



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.**

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**.



National Association of Professional Insurance Agents
400 N. Washington St., Alexandria, VA 22314-2353
www.pianet.com | membership@pianet.org | (703) 836-9340

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Professional Insurance Agents NE IA

Attention: Editorial
Main Street Industry News
11932 Arbor Street, Ste. 100
Omaha, NE 68144

Email: office@pianeia.com
Ph: 402-392-1611
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THE CHAOS CYBER ATTACKS CAN CAUSE

According to the cybersecurity company, SonicWall, 67.6% of all cyber attacks around the world occurred in the United States. Broken down, it amounts to 421.5 million hits from 2020 to 2021.

That's a 98% increase year-to-year.

Worldwide, there were a stunning 623.3 million hits. That is almost 20 attempts a second. Ransomware is the most popular attack method in North America. It accounts for 30% of all attacks.

And many of those attacks — says SonicWall — are of the old school variety. Bad guys will use UPS and the U.S. Postal Service (USPS) snail mail to attack. Insurance, defense, and transportation firms see the most attacks.

"Targets received one of two packages: One, purportedly from Amazon, arrived in a gift box accompanied by a thank-you letter, a fake gift

card, and a USB drive," the report said. "The other, disguised as a package from the US Department of Health and Human Services, included a page of guidance regarding COVID-19 and a USB drive."

Plug in that USB drive and it can take control of your computer, or if it's a business, it can work its way into your server. Chaos happens next and the ransom demands start coming.

A different report from the cybersecurity firm, Intel 471 says four strains of malware account for 70% of all attacks.

"The most prevalent ransomware strain in the fourth quarter of 2021 was LockBit 2.0, which was responsible for 29.7% of all reported incidents, followed by Conti at 19%, PYSA at 10.5% and Hive at 10.1%," the researchers at Intel 471 said.

Sources: [Insurance Business America](#) and [ZD Net](#)

A HARD LOOK AT CUSTOMER SERVICE



Accenture recently took an in depth — and very interesting — look insurance and customer service. It found that insurance is only viewed positively at the point a consumer needs help and how that help arrives.

Here's the sad truth, 41% of policyholders plan on changing carriers after one claim. If they are dissatisfied with the outcome, 83% say they'll move on. This conclusion comes from a survey done for Accenture by Hi Marley. That company did a study of 25,000 customer satisfaction surveys from 50 P&C firms.

Accenture also says it takes 9-times more money to get a new customer than to keep one so keeping one becomes critical and that leads us back to the Hi Marley study.

It broke down positive and negative claims experiences into four categories:

1. The timeliness of service and the resolution of that service
2. Communication
3. Process effectiveness
4. The attitude and the approach of the adjuster

When it comes to timeliness and resolution, both are critical for keeping customers satisfied. The one-star reviews given by those surveyed were constantly about long wait times and the lack of response. Combined the surveys say 80% of customers will leave a carrier if they're dissatisfied because of a slow response.

Communication — the study found — is also critical. Over a third — 34% — of those giving

an insurer a one-star review blamed poor or ineffective communication. Policyholders want to be in the loop — and as often as possible — through the whole process of settlement.

They also want easy ways to activate a claim and to text photos and communicate with an adjuster. A huge number — 82% — want to talk with a human being.

Process effectiveness still works best when a human being talks with a customer. Nothing beats it for a consumer. People also want the claims adjuster to be an advocate and not an opponent.

The approach of an adjuster is critical to keeping a customer. It drives 46% of the 5-star reviews and 34% of those giving a company a one-star treatment.

Accenture's conclusion is that insurance is a people-oriented business. The more contact people have with people in a company, the more likely the insurer is to keep that customer when renewal time comes.

Source: [Digital Insurance](#)



SAFE DRIVING

YOUR SUV OR PICKUP MORE LIKELY TO HIT OR KILL A PEDESTRIAN

The Insurance Institute for Highway Safety (IIHS) recently looked at pedestrian deaths caused by autos. It found SUVs and pickup trucks are more likely than a car to hit a pedestrian.

And when they do hit a pedestrian, they're much more likely to kill them.

After examining thousands of single vehicle and single pedestrian accidents at, or near, intersections, the institute noted, "more research will be needed to understand the role of visibility in these crashes." However, breaking it down, pickups and SUVs are large and often very high off the ground.

Drivers are more likely to hit something if they don't know it's there.

More people were killed when turning than by a vehicle traveling in a straight line. Left turns are more dangerous than right turns. The type of vehicle also matters. Pickups are the most dangerous followed — in order — by vans, minivans and then SUVs.

Cars are the least likely to kill.

"SUVs and pickups were associated with 51 percent and 25 percent greater odds than cars of killing a pedestrian walking or running along the road versus a fatal straight-on crash with a crossing pedestrian," the IIHS said.

The size of the vehicle is what matters most. The IIHS said a report from Consumer Reports found the hoods of full-size trucks and SUVs are 24% taller than they were in 2000.

That has left those vehicles with a dangerous blind spot.

What the IIHS cannot explain is why turns are more fatal than they were in the past. It says more study is needed on that one. One suggestion from researchers is thicker pillars between the windshield and the driver's side window limit what can be seen by the driver.

Source: [Kelly Blue Book](#)

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COMMERCIAL PRICES & 2022'S 1ST QUARTER — UP

MarketScout regularly tracks insurance rates. Commercial rates — the company says — are continuing to rise. On average they rose 6% in the first quarter of 2022. The fourth quarter of last year saw an increase of 5.8%.

Rates in January and February were about the same as they were last year. MarketScout CEO Richard Kerr said March of this year saw rates climb higher and he says it “could be the beginning of stronger increases for the next several quarters.”

Some of the rate hikes — he says — were aggressive. An example is the 19.7% jump in cyber rates, or the 9.7% hikes seen in umbrella and excess. D&O insurance also rose 8.7% in March.

Commercial property is up 7.6%, business interruption 6.3% and commercial auto

bumped up 7.3%. Workers' compensation and crime and surety all saw small increases of 1% and 1.3% respectively.

Jumbo accounts saw increases overall of 6.7%. Small accounts had average rate increases of 5.3% and medium-sized accounts saw hikes average 6.3%.

Manufacturing	Up 5.7%
Contracting	Rose 6.0%
Service	Rates Rose 5.3%
Habitational	Up 8.0%
Public Entity	Increased 5.0%
Transportation	Jumped 10.3%
Energy	Up 5.3%

Source: [Insurance Business America](#)

COMMERCIAL PROPERTY INSUREDS

Underinsured

Here's a frightening thought, and one you ought to share with your business clients. A study by the brokerage, Towergate says the rapidly rising cost of rebuilding has put 90% of commercial businesses in the U.S. in the underinsured category.

You read that figure correctly. It's 90%.

Towergate found that the cost of construction materials has risen 20% in the last few months. Company spokesman, Robert Lewis said most businesses are only insured for about 68% of the rebuilding costs. That puts many businesses out of the rebuilding market if something were to happen.

"In the simplest terms, buildings should be insured for the amount that it would cost to rebuild them. However, this shortfall in cover is being fueled by a sustained rise in construction costs," he said, "We find ourselves in a perfect storm. The cost of energy is increasing rapidly, which has a major impact on production costs there is huge demand for building materials."

Source: [Reinsurance News](#)

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WILDFIRE STATISTICS

Wildfires

have grown in size, frequency and are more widespread since 2000. A new study from the University of Colorado Boulder looked at 28,000 fires from 1984 through 2018. That look included satellite images and fire records from state and federal archives.

The conclusion of the study says there have been more fires in the last 13 years than in the 20 before. The number of fires came close to doubling on the West coast and the East coast. Fires quadrupled on the Great Plains.

When looking at the most extreme fires, the average acres burned jumped significantly from 2000 to 2018 when the study ended. Fires are also on the increase in areas that didn't see fire before the year 2000.

Research scientist and the main author of the research, Virginia Iglesias said climate change may be the cause and could — in the future — cause larger and more frequent fires.

"Projected changes in climate, fuel and ignitions suggest that we'll see more and larger fires in the future," she said. "Our analyses show that those changes are already happening."

Source: [CBS News](#)

INSURANCE EXECS: EXPECT A RECESSION SOON

Every year Goldman Sachs Group does a quick survey of insurance executives. They want an insurance perspective on the economy. The 328 chief investment officers (CIO) and chief financial officers (CFO) — who are responsible for about \$13 trillion in assets — think the U.S. is going to hit a recession in the near future.

Over 60% think the U.S. is going to go into a recession in the next two to three years. That's a far different response from the conclusions of previous Goldman Sachs polls. In another twist, 59% worry that inflation will put a big dent in investment portfolios.



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Of that 59%, a whopping 28% view it as their number-one concern for the U.S. economy. The monetary policy of the United States is in the top-three concerns and 20% put it on top.

By the way, the poll was done before Russia invaded Ukraine. Goldman Sachs Asset Management manager, Michael Siegel said that conflict has further disrupted a world economy still reeling from COVID.

“We expect to see insurers continue to build positions in private asset classes as well as inflation hedges, including private equity,

private credit, and real estate,” Siegel said. “These assets can prove integral to diversifying portfolios while optimizing capital-adjusted returns, particularly over a longer-term time horizon.”

When it comes to assets that will bring in the best return, the insurance executives ranked commodities highest.

Source: [Insurance Journal](#)

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COMMON CAUSES OF AGENTS' E&O CLAIMS – PART II

Failure to Obtain/Maintain Proper Coverage

by **Tabitha L. DeGirolano, RPLU**
E&O Risk Management Specialist
Executive Commercial Lines Underwriter
Utica National Insurance Group

In our last article we identified **6 common causes of E&O claims** ». A frequent cause of Agents' E&O claims is failure to obtain/maintain proper coverage. Claims of this nature stem from a claim being submitted and the policyholder discovering they do not have the coverage they expected. **Agents who fail to ask the right questions and review coverage regularly are leaving themselves open to E&O claims.** What can you do to avoid these claims?

Risk Analysis

It is crucial for agents to perform thorough risk analysis when placing coverage to avoid E&O claims.

- **Use Checklists:** Checklists are a great tool to ensure you are not missing vital information on new and renewal business. If possible, have the client review the checklist and acknowledge that all information has been provided. *Note: Checklists are available through Rough Notes Pro. The Utica National companies provide a discount to policyholders for this service.*
- **Contact person:** Are you speaking to the person who can best supply the information needed to accurately cover the risk?
- **Mirroring coverage:** When changing carriers, review the current policy carefully to ensure you are mirroring coverage and point out any coverage differences to the client. Not matching coverage is the most frequent cause of E&O claims on new business.
- **Renewals:** Review the policy with the client to determine if any adjustments need to be made due to a change in circumstances. If there are any changes to coverage, this should be pointed out to the client and alternatives offered if necessary. **DO NOT** depend on your carriers to inform you of changes to the coverage.

Managing Client Expectations

Clients often expect their insurance to cover everything. They don't want to take the time to understand the coverage and will try to put the burden of properly covering their risks on the agent.

- **Point out** significant exclusions or restrictions to coverage.
- **Avoid using language such as** "apples to apples," "comprehensive" or "fully covered." This can give the impression of broader coverage than a policy provides.
- **Use disclaimers on your coverage proposals** to put more responsibility on the client. Looking for guidance on disclaimers? See our article *"Do your agency proposals have these?"* »

Documentation, Documentation, Documentation

Thorough documentation of the transaction is critical to defending yourself in the event of an E&O claim. In a "he said, she said" scenario, the agent will lose.

- **Signed, fully completed applications.** If possible, have the client initial each page to confirm the information.
- **Coverage refusals.** Rejections of optional coverages, refusals of higher limit offers, when a client chooses to self-insure parts of a risk, etc.
- **If you are unable to obtain the coverage the client needs,** this needs to be communicated clearly in writing as soon as possible.
- **Back up any verbal communications with an insured in writing.** This will help avoid miscommunications and it gives the client an opportunity to respond.

Continued

Could this happen to you?

An agency placed a commercial property policy for the customer which contained a vacancy exclusion. The structure became vacant. The policy renewed several times. The structure remained vacant and the property policy continued to contain a vacancy exclusion. The structure suffered damage. The carrier disclaimed based upon the vacancy exclusion. Litigation ensued involving the customer, agency and property carrier that was resolved via settlement. Over \$400,000 was paid by the agent's E&O.

LESSON: Always query your renewals to see if their circumstances have changed.

A customer was engaged in the renovation of an existing structure and requested a builder's risk policy from the agency. The agency submitted an application to a wholesaler requesting coverage for the existing structure and renovations. The wholesaler provided a quote for a builder's policy that covered renovation, but not existing structures. The agency accepted the quote, but did not notice that the existing structure was excluded. The building then suffered a fire loss during the renovation. The carrier disclaimed for any damage to the existing structure. Litigation ensued involving the customer, agency, wholesaler and builder's risk carrier that was resolved via settlement. Over \$200,000 was paid by the agent's E&O.

LESSON: Always double-check your quotes to ensure that the coverages requested were included.

**Applying these practices can help mitigate your exposure to E&O claims
while also providing better service to your clients.**

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RESPONSIBLE DRINKING

Drink and Live Longer

In 2013 the business publication Business Insider did an interesting study on drinking alcohol. It found people who drink alcohol regularly tend to live longer than those that don't.

This isn't to encourage you to hit every happy hour you can find, nor does it give you a license to drink to totally inebriated on a daily basis. We all know what over-indulging leads to and the serious health issues that accompany alcohol addiction.

The study simply said drinking in "moderation" helps people live longer.

Now the University of Texas has done a study of its own and came to the same conclusion. Psychologist, Charles Holahan headed the team and took a look at people aged 55 to 65 over a 20-year period. Factors in the study included socioeconomic status, how much physical activity someone gets, the friends they associate with and the social support they get.

Conclusion:

- 69% of non-drinkers died prematurely
- 41% of moderate drinkers died prematurely

Holahan and his crew found "mortality rates were highest for those who

had never had a sip, lower for heavy drinkers, and lowest for moderate drinkers who enjoyed one to three drinks per day."

That doesn't make a lot of sense on the surface. The study notes there are super negative effects when drinking too much. However, drinking in moderation has health benefits. For example, beer has vitamins and nutrients that are good for the body like potassium, calcium, fiber and antioxidants.

Regular consumption of those items helps to lower the risk of heart disease, kidney stones, rheumatoid arthritis and — in some cases — cancer.

The University of Texas study said there are social and mental health benefits to moderate drinking, too. This is because, the report says, "alcohol can be a great social lubricant, and strong social networks are essential for maintaining mental and physical health."

Basically, moderate drinkers have a better social life and that is beneficial to their social and emotional health. The university study also surmises that non-drinkers — on the other hand — are more likely to demonstrate signs of depression and are less social.

Source: [MSN](#)



FLOOD RATING 2.0: IN EFFECT NOW

A lot of influential groups and people, and important members of Congress, tried to stop the implementation of the Federal Emergency Management Agency's (FEMA) reworking of the National Flood Insurance Program (NFIP).

They tried. They failed. Risk Rating 2.0 is now in effect. It's a radical change in how things have been done for flood insurance in the U.S. FEMA says it's a more equitable and accurate way to price flood insurance.

"Risk Rating 2.0 is not just a minor improvement, but a transformational leap forward," FEMA said. "Risk Rating 2.0 enables FEMA to set rates that are fairer and ensures rate increases and decreases are both equitable."

New policies have been impacted since October of last year. The April 1st date is for renewals. Attacks on the new system have mainly focused around rate hikes. Opponents say many could be priced out of the ability to insure their property.

"We must be laser focused making sure current policyholders don't find themselves now in

the awful position of having to forfeit flood insurance because of rising premiums under Risk Rating 2.0," New Jersey Democrat, Sen. Robert Menendez said. "The price of flood insurance is already out of reach for many looking for coverage."

Experts in the line of insurance say what it will do is force people with properties on expensive waterfronts to start paying a more realistic price for their insurance.

Premium hikes cannot go any higher than 18% a year.

FEMA says about 2.4 million homes will see moderate rate increases this year. The agency thinks 330,000 of them will see rates rise a few hundred dollars. About 25,000 will find rates climbing \$1,200 on average and that's just the beginning of increases for those properties.

Those seeing rates falling will number 627,000.

Source: [Insurance Journal](#) and [E&E News](#)

LIFE EXPECTANCY IN THE U.S. CONTINUES TO DECLINE

Life expectancy in the United States fell again in 2021. However — and gratefully — it didn't drop as far as 2020 when COVID led to a lot of deaths.

In 2021 life expectancy dropped to an average of 76.60 years. In 2020 the average was 76.99. Before COVID hit in early 2020, the average life span in the U.S. was 78.86 years. So, the drop is significant.

What's different this year from last is who is driving the rate down. In 2021 the drop to 76.60 years is people of Caucasian ethnicity. The driver in 2020 was Hispanic and African Americans.

The study says white Americans saw a decline in 2021 of 0.34 years. Men were hit harder by that number than women. The Hispanic population didn't see much of a drop in lifespan. African Americans — however — saw a decline of 0.42 years.

Taking the pandemic as a whole, the authors of the study said overall the drop in life expectancy has been — on average — 2.26 years. Hispanics saw a decline of 3.65 years and African Americans lost 2.80 years. Caucasians had lifespans drop an average of 1.72 years.

Source: [The Hill](#)

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ECONOMY: 2/3 OF US VIEW IT AS BAD

A new CBS News poll says a majority of us rate the economy as bad. That's not a surprise since inflation has reared its ugly head and has given us a 40-year high. Gas and food prices are the biggest driver of the worry.



CBS FOUND:

- 63%: Rates the economy as bad
- 66%: Higher prices are a hardship and/or difficult for personal lives
- 26%: High prices are inconvenient
- 8%: No effect at all

BREAK DOWN:

- 86%: The economy is bad because of inflation
- 69%: The problem is a shortage of products and services
- 50%: Don't trust the Biden administration

COMPENSATING FOR HIGHER PRICES:

- 66%: Cut back on entertainment, travel & activities
- 64%: Drive less
- 53%: Cut back on food and/or groceries

LOOKING AT LOWERING GAS PRICES:

- 65%: President Biden can do more
- 35%: President Biden is doing all he can

Source: [The Hill](#)





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Contact:

Andy Kraus, CPCU
Vice President of Agencies
akraus@fmne.com | 800.742.7433



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Events Calendar 2022

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

Date	Class/Webinar	Where	When
May 4, 2022	An Hour with Corey: Liars: How to Spot Fraud & What the Agent Can Do About It	NE/IA	Webinar: 1:00PM - 2:00PM
May 5, 2022	CISR Live Webinar: William T. Hold: Advanced Learning Seminar	Live Webinar	Live Webinar: 8:00AM - 5:00PM
May 5, 2022	Commercial Property - Direct vs. Indirect Damage	NE/IA	Webinar: 12:00PM - 3:00PM
May 10, 2022	Personal Lines Coverage Concerns: Annoying But Important	NE/IA	Webinar: 8:00AM - 11:00AM
May 10, 2022	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	NE/IA	Webinar: 12:00PM - 3:00PM
May 12, 2022	CPIA 3 ONLINE COURSE: Sustain Success	Live Webinar	Webinar: 8:30AM - 4:15PM
May 12, 2022	Leadership and Liability: Insuring Executive Risk	NE/IA	Webinar: 12:00PM - 3:00PM
May 17, 2022	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	NE/IA	Webinar: 8:00AM - 11:00AM
May 17, 2022	Chris Amrhein's "Adventures in Aging": Medicare and Other Retirement Healthcare Solutions	NE/IA	Webinar: 12:00PM - 3:00PM
May 18, 2022	An Hour with Cathy: Truly Awful CGL Endorsements	NE/IA	Webinar: 1:00PM - 2:00PM
May 18-19, 2022	CIC: Personal Lines Institute	West Des Moines	The Rewind Hotel by Hilton - Des Moines, IA
May 18-19, 2022	CIC Live Webinar: Personal Lines Institute	West Des Moines	**Hybrid Webinar
May 19, 2022	Growing Good Insurance: Using Property & Liability Endorsements to Fortify Farm Risks	NE/IA	Webinar: 8:00AM - 11:00AM
May 19, 2022	Personal Lines Clients and Their New Normal	NE/IA	Webinar: 12:00PM - 3:00PM
May 24, 2022	Certificates and Additional Insureds: What Did You Do to Deserve This?!	NE/IA	Webinar: 8:00AM - 11:00AM
May 24, 2022	The Evolution of Ethics in Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
May 25, 2022	CISR Live Webinar: Commercial Casualty 2	Live Webinar	Live Webinar: 8:00AM - 5:00PM
May 25, 2022	An Hour with Nicole: Homeowners Loss Settlement Issues	NE/IA	Webinar: 1:00PM - 2:00PM

PIA NE IA EVENTS

May 26, 2022	Commercial Insurance Coverages, Court Cases & Chaos	NE/IA	Webinar: 12:00PM - 3:00PM
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	Chris Amrhein's "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 22-23, 2022	CIC Live Webinar: Life & Health Institute	Live Webinar	Live Webinar
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: 12:00PM - 3:00PM
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 7, 2022	CISR: Commercial Casualty 1	Des Moines, IA	TBA
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
July 26, 2022	CISR: Insuring Personal Auto Exposures	Des Moines, IA	Des Moines
August 11, 2022	CPIA 1 ONLINE COURSE: Position for Success	Live Webinar	Webinar: 8:30AM - 4:15PM
August 18, 2022	CISR Live Webinar: Elements of Risk Management	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
September 8, 2022	CPIA 2 ONLINE COURSE: Implement for Success	Live Webinar	Webinar: 8:30AM - 4:15PM
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

September 20, 2022	CISR Live Webinar: Insuring Personal Residential Property	Live Webinar	Live Webinar: 8:00AM - 5:00PM
September 29, 2022	CISR Live Webinar: Insuring Commercial Property	Live Webinar	Live Webinar: 8:00AM - 5:00PM
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 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
October 27, 2022	CISR Live Webinar: Personal Lines Miscellaneous	Live Webinar	Live Webinar: 8:00AM - 5:00PM
November 9-10, 2022	CIC Live Webinar: Insurance Company Operations Institute	Live Webinar	Live Webinar
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

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"I haven't yet decided if I'm staunchly in favor, or staunchly opposed. But rest assured, however I vote, it will be staunchly."

“ I never liked what was going on in Congress. But I felt there was nothing I could do. Then I joined PIA. Now, I’m making a difference. ”

Sue Peachey

Peachey Insurance Agency
Pratt, KS

I AM PIA.

SUE PEACHEY felt frustrated by the lack of understanding about insurance issues in Congress. After joining PIA, she got involved. Now, she’s the one meeting with members of Congress, telling them what’s important to insurance agents.

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