



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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400 N. Washington St., Alexandria, VA 22314-2353
www.pianet.com | membership@pianet.org | (703) 836-9340

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

Email: office@pianeia.com
Ph: 402-392-1611
www.pianeia.com

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Cathy Klasi, Executive Director
(402) 392-1611

Lindsey, Ad Placement
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*E&O Coordinator
Steve Bailey*

THE BIGGEST EARNERS IN INSURANCE

An educated, hard-working independent insurance agent can make a very good living. Agency owners — using the same criteria — can also make very good money. Those at the higher levels of insurance management can easily make a seven-figure income.

Business Insurance recently took a hard look at the highest paid insurance executives and published an article on the top-5 highest earners. Four of the five in the top-5 made over \$20 million in 2022.

1. Peter Zaffino: AIG

Salary: \$1,571,923
 Stock awards: \$62,422,889
 Option awards: \$3,224,990
 Non-equity incentive: \$7,830,000
 Other: \$264,397 | **Total: \$75,314,199**
 Percentage of change: +243.8%

2. Evan Greenberg: Chubb

Salary: \$1,400,000
 Bonus: \$7,700,000
 Stock awards: \$11,625,143
 Option awards: \$3,022,290
 Other: \$1,404,637 | **Total: \$25,152,070**
 Percentage of change: +8.5%

3. Alan Schnitzer: Travelers Cos.

Salary: \$1,300,000
 Stock awards: \$7,740,075
 Option awards: \$5,159,281
 Non-equity incentive: \$6,800,000
 Other: \$73,041 | **Total: \$21,072,397**
 Percentage of change: +6.1%

4. David Long: Liberty Mutual

Salary: \$1,487,500
 Bonus: \$5,981,250
 Appreciation units: \$10,200,560
 Restricted units: \$2,550,012
 Other: \$509,456 | **Total: \$20,728,778**
 Percentage of change: +12.3%
 *** Please note, Long retired at the end of 2022

5. Ajit Jain: Berkshire Hathaway

Salary: \$16,000,000
 Bonus: \$3,000,000
 Other: \$15,250 | **Total: \$19,015,250**
 Percentage of change: Not measured

Source: [Business Insurance](#)



THE BIDEN ADMINISTRATION THE FLOOD INSURANCE REFORMING RISK RATING 2.0 NEEDS TWEAKING

Department of Homeland Security Secretary Alejandro Mayorkas says the National Flood Insurance Program (NFIP) reforming Risk Rating 2.0 — itself — needs reforming. In some circles — like most of the Gulf states and states along the East coast — the reforms have been very unpopular.

Many in Congress — from both parties — are demanding that the NFIP managing Federal Emergency Management Agency (FEMA) explain in better detail just now the variables that set pricing are selected.

Mayorkas and the Department of Homeland Security oversee FEMA. He thinks some tweaking of the rules is in order. In the meantime, his agency will give out some grants to help businesses in coastal areas with their payments.

“We are reviewing our grant programs to ensure that again they leave no community disenfranchised ... We are reviewing and need to continue to review the Risk Rating 2.0 given the concerns that have been expressed,” Mayorkas said.

It’s a big problem. One example Mayorkas heard in a recent congressional hearing was about Louisiana. Some single-family homes will see a 134% rate hike that will be phased in over a few years. While it is a few years, that is a huge increase.

The average — by the way — is 104%.

Sources: [Insurance Business America](#) and [The Times-Picayune](#)

PIA NATIONAL MEMBERSHIP BENEFITS

There are big reasons to join the PIA, and to retain your membership if you're already a member. And if you know of an agent or agency that would benefit from membership — and everyone should and does benefit — please pass this information onto them.

Every year, the PIA adds new member benefits that increase the value of membership. PIA National says today a PIA membership is worth over \$26,500. Joining — or retaining your membership in the association is a no-brainer.

PIA membership gives you access to resources, products and services that make it easy to run your business. And this is not just day-to-day but — with some strategic planning on your part — planning for the future.

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\$9,000 IN AGENCY MANAGEMENT

TOOLS. To name a few, PIA gives you tools to manage an agency with efficiency by giving your staff resources like Ascent payments, PIA's 401(k), tools to help with hiring and the PIA Blueprint for Agency Success.

\$1,000 IN ADVOCACY. The PIA's advocacy runs from work done by PIA National in Congress to lobbying in state legislatures. These efforts protect the needs of independent insurance agents and agencies from regulators



that sometimes don't have your best interests at heart.

Advocacy comes in the form of work on crop insurance, flood insurance, the use of noncompete agreements, consumer privacy, efforts to insure a state-based insurance regulatory system and more.

\$300 IN EDUCATION BENEFITS. PIA offers ample opportunities for agents to upgrade skills and stay current with CE and licensing requirements.

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EXCLUSIVES. You have access to tools from PIA Partnership, discounts on insurance products, information on how to connect and network in your community and with other agents. You also get a subscription to PIA Connection and have access to the PIA Advocacy Blog.

PRICELESS. The credibility that comes from access to insurance industry articles and commentary that make sure the PIA message is heard — a message that emphasizes the views of independent agents and that makes sure those views are accurately represented.

Again, if you're reading this and you're not a member, [click this link to become a member of the PIA Nebraska Iowa Association](#) or call 402-392-1611.

M&A TRANSACTIONS

2023 1st Quarter Lowest Since 2019

The recession seems to be impacting insurance mergers and acquisitions as much as it has impacted other businesses and prices. OPTIS Partners tracks such things and says the first quarter of 2023 saw the fewest number since 2019.

The 158 transactions is a 17% drop from the 190 in the first quarter of 2022. It's also 7% lower than the five-year average.

OPTIS tracks four groups of buyers:

- Private equity backed/hybrid brokers
- Privately held brokers
- Publicly held brokers
- Others

In the first quarter of 2023, private equity and hybrid brokers dominated with 74% of all transactions. Private party deals accounted for 17% of the total.

The top buyers of the 1st quarter of 2023:

- BroadStreet Partners: 14 deals
- Inszone Insurance Services and Hub International: 10 deals each
- World Insurance Associates: 9 deals
- Risk Strategies Company: 8 deals
- Keystone Agency Partners and Arthur J. Gallagher: 7 deals each
- Choice Financial Group and Acrisure: 6 deals each
- NFP: 5 deals



OPTIS managing partner, Timothy Cunningham said some buyers who've been active for years have taken themselves out of the merger and acquisition picture. "Whether by choice or by necessity, some buyers are standing on the sidelines for the time being. But other well-capitalized firms are still very much in the hunt for M&A," he said.

OPTIS Partners' partner, Steve Germundson said these are the top sellers by category:

- Property & casualty: 87 of the transactions and 55% of the total
- P&C/benefits agencies: 34 deals and 22% of the total
- Benefits agencies: 13 transactions and 8% of the total
- All other: 24 and 15% of the total

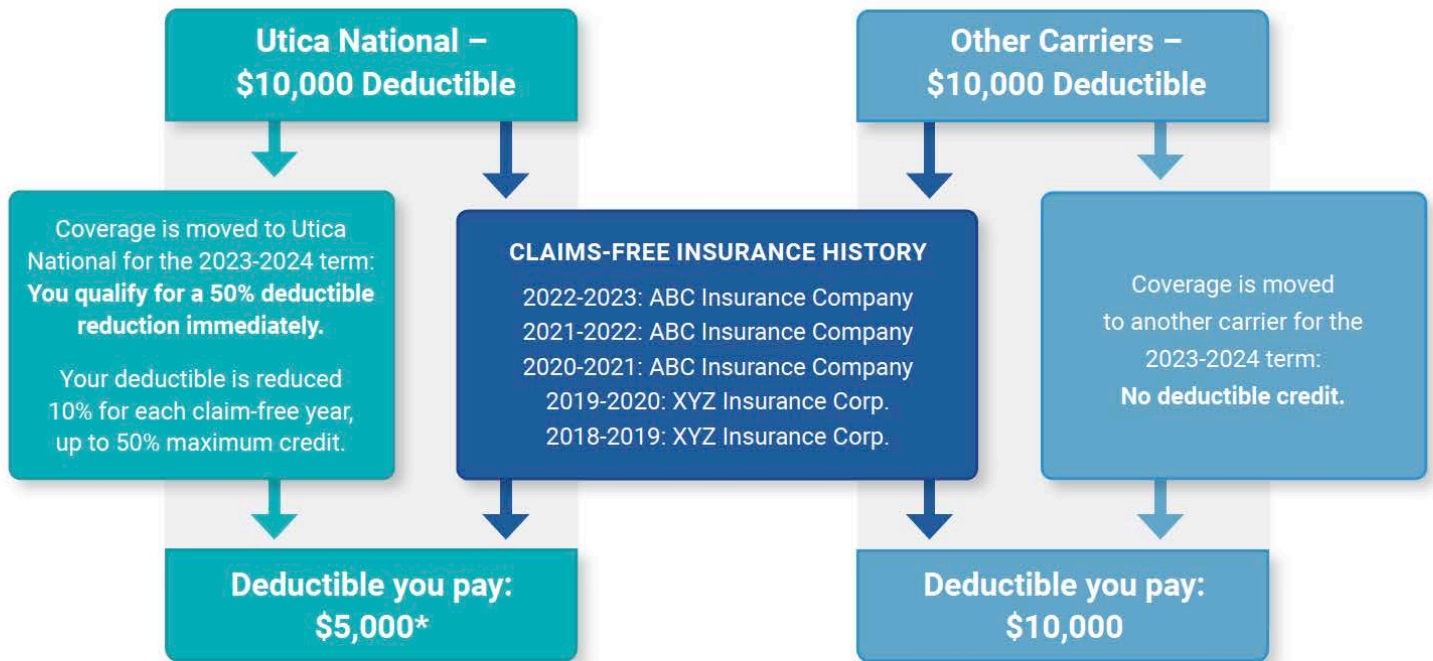
"We're experiencing the other side of a nine-quarter deal bubble that began in Q4 '20," Germundson said. "The current deal environment may have wavered some with economic changes and looks anemic compared to the bubble years, but there is plenty of evidence to suggest that M&A in the insurance distribution sector will continue at a healthy pace."

Source: [Insurance Journal](#)

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NON-COMPETES

PIA NATIONAL OPPOSES PROPOSED FTC BAN

The Federal Trade Commission (FTC) wants to ban non-compete agreements. PIA National says that's not a good idea and — along with the Council of Insurance Agents & Brokers (CIAB) and other industry organizations — is opposing the planned ban.

The U.S. Chamber of Commerce considers the proposed ban a clear overreach. Here's what the ban does:

- It prohibits employers from entering into non-compete contracts with employees
- All currently existing non-compete agreements will be canceled immediately

There is one exception. A non-compete agreement of someone selling a business that has a restricted party owning 25% interest in the business can be kept in place.

PIA National's Lauren Pachman is the association's counsel and director of regulatory affairs. She said these rule changes will be a huge strain on many independent agency owners.

"Independent agencies use non-compete clauses and agreements to protect against the theft of their business assets in part because, for many of

them, it would be prohibitively expensive for them to rebuild their businesses after such a theft,” Pachman said. “If finalized as proposed, the ban would invalidate millions of private contracts and have a substantial but unpredictable effect on employer/worker relationships in nearly every industry across the United States.”

Pachman and the PIA also noted that a lot of litigation will come up and the courts will eventually decide if the FTC has the legal power to issue such a ban.

The FTC is defending its decision and says, “This research has also shown that, by suppressing labor mobility, non-compete clauses have negatively affected competition in product and service markets in several ways.”

Whether it suppresses anything or not, the FTC consultation period ran through April 19th. In that time the FTC received 17,000 comments on the changes. A huge percentage were negative.

Pat Gallagher is the chairman and CEO of Arthur J Gallagher. He and other insurance spokespeople are among the 17,000 criticizing the FTC move and says it’s a clear overreach.

“With the FTC in terms of our view of that, we do view that as a negative in our world, in particular in smaller plug-in acquisitions. One of the things that we’re doing, of course, is taking new geographies on board with smaller players. We expect that when we buy that entrepreneur that they give the rest of their career to Gallagher and we capitalize that investment for them,” he said. “And of course, we use non-competes.”

The U.S. Chamber of Commerce sums it up and called the proposal “blatantly unlawful.” The chamber totally disagrees with the FTC’s contention that the ban will increase wages by \$300 billion a year and improve the career opportunities for 30 million people.

Source: [Insurance Business America](#)



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Required Insurance for Firearms: A Survey

It appears that most of the people responding to the survey by ValuePenguin think insurers and insurance are a solution of sorts to the problem of gun violence in America. The consumer support company says 75% of the people it polled think gun owners should be required to have liability insurance for their firearms.

The editor of *Weekly Industry News* isn't sure how this solves the problem, but for the sake of a good debate, we'll proceed with the story.

ValuePenguin's insurance expert, Divya Sangameshwar put that kind of thinking in perspective and said why it makes sense to her. "Insurers have always led the way when it comes to safety," she said.

Generation Z (those born between 1997 and 2010), people with incomes of \$100,000 a year

and up, and parents with kids under age 18 are those most likely to support the idea.

Here's another takeaway from the survey. It found that 82% of Americans ought to be accountable for how their guns are used. This was especially true of parents with children under age 18 and with millennials (those born between 1981 and 1996).

Sangameshwar said the idea makes sense.

"Car insurance companies reward drivers with premium discounts for buying vehicles that come with safety features. Homeowners also get discounts for installing smoke and carbon monoxide detectors, erecting child-proof fences around swimming pools, and buying homes close to fire stations," she noted. "In the case of gun ownership, insurance premiums,

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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and discounts can be used to promote gun safety and pave the way for commonsense safety laws in the future.”

There's more:

- 44% think each firearm should have its own policy
- 31% think a single policy will suffice for all guns owner by an individual
- As expected, parents with children under age 18 support the individual policy idea
- 77% think gun owners need between \$50,000 and \$250,000 in coverage for their weapons
- 7% want policies to be \$1 million

For gun owners, the scariest statistic of the survey is 82% thinking the gun owner should be responsible for what happens with their weapon regardless of who used it and who pulled the trigger.

Of those thinking that:

- 39% say gun owners should be held criminally liable for what happens with their weapons
- 15% say they ought to be civilly liable
- 28% think both civil and criminal penalties ought to apply

Source: [Insurance Business America](#)



YOUNG ADULTS AREN'T SO SURE ABOUT INSURANCE

The Society of Actuaries Research Institute just released the results of a survey they did with people aged 21 to 42. Of the 1,000 people surveyed, it turns out most are not so trusting of insurers and insurance.

The survey asked this group to rate their trust of insurance companies on a scale of 1 to 10. Insurance companies got a not so impressive score of 6.

Ronora Stryker is the senior practice research actuary for the society. She noted the disconnect between a perceived likelihood of an event and the concern for such an event. When asked about the financial impact of insurance risks, 79% said they're concerned about being in an auto accident. However,

just 35% thought they'd be in one in the next decade.

"It's clear that young consumers' perception of insurance varies based on their unique level of risk tolerance or aversion, as well as their perception of certain risks," she said.

- 41% of the 21 to 42 aged group think it is important to have insurance
- 63% say they are risk neutral
- 23% say they're risk averse
- 14% are risk tolerant

Oddly enough, and though the level of trust isn't there, 60% to 80% of young consumers are somewhat or very concerned about the financial impact of risks like auto accidents, personal property damage or damage to their residence.

Source: [Business Insurance](#)



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DISTRACTED DRIVING



A lot of people are getting tickets from law enforcement for texting while driving. Insure.com found one in five of us have been ticketed for texting in our autos. That, in turn, has impacted auto insurance rates for those found guilty of the infraction.

Here is some information generated by the University of Missouri on insurance rates for those guilty of texting and driving. These are the insurers who raised their rates the most.

1. PROGRESSIVE

Average rate: \$1,483
 Rate after texting ticket: \$1,913
 Percentage of premium increase: 31%

2. FARMERS

Average rate: \$1,663
 Rate after texting ticket: \$1,956
 Percentage of premium increase: 18%

3. ALLSTATE

Average rate: \$1,868
 Rate after texting ticket: \$2,204
 Percentage of premium increase: 18%

4. NATIONWIDE

Average rate: \$1,598
 Rate after texting ticket: \$1,866
 Percentage of premium increase: 17%

5. STATE FARM

Average rate: \$1,400
 Rate after texting ticket: \$1,594
 Percentage of premium increase: 13%

6. GEICO

Average rate: \$1,109
 Rate after texting ticket: \$1,237
 Percentage of premium increase: 12%

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

PART 1

A COSTLY TICKET

We all know that texting and driving is risky. Forbes did a study and found the impact is not just visually but it's manually and cognitively. The reality — says the National Highway Safety Administration (NHTSA) — is it being the leading cause of crashes these days as distracted driving crashes killed over 3,500 people in 2021.

Close to half of us — 46% — admit to texting while driving. And we do it in spite of it being illegal in 47 states.



PART 2: A DISTRACTING DOG

Driving with your dog has the potential to be very dangerous. Selective Insurance did a study on distracted driving and found that 91% of licensed drivers traveling streets and highways with Fido or Fifi have interacted with them while moving down the road.

- 40% say they've driven recklessly because of interacting with their dog
- 9% say they've gotten into a crash because of an interaction with their dog

Selective Insurance director of safety management, Scott Smith said distracted dog driving has included drivers taking their hands off the wheel or their eyes off the road, or both, while traveling with their dog.

- 36% gave their dog food, water or a treat
- 40% talked to the animal or yelled at them
- 27% say they've taken photos or a video of their dogs while driving
- 23% admit to having to hold their pet in place while they were driving

- 70% said their dog was not restrained while they were driving
- At the same time, 82% say it's important to restrain a dog in a moving vehicle

Driving with Fido or Fifi in the auto leads to these kinds of distractions:

- 16% said they aren't aware of other autos around them
- 13% said it caused them to brake hard
- 11% said they were forced to swerve

If you're an employer, this is even more disconcerting. Smith said 61% of those surveyed said they took their dog for a ride while working. Some have taken the pooch out several times.

"We were surprised to learn how frequently K-9s accompany drivers while they are on the clock," Smith said. "Employers may need to consider additional distracted driving training and modifications to corporate policies and their fleet safety programs to address pets in vehicles during work hours."

Smith said their poll included over 2,000 adults. The totals showed some interesting differences between the various generations.

- 73% of Generation Z (born 1997 to 2012) are likely to take their dog with them on a drive while working
- 78% of millennials (born 1981 to 1996) are likely to take their dog with them on a drive while working
- 56% of Generation X (born 1965 to 1980) are likely to take their dog with them on a drive while working
- Just 33% of Baby Boomers (born 1946 to 1964) will do the same

Source: [Insurance Business America](#)

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\$1,000+

Advocacy - PIA's daily vigilance ensures that the needs of independent agents are being prioritized by policymakers as they consider issues surrounding crop insurance, flood insurance, the use of noncompete agreements, consumer privacy, the state-based insurance regulatory system, and much more.

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Education - Ample opportunities to earn designations and stay current with CE and licensing requirements.

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PIA members can **EARN \$1,000+ PER MONTH**

more in commissions when they write business with PIA Market Access, PIA's flood program with The Hartford, PIA Cyber Insurance, and Breeze Disability Insurance.*

The above is a snapshot of the many PIA member benefits available through a PIA membership to help you save money, maximize commissions, and grow your agency.

TO TAKE ADVANTAGE OF YOUR MEMBER BENEFITS

visit: www.pianational.org

*The availability and effectiveness of any of the named programs depend on each agent's individual circumstances. Many features, including applicable state law and regulation, may cause individual results to differ from those of this hypothetical PIA member, and these results are not necessarily indicative of future commission earnings. Results will vary by agent, location, regional market variations, and other factors. This example is for informational, illustrative, and educational purposes only. Members or prospective members should not assume their commissions will equal or exceed those in the example shown above. The specific products listed in the example may not be available to all PIA members and do not represent all PIA products. The market for and availability of each product may vary among and even within states.

Events Calendar 2023

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

Date	Class/Webinar	Where	When
June 7, 2023	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	NE/IA	Live Webinar: 8 - 11 AM
June 7, 2023	An Hour with Cathy: Certificates of Insurance - Headaches & Remedies	NE/IA	Live Webinar: 1 - 2 PM
June 15-16, 2023	Ruble Graduate Seminar	ALL STATES	Des Moines, IA
June 15-16, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
June 15, 2023	Certificates and Additional Insureds: What Did I Do to Deserve This?!	NE/IA	Live Webinar: 8 - 11 AM
June 15, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	NE/IA	Live Webinar: 12 - 3 PM
June 20, 2023	William T. Hold Advanced Learning Seminar	ALL STATES	Live Webinar: 8 - 4 PM
June 20, 2023	Commercial Property: Recent Changes and Crucial Concepts	NE/IA	Live Webinar: 8 - 11 AM
June 21, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	NE/IA	Live Webinar: 1 - 2 PM
June 22, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	NE/IA	Live Webinar: 12 - 3 PM
June 27, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	NE/IA	Live Webinar: 8 - 11 AM
June 27, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	NE/IA	Live Webinar: 12 - 3 PM
June 28, 2023	An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)	NE/IA	Live Webinar: 1 - 2 PM
June 29, 2023	Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks	NE/IA	Live Webinar: 8 - 11 AM
June 29, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	NE/IA	Live Webinar: 12 - 3 PM
July 10, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 12 - 3 PM
July 11, 2023	CISR: Insuring Personal Residential Property	ALL STATES	Live Webinar: 8 - 4 PM
July 18-19, 2023	CIC: Commercial Multiline Institute	ALL STATES	Omaha, NE
July 18, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	ALL STATES	Live Webinar: 12 - 3 PM

July 18, 2023	Personal & Commercial Lines Endorsements: Some Good, Some That Really Stink	ALL STATES	Live Webinar: 8 - 11 AM
July 19, 2023	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	ALL STATES	Live Webinar: 1 - 2 PM
July 20, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
July 20, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	ALL STATES	Live Webinar: 8 - 11 AM
July 26, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
July 27, 2023	CISR: Elements of Risk Management	ALL STATES	Live Webinar: 8 - 4 PM
July 27, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	ALL STATES	Live Webinar: 8 - 11 AM
July 31, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 12 - 3 PM
August 2-3, 2023	CIC: Commercial Casualty Institute	ALL STATES	Des Moines, IA
August 2-3, 2023	CIC: Commercial Casualty Institute	ALL STATES	Live Webinar: 8 - 5 PM
August 2, 2023	An Hour with Cathy: Commercial Property Valuation Options (aka "How Big is the Check?!")	ALL STATES	Live Webinar: 1 - 2 PM
August 2, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	ALL STATES	Live Webinar: 8 - 11 AM
August 3, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	ALL STATES	Live Webinar: 12 - 3 PM
August 9, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	ALL STATES	1 - 2 PM
August 10, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 1 - 2 PM
August 15, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	ALL STATES	Live Webinar: 8 - 11 AM
August 15, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
August 17, 2023	CISR: Commercial Casualty I	ALL STATES	Live Webinar: 8 - 4 PM
August 17, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	ALL STATES	Live Webinar: 8 - 11 AM
August 17, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM
August 22, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	ALL STATES	Live Webinar: 12 - 3 PM

August 22, 2023	Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)	ALL STATES	Live Webinar: 8 - 11 AM
August 23, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	ALL STATES	Live Webinar: 1 - 2 PM
August 24, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	ALL STATES	Live Webinar: 8 - 11 AM
August 29-30, 2023	CIC: Life and Health Institute	ALL STATES	Live Webinar: 8 - 5 PM
September 12, 2023	CPIA 1: Position for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
September 13, 2023	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	ALL STATES	Live Webinar: 8 - 11 AM
September 14, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
September 14, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	ALL STATES	Live Webinar: 8 - 11 AM
September 18, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live Webinar: 12 - 3 PM
September 19, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 12 - 3 PM
September 20, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
September 20, 2023	CISR: Other Personal Lines Solutions	ALL STATES	Live Webinar: 8 - 4 PM
September 21, 2023	The Bad Thing Happened: Handling Commercial Claims & Coverage Disputes	ALL STATES	Live Webinar: 12 - 3 PM
September 21, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	ALL STATES	Live Webinar: 8 - 11 AM
September 25, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
September 26, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
September 26, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 8 - 11 AM
September 27, 2023	An Hour with Dave: Fast Facts About Flood	ALL STATES	Live Webinar: 1 - 2 PM
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

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RANSOMWARE

**IMPACTS A
SURPRISINGLY
LARGE NUMBER**

Barracuda Networks' 2023 Ransomware Insights report has some shocking insights. It says 73% of the organizations it polled admit to being victims of at least one successful ransomware attack in 2022.

Worse, 38% said they were hit two or more times.

When it comes to paying the ransom, 42% of those hit three or more times paid the attackers to restore data that had been encrypted by the

hackers. A smaller number of those hit by a single attack — 31% — paid the ransom.

The survey was done of companies with between 100 and 2,500 employees. The type of business varied. Breaking the survey down a bit:


- 98% of consumer services businesses were hit by a ransomware attack
- 85% of energy, oil and gas, and utilities were hit
- At 53%, energy, oil and gas, and utilities are the firms most likely to be hit twice
- 69% say the attacks were from a malicious email

Companies with cyber insurance were more likely to be hit by ransomware and 77% of them reported at least one successful attack. That compares to 65% that don't have cyber insurance.

Fleming Shi is the chief technology officer at Barracuda. He said the number of organizations hit by ransomware in 2022 shows the widespread availability of attack tools.

“The relatively high proportion of repeat victims suggests that security gaps are not fully addressed after the first incident,” Fleming said. “The security industry has an essential role to play in helping organizations to defend themselves against ransomware, through deep, multilayered security technologies that include advanced email protection and backup, as well as threat hunting and extended detection and response (XDR) capabilities to stop malicious activity in its tracks.”

Source: [Insurance Business America](#)



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