



# Main Street

## INDUSTRY NEWS

Happy  
New Year

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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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# JOBS

## REMOTE JOB SEARCH UP 300% FROM LAST YEAR

Unless you've been living on the planet Zumo, or another place in the known universe, you are very much aware of the growing popularity of working remotely. It all began with COVID and has expanded since.

Exploded might be a better word choice.

Semrush, a keyword research company, did studies using data from job search engines and discovered that searches for remote jobs in 2022 are up 300% from 2021. These searches were for full-time, part-time, and entry-level positions.

Searching is one thing, being able to land a remote work job is quite another.

Semrush's study found that just 6.8% of jobs on job search websites have a remote component. That means a significant number of people who say they'll only work remotely are going to be disappointed.

While the lack of remote jobs is a concern to those looking for this kind of work, employers — still struggling with the impacts of the Great

Resignation — you might want to start offering remote work, or at least a mix of remote and in-office work. This, along with other perks such as flexible hours, may entice more candidates to fill critical, and often-empty, job openings.

According to Semrush, the jobs that people Google the most frequently are:

- Flight attendants
- Medical assistants
- Security
- Data analysts
- Project managers
- Proofreaders

The least Googled jobs:

- Pharmacy technicians
- Administrative assistants
- Nannies
- Firefighters
- Tutors

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



# CATALYTIC CONVERTER THEFT

## GROWING & COSTLY TO INSURERS

State Farm just released a report on the recent, and dramatic rise, of the theft of catalytic converters. It's not just a big concern to State Farm. The rise in thefts affects all auto insurers and consumers.

The huge increase in the thefts also impacts agents selling auto policies that are rising considerably these days because of inflation and increasing claims costs.

If you're unfamiliar with catalytic converters, they contain rare metals like platinum, palladium, and rhodium and can cost anywhere from a few hundred dollars to several thousand dollars.

How bad are things? State Farm said in 2019 it paid of \$9,900 for catalytic converter thefts. In 2021 that figure jumped to \$1.4 million.

The percentage of increase is off the charts.

State Farm did, however, try to provide some numbers to help express its concern. The insurer found that catalytic converter theft increased 109% between July 2021 and June 2022. 43,219 converters were stolen that year. This is more than double the 20,600 stolen in the 12 months from July 2020 to June 2021.

To no one's surprise, the state of California had more catalytic converter thefts than any state in the union. Theft in the Golden State totaled 10,577. Texas was a distant second at 5,867. Illinois was third with 3,299 thefts.

Source: [\*Insurance Business America\*](#)

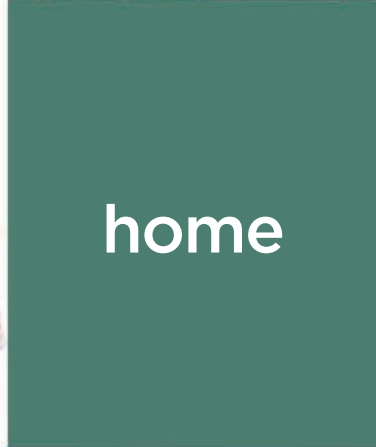




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# CYBER INSURANCE PURCHASES ON THE RISE

Zurich says the percentage of companies purchasing cyber insurance is on the rise. That's a good thing because — as we know — the need for cyber insurance is rising significantly and increasing daily.

In a report from Zurich and Advisen titled, the 12th annual Information Security and Cyber Risk Management, Zurich said the number of companies that now have cyber insurance totals 86%. Of those, 69% are standalone policies.

- 83% of respondents said cyber risk has become a more significant concern
- 69% say they've purchased cyber security measures to offset the risk
- 54% say they've had to file a claim to their cyber insurer
- 70% say they have recouped their losses
- Some say the claims are still in process
- Just 21% look at their exposure monthly or quarterly
- 17% do it weekly
- 18% do it annually

Source: [Business Insurance](#)



# CONTRACTORS, CAPTIVES, AND A TOPSY-TURVY MARKET

Increasing commercial rates combined with shrinking capacity are driving some construction companies toward using captive insurers and other alternatives. Or so says NFP's Adrian Pellen.

"We're seeing extraordinary activity in the captives sector for the construction market," Pellen said. And that's from both owners and contractors.

Liberty Mutual's Adam Pancoast is a senior underwriter for the company. He agrees and says we're going to see more of this in the future.

"The continued hardening of the construction insurance market is leading to renewed interest in wraps, captives and larger deductible plans as ways to better structure risk programs," Pancoast said.

Source: [Business Insurance](#)





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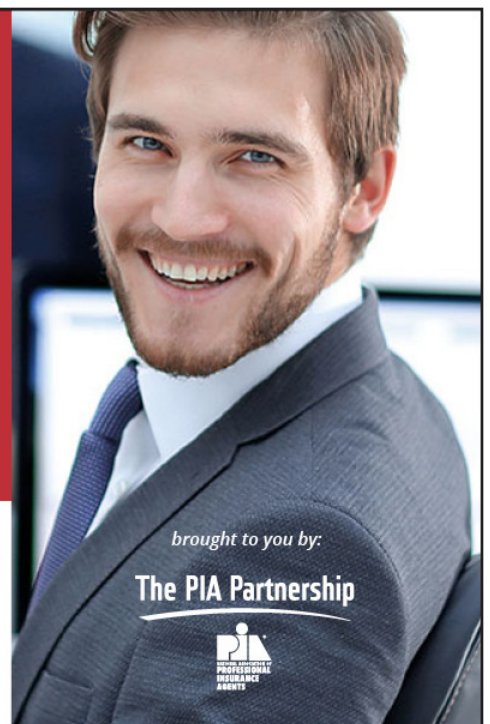


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## RANSOMWARE TARGETS

We're all aware of the growth of cyber attacks. It's close to all-out war between businesses and cyber criminals. One of the favorite ways of getting into a business or a home, is ransomware.

NetDiligence's Ransomware 2022 Spotlight report says since 2017 ransomware has grown 30 times what it was that year. The average demand from these criminals in 2021 was \$751,000.

In 2020 that figure was \$357,000.

NetDiligence president, Mark Greisiger said ransomware is the number-one cause for losses experienced by small and medium-sized businesses. From 2017 to 2021 44% of the losses experienced by those businesses came via email.

In 2020 and 2021 that figure jumped to close to 50%.

"Furthermore, the overall business interruption cost of a ransomware incident has significantly grown over that time period," Greisiger said. "The average costs for a ransomware incident in 2021 were almost double the five-year average costs."



### Most targeted industries according to the NetDiligence report:

#### 1. Technology

Average ransomware demand 2017 to 2020: \$623,000

Average forensic costs 2017 to 2020: \$97,000

#### 2. Energy

Average ransomware demand 2017 to 2020: \$504,000

Average forensic costs 2017 to 2020: \$93,000

#### 3. Entertainment

Average ransomware demand 2017 to 2020: \$415,000

Average forensic costs 2017 to 2020: \$61,000

#### 4. Manufacturing

Average ransomware demand 2017 to 2020: \$413,000

Average forensic costs 2017 to 2020: \$335,000

#### 5. Transportation

Average ransomware demand 2017 to 2020: \$405,000

Average forensic costs 2017 to 2020: \$74,000

#### 6. Hospitality

Average ransomware demand 2017 to 2020: \$386,000

Average forensic costs 2017 to 2020: \$112,000

#### 7. Gaming and Casinos

Average ransomware demand 2017 to 2020: \$376,000

Average forensic costs 2017 to 2020: \$49,000

#### 8. Professional Services

Average ransomware demand 2017 to 2020: \$346,000

Average forensic costs 2017 to 2020: \$47,000

#### 9. Education

Average ransomware demand 2017 to 2020: \$289,000

Average forensic costs 2017 to 2020: \$64,000

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



### M&A ACTIVITY TAKES A HUGE DROP

For years, mergers and acquisitions have set records. 2021 was a record year, and 2022 was expected to be even better. Predictions can be inaccurate at times, according to Reagan Consulting.

It released a report last week on the number of deals for the first nine months of 2022 and found the number dropped dramatically from 2021. In the first nine months there were 369 deals. That's down 42% from the 977 a year ago.

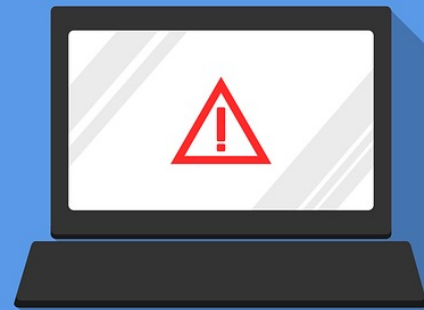
High interest rates and the prospect of more hikes in the future pushed some highly leveraged buyers into standby mode. Another issue is the huge number of deals that were done last year.

However, half of that 977 deals were done by private, equity-backed brokers. Interest rates are very important to them as they invest in deals.

Source: [Business Insurance](https://www.businessinsurance.com)

# DATA BREACHES

## *Who's Hit Hardest*



VPN Overview tracks all things data and recently released a report on the industries that are most prone to losing your personal data to hackers. The report goes back to 2004 and found, since then, there have been 53 major data breach events and those events have lost over 5 billion pieces of data.

Yahoo's attack in 2013 is the biggest of the bunch. Of the 5 billion pieces VPN says were lost since 2004, around 3 billion of them came from the Yahoo breach.

Insurers are lumped in with financial services. VPN Overview says that bracket had the third most breaches since 2004. First American Corporation led that field with a 2019 breach that led to 855 million records being compromised.

What makes that one particularly bad is that bank account details, Social Security numbers, wire transactions and mortgage paperwork going back to 2003 were taken.

### Top-10 Most Compromised Industries

#### **1. Online companies — Yahoo, etc.**

Number of major breaches since 2004: 53

#### **2. Health care**

Number of major breaches since 2004: 47

#### **3. Financial**

Number of major breaches since 2004: 38

#### **4. Government**

Number of major breaches since 2004: 30

#### **5. Retail**

Number of major breaches since 2004: 27

#### **6. Technology**

Number of major breaches since 2004: 19

#### **7. Education**

Number of major breaches since 2004: 13

#### **8. Gaming**

Number of major breaches since 2004: 12

#### **9. Telecommunications**

Number of major breaches since 2004: 12

#### **10. Social networks**

Number of major breaches since 2004: 8

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





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# HOMEOWNERS INSURANCE

## *RISING RAPIDLY*

Homeowners polled by SafeHome say they're seeing big increases in their homeowners premiums. The report says 43% have seen those rates rise in the last year and 10% of that 43% say they'll be switching carriers very soon.

Of those saying they've seen an increase, 6% say if they stay with the current carrier (or even going to a new one) they'll be changing coverage, dropping optional coverages and increasing deductibles.

The national average for a homeowners policy is \$1,584 per year.

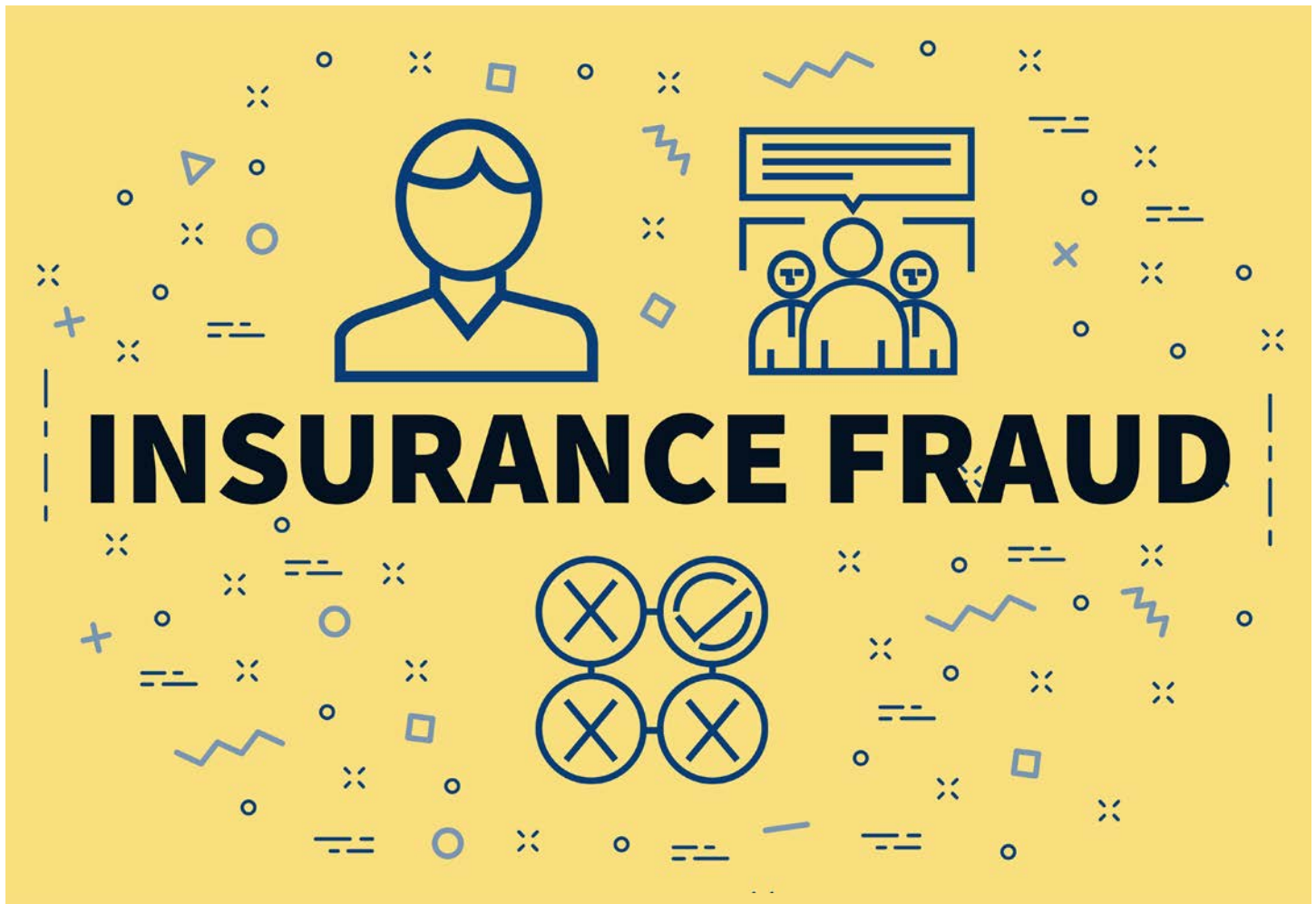
People in the South have taken the biggest hit, with an average annual premium of \$1,834 now. Hurricanes and a large number of homeowners with swimming pools are the main causes of the extremely high rates. Pool owners pay about 40% more for homeowners insurance each year due to the risks of injury and drowning.

Homeowners in the Northeast have the lowest premiums at \$1,301 a year.

Another interesting fact from the survey has to do with housing sizes. In 1970 the average-sized house was 1,800 square feet. In 2010 that average had skyrocketed to a little over 2,400.

The cost of rebuilding larger houses is more. Add to that the current wave of inflation and that goes a long way toward explaining the huge premium increases.

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



*Article by Michael Skiba, Chair of Criminal Justice, Colorado State University Global.*

## What would you do with an extra \$932.63 in your pocket?

That's how much insurance fraud costs every American a year – \$309 billion in total, according to the findings of a recent research study that I led. For a family of four, that adds up to nearly \$3,800 – about enough to finance a small family vacation.

This additional cost comes from increased premiums that consumers have to pay to help offset the cost of fraud to the insurance

industry. Yet despite the incredible financial impact on the average consumer, the research also suggests that almost half of Americans feel that it is an “acceptable” type of crime.

This little-known type of fraud comes in many forms, such as misrepresenting facts on an insurance policy to receive a lower premium. This would involve not disclosing additional drivers in the household, understating the miles driven per year and using an address that is in a lower-premium and -risk neighborhood.

Another example is a patient exaggerating an injury in the hopes of gaining additional



benefits, such as better medical treatment, additional time off from work due to disability and even attempting to get an injury covered that was not part of an auto accident. Besides resulting in inflated bills that others ultimately pay for, the fraudulent claims clog up an already busy and stressed medical system, which could potentially take valued treatment away from a patient who does need it.

Insurance fraud also involves large-scale organized fraud whereby organized international criminal groups and terrorist cells launch highly detailed campaigns targeting specific insurance carriers. In the past, organized criminal rings would focus on crimes such as kidnapping, drugs and extortion as a means to fund their organizations. My colleagues and I found, however, that most of those groups have moved to insurance fraud because it is much less dangerous, the payout is greater and the punishment is low or nonexistent.

### What's unique about insurance fraud?

The fact that insurance fraud is high reward, low risk is what makes it stand out among other types of fraud.

There are dozens of other kinds of scams that fraudsters engage in, all with the goal of either gaining a monetary profit or securing valuable personal information for use in other identity theft schemes. From romance and travel scams to schemes related to work or COVID-19, these all have the same “fraud DNA” of using psychological tricks to manipulate.

But the nature of the insurance system, with many gaps in how claims are processed,

**INSURANCE  
FRAUD  
COSTS EACH  
OF US ABOUT  
\$1,000  
A YEAR**

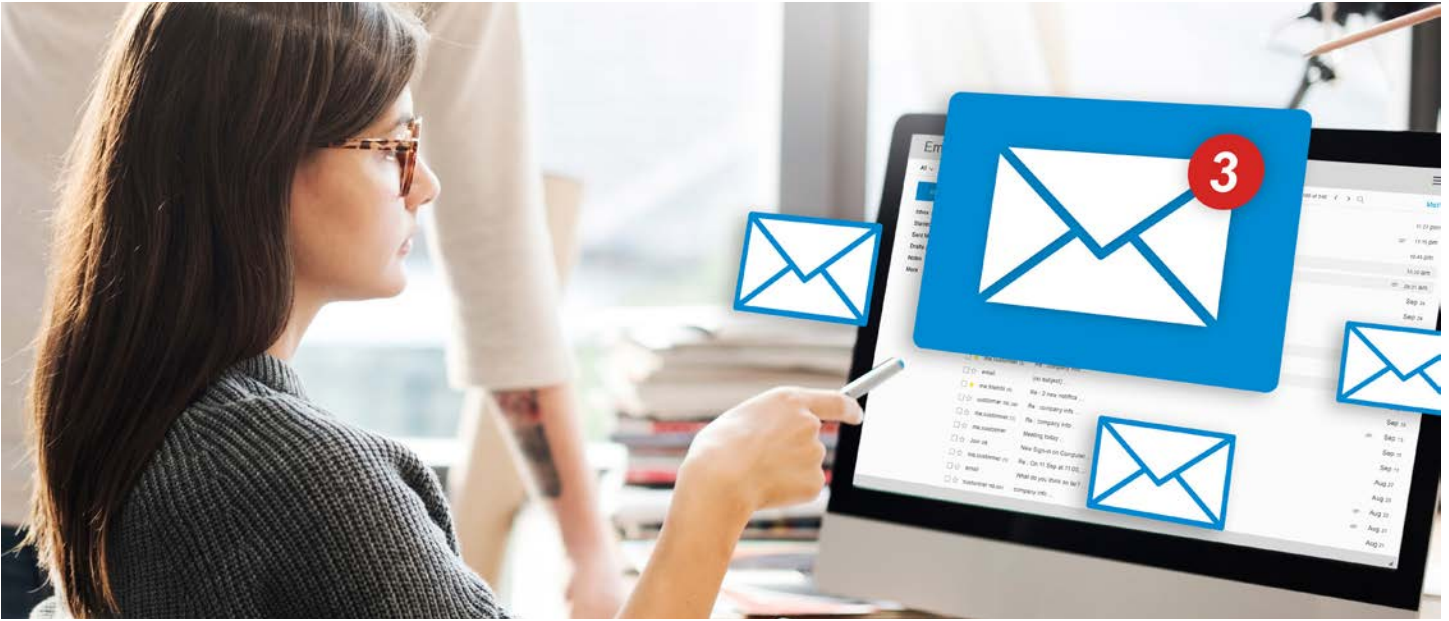
makes it a very easy target and creates additional opportunities to commit fraud.

In addition, it's a crime that receives very little media and prosecutorial attention. From a legal perspective, insurance fraud cases often move to the bottom of the priority list of law enforcement and prosecutors, which is why fraudsters are so tempted by this type of crime.

And given how easy this fraud is to commit, how acceptable it seems to many Americans and how hard it is to detect, the level of insurance fraud in the U.S. is only expected to grow.

*Michael Skiba does not work for, consult, own shares in or receive funding from any company or organization that would benefit from this article, and has disclosed no relevant affiliations beyond their academic appointment.*

Source: [The Conversation](#)



## WRITING TIP: BAG A BUNCH OF GREETINGS

With the advent of the internet and email, we've all been encouraged to do more letter writing. The good news is that sending an email or text message is far faster than writing a letter, putting it in an envelope, and then finding a place to mail it to whomever.

LiveCareer.com, a resume building and job site, recently conducted a study on sending emails and messages. 40% of the 1,000 workers polled say they spend three weeks to more than a month every year on work email correspondence.

That breaks down to 520 to 780 hours a year.

When it comes to the number of hours spent per day sorting through an exponentially growing number of emails per day:

- 58% say they spend no more than two-hours a day on email
- Two hours? Really?
- That 58% — it turns out — have the least

work experience (usually 1 to 2 years)

- The number drops to 36% for those with the longest work experience

The company then considered the best way to greet someone when sending an email or text message. The following are the worst possible greetings to include in your next email — or snail mail — letter:

- To whom it may concern
- No greeting at all
- Hey, hey there, or hi

The best greetings are:

- Good morning or good afternoon
- Greetings
- Dear sir or madam
- Dear name
- Happy whatever day it is

Source: [Business Insurance](#)



# THE DIGITAL AGE & INDEPENDENT INSURANCE AGENTS

Liberty Mutual and Safeco released a study they call The State of Digital in Independent Insurance Agencies. It notes how important digitization is to staying relevant in the insurance industry.

The survey of over 730 independent agents divided their agencies into three categories. They are low, medium and high in digital practices. Where an agent and an agency landed depended on how they adapted digital tools to their businesses.

Most — the study found — have been really slow to adopt digital tools.

Tyler Asher is the head of independent agent distribution for Liberty Mutual and Safeco. He said the top-5 digital profit drivers are online quoting, self-service portals, live online chat options, call tracking and Google ads. Asher noted that the most highly digital agencies grow 70% faster than those not going the digital route.

"Digital can create business efficiencies, improve customer satisfaction, and—as this research shows—benefit the bottom line," he said. "As agencies look ahead to 2023 and consider how a potential economic downturn may impact business, digital can and should be at the forefront."

Most — 90% — use email and e-signature options and 80% have options for texting and online quoting. Not much has changed there since 2020.

"Growth-focused agencies are more likely to be high digital adopters and invest in digital tools alongside other growth tactics," the report said. "60% of growth-focused agencies said they planned to invest in new digital capabilities, as opposed to 42% of slow and steady growth agencies."

Source: [Digital Insurance](#)

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# PIA Market Access



# Events Calendar 2022-23

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

Date	Class/Webinar	Where	When
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
January 31, 2023	CISR: Insuring Personal Residential Properties	ALL STATES	Live Webinar: 8 - 4 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	CPIA: Advanced: Disaster & Business Continuity Planning	ALL STATES	Live Webinar: 8:00 - 3:45 PM
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 16, 2023	CISR:Commerccail Casualty II	ALL STATES	Live Webinar: 8 - 4 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
February 28, 2023	CISR: Elements of Risk Management	ALL STATES	Live Webinar: 8 - 4 PM
February 28, 2023	Commercial Property: Recent Changes and Crucial Concepts	NE/IA	Live Webinar: 12 - 3 PM
March 1, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	NE/IA	Live Webinar: 1 - 2 PM
March 2, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	NE/IA	Live Webinar: 8 - 11 AM
March 2, 2023	Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks	NE/IA	Live Webinar: 12 - 3 PM
March 7, 2023	CISR: Other Personal Lines Solutions	ALL STATES	Live Webinar: 8 - 4 PM
March 7, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	NE/IA	Live Webinar: 8 - 11 AM
March 7, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	NE/IA	Live Webinar: 12 - 3 PM
March 9, 2023	CPIA 1: Position for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
March 9, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	NE/IA	Live Webinar: 8 - 11 AM
March 14, 2023	The Bad Thing Happened: Handling Commercial Claims & Coverage Disputes	NE/IA	Live Webinar: 12 - 3 PM
March 16, 2023	CISR: Insuring Personal Auto Exposures	ALL STATES	Live Webinar: 8 - 4 PM
March 16, 2023	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	NE/IA	Live Webinar: 12 - 3 PM
March 21, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	NE/IA	Live Webinar: 12 - 3 PM
March 22, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	NE/IA	Live Webinar: 1 - 2 PM
March 23-24, 2023	CIC: Insurance Company Operations	ALL STATES	Live Webinar: 8 - 5 PM
March 23-24, 2023	CIC: Insurance Company Operations	ALL STATES	Des Moines, IA
March 23, 2023	Flood Insurance, FEMA, and the NFIP	NE/IA	Live Webinar: 8 - 11 AM
March 23, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	NE/IA	Live Webinar: 12 - 3 PM
March 28, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	NE/IA	Live Webinar: 12 - 3 PM





## YOUR PHONE HAS BEEN HACKED: HOW TO TELL

Cybercriminals love smartphones. We spend so much time on them, and they're so easily hacked, that they've become crime magnets. RSA Security says 60% of all the fraud done in this country comes via our smartphones. Around 80% of that fraud is done through an app installed on that phone.

No phone is safe from hackers. Any of them are vulnerable and can be used to steal money from bank accounts, commit other types of financial fraud, hack private data, track the phone owner's location and movement, its usage, what they do online, and so on.

To assist consumers in identifying whether their smartphone has been hacked, VPNOverview.com created a top-10 list.

**1. Random rebooting** — this is indicative of spyware or infiltration of your phone's operating system by a remote user.

**2. Your phone runs slow** — also indicative of spyware operating in the background.

**3. Continually getting unusual, or strange, text messages** — at worst, these texts may enable a hacker to take control of your phone and expose your location at any moment.

**4. The phone overheats** — it seems to be operating endlessly, often due to malicious applications running in the background.

**5. Data usage skyrocketing** — if your data use suddenly increases, you could have bad actors operating in the background.

**6. You find unfamiliar apps installed on your phone** — routinely look at your settings folder to see what applications are there and make sure they are familiar to you.

**7. Your battery drains quickly** — it's possible that your phone is simply old and has a failing battery, or your phone's energy is being used by spyware.

**8. When you power down and turn off your phone it takes a long time** — could be a sign that your phone has been hacked.

**9. You hear weird sounds on a call** — beeps or noises of other kinds could mean a spyware creep is listening in.

**10. Activity when your phone is in standby mode** — your phone should be sleeping but keeps lighting up for no reason, or makes unusual sounds.

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

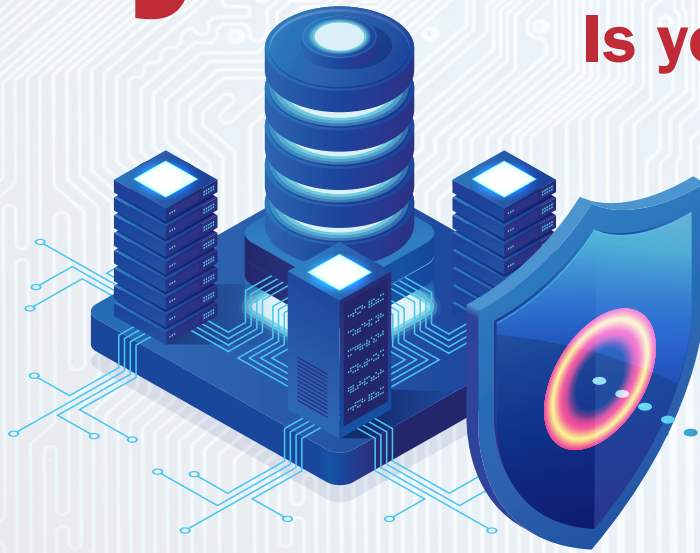
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