



Main Street

INDUSTRY NEWS

INSIDE

*MarketScout: A Look at 2nd
Quarter Insurance Prices » 7*

*Wages, Politics & the Upcoming
Election: Part 1 » 11*

*Wages, Politics & the Upcoming
Election: Part 2 » 12*

*Small & Mid-Sized Businesses:
Optimistic about the Future » 20*



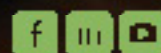


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Did you know?

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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Contents

MarketScout:

A Look at 2nd Quarter Insurance Prices | 7

MarketScout's quarterly report says commercial rates in the second quarter of 2024 rose 4.4%. That compares to the 3.9% in the first quarter. Company CEO, Richard Kerr said that's a fairly steady increase and its because commercial insurers are currently comfortable with their pricing.

Insurance Application Dishonesty: Many Consumers Consider it Okay | 8

Admit it, a lot of us either currently lie on applications, or we've done so in the past. This includes insurance. NerdWallet put together a survey a few weeks ago and polled over 2,000 adults about how and what they say an insurance application.

Work Comp Rates | 10

While we keep seeing information about how badly workers' compensation rates are going, and how often they drop rather than raise, the National Council on Compensation Insurance (NCCI) says 2023 was a very good year for the line.

Wages, Politics & the Upcoming Election: Part 1 | 11

This is part one. For the next couple of months, *Weekly Industry News* is going to look at wages. Since it's going to be a part of the political conversation for the next few months, a realistic look at how things look wage-wise is in order.

Wages, Politics & the Upcoming Election: Part 2 | 12

Something that has picked up over the last decade or so is the gig economy. A lot of people are working that second — and sometimes their primary job — in a gig-like job.

AM Best: The Nation's Top Brokerages | 16

AM Best recently ranked the world's biggest insurance brokers. The rankings are based on total revenue. For the 14th year in a row, Marsh McLennan sits on top of the list. Gallagher moved up to number three from number four. The upward move is mainly because of 51 acquisitions of brokerages and risk management firms.

Small & Mid-Sized Businesses: Optimistic about the Future | 20

Nationwide just completed a survey of small and mid-sized businesses, and the thoughts of owners about the U.S. economy and their business and personal finances. The results are surprising but most feel somewhat optimistic about what the future holds for their individual firms.

PIA NE IA EVENTS

Upcoming Events Calendar 2024 | 22

2024 Scholarship Golf Outing | 26

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MARKETSCOUT



A LOOK AT 2ND QUARTER INSURANCE PRICES

MarketScout's quarterly report says commercial rates in the second quarter of 2024 rose 4.4%. That compares to the 3.9% in the first quarter. Company CEO, Richard Kerr said that's a fairly steady increase and its because commercial insurers are currently comfortable with their pricing.

All lines show increases in these numbers:

- Property: 7%
- Business interruption: 5%
- BOP: 5%
- Inland marine: 4.7%
- GL: 4.7%
- Umbrella/excess: 4.7%
- Auto: 8%
- Work comp: 0%
- PL: 3.7%
- D&O: 3.3%
- EPLI: 1.7%
- Fiduciary: 1.3%

- Crime: 1.3%
- Surety: 1%

MarketScout says the average increase for personal lines insurance in the second quarter of 2024 is 7.6%. Kerr said it's a huge jump from the 4.8% average in the first quarter.

Leading the increases are homeowners and personal auto.

Auto owners saw rates rising an average of 8.7%. Homeowners with homes valued below \$1 million saw hikes averaging 8%. Those with homes valued above \$1 million saw a 9% jump.

"Some homeowners insurers are increasing rates because they feel the exposure reported is less than the replacement cost, thereby resulting in generally higher claims than anticipated. Building materials are more expensive due to inflationary pressures, so claim payments are larger than anticipated," Kerr said. "Auto insurance rates are up because of increased repair costs and higher-than-expected liability claims."

Sources: [Insurance Journal](#), [Insurance Business America](#) and [Business Insurance](#)



INSURANCE APPLICATION DISHONEASTY

MANY CONSUMERS CONSIDER IT OKAY

Admit it, a lot of us either currently lie on applications, or we've done so in the past. This includes insurance. NerdWallet put together a survey a few weeks ago and polled over 2,000 adults about how and what they say an insurance application.

The results are troubling but not surprising. As we all know, when it comes to insurance, the lies aren't really just "fibs."

- 21% admit to putting incorrect information on an insurance application
- At 42% Generation Z — those 18 to 27 — are the most likely to lie
- 28% of millennials — age 28 to 43 — have done so
- 17% of Generation X — age 44 to 59 — have lied on an insurance application
- Just 6% of baby boomers — those 60 to 78 — have done it

While a lot of people lie on those applications, not all of us approve.

- Just 19% say it's okay to lie about the number of miles driven to get a better auto insurance price
- Just 14% think it's okay to lie about their health to get lower life insurance rates

Men are more likely to find lying on such an application to be acceptable than women. As you saw by the numbers above, it's obvious that Generation Z and millennials think it's more okay to lie on an insurance application than Generation X or the baby boomers.

And why do we lie? NedWallet writer and personal finance expert, Melissa Lambarena says saving money is the main reason.

- 45% say they lie to save money
- 38% lie because rates have gone up so high

“It may not seem like a big deal to lie on an insurance application, but doing so can come with unexpected consequences that can potentially impact your and your family’s well-being,” Lambarena noted and shared the kind good advice any reputable independent agent would give. “Instead, find savings by asking your insurance provider about potential discounts, and shop around for better rates.”

More detail from the survey on why people lie on insurance applications:

- To save money — 45%
- Don't believe the factor they lie about should be a consideration — 40%
- Rates have gone up too much — 38%
- Lie to become eligible for a specific type of policy — 18%
- Don't think there is a consequence for lying on an insurance application — 18%
- If they don't lie they won't be able to get coverage — 17%
- Other reasons — 9%

The difference between men and women:

It's okay to lie about the number of miles driven each year

- Men — 23%
- Women — 15%

It's okay to lie about pot smoking to get lower life insurance rates

- Men — 20%
- Women — 13%

Lying about tobacco habits to get lower life insurance rates is okay

- Men — 19%
- Women — 11%

Lying about income to get better life insurance rates and insurance they might not be eligible to get

- Men — 19%
- Women — 10%

Lying about doing high risk hobbies to get lower life insurance rates

- Men — 18%
- Women — 10%

Not being truthful about health data to get lower life insurance rates

- Men — 17%
- Women — 10%

Source: [NerdWallet](#)

WORK COMP RATES

While we keep seeing information about how badly workers' compensation rates are going, and how often they drop rather than raise, the National Council on Compensation Insurance (NCCI) says 2023 was a very good year for the line.

The combined ratio for private work comp insurers hit 86 in 2023. That's the seventh year in a row that the rate has been below 90.

As for premiums, they hit \$43 billion in 2023 but it's just 1% above the 2022 premium income. The voluntary market is doing very well but the residual market continues to decline. It fell from 6.1% in 2022 to 5% in 2023.

While that doesn't seem like a lot, to give you a comparison, the residual market was 12.5% in 2003.

These are the highest workers' comp costs in the country based on the Workers' Compensation Index Rate. It is a biennial survey conducted by the Oregon Department of Consumer & Business Services' Information Division.

1. New Jersey

Cost per \$100 of payroll: \$2.44

2. Hawaii

Cost per \$100 of payroll: \$2.27

3. California

Cost per \$100 of payroll: \$2.26



4. New York

Cost per \$100 of payroll: \$2.15

5. Louisiana

Cost per \$100 of payroll: \$2.13

6. Vermont

Cost per \$100 of payroll: \$1.98

7. Wyoming

Cost per \$100 of payroll: \$1.86

8. Maine

Cost per \$100 of payroll: \$1.67

9. Wisconsin

Cost per \$100 of payroll: \$1.67

10. Connecticut

Cost per \$100 of payroll: \$1.64

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



WAGES, POLITICS & THE UPCOMING ELECTION: PART 1

This is part one. For the next couple of months, *Weekly Industry News* is going to look at wages. Since it's going to be a part of the political conversation for the next few months, a realistic look at how things look wage-wise is in order.

One thing you will notice from the stories is how difficult it is to paint an accurate picture of wages and how wages impact everyday living for the individuals earning that paycheck.

For example, there is an average national salary. It is \$59,384. However, that average really is an apples to oranges proposition because taxes, the cost of living, what kind of

jobs are available and the average salary of that job, etc. are different from state to state.

The wages listed below are based on statistics released from the Bureau of Labor Statistics and the Federal Tax Administration.

IOWA

Annual Average Wage: \$53,520

Average Hourly Wage: \$25.73

Single Filing: Average Take Home = \$47,215

Joint Filing: Average Take Home = \$49,007

Iowa's progressive tax system, combined with an average wage, balances out to offer a fair earning potential for its residents.

NEBRASKA

Annual Average Wage: \$55,070

Average Hourly Wage: \$26.48

Single Filing: Average Take Home = \$47,423

Joint Filing: Average Take Home = \$50,845

Nebraska's average wage is complemented by a moderately progressive tax system, striking a balance for its workers.

Part 2 will look at average salaries around the country and how the various age groups fare in the wage department.

Source: [GOBankingRates.com](https://www.gobankingrates.com)

WAGES, POLITICS & THE UPCOMING ELECTION: *PART 2*

Something that has picked up over the last decade or so is the gig economy. A lot of people are working that second — and sometimes their primary job — in a gig-like job.

BankRate.com calls these gig jobs, a “side hustle.” These so-called side hustles can evolve from a hobby or something picked up on one of those gig applications. The Bankrate Side Hustles Survey found that 36% of us are doing a side hustle.

That's over one-third of the nation.

For most of those in that 36%, the side hustle helps them pay the bills and put food on the table. In order to make ends meet, 32% of those surveyed said they'll have to do their side hustle from now until retirement to survive.

Before we dig deeper into the survey, some observations from BankRate.

- On average a side hustle brings in about \$891 of extra money each month
- That's up from \$810 in 2023
- 52% of side hustlers have been doing so for two years or less
- 37% use side hustle money for discretionary spending
- 36% use it to help pay living expenses
- 31% save some of their side hustle money
- 20% use it to pay down debt

The number of people doing side hustles in each generation:

- Generation Z (ages 18-27): 48 percent
- Millennials (ages 28-43): 44 percent
- Generation X (ages 44-59): 33 percent
- Baby boomers (ages 60-78): 23 percent

The survey found people with young children are more likely to have a side hustle than those without kids or those with adult children.

- Parent/guardian of any children younger than 18: 45 percent
- Not a parent/guardian: 36 percent
- Parent/guardian of any children 18 or over: 28 percent

BankRate's Senior Industry Analyst is Ted Rossman. He attributes most side hustling to people just trying to keep up with the cost of living. Rossman said that is especially true for younger people.

“Side hustles are a little less common this year than they were last year, but many Americans are still finding that one job isn't enough. The cost of living has risen sharply in recent years,” Rossman says.

Overall statistics of how much people earn from their side hustles:

- \$1 - \$50 — 25%
- \$51 - \$100 — 17%
- \$101 - \$200 — 11%
- \$201 - \$300 — 7%
- \$301 - \$500 — 15%
- \$500 - \$1,000 — 17%
- \$1,001 - \$2,000 — 5%
- More than \$2,000 — 4%

GENERATION Z

- \$1 - \$50 — 37%
- \$51 - \$100 — 10%
- \$101 - \$200 — 13%
- \$201 - \$300 — 8%
- \$301 - \$500 — 12%
- \$500 - \$1,000 — 5%
- \$1,001 - \$2,000 — 6%
- More than \$2,000 — 10%

MILLENNIALS

- \$1 - \$50 — 24%
- \$51 - \$100 — 11%
- \$101 - \$200 — 10%
- \$201 - \$300 — 8%
- \$301 - \$500 — 14%
- \$500 - \$1,000 — 12%
- \$1,001 - \$2,000 — 8%
- More than \$2,000 — 14%

GENERATION X

- \$1 - \$50 — 17%
- \$51 - \$100 — 12%
- \$101 - \$200 — 16%
- \$201 - \$300 — 9%
- \$301 - \$500 — 18%
- \$500 - \$1,000 — 13%
- \$1,001 - \$2,000 — 9%
- More than \$2,000 — 7%

BABYBOOMERS

- \$1 - \$50 — 25%
- \$51 - \$100 — 17%
- \$101 - \$200 — 11%
- \$201 - \$300 — 7%
- \$301 - \$500 — 15%
- \$500 - \$1,000 — 17%
- \$1,001 - \$2,000 — 5%
- More than \$2,000 — 4%

The average per month per generation:

- Gen Z side hustlers: \$958
- Millennial side hustlers: \$1,129
- Gen X side hustlers: \$751
- Baby boomer side hustlers: \$561

The per-generation numbers of those doing side hustles:

- 21% of those belong to Gen Z are doing a side hustle

- 34% of Millennials are doing side hustles
- 29% of Generation X are doing a side hustle
- 26% of Baby Boomers are doing a side hustle

Breaking things down between men and women:

- 38% of men have a side hustle
- Men average \$1,034 per month with their side hustle
- 33% of women have a side hustle
- Women average just \$735 per month

More from the survey starting with how long people have been doing a side hustle.

OVERALL

- Less than a year — 24%
- 1 to 2 years — 28%
- 3 to 5 years — 25%
- 6 to 10 years — 13%
- 11 to 20 years — 5%
- More than 20 years — 5%

GENERATION Z

- Less than a year — 39%
- 1 to 2 years — 38%
- 3 to 5 years — 17%
- 6 to 10 years — 6%

MILLENNIALS

- Less than a year — 18%

- 1 to 2 years — 34%
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- 11 to 20 years — 4%

GENERATION X

- Less than a year — 19%
- 1 to 2 years — 18%
- 3 to 5 years — 26%
- 6 to 10 years — 19%
- 11 to 20 years — 7%
- More than 20 years — 12%

BABY BOOMERS

- Less than a year — 22%
- 1 to 2 years — 20%
- 3 to 5 years — 23%
- 6 to 10 years — 13%
- 11 to 20 years — 12%
- More than 20 years — 11%

What are people spending their side hustle income on:

OVERALL

- I use my side hustle to fund discretionary purchases — 37%
- I use my side hustle income to pay for regular living expenses (housing, food, etc.) — 36%
- I think I'll always need a side hustle to make ends meet — 32%
- I save at least some of my side hustle

- income — 31%
- I use my side hustle to pay down debt — 20%
- I want my side hustle to develop into my main source of income — 16%
- None of these — 6%

GENERATION Z

- I use my side hustle to fund discretionary purchases — 39%
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- I want my side hustle to develop into my main source of income — 9%
- None of these — 12%

Source: [BankRate.com](https://www.bankrate.com)

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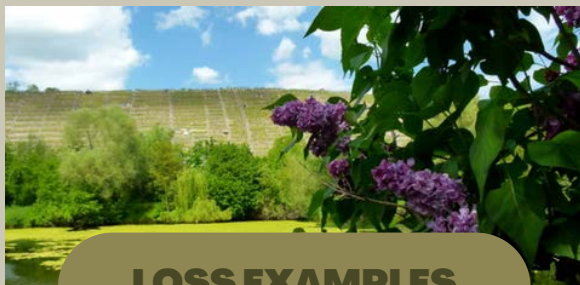


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AM BEST THE NATION'S TOP BROKERAGES

AM Best recently ranked the world's biggest insurance brokers. The rankings are based on total revenue. For the 14th year in a row, Marsh McLennan sits on top of the list. Gallagher moved up to number three from number four. The upward move is mainly because of 51 acquisitions of brokerages and risk management firms.

"Gallagher's acquisition of Cadence Insurance in October was among the largest broker transactions of the year, adding an estimated 2022 revenue of \$152 million, according to Optis," the Best report said. "Gallagher also acquired Eastern Insurance Group, perhaps helping to boost the company to third in the global broker rankings."

By the way, according to the AM Best report, there were 782 insurance broker mergers and acquisitions involving 2023.

1. Marsh McLennan

2023 rank: 1 | 2022 rank: 1
Total revenue 2023: \$22.7 billion

2. Aon

2023 rank: 2 | 2022 rank: 2
Total revenue 2023: \$13.4 billion

3. Arthur J. Gallagher

2023 rank: 3 | 2022 rank: 4
Total revenue 2023: \$9.91 billion

4. Willis Towers Watson

2023 rank: 4 | 2022 rank: 3
Total revenue 2023: \$9.48 billion

5. Hub International

2023 rank: 5 | 2022 rank: 5
Total revenue 2023: \$4.3 billion

6. Acrisure

2023 rank: 6 | 2022 rank: 6
Total revenue 2023: \$4.3 billion

7. Brown & Brown

2023 rank: 7 | 2022 rank: 7
Total revenue 2023: \$4.26 billion

8. Alliant Insurance Services

2023 rank: 8 | 2022 rank: 9
Total revenue 2023: \$3.88 billion

9. Lockton

2023 rank: 9 | 2022 rank: 10
Total revenue 2023: \$3.55 billion

10. TIH – formerly Truist Insurance Holdings

2023 rank: 10 | 2022 rank: 8
Total revenue 2023: \$3.46 billion

Source: [Insurance Business America](#)



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SMALL & MID-SIZED BUSINESSES! OPTIMISTIC ABOUT THE FUTURE

Nationwide just completed a survey of small and mid-sized businesses, and the thoughts of owners about the U.S. economy and their business and personal finances. The results are surprising but most feel somewhat optimistic about what the future holds for their individual firms.

When looking at small businesses, Nationwide's senior vice president and head of middle market commercial lines, Kristina Talkowski said 60% rate the economy as poor or fair.

With mid-sized companies that figure is 51%.

When it comes to thinking about their own businesses, 51% of the small business owners rate their businesses as doing good or excellent. The mid-sized business owners had a more positive outlook with 73% giving good or excellent as their rating.

"Business owners are more optimistic the closer you get to their specific region, industry or business," Talkowski said. "This optimism ultimately aligns with economic indicators showing a resilient economy, but also reflects continued challenges with high interest rates, material, and labor costs."

However positive the attitude, Talkowski said these business owners are also realistic about the challenges facing them in the future.

"They're resigned to these challenges and proactively taking steps to improve their operational strengths and resiliency," she added. "I think this preparation has contributed to owners' optimistic views of their own business conditions, as most feel ready to weather a major disruption in the future or even expand their operations."

Talkowski said both small and mid-sized businesses are confronted with some difficult challenges. They include streamlining costs and other expenses and worker benefits that attract, and keep, employees.

"Health insurance and possibly voluntary benefits like pet insurance certainly play a role in attracting and retaining talent," Talkowski said. "As it relates to property and casualty insurance, business owners who report

increasing wages for their workers need to be cognizant of the impacts to their workers' compensation premiums, which will also rise as pay increases."

As they face these challenges, many business owners are looking to cut costs "with many looking at their insurance as a place to save, while agents and carriers can help ensure business owners don't sacrifice long-term protections for short-term savings," she said.

- 34% of small companies say their employees want better compensation
- 39% of mid-sized companies say the same
- 25% of small businesses say their employees want better benefits
- 40% of mid-sized businesses note their employees want better benefits

But when it comes to insurance, in the past six months:

- 83% of small businesses renewed their commercial insurance policies online or with an agent
- 77% of mid-sized businesses did the same

However, Talkowski said over a third of the mid-sized business owners cut a policy out completely or lowered coverage limits.

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

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| Date | Class/Webinar | Where | When |
|--------------------|--|------------|---------------------------------|
| September 4, 2024 | CPIA 1: Position for Success | All States | Live Webinar: 8:30 - 4:15 PM |
| September 10, 2024 | An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures | NE/IA | Live Webinar: 10 - 11 AM |
| September 10, 2024 | Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage | NE/IA | Live Webinar: 12 - 3 PM |
| September 12, 2024 | The STORM 2024 Edition: Commercial and Personal Lines Coverage Concerns in the Wake of a Big One | NE/IA | Live Webinar: 10 - 11 AM |
| September 16, 2024 | Are Your Clients Ready for the Next Disaster - Wildfire! | NE/IA | Live Webinar: 11 - 2 PM |
| September 17, 2024 | Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots | NE/IA | Live Webinar: 8 - 11 AM |
| September 17, 2024 | The Bad Thing Happened: Handling Commercial Claims & Coverage Disputes | NE/IA | Live Webinar: 12 - 3 PM |
| September 17, 2024 | CISR: Commercial Casualty II | All States | Live Webinar: 8 - 4 PM |
| September 19, 2024 | Commercial Property: Recent Changes and Crucial Concepts | NE/IA | Live Webinar: 12 - 3 PM |
| September 19, 2024 | Forward and Backward: Insuring Emerging Risks, Surviving Deteriorating Markets | NE/IA | Live Webinar: 8 - 11 AM |
| September 24, 2024 | All-Things Ethics: Agent Obligations, Standards, Authority and More | NE/IA | Live Webinar: 12 - 3 PM |
| September 23, 2023 | Scholarship Golf Outing | York, NE | 11:00 AM Shot Gun Start |
| September 24, 2024 | Farm Seminar | York, NE | 9:00 AM-3:30 PM |
| September 25, 2024 | CISR: Insuring Personal Auto Exposures | All States | Live Webinar: 8 - 4 PM |
| September 26, 2024 | "Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late | NE/IA | Live Webinar: 8 - 11 AM |
| September 26, 2024 | Flood Insurance: What You Need to Know | NE/IA | Live Webinar: 12 - 3 PM |
| October 8, 2024 | CPIA 2: Implement for Success | All States | Live Webinar: 8:30 - 4:15 PM |

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| October 8, 2024 | An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds | NE/IA | Live Webinar: 10 - 11 AM |
| October 8, 2024 | Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do | NE/IA | Live Webinar: 12 - 3 PM |
| October 10, 2024 | Social Security and Medicare: Your Questions Answered | NE/IA | Live Webinar: 12 - 3 PM |
| October 10, 2024 | Transportation Insurance: A Non-Standard Business Exposure | NE/IA | Live Webinar: 8 - 11 AM |
| October 15, 2024 | CISR: Insuring Personal Residential Property | All States | Live Webinar: 8 - 4 PM |
| October 17, 2024 | Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are) | NE/IA | Live Webinar: 12 - 3 PM |
| October 17, 2024 | Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals | NE/IA | Live Webinar: 8 - 11 AM |
| October. 22, 2024 | CISR: Insuring Commercial Property | All States | Live Webinar: 8 - 4 PM |
| October 24-25, 2024 | James K Ruble Graduate Seminar | All States | Live Webinar: 8 - 5 PM |
| October 24-25, 2024 | James K Ruble Graduate Seminar | All States | Live Webinar: 8 - 5 PM |
| October 29, 2024 | Liar!: An Agent's Role in Identifying & Handling Fraud | NE/IA | Live Webinar: 8 - 11 AM |
| October 29, 2024 | Mastering Business Income: Tools & Tips to Keep Insureds Flush | NE/IA | Live Webinar: 12 - 3 PM |
| October 30, 2024 | An Hour with Cathy: Certificates of Insurance - Headaches and Remedies | NE/IA | Live Webinar: 1 - 2 PM |
| October 30, 2024 | Ethical Dilemmas in Insurance and the Responsibilities of Agents | NE/IA | Live Webinar: 8 - 11 AM |
| October. 29, 2024 | CISR: Elements of Risk Management | All States | Live Webinar: 8 - 4 PM |
| November 5, 2024 | An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures | NE/IA | Live Webinar: 10 - 11 AM |
| November 5, 2024 | Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage | NE/IA | Live Webinar: 12 - 3 PM |
| November 5, 2024 | CPIA 3: Sustain Success | All States | Live Webinar: 8:30 - 4:15 PM |
| November 7, 2024 | An Hour with Sam: Liability Concerns in the Personal Auto Policy | NE/IA | Live Webinar: 10 - 11 AM |
| November 7, 2024 | Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices | NE/IA | Live Webinar: 12 - 3 PM |
| November 12, 2024 | Flood Insurance: What You Need to Know | NE/IA | Live Webinar: 8 - 11 AM |
| November 12, 2024 | Why Inadequate EPLI Will Close Your Business (and What to Do About It) | NE/IA | Live Webinar: 12 - 3 PM |

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| November 14, 2024 | CISR: Commercial Casualty II | All States | Live Webinar: 8 - 4 PM |
| November 19, 2024 | All-Things Ethics: Agent Obligations, Standards, Authority and More | NE/IA | Live Webinar: 8 - 11 AM |
| November 19, 2024 | The Bad Thing Happened: Handling Commercial Claims & Coverage Disputes | NE/IA | Live Webinar: 12 - 3 PM |
| November 19-20, 2024 | James K Ruble Graduate Seminar | All States | Live Webinar: 8 - 5 PM |
| November 20, 2024 | An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial) | NE/IA | Live Webinar: 1 - 2 PM |
| November 21, 2024 | "Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late | NE/IA | Live Webinar: 8 - 11 AM |
| November 21, 2024 | Social Security and Medicare: Your Questions Answered | NE/IA | Live Webinar: 12 - 3 PM |
| December 3, 2024 | An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds | NE/IA | Live Webinar: 10 - 11 AM |
| December 3, 2024 | Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do | NE/IA | Live Webinar: 12 - 3 PM |
| December 5, 2024 | Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms | NE/IA | Live Webinar: 8 - 11 AM |
| December 5, 2024 | Social Security and Medicare: Your Questions Answered | NE/IA | Live Webinar: 12 - 3 PM |
| December 9, 2024 | How It's Built, How It's Used, Will It Survive: Elements of Property Underwriting | NE/IA | Live Webinar: 12 - 3 PM |
| December 10, 2024 | PIA Annual Holiday Party | NE/IA | Lincoln, NE |
| December 10, 2024 | Mastering Business Income: Tools & Tips to Keep Insureds Flush | NE/IA | Live Webinar: 12 - 3 PM |
| December 11, 2024 | An Hour with Dave: What Everyone Must Know About Flood | NE/IA | Live Webinar: 1 - 2 PM |
| December 12, 2024 | Ethical Dilemmas in Insurance and the Responsibilities of Agents | NE/IA | Live Webinar: 8 - 11 AM |
| December 12, 2024 | Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals | NE/IA | Live Webinar: 12 - 3 PM |
| December 17, 2024 | CISR: Insuring Personal Residential Property | All States | Live Webinar: 8 - 4 PM |

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23 SEPTEMBER

MONDAY, 2024

SHOTGUN START AT

12:00 PM

Registration begins at 11:00 AM.

Four person scramble format.

Usual scramble rules apply.

REGISTER NOW!

\$80.00 / PIA Member

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Join us for our 2024 Scholarship Golf Outing at the York Country Club! Shotgun start is at 12:00pm with pin prizes & scholarship award to directly follow.

Get More Info :

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www.pianeia.com

York Country Club:
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Registration Form

Please complete the form below and return to PIA NE/IA by mail, email, or make a payment over the phone by 9/20/24. Please make checks payable to Professional Insurance Agents of NE/IA. **Receive \$20 off when you register for Scholarship Golf AND the Rural & Town Agent Seminar on 9/24/2024!**

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|---|--|---|--------------|
| NAME: | | ADDRESS: | |
| CITY: | STATE: | ZIP: | |
| COMPANY/AGENCY: | | | |
| PHONE: | | EMAIL: | |
| <input type="checkbox"/> Member Golf: \$80 | <input type="checkbox"/> Member Seminar: \$80 | <input type="checkbox"/> Member Golf & Seminar: \$140 | |
| <input type="checkbox"/> Non-Member Golf: \$100 | <input type="checkbox"/> Non-Member Seminar: \$100 | <input type="checkbox"/> Non-Member Golf & Seminar: \$180 | |
| GOLF FOURSOME: | | | |
| AMOUNT ENCLOSED: | | CHECK/CARD #: | |
| NAME ON CARD: | | EXP. DATE: | CVC: |
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