



# 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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Rackspace Technology took a look at the use of artificial intelligence (AI) and machine learning (ML) by insurance carriers.

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Insurers are cutting their marketing budgets. That's the conclusion of S&P Global Market Intelligence after the company examined the marketing budgets of the four largest personal lines insurers. GEICO, State Farm, Progressive and Allstate are the four discussed in the report.

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*E&O Coordinator  
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# BURNED OUT WORKERS INCREASING A PANDEMIC HANGOVER



Slack Technologies did a survey. It found that — no surprise — 40% of people with desk jobs are burned out. Among the reasons listed are economic uncertainty, fear of being laid off because of job cuts and pressure to return to the office as the pandemic is winding down.

Workers outside the U.S. are more impacted than those inside the United States. Women and younger workers are the most bothered by the burnout.

Focusing on the United States, Brian Elliott of Slack Technologies said pressure is coming from increasing layoffs because of a slowing and troubled economy and return-to-office policies that have moved from optional to required.

- At the end of last year, 41% of people surveyed in the U.S. say they're burned out
- The global rate is 42%
- Both are a modest improvement from earlier in 2022
- 50% of those feeling burned out said they are dissatisfied with the level of flexibility in their job

- Those with immovable work schedules are more likely to be looking for a new job over the next year

“All the benefits of flexibility are about how you give people focused time, rather than sweating how many days of week they are in,” Elliott said. “Flexibility also improves a company’s culture, and every time I tell executives this, it surprises them.”

Another stress on employees is too much technology. Large employers now use an average of 211 different apps to do business. That’s not only up from 195 a year ago but — to most employees — it’s overwhelming.

The Harvard Business Review looked at 20 teams working for three large employers. It found that employees had to go between different apps and websites over 1,200 times a day. That — the Review said — is costing workers too much time, is draining their productivity and is causing troubles with their peace of mind.

Source: [Insurance Business America](#)



# National Association of Professional Insurance Agents

## HOW PIA INDEPENDENT AGENTS ARE FEELING IN 2023

### *The Annual NU/PIA Survey Results*

Last week PIA National and National Underwriter (NU Property & Casualty) released the results of their annual independent agent survey.

Close to 750 agents responded between November of last year and January of this year. The links below are some takeaways from the Seventh Annual Independent Insurance Agent Survey.

One of the links has comments on the survey from PIA National Executive Vice President and CEO Mike Becker. One of his comments had to do with the strongest form of competition that an independent agent faces today. It's the direct writer.

Becker said agents feel their much different in a number of areas:

- At 86.6%, relationships are what agents feel is the biggest difference between them and their direct writer competitors
- Service came in second at 79.3%
- Expertise was the third most picked difference at 63.7%

- Advice was fourth with 54.5% saying the personal advice given is the top difference between a direct writer and the agent

“The continuing success of independent agents and the growth of the agency distribution system, even in more challenging times, should not come as a surprise,” Becker wrote. “Professional independent insurance agents are in a business built on relationships and provide service to clients that draws on their unique expertise.”

Here are the links to parts one and two of the survey and to Becker’s conclusions.

**[Part One: The 2023 NU/PIA Independent Insurance Agent Survey | Independent insurance agents: Thriving in difficult times](#)**

**[Part Two: The 2023 NU/PIA Independent Insurance Agent Survey | Insurance agents face and overcome challenges](#)**

**[Analysis and Commentary: 2023 Agent Survey | Insurance professionals win with optimism](#)** By Mike Becker — **[Full Article](#)**



For those of you wanting to wait for more time to go through what's in those links, PIA National composed a news story on the survey.

“Many respondents reported having a good year despite more widespread difficulties,” PIA National wrote. “For instance, nearly 67% of agents’ businesses grew in 2022, with 25.7% reporting growth of more than 10%. About seven out of 10 respondents said their earnings also grew over the last year.”

A huge percentage of the respondents talked about the current, very difficult, economic

climate and how it impacts them, the agencies the own or work for, and their clients.

“More than one in three survey respondents said their clients have decreased coverage to save money,” PIA National noted. “Conversely, around 25% of respondents explained that their clients have increased insurance coverage to match the market in terms of replacement rates and costs. Respondents reported that “avoiding burnout,” “finding com

*Source link: [PIA National](#)*



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## CALIFORNIA'S HOMEOWNERS INSURANCE CRISIS

Members of the California Legislature are lobbying California Insurance Commissioner Ricardo Lara to do something to help residents find affordable homeowners and renters insurance. The letter to Lara was penned by 18 state senators on February 6th.

“As you know all too well, the homeowners’ insurance market in California is experiencing severe disruption due to increased climate-related risks, particularly wildfires,” the letter said. “Homeowners association (HOA) communities and residents of condominium developments in wildland-urban interface (WUI) areas of the state are facing particular difficulty accessing coverage because of the high concentration of risk.”

Like homeowners, some condominium owners are struggling to find coverage and others can’t afford the drastic jump in rates and also can’t accept the lower coverage limits.

“Constituents have reported special assessments of thousands of dollars per year,

and in some cases, premiums of nearly \$1,000 per unit, per month just to maintain the master policy of their housing development,” the group said. “This is an untenable situation, potentially affecting millions of California homeowners.”

The 18 senators are calling on Lara and the California Department of Insurance to increase the commercial limits of the state’s FAIR Plan from \$8.4 million to \$20 million.

Lara’s response was on social media.

“Expanded coverage options for HOAs and community associations, including a stronger FAIR Plan, is a top priority for my new term,” he wrote. “We have to hold insurance companies accountable to covering Californians. We want them to be part of the solution, not the problem, and work with us to protect homeowners and businesses.”

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

# A NEW, YOUNGER GENERATION LOOKS AT DREAM JOBS



Older workers know what it's like to have a dream job. Some of us got them, others did not. For men in the 1960s the popular jobs were being a pilot, a lawyer or a doctor. For women it was being a teacher, a secretary or a nurse.

Fantasy jobs included race car driver or a soldier for men, and women loved the idea of being a stewardess (flight attendant) or a fashion model.

Being a rock star, a politician or a drug dealer hit the fancy of some people in the 1970s. Many dream jobs ended up with the person being "the boss." Being an actor, actress, or an entertainer happened for some, but being a doctor or a lawyer was a dream job for others.

Many made their dreams come true. Others did not.

Things are waaaayyyy different today. Or are they? Remitly is a job site that looked at what jobs are being researched on Google these days across the United States, the United Kingdom and Canada.

Remitly's business management director, Jago McKenzie said the dream jobs wished for today — as seen in over one million Google searches — aren't much different than in the past.

"It's clear that our desire for travel and exploration has not been dimmed by the past couple of years and becoming a pilot remains a much sought after lifestyle," he said. "We see a huge range of different professions featuring prominently, including many that can be done solely online, from anywhere in the world."

With that he noted the Great Resignation has more people looking for work. In fact, McKenzie said statistics from the employment website, Monster, shows that 96% of employees plan on finding a new job in 2023.

While that number might be a bit high, a huge percentage of people are looking.

"People are getting used to the idea of changing careers at least once in their lifetime as the flexibility to work online and retrain increases," McKenzie said. "Some of the main

reasons people seek a career move are for better work-life balance, higher pay and a more meaningful and fulfilling career."

Here's the list of non-traditional dream jobs wished for by people these days. Some aren't all that much different from days past.

## 1. Pilot

Average global search volume: 930,630

## 2. Writer

Average global search volume: 801,200

## 3. Dancer

Average global search volume: 278,720

## 4. YouTuber

Average global search volume: 195,070

## 5. Entrepreneur

Average global search volume: 178,380

## 6. Actor

Average global search volume: 176,180

## 7. Influencer

Average global search volume: 159,180

## 8. Programmer

Average global search volume: 125,310

## 9. Singer

Average global search volume: 121,430

## 10. Teacher

Average global search volume: 114,950

Source: [Employee Benefit News](#)



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# JUST CAPITAL

## Insurance Companies

### Considered

### “Just”

### in 2023



The survey was done by JUST Capital. It’s an annual ranking of publicly traded companies and how they do with issues that matter to most Americans. Among the “just” things of concern are:

- A fair and livable wage
- The creation of domestic jobs
- Ethics in leadership
- Caring about worker safety
- Working hard at worker retention
- Working hard at worker advancement
- Working hard at worker training



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On this year's list of 951 companies are 41 insurance companies. These are the 10 top P&C companies from the 2023 list.

**10 Top Insurers of 951 Companies:**

1. MetLife: Ranked 31
2. The Hartford: Ranked 32
3. Allstate: Ranked 81
4. Assurant: Ranked 110
5. Hanover: Ranked 122
6. Travelers: Ranked 126
7. Axis: Ranked 135
8. Reinsurance Group of America: Ranked 142
9. Progressive: Ranked 157
10. Aon: Ranked 209

By the way, JUST says companies that make its list have:

- A 4.5% higher profit margin
- A 2.3% higher return on equity
- 5x more in dividends
- 42% fewer workplace incidents

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



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# A SURVEY : WOMEN & INSURANCE AGENCY LEADERSHIP

Liberty Mutual and Safeco did a survey on March 8th. It was in honor of International Women's Day. The survey is titled, The 2023 Outlook: State of Women in Independent Insurance Agencies.

The results are rather enlightening.

It found that while more agencies these days have at least one woman in a leadership role, men still outnumber women in those roles by two to one. The number is staggering when considering that women make up more than half of the workforce for most insurance agencies yet less than a third of all agency owners and principals are women.

The good news is that between 2018 and 2022, the percentage of agencies with at least one woman in senior leadership, or in a principal role jumped by 12% to 47%. The bad news is that female employees are often overlooked for promotions or development opportunity.

More stats of interest:

- 80% of millennial and Gen Z men working in important insurance roles are excited about their future in the agency
- Just 56% of women in those age groups could say that
- Over 50% of men in those groups say their manager is actively developing them for a leadership role
- Just 38% of women think that

Christina Walker of Liberty Mutual wrapped up her company's thoughts about the survey.

"More women in agencies are ready to be leaders," she said. "They are hungry to share their expertise and are uniquely positioned to connect with customers and transform their agencies."

Source: [Insurance Journal](#)



# MEMBER reimbursement PROGRAM



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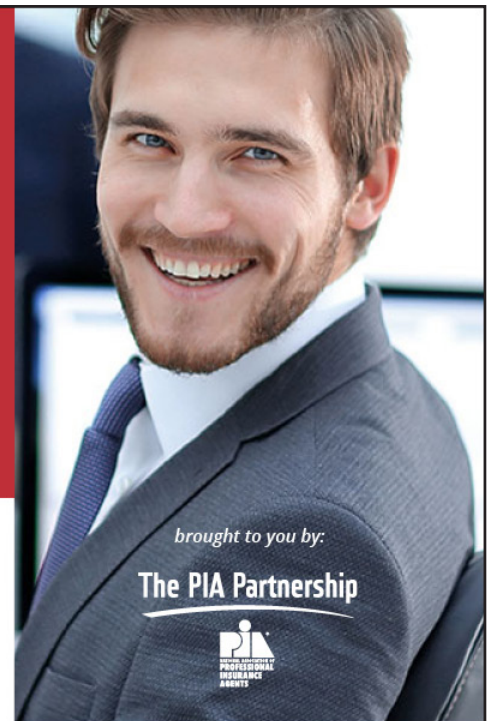


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## CIAB & COMMERCIAL INSURANCE PRICES LOTS OF WORRIES

The Council of Insurance Agents & Brokers (CIAB) says it believes commercial insurance rates are stabilizing. It notes the words “stabilization” and “moderation” are being tossed around quite frequently by insurers and those paying attention to insurance rates.

Clients and agents — however — aren’t using the same words.

Research from the CIAB shows the clients are concerned about rate hikes and what they will look like in the future. They — rightfully — ought to be concerned. Rates in the fourth quarter of 2022 rose on average for the 21st consecutive quarter. Though it’s a slight drop from the third quarter’s 8.1%, the hikes were an average of 8%.

The report is titled, the Q4 Commercial Property/Casualty Market Index. Respondents for the survey are top clients and agents.

In their part, agents doing insurance sales are looking at “enhancing customer experience.” They say that because it is usually the agent that has to be the bearer of bad news to a client when a price hike is coming.

**THAT “ENHANCING” GETS REALLY DIFFICULT WHEN A CLIENT FACES A 20% TO 25% INCREASE.**

One agent’s comment wraps that dilemma up in a nutshell. “We have the opportunity to educate our clients on what is happening in the marketplace and to prepare them for the ever-changing coverage and premium implications of this ‘interesting’ insurance market,” the agent said.

Source: [Insurance Journal](#)

## ALLSTATE CUTTING AGENTS HUGE DROP IN NUMBERS

As all insurers must do, last week Allstate submitted its annual filing with the Securities and Exchange Commission (SEC). In the report, Allstate noted it now has just 8,400 agents working for the company.

That's down significantly from last year's 9,300 and the 10,400 working for Allstate in 2021. At one time Allstate had 12,000 agents.

The SEC report says Allstate's agents wrote 38% of the firm's auto policies. In 2020 that

figure was 71%. Allstate's direct sales via the internet or phone hit 35% in 2022. In 2020 that number was 24%.

In addition to reductions in staff, Allstate has also cut storefronts. Hundreds of Allstate agents are now working from home offices or at centralized call centers.

Things get even more dire for company agents when Allstate CEO Tom Wilson says he wants to sell insurance — and other company products — from other channels. Those channels do NOT include agents.

Source: [Insurance Business America](#)

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# Utica National's Errors & Omissions

## RISK MANAGEMENT ALERT

We KNOW  
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## What to Do When Terminating a Relationship with a Client

by **Tabitha L. DeGirolano, RPLU**

*E&O Risk Management Specialist  
Executive Commercial Lines Underwriter  
Utica National Insurance Group*

**There are times when your agency will want to terminate a relationship with a client.** Two main reasons are:

- **The business is unprofitable.** It's often a particular business segment or line of business rather than individual insureds.
- **An insured is difficult to work with.** Maybe they consistently pay poorly, have a history of not disclosing pertinent information needed to place coverage, or are demanding and nothing you do meets their expectations.

### WHAT TO DO

#### Once you've determined that you want to terminate the relationship, HOW DO YOU DO IT?

- **Check with your state's department of insurance and seek legal advice to understand the applicable laws and ensure you comply with them.** The action should never be discriminatory.
- **Confer with your carriers for their guidance. Ask the carrier to non-renew the account, if possible.** While they may decline in instances of individual difficult clients, they may be more willing to work with you if you are moving away from a segment of business and interested in assigning the accounts to another agency.
- **Start the process early to give the client enough time to replace coverage.** Provide them with materials that could assist them in moving the coverage, such as current loss runs.
- **Communicate to the client clearly and in writing why they should seek placement through another agency.** You may want to refer them to other agents that can handle their business. If you choose to refer, be confident about the quality of the agency you refer them to. Referrals to a poor agent could result in E&O claims against your agency.
- **Document everything thoroughly.** It is particularly important to memorialize verbal conversations.



#### WHAT IF YOU CAN'T TERMINATE THE RELATIONSHIP?

Depending on state laws, you may have to continue servicing a client's account if they refuse to seek coverage elsewhere. In these instances, provide them with timely service, but don't prioritize them over more desirable clients. If they express being unhappy with your service, recommend that they seek an agent in a better position to provide them with the service they desire.

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# Events Calendar 2023

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

Date	Class/Webinar	Where	When
April 4, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
April 11, 2023	CPIA: Implement for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
April 11, 2023	Commercial Property: Recent Changes and Crucial Concepts	NE/IA	Live Webinar: 8 - 11 AM
April 11, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	NE/IA	Live Webinar: 12 - 3 PM
April 12, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	NE/IA	Live Webinar: 8 - 11 AM
April 12, 2023	An Hour with Cathy: Certificates of Insurance - Headaches & Remedies	NE/IA	Live Webinar: 1 - 2 PM
April 13, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	NE/IA	Live Webinar: 8 - 11 AM
April 18-19, 2023	CIC: Commercial Property Institute	ALL STATES	Live Webinar: 8 - 5 PM
April 18-19, 2023	CIC: Commercial Property Institute	ALL STATES	Omaha, NE
April 18, 2023	Certificates and Additional Insureds: What Did I Do to Deserve This?!	NE/IA	Live Webinar: 8 - 11 AM
April 19, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	NE/IA	Live Webinar: 1 - 2 PM
April 20, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	NE/IA	Live Webinar: 12 - 3 PM
April 25, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	NE/IA	Live Webinar: 8 - 11 AM
April 25, 2023	Why Good People Do Bad Things: A Deep Dive Into Agency Ethics	NE/IA	Live Webinar: 12 - 3 PM
April 26, 2023	An Hour with Dave: Fast Facts About Flood	NE/IA	Live Webinar: 1 - 2 PM
April 27, 2023	CISR: Commercial Casualty I	ALL STATES	Live Webinar: 8 - 4 PM
April 27, 2023	Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are)	NE/IA	Live Webinar: 8 - 11 AM
April 27, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Live Webinar: 12 - 3 PM

## PIA NE IA EVENTS

May 3-4, 2023	CIC: Personal Lines Institute	ALL STATES	Live Webinar: 8 - 5 PM
May 9, 2023	Leadership and Liability: Insuring Executive Risk	NE/IA	Live Webinar: 8 - 11 AM
May 9, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	NE/IA	Live Webinar: 12 - 3 PM
May 10, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	NE/IA	Live Webinar: 8 - 11 AM
May 10, 2023	An Hour with Cathy: Commercial Property Valuation Options (aka "How Big is the Check?!")	NE/IA	Live Webinar: 1 - 2 PM
May 11, 2023	CISR: Agency Operations	ALL STATES	Live Webinar: 8 - 4 PM
May 11, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	NE/IA	Live Webinar: 8 - 11 AM
May 11, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	NE/IA	Live Webinar: 12 - 3 PM
May 17, 2023	CISR: Life & Health Essentials	ALL STATES	Live Webinar: 8 - 4 PM
May 17, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	NE/IA	Live Webinar: 1 - 2 PM
May 18, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	NE/IA	Live Webinar: 8 - 11 AM
May 18, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	NE/IA	Live Webinar: 12 - 3 PM
May 23, 2023	CPIA 3 Sustain Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
May 23, 2023	Flood Insurance, FEMA, and the NFIP	NE/IA	Live Webinar: 8 - 11 AM
May 23, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	NE/IA	Live Webinar: 12 - 3 PM
May 24, 2023	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	NE/IA	Live Webinar: 1 - 2 PM
May 25, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	NE/IA	Live Webinar: 8 - 11 AM
June 7, 2023	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	NE/IA	Live Webinar: 8 - 11 AM
June 7, 2023	An Hour with Cathy: Certificates of Insurance - Headaches & Remedies	NE/IA	Live Webinar: 1 - 2 PM
June 15-16, 2023	Ruble Graduate Seminar	ALL STATES	Des Moines, IA
June 15-16, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM

June 15, 2023	Certificates and Additional Insureds: What Did I Do to Deserve This?!	NE/IA	Live Webinar: 8 - 11 AM
June 15, 2023	“Wait...What the #^&* Just Happened?!” Fourteen Personal Lines Issues To Know Before It’s Too Late	NE/IA	Live Webinar: 12 - 3 PM
June 20, 2023	William T. Hold Advanced Learning Seminar	ALL STATES	Live Webinar: 8 - 4 PM
June 20, 2023	Commercial Property: Recent Changes and Crucial Concepts	NE/IA	Live Webinar: 8 - 11 AM
June 21, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	NE/IA	Live Webinar: 1 - 2 PM
June 22, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	NE/IA	Live Webinar: 12 - 3 PM
June 27, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	NE/IA	Live Webinar: 8 - 11 AM
June 27, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Live Webinar: 12 - 3 PM
June 28, 2023	An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)	NE/IA	Live Webinar: 1 - 2 PM
June 29, 2023	Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks	NE/IA	Live Webinar: 8 - 11 AM
June 29, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	NE/IA	Live Webinar: 12 - 3 PM
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: Tools & 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



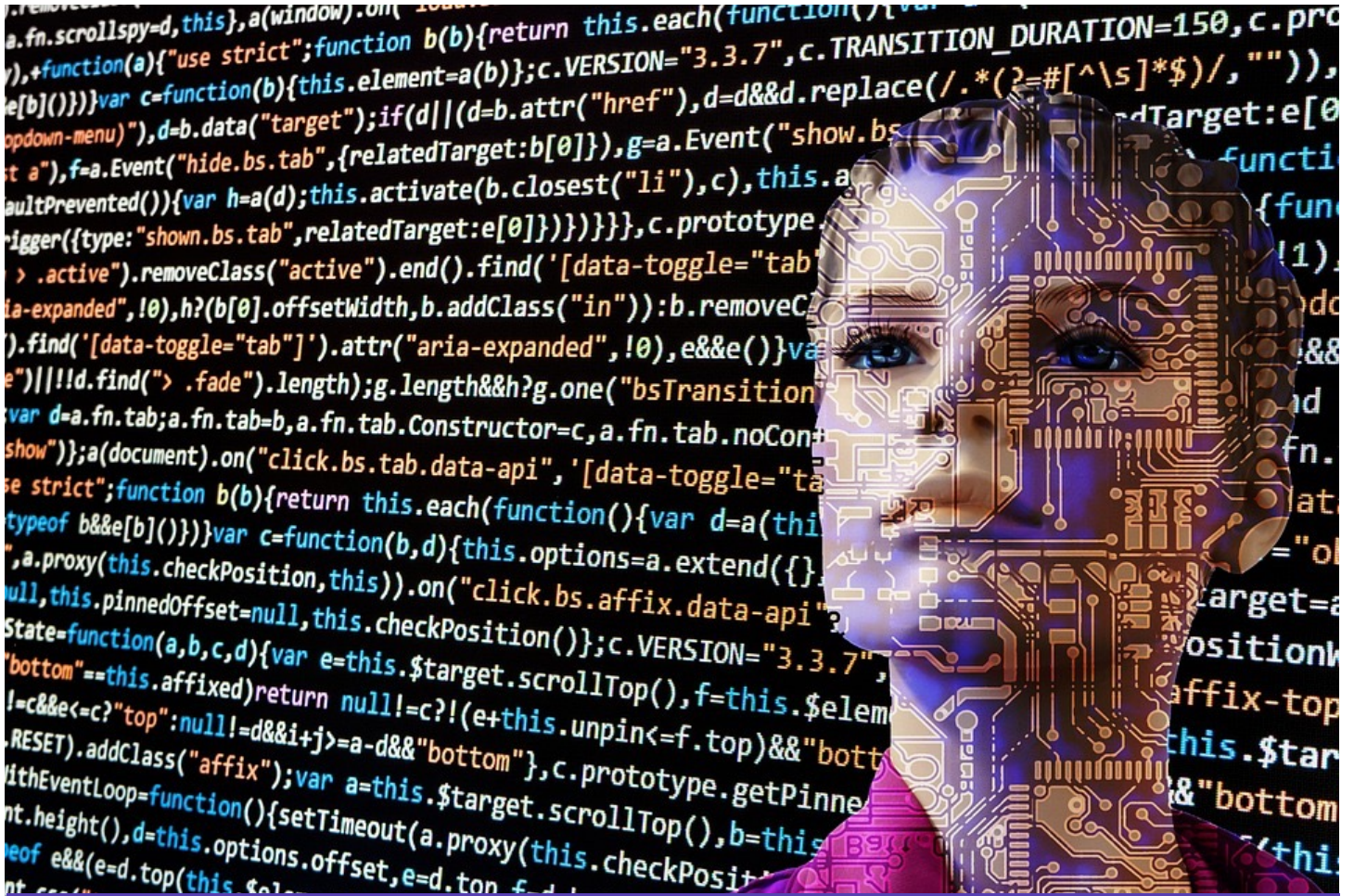
September 14, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
September 14, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	ALL STATES	Live Webinar: 8 - 11 AM
September 18, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live 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



"Well here's the problem - we live in a cold and uncaring universe."



## ARTIFICIAL INTELLIGENCE IS DOING AWAY WITH REGULAR INTELLIGENCE

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# CARRIERS CUT STAFFS 62%

Rackspace Technology took a look at the use of artificial intelligence (AI) and machine learning (ML) by insurance carriers. The technology firm found that insurers have cut their staffs by 62% because they're using more AI and ML.

Rackspace chief technology evangelist, Jeff De Verter said the survey was done with carriers in the Americas, Europe, Asia and the Middle East.

“Some of these organizations have employed, in some cases, mountains of people to be able to do some of this work,” he said. “Some of the low-level analyst work that used to be done in large spreadsheets, that used to be done in some specific tooling for the industry, maybe we’re finding now that AI and ML is actually able to do the work of a lot of those folks who were effectively manually doing work before.”

Senior underwriters — he noted — are still safe but legions of underwriters are being replaced or will soon be replaced by machines.

“Should you worry? I’d redirect that and say, you have indispensable industry knowledge, but the job you have today is probably going to change, and so you’ve got to change with it,” DeVerter said. “Detroit is a great example, in the auto industry you had companies make some changes as robotics came in, and had individuals changed their skilling, they would have been a lot better off, but you just can’t keep doing things the way we’ve always done them.

He pointed out that smart individuals need to “read the tealeaves” and find out what skills they need to adopt to the rapidly changing technology. And much of that adopting probably should come in the area of working in AI and ML since insurers are pumping up the numbers in those workforces.

- 90% of insurers have grown their AI & ML workforce in the last 12 months
- 67% of insurers see a shortage of skill sets in the AI and ML area

Over half of the insurers — 53% — polled are, however, reaping substantial benefits from using artificial intelligence and machine learning. Another 23% have seen modest benefits and 25% say it’s too early to tell.

More from the survey:

- 81% said the risk reduction increased the understanding of insurance by businesses and customers
- 79% saw sales rise
- 77% were able to use AI and ML to personalize marketing
- 75% saw increased productivity
- 73% had revenue streams increase and operating costs drop
- 69% had happier customers
- 67% saw profitability come quicker
- 67% saw a reduced cost in new product development
- 67% found it easier to hire and recruit new talent
- 65% saw an increase in innovation

Not all is positive. Over half — 56% — said there has been pushback and scrutiny of the use of AI in their business models. And there are more negatives:

- Just 38% say they strongly trust the results of AI and ML
- Only 42% slightly trust the results
- Just 38% strongly think there are enough checks and balances to avoid negative consequences
- Only 33% say there are slightly enough checks and balances
- 44% strongly think there is enough governance to make the use of AI and ML safe against misuse
- Just 33% slightly think there is enough governance to avoid misuse

Source: [Insurance Business America](#)

# INSURANCE ADVERTISING DROPPING



Insurers are cutting their marketing budgets. That's the conclusion of S&P Global Market Intelligence after the company examined the marketing budgets of the four largest personal lines insurers. GEICO, State Farm, Progressive and Allstate are the four discussed in the report. They have the highest premium income.

So you won't be seeing as much of Progressive's Flo, the GEICO Gecko, Allstate's Mayhem Man or basketball legend, Chris Paul and the new Jake of State Farm.

Rising claims costs from private passenger autos and natural disasters, and the high cost of doing business are the reasons for those cuts.

GEICO leads the pack with the biggest cut year-over-year. The Berkshire Hathaway company cut marketing spending by 38%. The money in that 38% is a huge number. In 2022, GEICO spent \$1.28 billion on advertising.

Berkshire Hathaway's underwriting saw an after-tax-loss of \$90 million. Compare that to profits of \$728 million in 2021 and \$657 million in 2022.

GEICO's 38% cut totals \$800 million.

The cuts moved Progressive into the top insurance marketing spender. Progressive spent \$1.73 billion. The drop is 7.6% and isn't close to GEICO's 38%. However, it is an impressive cut. In 2021, Progressive spent \$1.87 billion on advertising.

The company's CEO, Susan Griffith said the \$1.73 billion number is not set in stone. Progressive will continue to monitor marketing results and could make more adjustments as the year progresses.

Allstate's advertising budget dropped in 2022 to \$950 million. That's down 26.9% from 2021.

State Farm spent \$1.01 billion on advertising in 2022. That's a small drop from 2021's \$1.07 billion. It is — however — way down from the company's five-year peak of \$1.21 billion in 2019.

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

# Feed Your Success With a Broad Manufacturing Appetite.

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“

PIA gives me the opportunity to speak with other agents. It turns out we have a lot in common.”

*George Hilliard*

Pete Mitchell & Associates  
Memphis, TN

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