating right helps."

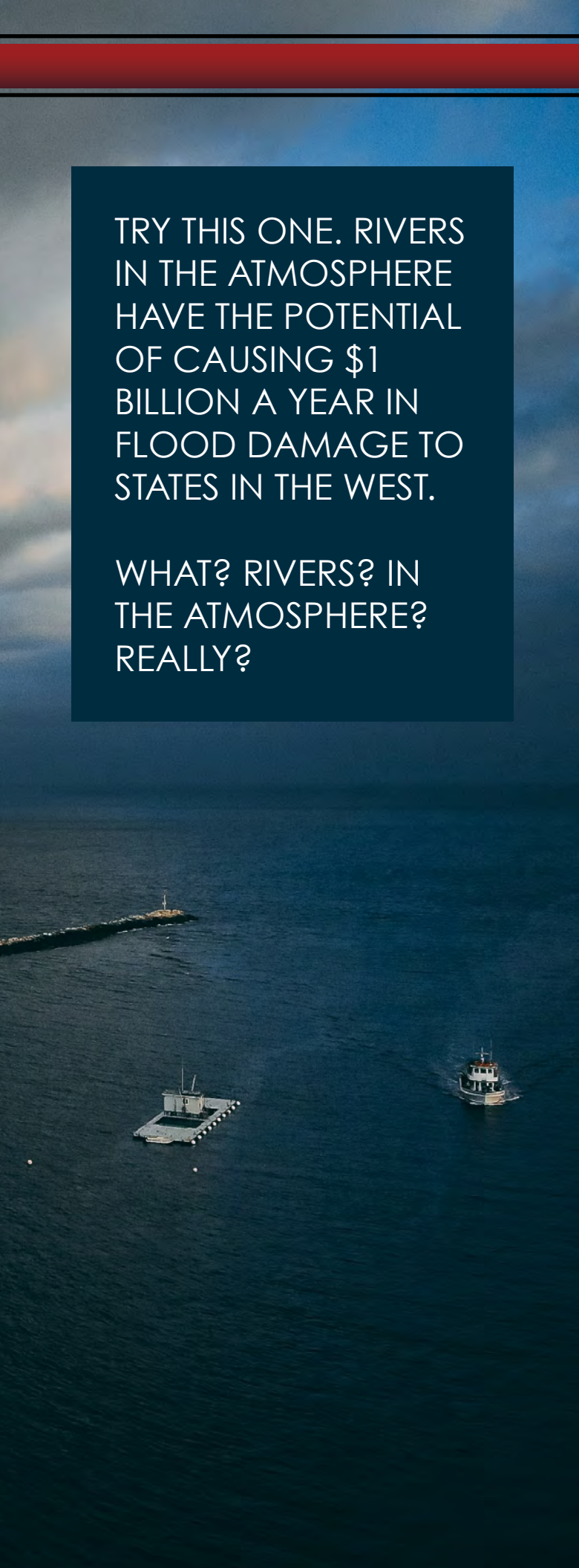
She also recommends soothing teas to help the immune system. Garlic does that, too. There are also medications on the market. But the best thing you can do is avoid contact with infected people.

Source: Providence & Harvard Health Publishing. Photo by twinsfish & Kelly Sikkema.



FLOODING & RIVERS IN THE ATMOSPHERE



An aerial photograph of a large body of water, likely the ocean. In the lower-left quadrant, there is a small, white, rectangular floating platform or buoy. In the lower-right quadrant, a larger white boat with a cabin is moving across the water, leaving a white wake. The water is a deep blue color. The sky is visible in the upper portion of the image, showing some light clouds. The overall scene is captured from a high angle, looking down at the water.

TRY THIS ONE. RIVERS
IN THE ATMOSPHERE
HAVE THE POTENTIAL
OF CAUSING \$1
BILLION A YEAR IN
FLOOD DAMAGE TO
STATES IN THE WEST.

WHAT? RIVERS? IN
THE ATMOSPHERE?
REALLY?

Scientists and researchers at the Scripps Institution of Oceanography at the University of California San Diego and the U.S. Army Corps of Engineers think there are rivers and those long, narrow corridors of water vapor in the atmosphere. They carry more than twice the volume of the Amazon River.

Only that volume is moving in the sky and not moving across land.

The study's lead researcher is Tom Corringham. His research says flooding from these atmospheric rivers — or ARs — have caused close to \$51 billion in damages in the Western states in the last 40-years.

Corringham said the coastal areas of Oregon and Northern California were responsible for 99% of the flood damages from the atmospheric rivers. And a lot of that damage was done by just a few storms. Or — put a different way — \$23 billion in those damages were caused by just 10 of the ARs.

That led him to average the cost in damages to \$1.1 billion a year.

The research came out of a scale created last year by Scripps researcher F. Martin Ralph. He and his crew wanted to determine which of the streams are weak and which are strong. So they used the 1 to 5 scale used for hurricanes and tornadoes.

Most of the damage — says Corringham's study — come from the AR 4 and AR 5 rivers. The AR 1 and AR 2 rivers are beneficial and damage from them are generally light if damage occurs at all.

“A small number of extreme ARs cause most of the flood damages in the West,” Corringham said, “and even modest increases in intensity could significantly increase their impacts.”

Other research says the ARs have been the major drivers of weather in the Western U.S. and they often make a difference between drought and flooding and can do that in the span of a few intense storms. That research said as the climate warms the ARs will become more intense.

The whole point of this is to improve weather forecasting and learning how to keep track of these Ars is going to help. Study co-author Cary Talbot said it will help determine when they reach land and how they'll impact snow and rain levels and help officials prepare for floods.

“Improved AR prediction will provide significant opportunity to improve management of multi-purpose water resource projects without costly structural modifications through Forecast-Informed Reservoir Operations,” Talbot said. He is the chief of the Flood & Storm Protection Division at the Coastal & Hydraulics Laboratory

of the US Army Engineer Research & Development Center and added, “Additionally, improved understanding of the potential economic damage from AR storms will greatly enhance the flood risk management mission of the Corps of Engineers and their state and local partner agencies.”

Corringham said his study points out that changes in flood mitigation policies and disaster responses protocols are necessary. This includes the discouragement of new development in flood-prone areas, the restoration of natural floodplains and developing a greener infrastructure.

“This is a reminder that weather and climate matter,” he said. “Every step we take now to stabilize the global climate system stands to reduce future adverse impacts on our economy.”

Source: Scripps. Photo by Ryan De Hamer.

PIA and The PIA Partnership Present:

CYBER 101

Essential Information You and Your Clients Need to Know About Cyber

CYBER 101 is a toolbox of educational resources to help educate agents, CSRs, and their clients about the seven most common cyber risks faced by small and mid-sized businesses as well as the business practices and insurance coverages that can help reduce those risks. Topic-specific PIA member webinars, interactive claims examples, and customizable general cyber educational materials are available on the website.



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If you haven't seen the email from PIA National or read PIA National's weekly news digest the **PIA National Newsline**, then this story is one you will want to read.

The National Association of Professional Insurance Agents (PIA National) and its carrier council, The PIA Partnership, have unveiled a new agency perpetuation planning program for PIA members and agents appointed by carriers participating in The PIA Partnership.

The PIA Partnership's new Agency Journey Mapping program, available at www.agencyjourneymapping.com, explains the means and methods of determining agency valuation based on cash flow potential and future earnings potential. The program then expands to identify how agencies may plan for their own internal or external succession to achieve the goals of the perpetuator, the successor, and the staff and clients of the agency.

"Every agency will eventually perpetuate at the death, disability or retirement of its owners or

earlier sale of the agency," said PIA National President Dennis Kuhnke, CIC, CPIA, of Milwaukee, Wisconsin. "Yet few agency owners adequately prepare for perpetuation and fewer still understand the principles of valuation to properly calculate their business' value in a succession or perpetuation. Our goal is to help agents understand the issues surrounding agency perpetuation, while making it easy for them to create a personalized perpetuation plan for their agencies."

"Not preparing for the ownership transition of their agencies costs agency owners in multiple ways," said Al Diamond, president of Agency Consulting Group, Inc., The PIA Partnership's content partner for the Agency Journey Mapping program. "Some lose tens of thousands of dollars or more of value by assuming that every agency is worth the same 'multiple.' Others don't prepare themselves or their successors until very close to ownership conversion—too late to be very effective. Sadly, many never plan for a crisis requiring immediate perpetuation—the very thing that they counsel their own clients to avoid. Agency Journey Mapping addresses all of these issues and more without divulging anything about the individual agencies."

Agents using the Agency Journey Mapping program will learn about agency valuation, internal perpetuation methods, external perpetuation methods and contingency buy/sell agreements. They will learn how to maximize their retirement income when they leave their

agency while protecting their family's income should they die or become disabled before then.

Agency Journey Mapping began as a series of live seminars held in cities across the country. That live program has been recorded and is now available on-demand along with an extensive resource library that agents can use to create a perpetuation plan that is personalized to their agency.

Agents who prefer a live seminar to the on-demand option can indicate that on the Agency Journey Mapping website. They will then receive a personal invitation when a live seminar is scheduled near them. The live seminars generally qualify for 4-hours of continuing education (CE) credits—the on-demand seminar does not. Live seminars also include a 30-minute private consultation with PIA's perpetuation partner, AI Diamond of Agency Consulting Group.

The PIA Partnership is a joint effort of leading insurance carriers and PIA. PIA and the companies belonging to The PIA Partnership work together to develop hands-on tools for PIA members and agents appointed by Partnership carriers, specifically addressing areas of opportunity in the agency-company partnership.

"The PIA Partnership has long identified agency perpetuation as important to the continued viability of the independent agency system," said 2019 PIA Partnership Chair Tom Hamilton, CLU, ChFC, from the Sales Division of Erie Insurance. "The group introduced Perpetuation Central back in 2007."

"Perpetuation Central was a self-service, online resource that has long been among the most popular Partnership programs," said 2020 PIA Partnership Chair Ryan Dawson of The Hanover. "In rejuvenating that toolset, we saw the opportunity to add live seminars

to the program and to reorganize the offering around those seminars. The resulting program is both comprehensive yet easy for agents to understand and utilize.

The PIA Partnership was established in 1996. PIA would like to thank the PIA Partnership companies who helped to develop Agency Journey Mapping: Central Insurance Companies, Encompass Insurance, Erie Insurance, Liberty Mutual Insurance, MetLife Auto & Home, National General Insurance, Progressive Insurance, Selective Insurance Group, State Auto Insurance Companies and The Hanover Insurance Group.

Source: PIA National

WEBINAR

Attend a short webinar to learn more about Agency Journey Mapping.

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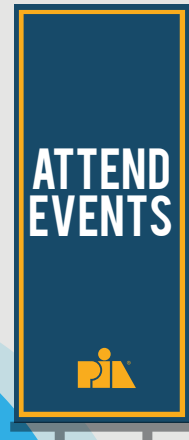


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For information and to register

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Date	Class/Webinar	Where	When
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

PIA NE IA EVENTS

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 22-25, 2019	PIA National Fall Governance Meetings	San Diego, CA	Kona Kai Resort & Spa
October 1, 2020	CISR: Personal Lines Miscellaneous	Waukee	Holmes Murphy and Associates
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
September 15 - 16, 2020	Ruble: Graduate Seminar	West Des Moines	Holiday Inn Hotel & Suites
September 10, 2020	CISR: Elements of Risk Management	Des Moines	Hilton Garden Inn Des Moines/Urbandale
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

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“Oh that. OSHA mandates we bring a defibrillator along for safety. Just ignore him.”



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.



Save the Dates

2020 - PIA NE/IA events

- ✓ 6/3 & 6/4/2020 - Convention
- ✓ 9/10/2020 - Scholarship Golf
- ✓ 10/20/2020 - Farm Seminar



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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



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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U.S. WEATHER DISASTERS IN 2019

14 WITH \$1 BILLION OR MORE

Munich Re said the United States had 14 weather disasters in 2019 that caused \$1 billion in damages or more. The U.S. total is \$45 billion. Flooding in the Midwest accounted for most of those dollars. Those floods — on the Missouri, Mississippi and Arkansas rivers — hit \$20 billion in damages.

The \$45 billion figure is pretty close to that of 2018 but more than double the inflation-adjusted figure from 1980.

Wildfires in California and Alaska, Hurricane Dorian and Tropical Storm Imelda and several tornadoes on the Great Plains and the Midwest accounted for a lot of the rest of the disaster losses.

Gratefully, there weren't as many hurricanes last year when compared to 2018. That means the U.S. share of global catastrophe losses dropped from the average of 35% to 31%.

Losses in the hurricane season hit \$3 billion and of that \$2 billion is insured.

Here's more disastrous news about U.S. disasters in 2019. There have been 119 one-billion dollar disasters in the U.S. in the last decade. That's double the number between 2000 and 2009.

Addressing climate change the report said 2019 is the second-wettest year on record. It had 34.78 inches of precipitation and that matches 1973's all-time high. North Dakota, South Dakota, Minnesota, Wisconsin and Michigan all reported the most precipitation in their histories.

The average temperature in the contiguous 48 states was 52.7 degrees Fahrenheit or 11.5 Celsius. It is the coolest year since 2014 but still a lot warmer than average. Georgia and

North Carolina had their hottest years ever.

Globally there were 820 natural disasters that caused over \$150 billion in losses. That includes \$52 billion in losses due to injuries. Both are about average for the last 30-years.

Over 9,000 people lost their lives to natural disasters in 2019. That compares to the 15,000 in 2018. Better prevention measures are being credited for the drop.

The insured portion of the overall losses worldwide is just above 35%. That's the average from the last decade. But at 35% that means huge swaths of the globe are uninsured.

Sources: Insurance Journal, Carrier Management.
Photo by Max LaRoche.

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



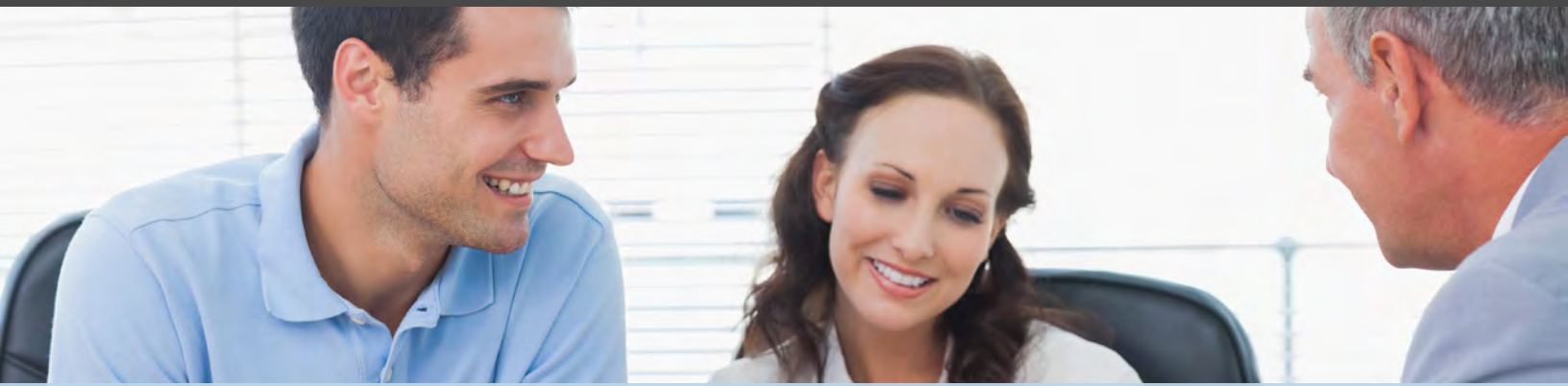
ACCESS OPTIONS		
	Monthly Cost	Notes
Wholesale Market Access Provides agents with wholesale access to multiple carriers along with a comparative rater and web-based client manager.	Personal Lines	\$45
		\$45
Wholesale Best of Both Worlds Provides wholesale market access to multiple carriers and the ability to get quotes under your own contracts. Includes comparative rater and web-based client manager.	Commercial Lines	\$45
		\$45
Personal Lines	\$45	For first 5 users Each Additional User
Commercial Lines	\$45	For first 5 users Each Additional User
Personal Lines	\$45	Per user per month
Commercial Lines	\$45	Per user per month



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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.

