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Vice President of Agencies
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Did you know that PIA has created a series of healthcare ads that PIA members can run in their local newspapers and on local radio stations?

PIA's new ads ask the simple question, “Do you need help with health insurance?” The ads acknowledge that many Americans need assistance purchasing health insurance and suggest that consumers consult their local Professional Insurance Agent.

These ads are made available to PIA members through the PIA Branding Program. PIA members can preview the ads and download the ad files at www.piabrandingprogram.com.

As with previous ads made available through the PIA Branding Program, the new ads contain space for PIA members to add their agency contact information.

In addition to PIA’s healthcare ads, PIA members can download an extensive series of print and radio ads through the PIA Branding Program. Many of the ads are available in both English and Spanish.

If you are not yet a PIA member, please consider joining the association that arms agents with the tools they need to succeed. Contact us for a membership application or visit us online at www.pianet.com/joinpia.
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Katie Illie, Omaha Branch Commercial Underwriter

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ADVERTISING QUESTIONS

Cathy Klasi, Executive Director
(402) 392-1611

This publication is designed by Strubel Studios.
The 103rd Legislature adjourned Thursday, April 17, 2014. All bills introduced during the 2013 and 2014 sessions that did not pass died at the end of the session. Bills passed this year become effective July 18 unless the bill contains a specific effective date. Insurance bills of interest to PIA members that passed this session are listed below.

**LB 816.** Allows for evidence of insurance to be displayed as an electronic image on an electronic device. Presenting this information to law enforcement does not constitute consent for the officer to search other data in the electronic device. By using this method of proving insurance, the owner of the device assumes any risk of damage to the device when given to law enforcement.

**LB 876.** Provides that the pollution exclusion in a homeowners policy or an OLT policy contain an exception to the exclusion for bodily injury sustained within a building and caused by smoke, fumes, vapor or soot produced or originating from a heating or ventilation system. The PIA testified in support of this bill. This bill applies to policies issued or delivered after January 1, 2015.

**LB 700.** Adopts the Own Risk and Solvency Assessment Act. This is a Department bill that requires insurers to prepare a corporate risk assessment document that is filed with the Annual Statement. This document is confidential. It is an NAIC model act. The following bills were amended into LB 700.

- **LB 688** provides for cease and desist orders applicable to automobile service contracts.
- **LB 715** relates to risk retention groups.
- **LB 926** changes the Director’s authority for certain actions from mandatory to discretionary.
- **LB 993** provides that health ministries are not insurance. A health ministry is a concept in which members of a religious congregation voluntarily agree to send money to a member of the congregation that has incurred health care expenses.
LB 735. In the event of the death of the insured in an individual accident and sickness policy or Medicare supplement policy, the insurer shall refund the unearned premium prorated to the month of death.

LB 254. Three bills were amended into this bill during the last days of the session. It requires that health insurance plans provide coverage for applied behavior analysis and other autism spectrum disorder treatments. It also requires coverage for orally administered anticancer medication on a basis no less favorable than intravenously administered or injected anticancer medications. Finally, the bill provides for a pilot program that would require HHS to provide amino-acid based elemental formulas for the diagnosis and treatment of food allergies, and certain bowel syndrome disorders.

A proposal to allow insurers to send insurance policy information electronically failed to pass. Proposals to increase the minimum wage did not pass.

Beginning in August, legislative committees will hold hearings on various issues that Senators would like to study during the interim before the 2015 session. Senator Gloor submitted LR 497 which recommends a study of the electronic posting of insurance information. The PIA will monitor this resolution. Even though a resolution to study this topic was introduced, the Banking, Commerce and Insurance Committee will not set a hearing for this topic unless Senator Gloor asks for a hearing date. He may or may not do this. We will check with the committee counsel this summer.

LR 543 proposes a study of matters germane to the Judiciary Committee.

LR 571 examines the individual and corporate income tax.

LR 584 provides for the study of the Recreational Liability Act.

We will monitor all three of these interim studies.

Jim Dobler, CPCU
PIA Legislative Coordinator

Questions or Comments? Please email jbdobler@outlook.com
Most of us know that 2013 was a pretty good insurance year. How good is the subject of the 2013 insurance wrap-up by the Property Casualty Insurers Association of America (PCI) and the ISO.

The annual summary from the two groups said net income after taxes rose to a whopping $63.8 billion in 2013. The 2012 figure was $35.1 billion. Name the business and the increase — at $28.7 billion — is staggering. Just as good is the net rate of return on average policyholders’ surplus. It was 10.3%. That’s up from 6.1% in 2012.

Even more significant and — ultimately — important is the 10.3% being the highest rate of return for insurers since the 2007 figure of 12.4%.

Pretax income — the sum of net gains or losses on underwriting combined with net investment and miscellaneous other income — jumped to $64.3 billion from $35 billion and change in 2012.

Also showing incredible improvement is the insurers’ pretax operating income, net income after taxes and the overall rate of return (LLAE). Significant improvements in underwriting fueled the LLAE. The net gain on underwriting in 2013 hit $15.5 billion. In 2012 the losses were $15.4 billion.

So the swing is a stunning $30.9 billion.

Premium growth, falling net losses and loss adjustment expenses spurred the net gains on underwriting. Net written premiums jumped 4.6% to $477.7 billion. Net earned premiums rose 4.2% to $467.9 billion. The net LLAE dropped to $315 billion in 2013. Increases in underwriting expenses and policyholder dividends are the cause.

The combined ratio for 2013 fell to a positive 96.1 from 102.9 in 2012.

The overall results also benefitted from $4.6 billion increases in net investment gains. That’s the total of net investment income and realized capital gains — or losses — on investments. They are up to $58.8 billion in 2013 from $54.2 billion in 2012.

PCI Senior Vice President Robert Gordon said, “The $66.3 billion increase in policyholders’ surplus to a record-high $653.3 billion at year-end 2013 is a testament to the strength and safety of insurers’ commitment to policyholders. Insurers are strong, well capitalized, and well prepared to pay future claims.”

Gordon also noted a big part of the improved picture is driven by an easy hurricane season in 2013. That — he said — may not continue. “But advanced risk models show that losses from catastrophic events will continue to increase, and insurers will need to keep on building their financial resources to protect policyholders and bolster economic resiliency before the next major event like Hurricane Katrina or the September 11 terrorist attack occurs. Insurers are taking the steps necessary to secure their financial commitments to consumers. We are also working with homeowners, businesses, and federal, state, and local officials to improve disaster readiness and mitigation to minimize
future human tragedy and economic losses. Catastrophe planning and preparation continue to be critical watchwords for 2014.”

The ISO’s Michael Murray liked the net gain on underwriting news. “The swing to net gains on underwriting in 2013 is certainly welcome news for insurers, whose net investment income — primarily interest on bonds and dividends from stocks — peaked at $55.1 billion in 2007 but totaled just $47.4 billion last year as a consequence of the historically low investment yields brought about by the financial crisis, the Great Recession, and the economy’s slow recovery from those events.”

This — Murray said — is significant. “Insurers earned net gains on underwriting in just 12 of the 55 years from the start of ISO’s data in 1959 to 2013, with insurers posting cumulative net losses on underwriting amounting to $485.9 billion during that period. But with much of the improvement in underwriting results last year attributable to special developments including relatively benign weather, a sharp drop in catastrophe losses, and increases in reserve releases, one has to wonder just how sustainable the net gains on underwriting will prove to be. Other items clouding the outlook for underwriting results include insurers’ record-high policyholders’ surplus to the extent that it sheds light on insurers’ capacity to bear risk and the potential supply of insurance in competitive markets governed by the law of supply and demand.”

Dr. Robert Hartwig — the president of the Insurance Information Institute (I.I.I.) — analyzed the report and said his big concern is the persistent low interest rates. That said, he was still very pleased.

“Profitability surged amid lower catastrophe losses and strong prior-year reserve releases — even investment gains were up as strength in realized capital gains overcame weakness in investment income, in large part due to historically low yields on fixed income securities through much of the year. Premium growth, while still modest, is now experiencing its longest sustained period of gains in a decade,” Hartwig said.

PIA National Alert
Windows XP Support Ends

By now no doubt you’ve heard that Microsoft has ended support for the very popular XP operating system. It may be tempting to continue using XP but that really is not an option. You need to update it. The Department of Homeland Security says there could be a security problem.

CLICK HERE for Homeland Security’s bulletin.

PIA National advises this bears repeating and it bears sharing with your commercial customers. Under many frameworks of law, regulations, rules and contracted obligations, it may be assumed that all businesses — applicable as well to insurance agencies, with the addition of insurance legal obligations — regularly take corrective actions and integrate solutions on a timely basis that keep their practices and operations compliant to the current standards.

To help you drive this point home with your customers, please see this quick article on the BASIC Three Areas from which most cyber errors arise:

READ HERE

If you have questions, please contact staff PIA National’s Pat Borowski at patbo@pianet.org.
Insurance & The Internet of Things

It's called the Internet of Things. The Internet of Things has the potential to totally transform a data center. Celent did a study on the impact of the Internet of Things on insurance. It's fascinating.

First a definition. By 2020 there will be 26 billion internet-connected devices. Products and services generated from the Internet of Things will generate upward of $300 billion. That's not all. Machine to machine marketing from the growing number of connections will be huge. It will hit $128.7 billion this year alone. By 2019 the figure will be $498.92 billion.

It's life transforming and life changing. Celent agrees and says it is also — for sure — insurance changing. The report is *The Internet of Things and the Insurance Value Chain* and its conclusion is that those adapting to it early will see lots of new business.

Late comers will not.

Donald Light heads Celent's Americas P&C department. He defines The Internet of Things and says it has three components:

1. Network sensors like those in automobiles, machines, buildings — and even people.
2. Data stores local or in the cloud.
3. Analytic engines.
Large and small retail businesses are more worried about cyber security than other businesses. In the Fortune 1000 circles that exposure risk is at a higher level by retailers than the non-retailers.

Or so says Willis Group Holdings in a report called *Willis Special Report: 10K Disclosures — How Retail Companies Describe Their Cyber Liability Exposures.*

Here’s a summary:

- 57% of Fortune 1000 retailers say their exposure is significant, serious, material or critical.
- Just 43% of non-retailers in the Fortune 1000 feel they are exposed in that way.
- 6% of the retail firms in the Fortune 500 did not say one way or the other.
- 11% of those in the 51 to 1000 segment did not say.
In the report Willis said: “We were surprised, given the history of the segment for being the target of breaches, that any companies were silent on this issue.”

The report also lists what the retailers fear:

- 74% worry about privacy and the loss of confidential data.
- 66% fear risk to reputation.
- 61% are concerned about cyber liability.

Some — 17% — say they have inadequate resources to limit cyber losses. In other words, they may not be able to contain the effects of a cyber attack.

Willis spokeswoman Ann Longmore said 9% say they have insurance for cyber exposures. “The results underscore a potential shortfall by some firms in the retail sector in assessing cyber threats.”

That type of insurance — she says — is critical. “In addition to the potential impact a cyber-event could have on their operations, firms that fail to disclose known cyber risks in their public disclosures could face additional exposures in the form of directors and officers liability suits, should a loss occur.”

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Insurance Program Administered by Lockton Risk Services
FIO to Study
Auto Insurance Affordability

The Federal Insurance Office (FIO) is going to look at whether auto insurance is affordable and available to the poor and minorities in underserved communities. Right now it is taking comments on how a study on that insurance should be defined.

While the FIO has no jurisdiction over insurance, the Dodd-Frank Act does give it the authority to check into insurance matters for the federal government. Many — like the PIA — worry that the FIO is wanting to expand federal authority over insurance.

That authority is granted exclusively to states by McCarren-Ferguson.

The FIO head Michael McRaith is a former insurance commissioner from Illinois. McRaith angered many insurance groups a few months ago when he stated the debate over federal versus state regulation of insurance is a “relic.”

With this study, McRaith wants to make more auto products available to the poor. Here’s what the introduction to the study says:

The Dodd-Frank Wall Street Reform and Consumer Protection Act provides the Federal Insurance Office with a number of authorities including monitoring the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable insurance products regarding all lines of insurance, except health insurance.

Treasury issues this notice to elicit comment from state insurance regulators, consumer organizations, representatives of the insurance industry, policyholders, academia, and others as appropriate regarding: (1) A reasonable and meaningful definition of affordability; and (2) the metrics and data FIO should use to monitor the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable auto insurance.

Insurers say auto insurance has become more affordable in the last few years. Consumer groups disagree. One group is the Insurance Research Council (IRC) and in 2013 it did a study titled Auto Insurance Insurance Affordability.

In part it agreed with insurance groups that say insurance is more affordable now than it has been in the past. Here are some of the conclusions:

- From the 1990s to the 2000s, the ratio of average auto insurance expenditure to median income fell by more than 9% nationally.
- The report concludes this is due to improved affordability.
- Expenses to the poor for auto insurance also fell 9%.
- All but six states — Alaska, Florida, Louisiana, Michigan, Montana, and Wyoming — saw improvement.

The National Association of Insurance Commissioners issued information saying in 2010 the average auto insurance premium nationwide dropped to $791.22 per year. That’s 3% less than the $817.99 in 2006.
A study called RateWatch by Perr&Knight has a different point of view. It says insurance companies raised rates 2.5% in 2013. The Consumer Federation of America (CFA) said low income and moderate income families are treated differently than those of more means. The auto marketplace “denies important economic opportunities, especially those related to employment, to low- and moderate-income households.”

Other consumer groups have the same opinion.

The FIO says it’s going to be difficult to come up with a way to measure thus the need for input into the study.

Some in the industry are viewing the push by the FIO with some trepidation. The National Association of Mutual Insurance Companies is one. Spokesman Jimi Grande said, “We can appreciate that the FIO is seeking input to help establish a metric for determining availability and affordability of insurance, which went undefined in the Dodd-Frank Act. Unfortunately, this is an exercise in defining the highly subjective — there are no authoritative standards that determine what constitutes a properly available or affordable insurance product. Whenever anyone has tried to force a definition, by necessity it has resulted in extremely vague criteria, which are open to wide regulatory and judicial interpretation, and which have been used to subject the industry to arbitrary rules.”

Grande said NAMIC will work with the FIO.

Dave Snyder of the Property Casualty Insurers Association of America (PCI) says his group is worried about FIO overreach. At issue — he said — is risk-based pricing. “We would strongly oppose any movement away from pricing according to risk, as it is subject to regulation by the states. Right now there is significant innovation in how the prices are determined. PCI hopes that this report does not slow down the innovation and hinder competitiveness in the market.”

At press time PIA National had not made a stand on the study and has not indicated that it will — one way or the other.

No comments have been submitted yet but the comment period goes until June 9.

The Worst States for an Auto Claim

Quadrant did a study of insurance rate increases as the result of filing an auto insurance claim. Taking data from the National Association of Insurance Commissioners (NAIC), Quadrant found in some states just filing a claim for $2,000 can generate a 40% hike in rates at renewal.

In other states it can create hikes of up to 70%.

Those are cases that make it really difficult for a producer when it comes to advising their customers on what to do. The worst state for that kind of — for lack of a better word — punishment is Massachusetts. The average rate hike for a claim of $2,000 is 67%. California is second at a 62% average. New Jersey is third at 59%. North Carolina is fourth with 47% and Minnesota fifth at 45%.
Marsh released its annual *Terrorism Risk Insurance Report*. The release coincided with a roundtable discussion held at the Visitor’s Center at the U.S. Capitol. Industry experts, policy makers and others attended.

The topic is TRIA — the Terrorism Risk Insurance Act. It’s now known as the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA).

Uncertainty seems to be the order of the day. Marsh’s report said Congress definitely needs to renew TRIA or TRIPRA as it is now called. Dan Glaser — the president and CEO of Marsh & McLennan Companies — led the discussion and said, “We believe TRIA is a model public-private partnership. Marsh’s new report confirms there is strong, long-term demand for the insurance it backstops with more than 6 out of 10 companies in the survey purchasing coverage. The existence of the federal program plays a major part in the availability and affordability of the coverage.”

There is also a push by Marsh and others to get the Obama administration to better define a terrorist act. Philip Edmundson of William Gallagher Associates — a brokerage firm in Boston — pointed to the Boston terrorist attack. “It has been a year since the event, and yet the administration has not clarified whether the Boston bombing was a certifiable event,” he said.

Since the Boston event, Edmundson said that 80% of its 5,000 small and mid-size businesses now have terrorism coverage. Before the event the figure was 50%.

The Marsh report said, “This highlights the need for a reauthorization bill to include a streamlined TRIPRA certification process that can clarify what type of event may or may not be certified and the timeframe for certification after an event occurs. As TRIPRA covers certified acts of terrorism, this event highlights the potential importance of including noncertified acts of terrorism on coverage forms.”

The bottom-line Marsh said failure to renew by Congress will disrupt the market. It will most likely cause increasing terrorism insurance prices and limit capacity. The impact will be huge for business districts in the nation’s major cities. “Commercial-property lines are especially sensitive. The private-insurance market is unlikely to be an adequate substitute to TRIPRA; what limited coverage is available will be met with increased pricing,” the report emphasized.

A bipartisan bill — S. 2244 — to reauthorize and extend the Terrorism Risk Insurance Act (TRIA) has been introduced in the Senate. It is sponsored by Sens. Charles Schumer (D-N.Y.) and Christopher Murphy (D-Conn.).

PIA supports the bill. Jon Gentile — PIA National Director of Federal Affairs — said the association urges Congress to renew. “PIA strongly supports the reauthorization of TRIA, in a manner in which all companies, small and large, have an opportunity to participate. Failure to re-authorize TRIA in a timely fashion could have dire consequences on the nation’s economy and ability to rebound from a terrorist attack.”
OBAMACARE

OBAMACARE and Health Insurer Database Security

Those with accounts on President Barack Obama’s health insurance enrollment website — HealthCare.gov — have been advised that their passwords had been reset to guard against the “Heartbleed” bug.

The warning marks the latest fallout from the widespread security bug. It surfaced this month and allows hackers to steal data online without a trace. Companies from Amazon to Google have been forced to take steps to protect against Heartbleed.

A message on HealthCare.gov said users who visited the website will need to create a new password to access their accounts.

Security at the government and health insurer databases has the FBI concerned. The FBI has found that the cyber security systems of most are lax at best. That means personal records and health information could be compromised like what just happened to HealthCare.gov.

The FBI says this data is much more valuable to hackers than credit card numbers. Data stored by health insurers and HealthCare.gov include bank info, prescription data and more.

A notice has been sent by the FBI to healthcare and health insurance providers. It said, “The healthcare industry is not as resilient to cyber intrusions compared to the financial and retail sectors, therefore the possibility of increased cyber intrusions is likely.”

The notice did not mention HealthCare.gov — maybe deliberately — but few doubt that the ObamaCare website is secure as noted by the Heartbleed virus invasion.

HEALTHCARE.GOV
Looking for New Contractor


The CMS is getting a jump start on securing services of a new vendor or vendors. That means large businesses and small. The notice says CMS wants applications from companies to develop and maintain, and enhance the federal marketplace. And the emphasis — again — was businesses of all sizes.

Accenture did not express surprise or dismay and said it will continue to work hard for its client.
The morning starts out with …

Golf Outing at ArborLinks Golf Course: www.arborlinks.com

ArborLinks Golf Course
6038 H Road, Nebraska City, NE 68410
(866) 272-7453

ArborLinks is an exclusive private destination golf club featuring an 18-hole championship course designed by Arnold Palmer. Native grasses have been used to define and separate the golf holes, while bunkers and other hazards have been sculpted to create an old world look and feel. Greens and fairways are expansive, providing unequalled challenges and stimulated creative strategy, while remaining simple and natural. Throughout its history, ArborLinks has been hailed as one of the best courses in Nebraska.

Registration begins at 10:00 am
Shot Gun Start: 11:00 am
Lunch/Beverages on your own.

The evening brings …

Trade Fair & Evening Entertainment at Lied Lodge & Conference Center

Lied Lodge & Conference Center – Nebraska City
2700 Sylvan Road, Nebraska City, NE 68410
(402) 873-8733

Trade Fair begins at 5:30 pm
**Golf Prizes will be awarded at 6:00 pm
Representatives of numerous businesses that support our association are eager to visit with you. Refreshments and hors d’oeuvres will be available as you mingle with the crowd and make the rounds of the exhibit booths. Be sure to bring plenty of business cards and make the most of this opportunity to make new contacts and strengthen established relationships.

Evening Entertainment begins at 7:00 pm
Coach Tim Miles, the only active coach who has taken teams to the postseason at the Division I, Division II and NAIA ranks, overachieved with the Huskers in his first season at Nebraska. He took a team that returned one starter and two of its top nine scorers, and improved the Huskers’ win total from 12 to 15 despite facing one of the nation’s toughest schedules, including a school-record 10 ranked teams.

Education Session and Achiever’s Luncheon

Past President’s Breakfast – 7:00am
Everyone is welcome to join us to Honor Past Presidents!

Education Day – Wednesday, June 4th
Registration begins at 8:00 am
** 3 P/C hrs applied for NE & IA

How to Turn Your Technical Knowledge into Dollars! – 8:30 am
Learn valuable tips on creating risk profiles, consumer expectations, account development and retention, and interpersonal communication skills in an interactive and fun atmosphere. Agency sales managers, account managers, producers, internal support staff and company marketing personnel all benefit greatly from this program.

Becky Lathrop, CIC, CPIA – Lake Worth, FL
Becky Lathrop is the Vice President of Optimum Performance Solutions, LLC, a company that provides management consulting on a nationwide basis to insurance agencies and carriers.

Becky helps agencies throughout the United States grow profitably by counseling them in areas such as workflow management, staff stratification/organization and training, sales/marketing business plans, client retention, strategic planning, and producer management and compensation. She has also developed and facilitates many agency and carrier training programs, including Marketing/profitability workshops to help agencies grow, manage their loss ratios, and assist them with capitalizing on contingency bonus opportunities. **Becky was voted the 2012 AIMS Society/CPIA Instructor of the Year!

Achievers Luncheon - 12:15 pm – 1:45 pm
Find out who is “Agent of the Year,” “Marketing Rep of the Year,” and “Company of the Year!”

Meet the winner of the $1000 PIA Scholarship!

Event Attire

Tuesday’s Golf Outing: appropriate golf attire please.
Tuesday Evening & Wednesday: Business Casual

Hotel Information

Lied Lodge & Conference Center, Nebraska City NE
You are responsible for making your own hotel reservation by contacting the Lied Lodge & Conference Center at (402) 873-8733 and requesting the group name “Professional Insurance Agents” for our special rate of $119.00. A block of rooms have been reserved for June 3-4, 2014. The special room rate will be available until May 7th or until the group block is sold-out.

Be sure to get an Arbor Day Tree; Don’t leaf without one!
Convention Hotel Facility (you must register yourself for accommodations)

LIED LODGE & CONFERENCES CENTER
2700 Sylvan Road
Nebraska City
NE 68410
(402) 873-8733

Name: ___________________________  Company Name: ___________________________
Address: ___________________________  City/State/Zip: ___________________________
Phone: ___________________________  E-mail: ___________________________

Golf Outing at ArborLinks:
No. of Players: _____ Name(s) of Players: ______________________________________

Evening with Coach Tim Miles & Trade Fair: $35/Members  $45/Non-Members
Past President’s Breakfast: $15/Members  $25/Non-Members
Morning Seminar: FREE/Members  $35/Non-Members
Achiever’s Luncheon: $25/Members  $25/Non-Members

Total for all Events/Classes you plan to attend: $______________________________

Cancellations received 5-10 calendar days before convention will incur a $25 non-transferable fee. Cancellations received 2-5 calendar days before will incur a $75 non-transferable fee. If you cancel the day before or fail to show up for any events, registration fee is forfeited; No Exceptions.

Payment Information:
Amount Enclosed: $______________________________  I’m Sending a Check: ☐
Credit Card No: ___________________________  Exp. Date: ___________________________
Approval Signature: ___________________________

Return with payment to: PIA NE IA – 920 S 107th Ave., Ste. 305, Omaha, NE 68114 • FAX: (402) 392-2228
Questions? Email Jenn at frontdesk@pianeia.com (REGISTER ONLINE at www.pianeia.com)
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<th>Time</th>
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<td>Changes to the Homeowners Program</td>
<td>Iowa</td>
<td>Webinar: 10:00AM - 12:00PM</td>
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<td>Lincoln</td>
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<td>CYBERTECH: Recognizing and Insuring Electronic Risk</td>
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## PIA NE IA EVENTS

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Your ad will stand out! *Main Street Industry News* is issued electronically to over 8,000 Professional Insurance Agents throughout NE & IA, PIA state and national associations and other organizations that provide products or services to insurance agencies.

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The 1752 Club
12TH ANNUAL GOLF OUTING

Tuesday, June 24th
Yankee Hill Country Club
10:00 am - Shotgun start

$75 PER PLAYER
(Includes green fees, cart, burger lunch, drink ticket,
flag & flight prizes and more.)

We will be playing a Scramble format.
Put together your own foursome or register as a single
and we will arrange the group.

The more the merrier, (agents, clients, company people, etc.)
Field is limited to the first 100 golfers!

Please register the following for the 1752 Club outing on
June 24th at the Yankee Hill Country Club.

Name ___________________________ Email ___________________________
Name ___________________________ Email ___________________________
Name ___________________________ Email ___________________________
Name ___________________________ Email ___________________________

Team Contact Phone No. _____________________________________________

Mail this registration form along with the $75 per person fee to:
Make checks payable to:
1752 Club of Nebraska
Andy Kraus
PO Box 81529
Lincoln, NE 68501

If you have any questions please contact Andy at (402) 437-9263 or akraus@fmne.com
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As a PIA Member* serving Main Street America, you and your employees have access to a variety of high-quality, competitively priced insurance plans.

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Plans available include:

> Basic Term Life**
> Voluntary Term Life
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**Only available if 100% employer paid and if the employer and 100% of the employees enroll. No medical underwriting necessary up to guaranteed issue limits.

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Insurance Program Administered by Lockton Risk Services