

# 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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# Main Street INDUSTRY NEWS

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***E&O Coordinator  
Steve Bailey***



# HOUSE VOTES TO GIVE AUTOMATIC WORK COMP TO ALIEN WORKERS

The U.S. House has passed a bill that will impact immigrant farm workers and will require employers to provide them with workers' compensation. If the bill passes the Senate and if the president doesn't veto, it will supersede the workers' compensation laws in the individual states as they relate to immigrants.

The bill is the Farm Workforce Modernization Act of 2019 and it had 63 co-sponsors. They were from both parties and the bill passed 260 to 165. One of the things it does is change a temporary worker program into a certified agricultural worker status. The other is work comp reform.

Here's what the bill says about work comp: "if a job opportunity is not covered by or is exempt from the State workers' compensation law, a registered agricultural employer shall provide, at no cost to the worker, insurance covering injury and disease arising out of, and in the course of, the worker's employment, which will provide benefits at least equal to those provided under the State workers' compensation law."

**Source: Business Insurance**

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# PETS

## AN EMPLOYEE RETENTION & RECRUITMENT TOOL

Want to recruit that special employee or keep one that you think might be going elsewhere? Try letting them bring their dog to work.

Why? A workforce packed with millennials who want to bring their pets to work want changes from employers. Some companies are pioneering the move. They are firms like Amazon, Mars, Petco, Uber and Airbnb.

That's good, however, experts in employee relations say not enough companies are experimenting with the idea. Those that are allowing employees to bring their dogs to work say the benefits have been amazing. Employee wellness is improving and so is productivity.

Even better, recruitment and retention has improved.



Sofia Montgomery of the HR and benefits company Justworks said they love having pets around. “We have on any given day upwards of 10 dogs in our office,” she said. “People really love it. Everyone says that it makes them happy and gives them moments of relief and laughter.”

Dave Bradley is a vice president at Mars Petcare. It’s part of the Mars candy company. He said they have a new pet-friendly headquarters in Tennessee with a dog park with wi-fi, coffee bars that have water stations for pets, furniture that is designed with pets in mind and a 60 acre outdoor dog park with walking paths.



***“Everything from the flooring and furniture, to the landscaping and amenities, was designed for associates to enjoy time at work with their pets,” Bradley said. “Research shows that people thrive in pet friendly workplaces. For us, it’s a no brainer, and we hope that other companies will consider opening their doors to pets as well.”***

By the way, Mars Petcare did a survey and found that most people will chose to work at a pet friendly company over one that is not.

Here’s why. Most households — 67% — have a pet or pets. But only 7% of employers are offering a pet friendly workplace. The good news is that a lot of companies — 15% of the U.S. total — are now at least offering pet insurance.

The Society for Human Resource Management (SHRM) says that is up from 9% in 2015. Along with pet insurance a lot of companies are offering pet bereavement days.

Pet insurance is a good thing but Bradley said a pet friendly workplace is the way to go. They are just better for employees.

“There are so many benefits to having pets in the workplace, from reducing stress and creating community, to boosting morale and reducing isolation, to of course increasing productivity,” Bradey added.

***Source: Employee Benefit News. Photo by Jamie Street on Unsplash and Drew Hays on Unsplash***



## SPECIAL REPORT

### *Insurance Shopping Auto Style*

Insurance Shopology is what NexisLexis Risk Solutions calls the product. Actually, it's not a product. Insurance Shopology is a survey of the what and why behind consumer auto insurance shopping.

While the focus is auto insurance, some of the things learned about auto insurance shopping may also apply to other lines of insurance. It applies to insurers and to agents alike.

The survey begins by acknowledging how competitive the auto insurance market has become and it explains why.

"The U.S. auto insurance marketplace has become highly competitive, with steady annual

revenue growth each year from new consumers entering the market. At the same time, consumers are shopping for auto insurance more than ever before, in large part because carriers have made it easy for them to do so," the survey introduction states. "The end result? In an insurance marketplace plagued with retention woes, it is tough for carriers to attract and retain the best customers. The leading question is: how can you step ahead of the competition in this tight and challenging market?"

And with that the analysis starts with some insights and it states that the shopping habits for auto insurance is driven by demographics and behavior as well.

- Consumers consider themselves to be loyal but that doesn't necessarily apply when it comes to choosing an insurance carrier
- Price is the top reason that consumers shop
- Life events also drive shopping behavior
- Addressing incremental touchpoints can result in satisfied customers and improved retention rates
- Addressing incremental touchpoints also helps with cross selling and up-selling opportunities

The NexisLexis Risk Solutions analysts suggest taking a “proactive, data-driven approach to monitoring and anticipating key events in the lives of insureds” and say doing so can give a company an advantage and can help grow revenue.

They also point out that the retention levels for all carriers for auto insurance is just over 82% and it's been just above that mark for the last couple of years. However, while it seems like good news the management of LexisNexis Risk Solutions wanted to know what created the insurance shopping frenzy of those switching and they wanted to know why.

This is what they learned from the over 2,000 people quizzed.

- 62% of auto policies are shopped off cycle and not within the traditional renewal window
- 40% of all auto policies were shopped in the last year
- 78% of policyholders have shopped their auto insurance in the last five years
- 16% of auto policies are shopped in the 30-days immediately after a renewal

To learn more about auto insurance shopping, LexisNexis divided people into two groups: shoppers and non-shoppers. Surprisingly — especially so in the case of the non-shoppers — it appears that shopping is a common occurrence that happens equally in the two groups.

Or put a different way, while even non-shoppers shop, just one in five in both groups combined actually switch carriers.

While both appear to look around, they have much different ways of exploring. Shoppers tend to shop around online. They are also more likely to go directly to an insurers website and are more likely to use a rating tool than non-shoppers.

The difference is 42% to 26%.

Another commonality. Whether a consumer is a shopper or a non-shopper they tend to like personal help with their purchase. They want someone on the phone who works directly with the carrier or they want an independent insurance agent.

In the case of the agent members of the PIA, we think contact with an independent agent is best.

- Shoppers want the personal touch 68% of the time
- Non-shoppers want it 83% of the time

When it comes to the actual shopping, non-shoppers who've shopped recently are more likely to:

- Research auto insurance in person
- Purchase through an agent
- Renew a policy immediately upon receiving notice or automatically renew



- Pay just some attention to coverage and price at the time of renewal

Shoppers are more likely to:

- Research auto insurance online
- Contact insurance companies or independent agents while doing research
- Purchase auto insurance online directly through the insurance company
- Renew the auto policy within 30-days of receiving notice of renewal
- Very closely review both coverages and price at renewal time

Another surprising conclusion of the survey is how informed people are about their policies. Most are up to speed on them and what they contain, and do their research on them before the shopping experience begins.

And 72% are very aware that they can switch carriers at any given time.

Non-shoppers are believed to be more loyal than shoppers but the survey also found that price — these days — is more important than loyalty. In fact, price is the main reason people change.

Ironically, it is also the number one reason people decide to stay with their current carrier. Of concern to carriers are the people that want to change and that are unhappy but don't change because of price.

It is something that needs to be considered when marketing to individuals.

Even when Non-shoppers who've shopped recently research their insurance options, they typically do so because of price. However,

for this group, other drivers that send them shopping include:

- The desire to stay informed about different prices and offerings
- Their policy is up for renewal
- Their premium is increasing

Again, what is clear from the LexisNexis survey is that people mainly leave one carrier for another because of price. This isn't just the case for those with lower incomes. The surveyors found those making between \$100,000 and \$150,000 a year will switch carriers for savings of as little as \$100.

Sometimes even less.

When it comes to price half of those identified as shoppers say they shop at every renewal or if they think their premium is too high. That leads us to renewals.

Non-shoppers first:

- Non-shoppers are more likely to renew than shoppers
- 38% of them renew with their existing carrier immediately upon receiving a renewal notice
- 27% of non-shoppers renew with little or no review of the policy

Shoppers:

- They are more likely to renew within 30-days of receiving a renewal notice
- 70% review both price and coverage before renewing

This is a huge hint for insurers. Shoppers — says the survey — are “a highly engaged segment.” It is something LexisNexis says

insurers should pay attention to and exploit in their outreach strategy.

Next up in the survey is information on whether insurers ought to appeal to loyalty. Here's why that's a good question:

- 50% of shoppers expect to shop again in the next year
- One in five — shoppers and non-shoppers — will switch carriers when they shop
- That said, non-shoppers are less likely to shop around
- Less likely, yes, but recent non-shoppers think an event will happen in the future that will cause them to shop
- When non-shoppers end up shopping 10% of them will change carriers

As for insurer satisfaction, both shoppers and non-shoppers seem to be pretty satisfied with their carriers.

- 80% of non-shoppers are satisfied
- 72% of shoppers are satisfied

After exploring price, LexisNexis Risk Solutions analysts looked into other things that could get consumers to change carriers. These are a few of the items:

- Adding or removing a driver
- Buying or leasing a new vehicle
- A drop in household income
- Purchase of a new house
- Getting married or divorced
- Moving or relocating

There's more:

- 60% of the respondents said they'd

experience a life event in the last year

- That event caused them to shop their auto insurance
- 65% expect a life event to occur in the next year or two
- In that group 60% think it will influence their decision to shop their insurance again
- 40% of non-shoppers think an upcoming life event will cause them to shop

The conclusion of the survey is this — insurance purchasing is very fluid. The more agents and carriers understand what's happening these days, the easier it will be to retain customers.

"The U.S. auto insurance marketplace is highly competitive, with steady annual revenue growth each year from new consumers entering the market," the report noted in its conclusion and with that it went on to ask a question.

"It can be very challenging for carriers to stay abreast of consumer shopping behavior and retain their best policyholders. With price serving as a primary insurance purchasing factor, life events presenting a potential shopping trigger and loyalty being a nebulous attribute, what is the competitive opportunity for carriers?"

That opportunity — it appears — is offering personal and "perfectly timed" outreach to meet the needs of the insured.

"Those carriers that have insights into changes within their policyholders' lives or who know when consumers are shopping their insurance will have a leg up on the competition," the LexisNexis analysts concluded.

**Source: LexisNexis Risk Solutions. Photo by Averie Woodard on Unsplash**



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# MULTITASKING



## ***Tough on Everyone but Millennials***

Doncha just hate multitasking? So many things to do at one time and so little time in which to do them. There's your schedule to follow but as soon as you start working on something up pop a dozen emails that need handled immediately. So you start answering them and the phone rings.

Then more emails come up.

After that the boss pops in and wants to chat about your schedule for the day and has a dozen things for you to do that aren't on your schedule. And what? Is that more emails? Then the texts start coming and on the day goes.

Some of us — experts say — average more than four information technology (IT) switches a minute.

It's too much. Overwhelming. If only we could multitask better. But we can't. In fact, multitasking might as well be a foreign language. We don't speak it and we can't do it.

Millennials — it turns out — can. It's not a legend. New research says they're actually very, very good at multitasking. In fact, millennials will tell you it's really easy. Some will even offer to give you lessons. Not that those lessons will do you any good.

Insert laugh there. A rueful one at that. But that's true. It won't likely do you much good at all.

As a joke a lot of people are now calling millennials the "net generation." They can use a bunch of technologies (IT) all at once and can do so quite easily. Or so says the researchers at Florida Atlantic University's Charles E. Schmidt College of Science.

These researchers became the first to actually study the phenomenon. They took 177 mostly college aged subjects and divided them into three groups:

- One group received IT interruptions
- One group did not
- One group was a control group

The three groups were compared for accuracy, the ability to complete tasks and their anxiety level. The results were then published in ***Applied Neuropsychology***. Researchers found that those switching between technologies did not have a diminished performance when compared to those that weren't interrupted and those in the control group.

What did puzzle lead researcher Monica Rosselli, Ph.D. is a diminished performance from some subjects in the group that didn't receive any IT interruptions.

"We were really surprised to find impaired performance in the group that did not receive any information technology interruptions. It appears that the Net Generation thrives on switching their attention and they can do it more efficiently because information technology is woven throughout their daily lives," she said. "Because younger generations are so accustomed to using instant messaging, pop-ups like the ones we used for our study, may

blend into the background and may not appear surprising or unplanned, and therefore may not produce anxiety."

Also of note, all three groups reported very little anxiety. Researchers didn't find any stress or anxiety either.

Research done with the general population found that it takes 25 minutes to return to the original task after an IT interruption. Worse, 41% of those interruptions will result in the task not being done at all.

They also found that emails alone cause workers 96 interruptions a day and add an additional one and a half hours of recovery time a day. So what this says is that younger generations are just better at handling technology than the rest of us.

"How we adapt to technology and leverage it to our advantage by deciding what information we attend to at any given moment has substantial implications on our ability to remain valuable and productive in our respective work and education domains," study co-author Deven Christopher said. "Results from our study may provide a basis for further research, especially because younger generations are developing in a more connected world than preceding generations."

For now, the conclusion is, since these people grew up with technology and have used a lot of technology practically since they were babies, it's a no brainer. They have "greater digital literacy" than any of the generations before them.

Or to put it a different way, they can switch attention more efficiently than other generations.

**Source: Insurance Journal**



A couple of years ago MetLife made a marketing decision. For three decades the company used Charles Shultz's beloved character Snoopy and the rest of the Peanuts gang as a marketing tool and as the company's face.

The ads are still considered to be iconic.

The relationship between MetLife and the company now managing Shultz's properties cost MetLife \$12 million a year. MetLife's global chief marketing officer Esther Lee said the company has chosen to go another marketing direction.

"Snoopy helped drive our business and served an important role at the time," she said.

Maybe the decision was a bit premature. Not lost on MetLife is the potential profitability of pet insurance. Snoopy could have been valuable to help promote MetLife's new acquisition, PetFirst Healthcare. No terms have been announced and the deal is expected to close in the first quarter of 2020.

Growth in pet insurance acquisition has risen by 20% each year since 2014. The North American Pet Health Insurance

Association (NAPHIA) said the premium volume hit \$1.42 million by the end of 2018 and is growing.

PetFirst covers over 40,000 pets and is sold through animal welfare societies. MetLife's U.S. business president Ramy Tadros said the company plans to begin offering the insurance through its group benefits distribution channel.

It currently reaches 41 million employees and their dependents.

"Pet insurance has become an increasingly important voluntary benefit, and this transaction allows us to capitalize on this rapidly growing market opportunity," Tadros said. "Today's employees have an increasing expectation of their employer to support their lives holistically, and offering pet insurance provides our customers' employees additional support against unexpected out-of-pocket pet health expenses."

MetLife — like many other insurers — are starting to see the value of that line of insurance. Estimates are that 85 million families in the U.S. have pets. Of that number just 2% have pet insurance.

**Sources: Forbes, Insurance Journal. Photo by Lydia Torrey**





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# HOSPITAL SPENDING IN THE U.S. LOOK AT \$1 TRILLION

The Centers for Medicare and Medicaid Services (CMS) released statistics last week that said healthcare spending in 2018 totaled \$3.6 trillion. That's a phenomenal amount of money. Of that \$3.6 trillion, a third — or 33% — was spent in hospitals. That figure totals \$1.2 trillion.

As you know Congress, the Trump administration and the presidential candidates are all throwing out information and plans to control and contain healthcare costs in the future. They are also all talking about high drug costs and what to do with them.

What no one pays much attention to these days is exactly how much we're spending in — and on — hospitals.

It turns out — as this report notes — that hospitals are getting a higher share of the nation's healthcare dollars than pharmaceuticals. In fact, the report says prices for prescription drugs fell for the first time in 40 years. However, while prices seemed to have dropped, spending on drugs rose 2.5% to \$335 billion. That's 9% of total healthcare spending.

Back to hospital spending, CMS Administrator Seema Verma said the \$1.2 trillion is why the Trump administration wants to force hospitals to be more transparent with their costs. The increased transparency — she contends — will boost competition and cause costs to drop.

Hospitals don't agree, they don't like the Trump plan and have filed suit to have it stopped.

That led Verma to point out that the administration's plan on transparency is not only needed, but that it will work. "With hospital prices increasing 2.4% in 2018 — and with price increases driving the growth we're seeing in hospital spending — why wouldn't we want to make hospital prices transparent?" she said.

The \$3.6 trillion spent on healthcare in 2018 is an increase of 4.6% over 2017 and accounts for 18% of the U.S. economy. When the math is finished, it amounts to \$11,172 per person in the U.S.

**Source: The Hill. Photo by Daan Stevens**



# DONE DEALS

## 3RD QUARTER MERGERS & ACQUISITIONS

Mergers and acquisitions topped \$4.17 billion in the third quarter of 2019. The report from data and analytics firm GlobalData said that's a rise of 51.2% over the activity of the second quarter and a 34.2% jump over the four-quarter average of \$3.11 billion.

Most of the activity is in the U.S. It has a 33.8% share of the deal value for the year. The total is \$12.35 billion so far. During the third quarter the U.S. had 121 deals. That's up 12.04% over the second quarter and a 4.3% hike over the last four-quarter average.

### Top-5 insurance industry deals accounted for 100% of the overall value of the third-quarter deals:

- Prudential financial spent \$3.5 billion to acquire Assurance IQ
- Jade Mountain Partners bought White Eagle Asset Portfolio for \$384.25 million
- Markel picked up The Hagarty Group for \$212.5 million
- Aspidia financial spent \$75 million for Pavonia
- Old Republic National Title Insurance bought Surety Title Agency but no dollar figure has been announced





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# BENEFITS

MARRIED? SINGLE? THERE'S A DIFFERENCE



**It's benefit season.** We're all trying to figure out — employers and employees — what benefits we'll need and have in 2020.

It turns out that when it comes to benefits being married is much better than being single. Or so says a new report from Thomsons Online

## Benefits...

The firm's vice president of client solutions is Matthew Jackson. He said married employees get more paid time off and receive more employer-contributions to their healthcare and their pension plans than those that are single.



This is true of 90% of the companies in the U.S.

"I don't think companies are deliberately penalizing single employees, [but] the changing nature of the family structure and what happens outside of work has to be reflected inside of work," Jackson said.

As proof Jackson took a look at the language that has been used in benefit policies and they tend to be aimed at the traditional family unit.

"The legal definition of partner in a policy, for example, refers to spouse," Jackson pointed out. "It's about bringing this world more up to date and in line with what society is like today. If companies follow these policies to the letter, it's not inclusive or acknowledges how the workforce is changing."

Jackson and Thomsons Online Benefits report points to a Census Bureau calculation that says 110.6 million of us — over age 18 — are single. And single women make up a larger part of the workforce than ever.

## Benefits...

Jackson points out — have not kept up.

- Married employees get an average of 3.6 more days of personal time off
- They get more time for bereavement than single employees
- 70% of employers offer family paid leave only to those with children
- This in spite of 39.8 million Americans caring for sick and disabled family or loved ones

"Workplaces need to broaden the definition of things like bereavement leave and partner coverage and broaden the definition of dependent," Jackson said. "This is where the

argument for personalized benefits comes in — you do you, within the boundaries of the law."

He says healthcare is a good place to start. The Thomsons study found:

- The average monthly married employee health care plan contribution is \$462
- The single employee gets an average \$344
- In a decade the married employee gets an extra \$14,160 in healthcare benefits

"If you're single, you're missing out on benefit value. [Employees] can get that back in some sort of health allowance that's more suited to [their] lifestyle," Jackson added.

- 83% of employers agree that benefits should be offered to all employees equally
- Yet just 59% of companies actually do

Jackson says supporting all workers equally is becoming more and more necessary to keep top employees or to recruit top talent. And offering some people better packages than others can also lead to conflict.

Younger companies — Jackson points out — have figured this out. "The newer companies on the block that aren't burdened with legacy are more likely to be pioneers in this space," Jackson said and added that older companies are getting the message and making changes.

"It's more impressive when companies are reinventing themselves and transforming the way they do things. They have to undo a lot of norms that have been done for decades," Jackson concluded. "There's a lot of room and opportunity for change, and it's all certainly moving in the right direction. It's happening right now."

**Source: Employee Benefit News. Photo by Ivan Cabañas on Unsplash**



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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.



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Grinnell, IA

**Ms. Madison Worzalla, CIC**  
Cottingham & Butler  
Dubuque, IA

## *CISR Designation*

**Ms. Cara Renee Hellman, CISR**  
Holmes Murphy & Associates  
Waukee, IA

**Ms. Jennifer Simoens, CISR**  
TrueNorth Companies  
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Cottingham & Butler  
Dubuque, IA

**Mr. Jeff Swim,**  
**CRM, CPCU, ARM, AAI, AU, AINS, AIS**  
Holmes Murphy and Associates  
West Des Moines, IA

## Events Calendar 2020

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

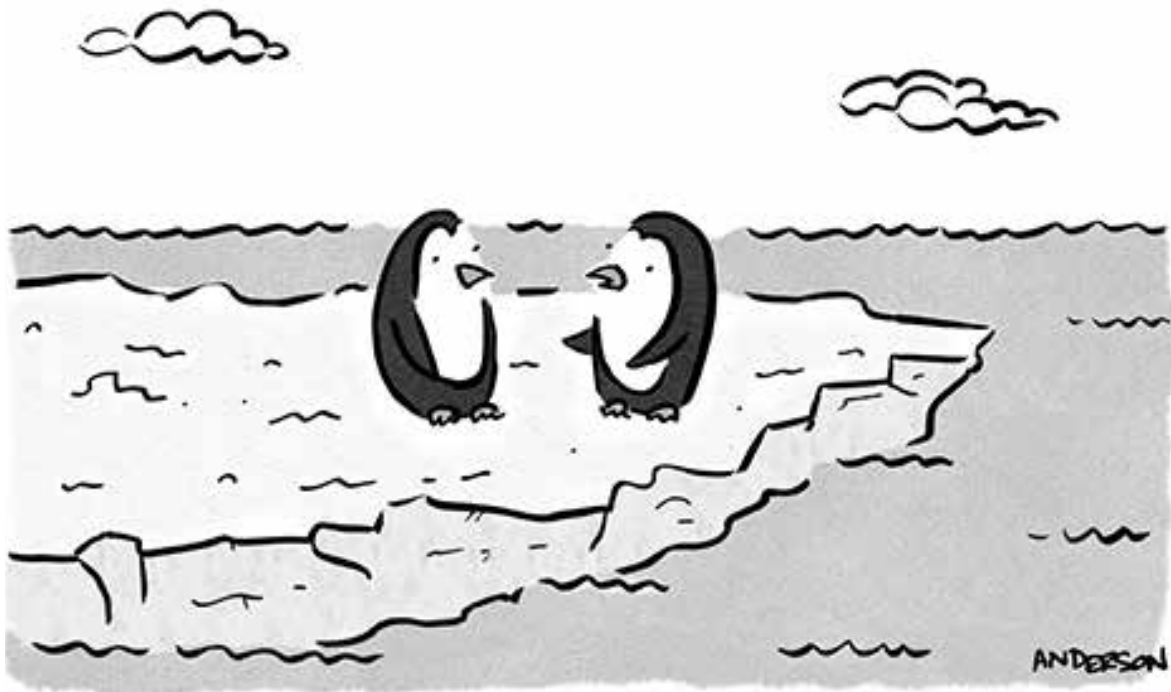
Date	Class/Webinar	Where	When
January 14, 2020	Dead or Alive: The Many Functions of Life Insurance	NE/IA	Webinar: 8:00AM - 11:00AM
January 14, 2020	Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	NE/IA	Webinar: 12:00PM - 3:00PM
January 15, 2020	Insurance Issues for Today's World	NE/IA	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 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

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"Yeah, but it's a wet cold."



## 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](http://PIAAdvocacyDay.com) for more information.





# 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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