



Main Street

INDUSTRY NEWS

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Christmas*



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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***.



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PIA Association for Nebraska and Iowa is committed to focusing its resources in ways that cast the most favorable light on its constituents. We are dedicated to providing the type of programs, the level of advocacy, and the dissemination of information that best supports the perpetuation and prosperity of our members. We pledge to always conduct ourselves in a manner that enhances the public image of PIA and adds real value to our members.

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The PIA NE IA, **Main Street Industry News** reserves the right to edit your comments to fit space available. We respectfully ask that you keep the comments to 200-300 words.

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BIG NEWS

PIA NATIONAL & AIMS SOCIETY TO MERGE

The National Association of Professional Insurance Agents (PIA National) and the American Insurance Marketing and Sales Society (AIMS Society) are going to merge. A formal agreement was signed by both organizations and has been approved by the members of each association.

The purpose — say the two associations — is to redefine the future of insurance education.

Both PIA National and the AIMS Society have a deep history of providing top-flight education for independent insurance agents. PIA National Executive Vice President and CEO Mike Becker said the PIA has been known as the “education association” for several decades. The PIA has long encouraged — and sponsored — professional development via the affiliate chapters like the PIA states of Nebraska & Iowa.

AIMS started in 1968 as The Firemark Society (FMS). Its goal was to give training, information and networking opportunities to independent insurance agencies and agents. For the last few decades, the AIMS Society has exclusively

been dedicated to marketing and sales education for the insurance industry through the Certified Professional Insurance Agent (CPIA) designation.

“This is a big win for PIA, the AIMS Society, and the insurance industry,” Becker said. “Our organizations will build upon the CPIA designation framework and utilize PIA resources to further empower the insurance professional of the future.”

The merger — Becker added — more or less returns the CPIA to the PIA.

“The strategic partnership between our organizations is especially appropriate, as the CPIA designation was originally offered exclusively by PIA until 1996, when PIA transferred it to the AIMS Society,” Becker said. “So the partnership we are announcing today is not only a coming together, but also a coming home.”

For the PIA and its members, the merger is a good thing, and it is a positive on many levels.

The merger gives the PIA its own professional designation program and could be used as a tool to drive membership.

It puts PIA in the forefront of the professional designation world.

AIMS president, Dulce Suarez-Resnick agrees the merger is an excellent idea, and is a very good move for the independent insurance agents of the PIA.

“The AIMS Society is excited to partner under the PIA umbrella to expand program offerings for the benefit of independent insurance agents and the entire insurance industry,” Suarez-Resnick added. “This alliance positions both organizations as forward-thinking, with a focus on the future.”

Source: [PIA National](#), [PropertyCasualty360.com](#), [Insurance Journal](#)



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SELF-DRIVING AUTOS

WE STILL DON'T TRUST THEM



Every year someone does a survey on how we feel about self-driving vehicles. And every year that survey comes up with the same answer.

We just don't trust them.

The latest poll is from Policygenius. The Policygenius 2022 Self-Driving Cars Survey said — overall — people are skeptical about autos with “full self-driving capability.”

Here's what Policygenius spokeswoman, Rachael Brennan said the study found:

- 76% of us feel less safe driving or riding in a vehicle with self-driving features
- 73% feel less safe knowing there are autos on the road with self-driving features
- 33% think such vehicles require constant attention from the driver

“Whether because of road rage, reckless driving or car accidents, it's understandable that many people are wary of taking their eyes off the road and relying on a self-driving car,” Brennan said. “As advances in autonomous vehicle technology continue, auto companies and insurance companies will need to resolve a number of challenges, from helping people

feel safe on the road to navigating new insurance implications, like who is at fault in an autonomous vehicle incident.”

More from the survey:

- 38% think the extra safety features on these vehicles deserve an insurance discount
- 62% say insurance on these vehicles ought to be the same as non-self driving autos
- 24% think we can currently buy autos that let us temporarily take our eyes off the road
- 79% say they will not pay more to buy an auto with self-driving vehicles

And when it comes to who is at fault if there is a self-driving auto collision, people are 50-50 as to whether it's the person “driving” or the manufacturer of the vehicle.

Speaking of fault, respondents were divided 50/50 on who should be held responsible if a car crashes while self-driving features are in control—the driver or the car manufacturer.

Source: [Insurance Journal](#)

ALWAYS A FUN STORY

AUTO INSURANCE MISCONCEPTIONS



U.S. News & World Report recently did a study on drivers and driving. It's a fascinating look at something most of us do, and have been doing, for a large portion of our lives.

The survey looks at bad driving habits and driving misconceptions.

This week, Weekly Industry News looks at how confused a lot of us are about how our auto insurance works. The stats are somewhat of a shock but not surprising.

The item that stood out most is the number of people that don't understand how credit scoring works, and how it impacts the amount they are charged for auto insurance.

51% DON'T KNOW HOW CREDIT SCORING WORKS

The statistic is very important considering the trouble Washington insurers had with insurance commissioner, Mike Kreidler who unilaterally banned their use a couple of years ago and threw the state's auto insurance industry into chaos.

Kreidler has since been stopped by the PIA Washington and other insurance associations who challenged Kreidler in court.

Hilarious Statistics

- 24% incorrectly think vehicle color helps determine the rate of insurance premium
- 69% don't know their marital status can impact the price of auto insurance
- 53% think a parking ticket will impact the rate they pay for insurance
- 51% don't know where they live, and what state, impacts the cost of auto insurance
- 38% don't know auto make & model impacts the price they pay for auto insurance
- 32% don't know their age impacts how much they pay for auto insurance
- 28% incorrectly think income has influence on how much they pay for auto insurance

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



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MAJOR MARKETING CHANGES AT GEICO

For a long time, GEICO has been a big spender on radio. By volume, GEICO is the 13th largest radio advertiser in the country. In the first six-months of 2022, GEICO aired 546,753 commercials on sports broadcasts and news and music programs.

THAT'S ABOUT TO STOP.

GEICO just laid off a huge number of people in its marketing department. In addition, for years it has used Horizon Media to do its marketing. That agreement — now going 25 years strong — is under review by MediaLink..

According to the media publication, Ad Age, the staff cuts are for a number of reasons. Big

rate hikes, the closing of 38 offices in California and a marketing staff that has begun talking about unionizing.

GEICO says it is going to offer positions in other departments when possible, and many will get severance benefits and services to help them find other jobs.

“Like most large companies, we continue to review and adjust our staffing to respond to changing customer and business priorities,” GEICO said in a statement and addressing Horizon Media, noted it has “not ended relationships with any of our media or marketing partner agencies.”

Another take on the marketing change has

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to do with how people are using media these days. Market researcher eMarketer's Insider Intelligence report is reporting that the reliance on traditional advertising channels like cable TV and radio is changing.

Its research says 33.1% of the viewing population of the U.S. is cutting ties to paid TV.

That means many companies — like GEICO — will probably be cutting the linear cord and moving to digital video. And while that sounds like one possible answer, Insider Intelligence also notes that insurer digital ad dollars are shrinking.

However, shrinking or not, digital advertising done by insurers so far this year has hit \$12.15 billion.

Source: Insurance Business America



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NAIC Lists the Nation's Largest P&C Insurers

Last week Weekly Industry News did a story on the National Association of Insurance Commissioner's (NAIC) list of the largest property and casualty insurers in the United States.

Top-10 insurers from figures listed in 2021

1. State Farm
2. Berkshire Hathaway
3. Progressive
4. Allstate
5. Liberty Mutual
6. Travelers
7. Chubb
8. USAA
9. Farmers Insurance
10. Nationwide

The NAIC broke down the figures on how the top-25 insurers did each state. It then listed the top-5 property-casualty insurers. Here are the figures for PIA Nebraska & Iowa:

Iowa

1. State Farm

Direct written premiums: \$727 million
Market share: 9.0%

2. Progressive

Direct written premiums: \$517 million
Market share: 6.4%

3. Nationwide

Direct written premiums: \$488 million
Market share: 6.1%

4. Iowa Farm Bureau

Direct written premiums: \$458 million
Market share: 5.7%

5. Chubb

Direct written premiums: \$408 million
Market share: 5.1%

Nebraska

1. State Farm

Direct written premiums: \$590 million
Market share: 9.7%

2. Farmers Mutual Insurance Company of Nebraska

Direct written premiums: \$365 million
Market share: 6.0%

3. Nationwide

Direct written premiums: \$323 million
Market share: 5.3%

4. Zurich

Direct written premiums: \$322 million
Market share: 5.3%

5. Progressive

Direct written premiums: \$302 million
Market share: 5.0%

The NAIC report said, nationally, P&C insurers wrote over \$797 billion in premiums in 2021. That's 9.5% higher than 2020. The figure released for earned premiums is \$767 billion and that's an increase of 7.5% over 2020.

At 47% close to half were written by the top-10 largest insurers. The top-25 wrote 2/3 of the business written in the United States. Direct written premiums (DWP) written by the top-25 totaled \$517 billion.

Earnings were \$488 billion.

These are the top 25 property and casualty insurance providers in the country, according to NAIC's 2022 market share report.

1. State Farm

Direct written premiums: \$70.3 billion
Market share: 8.89%

2. Berkshire Hathaway

Direct written premiums: \$50.7 billion
Market share: 6.42%

3. Progressive

Direct written premiums: \$47.7 billion
Market share: 6.04%

4. Allstate

Direct written premiums: \$41.4 billion
Market share: 5.23%

5. Liberty Mutual

Direct written premiums: \$37.8 billion
Market share: 4.78%

6. Travelers

Direct written premiums: \$30.8 billion
Market share: 3.9%

7. Chubb

Direct written premiums: \$26.3 billion
Market share: 3.33%

8. USAA

Direct written premiums: \$25.3 billion
Market share: 3.19%

9. Farmers Insurance

Direct written premiums: \$25.0 billion
Market share: 3.16%

10. Nationwide

Direct written premiums: \$19.4 billion
Market share: 2.46%

11. Zurich

12. AIG

13. The Hartford

14. American Family Insurance

15. CNA

16. Tokio Marine

17. Auto Owners

18. Assurant

19. Fairfax Financial

20. Erie Insurance

21. W.R. Berkley

22. American Financial

23. Markel

24. AXA

25. Sompo

The NAIC said these figures are the DWP of the top-25 insurers:

- Private passenger auto: \$260.7 billion
- All other lines: \$186.7 billion
- Homeowners multiple peril: \$118.9 billion
- Other liability: \$109.8 billion
- Commercial auto: \$53.4 billion
- Workers compensation: \$51.9 billion
- Medical professional liability: \$10.9 billion

Source: [Insurance Business America](#)

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A NEW LABOR RULE PROPOSED

GIG WORKERS BEWARE

The U.S. Department of Labor wants to change how gig workers are considered in the workplace. The idea is to make it more difficult for a company to consider a contract worker a contract worker.

This will be especially tough on rideshare companies like Uber and Lyft and on some delivery businesses, and on businesses that rely upon gig workers to get things done.

What will differentiate the gig worker from the employee is income dependency on the company involved. If the gig worker's income is almost exclusively based on that gig, then — under the proposal — that worker will be considered an employee.

So it comes down to profit or loss, job permanency and how much control a company has over a gig worker.

As you know, there are federal and state labor laws. A minimum wage, overtime pay and other items apply. U.S. Labor Secretary Marty Walsh said that means an employee can cost a company as much as 30% more than a gig worker. He also notes that many business “misclassify vulnerable workers” as independent contractors.

“Misclassification deprives workers of their federal labor protections, including their right to be paid their full, legally earned wages,” Walsh said.



The labor secretary says it is going to take quite a few months to finalize the new rule. However, when it is done, the rule will overturn one set by the Trump administration that said gig workers can identify themselves as contractors if they choose.

By the way, currently over a third of U.S. workers — 60 million people — have done some type of freelance work in the last year.

Business groups oppose the proposal and want to maintain the business-friendly standard. Gig workers — though not organized — probably agree. The business groups are:

- The U.S. Chamber of Commerce
- The National Association of Home Builders
- The National Retail Federation
- The Associated Builders and Contractors

Those groups recently met with representatives at the White House and said this broadly-based rule will hurt workers that want to remain independent and have the flexibility to do so.

Source: [Business Insurance](#)

MARKETSCOUT

2022

Insurance Rates in 2022's Quarter 3

MarketScout said — once again — composite rates for commercial and personal lines insurance rose in the third quarter. Company spokesman, Richard Kerr said commercial rates jumped 5.8% and property rates rose even more at 6.67%.

Personal lines rose 4.58% over the third quarter of 2021.

“We are seeing softening in the D&O/professional sector as additional markets expand available capacity,” Kerr said. “Cyber rates are still increasing significantly despite additional security.”

How the rates rose by coverage class:

- Commercial property: +7.67%
- Business interruption: +6.3%
- BOP: +5%
- Inland marine: +4%
- General liability: + 6%
- Umbrella/excess: +7%
- Commercial auto: +7.67%
- Workers' compensation: +0.3%
- Professional liability: +5.7%
- D&O liability: +7%
- EPLI: +4.3%
- Fiduciary: +1%
- Crime: +1%
- Surety: +1%

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Rate change by industry class:

- Manufacturing: +5%
- Contracting: +5.3%
- Service: +5.67%
- Habitational: +6%
- Public entity: +4%
- Transportation: +8%
- Energy: +5%

Next, Kerr moved onto personal lines. It saw increases as well.

“High-value homes are experiencing more aggressive rate increases,” Kerr said. “This is largely because, on a composite national basis, more high-value homes are located in catastrophe-prone areas of the US, which naturally are assessed higher rates.”

Kerr also pointed out that Hurricane Ian is going to impact personal lines rate increases as it will those of commercial lines.

“Hurricane Ian is going to be a huge loss for insurers covering properties in Florida,” he said. “Excluding coverage for flood and storm surge, estimates are from \$25 to \$45 billion. Including flood claims, the total will most likely surpass \$100 billion. Rates will be up dramatically in Florida for the foreseeable future.”

Personal lines rate changes:

- Homeowners (under \$1 million value): +4%
- Homeowners (over \$1 million value): +6%
- Automobile: +4.3%
- Personal articles: +4%

Source: [Insurance Business America](#) and [Insurance Journal](#)



GOOD NEWS FROM AN INTERESTING SURVEY FROM HUB

WE'RE FEELING UNDERINSURED

HUB's digital insurance platform, VIU did a survey of policyholders and asked an important question. VIU by HUB wanted to know if people think they're underinsured. Company EVP, Bryan Davis said 59% of the 2,017 people they talked with said they are not properly insured.

That number includes 1,656 HUB policyholders.

"Consumers are right to be concerned about the possibility of coverage gaps, as the economy is changing quickly and many people are unknowingly underinsured," Davis said. "Education and insight can help alleviate those concerns while the advice of an expert can ensure ideal coverage and protection."

There's more — and like those thinking they're underinsured — the results are not surprising:

- 81% say they don't really understand their policies and want to learn more about their coverage
- 40% say they've submitted a claim in the last 5 years and the coverage was not what they expected

Since inflation is hitting premium prices as badly as other products, many say they are also insurance shopping as 65% say the cost of insurance is very important to them.

VIU said that may be "why many are not covered appropriately."

Source: [Digital Insurance](#) and [PropertyCasualty360.com](#)

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The Professional Insurance Agents NE IA would like to congratulate everyone who has earned a designation from The National Alliance in 2022.



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Events Calendar 2022-23

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Date	Class/Webinar	Where	When
December 1, 2022	That's Personal: Home & Auto Exposures Your Insured Doesn't Share (and Why That's Bad)	NE/IA	Live Webinar: 8-11 AM
December 6, 2022	Flood Insurance, FEMA, and the NFIP	NE/IA	Live Webinar: 8-11 AM
December 6, 2022	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Live Webinar: 12-3 PM
December 7, 2022	An Hour with Nicole: Personal Umbrella Issues & Answers	NE/IA	Live Webinar: 1-2 PM
December 8, 2022	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	NE/IA	Live Webinar: 8-11 AM
December 8, 2022	Why Good People Do Bad Things: A Deep Dive Into Agency Ethics	NE/IA	Live Webinar: 12-3 PM
December 13, 2022	CISR Live Webinar: Agency Operations	NE/IA	Live Webinar: 8 AM-5 PM
December 13, 2022	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	NE/IA	Live Webinar: 8-11 AM
December 13, 2022	Personal & Commercial Lines Endorsements: Some Good, Some That Really Stink	NE/IA	Live Webinar: 12-3 PM
December 15, 2022	Homeowners In Real Life: Tales of Claims & Coverage	NE/IA	Live Webinar: 8-11 AM
December 15, 2022	Growing Good Insurance: Using Property & Liability Endorsements to Fortify Farm Risks	NE/IA	Live Webinar: 12-3 PM
January 10, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	NE/IA	Live Webinar: 8-11 AM
January 10, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	NE/IA	Live Webinar: 12-3 PM
January 11, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	NE/IA	Live Webinar: 10-11 AM
January 11, 2023	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	NE/IA	Live Webinar: 1-2 PM
January 12, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	NE/IA	Live Webinar: 8-11 AM
January 17, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	NE/IA	Live Webinar: 8-11 AM
January 17, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	NE/IA	Live Webinar: 12-3 PM
January 19, 2023	Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are)	NE/IA	Live Webinar: 8-11 AM

January 24, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	NE/IA	Live Webinar: 12-3 PM
January 25, 2023	CIC: Agency Management Institute	ALL STATES	Live Webinar: 8-5 PM
January 25-26, 2023	An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)	NE/IA	Live Webinar: 1-2 PM
January 26, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	NE/IA	Live Webinar: 12-3 PM
February 1, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	NE/IA	Live Webinar: 1-2 PM
February 2, 2023	Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)	NE/IA	Live Webinar: 8-11 AM
February 2, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	NE/IA	Live Webinar: 12-3 PM
February 7, 2023	Certificates and Additional Insureds: What Did I Do to Deserve This?!	NE/IA	Live Webinar: 8-11 AM
February 9, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	NE/IA	Live Webinar: 8-11 AM
February 9, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Live Webinar: 12-3 PM
February 21-22, 2023	CIC: Commercial Casualty Institute	ALL STATES	Live Webinar: 8-5 PM
February 21, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	NE/IA	Live Webinar: 8-11 AM
February 21, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	NE/IA	Live Webinar: 12-3 PM
February 23, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	NE/IA	Live Webinar: 12-3 PM
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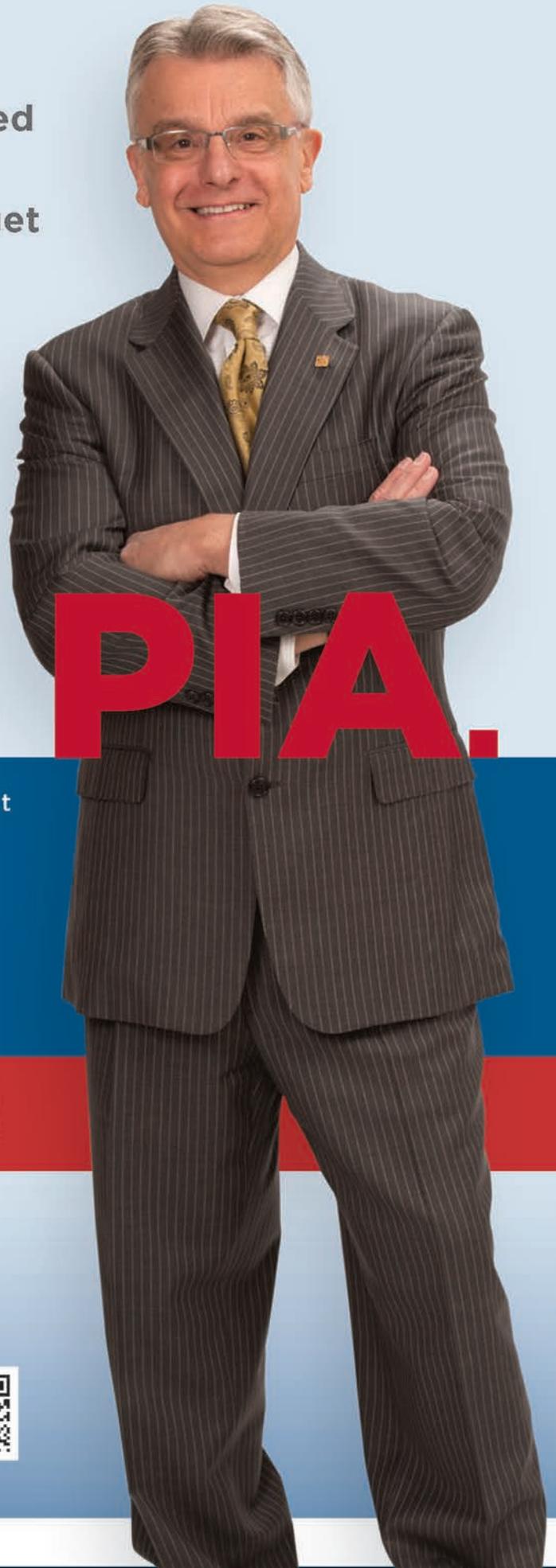
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“

When all my carriers pulled out after a hailstorm, my PIA contacts helped me get replacements. It literally saved my agency.”

Gene Galligan

Gene Galligan Insurance Agency
Monroe, LA



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GENE GALLIGAN had all of his carriers exit the market after a catastrophic hailstorm. He went to a PIA meeting. His fellow agents heard about his plight and spoke with a carrier rep who appointed Gene's agency the same day. Twenty-four years later, he's still in business.

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