Main Street INDUSTRY NEWS

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PROFESSIONAL INSURANCE AGENTS PIA NEBRASKA & IOWA

October 2023 | Published Monthly

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4. **Stable and Consistent Market**
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Did you know?

<u>Did you know</u> 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.

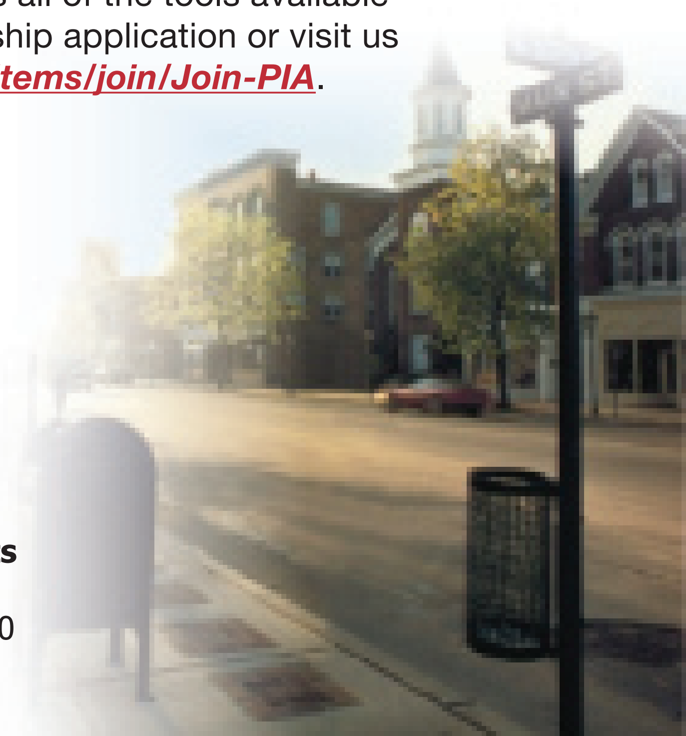
However, the results also serve as a wake-up call that agents must take steps to continue to demonstrate their value and also be more engaged online.

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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FARMERS & GEICO INSURANCE REORGANIZING

LOTS OF LAYOFFS COMING

Farmers Insurance is doing a company-wide reorganization. Close to 11% of the Farmer's employees — across all lines of business — will be let go as the reorganization progresses.

The company says the reason is to "create a more efficient organization."

That means — as the company's news release said — "After a thorough evaluation of the company and reduction of operational expenses across Farmers," about 2,400 employees will soon be out of work.

Farmer's President & CEO Raul Vargas said the changes will reinvent how insurance is delivered and will introduce new innovations that will help the remaining employees and agents be more successful.

"Given the existing conditions of the insurance industry and the impact they are having on our business, we need to take decisive actions today to better position Farmers for future success," Vargas said. "Decisions like these are never easy, and we are committed to doing our best to support those impacted by these changes in the days and weeks to come."

He said the big reason for the change is how the company mergers risk management with being able to remain profitable. Vargas said a leaner operation will help Farmers react better, and more quickly, to changing market conditions and the needs of policyholders and agents.

More details coming soon.

Source: PropertyCasualty360.com

BUSINESSES LOOKING FOR MORE INSURANCE PROTECTION

The insurance brokerage, Gallagher did a study of business owners and insurance and found that an increasing number of business owners want to expand their insurance coverage.

Gallagher CEO Patrick Gallagher said protection from risks like cyber attacks and climate change are listed as some of the reasons.

- 83% said they are actively looking for or are likely to seek additional policies
- Climate change and natural disasters are the main concerns

"The devastation caused by natural disasters has heightened urgency for adequate protection," Gallagher said and added there is growing demand for coverage for homes and businesses for potential damages from disasters natural and human caused.

Businesses also worry about cyber attacks with 74% expressing extremely high, or very high, worries about a cyber attack.

Here are more details from the survey and what businesses are worrying about:

- Cyber attacks — 74%
- Healthcare costs — 70%
- Jobless claims — 69%
- Climate change and natural disasters — 68%

Source: Reuters

A GREAT GIG IF YOU CAN GET ONE

The Top-Earning Insurance Company CEOs

Most CEOs get a basic salary. As you know, bonuses and stock options are also usually tacked on to the annual income. For insurance CEOs, the basics, bonuses and stock options almost always mean six to seven-figure incomes.

S&P Global Market Intelligence took a look at CEO salaries for insurers in 2022 and came up with a top-10. One of the 10 — AIG's, Peter Zaffino — made more than double the income of McKeel Hagerty who came in at number-two.

One thing the S&P economists noted about this year's top-10 list is that many of those on the list earned less than they made in 2021. When you're making many, many millions of dollars a year, is a small percentage drop in income all that big a concern?

It wouldn't be for most of us.

BTW, the employment website Zippia says the salary percentage of total incomes usually is about 20%. It also notes what most of us already know, the amount of money earned each year has a whole lot to do with how well the company performed.

TOP-10

1. Peter Zaffino, AIG
Estimated total compensation 2022
$75.3 million

2. McKeel Hagerty, Hagerty
Estimated total compensation 2022
$34.3 million

3. Evan Greenberg, Chubb
Estimated total compensation 2022
$25.2 million

4. Alan Schnitzer, Travelers
Estimated total compensation 2022
$21.1 million

5. William R. Jr., W.R. Berkeley
Estimated total compensation 2022
$16.7 million

6. Christopher Swift, The Hartford
Estimated total compensation 2022
$16.1 million

7. Dino Rubosto, CNA
Estimated total compensation 2022
$15.1 million

8. Thomas Wilson, Allstate
Estimated total compensation 2022
$15 million

9. Dominic Fredrico, Assured Guaranty
Estimated total compensation 2022
$13.6 million

10. Tricia Griffith
Estimated total compensation 2022
$12.75 million

What company's CEO made the most money in 2022? Asset manager, Blackstone's Stephen Schwarzman took home around $253 million.

Source:* *PropertyCasualty360.com

AAA

Driver Assistance Systems could be a Lifesaver

Over 42,000 people died on streets and highways in the United States in 2022. Some of those deaths are caused by auto malfunctions and distracted driving. The AAA foundation for Safety says adopting and using advanced driver assistance programs (ADAS) — like collision warnings — could reduce that number and save 8,000 lives a year.

Implementing and actually using those systems could save 250,000 lives, 14 million injuries and 37 million auto crashes by 2050. ADAS systems — when implemented — can see blindspots, do automatic braking during emergencies and let drivers know if a collision is eminent.

This information comes from an AAA Foundation study done with the University of North Carolina. The two groups studied crashes that happened from 2017 to 2019 and why they happened. These are years before ADAS was available in most autos. Researchers then did an estimate of the outcome of those crashes if ADAS was available in those autos.

That's how they came up with the numbers just quoted. Oh, and the study found that these systems find issues to worry about every 8 miles.

Whether that many lives and injuries can be saved will also depend on the willingness of auto manufacturers to put them in vehicles and make the systems they put in the vehicle affordable, and the willingness of consumers to purchase autos with those systems in them.

Source:* *Spectrum News

YOUR AUTO, PRIVACY & SECURITY

Mozilla's Privacy Not Included Project

Most newer autos have computer systems that communicate with those driving the vehicle. It's a convenience that helps the driver with a number of things.

The Mozilla Privacy Not Included project says it not only helps the driver, but it helps the auto manufacturer and whoever that manufacturer decides to share that information with.

Mozilla's project strongly criticized 21 auto makers for violating the privacy and security of the vehicle owner. These are the manufacturers named in the project's conclusions and they're ranked in the order of the company's concern about them (the top of the list is the least concerns and the bottom, the most):

1. BMW
2. Renault
3. Subaru
4. Fiat
5. Jeep
6. Chrysler
7. Volkswagen
8. Toyota
9. Lexus
10. Ford
11. Audi
12. Mercedes-Benz
13. Honda
14. Lincoln
15. Acura
16. Kia
17. GMC
18. Chevrolet
19. Hyundai
20. Nissan
21. Tesla

Mozilla says auto manufacturers are collecting:

- Health and genetic information
- Race information
- Immigration status
- Weight
- Facial expressions
- The location of the vehicle
- Driving speed
- Multimedia content
- And — yes — even sexual activity

This is how the data is collected:

- Mobile apps
- Dealerships
- Company websites
- Vehicle telematics
- Sensors connected to the vehicle
- Cameras connected to the vehicle
- Microphones connected to the vehicle
- Phones connected to the vehicle

Mozilla also ranked the companies on how they use the data, the controls used in using it, the track record of the company and the security provided by the company.

It found Renault and Dacia — two European companies — as the best of the worst. Both are required to be in line with the European Union's General Data Protection Regulation (GDPR).

The worst of the worst — Mozilla says — is Tesla and Nissan. The finger points at them for being the "creepiest" for gathering and releasing data on the sexual activity that happens in those vehicles.

Much of the supposed consumer knowledge of the data gathered happens when the vehicle is purchased. It's buried in the dozens of pages of info given to a consumer when they buy from a car lot.

Private purchases have no such rules but the auto manufacturers say it's up to the consumer to inform anyone getting in the vehicle that any info found about them might be shared with the manufacturer.

That is if the owner of the vehicle knows information is being collected and — in many cases — most of us don't.

The policies of over half the manufacturers say it can share information collected with law enforcement and with other government agencies. Here's more:

- 76% of manufacturers say they sell the harvested personal data
- 84% say they share that data with service providers

Here's another problem consumers face. If they chose to not buy an app connected with the vehicle, or the connected services provided for that vehicle, it might not run.

"Consumers have almost zero control and options in regard to privacy, other than simply buying an older model. Regulators and policy makers are behind on this front," Mozilla noted. "We're worried about the amount and the sensitivity of the information car companies collect about you. Based on their track records alone, we don't trust them to keep it safe. And we don't think a lot of the ways that your information is being shared or sold benefits drivers or anyone besides the businesses who exist to make money off of your data."

The company says this is just the beginning and it is concerned about the new sensor technology. If not controlled by regulators, it can assist manufacturers in creating, collecting, combining and selling even more information about you.

***Source:* Security Week**

Climate Change Seriously Impacting Crop Insurance

The cost of crop insurance is going sky high. An analysis by the Environmental Working Group (EWG) says climate change and its effect on weather patterns is the reason.

According to the report, record $19.13 billion in crop loss payouts to farmers last year, compared to just $2.96 billion in 2001.

The high costs attributed to the 2022 payments are weather-related losses. And report author, Anne Schechinger is tying it to climate change.

"Our analysis showed that the costs of the Crop Insurance Program have spiraled, in large part because of increasingly extreme weather tied to the climate emergency," Schechinger said. "Over the past 22 years, taxpayers have largely shouldered the monumental expenses of a program that does little to help farmers adapt to climate change."

She also noted problems with the federal crop insurance program. It only helps 20% of the nation's farmers and those benefits are largely given to the bigger farming operations. Smaller farms are mostly left out.

The EWG report notes that 2/3 of the federal crop insurance payments were made to farmers in just 10 states.

- California
- Illinois
- Iowa
- Kansas
- Minnesota
- Missouri
- Nebraska
- North Dakota
- South Dakota
- Texas

Between 2001 and 2022 farmers picked up $104.6 billion in indemnities. And of the 10 states took in 65% of that money with $48.2 billion going to three of them:

- Texas
- Kansas
- North Dakota

Three quarters of the indemnities also went to four crops: corn, soybeans, wheat and cotton. Over $55.6 billion went to corn alone.

EWG says the effects of climate change are making the federal crop insurance program much more expensive for farmers and for taxpayers. Schechinger's report urges major changes and reforms in the crop insurance program to help.

"Without meaningful reform, the federal Crop Insurance Program will become unsustainably expensive for both farmers and taxpayers," Schechinger said. "The 2023 Farm Bill provides a critical opportunity for Congress to update the program by cutting rapidly climbing costs, spurring growers to adapt to the climate emergency and better protecting small farmers."

Source: ***Insurance Business America***

Premiums for commercial insurance rose 8.9% in Q2, following 8.8% rise in Q1; 23rd straight quarter of rate hikes.

That's the conclusion of the latest pricing survey from the Council of Agents & Brokers (CIAB). Property rates skyrocketed in the quarter but cyber liability and other lines did not rise as much.

Commercial property's increases averaged 18.3%. That's down from the 20.4% of the first quarter but is still very high. Natural catastrophe losses and inflation caused increase in property values are why.

Cyber premiums jumped 3.6%. That's down from 8.4% in the first quarter and one of the biggest drops in prices seen in that line of insurance in a log time. Part of the reason is because insurers added more capacity.

Other lines:

- Commercial auto: up 10.4% from 8.3% in the first quarter
- Umbrella liability: rose 8.1% and down from 8.5% in the first quarter
- General liability: increased 5.2% and that's up from 4.6% in the first quarter
- Work comp: fell 0.7% compared to a 0.5% drop in the first quarter

Ivans Insurance Services monthly survey for had similar results. It found commercial property rates rising 9.7% in July. That's up from 9.3% in June.

- Commercial auto: rose 6.6% compared to 6.5% in June
- BOP: rose 7.8% while June's figure was 7.6%

Not all lines soared; some even decreased:

- General liability: rates rose 5.4% compared to June's 5.6%
- Umbrella: up 4.9% when compared to June's 5.9%
- Workers' compensation: dropped 0.5% in July compared to 0.7% in June

Sources: Business Insurance and Business Insurance

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Visit www.guard.com/states/ to see our current product suite and operating area.

For several decades TV was an excellent place for insurers to have their messages seen by potential buyers. That haven for new business dollars is apparently collapsing and insurers are scaling back ad money for TV.

This is the conclusion of the 2023 Insurance Brands TV Ad Transparency Report. It's done yearly by iSpot.tv. GEICO used to rule television but its ad impressions dropped dramatically in 2022 and Progressive has leaped to the front.

That said, GEICO did a major cut in its advertising and marketing department a year ago and that could be one of the reasons why.

By the way, Progressive "leaping" to the front might not be the right adjective. All insurers have seen the number of impressions received from their TV advertising drop dramatically. The fall in consumers caring about insurance advertising that started a couple of years ago has led big cuts in insurance advertising budgets and staff.

The Numbers:

- Insurers cut down on the number of ads on TV by 17% from 2021 to 2022
- Auto insurers and other types of insurers have seen an increase in the number of impressions from daytime TV
- Impressions on daytime TV was 16.56% in 2021 and rose to 19.43% in 2022

GEICO's household TV ad impressions fell 70% from 2021 to 2022. That's the biggest drop of all and the home of the Gecko and the caveman is now in 3rd place. Progressive leaped to the top of the TV heap and now owns a 22.36% share of insurance TV ad impressions.

That's up from 15.12% in 2021.

The top three networks for ad impressions are what those in the television business refer to as the alphabet channels. They are CBS, ABC and NBC.

Top-3:

- CBS is on top with 8.35%
- ABC ranks 2nd with a 6.33%
- NBC is 3rd at 5.36%

The most seen brand is Progressive and it accounted for close to 40% of the insurance industry's impressions on NBC and 30% of Fox and over 28% of CBS and ABC.

Liberty Mutual did best on cable TV news. It got 42% of the impressions on MSNBC and 29% of the impressions on Fox News and CNN.

GEICO cut down most of its advertising but did stick with with sports. It got 23% of all insurance impressions on ESPN.

Yearly ranking of insurance brands by TV ad impressions:

2021

- Allstate — 9.18%
- GEICO — 16.7%
- Liberty Mutual — 16.16%
- Progressive — 12.55%
- State Farm — 6.07%

2022

- Allstate — 9.27%
- GEICO — 14.64%
- Liberty Mutual — 15.35%
- Progressive — 15.12%
- State Farm — 5.65%

2023

- Allstate — 7.1%
- GEICO — 5.33%
- Liberty Mutual — 14.48%
- Progressive — 22.36%
- State Farm — 4.63%

The top programs by insurance ad impressions:

- NBA — 2.8%
- NFL — 2.6%
- Mens college basketball — 2.25%
- Law & Order: SVU — 1.25%
- The Price is Right — 1.2%
- Sports Center — 1.1%

Source: ***Insurance Business America***


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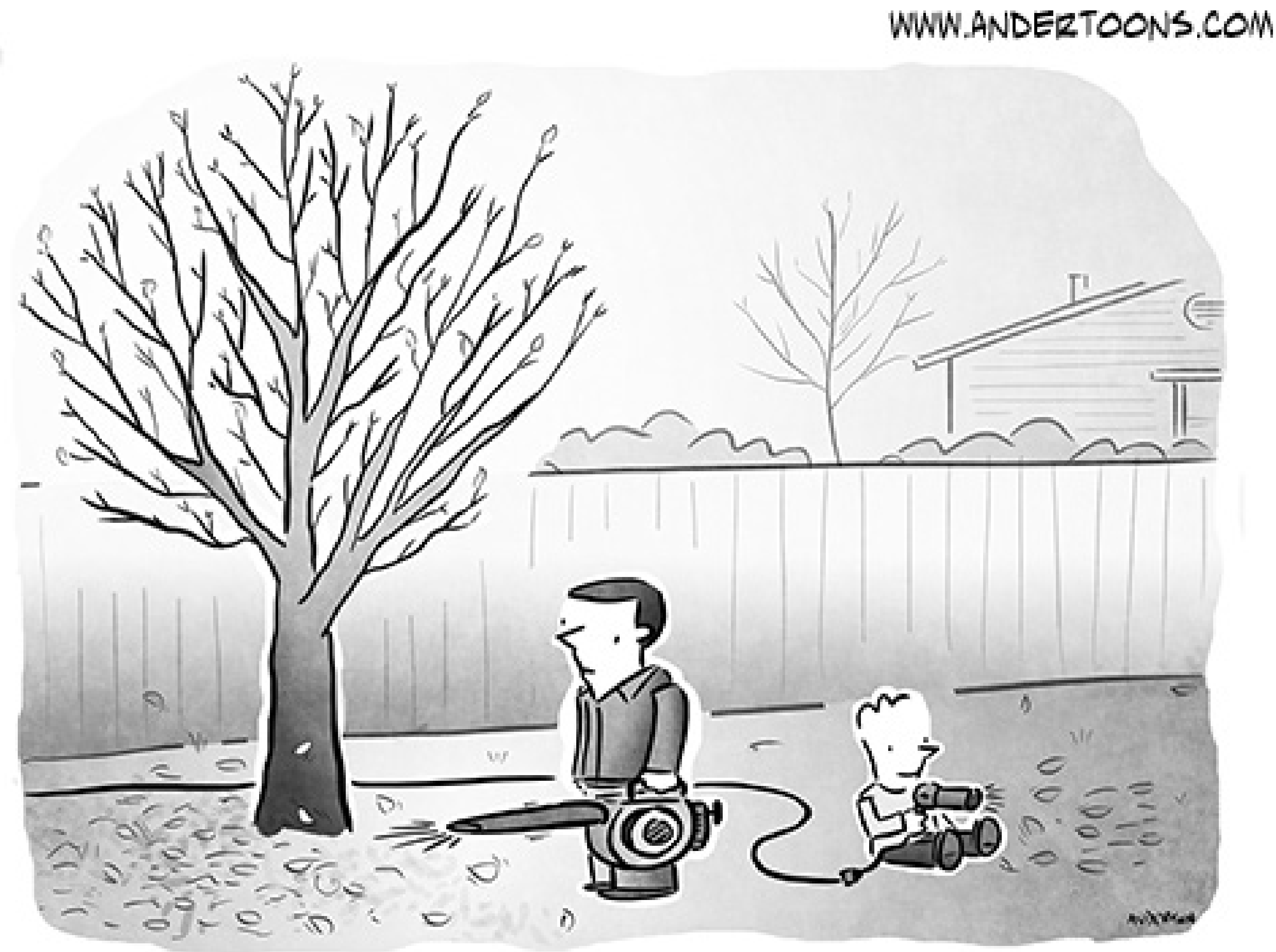
Events Calendar 2023

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

Date	Class/Webinar	Where	When
October 2, 2023	PIA Annual Scholarship Golf Outing		Lincoln, NE
October 3, 2023	CISR: Agency Operations	ALL STATES	Live Webinar: 8 - 4 PM
October 5, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 8 - 11 AM
October 5, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	ALL STATES	Live Webinar: 12 - 3 PM
October 5, 2023	CPIA 2: Implement for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
October 11-12, 2023	Ruble Graduate Seminar	ALL STATES	Omaha, NE
October 11-12, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
October 11, 2023	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	ALL STATES	Live Webinar: 1 - 2 PM
October 12, 2023	Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are)	ALL STATES	Live Webinar: 12 - 3 PM
October 17, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	ALL STATES	Live Webinar: 12 - 3 PM
October 18, 2023	CISR: Commercial Casualty II	ALL STATES	Live Webinar: 8 - 4 PM
October 19, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM
October 24, 2023	"Wait…What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	ALL STATES	Live Webinar: 8 - 11 AM
October 25, 2023	CISR: Insuring Personal Auto Exposures	ALL STATES	Live Webinar: 8 - 4 PM
October 25, 2023	An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)	ALL STATES	Live Webinar: 1 - 2 PM
October 26, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	ALL STATES	Live Webinar: 8 - 11 AM
October 31, 2023	Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks	ALL STATES	Live Webinar: 8 - 11 AM
November 1, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 8 - 11 AM
November 1, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	ALL STATES	Live Webinar: 1 - 2 PM

November 2, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	ALL STATES	Live Webinar: 12 - 3 PM
November 2, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	ALL STATES	Live Webinar: 8 - 11 AM
November. 9, 2023	CISR: Insuring Personal Residential Property	ALL STATES	Live Webinar: 8 - 4 PM
November 9, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
November 9, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 8 - 11 AM
November 14, 2023	CPIA 3: Sustain Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
November 14, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live Webinar: 8 - 11 AM
November 14, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	ALL STATES	Live Webinar: 12 - 3 PM
November 15, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	ALL STATES	Live Webinar: 1 - 2 PM
November 16-17, 2023	CIC: Commercial Multiline Institute	ALL STATES	Des Moines, IA
November 16-17, 2023	CIC: Commercial Multiline Institute	ALL STATES	Live Webinar: 8 - 5 PM
November 27, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
November 28, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	ALL STATES	Live Webinar: 12 - 3 PM
November 29, 2023	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	ALL STATES	Live Webinar: 1 - 2 PM
November 29, 2023	Leadership and Liability: Insuring Executive Risk	ALL STATES	Live Webinar: 8 - 11 AM
Nov. 30-Dec. 1, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
December 5, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
December 5, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	ALL STATES	Live Webinar: 12 - 3 PM
December 6, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
December 7, 2023	“Wait…What the #^&* Just Happened?!” Fourteen Personal Lines Issues To Know Before It’s Too Late	ALL STATES	Live Webinar: 12 - 3 PM
December 7, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 8 - 11 AM
December 12, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	ALL STATES	Live Webinar: 12 - 3 PM

December 13, 2023	An Hour with Dave: Fast Facts About Flood	ALL STATES	Live Webinar: 1 - 2 PM
December 14, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	ALL STATES	Live Webinar: 8 - 11 AM
December 14, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM



CREDIT SCORING

BIDEN ADMINISTRATION WANTS MEDICAL BILLS REMOVED

The federal government's Consumer Financial Protection Bureau (CFPB) wants to make it illegal for insurers to consider unpaid medical bills in credit reports. That would definitely impact insurer credit scoring.

Currently the bureau is taking feedback from small business that could be impacted if the new rule is ultimately approved. The plan is to have it go into effect sometime next year.

Under the rule, consumer credit companies will no longer be able to include medical debt and collection information for underwriting decisions. Creditors — if the rule is approved — will only be able to look at non-medical information when evaluating for credit.

CFPB Director Rohit Chopra said debt collectors will be under the same rule and will not be able to list medical debt on such reports as leverage to get people to pay bills a consumer finds questionable.

"Research shows that medical bills have little predictive value in credit decisions, yet tens of millions of American households are dealing with medical debt on their credit reports," Chopra said. "When someone gets sick, they should be able to focus on getting better, rather than fighting debt collectors trying to extort them into paying bills they may not even owe."

He said close to 20% of us say we have medical debt. And some of that debt — Chopra added — is from an error in calculations from a medical facility.

"Families are often barraged with a string of confusing and error-ridden bills, and too many of us have ended up in a doom loop of disputes between insurance companies and health care providers," he said. "These bills, even ones where the patient doesn't owe anything further, can end up being reported on the patient's credit report."

The three largest credit reporting companies are Equifax, Experian and TransUnion. All three agreed they would remove close to 70% of medical debt from their reports if this rule passes.

Source: CNN

PIA MEMBERS - ACCESS THE TOOLS, TECHNOLOGY AND SUPPORT YOU NEED TO GROW YOUR FLOOD BUSINESS

The Hartford and PIA have joined together to make it easier for PIA member agents to provide their clients with flood coverage through The Hartford. The program is available to PIA members and their policyholders in all 50 states and Puerto Rico.

HELPING YOU MARKET

- On demand training
- Webinars
- Marketing materials and newsletter
- Dedicated Flood Sales Director
- Access to Transfer Consultant – we make moving your flood business to The Hartford easy
- Access to Training Consultant – we help you build flood expertise

ADVANCED TECHNOLOGY FOR EASE OF DOING BUSINESS

- Flood zone determinations
- Electronic application submission
- Assistance in obtaining elevation certificates
- Technological upgrades due to legislative changes

MEASURING YOUR SUCCESS

- Claims reporting
- Policy database download and maintenance
- Electronic movement of premium and commission funds
- Increased revenue with competitive commissions
- Reports on demand

THE PIA ADVANTAGE

National Association of Professional Insurance Agents

When you participate in PIA National's official flood insurance program from The Hartford, you have the power of PIA behind you. PIA's dedicated staff is ready to help if you need assistance. And, you'll have access to The Hartford's Flood Sales Directors, who are committed to providing your agency with training and customer service support.

CONTACT US

For more information about The Hartford's Flood Insurance program for PIA agents, contact your local Hartford Flood Sales Director listed on the reverse side of this flyer.

LEARN MORE AT HTTPS://WWW.PIANATIONAL.ORG/HARTFORDFLOODINSURANCE.

THE HARTFORD

"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.

FIND OUT WHY IT PAYS TO JOIN PIA. WHEN YOU DO, YOU'LL BE PIA, TOO!

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