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Robert Hartwig is moving on ...
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February 2016 | Published Monthly
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Claims Adjuster II
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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/voiceoftheclcustomer.

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.
MetLife’s SIFI Battle: The Court Case Begins | 16
Last week MetLife’s challenge to the Financial Stability Oversight Council’s (FSOC) designation that it is a systemically important financial institution (SIFI) finally hit a court room.

Insurance Rock Star
Robert Hartwig is moving on ... | 17
Dr. Robert Hartwig — the president of the Insurance Information Institute — is the closest thing insurance has ever had to a rock star.

Private Conversation in Public | 18
When talking business with a client, privacy — at least protocol says — is important. But these days privacy is changing.

The Middle Class, Young Women & Men Living at Home — New Scary Stats | 20
Pew Research did some — what they do best — research on the U.S. middle class. Things are not looking good. Since the 1970s the middle class has been eroding and that erosion increased recently.

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Cathy Klasi, Executive Director
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Cathy Klasi, Executive Director
(402) 392-1611

This publication is designed by Strubel Studios.
PIA National has opposed the Affordable Care Act’s medical loss ratios (MLR) from the outset. The law says insurers must use 80% to 85% of all premiums for the health care of insureds. That left 15% to 20% for administrative costs. The association tried in vain to get the Department of Health and Human Services (HHS) to not include agent compensation in the MLR and to understand how much putting them in the MLR impacts the independent insurance agent’s compensation.

PIA National Executive Vice President & CEO Mike Becker said as a result of the HHS decision, health insurance agent and broker compensation has been slashed. That led to an exodus of qualified, licensed agents and brokers capable of serving people in ACA-backed plans. “The current interpretation of the MLR formula is hurting independent agents and the individuals and small businesses they serve. Congress needs to fix this,” he said.

Thus, the PIA has supported legislation in both the House and Senate that will fix the MLR crisis. And the PIA has lots of support. The latest comes from Guy Furay. He is the president of The Insurance Source and Insure-u.com.

Furay recently wrote an op-ed piece for the online publication Employee Benefit Advisor. He said defended agents and said, “Due to the MLR provision, Aetna, Anthem, Humana, United Healthcare, Healthspan, and BlueCross BlueShield of North Carolina are now paying brokers the sum of $0.00 for our hard work.

Brokers in NC have only 3 carriers to present to individual clients: Aetna, United Healthcare and BlueCross BlueShield of NC. None will now pay brokers a dime for everything that we do.”

Exactly what the PIA has been saying since ObamaCare became law.

Furay continued, “The MLR provision is the very worst part of the ACA, and it places constant pressure on the insurance companies’ bottom lines. The rules of the game are these: You can’t make much money, but you can lose a whole lot if things don’t go your way.”

Like the PIA, Furay supports Senate bill 1661 — The Access to Independent Health Insurance Advisors Act of 2015 — proposed by Delaware Democrat Sen. Chris Coons and Georgia Republican Sen. Johnny Isakson. And like the PIA, Furay suggests agents call, email or write these and their own senators to get this bill passed and the law changed.

“Recognize that these Senators have the power to fix this problem should they choose to do so. Stress the bipartisan nature of the bill, and keep your points to S. 1661 and S. 1661 only, because issues surrounding the ACA are so thoroughly politicized that some will immediately tune you out if you go off on a tangent,” he wrote.

Here’s what Furay says is the bottom-line:

• Without passage of this bill, the role of the broker as we know it will die.
• Many of us could survive by charging consumers directly for our services, but this has a very significant and undeniable “adverse impact” on poor and minority communities.
• The chances of this bill ever making it out of committee without aggressive broker action are very slim.
• There are over 100 bipartisan cosponsors of a companion bill in the House.

Source links: PIA National, Employee Benefit Advisor
AIG
Big Changes in the Works

Last week AIG President and CEO Peter Hancock and the board of directors made some moves. Whether those decisions were because of billionaire investor Carl Icahn’s pressure is speculation. Kind of.

Hancock announced the company is going to sell the AIG Advisor Group and in the same move said they’re spinning off United Guaranty Corp. It’s AIG’s mortgage insurer and 19% of the that firm will be offered to the public.

The plan is for AIG to ultimately get rid of United Guaranty completely.

About AIG Advisor Group sale, Hancock said, “AIG continues to review its business strategy and take actions to become a more efficient, less complex company, able to respond to our clients’ needs with greater agility. We believe advisors, clients, and partners of Advisor Group will benefit from Lightyear’s and PSP Investments’ ownership of the independent business, and we look forward to a continued relationship with Advisor Group as an important distributor of AIG products.”

At the announcement, Hancock said more moves may be in the works but now is not the right time. Two reasons. First, he and the board are waiting to see the full effects of the regulations coming down because of AIG’s systemically important financial institution (SIFI) designation. Second is tax considerations and how the the company performs in the coming year or two. They will precede the spin-off of larger commercial insurance and consumer insurance businesses.

While those considerations are being made, Hancock plans to reorganize. He’s turning the company into nine modules and each will have its own financial metrics. Hancock is also cutting expenses and hopes to save $1.6 billion by moving company operations to lower-cost sites and with more outsourcing.

This is a two-year plan and Hancock said AIG’s focus is to increase the value of stock to shareholders. That plan will return $25 billion to shareholders in the next two-years in addition to the $12 billion they got back in 2015.

As a reminder to those who don’t remember or to those not up to speed on the story, the billionaire owns a huge percentage of the company and wants AIG split into three separate companies:

- Property casualty
- Life
- Mortgage insurance

AIG board chairman Doug Steenland said the board rejects the idea and says a modest divestiture makes more sense at this point. “After careful consideration, AIG believes that a full breakup in the near term would detract from, not enhance, shareholder value. A lack of diversification benefits would reduce capital available for distribution, and there would be a loss of tax benefits. Being a non-bank SIFI is not currently a binding constraint on return of capital,” Steenland said.
No specific response to the plan from Icahn. He did, however, continue criticism of Hancock and said steps like selling smaller assets and minor cost-cutting isn’t going to do the job or ultimately satisfy shareholders.

“If this occurs then the little credibility management now has will be lost. It is my hope that after the events outlined above and in light of management’s poor performance over the last several years, particularly in the Property & Casualty (P&C) segment, the board will take matters into its own hands if management still resists drastic change,” he said.

Reaction from the insurance community was instantaneous. David Havens of Imperial Capital said, “The $25 billion capital return is eye-catching to say the least. They are navigating a middle ground that preserves most of AIG as it is now, but offers the flexibility to spin off or sell units in the future.”

Josh Sterling is an analyst for Sanford C. Bernstein & Co. agrees. He added, “After a decade of trying to fix the firm, given the substantial structural disadvantages unique to AIG, we believe breaking up AIG and selling it off piece by piece to its structurally advantaged peers is simply a more realistic path to creating shareholder value.”

While those comments are positive, some say spinning off United Guaranty is not necessarily a good idea. It gave AIG $464 million in pretax operating income in the first three quarters of 2015. That’s 12% of the firm’s total income from commercial insurance.

Meyer Shields of Keefe, Bruyette & Woods said, “I still don’t see the benefit of spinning part or all of UGC — it’s a profitable business, and the only purpose seems to be to fund the [stock] buyback. In other words, selling good businesses to buy more of the remaining bad businesses.”

Shields said AIG’s real problem is poor profitability, “and absent really fantastic price tags, we really don’t see the point of selling better-performing businesses so it can buy back more shares of the remaining under performing businesses. Mortgage insurer valuations have compressed significantly over the past two years, so the timing of this planned spin-off is also very far from ideal.”

And he pointed out this may not satisfy any SIFI related capital requirements that will be placed on AIG.

Paul Newsome is a managing director at Sandler O’Neill and Partners. He said this isn’t going to placate Icahn or others calling for the breakup of AIG into three separate companies. “I am impressed by the plan. It’s pretty ambitious, a notable effort here to appeal to shareholder interests. They overall did a pretty good job of presenting it. But it’s not perfect, and there will most definitely be some folks among the investment community that won’t be happy, because it does not directly address the desire by some to get rid of the [systemically important financial institution] designation, or split the company into pieces,” he said.

Meanwhile, in reaction Standard & Poors put AIG’s holding company on a credit rating outlook negative.

“The revised outlook reflects the potential for weaker earnings due to the divestiture of UGC, reduced investment income as capital is returned to shareholders, and the lack of improvement in projected interest expense in 2016 and 2017. It is not yet clear to what extent the existing explicit support provided by AIG will be modified or withdrawn, or whether the stand-alone credit characteristics, including capitalization, may change.”

Source links: Insurance Journal two links, link 1 and link 2, Carrier Management two links, link 1 and link 2, Insurance Business America
Insurance Jobs
25% Gone by 2026

McKinsey & Company has produced a new worrisome study. What it calls “Illustration Of Service Oriented Layered Architecture And Global Automation” will eliminate or consolidate 25% of the insurance industry’s full-time positions by 2026.

And with that the company called on insurers to rethink priorities and to rethink those priorities “right now.” They are urged to revamp operations to take care of the digital transformations that are contributing to this trend. That — McKinsey said — “should include retraining and redeploying the talent they currently have, identifying critical new skills to insource, and retuning value propositions in the war for new talent and capabilities. That competition will almost certainly increase as the digital transformation takes hold.”

The study notes most of the change we’ll be seeing in the next decade will take place in operations. Just 33% of the workforce will be in operations at the end of that time period. That’s down from 46% in 2015. Automation is going to leave 10% of the insurance workforce working on administrative reports. In 2015 that figure is 18%.

Huge changes.

Look for smaller changes in product development, sales support and marketing. It’ll drop from 21% in 2015 to 20% in 2026.

Source link: Carrier Management

Gig Jobs
A New Economic Reality

The slang is “gig jobs.” Technically speaking platform jobs is the proper term. It’s a new economic reality, a job market revolution of sorts.

Between 2012 and 2015 some 10.3 million Americans started earning income through web-based platforms like Uber and Airbnb.

The 10.3 million is more people than live in the entire state of Georgia. Even more staggering is that it now equals 6.5% of the total U.S. workforce. There are insurance possibilities for insurers and for independent insurance agents.

Gig jobs — says a study by JPMorgan Chase Institute — are easier to land. That’s why they’re so popular.

• They are mostly used to supplement income.
• Most gig jobbers are younger and in the 25 to 34 age group.
• The average monthly income from a gig job is $2,800.

JPMorgan’s study also says the increase in the last three-years for these gig jobs is 47%. That is driving the number of gig job providers like Uber and Airbnb.

Another factor. Gig jobs are growing but people don’t seem to be quitting their — dare we say — day jobs to do these jobs.

Source link: PropertyCasualty360.com
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OBAMACARE
Some Interesting Numbers & Ted Cruz

The Congressional Budget Office (CBO) released some interesting numbers last week on the Affordable Care Act. The first thing it did was adjust the number of people it said would sign up for ObamaCare online in one of the state exchanges or the federal exchange.

The original estimate was 21 million but it got changed to 13 million — a 61% drop.

The Obama administration spun it positively and said the numbers will naturally be less than expected in the exchanges because a lot of employers continued to offer private insurance instead of moving them to exchanges as anticipated.

Also, the administration said fewer employers than estimated dropped insurance for their employees.

Secretary of Health and Human Services Sylvia Mathews Burwell — who heads up ObamaCare for the administration — figures about 10 million will be signed up and paying premiums by year’s end. Currently, 8.8 million are on the rolls of the federal exchange HealthCare.gov and she thinks another 2.7 million will be signed up via the state exchanges.

The CBO’s figures had 9.5 million — on average — on the rolls last year and of the 9.5 million, 8 million received federal subsides to pay for their insurance. And that leads to the amount of money the federal government spent on health programs last year. That’s Medicare, Medicaid and Affordable Care Act subsidies.

It hit $936 billion. That’s a 13% increase from 2014. And for the first time in U.S. history, health spending by the federal government outspent Social Security.

SSI hit $882 billion last year.

A quick update on presidential candidate and Sen. Ted Cruz who — we reported last week — said he was an ObamaCare victim. Cruz noted the Affordable Care Act caused his insurance to be cancelled when his wife went on leave to help him run his campaign.

He said Blue Cross Blue Shield cancelled his insurance and he had none but a campaign staffer said that’s not true. The company transferred his policy to a new policy when it got cancelled.

Source link: Insurance Business America
Insurers Not Sure About OBAMACARE

UnitedHealth Group is not going to participate in the Affordable Care Act after this year. Or so the company is hinting. Other major health insurers are taking a wait-and-see approach but are expressing concern as well.

The latest to express concern is the nation’s third largest health insurer Aetna. CEO Mark Bertolini said he has serious concerns. His worry is the ability of the law to sustain new markets. “We continue to have serious concerns about the sustainability of the public exchanges. We remain concerned about the overall stability of the risk pool.”

Bertolini’s company — like others — has struggled to make ObamaCare profitable. Aetna insures about a million commercial members and they make up 4.3% of total membership. Pretax operating losses were 3% to 4% last year. Aetna CFO Shawn Guertin said the company thinks the losses will improve this year.

But will it be enough? Maybe, maybe not. “We believe we have an obligation to stick it out and work with it until we know that it won’t work. It is too early to give up on this process,” Bertolini said.

UnitedHealth said it won’t be enough and the company will lose an estimated $1 billion in combined 2015 and 2016. In November of last year UnitedHealth CEO Stephen Hemsley said, “We can’t really subsidize a marketplace...
that doesn’t appear at the moment to be sustaining itself ... I think that basically is an industrywide proposition.”

And while UnitedHealth is just “thinking” about bagging ObamaCare in 2017, Covered California CEO Peter Lee criticized the company for that stance. He said the problem with what he estimates will be $425 million in losses in 2015 and $500 million in 2016 is the company grossly underestimating rates and networks.

“Instead of saying, ‘We screwed up,’ they said, ‘Obamacare is the problem and we may not play anymore.’ It was giving an excuse to Wall Street and throwing the Affordable Care Act under the bus,” Lee said.

Source links: Two from Insurance Business America — link 1 and link 2

President Obama’s proposed 2017 budget is $4.1 trillion. Republicans are already and predictably screaming and some are saying it is dead on arrival. The White House pooh-poohs that notion and says there is lots of bipartisan agreement within the budget.

How it all shakes out is for another news source. The impact of the proposed budget on insurance matters does matter to this publication.

In the budget proposal the president wants an $18 billion cut to the federal crop insurance program in the next decade. That turns out to be about $1.8 billion a year. Insurance groups — like the PIA — will likely oppose the cuts.

ObamaCare — or the Affordable Care Act — also received expected attention. The president sought to fix the two-year suspension of ObamaCare’s Cadillac tax on high-cost health insurance programs. In the budget, the threshold in which the Cadillac tax goes into effect will change from state to state depending on the cost of health care within.

So fewer employers would have to pay the tax under the proposal and employers in states offering an Affordable Care Act gold level plan
that costs more than the Cadillac tax limit. The suggested budget says employers can go there instead of paying for the high cost plan other ways.

Opponents of the Cadillac tax are underwhelmed by the suggestion.

Obama is also going after health care in other ways. He wants $375 billion in cuts negotiated in rates the government pays to pharmaceutical companies for Medicaid patients. The cuts will take place in the next 10 years.

The president also wants doctors, hospitals and clinics to be more efficient in caring for Medicaid and Medicare patients.

Cyber security is big on the president’s agenda and he has created a Cybersecurity National Action Plan and has upped the amount of money the federal government spends for cyber security.

The increase is 35% or $19 billion.

In addition, Obama has created a new post to coordinate security across civilian, intelligence and military agencies.

Source links: Insurance Journal and two from Insurance Business America — link 1 and link 2
Last week MetLife’s challenge to the Financial Stability Oversight Council’s (FSOC) designation that it is a systemically important financial institution (SIFI) finally hit a court room. The court challenge is the first by now four non-bank companies given that designation via the 2010 Dodd-Frank financial reforming act.

The firm’s appeal is being heard by U.S. District Judge Rosemary Collyer.

MetLife has contended — as did Prudential — that it is no threat to the nation’s economy if it encounters the type of financial difficulties that hit AIG and helped set off the Great Recession. The company has maintained the designation by the FSOC and Treasury Secretary Jack Lew — who heads the FSOC — is unjustified and arbitrary.

As you know the designation comes with onerous capital requirements.

In court last week the government asked Judge Collyer to throw out the lawsuit. In response she asked Justice Department lawyer Eric Beckenhauer to explain why the FSOC thinks MetLife would bring the U.S. economy to the brink of collapse if it encountered a financial crisis.

“That’s not risk analysis. That’s assuming the worst of the worst,” she said.

Beckenhauer said it’s the job of the FSOC to anticipate such matters and said MetLife — in the opinion of the nine major financial regulators on the committee — is a danger.

MetLife lawyer Eugene Scalia — who is the son of the now late Supreme Court Justice Antonin Scalia — defended and told the judge that A) MetLife is not a financial institution and B) the FSOC set a very low bar as to who poses a threat to the U.S. economy.

His client — Scalia contends — does not.

Scalia also sharply criticized the FSOC for its secrecy and told the court the FSOC violated the federal government’s administrative procedure law and by making the decision based on “unsubstantiated speculation” that violated MetLife’s right to due process.

In an address to other company officials last November, MetLife CEO Steven Kandarian said, “The biggest risk to MetLife is being designated a SIFI and having bank rules applied to us.”

No matter how the judge rules experts say the losing side will appeal.

All major banks have been designated — via Dodd-Frank’s rules — as systemically important financial institutions. Just four non-banks have received the designation. They are MetLife, Prudential, AIG and General Electric.

Source links:
Insurance Journal, Carrier Management
Dr. Robert Hartwig — the president of the Insurance Information Institute — is the closest thing insurance has ever had to a rock star. Hartwig is a media darling and an incredibly articulate spokesman for insurance issues.

Media loves him. Insurance loves him. And now Hartwig — after 18-years at the I.I.I. and 7-years as its president — is going to leaving insurance. Kind of.

The resignation announcement says Hartwig is going to join the faculty of the University of South Carolina’s Darla Moore School of Business. He’s going to teach courses in risk management, insurance and corporate finance.

“I have throughout my 23 year career in the insurance world always maintained strong ties to the academic community. After 18 years at the Institute, now is the right time for me — both personally and professionally — to make a change. I am truly looking forward to my next important role — attracting and educating young talent to this vitally important industry,” Hartwig said.

That aside, Hartwig said the decision to leave the I.I.I. has been difficult and he loves his job and “this industry and the daily thrill and privilege of working with amazing people both at the organization itself and throughout the I.I.I.’s membership.”

Source link: Carrier Management
When talking business with a client, privacy — at least protocol says — is important. But these days privacy is changing. We hear it constantly in restaurants and bars, at airports, or in parks and along city streets. It’s mobile phone conversation and sometimes it is very personal and ought to be confidential but the person talking either doesn’t realize we can all hear — or worse — doesn’t care.

Pew Research Center did a survey about personal or private conversations in a public place and the results are predictable but fascinating. A solid 90% of 18 to 29 year olds think such conversations are okay.
For those 65 and older it’s just 54%.

Where this becomes a critical issue is when it deals with business. TMI or too much information is just that. Lawyers talk a lot about how more cases are lost in elevators and public places than in courtrooms.

Private information needs to remain private. Most of you understand that proprietary information should never be discussed in a public setting or in an open environment. Some of your younger employees or some of you who are younger employees don’t.

While we never know who is listening, here’s what Pew Research learned about how different age groups feel about cell phone etiquette:

### On public transportation it’s okay to use a cell phone:

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<th>AGE</th>
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<td>18-29</td>
<td>90%</td>
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<td>30-49</td>
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<td>50-64</td>
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<td>65+</td>
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### It’s okay to use a cell phone while waiting in line:

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<td>30-49</td>
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<td>50-64</td>
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### When walking down the street it’s okay to use a cell phone:

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### It’s okay to use a cell phone at a restaurant:

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### It’s okay to use a cell phone at a family dinner:

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### At a movie theater it’s okay to use a cell phone:

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### During a meeting it is okay to use a cell phone:

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<td>65+</td>
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*Photo Source: Diane Gilleland, Public Domain
Coffee, Friday Afternoon

Source link: PropertyCasualty360.com
Pew Research did some — what they do best — research on the U.S. middle class. Things are not looking good. Since the 1970s the middle class has been eroding and that erosion increased recently.

The middle class number is now at 50% of the total population. As a comparison, in 1971 the figure was 61%. The drop is 11%. And Pew researchers Rakesh Kochhar and Richard Fry say it’s a huge concern.

Defined, a middle class is a household with income that is 2/3 to twice that of the overall median household income. As an example, to be middle class a family of three needs an income of $41,869.

NEW SCARY STATS

- 120.8 million live in middle class households in 2015
- It means middle class is no longer a majority in the U.S.
That is because the middle class number is a tad less than the combined 51 million upper-income and 70.3 million lower income adults.

The 2014 median income for upper-income families is $174,625.

That’s up 47% since 1970.

Middle class income has risen 34% in that time.

The poorest among us saw a jump of 28% between 1971 and 2014.

African Americans are least likely of all income groups to be middle class.

Just 45% of black adults are in the middle class.

That’s down 1% from 1971.

Whites are the only racial group with a majority in the middle class but it’s down to 52% from 63% in 1971.

Are you in the American middle class? Click here to access Pew’s income calculator.

Pew Research also took a look at women and men aged 18 to 34 living with parents or relatives. This goes through 2014:

36% of women 18 to 34 lived with their parents or relatives.

That’s the highest number since 1940.

For young men in the same age bracket it’s 42.8%

That, however, is not quite as high as 1940.

Richard Fry of Pew Research said, “The result is a striking U-shaped curve for young women — and young men — indicating a return to the past, statistically speaking, but the reasons that more women today are living with mom and dad are far different.”

There are several reasons. One is college enrollment rates for full and part-time students have increased in the last couple of decades. Many students live with their parents to offset living costs.

Just 14% of millennials in college or graduate school live in non-institutional group quarters.

41% live with their parents.

Another reason is millennials being much less likely to be married than their parents were at the same age. Pew’s statistics found:

The median marriage age is now pushing 30.

So 30% of women in that age group are not married.

And 34% of men in the same group are not married.

Compare that to almost 50% in each group in 1980.

Photo Source: Sarah Reid, 365::136 - home

Source links: Two from PropertyCasualty360.com — link 1 and link 2
Provide Extra Protection for Unexpected Hospital Expenses With The PIA Trust

Hospital Income Plan

HIP COVERAGE DESIGNED WITH LOCAL AGENTS IN MIND

As a PIA Member* serving Main Street America, you and your employees** have access to a high-quality, competitively priced HIP plan through the PIA Services Group Insurance Fund.

The cost of specialized services has risen steeply over the past decade, especially in the medical field. Help shield yourself and your family from the high cost of hospitalization with the supplemental PIA Trust Hospital Income Plan.

For more information about the PIA Trust Hospital Income plan, contact your local PIA Affiliate or call the Plan Administrator at 1-800-336-4759. Additional information is also available on-line at www.piatrust.com.

*PIA National membership, when required, must be current at all times.
**No minimum participation required.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions or limitations which may affect any benefits payable. Underwritten by Unimerica Insurance Company, Association Administrative Address, P.O. Box 17828, Portland, ME 04112-8828 under Policy Form AHI-5001-A (UIC).

Insurance Program Administered by Lockton Affinity, LLC.

Farmers Mutual Hail Insurance Company of Iowa is an equal opportunity provider and prohibits discrimination in all its programs and activities. © 2015 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.
Reach For The Stars!

Convention Hotel Facility (you must register yourself for accommodations)

Embassy Suites – LaVista, NE

Agent’s Information:

Name: ____________________________ Company Name: ____________________________

Address: __________________________ City/State/Zip: ____________________________

Phone: ____________________________ E-mail: ____________________________

Golf Outing at Quarry Oaks

No. of Players: ______ Name(s) of Players: ____________________________

☐ $85/Members ☐ $95/Non-Members

Full Registration (includes “Have No Fear”
Evening & Trade Fair, Breakfast w/the Presidents, AM & PM
Education Sessions and Achiever’s Luncheon)

☐ $110/Members ☐ $140/Non-Members

A la Carte Selections:

“Have No Fear” Evening & Trade Fair:
Past President’s Breakfast:
AM “Tricks to Fix” & Achiever’s Luncheon:
PM “Today’s E&O” & Achiever’s Luncheon:
Achiever’s Luncheon ONLY:
AM and PM Education & Achiever’s Lunch Package:

☐ $35/Members ☐ $45/Non-Members

☐ $10/Members ☐ $32/Non-Members

☐ $50/Members ☐ $60/Non-Members

☐ $50/Members ☐ $60/Non-Members

☐ $25/Members ☐ $25/Non-Members

☐ $80/Members ☐ $90/Non-Members

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

Do you plan to join us at Beyond Golf for the PIA Nightcap Reception? _____ Y/ # of Guests _____ N

Payment Information:

Amount Enclosed: ______ Check#_______ Approval Signature__________________________

Card Number: __________________________ Exp. Date: ______

PIA of NE IA - 920 S 107th Ave, Ste 305 – Omaha, NE 68114 - Fax: (402) 392-2228

Questions? Email frontdesk@pianeia.com

Register Online at pianeia.com
Reach for the Stars!

Golf & Entertainment Day – Tuesday, June 7th

The morning starts out with ...

**Golf Outing** at Quarry Oaks Golf Course – www.quarryoaks.com

Quarry Oaks Golf Course
16600 Quarry Oaks Dr., Ashland, NE 68003
(402) 944-6000

$85 Members/$95 Non-Members  *Includes one drink ticket

**Limited to the first 80 registrants**

Quarry Oaks is an 18-hole championship golf course and is unrivaled in the Midwest in concept and design. Quarry Oaks Golf course is nestled in the beautiful Platte River Valley and is perfectly located just off of Interstate 80, midway between Lincoln and Omaha.

**Registration** begins at 10:00am

**Shot Gun Start** is at 11:00am

Golf Prizes awarded at evening trade fair – includes heavy hors d’oeuvres

The evening brings ...

**Trade Fair & Evening Entertainment** at Embassy Suites Omaha - LaVista

*Embassy Suites by Hilton*
12520 Westport Pkwy, La Vista, NE 68128
(402) 331 - 7400

$35 Members/$45 Non-Members

**Trade Fair** begins at 5:00pm  *Golf Prizes* will be awarded at 5:30pm

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.

**“Have No Fear”** begins at 6:30pm

Curt Tomasevicz has participated in numerous Olympics in past years earning multiple medals. Among many achievements the greatest came in February 2010 where he and three others raced the “Night Train” to the first American four-man Olympic title in 62 years. Curt is one of the only six American bobsledders in history to earn multiple Olympic medals. Curt has been featured on the cover of Sports Illustrated and has thrown Major League first pitches.

**PIA Nightcap Reception** begins at 8:00pm

*Beyond Golf*
12040 McDermott Plaza, Suite 330

Join your fellow insurance professionals for a night of fun!

**Hotel Facility:** *Embassy Suites by Hilton*

You are responsible for making your own hotel reservation by contacting the Embassy Suites at (402) 331-7400 and requesting the group name “Professional Insurance Agents” for our special rate of **$124**. A block of rooms has been reserved for June 6-7, 2016. The special room rate will be available until May 7th or until the group block is sold-out.

**Event Attire:** For Tuesday’s golf outing, appropriate golf attire please; Tuesday evening & Wednesday, attire is Business Casual.
**Education Day – Wednesday, June 8th**

**Breakfast with the Presidents – 7:00am**
$10 Members/$20 Non-Members
Sit down with Past Presidents and help us to honor them for their dedication to the PIA!

**Morning Session** $50 for Members / $60 Non-Members w/Lunch

**Education & Lunch Package: $80/Members / $90/Non-Members**

**Tricks to Fix** – Applied for 3 P/C CE hours
**Morning Session – 8:30 am** **Registration begins at 8:00 am**
Side jobs, change of ownership, borrowed/rented cars, loss assessments and several other classic coverage concerns are dissected in Tricks to Fix. This course reviews common personal and commercial coverage gaps that- if unresolved- are certain to expose agents to the ferocity that is an angry insured. The situations discussed in this course are far from unusual; these coverage concerns are intentionally pulled from common policies sold daily by agents. This course will challenge you to break the monotony of selling these common policies and see them for what they really are: a contract full of potential pitfalls only avoidable by the most advanced agents.

**Kevin Amrhein, CIC – Tallahassee, FL**
Kevin is a graduate of the University of Central Florida. He began his insurance career as a marketing intern before serving as a commercial lines agent for an independent agency in Orlando, FL. He received the CIC designation in 2003 and has served as Senior Adviser for the Florida Insurance School Continuing Education since 2004. He is a National Faculty member for the National Alliance for Insurance Education & Research’s Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR) programs.

**Every agency wants to save money.**
Earn a 5% credit—up to a maximum of 10% credit applied to your Utica premium by attending this seminar! There is no minimum premium threshold for an account to be eligible for the credit, which will be applied after the application of any schedule rating modifiers.

**Total Staff Size and Who Needs to Attend**
1-3 staff size > 1 principal/office manager or CSR need to attend
4-10 staff size > 1 principal/office manager and 1 CSR need to attend
11-20 staff size > 1 principal/office manager and 2 CSRs need to attend
21+ > 20% of staff need to attend

**Achievers Luncheon - 12:15 pm – 1:45 pm**
$25 for Members/Non-Members A la Carte

**Afternoon Session** $50 for Members / $60 Non-Members w/Lunch

**Today’s E&O** – Applied for 3 General CE hours
**Afternoon Session – 2:00-5:00 pm**
Insurance professionals should expect three things from this E&O course: 1) useful data, 2) practical tips to identify exposures and fortify operations and 3) examples of things not-to-do as evidenced by knuckleheads who do those things. Addressed issues include: marketing, communications, technology, workflows, coverage and claims. In addition, this E&O course features interactive case studies which will engage students to defend and/or attack the positions of all four sides- insured, agent, carrier and attorney. Lines will be drawn. Bonds will be broken. Friends will leave as enemies. You have been warned. **Kevin Amrhein, CIC – Tallahassee, FL**
Convention Exhibitor/Sponsorship Opportunities

Golf/Entertainment 6/7/2016
Sponsorship Opportunities:

“Rocket Man” Cart Sponsor $250
“Moon Landing” Refreshment Sponsor $250
“Planetary Pins” Pin Prize Sponsor $250
“Full Moon” Entertainment Sponsor $300
“3, 2, 1 Liftoff” Trade Fair Exhibitor $250

Education 6/8/2016
Sponsorship Opportunities:

“Earth Bound” Morning Education $500
“Broaden Your Horizons” Afternoon Education $500
“Shining Stars” Achievers Awards Luncheon $1000
“Clear the Mind” Morning Coffee Break $250
“Halley’s Comet” Afternoon Refreshment Break $250

Trade Fair Exhibitor Details:
Participation in PIA’s Trade Fair ensures that you will connect with convention delegates. Take advantage of this opportunity to make our members your loyal customers by displaying your product or service, and let everyone know that you support the PIA and our convention.

You will have the opportunity to set up your booth anytime after 1pm on Tuesday, June 7th. The Trade Fair will begin at 5pm and is located right in the center of activity, guaranteeing quality time and maximum exposure for exhibitors. If you leave your booth up overnight, you will have one more opportunity to connect with delegates during the AM education seminar on Wednesday, June 8th.

Standard Booth Package ($250):
- Skirted 8’x10’ display table, two chairs, and company name sign
- Ad in Convention Handbook
- Evening with Olympian Curt Tomasevich (2 Complimentary)
- FULL Convention registration for ALL events (1 Complimentary)
- Pre & Post Event Recognition

Don’t Miss Out!
Register Today – Sponsorships will be awarded on a first-come, first-served basis.

Exhibitor/Sponsor’s Information:

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

Payment Information:

Preferred Sponsor Event (Not Guaranteed): 1st Choice: ______________________________________

2nd Choice: ______________________________________

Amount Enclosed: ____________ □ I’m Sending a Check □ Credit Card No. ______________________

Approval Signature: ______________________________________ Exp Date: ____________

Return with payment to: PIA of Nebraska Iowa
920 S 107th Ave, Ste 305 – Omaha, NE 68114
Fax: (402) 392-2228
Questions? Email Kate at frontdesk@pianeia.com

Register Online at pianeia.com
Golf Sponsorship Opportunities

Tuesday, June 2nd

"Rocket Man" Cart Sponsor
- Name & logo on all Tournament Carts
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$250

"Moon Landing" Refreshment Sponsor
- Name & logo on Refreshment Cart
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$250

"Develop Your Potential" Pin Prize Sponsor
- Name & logo on all Pin Prize Sheets
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$250

"Team Player" Evening Entertainment Sponsor
- Name & logo on all signage
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$300

"3, 2, 1 Liftoff" Trade Fair Exhibitor
- Exhibit at the trade fair in the evening, as well as during education on Wednesday morning, and have the opportunity to connect with our delegates!
- Evening with Olympian Curt Tomasevicz (2)
- Full registration to all events (1)
$250

Embassy Suites by Hilton – LaVista, NE
12320 Westport Parkway,
LaVista, NE 68128
(402) 331-7400

You are responsible for making your own hotel reservation by contacting the Embassy Suites by Hilton (402) 331-7400 and requesting either the group name "Professional Insurance Agents" for our special rate of $124. A block of rooms have been reserved for June 6-7, 2015. The special room rate will be available until May 7th or until the group block is sold-out.

Education Day Sponsorship Opportunities

Wednesday, June 3rd

"Earth Bound" Morning Education
- Name & logo on AM Registration Packets
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$500

"Broaden Your Horizons" Afternoon Education
- Name & logo on PM Registration Packets
- Evening with Olympian Curt Tomasevicz
$500

"Shining Stars" Achievers Awards Luncheon
- Name & logo on all tables & other signage
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$1000

"Clear the Mind" Morning Coffee Break
- Name & logo on Refreshment table
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$250

"Halley's Comet" Afternoon Refreshment Break
- Name & logo on Refreshment table
- Evening with Olympian Curt Tomasevicz (1)
- Pre & Post event recognition
$250
MEET KATE.
WHICH PATH WILL SHE CHOOSE?

ETHICS
DIVERGENT DILEMMAS

NOW PLAYING!
WWW.ACUITYU.COM
## Upcoming Events Calendar 2014-2015

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

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<td>NE/IA</td>
<td>Webinar 12:00 PM - 3:00PM</td>
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<td>February 11, 2016</td>
<td>Personal Lines Complications: Because Simple is just too darn Easy</td>
<td>NE/IA</td>
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<td>February 11, 2016</td>
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<td>NE/IA</td>
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<tr>
<td>October 12, 2016</td>
<td>CPIA 3: Sustain Success</td>
<td>Des Moines</td>
<td>Hilton Garden Inn Des Moines/Urbandale</td>
</tr>
<tr>
<td>October 12 - 14, 2016</td>
<td>CIC: Personal Lines Institute</td>
<td>Omaha</td>
<td>Hilton Double Tree Omaha SouthWest</td>
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<tr>
<td>October 13, 2016</td>
<td>CPIA 3: Sustain Success</td>
<td>Omaha</td>
<td>Hilton Garden Inn Omaha</td>
</tr>
<tr>
<td>November 16 - 18, 2016</td>
<td>CIC: Commercial Property Institute</td>
<td>West Des Moines</td>
<td>Holiday Inn Hotel &amp; Suites</td>
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Help Keep Your Agency Active If You Should Become Disabled... Cover Overhead Expenses With The PIA Trust

Business Overhead Expense Insurance Plan

BOE COVERAGE DESIGNED WITH LOCAL AGENTS IN MIND

As a PIA Member* serving Main Street America, you have access to a high-quality, competitively priced BOE plan through the PIA Services Group Insurance Fund.

Office expenses don’t stop because you become disabled. Bills keep coming in whether or not you’re in the office. Those overhead expenses could become a real problem if your agency’s revenues are dependent on you. With the PIA Trust Business Overhead Expense plan, you can help maintain your agency until you are able to resume your duties.

For more information about the PIA Trust Business Overhead Expense Insurance Plan, please contact your local PIA Affiliate or call the Plan Administrator at (800) 336-4759.

Additional information is also available on-line at www.piatrust.com.

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

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Underwritten by Unimerica Insurance Company, Association Administrative Address, P.O. Box 17828, Portland, Maine 04112-8828, under Policy Form ADI-4001-A (UIC). Insurance Program Administered by Lockton Affinity, LLC.