



Main Street

INDUSTRY NEWS

INSIDE

NAIC Survey Gen Z Survey Shows Limited Understanding of Insurance » 7

The Court Battle to Block FTC Non-Compete Reforms » 14

Insurance Income Worldwide Expected to Hit \$10 Trillion by 2028 » 19

Commercial Rate Increases Slowing Down » 25



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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

NAIC Survey Gen Z Survey Shows Limited Understanding of Insurance | 7

The National Association of Insurance Commissioners (NAIC) recently did a survey of Generation Z adults and found their insurance knowledge to be — at best — lacking. The age range for Gen Z is 12 to 27 and the survey focused on those 18 to 27.

PIA National has a New CEO | 9

PIA National has named Michael Skiados, MBA, CAE, as the association's new CEO. He replaces Mike Becker who resigned in February of this year.

Marsh: Business Loss Concerns in 2024 | 11

Marsh's 2024 Business Insurance Trends Report has been released. The company's focus was mid-sized businesses and the survey interviewed 500 executives from firms with 250 employees or less, and with an annual income of \$10 million to \$49 million.

The Court Battle to Block FTC Non-Compete Reforms | 14

The Federal Trade Commission (FTC) has issued a total ban on non-compete agreements. Several groups — including the American Property Casualty Insurance Association (APCIA) — have filed a suit. They contend the FTC does not have the authority to ban non-compete contracts.

Homeowners & Insurance: A Disturbing Survey | 14

Nationwide the average annual price for homeowners insurance is \$1,997 a year.

Ariel Rivera: Incoming President of the National Association of PIA | 18

Ariel Rivera, MBA, CIC, CPIA, was installed as President of the National Association of Professional Insurance Agents (PIA) during the organization's recent board of directors meeting.

Insurance Income Worldwide Expected to Hit \$10 Trillion by 2028 | 19

The stock trading resource, Stocklytics.com is projecting that people worldwide will be spending \$10 trillion on insurance by 2028. A surge in rates hitting an average of 25% in the last four years has sent the current level to a little over \$9 trillion.

Small Business & Insurers: Trust a Huge Issue | 24

J.D. Power does all kinds of insurance surveys. This one is on small business trust and insurers.

Commercial Rate Increases Slowing Down | 25

The Council of Insurance Agents and Brokers (CIAB) says commercial rates in the second quarter of 2024 dropped significantly. On average the rates for all lines were up 5.2%.

PIA NE IA EVENTS

Earned Designations | 13

Upcoming Events Calendar 2024 | 20

PIA'ss Holiday Party | 23

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

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Professional Insurance Agents NE IA

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The PIA NE IA, **Main Street Industry News** reserves the right to edit your comments to fit space available. We respectfully ask that you keep the comments to 200-300 words.

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NAIC SURVEY GEN Z SURVEY SHOWS LIMITED UNDERSTANDING OF INSURANCE

The National Association of Insurance Commissioners (NAIC) recently did a survey of Generation Z adults and found their insurance knowledge to be — at best — lacking. The age range for Gen Z is 12 to 27 and the survey focused on those 18 to 27.

NAIC President, and Connecticut Insurance Commissioner Andrew Mais said the survey found that 35% of the Gen Z adults are currently paying for a smartphone protection plan but only 21% of them have renters insurance.

Mais said it is likely many of them don't understand their risks, and why having the right insurance coverage is important. Another reason might be found in the 54% who say the thought of dealing with insurance makes them “overwhelmed or anxious.”

A third — 34% — say they're going to try to wait as long as possible to get life insurance and 28% feel the same about health insurance.

As for being able to understand and define insurance terms:

- Only 27% correctly defined the term deductible
- Just 29% know what a copay is



- Only 36% know what out of pocket means
- Just 19% know what out of network means
- 22% have little — or no — awareness of why it's important to have auto insurance
- 14% have have little or no awareness of the importance of health insurance

“Our survey also revealed some encouraging findings about Gen Z. For example, 61% of Gen Z adults surveyed already pay for their own health insurance, while 49% carry automobile coverage,” Mais said. “There are several areas where we have a solid base to build on as we 'Mind the Gap,' or help close protection gaps and ensure more people have the coverage they need.”

The survey contacted 1,003 Gen Z people and asked them to complete the following sentence

so that it most closely resembles how you feel: The thought of dealing with insurance makes me feel:

- 54% (543 people) answered overwhelmed or anxious
- 38% (384 people) said it makes them feel responsible
- 38% (381 people) said it makes them feel overwhelmed

- 32% (323 people) answered just anxious
- 22% (220 people) said they feel frustrated
- 18% (181 people) feel grateful
- 14% (141 people) answered it makes them feel old
- 3% (35 people) none of the above

Source: [NAIC](#)



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PIA NATIONAL HAS A NEW CEO



PIA National has named Michael Skiados, MBA, CAE, as the association's new CEO. He replaces Mike Becker who resigned in February of this year.

Skiados has 20 years experience in association growth and management, and most recently served as the managing director of membership strategy and engagement for the American Institute of Architects.

PIA National President Richard Savino said his experience includes membership, education,

marketing, and operations for a variety of large associations.

"Mike's ability to transform the member experience, combined with his operational expertise, will create significant opportunities for PIA affiliates and agency members," Savino said. "We are thrilled to welcome him to PIA — his proven track record in innovation and growth will propel us to new levels of excellence."

His first and foremost responsibility will be to focus on identifying ways to better serve members and affiliates, including creating new products and services, and education, leveraging PIA's Certified Professional Insurance Agent (CPIA) designation. Skiados will also work closely with the PIA Partnership, the organization's carrier council, and its Technology Council.

In his 20 year career Skiados held key positions with the American Speech-Language-Hearing Association, American Society for Clinical Pharmacology and Therapeutics, and ASAE, The Center for Association Leadership. His involvement led to significant growth in membership and engagement, and new ways to unite association chapters.

PIA National Immediate Past President Gerald Hemphill headed the search committee and said the PIA found the right person for the job.

"One of the most exciting things about Mike is his ability to understand what members want from their associations and develop ways to deliver on those unmet needs," he said. "This is a unique skill set that he has applied in other roles with significant results, and we're eager for him to drive this forward at PIA."

PIA SCHOLARSHIP WINNER



PIA Scholarship Winner Nolan Wellensiek and PIA President Jon Sostad

Congratulations to Nolan Wellensiek who received a \$1500 scholarship! Nolan was sponsored by PIA Member Spring Creek Insurance.

After graduating high school, Nolan will attend the University of Nebraska-Lincoln, where he has been accepted into the College of Engineering. Once there, Nolan will work on earning a Bachelor of Science in Agricultural Engineering. After university, I will return as the 6th generation to operate and grow our family's farm.

PIA FALL CAPITOL HILL VISITS



Mark Suhr, National Director & National Treasurer, Cathy Klasi, Executive Director and Jon Sostad, PIA President

PIA NE IA met with Senators, Representatives, and congressional staff to discuss PIA's key legislative issues. Among PIA's top issues were building support for the Ensuring Access to Risk Management Act, a bipartisan bill requiring USDA's Risk Management Agency (RMA) to reinstate the inflation adjustment for crop agents, and the inclusion of the legislation in the Farm Bill; the need for the long-term reauthorization and reform of the National Flood Insurance Program (NFIP) prior to its scheduled expiration on Sept. 30, 2024; PIA-backed legislation to reform or repeal the Federal Insurance Office (FIO); and ensuring a carveout for the business of insurance in any legislation regulating data privacy.

MARSH

BUSINESS LOSS CONCERNS IN 2024



Marsh's 2024 Business Insurance Trends Report has been released. The company's focus was mid-sized businesses and the survey interviewed 500 executives from firms with 250 employees or less, and with an annual income of \$10 million to \$49 million.

Company spokeswoman, Denise Perlman, the president and national practice leader of Business Insurance said the survey came up with 13 major concerns. She also noted that some of those risks are insured, others are not, and some coverages might not be enough if there is a major loss.

Perlman said today's businesses "are operating in an increasingly complex and volatile business environment requiring a more proactive approach to risk identification and mitigation."

When it comes to insurance, 64% said they did a thorough review of their insurance coverages in 2023. While the number is low, it's a lot better than the just 50% in 2022.

"Despite the challenges, our findings show that organizations are becoming more mindful of their business' vulnerabilities," Perlman said, "and are seeking to ensure proper insurance coverage is in place to protect their bottom lines."

TOP CONCERNS

1. Cybersecurity and data privacy

- Extremely concerned: 75%
- Somewhat concerned: 17%

2. The economy

- Extremely concerned: 63%
- Somewhat concerned: 28%

3. Regulatory changes

- Extremely concerned: 61%
- Somewhat concerned: 24%

4. Employee safety

- Extremely concerned: 57%
- Somewhat concerned: 27%

5. Catastrophes

- Extremely concerned: 56%
- Somewhat concerned: 25%

6. Global instability

- Extremely concerned: 56%
- Somewhat concerned: 33%

7. Environmental liability

- Extremely concerned: 51%
- Somewhat concerned: 28%

8. Product liability

- Extremely concerned: 50%
- Somewhat concerned: 32%

9. Political unrest

- Extremely concerned: 49%
- Somewhat concerned: 27%



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10. Property limit capacity

- Extremely concerned: 48%
- Somewhat concerned: 30%

11. Workers' compensation liability

- Extremely concerned: 43%
- Somewhat concerned: 34%

12. Executive liability

- Extremely concerned: 43%
- Somewhat concerned: 39%

13. Nuclear verdicts

- Extremely concerned: 42%
- Somewhat concerned: 38%

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



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IOWA & NEBRASKA: Quarter 1 - Quarter 3, 2024

Angela Lowery - CIC
Grinnell Mutual
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Monica Danner - CIC
Assured Partners Great Plains
Boone, IA

Mitch Florea - CIC
Nebraska Bankers Insurance
& Services Co., Inc.
Lincoln, NE

Maya Rush - CISR
i3 Insurance
Lincoln, NE

Christina Chamberlin - CISR
Riverside, IA

Stephanie Studer - CISR
Assured Partners Great Plains
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THE COURT BATTLE TO BLOCK FTC NON-COMPETE REFORMS

The Federal Trade Commission (FTC) has issued a total ban on non-compete agreements. Several groups — including the American Property Casualty Insurance Association (APCIA) — have filed a suit. They contend the FTC does not have the authority to ban non-compete contracts.

The groups also argue that non-compete contracts protect their confidential information and their investments in training.

The APCIA suit was filed in US District Court for the Northern District of Texas. Other groups filing suit in Florida are the American Investment Council and the Managed Funds Association.

So far decisions on suits filed over the FTC decision are mixed. Texas Judge Ada Brown issued a preliminary injunction on in a US Chamber of Commerce suit. But Pennsylvania Judge Kelley Brisbon Hodge ruled the FTC does have the authority to ban the non-competes.

Source: [Bloomberg Law](#)

HOMEOWNERS & INSURANCE

A DISTURBING SURVEY



Nationwide the average annual price for homeowners insurance is \$1,997 a year.

ClaimGuide.org did a survey of 1,500 homeowners around the country. As most of you know, in the last five years, the price of homeowners insurance has risen an average of 34%, and 61% of those surveyed said they've seen higher rates in the last 12 months. Those saying their premiums have doubled to more than doubled is 10%.

Due to the growing premiums, the website found 23% are cutting back on fun things like dining out and travel. They're looking more carefully at grocery purchases and medication to help pay for their spiking homeowners premiums.

One in 10 are thinking about relocating to an area with lower homeowners insurance premiums. Another 10% are increasing their

deductible to get drop in payments. A more frightening scenario is the 20% who say if their mortgage lender didn't require insurance on the home, they'd drop that insurance.

A huge number are homeowners insurance shopping but 73% say those options are too limited with 27% saying they can't find an affordable provider. Even at that, 20% say no matter what, they're changing insurers next renewal.

The bottom line, with many homeowners wondering if their insurer is going to drop them in the next year, 62% say the insurance industry is in a crisis. Their view as to why is interesting, and disconcerting.

- 40% say insurance company greed is responsible for the rising costs
- 86% say insurance companies are using inflation as an excuse to raise premiums
- 73% say the insurance industry needs more vigorous regulations

All that said, 66% acknowledge climate change and more severe weather events are contributing to the high cost of homeowners insurance.

Today, over 10.6 million homeowners do not have their homes and property insured. That's about 7.4% of the nation's homeowners. Among the states with the most uninsured is:

Mississippi – 13.3%

New Mexico – 12.9%

West Virginia – 12.3%

Louisiana – 12.0%

WHERE DO THE STATES OF NE AND IA STAND?

Nebraska:

7.5% (64,911 homeowners without insurance)

Iowa:

8.0% (115,123 homeowners without insurance)

Coastal states are likely to have the most insured homeowners. Washington D.C. has the highest rate of insureds with only 3.3% uninsured.

Gerard Reczek is an insurance specialist with ClaimGuide.org. He's urging homeowners to not cut back on expenses but, instead, do some home improvements that will — in the long run — lower homeowners insurance premiums.

“Roof updates to meet new wind guidelines for coastal properties and other high wind areas affords homeowners additional protection and can reduce insurance cost,” Reczek said. “Insurance companies will lower premiums and reduce wind deductibles with recommended roof construction improvements.”

And then — like most agents advise — review your insurance policy every year.

“Understanding potential hazards and exposures to your area and home allows you to address any concerns in advance,” Reczek added. “Reading policy exclusions for flood, wind, and earthquake will direct you to policy limitations you should address. Taking ownership in policy coverage and policy exclusions should prevent any surprises after a loss.”

Source: [Insurance Journal](#)



"What makes PIA powerful is our collective strength. Under the PIA banner, we are not just individuals or separate entities—we are a united force, insurance professionals working together to inform, educate, advocate, and protect our members. Together, we will accomplish great things."



Ariel Rivera
Incoming President

Ariel Rivera, MBA, CIC, CPIA, was installed as President of the National Association of Professional Insurance Agents (PIA) during the organization's recent board of directors meeting. Rivera was sworn in along with national officers: Mark A. Suhr, CIC, CPIA, of Seward, Nebraska as President-Elect; David Gorman, CPIA, of Dallas, Texas as Vice President/Treasurer; Vonda Copeland, CPIA, CWCU of Manhattan, Kansas as Secretary/Assistant Treasurer; and Richard Savino, CIC, CPIA, of Warwick, New York, Immediate Past President. The officers will serve one-year terms beginning today through September 30, 2025.

"One of the most important things about PIA is our ability to come together in both great times and more difficult times. Today, every one of our members is working in challenging markets. But it's also clear that there are many ways to drive new insurance opportunities," said Rivera. "I've spent a lot of time with PIA members and Affiliates around the country. They're creative, practical, and focused and their dedication and passion are unmatched. As president, I'm eager for us to consider new products and services, education and engagement, and ways to keep building more community."



INSURANCE INCOME WORLDWIDE EXPECTED TO HIT \$10 TRILLION BY 2028

The stock trading resource, Stocklytics.com is projecting that people worldwide will be spending \$10 trillion on insurance by 2028. A surge in rates hitting an average of 25% in the last four years has sent the current level to a little over \$9 trillion.

A high percentage of that is spent in the U.S. which is considered the leading insurance market on the planet.

COVID-19's pandemic spurred the increase as people focused more on the importance of health and life insurance. Businesses paid more attention to business interruption and other risks. By 2021, insurance spending was up 8.6% to \$8.64 trillion.

Growth has slowed since then to 2.5% in 2022 and 3.5% in 2023, but spending hit \$9.09 trillion in 2024 and is now rising at about \$200 billion each year. While that prediction isn't quite as high as the \$10 trillion of Stocklytics, it does put insurance spending at \$9.91 trillion by 2028.

Statista thinks total premiums in the non-life segments will grow by 10.5% and hit close to \$6 trillion in the next four years. Life insurance spending is predicted to grow by 6.8% to \$3.92 trillion and total growth for all sectors is predicted to hit 10% in the next four years.

Source: [Insurance Business America](#)

Events Calendar 2024

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

Date	Class/Webinar	Where	When
October 8, 2024	CPIA 2: Implement for Success	All States	Live Webinar: 8:30 - 4:15 PM
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
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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PIA's Next Virtual Coffee Break Creating the Agency Culture for the Future

Don't miss our next **PIA Virtual Coffee Break** on **October 22nd at 11 AM ET!** This month's session will feature a panel of industry leaders discussing how to build a positive and future-ready culture within your agency. Learn

how strong culture impacts everything from employee relations to client satisfaction.

Panelists include:

- Brooke DeWyze, Chief Development Officer, PCF Insurance Services
- Gerald Hemphill, Immediate Past President-National, GFH Insurance Agency Inc.
- Octavio Padilla, Owner, Affordable Milwaukee Insurance Group

[Register now](#) and join the conversation!

Virtual Coffee Break Creating the Agency Culture for the Future

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The PIA Services Group Insurance Fund is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC in California #0795478. Coverage is subject to actual policy terms and conditions. Policy benefits are the sole responsibility of the issuing insurance company. Coverage may not be available in all states.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator, Lockton Affinity, at 1-800-336-4759 for costs and complete details.

SMALL BUSINESS & INSURERS TRUST A HUGE ISSUE



J.D. Power does all kinds of insurance surveys. This one is on small business trust and insurers. The survey found companies that gets the highest level of trust and that help customers understand coverage will also personalizing products to specific business needs, retain more customers than those that don't.

Steven Crewdson is the company's senior director of global insurance intelligence. He said 36% of small businesses said they had premium increases in the past year. That's up two points from the 34% a year ago. Of those surveyed, 81% with the highest level of trust say they'll definitely renew with their carrier again this year.

Of that 81%, a staggering 79% say they'll recommend their insurance company to others.

"Trust is the single most important variable in the customer relationship with commercial insurance providers," Crewdson said. "Across virtually every business metric that matters to insurers — customer loyalty, advocacy, premium retention and share of wallet — small business owners who trust their insurers

represent significantly higher value. While some insurers are doing a great job cultivating that trust, others have a lot of work to do."

More from the survey:

- On average, small business customer satisfaction with commercial insurers is 697 on the 1,000 point scale
- Customers with the highest level of trust rate their provider at 877, a staggering 187 points higher than the average
- 51% of increase in 2023 were initiated by the insurer
- 16% of the changes were from business needs and 13% from a change made by the customer
- When customers totally understand the reason for a premium increase, the level of trust is 142% higher than if they don't

J.D. Power's survey ranks American Family as the company with the highest level of customer satisfaction at 727. State Farm is second and Allstate is third.

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



COMMERCIAL RATE INCREASES SLOWING DOWN

The Council of Insurance Agents and Brokers (CIAB) says commercial rates in the second quarter of 2024 dropped significantly. On average the rates for all lines were up 5.2%.

That's a significant difference from the 7.7% rise in this year's second quarter.

As always the changes depend on the line. Commercial auto rates — for example — hit 9% in the second quarter. That's only down a bit from the first quarter's 9.8%.

Comparisons of the first and second quarters:

- Commercial property rates rose 8.9% — down from 10.1% in the 1st
- Umbrella rates were up 7.2% — up a smidge from 7%

- General liability rates rose 5.1% — down from 4.1%
- Workers comp rates are up slightly to 2.2% — compares to a 1.8% drop in the 1st
- D&O rates fell 1% — up from 0.8% in the 1st quarter
- Cyber rates dropped 1.7% — compares to a 0.4% drop
- Employment practice liability fell 0.1% — the 1st quarter had a 0.8% jump
- Medical malpractice rates rose 1.5% — they were up 1.4% in the 1st quarter

Account sizes didn't change much. Large accounts rose 5.4%, Medium-size accounts saw a 5.1% hike and small accounts were up 5%

Source: [Business Insurance](#)

“

I wanted E&O coverage from a carrier that cared about my agency. I called PIA. They suggested PIAPRO and I haven't looked back.”

Erik Brecht

EMB Specialty
Parkesburg, PA

I AM PIA.

ERIK BRECHT was tired of E&O carriers that didn't take the time to get to know his business and price their policies accordingly. Then he spoke to a PIA producer about a policy from PIAPRO, the only agent-owned E&O carrier of its kind. They treated him like he treats his clients—like an individual.

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