



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***.



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Main Street INDUSTRY NEWS

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

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FLOOD INSURANCE

What Consumers Don't Understand



A new survey titled, The Neptune Consumer Survey of Flood Risk Awareness, finds that a huge percentage of consumers are totally confused about flood insurance.

Most insurance people understand flood insurance but very few consumers do.

Neptune found about most consumers:

- A huge percentage think their homeowners insurance covers flooding when it does not
- Many think the risk of their home being flooded is lower than it really is

Neptune's study did find that consumers do recognize that flooding could be an issue and is an important factor in any decision to purchase a home. Here's more from the survey:

- 85% of homebuyers will look at flood risk before purchasing a home
- However, 65% think flood risk is higher now than it was in the past
- Older respondents think they're at lower

risk in the next five years than younger respondents

- 19% of homeowners responding with homes in a FEMA flood zone didn't think their home was in a flood zone
- Of those knowing their home is in a flood zone, 17% don't know the FEMA flood zone where their home is located

Of those 266 people surveyed that don't have flood insurance:

- 60.9% don't believe they are at risk
- 30.4% say flood insurance isn't on their mind
- 30% noted they don't have the disposable income to buy flood insurance
- 27% said flood insurance is too expensive

Neptune's story found the most alarming part of the survey is that 75% of those responding claim they have flood insurance. However, FEMA statistics say that only 5% of us — on a national basis — are insured for a flood event.

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

PHYSICAL ATTACKS ON THE POWER GRID

*A Growing Problem
that's a Huge Worry*



Last year's statistics say physical attacks on the power grids in the U.S. have hit an all-time high. They include direct attacks of vandalism and other kinds of physical activity.

Attacks that threaten the reliability of the grid hit 163 in 2022. That's a jump of 77% between 2021 and 2022.

The U.S. Department of Energy says three dozen states saw incidents that threatened over 90,000 people. Much of the damage from the physical violence is to substations that help reduce high-voltage power to a level that can be delivered safely to homes and businesses.

Most of the damage to substations happened late last year.

Power companies are used to dealing with cyber attacks. They're prepared and most of the time handle them easily. Physical attacks are a whole different story. At this point, the Department of Homeland Security and the U.S. Department of Energy are monitoring the situation and are in the process of developing a plan to help.

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

PIA NATIONAL SETS 2023 POLICY PRIORITIES

PIA National has published its 2023 Policy Priorities. The priorities — says PIA National Vice President of Government Relations Jon Gentile — focus on a variety of issues important to the independent agent and agency members of the PIA, and to the independent agency system.

“In consultation with PIA members across the country, we have developed these Policy Priorities for this year,” he said. “While these items are our top priorities for 2023, PIA is always working to promote the interests of our independent agent members, wherever those interests take us.”



National Association of Professional Insurance Agents

ASSOCIATION'S PRIORITIES

Crop Insurance: PIA supports the federal crop insurance program, which is a highly technical program that relies on the expertise of independent insurance agents. With the Farm Bill, which includes the federal crop insurance program, up for renewal in September 2023, PIA will work to ensure the program is not subjected to budget cuts.

Flood Insurance: PIA supports the long-term reauthorization of the National Flood Insurance Program (NFIP) with needed reforms. The NFIP will expire on September 30, 2023 absent action from Congress. PIA will continue to seek long-term Congressional reauthorization of the NFIP to provide consistency to consumers and to avoid a lapse in the program.

Repeal of the Federal Insurance Office (FIO): To prevent the continued expansion of the FIO's authority, and to prevent its further intrusion on states' power to regulate the business of insurance, the FIO must be fully repealed. PIA will continue to encourage members of Congress to introduce and support FIO repeal legislation in both chambers.

Cannabis Safe Harbor: PIA strongly supports the Secure And Fair Enforcement (SAFE) Banking Act, which would protect insurance agents and carriers from federal criminal liability for engaging in the business of insurance

with cannabis-related entities in states where cannabis is legal.

Tax Issues: PIA supports legislation which would make permanent the 20 percent tax deduction presently available to some S corporations, also known as passthrough corporations.

Healthcare Issues: PIA supports policies that improve independent agents' ability to sell health insurance and demonstrate the value of employer-sponsored health coverage to the health insurance industry.

Consumer Data Privacy: Rep. Patrick McHenry (R-NC), the new Chairman of the House Financial Services Committee, has indicated that passing a data privacy bill will be among his top priorities early in the new Congress.

PIA will work to prevent Congress from passing intrusive federal law in this area; the development of a prescriptive federal legislative regime that would preempt and disrupt existing state law would be disastrous for the state-based insurance regulatory structure.

For additional information, visit PIA's webpages on our 2023 Policy Priorities — <https://www.pianational.org/advocate/issues-of-focus>

Source: [PIA National](#)

THE BIDEN ADMINISTRATION GOING AFTER INSURANCE FRAUD *From Insurers*



The Biden administration believes that some health insurers are defrauding the American taxpayer and intends to pursue them. The Department of Health and Human Services (HUD) has been investigating this type of fraud for couple years and has developed a plan to address the problem.

Of concern is the private version of Medicare that we call the Medicare Advantage programs. Federal investigators say they have found some companies claiming their members are sicker than they really are and, as a result, they're collecting inflated payments.

Estimates from HUD are that as much as \$4.7 billion is being improperly billed. The administration says the money could come back to the Treasury from new, and tougher, penalties for submitting improper charges.

HUD Secretary Xavier Becerra said his department will start collecting money from insurers when an audit shows they're charging HUD for diagnoses that are not contained in the patient's medical records.

"Today, we are taking some long overdue steps to move us in the direction of accountability," he said when the plan was announced a week ago. The \$4.7 billion is how much he thinks will be collected in the next decade.

Matt Eyles is the president of America's Health Insurance Plans (AHIP). He's worried about the accuracy of the administration's audits. He says all it will do is raise insurance rates. "Our view remains unchanged: This rule is unlawful and fatally flawed, and it should have been withdrawn instead of finalized," Eyles said.

Source: [Insurance Business America](#)



2023 SALARY INCREASES

Insurance Agency Manager in the Top-10



Adzuna is a search engine people use to find jobs. The company recently looked at the 17.9 million jobs advertised on its website and compared the salaries posted in December of 2021 to those on the site in December of 2022.

The idea is to see which jobs will see the biggest salary increase in 2023.

Here's some good news about insurance. Insurance agency managers ranked eighth in the poll. According to Adzuna, people hired to manage an agency in 2023 may anticipate a 38.2% raise over those hired in 2021.

While a 38.2% rise seems pretty awesome, further research says the average salary only hits \$56,523 a year.

Paul Lewis is the chief customer officer at Adzuna. He said some jobs are seeing significant salary increases.

"There is still hot competition for talent, and this is driving salary increases across the board," he said. "However, it's important to factor in inflation too, which means that pay raises being offered are less in real terms than they look on paper."

Lewis said of the top-10 jobs with the highest salary increases, just four of them have a

six-figure salary range. Four of them — the insurance agency manager among them — saw salaries below \$60,000. That's super sad when you note that the U.S. Census Bureau says it takes an income of \$78,814 a year for a median-sized household to survive.

Top-10 biggest pay increases Adzuna says we'll see in 2023:

	Average Advertised Salary	Increase
1. Loan Officer	\$137,451	101.7%
2. Delivery Driver	\$78,093	83.5%
3. Mental Health Social Worker	\$104,207	80%
4. Site Manager	\$112,019	63.9%
5. English Tutor	\$41,911	56.7%
6. Lawyer	\$105,868	42.4%
7. Instructor	\$46,928	38.4%
8. Insurance Agency Manager	\$56,523	38.2%
9. Tanker Driver	\$72,455	38.1%
10. Shop Manager	\$58,572	35.6%

Source: [Employee Benefit News](#)

HOW WE'RE FEELING FINANCIALLY



A new Gallup poll on the finances of Americans has found that most of us think we are worse off financially so far this year than we were at this time last year. It's the biggest drop since 2009.

- 61% of those with incomes of less than \$40,000 a year say they are worse off
- 49% of those in middle-class households feel that way
- Just 43% of high income households say they are worse off

Gallup said these are the three top issues that concern Americans:

- High inflation
- Rising interest rates
- Stock values dropping

We are — oddly — optimistic about the future. At least that's the conclusion of Gallup's Jeffrey Jones. He said 60% of us think we'll be better off a year from now.

That statement can be a bit misleading. Jones said Americans tend to always think their finances will get better and not worse. That — Jones noted — could be really good news going forward.

"If this optimism holds and consumers act accordingly, it may help to minimize or avert an economic recession," he said.

Source: [Oregon Live](#)

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The NAIC's Regulatory Priorities for 2023

Associations everywhere come out with priorities about this time of year. In an earlier article we looked at PIA National's goals for the year. This week it's the National Association of Insurance Commissioners (NAIC).

Association president, and Missouri Department of Commerce and Insurance Director Chlora Lindley-Myers said — as usual — the mission is to protect consumers while also promoting, and assuring, a competitive insurance market.

"Our plans for 2023 position us well to continue to advance state-based solutions on current challenging issues," Lindley-Myers said. "Through close collaboration, careful analysis, and coordinated action, state insurance regulators are committed to protecting consumers and competitive markets in an evolving world."

List and the reasoning behind the choices.

Climate risk/natural catastrophe and resiliency. The NAIC leadership will work to slow down, and stop, climate risk-related protection gaps. An ongoing consumer education program is where the NAIC will start.



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Data/artificial intelligence, cybersecurity, and innovation. Members of the NAIC will work with pro-consumer groups to update model laws and to do other things to help guide insurers responsible for data and artificial intelligence (AI) use and cybersecurity responses.

Insurer financial oversight and transparency. As always, the NAIC's goal is to keep the insurance marketplace accountable and solvent. Transparency around private-equity-affiliated insurers and traditional live companies and how they invest is part of the goal.

Long-term care insurance (LTCI). A more consistent regulatory scheme is needed

for long-term care insurance. That includes putting the Multistate Actuarial (MSA) Review Framework more into play.

Marketing of insurance products. The NAIC is going to develop a customized search tool to allow consumers to find out about the license status of any insurance producer selling health insurance. In addition, the NAIC will enhance the information-sharing capabilities it has to help state insurance departments. The goal is to help fight fraud and misleading information.

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



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THE BIDEN ADMINISTRATION AND JUNK FEES



One item caught our attention in President Biden’s State of the Union speech last week. Junk fees and how the president and his administration is working to reduce, and in many cases, eliminate them.

Biden defined them as those hidden charges that raise the price of a concert ticket, or a hotel room, or internet service. “Junk fees may not matter to the very wealthy, but they matter to most folks in homes like the one I grew up in,” Biden said. “They add up to hundreds of dollars a month.”

The president is urging Congress to pass the Junk Fee Prevention Act. It will — for example — require the full disclosure of prices like concert tickets and the total cost will be up front. It will do away with penalties for canceling phone and web services and do away with fees airlines charge for a family to sit together on a flight.

It will also require banks to significantly reduce late fees for credit cards — fees that Biden considers, “excessive.”

The Junk Fee Prevention Act Will Address:

Entertainment Fees

Service charges, processing fees, delivery fees and facility fees charged by online ticket sellers add significant amounts to a purchase.

Airline Fees

Free family seating is not offered by any airline. Biden wants transparency brought to the ticket selling process and the fees charged by airlines for people to sit with their children.

Termination Fees

What you have to pay to end phone, wireless or cable TV services is expensive. Biden wants the Federal Communications Commission (FCC) to do away with them.

Resort Fees

Room rates at some hotels can be a big surprise when fees are added because the room is at a “resort.” “These fees can cost you up to \$90 a night at hotels that aren’t even resorts,” Biden said.

Source: [MSN](#)

MEMBER reimbursement PROGRAM



PIA is now providing members reimbursements who use select PIA programs. PIA members may request **reimbursements totaling up to \$500** on a first-come, first-served basis!



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WE'RE

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JOBS IN INSURANCE

HIRING CONTINUES TO BE A CHALLENGE

Finding and keeping employees is a continuing challenge for the insurance industry. An analysis of federal statistics by Ward Benchmarking and the Jacobson Group found employment in insurance in 2022 is up 1.83% over 2021.

While employment is up, the number of job openings is up as well. Jacobson Group CEO Greg Jacobson said at year's end in 2022, there were 386,000 insurance jobs open.

"Carriers have had a difficult time keeping up with the turnover, primarily as it relates to

retirements," he said. "And then we also (are) seeing more and more employees going to alternative employers."

Jacobson says all this in spite of the industry spending more money on wages. On average insurers and agencies issued pay hikes of 4% in 2022. In some sectors of the business — the Bureau of Labor Statistics says — wage increases hit 6%.

The 2% difference — Jacobson noted — is accounted for because of people starting jobs at new companies at higher wages.

There's another issue hurting insurance.

Turnover in 2022 was 14.7%. While that's huge, Jacobson said turnover slowed considerably in the second half of the year when the economy started to get a bit shaky.

By the way, most of the turnover is voluntary and not from layoffs, or firing.

Jeff Rieder of Ward Benchmarking talked a bit about the volatile economy and hiring. He said hiring these days depends on how well a specific company is doing at the time.

"Commercial lines organizations and specialty organizations in particular are expected to see continued growth whereas many of the personal lines companies are getting hit harder with not only the increase in inflation and supply chain issues, but with many states not allowing adequate rate increases to offset that," Rieder said.

Rieder also pointed out that the pandemic is still hitting life and health companies hard.

As for hiring, the Ward Benchmarking and Jacobson Group study found it's getting easier to hire good talent. That said, it's still a challenge to close the deal because a lot of potential workers are holding out for more working from home and better benefits.

One of the things asked most by people considering accepting a job is whether they can work most of the time from home or is a home-office hybrid in effect. For insurance, Rieder said, it's a push-pull scenario.

"I think that's where companies are struggling. How can you build that culture if employees are not actually there to be a part of it," he said.

THE STUDY FOUND:

- Just 4% of insurance companies expect workers to be in the office full time
- 4% of companies say they're completely virtual
- 72% say they require workers to be in the office at least once a week

Source: [WGLT.org](https://www.wgl.org)

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Events Calendar 2023

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Date	Class/Webinar	Where	When
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
April 4, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM

PIA NE IA EVENTS

April 11, 2023	CPIA: Implement for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
April 11, 2023	Commercial Property: Recent Changes and Crucial Concepts	NE/IA	Live Webinar: 8 - 11 AM
April 11, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	NE/IA	Live Webinar: 12 - 3 PM
April 12, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	NE/IA	Live Webinar: 8 - 11 AM
April 12, 2023	An Hour with Cathy: Certificates of Insurance - Headaches & Remedies	NE/IA	Live Webinar: 1 - 2 PM
April 13, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	NE/IA	Live Webinar: 8 - 11 AM
April 18-19, 2023	CIC: Commercial Property Institute	ALL STATES	Live Webinar: 8 - 5 PM
April 18-19, 2023	CIC: Commercial Property Institute	ALL STATES	Omaha, NE
April 18, 2023	Certificates and Additional Insureds: What Did I Do to Deserve This?!	NE/IA	Live Webinar: 8 - 11 AM
April 19, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	NE/IA	Live Webinar: 1 - 2 PM
April 20, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	NE/IA	Live Webinar: 12 - 3 PM
April 25, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	NE/IA	Live Webinar: 8 - 11 AM
April 25, 2023	Why Good People Do Bad Things: A Deep Dive Into Agency Ethics	NE/IA	Live Webinar: 12 - 3 PM
April 26, 2023	An Hour with Dave: Fast Facts About Flood	NE/IA	Live Webinar: 1 - 2 PM
April 27, 2023	CISR: Commercial Casualty I	ALL STATES	Live Webinar: 8 - 4 PM
April 27, 2023	Bots, Crypto, Weed and Other Risks Y ou Never Imagined Insuring (But Here We Are)	NE/IA	Live Webinar: 8 - 11 AM
April 27, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Live Webinar: 12 - 3 PM
May 3-4, 2023	CIC: Personal Lines Institute	ALL STATES	Live Webinar: 8 - 5 PM
May 9, 2023	Leadership and Liability: Insuring Executive Risk	NE/IA	Live Webinar: 8 - 11 AM
May 9, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	NE/IA	Live Webinar: 12 - 3 PM
May 10, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	NE/IA	Live Webinar: 8 - 11 AM
May 10, 2023	An Hour with Cathy: Commercial Property Valuation Options (aka "How Big is the Check?!")	NE/IA	Live Webinar: 1 - 2 PM

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May 23, 2023	Flood Insurance, FEMA, and the NFIP	NE/IA	Live Webinar: 8 - 11 AM
May 23, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	NE/IA	Live Webinar: 12 - 3 PM
May 24, 2023	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	NE/IA	Live Webinar: 1 - 2 PM
May 25, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	NE/IA	Live Webinar: 8 - 11 AM



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“

When my state legislature tried to make up for a budget shortfall by unfairly taxing agencies like mine, PIA stepped in and stopped them.”

Trevor Campbell

Insurance Services Group
Edmonds, WA

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TREVOR CAMPBELL stood to lose real money when the Washington state legislature tried to unfairly increase the business and occupation tax. PIA sprang into action, helping legislators understand how the tax increase would hurt small businesses and defeating the tax increase.

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