



# 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.***

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.pianational.org/header-utility-items/join/Join-PIA](http://www.pianational.org/header-utility-items/join/Join-PIA)***.



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## CYBER COVERAGE

### *Big Companies Buying, Smaller Ones Not So Much*

Marsh & McLennan took a long look at who is buying cyber insurance. Dangerously so, it's not smaller companies. Here is some info from the survey:

- 47% of clients that Marsh has with revenues of \$1 billion and up picked up cyber coverage
- Just 34% of clients defined as “smaller” bought such coverage

Most of Marsh's clients that picked up cyber insurance last year were involved in education. Of its education clients, 60% picked up cyber insurance. Healthcare businesses were second at 56%.

Barely over half is still not a very high number.

Sources: [Business Insurance](#) and [Insurance Journal](#)



Last year a wildfire caused by the U.S. Forest Service set off the largest wildfire in the history of the PIA Western Alliance state of New Mexico. Hundreds of homes were destroyed in the fire.

Since then, the Federal Emergency Management Agency (FEMA) has been slow in responding to the needs of the people who were hugely impacted by the Forest Service's mistakes.

The delays have raised the ire of New Mexico's congressional delegation. House Representative Teresa Leger Fernandez and Senator Martin Heinrich and Senator Ben Lujan sent a letter to FEMA and the Department of Homeland Security demanding that regulations be finalized that will release \$4 million in recovery funds to the families and businesses impacted by a government mistake.

Worse, FEMA continues to miss self-imposed deadlines.

“Every day that passes without compensation to the victims delays their ability to begin rebuilding after losing so much,” the letter said. “We ask that you put yourself into the shoes of those who've waited more than a year after the fire started.”

Source: [Insurance Journal](#)



## A NATIONWIDE SURVEY WHAT YOUR CLIENTS ARE THINKING

Nationwide's 2023 Economic Impact survey is complete. It finds that a high percentage of Americans are very worried about the U.S. economy.

- 68% think we'll see a recession in the next six-months
- 80% of that 68% think that recession will be severe
- 62% of that 80% think it will be much worse than the Great Recession of 2007 to 2009

Just 16% consider the U.S. economy is in good shape, and call it in good or excellent shape. That's an 8-point drop from the September 2022 survey. Those thinking things are dire for the future of the country base it on rising interest rates.

- 70% worry about those high interest rates
- That's a 9% rise from the 61% thinking that in September of 2022
- 38% think the Federal Reserve needs to back off and drop those rates



Nationwide's Chief Economist is Kathy Bostjancic. She's not surprised that consumers and business want rates dropped.

"Despite elevated inflation, trouble in the banking sector, and 10 consecutive interest rate hikes, we continue to forecast a moderate recession in the second half of this year, which stands in contrast to fears that we're heading for another Great Recession," she said. "Consumers are understandably worried, but consumer and business debt burdens are much less than they were 15 years ago and that should limit the degree of the economic downturn."

Inflation is one of the drivers of the recession worries and consumers are making a lot of tradeoffs to manage it in their lives.

- 82% reporting they are concerned about inflation and rising living costs
- That's up 5% from September of 2022
- As a result, 57% responding to the survey say they've dipped into savings to pay for everyday expenses within the past 12 months
- For Generation Z that figure is even higher at 64%
- Millennials peg that rate at 66%

Nationwide's survey finds Americans have made other sacrifices, or important financial decisions in the past 12 months because of rising inflation:

- 54% are eating out less
- 37% are driving less
- 32% have delayed making major purchases
- 23% are relying more on credit cards to survive

- 23% are trying to find ways to save money on insurance premiums
- 20% are looking for better paying jobs
- 11% are cutting back on retirement plan payments
- 10% are cutting back on what they're paying on current insurance policies

Nationwide's survey finds that this is signaling that consumers are putting financial goals on hold because of inflation. Those goals are:

- Saving for retirement — 44%
- Paying off debt — 44%
- Building credit — 24%
- Saving for large purchases — 22%

The survey also found that Americans — especially those in younger age groups — may not be managing their finances in the best possible manner.

- 70% aren't using a financial advisor
- 46% say using a financial advisor costs too much
- 37% say they don't have enough assets to use a financial advisor
- 22% say they don't know who to go to for financial advice

So who are they using if they're not using a financial advisor?

- Overall, 48% use friends or family
- For generation Z, 66% use friends or family for financial planning
- Online resources are the choice for 26%
- For millennials that number is 34%

Source: [Nationwide](#)



# CALIFORNIA HOMEOWNERS INSURANCE CRISIS

## *More to the Problem than State Farm*

The nation's largest, and most successful, personal lines insurer will no longer write homeowners and business property-casualty insurance in California. By the way, State Farm is not alone in leaving the California homeowners market.

Last year, AIG told thousands of policyholders that their policies will not be renewed when they come up for renewal.

The next to leave is Allstate.

The company “officially” announced it will no longer be writing homeowners policies in California. Allstate’s Brittany Nash blamed wildfires, the high cost of home rebuilding and repairs and the California Department of Insurance (CDI), and how it has made it so difficult for insurance companies to quickly raise rates.

Regulations are at the heart of that one.

“The cost to insure new home customers in California is far higher than the price they would pay for policies due to wildfires, higher costs for repairing homes, and higher reinsurance premiums,” Nash said.

She also noted that Allstate paused writing homeowners policies last year but didn’t publicly push the decision in mainstream media. AIG and Chubb have also quietly, and with little media notice, slowed the number policies it accepts for multimillion dollar homes. Farmers has also been canceling and declining to renew policies on condominium units.

All are doing so for the reasons stated by State Farm and Allstate.

Mark Sektnan of the American Property Casualty Insurance Association (APCIA) said there is a huge need for greater stability and regularity stability in California to ensure resiliency in the property market in California.

“The first step is making sure insurers can charge rates that reflect the increasing risk of loss,” he said. “The California Department of Insurance is working on this. Next, we need to allow admitted insurers to include the cost of reinsurance in their rates and use forward-

looking probabilistic models to accurately assess future risk. Finally, we all have one common goal: mitigate properties and reduce the risk.”

Many experts looking at State Farm’s decision — and now Allstate’s and the others — say CDI policies and regulations stop insurance companies from set premiums based on climate change. Those same policies and regulations also will not let insurers raise rates based on wildfire risk.

Some insurance companies say CDI regulations have forced them to put policies in place that are priced far too low.

Michael Soller is speaking for the California Department of Insurance on this issue. He noted the announcement might be creating uncertainty and anxiety among people looking for homeowners insurance, and those that currently have such insurance from State Farm.

“Our immediate focus is on helping consumers navigate their options,” Soller said, and then noted that there are 115 companies writing homeowners insurance in California.

Many unable to afford — or find — homeowners insurance in California are turning to California’s FAIR Plan, the insurer of last resort. But the FAIR Plan is growing ever deeper in debt. It’s currently \$332 million in the hole and the FAIR Plan is growing more in debt by the day.

In 2018 there were 140,000 policyholders in the FAIR Plan. By 2019 that number was 190,000. In 2021 the figure grew to 268,000.

**Sources:** [Insurance Business America](#) and [E&E News](#)

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The Professional Insurance Agents NE IA would like to congratulate everyone who has earned a designation from January 1, 2023 to June 30, 2023.



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## FEMA'S RISK RATING 2.0 KICKS INTO HIGH GEAR

### More Controversy Coming: **People are angry.**

The Federal Emergency Management Agency (FEMA) has put its flood insurance reforming Risk Rating 2.0 into effect. The idea behind the reforms is to make flood insurance rates through the National Flood Insurance Program (NFIP) actuarially sound.

It will take a decade to complete and increases are phased in over time until every homeowner

is paying a premium that reflects that risk to their home by flood.

To get there, and by the time the reforms are complete, homeowners in some zip codes will be looking at huge premium increases. For example, Plaquemines Parish is on the Louisiana coast. Currently, the average rate homeowners pay is \$842 a year. It is expected to rise 545% to \$5,431.

In Collier County, Florida rates could average \$4,000 a year. Currently, the average rate is \$1,053 a year.

David Maurstad is the FEMA official in charge of the NFIP. He says the increases are a good thing because it has people appreciating the risk they have to their homes from flood damage.

“The nation is at risk because of increased climate change and because of increased development in risky areas,” Maurstad said, “and there’s a better understanding of that and how we can all work as one community to not ignore the flood risk this nation faces year after year.”

Risk Rating 2.0 says rate hikes can rise more than 18% a year. It’s that 18% that worries many in the areas now experiencing huge hikes. Part of the why they’re worried is that some could see 18% a year for a full decade.

And the area most affected — and that is the riskiest — is the coasts of Florida and Louisiana.

Maurstad said the average premium now for a single-family dwelling is \$888. FEMA predicts that will double to \$1,808 per year in the next decade. But not everyone will see an increase.

Maurstad said one million of the 4.7 million policyholders with the NFIP will see a drop of \$85 a month.

And that leads us to reform of the reforms. Democrat, Rep. Frank Pallone of now hurricane and superstorm prone, New Jersey, said he is going to introduce legislation soon that will “reform the entire National Flood Insurance Program.”

Calling NFIP insurance “unaffordable,” he wants to “create new affordability measures.”

Maurstad thinks Congress needs to reform Risk Rating 2.0. “I talk to members, and there’s acknowledgement that something needs to be done,” Maurstad said. “It’s a matter of deciding how we’re going to address the affordability problem, not if we’re going to address the affordability problem.”

And it is a serious problem for low-income households in high risk areas.

On April 18th the House Homeland Security Committee held a hearing on the problems with unaffordable rate increases on the poor. Homeland Security Secretary Alejandro Mayorkas — who supervises FEMA and the NFIP — said the increases are forcing some people to — in a worse case scenario — drop their flood insurance coverage, or even sell their homes.

“We are reviewing and need to continue to review the Risk Rating 2.0 given the concerns that have been expressed with it, and I can assure you that we are doing so and we will report out our results.”

Source: [Climatewire](#)



# WORKING WITH GEN Z

## *Tough for Everyone*

The nation's largest, and most successful, personal lines insurer Generation Z — those born between 1997 and 2012 — aren't getting a lot of positive feedback from their supervisors for their work habits and attitude.

Resume Builder is a company that helps people get employed. Company spokeswoman — and chief career advisor — Stacie Haller said they did a survey that found quite a bit of negativity surrounding the work habits of the Zoomers who have the shortest time in the workforce of any generation.

- 49% of supervisors say they're difficult to work with all or most of the time
- 74% think they're the hardest of all generations to work with
- That same 74% would rather work with the much-maligned millennials

"We should put a little context around it," she said. "People didn't want to work with the millennials after the Great Recession because people thought they were entitled, and now everybody wants to work with them because



they have 10-plus years experience. So this is not new, but I do think that Gen Z are coming into the workforce with some different challenges than other generations."

Many of the 1,000 responding to Resume Builder's survey found Gen Z hard to work with because of a lack of effort, a lack of motivation and not many technical skills. That said, Haller thinks a big part of the problem is that many in the Gen Z workforce started work during the COVID pandemic. A lot of them were hired, trained online, and had to work online instead of at an office.

Working from home may have contributed to the disconnect they now experience with their supervisors.

"[Offices] are really where you learn how to interact with people in a professional environment," Haller noted. "What was striking to hiring managers about Gen Z was their lack of professional skills — how to take feedback, share information and handle face to face interactions. And what was so interesting is that on the flip side, Gen Z understands that they need a mentor, and they need to understand how to do it, but nobody is really meeting each other halfway in the middle to make this work better."

The surprising part for many is their general lack of technological skills. This is supposed to be a generation that is super tech savvy.

"The technology they're using [in their private lives] is not the same found in a work environment," Haller pointed out. "When you start a job, employers want to know that you understand MS Office like Word or Excel. You need to know how to use certain technologies to function in the workplace, you can't get on like Teams or Slack like you are tweeting with your friends."

- 65% of managers say they have fired Gen Z employees more than other generations
- 12% say they've fired a Gen Z employee less than a week after starting the job
- The top reason they're fired — no surprise — is that they're too easily offended

Surprisingly, Haller says this isn't as much of a problem with Generation Z employees as it is broken hiring practices.

"In my experience all these years as a hiring manager and in staffing, if you keep hiring and firing people you have an issue in your hiring process," she added. "In this case it's almost like they're hiring aliens that they don't know how to interact with, so they just fire them instead."

Haller notes that this disconnect will eventually work itself out. Right now Generation Z is 30% of the world's population. By 2025 they'll be 27% of the workforce. Eventually, hiring managers won't be able to avoid hiring them.

She suggests several fixes:

- Acknowledge the generational divide
- Put formal programs in place to open up conversation
- Work on conflict resolution
- Be honest, ethical and innovative when dealing with Generation Z

"We can't ignore a whole generation of workers," Haller concludes. "Refrain from sweeping judgments and stereotyping a whole generation because clearly, it's not the whole generation. It's just a matter of smoothing out the rough edges."

Source: [Employee Benefit News](#)



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# CATALYTIC CONVERTER THEFT

## *Record Replacements from 2019 to 2022*

The National Insurance Crime Bureau (NICB) said nationwide, between 2019 and 2022, catalytic converter replacements in vehicles grew 1,215%. That's a huge number and reflects one of the modern targets of today's thieves.

Allstate VP Craig Edmonds said his company saw a 1,155% rise in the same time period.

"Catalytic converter thefts exploded during the pandemic," Edmonds said. "Supply chain disruptions raised the value of these parts. And because they're relatively easy to steal, theft rings have pounced, creating a multimillion-dollar black market enterprise. Fortunately, there are ways to protect yourself from becoming a victim."

12 states that saw massive growth in catalytic converter replacements from 2019-2022, according to Allstate claims data.



1. Oregon — 7,200% increase
2. Washington — 7,150% increase
3. Pennsylvania — 6,950% increase
4. Connecticut — 6,400% increase
5. New York — 4,583% increase
6. Missouri — 4,000% increase
7. Colorado — 3,300% increase
8. Tennessee — 3,100% increase
9. New Jersey — 2,767% increase
10. Nevada — 2,700% increase
11. Texas — 2,217% increase
12. Arizona — 2,200% increase

Source: [PropertyCasualty360.com](https://www.propertycasualty360.com)

# DOGS & INSURANCE: SO DOGGONE CONFUSING – ARIZONA'S CURE

Setting homeowner's risk for pets is doggone difficult if you're an insurer. When setting policy price risk considerations are the breed, tendency to bite, or do other damages, etc. If you're an insured, the breed of dog matters when it comes getting an insurance company to consider insuring them.

**EVERYTHING  
APPEARS TO  
BE CONFUSING  
AND, AT TIMES,  
UNJUST.**

Worse, the individual states all seem to have different rules as to the what and how, and why of insuring a dog or dogs. This brings us to Arizona.

The Arizona Legislature passed A.R.S. §20-1510. It relates to dogs and how they fit into a homeowners policy. The Arizona Department of Insurance and financial



Institutions has now put the new regulations in place and they go into full effect on June 30th.

The new law starts with making it clear that an insurer cannot discriminate against someone owning a certain breed of dog, and that breed of dog can't be the sole reason an insurance company does any kind of an underwriting action.

It also puts some definitions into place. The first is breed. It is defined as the actual or perceived breed or mixture of breeds for a dog. Many dogs are defined as a breed when they're actually just a type of dog. So insurers now have to pay attention to that.

A pit bull is an example. A of dogs can be defined as a pit bull. These are dogs that share similar characteristics. Among them are the American Pit Bull Terriers, Bull Terriers and American Bulldogs.

They share similar statistics with each other and are in the Pit Bull breed.

Many insurers have lists of dogs they won't cover. Among them are the aforementioned Pit Bulls, Chows, Dobermans, German Shepherds and other large dogs capable of hurting someone if they go into attack mode, or if not attack mode, just get a bit more aggressive and hurt someone.

Just because they're "that kind of dog" doesn't mean they're dangerous. The American Veterinary Medical Association notes what most of us already know. Any dog can bite. What kind of dog doesn't matter as much as the behavior of the dog and its history.

The actions of humans that are around the dog also have to be taken into account if a dog bite occurs.

The second thing the law puts into place is a definition of policy of insurance. It is defined as the homeowner or renter's insurance policy. Supporters of the law say this definition is important because a lot of breed ban problems happen within personal lines policies for people owning those breeds.

Here's what A.R.S. § 20-1510 looks like for homeowners or renter's insurance and how it defines dog breeds; prohibitions; definitions:

### **A. The breed of a dog may not be the sole factor considered or used for any of the following purposes:**

1. Underwriting or actuarial processes for determining risk, liability or actual or potential losses related to claims involving dogs under a policy of insurance.
2. Questionnaires, surveys or other means of gathering information regarding ownership or possession of a dog or the presence of a dog on premises insured or to be insured under a policy of insurance.

### **B. For the purposes of this section:**

1. "Breed" means the actual or perceived breed or mixture of breeds of a dog.
2. "Policy of insurance" means a homeowner's or renter's policy of insurance.

Source: [PropertyCasualty360.com](https://www.propertycasualty360.com)

# Events Calendar 2023

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

Date	Class/Webinar	Where	When
July 10, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 12 - 3 PM
July 11, 2023	CISR: Insuring Personal Residential Property	ALL STATES	Live Webinar: 8 - 4 PM
July 18-19, 2023	CIC: Commercial Multiline Institute	ALL STATES	Omaha, NE
July 18, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	ALL STATES	Live Webinar: 12 - 3 PM
July 18, 2023	Personal & Commercial Lines Endorsements: Some Good, Some That Really Stink	ALL STATES	Live Webinar: 8 - 11 AM
July 19, 2023	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	ALL STATES	Live Webinar: 1 - 2 PM
July 20, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
July 20, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	ALL STATES	Live Webinar: 8 - 11 AM
July 26, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
July 27, 2023	CISR: Elements of Risk Management	ALL STATES	Live Webinar: 8 - 4 PM
July 27, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	ALL STATES	Live Webinar: 8 - 11 AM
July 31, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 12 - 3 PM
August 2-3, 2023	CIC: Commercial Casualty Institute	ALL STATES	Des Moines, IA
August 2-3, 2023	CIC: Commercial Casualty Institute	ALL STATES	Live Webinar: 8 - 5 PM
August 2, 2023	An Hour with Cathy: Commercial Property Valuation Options (aka "How Big is the Check?!")	ALL STATES	Live Webinar: 1 - 2 PM
August 2, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	ALL STATES	Live Webinar: 8 - 11 AM
August 3, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	ALL STATES	Live Webinar: 12 - 3 PM
August 9, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	ALL STATES	1 - 2 PM
August 10, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 1 - 2 PM

August 15, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	ALL STATES	Live Webinar: 8 - 11 AM
August 15, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
August 17, 2023	CISR: Commercial Casualty I	ALL STATES	Live Webinar: 8 - 4 PM
August 17, 2023	“Wait...What the #^&* Just Happened?!” Fourteen Personal Lines Issues To Know Before It’s Too Late	ALL STATES	Live Webinar: 8 - 11 AM
August 17, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM
August 22, 2023	Mastering Business Income: T ools & Tips to Keep Insureds Flush	ALL STATES	Live Webinar: 12 - 3 PM
August 22, 2023	Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)	ALL STATES	Live Webinar: 8 - 11 AM
August 23, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	ALL STATES	Live Webinar: 1 - 2 PM
August 24, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	ALL STATES	Live Webinar: 8 - 11 AM
August 29-30, 2023	CIC: Life and Health Institute	ALL STATES	Live Webinar: 8 - 5 PM
September 12, 2023	CPIA 1: Position for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
September 13, 2023	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	ALL STATES	Live Webinar: 8 - 11 AM
September 14, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
September 14, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	ALL STATES	Live Webinar: 8 - 11 AM
September 18, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live Webinar: 12 - 3 PM
September 19, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 12 - 3 PM
September 20, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
September 20, 2023	CISR: Other Personal Lines Solutions	ALL STATES	Live Webinar: 8 - 4 PM
September 21, 2023	The Bad Thing Happened: Handling Commercial Claims & Coverage Disputes	ALL STATES	Live Webinar: 12 - 3 PM
September 21, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	ALL STATES	Live Webinar: 8 - 11 AM
September 25, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM



September 26, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
September 26, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 8 - 11 AM
September 27, 2023	An Hour with Dave: Fast Facts About Flood	ALL STATES	Live Webinar: 1 - 2 PM
October 3, 2023	CISR: Agency Operations	ALL STATES	Live Webinar: 8 - 4 PM
October 5, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 8 - 11 AM
October 5, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	ALL STATES	Live Webinar: 12 - 3 PM
October 5, 2023	CPIA 2: Implement for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
October 11-12, 2023	Ruble Graduate Seminar	ALL STATES	Omaha, NE
October 11-12, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
October 11, 2023	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	ALL STATES	Live Webinar: 1 - 2 PM
October 12, 2023	Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are)	ALL STATES	Live Webinar: 12 - 3 PM
October 17, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	ALL STATES	Live Webinar: 12 - 3 PM
October 18, 2023	CISR: Commercial Casualty II	ALL STATES	Live Webinar: 8 - 4 PM
October 19, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM
October 24, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	ALL STATES	Live Webinar: 8 - 11 AM
October 25, 2023	CISR: Insuring Personal Auto Exposures	ALL STATES	Live Webinar: 8 - 4 PM
October 25, 2023	An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)	ALL STATES	Live Webinar: 1 - 2 PM
October 26, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	ALL STATES	Live Webinar: 8 - 11 AM
October 31, 2023	Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks	ALL STATES	Live Webinar: 8 - 11 AM
November 1, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 8 - 11 AM
November 1, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	ALL STATES	Live Webinar: 1 - 2 PM

November 2, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	ALL STATES	Live Webinar: 12 - 3 PM
November 2, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	ALL STATES	Live Webinar: 8 - 11 AM
November. 9, 2023	CISR: Insuring Personal Residential Property	ALL STATES	Live Webinar: 8 - 4 PM
November 9, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
November 9, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 8 - 11 AM
November 14, 2023	CPIA 3: Sustain Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
November 14, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live Webinar: 8 - 11 AM
November 14, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	ALL STATES	Live Webinar: 12 - 3 PM
November 15, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	ALL STATES	Live Webinar: 1 - 2 PM
November 16-17, 2023	CIC: Commercial Multiline Institute	ALL STATES	Des Moines, IA
November 16-17, 2023	CIC: Commercial Multiline Institute	ALL STATES	Live Webinar: 8 - 5 PM
November 27, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
November 28, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	ALL STATES	Live Webinar: 12 - 3 PM
November 29, 2023	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	ALL STATES	Live Webinar: 1 - 2 PM
November 29, 2023	Leadership and Liability: Insuring Executive Risk	ALL STATES	Live Webinar: 8 - 11 AM
Nov. 30-Dec. 1, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
December 5, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
December 5, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	ALL STATES	Live Webinar: 12 - 3 PM
December 6, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
December 7, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	ALL STATES	Live Webinar: 12 - 3 PM
December 7, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 8 - 11 AM

December 12, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	ALL STATES	Live Webinar: 12 - 3 PM
December 13, 2023	An Hour with Dave: Fast Facts About Flood	ALL STATES	Live Webinar: 1 - 2 PM
December 14, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	ALL STATES	Live Webinar: 8 - 11 AM
December 14, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM

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“Wait, didn’t we rethink what was possible last week?!”



PRESENTS THE 2023

# Scholarship GOLF OUTING

ALL PROCEEDS BENEFIT THE PIA SCHOLARSHIP AWARDED TO A HIGH SCHOOL SENIOR OR YOUNG PERSON INTERESTED IN WORKING IN THE INSURANCE INDUSTRY.



OCTOBER 2  
2023

## PIA NEBRASKA & IOWA

- ✔ PIA Members \$124
- ✔ Non-Members \$134

INCLUDES: GREEN FEES, CART, PRIZES, 2 DRINK TICKETS, & DINNER  
*Lunch: Hot dogs & hamburgers will be available for purchase.*



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A PETE DYE DESIGN - EST. 1986

### Firethorn Golf Club

9301 Firethorn Lane  
Lincoln, NE 68520  
(402) 488-6467

[www.firethorngolfclub.com](http://www.firethorngolfclub.com)

## AGENDA

11:00 AM

Registration

12:00 PM

Shotgun - 4 Person Scramble

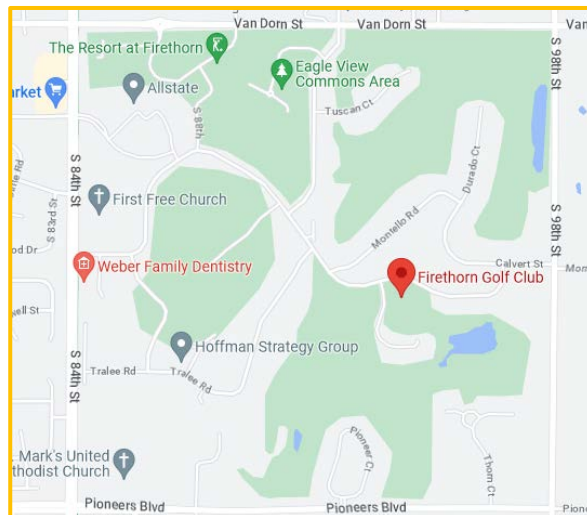
Register Now Online: [www.PIANEIA.com](http://www.PIANEIA.com) or mail-in on reverse side  
(402) 392-1611 | [frontdesk@pianeia.com](mailto:frontdesk@pianeia.com) | [education@pianeia.com](mailto:education@pianeia.com)

## Help us “Insure” the Future Agent by attending our Scholarship Golf Outing!

Date: **Monday, October 2, 2023**  
 Time: **11:00 AM Golf Registration**  
**12:00 Shotgun – 4-Person Scramble**  
**Dinner Provided**  
 Mulligans available for purchase at golf course.  
 Funds raised go towards our PIA Scholarship.

Where: **Firethorn Golf Club**  
 9301 Firethorn Lane  
 Lincoln, NE 68520  
 (402) 488-6467  
[www.firethorngolfclub.com](http://www.firethorngolfclub.com)

**REGISTRATION: \$124/Members or \$134/Non-Members**  
**Includes: Green Fees, Cart, Prizes, 2 Drink Tickets & Dinner**



NAME			
ADDRESS			
COMPANY/AGENCY			
CITY/STATE/ZIP			
PHONE		EMAIL	

Group of Four for Golf: (No Foursome? No Problem! Sign up as a single player, or with a partner. We will do the rest!)

1.	2.
3.	4.

**Payment Information:** Payment is due upon registration. Cancellation fees will apply within 14 days of the event.

Amount Enclosed:	Check #:
Card Number:	
Exp. Date:	
Signature:	



**Register Online: [www.PIANEIA.com](http://www.PIANEIA.com)**

**Mail to: PIA of NE/IA**  
**11932 Arbor Street, Suite 100**  
**Omaha, NE 68144**

**Phone: (402) 392-1611 – Fax: (402) 392-2228**

Questions: Email [frontdesk@pianeia.com](mailto:frontdesk@pianeia.com) or [education@pianeia.com](mailto:education@pianeia.com)

# Is your agency ready for a better 401(k) PLAN?

**PIA 401(k) Retirement Plan** is a turn-key, low-cost retirement plan for agency owners and their employees.

- outsources functions to third parties for **less fiduciary strain on the company**
- **lower cost**
- **payroll** integrations and year-end data
- **less error**



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# Prepare For Crisis... ALL IN one place

Our online resource hub helps insurance agents with crisis planning, remote work set-up and management, and employee and customer communications.



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Learn more at [pianational.org/readyforeverything](https://pianational.org/readyforeverything)

# Make agency bill as easy as direct bill

Increase your bottom line with simplified premium financing, invoicing, and carrier payables



Invoicing



Premium Financing



Reconciliation



Carrier payables

Founded in 2021 and used by 600+ agencies, Ascend is a no-cost solution that increases agency profits by increasing the efficiency of service and finance teams.

Our mission is to automate payment processes and make agency bill as easy as direct bill.

The result? The best experience for your customer, your team, and your business.

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Learn more today about how you can increase agency profits using Ascend.  
[pianational.org/ascend](https://pianational.org/ascend)

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“

I wanted E&O coverage from a carrier that cared about my agency. I called PIA. They suggested PIAPRO and I haven't looked back.”

*Erik Brecht*

EMB Specialty  
Parkesburg, PA

# I AM PIA.

**ERIK BRECHT** was tired of E&O carriers that didn't take the time to get to know his business and price their policies accordingly. Then he spoke to a PIA producer about a policy from PIAPRO, the only agent-owned E&O carrier of its kind. They treated him like he treats his clients—like an individual.

**FIND OUT WHY IT PAYS TO JOIN PIA.  
WHEN YOU DO, YOU'LL BE PIA, TOO!**



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PIAPRO is underwritten and issued through Argonaut-Midwest Insurance Company, Chicago, IL.