



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.

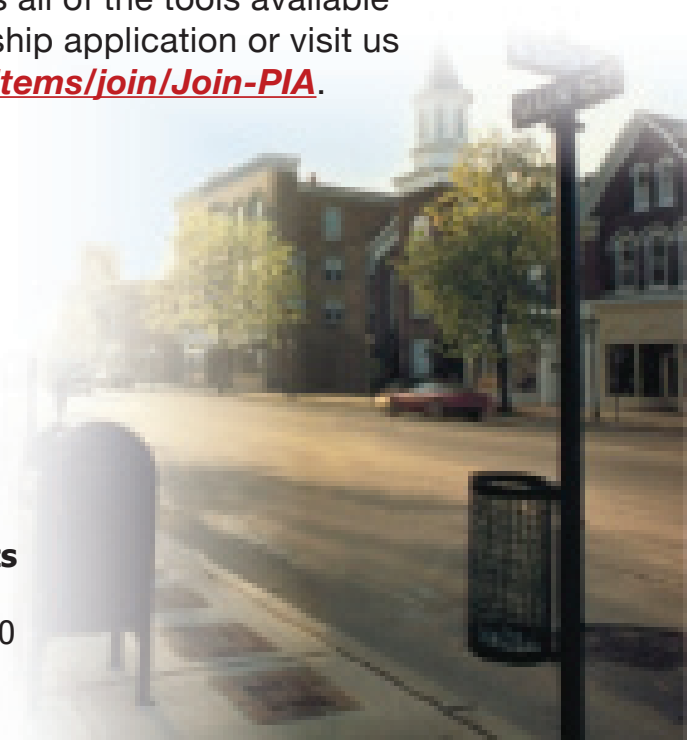
PIA members also have access to a private website containing a series of strategies and tools to help them stay ahead of online competition in commercial lines.

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

Email: office@pianeia.com
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Cathy Klasi, Executive Director
(402) 392-1611

Lindsey, Ad Placement
(402) 392-1611

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EXECUTIVES & CYBER SECURITY: *Different Survey, Same Worries*

Beazley released the results of its annual report of executives and technology and cyber threats. The PLC's Spotlight on Tech Transformation & Cyber Risk 2025 report says 31% of executives in the U.S. think cyber risk is the greatest threat they face.

That's up from 22% in 2024.

As a result, a large number of them — 82% — are working to improve cybersecurity by using third-party suppliers. And this year, 42% plan to invest more in cybersecurity.

But are those executives confident of their ability to thwart an attack? Of the executives surveyed, 81% say they are prepared. That's up from 73% last year. Beazley finds that thinking to be a “false sense of security.”

One of the great dangers when it comes to cybersecurity is AI, however, 79% of the executives polled find AI to be a positive for their business prospects this year.

Source: [Business Insurance](#)



LITIGATION FUNDING TAX TAKEN OUT OF THE ONE BIG BEAUTIFUL BILL

Insurance industry groups and insurers — along with other industries and groups — want something done for the disease called third-party litigation. Critics say the litigation funding industry — and it is an industry, and one that includes foreign “investors” — isn’t being taxed enough. These “businesses” and “investors” are driving lawsuits that end up costing a number of industries, individual businesses and individuals, billions every year in nuclear and thermonuclear verdicts.

The One Big Beautiful Bill originally had language that would tax third-party litigators at a rate of almost 41%. To the disappointment of the insurance industry, and others, it was deleted from the bill by the Senate Parliamentarian who declared it violated some budget rules.

National Association of Mutual Insurance Companies (NAMIC) senior vice president of federal and political affairs, Jimi Grande said that decision is a huge disappointment.

“Due to some misinformation, partisanship, and efforts of those who profit off the U.S. court system, the Senate Parliamentarian decided to rule against the closing of the tax loophole, which led to its removal from the OB BB,” Grande said. “Keeping this foreign funder loophole open means additional billions will fuel legal system abuse, and these foreign entities will continue paying nothing in U.S. taxes. American citizens will keep footing the bill as trial lawyers and litigation funders are incentivized to keep doing business as usual, contributing to a more litigious society and out of control tort costs impacting nearly the entire economy.”

The Triple-I — the Insurance Information Institute — says the legal system abuse by these third-party bandits cost each American family over \$6,664 per year for goods and services. Small businesses are hit for \$160 billion a year in tort costs.

Source: [Insurance Journal](#)

THE BUSINESS OF BUSINESS INSURANCE

ISU Armac Insurance Services did some research into the business of business insurance and found most small businesses will spend between \$500 and \$3,000 a year for basic commercial business insurance.

General liability, workers' compensation and commercial property insurance will run from \$42 to \$67 a month while commercial auto will hit a business with an average of \$147 a month.

"Industry hazard level plays a huge role in what you'll pay. A computer repair shop handling valuable customer equipment typically pays more for general liability than, say, a consulting business," the ISU Armac report said.

"Restaurants face higher rates because of fire risks and the potential for customer injuries. Construction companies often pay double the average for property insurance simply because of the risks associated with their equipment and operations."

Size matters, too. As revenue and business size grows, so does the cost. The frequency of claims filed also impacts premium sizes. A bunch of small claims will hurt a business more than one large claim. ISU Armac said frequent small claims are viewed by insurers as a sign of poor risk management.

Coming into play is the size of the commercial insurance market. The Business Research Company said in 2025 that figure sits right around \$845 billion. By 2029 it will hit \$1235.92 billion with a compound annual growth of 10%.



That brings us to the three states with the most expensive business insurance costs. It is no surprise that California tops the top three.

1. California has very strict regulations combined with litigation rates that are off the charts, and a lot of natural disaster risks like wildfires and earthquakes.
2. Florida, hurricanes and a litigation friendly state make business insurance very expensive.
3. Texas has tornadoes, hail storms and flooding which are a huge business insurance issue.

The least expensive states are harder to predict. Idaho is the least expensive.

1. Idaho has a low population density and fewer natural disasters which keeps rates down.
2. Utah is a business-friendly state and the mild weather helps.
3. Wisconsin has low litigation rates and moderate weather.

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

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Data from the Triple-I (Insurance Information Institute) says people in 42 states are at risk for earthquake damage. The good news is a homeowners or a business policy — as most of you know — will pay for fire damage, and fire caused by burst gas pipes and water damage from burst pipes caused by an earthquake that happened inside the home.

The bad news, however, and as most of you already know, a homeowners or business policy will not pay for structural damage caused outside of the inside.

Worse, of the millions of people in those 42 states, very few have earthquake insurance. The good news is a growing number of people are catching on. The Triple-I said in 2020 over 23% said they purchased earthquake insurance.

That's up from 15% in 2018.

Those purchasing earthquake insurance will see deductibles go from 2% to 20% of the replacement value of a home depending on the policy. Older homes, or brick homes, are more

expensive to insure since they are prone to more damage than a wooden structure.

Most of the homes vulnerable to earthquake damage are on the West coast with homes in the states of California and Oregon the most susceptible. In fact, of the top 10 most vulnerable cities, just two are outside of California or Oregon.

TOP 10

1. San Francisco, California
2. Los Angeles, California
3. Coos Bay, Oregon
4. Memphis, Tennessee
5. Oakland, California
6. Portland, Oregon
7. Ukiah, California
8. Oklahoma City, Oklahoma
9. San Bernardino, California
10. San Mateo, California

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



CONSUMERS MAKING INSURANCE CUTS TO PAY FOR MONTHLY EXPENSES

Imagine this — insurance as a consumer luxury. It's hard to do but the insurance quoting firm, Guardian Service took a look at insurance purchasing in 2025 and found 29% of consumers have either downgraded or canceled insurance coverage.

Paying for essentials is the reason.

Guardian Service VP Peter Kerr said the most common cut comes to auto insurance seeing an average drop of 15%. Of that 15%, over half — 8% — dropped their coverage completely.

“Many households are ditching full car coverage for liability-only plans, so they’re essentially gambling with their financial future just to manage today’s bills,” Kerr said. “It’s a

pretty risky tradeoff driven more by fear of debt than lack of awareness.”

Inflation plays a big part in the drop or reduction.

“It can sometimes be easy to see insurance as optional when finances are tight, but in all seriousness, that’s when protection is the most valuable,” Kerr said. “Skipping coverage during uncertain times is like cancelling your fire alarm during wildfire season.”

When it comes to rising premiums, 20% of the consumers surveyed said they’d rather have no coverage than pay for what they believe are unreasonable rate hikes. Just 37% say they trust insurance companies to take care of them when things go wrong.

“Rising premiums are pushing Americans to make impossible decisions,” Kerr said. “It’s not just about dropping policies, it’s about the fundamental reshuffling of your financial priorities. Americans are facing tough choices

right now, and for many households, insurance can feel like its, 'nice to have' versus a 'must have,' especially for younger generations."

When it comes to defining both home and auto insurance here's what the survey found:

- 6% says it's a luxury and only to be purchased if its affordable
- 3% of consumers think auto insurance is a luxury only to be purchased if it's affordable
- 19% say homeowners or renters insurance is nice to have but if needed can be canceled

- 9% have the same point of view about auto insurance
- 57% say homeowners or renters insurance is a necessity
- 77% feel the same about auto insurance

As a national average, we pay \$169 a month for homeowners insurance and \$189 for auto insurance.

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



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AUTO THEFTS

A Growing PIA Western Alliance State Problem

The National Insurance Crime Bureau (NICB) said auto thefts dropped for a few years but are on the rise again. From 2019 to 2023, auto thefts rose 28%.

Hardest hit are the District of Columbia and Maryland. D.C. saw a 64% rise from 2022 to 2023 and Maryland's increase was 63% in the same time period. In the meantime, in 2022 the most thefts of all states and the District of Columbia happened in Colorado.

583 vehicles were stolen per 100,000 people.

The most frequently stolen autos are Hyundais and KIAs and Ford and Chevrolet pickups. Least taken are Tesla's, Volvos and Subaru.

The report also notes that thieves these days are quite sophisticated. They have learned how to use today's technology to hack a vehicle's key fob to get into a vehicle and drive away.

The most stolen autos in 2022 (the last year for complete totals) are in

1. Pueblo, Colorado.

Motor vehicle thefts per 100,000 inhabitants (2022): 1,086

Difference between this average and the national average: 256%

2. Bakersfield, California

Motor vehicle thefts per 100,000 inhabitants (2022): 1,072

Difference between this average and the national average: 251%

3. Denver-Aurora-Lakewood, Colorado

Motor vehicle thefts per 100,000 inhabitants (2022): 1063

Difference between this average and the national average: 249%

4. Memphis, Tennessee-Mississippi-Arkansas

Motor vehicle thefts per 100,000 inhabitants (2022): 846

Difference between this average and the national average: 177%

5. Portland-Hillsboro, Oregon & Vancouver, Washington

Motor vehicle thefts per 100,000 inhabitants (2022): 797

Difference between this average and the national average: 161%

6. Albuquerque, New Mexico

Motor vehicle thefts per 100,000 inhabitants (2022): 795

Difference between this average and the national average: 161%

7. Seattle-Tacoma-Bellevue, Washington

Motor vehicle thefts per 100,000 inhabitants (2022): 759

Difference between this average and the national average: 149%

8. San Francisco-Oakland-Berkley, California

Motor vehicle thefts per 100,000 inhabitants (2022): 699

Difference between this average and the national average: 129%

9. Greeley, Colorado

Motor vehicle thefts per 100,000 inhabitants (2022): 589

Difference between this average and the national average: 93%

10. Kansas City, Missouri-Kansas

Motor vehicle thefts per 100,000 inhabitants (2022): 573

Difference between this average and the national average: 88%

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





PROPERTY OWNERS, INSURERS & CLAIMS NO TRUST THERE

The technology firm, DocuSketch did a survey about property owners, their insurers and how they trust the insurance company's claims system. DocuSketch enterprise solutions consultant, Todd Sangid said the results aren't pretty.

- 54% say there isn't a lot of transparency in the process
- Boomers are the least trusting at 59%
- Generation X sits at 61% not trusting the claims process
- 44% of millennials don't trust the insurers
- For Generation Z it's 50%
- 45% of all say they don't trust insurance brokers to act in their best interest

"Consumers feel they have a strong grasp on their insurance policies — 74% say they feel confident in their understanding of what their policy covers yet they struggle with trust and transparency throughout the claims process," Sangid said. "Misunderstandings over policy language often slows down the claims process

and creates frustration for carriers, contributing to tension on both sides."

When it comes to understanding their policies:

- 74% say they are confident they understand what their policies cover
- 26% say they have no clue what to ask when shopping for a policy
- 23% are confused by insurance language

"Miscommunication also plays a role in the breakdown of trust between carriers and consumers as poor communication and a lack of clarity over policy language can fuel mistrust," Sangid said. "These challenges slow down time to payout, further exacerbating mistrust in the industry during moments that matter most."

Another problem, Sangid said, is that carriers not being legally able to tell a consumer exactly what to get in a policy. He said, "They can only point policyholders in the right direction."

Source: [Insurance Business America](#)



Older Clients Don't Like Doing Digital Insurance

Insurity's 2025 Digital Experience Index looked at digital insurance shopping and — to no one's surprise — finds older policyholders not all that happy doing insurance digitally.

The survey said 59% of baby boomers (1946 to 1964) and 39% of Gen X (1965 to 1979) policyholders want to talk directly to an agent rather than go online and purchase insurance that way.

Just 7% of boomers and 14% of Gen X respondents said self-service insurance buying works for them.

Insurity spokesman, Sylvester Mathis said the same goes for claims. Close to 28% of baby boomers say they completely avoid filing a claim online because of digital platforms are frustrating.

"These are not minor usability complaints but are blockers to basic insurance functions," Mathis said. "When nearly a third of Boomers are skipping claims altogether, it's a sign that digital strategy cannot come at the expense of accessibility."

The bottom-line has insurers continuing to pump more resources into automation and a digital insurance experience. While they're doing it, many policyholders — and not just those in the older demographics — want, and expect, personal interaction.

Mathis said that highlights the importance of insurance finding, and developing, a hybrid insurance purchasing system. This is especially true, and important, when it comes to claims and customer questions.

Source: [Insurance Business America](#)



The Most Dangerous States in the U.S

US News & World Report looked at statistics from the FBI and found these to be the 10 most dangerous states in the United States.

New Mexico	Alaska
Colorado	Washington
Louisiana	California
Tennessee	Nevada
Arkansas	South Carolina

Five of the 10 are PIA Western Alliance states with New Mexico considered to be the most dangerous. Other PIA Western Alliance states are Alaska, Washington, California and Nevada who rank 6, 7, 8 and 9 respectively.

The report showed U.S. violent and property crimes fell in 2023, with murders and non-

negligent manslaughter down 12% and burglaries down 8%. Vehicle theft rose 12% in 2023.

US News factored FBI statistics on violent crime rate and property rate in each state to assess overall public safety. Here are the 10 most dangerous states:

1. New Mexico

Violent Crime Rate: 749 per 100,000 residents
Property Crime Rate: 2,887 per 100,000 residents
Overall Best States Ranking: 47

2. Colorado

Violent Crime Rate: 474 per 100,000 residents
Property Crime Rate: 2,879 per 100,000 residents
Overall Best States Ranking: 11

3. Louisiana

Violent Crime Rate: 548 per 100,000 residents
 Property Crime Rate: 2,630 per 100,000 residents
 Overall Best States Ranking: 50

4. Tennessee

Violent Crime Rate: 628 per 100,000 residents
 Property Crime Rate: 2,362 per 100,000 residents
 Overall Best States Ranking: 32

5. Arkansas

Violent Crime Rate: 620 per 100,000 residents
 Property Crime Rate: 2,229 per 100,000 residents
 Overall Best States Ranking: 44

6. Alaska

Violent Crime Rate: 726 per 100,000
 Property Crime Rate: 1,877 per 100,000
 Overall Best States Ranking: 49

7. Washington

Violent Crime Rate: 357 per 100,000
 Property Crime Rate: 2,887 per 100,000
 Overall Best States Ranking: 10

8. California

Violent Crime Rate: 508 per 100,000
 Property Crime Rate: 2,326 per 100,000
 Overall Best States Ranking: 37

9. Nevada

Violent Crime Rate: 417 per 100,000
 Property Crime Rate: 2,517 per 100,000
 Overall Best States Ranking: 34

10. South Carolina

Violent Crime Rate: 471 per 100,000
 Property Crime Rate: 2,193 per 100,000
 Overall Best States Ranking: 40

Source: [US News & World Report](#)

DOCTORS ON DOCTORING

Not a Recommended Profession



The medical malpractice insurer, The Doctors Co. asked doctors about their profession. The answer are — in some ways — disturbing.

- Just 12% will recommend that graduating students and others become doctors
- 77% said their enjoyment of the job has fallen in the last five years
- 54% say misinformation on social media is their biggest treatment challenge
- 62% are concerned about the high cost of health care
- 43% worry about nuclear jury verdicts hitting millions of dollars each

There are some rewards.

70% say the most rewarding part of their job is helping patients recover

Of the 338 surveyed, 97% are baby boomers, millennials or Gen Xers. The majority — 56% — are in primary care or internal medicine.

Source: [Business Insurance](#)



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CONTACT US

MaryEllen Mazzo (WC)
(973) 315-0716
maryellen.mazzo@agencyresources.com

Theresa Drago (WC | USL&H)
(281) 243-5752
theresa.drago@agencyresources.com

Matthew Garvie (BOP)
(973) 315-0707
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Events Calendar 2025

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

Date	Class/Webinar	Where	When
September 9, 2025	CISR: Agency Operations	All States	Live Webinar: 8:30 - 4:15 PM
September 9, 2025	An Hour with Patrick: Reinsurance: How It Works & Why It Matters	NE/IA	Live Webinar: 10 - 11 AM
September 10, 2025	Homeowners Endorsements Insureds Don't Want (But Do Need)	NE/IA	Live Webinar: 8 - 11 AM
September 10, 2025	An Hour with Nicole: Making Sense of Homeowners Deductibles (Once and For All!)	NE/IA	Live Webinar: 1 - 2 PM
September 11, 2025	An Hour with Cathy: Understanding (Finally!) How Claims Made Policies Work	NE/IA	Live Webinar: 1 - 2 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
September 13-16, 2025	PIA National Fall Leadership Meetings - Starts Sunday		
September 16, 2025	PIA National Installation of New President - Tuesday, 5:30-7:00 PM		5:30-7:00 PM
September 17, 2025	PIA National Advocacy Day on The Hill - Wednesday - Depart Thursday		
September 16, 2025	Reasons Personal Lines are Broken (and What to Do About It)	NE/IA	Live Webinar: 12 - 3 PM
September 17, 2025	An Hour with Dave: What Everyone Must Know About Flood	NE/IA	Live Webinar: 1 - 2 PM
September 18, 2025	Name That Endorsement: Business Auto and Commercial Property Edition	NE/IA	Live Webinar: 8 - 10 AM
September 18, 2025	Ethics in Insurance - Protecting the Client and the Agency	NE/IA	Live Webinar: 12 - 3 PM
September 25, 2025	Bad Machines, Evil People: The Latest in Cyber	NE/IA	Live Webinar: 12 - 3 PM
September 30, 2025	Liar!: An Agent's Role in Identifying & Handling Fraud	NE/IA	Live Webinar: 8 - 11 AM
September 30, 2025	Scholarship Golf Outing		Quarry Oaks
September 30, 2025	An Hour with Sam: Physical Damage Coverage Concerns in the Personal Auto Policy	NE/IA	Live Webinar: 1 - 2 PM

October 7, 2025	Imminent Danger: Spotting Site Risks & Saving Construction Insureds	NE/IA	Live Webinar: 10 - 11 AM
October 7, 2025	CISR: Life & Health Essentials	All States	Live Webinar: 8:30 - 4:15 PM
October 9, 2025	Ethics, Diligence, Success: What Agencies Need to Know	NE/IA	Live Webinar: 12 - 3 PM
October 9, 2025	CPIA 2: Implement for Success	All States	Live Webinar: 8:30 - 4:15 PM
October 14, 2025	Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices	NE/IA	Live Webinar: 8 - 11 AM
October 14, 2025	Commercial Property: Claims, Coverages, Consequences	NE/IA	Live Webinar: 12 - 3 PM
October 16, 2025	Eroding: The Personal Lines Implosion and What Happens Next	NE/IA	Live Webinar: 8 - 10 AM
October 16, 2025	An Hour with Nicole: Personal Lines: Read the %^&* Form!	NE/IA	Live Webinar: 1 - 2 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 21, 2025	CGL Endorsements That Will Break Your Policy	NE/IA	Live Webinar: 8 - 10 AM
October 21, 2025	An Hour with Cathy: I Pay What? How Commercial Policy Deductibles Work	NE/IA	Live Webinar: 1 - 2 PM
October 23, 2025	Just Use Mine: Home, Vehicle and Other Sharing Exposures Insurance Doesn't Like	NE/IA	Live Webinar: 8 - 10 AM
October 23, 2025	Dawn of New Age or End of the World? Emerging Risks That Make You Wonder	NE/IA	Live Webinar: 12 - 3 PM
October 28, 2025	Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals	NE/IA	Live Webinar: 8 - 11 AM
October 28, 2025	CISR: Commercial Casualty 1	All States	Live Webinar: 8:30 - 4:15 PM
October 29, 2025	Big Rig, Big Risk: Mastering Trucking Accounts	NE/IA	Live Webinar: 8 - 11 AM
October 29, 2025	Social Security and Medicare: Your Questions Answered	NE/IA	Live Webinar: 12 - 3 PM
October 30, 2025	Definition of Insanity: Common Home and Auto Exposures We Know Are There & Do Nothing About	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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“Even after applying the filter the numbers still look awful.”



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AUGUST 29TH

The 20th Anniversary of Hurricane Katrina

Insurance news was packed last week with stories involving Hurricane Katrina. It slammed into the Gulf Coast of the United States on August 29, 2005. Katrina bankrupted the National Flood Insurance Program (NFIP), and dramatically, and radically, changed how this country responds to hurricanes and other disasters.

As most of you know, the hurricane hit New Orleans, Louisiana head on and the flooding

that followed was catastrophic. The city's poorly maintained levees collapsed with the wall of water storm surge that was taller than a two-story building.

Over 80% of the city was flooded for days.

Worse, 1,400 people lost their lives. Close to one and a half million people were displaced. Economic damages from Katrina hit \$125 million, making it the deadliest, and most expensive storm in U.S. history at the time. Other communities in Mississippi and Alabama were devastated as well.

Response from the government was pitiful, to say the least. Resignations came in droves and that included Michael Brown, the director of the Federal Emergency Management System (FEMA) who oversees the NFIP.

Many neighborhoods and communities were heavily impacted, and some have never recovered.

Not so surprisingly, most Americans remember Hurricane Katrina and its devastation very well. A USA TODAY/Ipsos poll found 85% being very familiar with the hurricane, and this in spite of 20 years of more disasters, a major recession, nearly unprecedented political upheaval, and other more important events like the COVID pandemic.

"The images are just burned into people's minds and hearts and souls about what those days and weeks looked like with the city underwater," Mary Landrieu — a Democratic senator from Louisiana, the daughter of a New Orleans mayor and the sister of another — told USA TODAY. "The thousands of people that were stranded at the Superdome — I mean, that was a catastrophe and a real failure of the local, state and federal government."

The Insurance Information Institute (Triple-I) said insurance losses hit \$41.1 billion through more than 1.7 million claims from six states. That doesn't include the NFIP losses of \$16.1 billion and the couple of billion in losses from damages to offshore energy sources.

IN 2010, THE TRIPLE-I COMPILED A LOSS LIST:

Losses by state:

Louisiana: \$25,400,000

Mississippi: \$13,800,000

Alabama: \$1,100,000

Claims:

Louisiana: 975,000 claims — or 55.9% of Katrina's insurance claims

Mississippi
515,000 claims — or 29.5% of Katrina's insurance claims

Alabama
109,000 claims — or 6.3% of Katrina's insurance claims

Florida
122,000 claims — or 7% of Katrina's insurance claims

Types of claims: Mostly homeowners, commercial and auto.

Homeowners
\$17.9 billion
43.4% of the total claims

Commercial
\$21.1 billion
51.2% of the total claims

Auto
\$2.2 billion
5.3% of the total claims

Private and public claims payments

The National Flood Insurance Program
\$16.1 billion | 211,000 claims

Private insurance
\$41.1 billion | 1.7 million claims

There are several articles packed with great information on the hurricane and its impact on insurance then, and insurance and risk management now. The links to those stories are below.

Sources: [Insurance Information Institute](#), [Business Insurance](#), [Insurance Journal](#) and [USA TODAY](#)



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