



# Main Street

## 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.**

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## SMALL BUSINESS IN 2022 — IT'S A STRUGGLE

Next Insurance did a survey of 1,000 small businesses and what it found is scary. These businesses are really struggling by the current state of the nation's economy and inflation.

It's so bad that a high percentage — 35% — are thinking of permanently closing their doors.

They've also been hit hard for two-years by the restrictions government put on them because of COVID. The owners surveyed say they now work a lot more hours and many of the duties they are performing on a daily basis used to be done by others. They've also had to raise prices.

- 30% say employee turnover is high
- 28% say they've been ghosted by employees and potential employees
- The average pay offered is \$24 per hour — \$2 higher than 2 years ago
- 8% of businesses pay under \$10 an hour

Next Insurance spokeswoman, Suzanne DuFore said supply-chain issues and inflation have caused price hikes for 91% of the small businesses. Another reason for price hikes is a 40% jump in the cost of materials over the last six months, and 80% of small businesses have seen shipping delays and big raises in the cost of shipping.

"This substantial inflation is rapidly becoming a crisis for U.S. small businesses, which operate on low-profit margins and have less flexibility than larger companies," she said. "Small businesses are often the canary in the coalmine for our economy—if they're feeling the intense stress and pressure from these major societal trends that show no signs of slowing down, it's critical for us as consumers and leaders in financial services to be ready to help them out in any way we can."

[Source: Insurance Journal](#)





# FAILURE: SMALL BUSINESS & CYBERSECURITY

The Verizon 2021 Data Breach Investigations Report took a long look at small business — those with under 50 employees — and cybersecurity. So did Corvus Insurance.

Corvus found that just 8% of businesses with under 50 people on the payroll have dedicated money in the budget to cybersecurity. A lot of those businesses just pack their cybersecurity into the IT budget — or some other department's budget — and forget about it.

Close to half — 47% — have no cybersecurity budget whatsoever.

Companies that are a little bit bigger aren't much better. Businesses with 51 to 249 employees don't have much for cybersecurity budgets — if anything at all. Just 14% dedicate money to protect the business from cyber criminals.

What those businesses don't realize is that they're a prime target.

Verizon's report found there were 1,037 incidents in 2021 for companies with less than a thousand employees. Compare that to 2021 total of 307 data breaches for large companies.

For very small companies the number hit 263.

The report showed that usual suspects were responsible for the small business hits. System hacks, errors and web application attacks were the most common attacks and accounted for 80% of them. For compromised data attacks, 44% came from compromised credentials. Targeted personal information led to 39% of them and 17% of breaches are from compromised medical information.

Sadly, in a 2021 IBM survey they found that 60% of businesses with less than 500 employees ended up going out of business six months or so after a cyberattack.

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

# NATIONWIDE WANTS HANDS-FREE PHONE LAWS NATIONWIDE

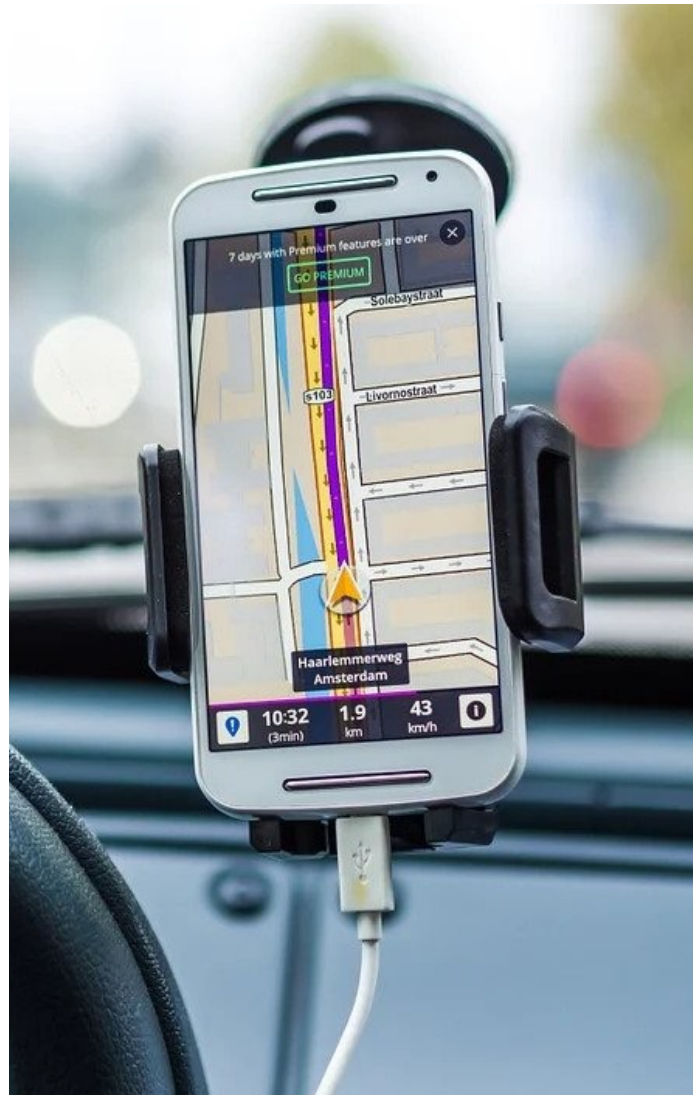
To date about half of the states in the U.S. have laws against driving while using a smartphone unless that use is hands free. Nationwide wants that law to be in all states not just half of them.

The insurer has data that says 86% of the people in this country feel the same way.

Nationwide CEO Kirt Walker said that support is for laws that prohibit holding a phone while driving. That's for talking, texting, or purposes other than an emergency.

"While it isn't practical to remove every distraction from motor vehicles, making it a primary offense for the use of handheld devices will reduce crashes and save lives," he said. "We know hands-free primary enforcement legislation works. A 2018 analysis showed that states that enact this type of legislation experienced a 15% decrease in auto crash-related fatalities two years after the enactment of this type of law. Six states in that same analysis saw a decrease of more than 20% in fatality rates."

Here's an oddity that came out of a survey by Edelman Data & Intelligence on distracted driving. Almost 66% of drivers in states without smartphone restrictions believe their state has laws against using one while driving.



Cathy Chase is the head of the group, Advocates for Highway and Auto Safety. "Nationwide's new findings clearly demonstrate the public's overwhelming concern about device use behind the wheel and their support for acting now," she said. "Lawmakers must address this public safety threat by enacting commonsense restrictions. Advocates stand with Nationwide to eliminate distracted driving."

[Source: Digital Insurance](#)





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# STATISTICS

## NAIC & INSURANCE CONFUSION

Every year the National Association of Insurance Commissioners (NAIC) releases the top complaints it receives about insurance companies. Most involve claims. Most people — the data says — don't really understand insurance so they aren't all that satisfied with the companies they get insurance from.

The suggestion that comes along with the complaints is that insurers and agents find more, and better, ways to improve communication with insureds.

### 2021 TOP-5 COMPLAINTS:

#### 1. Claim handling delays:

Number of complaints: 10,121

#### 2. Unsatisfactory claims settlement or claim settlement offer:

Number of complaints: 6,491

#### 3. Claim denied:

Number of complaints: 5,986

#### 4. Dissatisfaction with how the claims adjuster handled the claim:

Number of complaints: 2,334

#### 5. Failure to pay the claim promptly:

Number of complaints: 2,112

As we noted earlier, the NAIC says people are very confused about insurance and really don't understand the policies they purchase. An auto insurance study by Forbes Advisor agrees.

It says 40% of those with auto insurance think their policies cover things it doesn't cover.

Some examples:

- 47% think their auto policy has money for additional living expenses
- 49% think their policy has extended crash coverage
- We all know there is no such thing
- 40% think their policy has vehicle emissions insurance — whatever that is

The Forbes survey says younger drivers age 18 to 25 are the most confused. Their numbers on extended crash coverage and vehicle emissions are 69% and 65% respectively. 75% of the people in that age group say their policy has accidental death and dismemberment insurance. One very funny statistic has 91% believing their insurer will pay them if their auto won't start.

Many policyholders don't think they have coverage where they do have coverage.

- 60% don't know their liability policy covers damages if they crash into a neighbor's fence
- Just 3% know that none of the standard types of insurance will cover the medical bills of an uninsured motorist if they crash into another vehicle



## QUESTIONS & WRONG ANSWERS:

**1. If your car is damaged by a flood, what type of auto insurance would pay for the damage?**

- 56% got the answer, comprehensive coverage, wrong.

**2. If someone crashes into you and they are injured but don't have auto insurance, what type of auto insurance would pay for their medical bill? The options were liability, collision, comprehensive, uninsured motorist or none.**

- 85% got the answer — none — wrong.

**3. If you cause an accident, what type of auto insurance pays for the damage to the other vehicle?**

- 62% got the wrong answer and did not know that liability coverage takes care of the damages.

**4. If you crash into a neighbor's fence accidentally, what type of insurance pays for the fence?**

- 60% did not know their liability insurance covers the damages.

**5. If a tree falls on the roof of a car what insurance pays for the damages?**

- 59% did not know comprehensive covers it.

**6. If you back into a poll, what type of insurance pays for the damage to your vehicle?**

- 57% did not know that collision pays the damages.

Source: [PropertyCasualty1](#) & [PropertyCasualty2](#)

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# FLOOD INSURANCE

## Rates to Rise for 81%

Risk Rating 2.0 was rolled out a year ago. It redid how the National Flood Insurance Program (NFIP) sets flood insurance rates. The Federal Emergency Management Agency (FEMA) administers the NFIP and — basically — promised that wealthier people with bigger homes would bear the brunt of the rate increases.

FEMA said 90% of policyholders will see rates stay stable and, in some cases, drop.

A year ago the rate changes were put into place for new policies. April saw increases going into place for current policyholders. It looks like FEMA's promise isn't going to be kept.

Or so says the real estate company, Redfin.

According to Redfin's research, over 80% of current policyholders are going to see their rates rise. And instead of the rates affecting only those with bigger, more expensive homes, the increases will be spread out to all homeowners.

FEMA has no comment about the information Redfin has released. The only thing it said was, "FEMA hasn't provided any Risk Rating 2.0 premium information to outside entities, and any attempt to compare an outside entity's premium estimates to Risk Rating 2.0 is simply speculation."



Redfin's Sheharyar Bokhari is a senior consultant. Bokhari said while FEMA has not released any specific information, the information Redfin has is not speculation. The company was able to take data from zip codes that FEMA released on the number of policyholders who will see increases.

The company's findings came from analyzing census data on income and ethnicity in those zip codes.

Close to 90% of homeowners in Florida and Texas will see big increases. However, all along the premium rates have been way below the

national average in those states. What's most odd about that statistic is that those two states have seen a disproportionate amount of what is terms "devastating" damage.

Redfin also notes that 76% of policyholders in neighborhoods with the highest earners will see increases. That's below the national average of 81%.

The real estate firm also notes that minorities and the poor — in many cases — will see higher rate increases than average.

[Source: Digital Insurance](#)



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## Mergers and Acquisitions *Down So Far this Year*

It's a big drop. One of the biggest drops in years. OPTIS Partners — a firm that tracks insurance agency and company mergers and acquisitions — said the first quarter of 2022 saw them drop by 14%.

That's huge.

In the first three months of 2022 OPTIS said there were just 149 deals. While in most years the first quarter is slow, this year quarter one saw the lowest number since 2016.



OPTIS partner, Steve Germundson said the 149 deals is also 7% below the five-year average. "The decline is not surprising because the fourth quarter of 2021 was frenetic, with 384 deals. Deal-makers usually take a short-lived breather after busy year-end activities, and seller inventory is shrinking," Germundson said.

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

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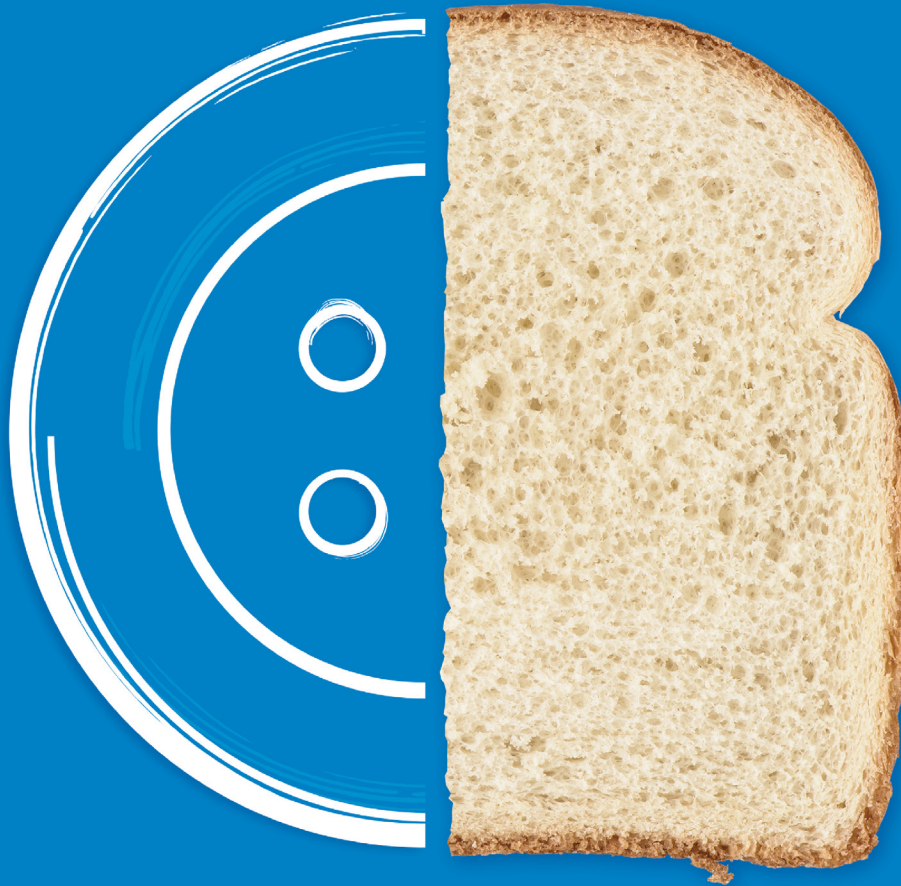
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# MARSH

## COMMERCIAL INSURANCE RATES MODERATING



**Marsh recently released a report on insurance rates on a worldwide scale. Comparing the first quarter of 2022 to the fourth quarter of 2021, the United States saw commercial insurance rates jumping an average of 12%.**

The fourth quarter of 2021 had a 14% average hike.

Marsh says worldwide, commercial rates rose 11%. That compares to the 13% we saw in the fourth quarter of 2021. Marsh said the drop shows a moderation of commercial rates that began in the fourth quarter of 2020.

Spokeswoman Lucy Clarke said it's the 18th consecutive quarter of high increases. She noted the increases stretch across all lines of commercial insurance. However, we might soon be looking at steeper decreases in rates.

"The war in Ukraine, while most importantly a humanitarian tragedy, has added pressure to what is already a challenging insurance market for our clients," Clarke said. "We are also beginning to see the impact of rising inflation on loss costs and exposure growth, which in turn could affect pricing."

Clarke said the financial and professional insurance lines are increasing more than the property and casualty lines. The financial and professional line rates jumped 26% in the first quarter of 2022.

P&C rates only rose 7% and 4% respectively.

She pointed out the increases in financial and professional lines have been heavily impacted by the triple-digit rate increases in cyber insurance. In the U.S. those rates rose 110% in quarter one of 2022.

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

# Just for Fun

## ANOTHER ANGLE TO TEXTING, DRIVING AND SMARTPHONES

### *Distracted Driving Awareness Month*

happened in April, but the topic still resonates with some news media sources. In this case, it is a story about **Jerry**, a website that analyzes and rates auto insurance.

**Jerry** decided to do a survey on who is the better driver — iPhone users or Android users. After looking at data over 8,000 miles of driving, the website says Android drivers are far safer.

### *They're safer in every category:*

- Overall safe driving
- Speeding
- Distraction
- Turning
- Braking
- Accelerating

Android drivers also excelled in the most important category of all. That is keeping their phone in their pockets, purses, or elsewhere, while driving.

**Jerry** also noted that Android users got better scores regardless of age, gender, marital status, education and credit rating. All of those subjects — as you know — are huge when it comes to predicting safe-driving scores.

[Source: Business Insurance](#)







# Homeownership, Inflation and Building Costs

The American Property Casualty Insurance Association (APCIA) checked in with 1,000 homeowners and asked them about their homeowners insurance policy. Most haven't made sure their policy is up to date and keeping up with the cost of building supplies.

A new wrinkle is growing inflation.

Those same homeowners have not take that into account either. The poll — conducted by The Harris Poll — found that just 30% of those surveyed have picked up more insurance. Or at the very least, have upped coverage limits to account for inflation.

Karen Collins of the APCIA said the Harris survey also found that just 40% of those doing remodeling, or even complete renovations, increased their homeowners insurance.

"It is critical that homeowners make sure they have the right amount and right types of coverage during this period of significant inflation, but unfortunately our survey shows that many individuals may not be properly prepared," she said. "Our survey found that about two thirds of homeowners may be without key additional coverages, such as annual inflation adjustment, extended replacement cost, and building code/ordinance coverage, that can better protect them in these challenging market conditions."

Collins points out that from December of 2019 to December of 2021, the cost of construction materials jumped 44%.

"It is important to conduct an annual review of your insurance policy with your insurer or agent to help ensure you have enough coverage to repair or rebuild your home should disaster strike, but only 30 percent of insured homeowners updated their insurance policy less than a year ago," Collins pointed out. "Homeowners should be aware that rebuilding costs are increasing, and they should take steps now to update their coverage and mitigate against potential damage."

Sadly, 64% of the 1,000 homeowners are not sure — or don't believe — their homeowners limits are based on the real estate market value rather than the cost to rebuild

When it comes to inflation, 63% say they have not added an annual adjustment for inflation. Or aren't sure if one was added. Another 69% have not added — or aren't sure if they've added — ordinance coverage for new energy or building code changes.

Even worse, only 20% of the 1,000 homeowners say they have made, or updated, an inventory of their possessions. Adding to that statistic is the 25% who've said they've never done one.

"As climate change is causing more severe and frequent natural catastrophes, this should be a wake-up call to homeowners to pick up the phone and call their insurer or agent to discuss their insurance policy and make sure they have the coverages they need," Collins advised. "Too often people overestimate their preparedness for natural disasters and other emergencies, and this can lead to gaps in preparedness and insurance coverage."

[Source: Insurance Journal](#)





# WILDFIRE

## Two Frightening Reports

National Interagency Fire Center tracks wildfire. It took a hard look at weather predictions from various sources and, no surprise, predicts that we'll see another above normal wildfire season in 2022.

The agency says we'll see somewhere between 68,000 and 72,000 fires. Those fires will burn 8.1 to 8.3 million acres and will destroy countless homes and businesses and will cost billions in losses.

As a comparison, the National Interagency Fire Center says from 2001 to 2020, the average number of fires in a year was 68,707 and they burned around 7 million acres.

The West will bear the brunt of the coming damage.

If that news isn't bad enough, a report from First Street Foundation adds to the weight and seriousness of the problem. The 5th National Risk Assessment: Fueling the Flames report looked at information gathered by the National

Oceanic and Atmospheric Administration (NOAA), and other places, and found that since 1980, a frightening 66% of the damage caused by wildfire from then until now has happened in the last five years.

Yale University says losses from wildfires in 2021 hit \$5 billion. It's the seventh straight year that those losses have topped \$2 million.

Matthew Eby is the founder and executive director of First Street Foundation. He said almost every home in America is vulnerable to wildfire.

## Statistics:

◆◆◆ In the next 30 years, 20 million properties face moderate risk of being victim to a wildfire. Moderate is a 6% chance.

◆◆◆ The report says 6 million properties are looking at a major risk of catching fire. Major is defined as 14%.

◆◆◆ Close to 3 million properties are in the severe risk category. It's a 26% chance in the next 30 years.

◆◆◆ The biggest — and scariest — category is the extreme risk category. That category belongs to 1.5 million properties and the risk factor is 26% over 30 years.

◆◆◆ Another 49 million properties with have a less than 1% chance of having wildfire hit them. That's the minor risk category.

Eby said a big problem faced by Americans — and insuring their homes and controlling that risk — is a lack of information on property-specific, climate adjusted wildfire risk. “As a

changing climate drives more frequent and severe wildfire events, Fire Factor will prove critical in ensuring everyone has the insights they need to understand their personal risk to avoid and protect against the devastating impact of a wildfire,” Eby said.

His firm uses property tax data and satellite imagery to assign a risk score. Also taken into account is the type and quality of construction, weather and the exposure to wildfire drivers like trees and grass.

“We calculate every individual property and structure's risk across the country, be it a commercial building, or be it an individual's home,” Eby said. “What you're able to see from that is that one home might have the same probability as another of being in a wildfire, but be much more susceptible to burning down.”

Sources: [CISION PR Newswire](#), [CNBC](#), [First Street Foundation](#)





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For information and to register  
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Date	Class/Webinar	Where	When
June 14, 2022	CISR: Personal Lines Miscellaneous	Davenport	TBA
June 14, 2022	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	NE/IA	Webinar: 8:00AM - 11:00AM
June 14, 2022	That's Personal: Home & Auto Exposures Your Insured Doesn't Share (and Why That's Bad)	NE/IA	Webinar: 12:00PM - 3:00PM
June 15, 2022	An Hour with Cathy: Additional Insured Endorsements for Contractors	NE/IA	Webinar: 1:00PM - 2:00PM
June 16, 2022	Is This Stuff For Real? Understanding & Insuring Emerging Risks	NE/IA	Webinar: 8:00AM - 11:00AM
June 21, 2022	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
June 22, 2022	An Hour with Nicole: Personal Umbrella Issues & Answers	NE/IA	Webinar: 1:00PM - 2:00PM
June 23, 2022	Flood Insurance, FEMA, and the NFIP	NE/IA	Webinar: 8:00AM - 11:00AM
June 23, 2022	Homeowners In Real Life: Tales of Claims & Coverage	NE/IA	Webinar: 12:00PM - 3:00PM
June 28, 2022	What the Heck Happened to Life Insurance?!	NE/IA	Webinar: 8:00AM - 11:00AM
June 28, 2022	Certificates of Insurance and the Coverage Issues that Go With Them	NE/IA	Webinar: 2:00PM - 3:00PM
June 28, 2022	What the Heck Happened to Life Insurance?!	NE/IA	Webinar: 8:00AM - 11:00AM
June 28, 2022	Certificates of Insurance and the Coverage Issues that Go With Them	NE/IA	Webinar: 12:00PM - 3:00PM
June 29, 2022	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	NE/IA	Webinar: 1:00PM - 2:00PM
June 30, 2022	CISR Live Webinar: Agency Operations	Live Webinar	Live Webinar: 8:00AM - 5:00PM
June 30, 2022	Nailed It: Understanding Insurance Requirements in Construction Contracts	NE/IA	Webinar: 8:00AM - 11:00AM
July 5, 2022	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	NE/IA	Webinar: 8:00AM - 11:00AM
July 5, 2022	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	NE/IA	Webinar: 12:00PM - 3:00PM

July 6, 2022	Commercial Property - Direct vs. Indirect Damage	NE/IA	Webinar: 8:00AM - 11:00AM
July 6, 2022	Ethics: Essentials for the Insurance Producer	NE/IA	Webinar: 12:00PM - 3:00PM
July 7, 2022	CISR: Commercial Casualty 1	Des Moines, IA	TBA
July 7, 2022	Personal Lines Clients and Their New Normal	NE/IA	Webinar: 8:00AM - 11:00AM
July 12, 2022	Personal Lines Coverage Concerns: Annoying But Important	NE/IA	Webinar: 8:00AM - 11:00AM
July 12, 2022	Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)	NE/IA	Webinar: 12:00PM - 3:00PM
July 13, 2022	Autos, Garages and Dealers - Oh My! Knowing the Difference	NE/IA	Webinar: 8:00AM - 11:00AM
July 26, 2022	CISR: Insuring Personal Auto Exposures	Des Moines, IA	Des Moines
August 9, 2022	That's Personal: Home & Auto Exposures Your Insured Doesn't Share (and Why That's Bad)	NE/IA	Webinar: 8:00AM - 11:00AM
August 9, 2022	Flood Insurance, FEMA, and the NFIP	NE/IA	Webinar: 12:00PM - 3:00PM
August 11, 2022	CPIA 1 ONLINE COURSE: Position for Success	Live Webinar	Webinar: 8:30AM - 4:15PM
August 11, 2022	Personal & Commercial Lines Endorsements: Some Good, Some That Really Stink	NE/IA	Webinar: 8:00AM - 11:00AM
August 11, 2022	Certificates and Additional Insureds: What Did I Do to Deserve This?!	NE/IA	Webinar: 12:00PM - 3:00PM
August 16, 2022	Cyber - Evolution, Exposures, Incidents & Insurance	NE/IA	Webinar: 8:00AM - 11:00AM
August 16, 2022	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	NE/IA	Webinar: 12:00PM - 3:00PM
August 17, 2022	An Hour with Nicole: Homeowners Loss Settlement Issues	NE/IA	Webinar: 1:00PM - 2:00PM
August 18, 2022	CISR Live Webinar: Elements of Risk Management	Live Webinar	Live Webinar: 8:00AM - 5:00PM
August 18, 2022	Homeowners In Real Life: Tales of Claims & Coverage	NE/IA	Webinar: 8:00AM - 11:00AM
August 23, 2022	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
August 24, 2022	An Hour with Dave: Fast Facts About Flood	NE/IA	Webinar: 1:00PM - 2:00PM
August 31, 2022	An Hour with Cathy: Insurance Issues for the Commercial Tenant	NE/IA	Webinar: 1:00PM - 2:00PM
September 7, 2022	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	NE/IA	Webinar: 1:00PM - 2:00PM
September 8, 2022	CPIA 2 ONLINE COURSE: Implement for Success	Live Webinar	Webinar: 8:30AM - 4:15PM



## PIA NE IA EVENTS

September 8, 2022	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	NE/IA	Webinar: 8:00AM - 11:00AM
September 8, 2022	Ethics: Essentials for the Insurance Producer	NE/IA	Webinar: 12:00PM - 3:00PM
September 15, 2022	Personal Lines Clients and Their New Normal	NE/IA	Webinar: 8:00AM - 11:00AM
September 15, 2022	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	NE/IA	Webinar: 12:00PM - 3:00PM
September 19, 2022	Leadership and Liability: Insuring Executive Risk	NE/IA	Webinar: 12:00PM - 3:00PM
September 20, 2022	CISR Live Webinar: Insuring Personal Residential Property	Live Webinar	Live Webinar: 8:00AM - 5:00PM
September 21, 2022	An Hour with Nicole: Personal Umbrella Issues & Answers	NE/IA	Webinar: 1:00PM - 2:00PM
September 22, 2022	Personal Lines Coverage Concerns: Annoying But Important	NE/IA	Webinar: 8:00AM - 11:00AM
September 27, 2022	Growing Good Insurance: Using Property & Liability Endorsements to Fortify Farm Risks	NE/IA	Webinar: 8:00AM - 11:00AM
September 27, 2022	Contracts Agents Should Read	NE/IA	Webinar: 12:00PM - 3:00PM
September 28, 2022	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	NE/IA	Webinar: 1:00PM - 2:00PM
September 29, 2022	CISR Live Webinar: Insuring Commercial Property	Live Webinar	Live Webinar: 8:00AM - 5:00PM
September 29, 2022	Commercial Property - Direct vs. Indirect Damage	NE/IA	Webinar: 8:00AM - 11:00AM
September 29, 2022	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
October 5, 2022	CPIA 3 ONLINE COURSE: Sustain Success	Live Webinar	Webinar: 8:30AM - 4:15PM
October 13, 2022	CISR Live Webinar: Commercial Casualty 2	Live Webinar	Live Webinar: 8:00AM - 5:00PM
October 27, 2022	CISR Live Webinar: Personal Lines Miscellaneous	Live Webinar	Live Webinar: 8:00AM - 5:00PM
November 15, 2022	CISR Live Webinar: Commercial Casualty 1	Live Webinar	Live Webinar: 8:00AM - 5:00PM
December 13, 2022	CISR Live Webinar: Agency Operations	Live Webinar	Live Webinar: 8:00AM - 5:00PM
August 23-24, 2022	CIC Live Webinar: Commercial Casualty Institute	Live Webinar	Live Webinar: 8:00AM - 5:00PM
July 12-13, 2022	CIC: Commercial Multiline Institute	West Des Moines	The Rewind Hotel by Hilton - Des Moines, IA
July 12-13, 2022	CIC Live Webinar: Commercial Multiline Institute	West Des Moines	**Hybrid Webinar
June 22-23, 2022	CIC Live Webinar: Life & Health Institute	Live Webinar	Live Webinar

November 9-10, 2022	CIC Live Webinar: Insurance Company Operations Institute	Live Webinar	Live Webinar
October 20-21, 2022	CIC: Commercial Property Institute	West Des Moines	The Rewind Hotel by Hilton - Des Moines, IA
October 20-21, 2022	CIC Live Webinar: Commercial Property Institute	West Des Moines	**Hybrid Webinar
September 13-14, 2022	Ruble Live Webinar: Graduate Seminar (NE)	Omaha	**Hybrid Webinar
September 13-14, 2022	Ruble: Graduate Seminar (NE)	Omaha	Omaha Marriott Hotel - Omaha, NE

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but I was feeling a little cold."



“When my state legislature tried to make up for a budget shortfall by unfairly taxing agencies like mine, PIA stepped in and stopped them.”

*Trevor Campbell*

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