



# Main Street

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## INDUSTRY NEWS

Happy  
New Year

### INSIDE

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*Drowsy Driving: Dangerous  
& Brings Huge Insurance  
Problems » 8*

*A.M Best: A Very Report for  
the First 3/4 of 2024 » 16*

*NFIP Reforms: A Tax Credit  
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INSURANCE FUND

# 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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Congress has struggled with financing the National Flood Insurance Program (NFIP) for a couple of decades.

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## ADVERTISEMENTS

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# Main Street INDUSTRY NEWS

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## SUBSCRIBE OR COMMENT

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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](mailto:office@pianeia.com)  
Ph: 402-392-1611  
[www.pianeia.com](http://www.pianeia.com)

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.

### Follow and connect with us!



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**Austin Thomsen, CISR**  
E&O & Membership Coordinator  
[Austin@pianeia.com](mailto:Austin@pianeia.com)





Dear Members,

At PIA, we understand the impact of natural disasters on our members and communities. That's why we've established the PIA Disaster Relief Fund to provide financial support for PIA members, other independent insurance agency owners, and independent insurance agents in need. If you've been affected by recent storms, fires, floods, or other events, you may be eligible for a one-time grant of up to \$2,500 to assist with recovery.

Applications are open continuously, with funds available until they're exhausted.

For details on eligibility and how to apply, please visit the PIA Disaster Relief Fund (<https://www.pianational.org/inform/pia-disaster-relief-fund>). We're here to support you when you need it most.

Warm regards,  
PIA Nebraska/Iowa





# DROWSY DRIVING

## DANGEROUS & BRINGS HUGE INSURANCE PROBLEMS

Here's a frightening statistic courtesy of the National Highway Traffic Safety Administration (NHTSA). It found that 10% of all drivers admit to falling asleep behind the wheel at least once a year.

### JUST ONCE? HOW COMFORTING.

The NHTSA says drowsy driving costs 1,550 deaths a year. Combine that with 71,000 injuries and losses hitting \$12.5 billion a year, and it's a super serious problem.

A CarInsurance.com report says anyone getting caught nodding off, whether it's lack of sleep from too many hours at work, or too many hours driving, or medical conditions, or whatever the issue, your insurer isn't going to be happy and it's going to cost you more to keep that insurance.

Or, as the firm's executive editor, Laura Longero says, to find other insurance.

"When you drive drowsy, you put yourself and others at risk, leading to tragic consequences, higher insurance costs and even reckless driving charges," she said.

Most drowsy driving tickets are class B misdemeanors and have a fine up to \$1,000. Get one of those and the rate hike could hit be 73% — or higher. All of that depends on where you live. "Insurance premiums often rise significantly following at-fault crashes or citations, including those involving drowsy driving," Longero added.

She said some insurers will drop a driver completely if they get a driving drowsy ticket. They usually can't do it mid-policy, but they can non-renew.

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



# ASCI RATES THE NATION'S TOP P&C INSURERS

The American Customer Satisfaction Index (ACSI) has ranked the top property and casualty insurance companies for 2024. Each year the ASCI interviews thousands of consumers on P&C sector insurers.

The insurers are ranked on a 100-point scale.

In spite of some serious challenges — interest rates, financial uncertainty, litigation and social inflation, and big increases and challenges generated from disasters — insurers did pretty well. Overall, the consumers in the survey rate insurers 77 out of 100 on the satisfaction scale, the same score as 2023.

This is not a small survey. This year's completed number of surveys is 14,855.

## TOP INSURERS: ASCI 2024 CUSTOMER SATISFACTION SCORE

### 1. UAAA

83 out of 100

Percentage of change from 2023 — 0%

### 2. State Farm

80 out of 100

Percentage of change from 2023 — 0%

### 3. Allstate

78 out of 100

Percentage of change from 2023 — down 3%



### 4. American Family Insurance

78 out of 100

Percentage of change from 2023 — down 3%

### 5. Travelers

78 out of 100

Percentage of change from 2023 — down 1%

### 6. Farmers

77 out of 100

Percentage of change from 2023 — up 3%

### 7. Geico

77 out of 100

Percentage of change from 2023 — 0%

### 8. Nationwide

77 out of 100

Percentage of change from 2023 — 0%

### 9. Liberty Mutual

76 out of 100

Percentage of change from 2023 — down 1%

### 10. Progressive

76 out of 100

Percentage of change from 2023 — down 1%

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



# ONLINE CONCERNS

## WE WORRY ABOUT SOCIAL MEDIA & THE DARK WEB

Reviews.org did a consumer survey on cyber criminals, malware, and financial account security. It found most of us very concerned about all three. Those worries aren't unfounded. A huge percentage of us have been hit — or had hits attempted — by cyber criminals.

- 91% of us have received a suspicious email we think was a phishing attempt
- 45% have had unauthorized charges on credit or debit cards
- 30% have had social media accounts hacked
- 27% know their personal information has been sold on the Dark Web
- 23% have had email accounts hacked



Yes, we're under attack but a large percentage of us are fighting back.

- 72% now avoid public Wi-Fi when doing something sensitive on a phone or computer
- 56% of us now have anti-virus hardware on our devices
- 55% use a VPN
- 42% now have a password manager

Reviews.org said changing passwords regularly is a key activity to keep your accounts protected but just 44.3% of us regularly change passwords when required.

## WHAT WE'RE WORRIED ABOUT WHEN IT COMES TO CYBER CRIME:

### 1. CREDIT CARD INFORMATION BEING STOLEN

Very concerned: 53%  
Somewhat concerned: 31%

### 2. FINANCIAL ACCOUNTS BEING ACCESSED BY CYBER CRIMINALS

Very concerned: 52%  
Somewhat concerned: 34%

### 3. BECOMING A VICTIM OF IDENTITY THEFT

Very concerned: 50%  
Somewhat concerned: 36%

### 4. MALWARE OR VIRUSES INFECTING DEVICES

Very concerned: 50%  
Somewhat concerned: 37%

### 5. PERSONAL INFORMATION BEING SOLD ON THE DARK WEB

Very concerned: 48%  
Somewhat concerned: 32%

### 6. CHILDREN'S SAFETY WHEN ONLINE

Very concerned: 42%  
Somewhat concerned: 17%

### 7. PERSONAL DATA STOLEN IN A CYBER ATTACK

Very concerned: 39%  
Somewhat concerned: 44%

### 8. BEING TRACKED ONLINE BY 3RD PARTY COMPANIES

Very concerned: 38%  
Somewhat concerned: 43%

### 9. PRIVATE PHOTOS BEING LEAKED

Very concerned: 34%  
Somewhat concerned: 24%

### 10. BEING EXPOSED TO FAKE NEWS OR MISINFORMATION

Very concerned: 30%  
Somewhat concerned: 30%

### 11. PRIVATE MESSAGES BEING LEAKED

Very concerned: 30%  
Somewhat concerned: 30%

### 12. SOCIAL MEDIA ACCOUNTS BEING HACKED

Very concerned: 28%  
Somewhat concerned: 39%

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



## CYBER CRIME: WHERE WE'RE BEING ATTACKED

Corvus Insurance released its Q3 2024 Cyber Threat Report. It identified where businesses are being attacked by cyber criminals. Close to 30% of the hits are linked to holes in the security of virtual private networks (VPN) and passwords that are weak and easy to hack.

These issues stem from outdated software and inadequate VPN protections. Here are some poor practices administrators use:

- User names like “admin” or “user”
- No multi-factor authentication (MFA)

Five groups — RansomHub, PLAY, LockBit 3.0, MEOW and Hunters International — are responsible for 40% of the the 1,257 attacks in the third quarter of this year. That number is slightly higher than the 1,248 attacks that happened in the second quarter.

RansomHub had the most success with 195 victims in quarter three. That's a 160% jump from the number of successful attacks in the second quarter of 2024.

Jason Rebholz is the chief information security officer for Corvus. He said the construction industry was the most targeted sector in the third quarter. There were 83 reported ransomware attacks. That's up 7.8% from the 77 in quarter two.

Healthcare also saw increased attacks. There were 53 of them reported in the third quarter, a 12.8% hike over the 42 in the second.

“Attackers are focused on finding the path of least resistance into a business to launch an attack, and in Q3 that entry point was the VPN,” Rebholz said. “Businesses must strengthen defenses with multi-layered security approaches that extend beyond MFA. Today, MFA is mere table stakes and must be complemented with secure access controls capable of shoring up these current and future areas of vulnerability.”

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





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## PORCH PIRATES NEVER ENDING BATTLE

The 2024 Porch Pirates and Holiday Shopping Report from InsuranceQuotes.com says 31% of the 1,006 people they interviewed say they've had a package stolen from their porch, doorstep or a building lobby.

That's up quite a bit from the 24% last year and the 26% in 2022.

Surveillance from video or photographs of the deliveries or the thefts aren't much help since most people taking stuff put on masks, or keep their faces away from the easy to spot cameras.

By the way, a lot of people surveyed want the federal government — and President Trump — to do something about this:

- 34% want Trump to address the issue of package theft
- 45% of people with incomes under \$50,000 a year want something done by the Trump administration

Source: [Business Insurance](#)



## CIAB: Q3 COMMERCIAL RATES SEE MODEST RISE

The Council of Insurance Agents & Brokers (CIAB) just sent out its Q3 commercial insurance rate report showing rates up 5.1%, slightly down from 5.2% in Q2.

The only line to see much higher rates in the third quarter is umbrella insurance. Those rates rose 8.6% from 7.2% in quarter two.

Third-quarter vs. second-quarter stats:

- Commercial auto: +8.5% (was +9%)
- Commercial property: +7.8% (was +8.9%)
- General liability: +4.8a% (was +5.1%)
- Work comp: -1.4% (was -2.2%)
- D&O: -1.8% (was -1.7%)
- Cyber liability: -1.5% (was -1.7%)
- EPLI: +0.3% (was -0.1%)
- Medical malpractice: +1.6% (was +1.5%)

Medium accounts rose 5.6% (was 5.1% in Q2), while large accounts increased 5.3% (was 5.4% in Q2). Small accounts were up 4.4% compared to the second quarter's 5%.

Source: [Business Insurance](#)





## 2024'S MOST COMMON HOMEOWNERS CLAIMS

The Insurance Information Institute (Triple I) said one in 18 homes file a homeowners insurance claim every year. These days claims are very easily filed online, and more and more consumers are going that route.

That appears to be good news for insurers. J.D. Power said overall customer satisfaction with the digital claims process rose 17 points this year. On a 1,000-point scale, consumer satisfaction averages 871.

Improvements with mobile apps and websites and the visual appeal of those sites is driving the satisfaction. Consumers also find it much easier to post a photo or a video and to receive information back from the insurer.

J.D. Power's director of global insurance intelligence, Mark Garrett said 84% of claimants say the insurer makes it easy to file

the claim. On the other side of the coin, just 39% say the insurer does a good job of getting back to the claimant.

And 20% are really frustrated when they've had to use more than one channel to get a question answered.

"The digital channel has now surpassed traditional phone-based communication as the most satisfying way for insurance customers to submit a new claim," Garrett said. "Auto and home insurers have finally gotten the digital formula right with streamlined reporting tools, proactive updates and well-designed apps. However, the industry still has some work to do when it comes to helping insureds navigate between digital and offline channels, which can sometimes create unnecessary friction in the claims process."

Here are the five most common claims being filed by consumers:

Non-theft property damage (vandalism or malicious mischief etc.) are more prevalent than break-ins and account for 9.4% of all claims in 2021.

Break-ins and theft account for 0.7% of all homeowner claims. Security systems, video cameras and doorbell cameras have led to a huge reduction in this kind of claim.

Fire and lightening damage. In 2022 there were 62,000 properties damaged from lightening.

Water damage and freezing. In 2021 water damage or freezing accounted for 23.5% of all claims.

Wind and hail damage. The Insurance Information Institute (Triple-I) said 39.4% of all homeowner claims in 2021 were related to wind or hail. The average claims cost for these disasters averaged \$13,000.

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

## A.M BEST A VERY REPORT FOR THE FIRST 3/4 OF 2024



A.M. Best issued a report last week that said things are going much better for the P&C industry in 2024 than they did in 2023. And by better, Best means a LOT better.

In the first three quarters of 2024 net premiums rose 8.5% to \$691.2 billion. The underwriting profit was \$4.1 billion and it compares to a \$32.1 billion underwriting loss in the first three quarters of 2023.

Net income more than doubled. In 2024's first three quarters income was \$130 billion. That's up from \$64.5 billion in 2023. Net investment income rose 22.1% to \$60.5 billion.

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



# S&P

## THE WORLD'S LARGEST INSURERS

S&P's Global Market Insights just released a report on some insurance insights. The property and casualty insurance market were valued at \$1.8 trillion in 2023. Though this year's figures haven't been calculated, the Global Market Insights report predicts record growth of 5.5% between 2024 and 2032.

An increasing gross domestic product (GDP) is contributing to that expansion.

"As GDP rises, individuals and businesses have more to protect, leading to an increased demand for P&C insurance products such as property, liability, and business interruption coverage," the report noted. "Rising urbanization is propelling the market by increasing the concentration of properties and businesses in urban areas. The demand for insurance coverage on properties, homes, commercial enterprises, and vehicles will surge as more people migrate to cities and urban infrastructure expands."

Looking at the whole global picture, in 2023, the property and casualty insurance market in North America had over 30% of the revenue share. Other items found in the report:

- More insurers are harnessing data analytics to enhance underwriting, the processing of claims and the assessment of risk
- Advanced analytics and AI are driving more, and deeper, insights into the behavior of consumers and the risk factors presented



- The advanced analytics and AI is driving more accurate pricing and the ability to customize policies and products
- Usage-based insurance is a growing trend

10 most valuable insurance companies in the world:

1. State Farm — worth \$87.59 billion
2. Berkshire Hathaway — worth \$80.88 billion
3. Allianz — worth \$77.36 billion
4. The People Insurance Company of China — worth \$64.84 billion
5. Lloyd's of London — worth \$64.79 billion
6. Progressive — worth \$59.88 billion
7. AXA SA — worth \$55.48 billion
8. Liberty Mutual — worth \$53.75 billion
9. Allstate — worth \$52.66 billion
10. Chubb — worth \$46.73 billion

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

# Events Calendar 2025

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

Date	Class/Webinar	Where	When
January 7, 2025	CPIA: Disaster & Continuity Planning for Businesses & Family	All States	Live Webinar: 8:30 - 4:15 PM
January 9, 2025	An Hour with Cathy: I Pay What? How Commercial Policy Deductibles Work	NE/IA	Live Webinar: 10 - 11 AM
January 9, 2025	Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices	NE/IA	Live Webinar: 12 - 3 PM
January 14, 2025	An Hour with Patrick: Reinsurance: How It Works & Why It Matters	NE/IA	Live Webinar: 10 - 11 AM
January 14, 2025	Big Rig, Big Risk: Mastering Trucking Accounts	NE/IA	Live Webinar: 12 - 3 PM
January 15, 2025	Reasons Personal Lines are Broken (and What to Do About It)	NE/IA	Live Webinar: 12 - 3 PM
January 15-16, 2025	CIC Live Webinar: Commercial Casualty Institute	All States	Live Webinar: 8 - 5 PM
January 16, 2025	Liar!: An Agent's Role in Identifying & Handling Fraud	NE/IA	Live Webinar: 12 - 3 PM
January 21, 2025	CISR Insuring Personal Auto Exposures	NE/IA	Live Webinar: 8:30 - 4:15 PM
January 21, 2025	Why Inadequate EPLI Will Close Your Business (and What to Do About It)	NE/IA	Live Webinar: 8 - 11 AM
January 21, 2025	Ethics in Insurance - Protecting the Client and the Agency	NE/IA	Live Webinar: 12 - 3 PM
January 22, 2025	An Hour with Dave: Rental Cars: Issues, Answers, Horror Stories	NE/IA	Live Webinar: 1 - 2 PM
January 23, 2025	Just Use Mine: Home, Vehicle and Other Sharing Exposures Insurance Doesn't Like	NE/IA	Live Webinar: 12 - 3 PM
January 28, 2025	CISR Commercial Casualty 2	All States	Live Webinar: 8:30 - 4:15 PM
January 30, 2025	Homeowners Endorsements Insureds Don't Want (But Do Need)	NE/IA	Live Webinar: 8 - 11 AM
January 30, 2025	The Fine Print: Understanding the Contractual Obligations of Your Insured	NE/IA	Live Webinar: 12 - 3 PM
February 4, 2025	CISR: Elements of Risk Management	All States	Live Webinar: 8:30 - 4:15 PM
February 6, 2025	Ethics, Diligence, Success: What Agencies Need to Know	NE/IA	Live Webinar: 12 - 3 PM

February 11, 2025	CGL Endorsements That Will Break Your Policy	NE/IA	Live Webinar: 8 - 10 AM
February 11, 2025	An Hour with Cathy: Understanding (Finally!) How Claims Made Policies Work	NE/IA	Live Webinar: 1 - 2 PM
February 12, 2025	Social Security and Medicare: Your Questions Answered	NE/IA	Live Webinar: 12 - 3 PM
February 13, 2025	CPIA 1: Position for Success	All States	Live Webinar: 8:30 - 4:15 PM
February 18, 2025	Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals	NE/IA	Live Webinar: 12 - 3 PM
February 18-19, 2025	CIC Live Webinar: Insurance Company Operations Institute	All States	Omaha, NE
February 18-19, 2025	CIC Live Webinar: Insurance Company Operations Institute	All States	Live Webinar: 8 - 5 PM
February 19, 2025	Commercial Property: Claims, Coverages, Consequences	NE/IA	Live Webinar: 12 - 3 PM
February 20, 2025	CISR: Insuring Personal Residential Property	All States	Live Webinar: 8:30 - 4:15 PM
February 20, 2025	Eroding: The Personal Lines Implosion and What Happens Next	NE/IA	Live Webinar: 8 - 10 AM
February 20, 2025	An Hour with Nicole: Making Sense of Homeowners Deductibles (Once and For All!)	NE/IA	Live Webinar: 1 - 2 PM
February 25, 2025	Definition of Insanity: Common Home and Auto Exposures We Know Are There & Do Nothing About	NE/IA	Live Webinar: 8 - 11 AM
February 25, 2025	Flood Insurance: What You Need to Know	NE/IA	Live Webinar: 12 - 3 PM
February 26, 2025	An Hour with Dave: Understanding Ordinance or Law (Because Insureds Still Don't)	NE/IA	Live Webinar: 1 - 2 PM
February 27, 2025	Bad Machines, Evil People: The Latest in Cyber	NE/IA	Live Webinar: 8 - 11 AM
February 27, 2025	Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices	NE/IA	Live Webinar: 12 - 3 PM
March 6, 2025	Liar!: An Agent's Role in Identifying & Handling Fraud	NE/IA	Live Webinar: 12 - 3 PM
March 11, 2025	CISR: Insuring Commercial Property	All States	Live Webinar: 8:30 - 4:15 PM
March 11, 2025	Transportation Insurance: A Non-Standard Business Exposure	NE/IA	Live Webinar: 8 - 11 AM
March 11, 2025	Dawn of New Age or End of the World? Emerging Risks That Make You Wonder	NE/IA	Live Webinar: 12 - 3 PM
March 13, 2025	Homeowners Endorsements Insureds Don't Want (But Do Need)	NE/IA	Live Webinar: 8 - 11 AM



# PIA NE IA EVENTS

March 13, 2025	An Hour with Nicole: Personal Lines: Read the %^&* Form!	NE/IA	Live Webinar: 1 - 2 PM
March 18-19, 2025	CIC Live Webinar: Commercial Multiline Institute	All States	Des Moines, IA
March 18-19, 2025	CIC Live Webinar: Commercial Multiline Institute	All States	Live Webinar: 8 - 5 PM
March 18, 2025	How It's Built, How It's Used, Will It Survive: Elements of Property Underwriting	NE/IA	Live Webinar: 8 - 11 AM
March 18, 2025	Why Inadequate EPLI Will Close Your Business (and What to Do About It)	NE/IA	Live Webinar: 12 - 3 PM
March 19, 2025	Reasons Personal Lines are Broken (and What to Do About It)	NE/IA	Live Webinar: 12 - 3 PM
March 20, 2025	An Hour with Cathy: I Pay What? How Commercial Policy Deductibles Work	NE/IA	Live Webinar: 1 - 2 PM
March 25, 2025	CISR: Insuring Personal Auto Exposures	All States	Live Webinar: 8:30 - 4:15 PM
March 25, 2025	Name That Endorsement: Business Auto and Commercial Property Edition	NE/IA	Live Webinar: 8 - 11 AM
March 25, 2025	Ethics in Insurance - Protecting the Client and the Agency	NE/IA	Live Webinar: 12 - 3 PM
March 26, 2025	An Hour with Dave: E&O: Talking Exposures with an Attorney	NE/IA	Live Webinar: 1 - 2 PM
March 27, 2025	CPIA 2: Implement for Success	All States	Live Webinar: 8:30 - 4:15 PM
April 1, 2025	CISR: Commercial Casualty 1	All States	Live Webinar: 8:30 - 4:15 PM
April 1, 2025	Bad Machines, Evil People: The Latest in Cyber	NE/IA	Live Webinar: 8 - 11 AM
April 1, 2025	Ethics, Diligence, Success: What Agencies Need to Know	NE/IA	Live Webinar: 12 - 3 PM
April 3, 2025	Eroding: The Personal Lines Implosion and What Happens Next	NE/IA	Live Webinar: 8 - 10 AM
April 3, 2025	An Hour with Nicole: Making Sense of Homeowners Deductibles (Once and For All!)	NE/IA	Live Webinar: 1 - 2 PM
April 8, 2025	CPIA 3: Sustain Success	All States	Live Webinar: 8:30 - 4:15 PM
April 8, 2025	Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals	NE/IA	Live Webinar: 12 - 3 PM
April 15-16, 2025	CIC Live Webinar: Agency Management Institute	All States	Live Webinar: 8 - 5 PM
April 15, 2025	Why Are You Here?! Insurance Issues with the People and Stuff in Your House	NE/IA	Live Webinar: 8 - 10 AM

April 15, 2025	Flood Insurance: What You Need to Know	NE/IA	Live Webinar: 12 - 3 PM
April 22, 2025	CISR: Agency Operations	All States	Live Webinar: 8:30 - 4:15 PM
April 22, 2025	Commercial Property: Claims, Coverages, Consequences	NE/IA	Live Webinar: 12 - 3 PM
April 24, 2025	Social Security and Medicare: Your Questions Answered	NE/IA	Live Webinar: 12 - 3 PM
May 6, 2025	CISR: Other Personal Lines Solutions	All States	Live Webinar: 8:30 - 4:15 PM
May 6, 2025	Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices	NE/IA	Live Webinar: 8 - 11 AM
May 6, 2025	Ethics in Insurance - Protecting the Client and the Agency	NE/IA	Live Webinar: 12 - 3 PM
May 8, 2025	The Fine Print: Understanding the Contractual Obligations of Your Insured	NE/IA	Live Webinar: 12 - 3 PM
May 13, 2025	Big Rig, Big Risk: Mastering Trucking Accounts	NE/IA	Live Webinar: 8 - 11 AM
May 13, 2025	Liar!: An Agent's Role in Identifying & Handling Fraud	NE/IA	Live Webinar: 12 - 3 PM
May 15, 2025	Just Use Mine: Home, Vehicle and Other Sharing Exposures Insurance Doesn't Like	NE/IA	Live Webinar: 12 - 3 PM
May 21, 2025	Reasons Personal Lines are Broken (and What to Do About It)	NE/IA	Live Webinar: 12 - 3 PM
May 22, 2025	Homeowners Endorsements Insureds Don't Want (But Do Need)	NE/IA	Live Webinar: 8 - 11 AM
May 22, 2025	An Hour with Nicole: Personal Lines: Read the %^&* Form!	NE/IA	Live Webinar: 1 - 2 PM
May 29-30, 2025	Ruble Graduate Seminar	All States	Des Moines, IA
June 4-5, 2025	CIC: Commercial Property Institute	All States	Omaha, NE
June 4-5, 2025	CIC: Commercial Property Institute	All States	Live Webinar: 8 - 5 PM
June 10, 2025	CISR: Elements of Risk Management	All States	Live Webinar: 8:30 - 4:15 PM
June 10, 2025	Definition of Insanity: Common Home and Auto Exposures We Know Are There & Do Nothing About	NE/IA	Live Webinar: 8 - 11 AM
June 10, 2025	Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals	NE/IA	Live Webinar: 12 - 3 PM
June 12, 2025	Eroding: The Personal Lines Implosion and What Happens Next	NE/IA	Live Webinar: 8 - 10 AM

June 12, 2025	CGL Endorsements That Will Break Your Policy	NE/IA	Live Webinar: 12 - 3 PM
June 17, 2025	Why Inadequate EPLI Will Close Your Business (and What to Do About It)	NE/IA	Live Webinar: 8 - 11 AM
June 17, 2025	An Hour with Cathy: Understanding (Finally!) How Claims Made Policies Work	NE/IA	Live Webinar: 1 - 2 PM
June 19, 2025	Commercial Property: Claims, Coverages, Consequences	NE/IA	Live Webinar: 12 - 3 PM
June 24, 2025	Social Security and Medicare: Your Questions Answered	NE/IA	Live Webinar: 12 - 3 PM
June 25, 2025	An Hour with Dave: Rental Cars: Issues, Answers, Horror Stories	NE/IA	Live Webinar: 1 - 2 PM
June 26, 2025	Name That Endorsement: Business Auto and Commercial Property Edition	NE/IA	Live Webinar: 8 - 10 AM
June 26, 2025	Ethics, Diligence, Success: What Agencies Need to Know	NE/IA	Live Webinar: 12 - 3 PM
July 22-23, 2025	CIC: Personal Lines Institute	All States	Live Webinar: 8 - 5 PM
July 8, 2025	CISR: Commercial Casualty 2	All States	Live Webinar: 8:30 - 4:15 PM
July 16, 2025	CISR: Insuring Commercial Property	All States	Live Webinar: 8:30 - 4:15 PM
August 5-6, 2025	CIC Life & Health Institute	All States	Live Webinar: 8 - 5 PM
August 25, 2025	CISR: William T. Hold Seminar	All States	Live Webinar: 8:30 - 4:15 PM
August 28, 2025	CPIA: Loss Control for All Agencies	All States	Live Webinar: 8:30 - 4:15 PM
September 3, 2025	CPIA 1: Position for Success	All States	Live Webinar: 8:30 - 4:15 PM
September 9, 2025	CISR: Agency Operations	All States	Live Webinar: 8:30 - 4:15 PM
September 11-12, 2025	CIC: Commercial Property Institute	All States	Des Moines, IA
September 11-12, 2025	CIC: Commercial Property Institute	All States	Live Webinar: 8 - 5 PM
October 7, 2025	CISR: Life & Health Essentials	All States	Live Webinar: 8:30 - 4:15 PM
October 9, 2025	CPIA 2: Implement for Success	All States	Live Webinar: 8:30 - 4:15 PM
October 21-22, 2025	CIC: Commercial Multiline Institute	All States	Omaha, NE



October 21-22, 2025	CIC: Commercial Multiline Institute	All States	Live Webinar: 8 - 5 PM
October 28, 2025	CISR: Commercial Casualty 1	All States	Live Webinar: 8:30 - 4:15 PM
November 4, 2025	CPIA 3: Sustain Success	All States	Live Webinar: 8:30 - 4:15 PM
November 11, 2025	CISR: Insuring Personal Residential Property	All States	Live Webinar: 8:30 - 4:15 PM
November 18-19, 2025	CIC: Commercial Casualty Institute	All States	Des Moines, IA
November 18-19, 2025	CIC: Commercial Casualty Institute	All States	Live Webinar: 8 - 5 PM
December 2-3, 2025	Ruble Graduate Seminar	All States	Live Webinar: 8 - 5 PM
December 9, 2025	CISR: Other Personal Lines Solutions	All States	Live Webinar: 8:30 - 4:15 PM

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FEB 18: 10 Ways to WOW Your Clients Part 2

FEB 25: Handling an Upset Customer & Time Management



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# NFIP REFORMS – A TAX CREDIT FOR PREMIUM RELIEF

Congress has struggled with financing the National Flood Insurance Program (NFIP) for a couple of decades. Hurricane Katrina in 2005 put the NFIP into over \$25 billion in debt and it never recovered.

Trying to right the ship, in 2018 Congress forgave \$16 billion of that debt. Yet today, the NFIP still sits \$20.6 billion in the red.

The NFIP is overseen by the Federal Emergency Management Agency (FEMA). To try to address the inequities of flood insurance premiums compared to the risk, FEMA put Risk Rating 2.0 into effect a couple of years ago.

It caused flood insurance rates to rise significantly for some homeowners in high risk areas and has been very unpopular with homeowners saddled with having to purchase flood insurance, and with some powerful legislators in Congress.

Two of the critics of Risk Rating 2.0 are New Jersey Democrat, Sen. Cory Booker and Louisiana Republican, Sen. Bill Cassidy. They've put a bill together and submitted it to the U.S. Senate for consideration.

It's designed to give some relief to low and middle-income homeowners.

If passed by both houses of Congress, the Flood Insurance Affordability Tax Credit Act



would give a 33% refundable tax credit to homeowners who are eligible. The idea is to use the tax credit to offset a rise in premiums. It will only apply to primary residences. Also, married taxpayers filing separate returns will not be eligible for the tax credit.

“While we work to fix the broken system, this tax credit provides relief to current policyholders and provides a path for others to re-enroll in the program,” Cassidy said.

Booker said the changes are very important to the people in his state, people who are facing ever growing and high insurance costs and many of whom are dropping their flood insurance.

“This bipartisan legislation will provide much-needed relief for low- and middle-income households, particularly in New Jersey,” Booker said. “This legislation is one important step forward as we work to expand access, lower costs, and protect New Jersey families from extreme weather and flooding.”

Both senators pointed out that the high rates that came out of Risk Rating 2.0 have caused a lot of people to drop their flood insurance because it isn't affordable.

Source: [Insurance Business America](#)

# Is your agency ready for a better 401(k) PLAN?

**PIA 401(k) Retirement Plan** is a turn-key, low-cost retirement plan for agency owners and their employees.

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Pratt, KS

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**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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