

The

Nevada Independent Insurance Agents

July/August 2016

# Independent



Nevada Young Agents Committee



# In

## this Edition

- 4 ..... Agencies in the Spotlight: Blethen Insurance**
- 6 ..... FEMA Proposes New Federal Flood Standard for Infrastructure**
- 8 ..... How to Solve the 7 Biggest Problems With Personal Umbrellas**
- 11 ..... From the Executive Director**
- 15 ..... NIIA SAVE THE DATE: TRADESHOW**
- 16 ..... IIABA: Grassroots**
- 18..... Legislature in Review: *Big “I” Voices Support for State Regulation***
- 20 ..... Letter from the Chairman**
- 24 ..... NEVADA YOUNG AGENTS: InVEST-ing In Our Future**
- 26 ..... Online Reviews and the Threat to the Unhappy Customer**
- 28 ..... Group of House Democrats Pushes Back on DOL Overtime Rule**
- 30..... Education Calendar**
- 34 ..... The One Question You Should Ask College Grads**
- 36 ..... Nevada Young Agents: Letter From the Chairman**
- 38..... NIIA Board of Directors**



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The Independent welcomes all advertising and editorial submissions. Inquiries for advertising, news releases, and editorial contributions can be directed to Donna Stewart at the NIIA office, or to [donna@niiia.org](mailto:donna@niiia.org).

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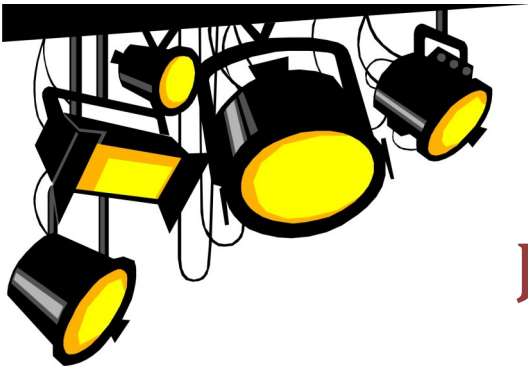
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## Agency in the Spotlight

### Janet Blethen Insurance

I started insurance in 1996 as a CSR, and became an agent in 1999 at which time I started selling Federal Crop insurance. I Started my own agency in the fall of 2002, and began selling Crop Insurance that is regulated by the RMA USDA.

Coverages are different by state, county, and crop. Crops are insured by county. Most of what we offer is , "MPCI" Multi Peril Crop Insurance , "WFRP" Whole Farm Revenue Protection, "LRP" Livestock Risk Protection, "LGM" Livestock Gross Margin , and there are other programs available . This insurance is date sensitive, from "SCD" Sale Closing Date, acreage and production report dates. Most of the "SCD" for Nevada are in the fall (October 31, 2016) for crop year 2017.

I also handle Crop, Hail, Field Fire, and Stacked Hay coverage along with Farm policies.

I do many training updates throughout the year. I also do a "Producers Training" update every fall to go over changes with my insureds, along with a speaker from the company. The next meeting is September 27,2016 for crop year 2017.

Janet M Blethen Insurance INC  
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# FEMA Proposes New Federal Flood Standard for Infrastructure

BY JEN MCPHILLIPS

In response to an executive order President Obama issued last year as part of his climate change agenda, FEMA has issued a new proposal for defining the “floodplain” for federally funded projects.

The order “requires a new flood-protection standard for infrastructure projects that use federal funds.” Privately funded projects are exempt from the rule.

Under the new proposal, FEMA will use a base flood elevation established upon the 500-year flood standard. The current 100-year flood standard has been in effect since the flood program’s inception in the late 1960s. According to FEMA, it chose this standard because it will “result in a larger floodplain and a requirement to design projects so that they are resilient to a higher vertical elevation.”

Roy Wright, FEMA deputy associate administrator for insurance and mitigation, says the changes the proposal mandates will “ensure that when federal investments are made, we will rebuild higher and stronger.”

The proposed regulation would provide three options for construction projects using federal funds in flood-prone areas.

The Big “I” generally supports mitigation reforms at both the individual and community levels, as long as the new standards complement statewide codes and do not adversely impact surrounding communities. Congress continues to discuss mitigation efforts as part of a broader discussion about NFIP reforms as it works toward program reauthorization ahead of its September 2017 expiration.

Some groups, including the National Association of Home Builders, are concerned that FEMA’s new floodplain rules might be unclear or could conflict with other agencies’ rules. However, the Reinsurance Association of America praised the proposal for seeking to “enhance the resiliency of federally-funded structures,” and lowering reliance on taxpayer ad-hoc disaster payments.

A comment period on FEMA’s proposed regulation is open until Oct. 21. Other agencies are also expected to issue regulations related to the executive order before the end of the year.

*[Jen McPhillips](#) is Big “I” assistant vice president of federal government affairs.*

“[FEMA Proposes New Federal Flood Standard for Infrastructure](#)” by Jen McPhillips was originally published in the *IA Magazine* on August 25, 2016



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# How to Solve the 7 Biggest Problems With Personal Umbrellas

By Daina Kawchack Smith, Chief Marketing Officer, PersonalUmbrella.com

Transform your thinking about personal umbrellas with these hacks, making them a must-have, best-bet for all your insureds.

## Problem 1: Uninsured motorists

Almost 13% of drivers — that’s around one in every eight — are uninsured causing \$2.6 billion in claims according to the Insurance Research Council.

### **Solution**

A standalone umbrella with excess UM/UIM (uninsured motorist and underinsured motorist) is insurance for your insured’s benefit. If they’re in an accident and the other driver is at fault and has limited (or no) coverage, it covers the gap between what’s exhausted on the underlying policies and your insured’s lost wages and medical bills.

But UM/UIM isn’t always available with a package umbrella and not all umbrella markets offer it, so be sure to ask your carrier.

## Problem 2: No auto

Some insureds don’t drive, prefer to ride their bike around town or have all autos on commercial.

### **Solution**

Many standalone umbrellas can be written over homeowners or renters — no auto required.

## Problem 3: The “Lead Foot”

1 in 5 drivers admit “I try to get where I am going as fast as I can,” according to the National Highway Traffic Safety Administration.

### **Solution**

If your insured is one of them, standalone umbrella carriers aren’t as picky about clients who are a little “colorful.” A traditional packaged umbrella is more likely to non-renew when your insured gets where they’re going a little too fast.

## Problem 4: Too many rentals — or they’re in an LLC, DBA, estate or trust

Most carriers limit covered rentals to 10 or less and won’t allow listing of any of these entities as an additional covered “person.”



## **Solution**

Multiple rentals in any of these categories are usually A-OK — they could even be in different states. A standalone umbrella has a greater appetite.

## **Problem 5: Price shoppers**

Who doesn't love a deal? Some insureds want to place their homeowners with one carrier, auto with another — all to save a buck or two. Thanks to technology, the democratization of insurance is here. Anyone can grab a direct quote online from your competitor and switch over to them in a few clicks.

## **Solution**

For these insureds, a standalone umbrella is a perfect fit. It's the "a la carte" option they crave — and with coverage from [some of us](#) starting at \$25/month, it's a steal.

## **Problem 6: Ah, youth**

Some umbrella carriers will not write youthful drivers. Not a shocker considering that 96% of teen crashes will be caused by driver error, according to the journal Accident Analysis & Prevention.

## **Solution**

Usually this isn't so in the more flexible world of standalone umbrellas. Try them on for size for drivers over 79 or drunk drivers, too.

## **Problem 7: Carrier quirks**

Kind of the opposite of Problem 5: Your insured *wants* a home/auto package and for some reason or another, the carrier won't write an umbrella over it.

## **Solution**

Prevent a client meltdown. Instead of having to turn away their business, think outside the traditional package "box." A standalone umbrella can keep all lines of business in your agency and it's a fresh way to improve your customer service to sell more.

## **About Daina Kawchack Smith, Chief Marketing Officer, [PersonalUmbrella.com](#)**

Daina Kawchack Smith is a respected leader in the field of personal umbrella insurance. With over 22 years of experience in the insurance industry, Daina brings a breadth of experience to help agents grow by sharing innovative ideas — most recently through her [blog](#) at InsuranceJournal.com. Before being named chief marketing officer at [PersonalUmbrella.com](#), Daina was an independent agent, CSR and an underwriter for a Fortune 500 wholesaler. She is a licensed Nevada agent and holds a CISR designation.

“[How to Solve the 7 Biggest Problems With Personal Umbrellas](#)” by Daina Kawchack Smith was originally published in the *Insurance Journal* on August 31, 2016



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## .....from the Executive Director

There are certain people and events throughout our lives that reinforce the basic fundamentals of humanity, and remind us that in spite of competition and rivalry, people can come together to make a difference.

Wow! What an opening statement, and where did that come from?!?! If it sounds like it refers to something specific, it does.

Over the past year, I've had the very good fortune of getting to know some wonderful people. They are smart, successful, innovative and progressive, most of them work as competitors to one another and yet they often function as a team. Of course I'm speaking about the Nevada Young Agents. Working with them, watching them, and learning about their mission makes me realize that it's not just about being part of a committee, or being involved in the Big "I" to build a resume. It's about promoting the independent agent and helping our emerging millennial population find the same passion in insurance as the young agents found with their own mentors (*see pages 24 & 25*).

But let's go one step further because such an opening statement cannot only be about promoting the committee. In fact, this goes way beyond that.

Last month, the Nevada Young Agents, in both Reno and Las Vegas, came together in partnership with [Trusted Choice](#) to grant wishes for [Make-A-Wish](#) – a foundation near and dear to their hearts. Every year the committee sponsors the full cost of a wish, and changes lives forever. In this case, two wishes! You see, granting a Wish is not just raising some money and sending a family on a trip, or buying something for a child. When you grant a Wish, you give a child with a life threatening illness HOPE. A Wish gives them something to look forward to, a reason to keep going, and changes negative experiences and thoughts to dreams of wishes coming true. To be so committed to that experience, one must be very dedicated and passionate outside of personal interests or goals. That was very evident at the wish reveal they sponsored in July when they gave a young man with end stage renal failure his dream of being a SWAT police officer, a soccer player, and the owner of a Pomeranian puppy.

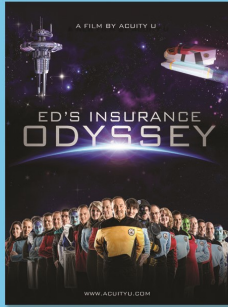
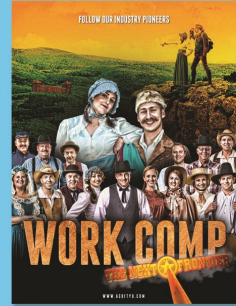
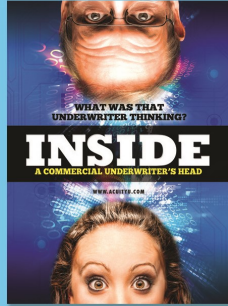
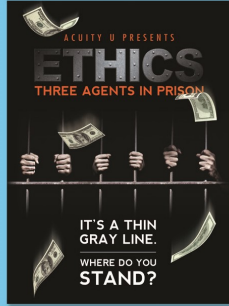
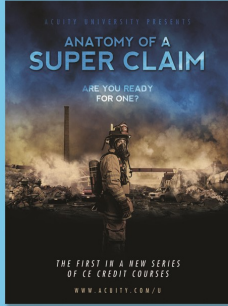
I'm very happy and proud that our newsletter is featuring this dynamic group of professionals, and would encourage any independent agent under the age of 40 to contact the NIIA office, or the NVYAC Chairman or Vice Chairperson for more information about joining.

Scott Menath – Chairman / [scottmenath@menath.com](mailto:scottmenath@menath.com)

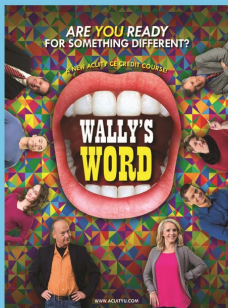
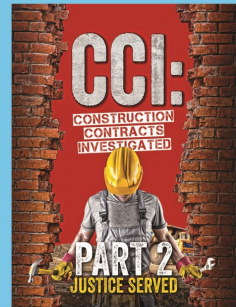
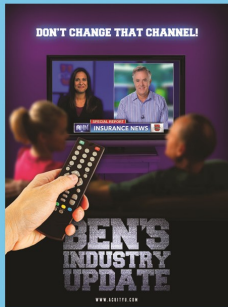
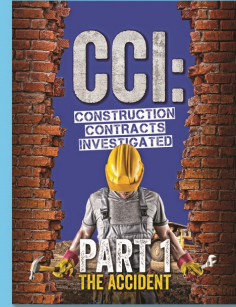
Jana Schellin Foster – Vice Chairperson / [jfoster@niacnv.com](mailto:jfoster@niacnv.com)

Donna Stewart—Executive Director, NIIA / [donna@niia.org](mailto:donna@niia.org)

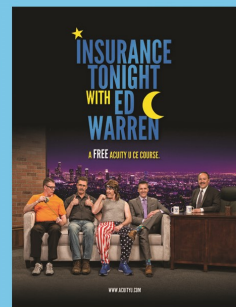
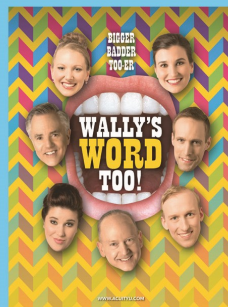
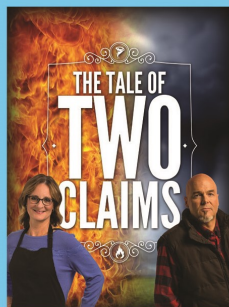
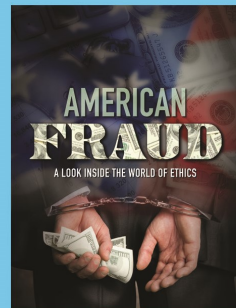




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## Grassroots

The mission of IIABA's grassroots program is to promote the effectiveness of getting involved at the local level in order to influence the outcome of federal public policy affecting your industry.

### How Can YOU Get Involved?

There are many ways you can get involved at the grassroots level

- Participate in ACTION ALERTS when you receive them from your state executive and/or IIABA.
- Attend town hall meetings—Check your federal legislators' websites for updates.
- Attend fundraisers
- Participate in the Big "I" Legislative Conference each year.
- Be a key Contact—Let the Big "I" national office know if you have a personal relationship with a Member of Congress.

### Why Should You Get Involved?

Estimates have the number of registered lobbyists in Washington alone at more than 35,000. That's more than 65 lobbyists for each of the 535 Members of Congress! Yet a Member of Congress places a premium on what is best for constituents like you. After all, it's your vote that puts that legislator in office, and it's your vote that can remove them from office. Members of Congress must be made aware that their actions are being closely monitored by the voters back home. That's why citizens like you are such a powerful force.

### What Are the Benefits of Getting Involved?

Participating at the grassroots level provides benefits for YOU and your agency. As a grassroots activist, you will become more knowledgeable about the issues affecting your industry, acquire a more thorough understanding of the political and legislative process and develop a commitment to action. Most importantly, your participation will help protect the future of independent insurance agents and brokers.

Please direct questions or comments to [IIABAGrassroots@iiaba.net](mailto:IIABAGrassroots@iiaba.net)



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## Big ‘I’ Voices Support for State Regulation

BY JENNIFER WEBB

Last week, the Big “I” [sent a letter](#) to U.S. House of Representatives Financial Services Committee Chairman Jeb Hensarling (R-Texas) voicing support for the state-based system of insurance regulation. The letter also expressed concerns regarding a recent proposal that would restructure the Federal Insurance Office (FIO) to create the Office of the Independent Insurance Advocate (IIA).

In June, Chairman Hensarling released a discussion draft of the “Financial CHOICE Act,” a proposal to reform the financial services regulatory system. The plan would repeal, revise or replace many significant sections of Dodd-Frank. Most relevant to Big “I” members, Title V of the discussion draft would combine the FIO and the Financial Stability Oversight Council (FSOC) Independent Member with insurance expertise to create the IIA.

While the IIA would have many of the same responsibilities as the current FIO, some key changes would occur. Like the FIO now, the IIA would not be a regulator and would monitor the insurance industry to identify gaps in regulation that could pose systemic risk, in consultation with state regulators. Unlike the FIO, the IIA would be an independent office housed at the U.S. Department of the Treasury. Currently, the FIO director reports to the Treasury Secretary.

Additionally, the President would appoint the IIA director and the U.S. Senate would confirm them, instead of appointment by the Treasury Secretary with no Senate confirmation. The IIA would serve as a voting member on FSOC, much like the Independent Member with insurance expertise does now.

Finally, some additional provisions would moderately limit the authority of this new office.

Based on the initial discussion draft, the Big “I” has some concerns that unintended consequences for state insurance regulation may result from combining the FIO and FSOC Independent Member into the IIA with a larger profile in Washington, D.C.. For decades, the Big “I” has been a leading supporter of state regulation of insurance. The association opposes any form of federal regulation of insurance, whether optional, mandatory or dual.

To protect the U.S. state-based system of insurance regulation, the Big “I” will continue to work with members of the House Financial Services Committee and their staff as this legislation progresses.

*Jennifer Webb is Big “I” federal government affairs counsel.*

“[Big “I” Voices Support for State Regulation](#)” by Jennifer Webb was originally published in the *IA Magazine* on July 26, 2016

**To contribute to the IIABA InsurPac click on the link [InsurPac@iiaba.net](mailto:InsurPac@iiaba.net) or send contributions to IIABA InsurPac 20 F Street, NW, Suite 610 - Washington, DC 20001.**

**To contribute to our state NIIPAC, please send contribution to NIIPAC 491 Court Street, Reno, NV 89501 or contact Donna Stewart at [donna@niia.org](mailto:donna@niia.org).**

NIIA Legislative Chair 2016-2017  
Cindy Fleischer



# Letter from the NIIA Chairman

I'd like to start by thanking past Chairman Geoff Holmes for a great 2015-2016 in moving our Association forward. Geoff's convention in Laughlin couldn't have turned out better! The River Raft float was a huge hit and all events were well attended with good feedback. Our Company partners do a wonderful job in helping out with the convention and we truly appreciate all that you do.

Our Association office led by Executive Director Donna Stewart, has taken great strides in improving our markets for your Agency Errors and Omissions policy. If you have a renewal coming up, please reach out to Micheal Ramirez Direct Line: 775-499-5988 x 203 Email: [micheal@niiia.org](mailto:micheal@niiia.org). Mikey is very pleasant to work with and with our increased markets able to give you a competitive quote in a timely fashion.

Not only is the Association office ready to take a look at your Agencies E & O, but as always we will be advocating for you politically both on the State and National levels. We will be notifying well in advance of both our Carson City and Washington D.C. Day on the Hill events. We would love to have any NIIA members join us for either, as the more Agents we have - the better. The Nevada Big I and the National Big I have had some very impressive 'WINS' on some very vital issues in our industry. If you can't be 'boots on the ground, another great way to still be active in this process is by donating to NIIPAC or InsurPac. You can donate to either by going to [www.niiia.org](http://www.niiia.org) or by reaching out to the our Association office at 775-499-5844.

I'm honored to be taking over as your Chairman! Any glance at our Past Chairman list reminds me of the names that I hold in high regard due to their integrity and work ethic, and I am proud to be joining that list. I am glad to tell you that your current Board of Directors is a fine group of people with excellent ideas on how to move this Association forward. I look forward to working with them and our members to have a great 2016-2017.

If you have any suggestions, complaints, praise, please don't hesitate to contact me at [scott@niacnv.com](mailto:scott@niacnv.com).



Scott Schellin  
Chairman—NIIA





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# **Nevada Young Agents**

## **InVEST-ing In Our Future**

BY JANA SCHELLIN FOSTER

As a young girl, I grew up in an insurance agency. No, literally, our family home was converted to our agency's office in 1981. Back then it was pretend typing on the secretary's typewriters, playing with Acord form carbon copies, and accidentally running up the postage on the stamp machine.

Today, insurance seems like home to me, because it is. Several of my Young Agent colleagues traveled a route similar to mine, into family owned agencies. With 60% of our industry retiring in the next 7 years, how do we perpetuate our own agencies and our Big I membership? I think most agents would indicate that a connection or a personal relationship led them into the industry. With few risk management programs available through higher education nationwide, I think that it is time that we start shaping the next generation of agents.

Last year I was named the InVEST Chair of the Nevada Young Agents Committee. The InVEST program is a nationwide mission to improve insurance literacy in high school students and attract new talent to the industry. InVEST, a school-to-work insurance program, teams with high school educators, to provide a useful insurance curriculum for students. With the help of the agents, students have the opportunity to participate in job shadow days, internships, and even careers.

InVEST provides all materials necessary to launch a program. The curriculum is created to appeal to the millennial generation and includes lesson plans, textbooks, activities and more. I pioneered the program into the State of Nevada, more specifically to Carson High School in the spring of 2016. In two different classes, I had the attention of 30 students ranging from 16-18 years of age. The class was an entrepreneurial elective course, directed at the Future Business Leaders of America (FBLA) members. It was a great fit to launch Nevada's first InVEST program, a bright and dynamic group of students. With all the prep work completed I was ready to tackle our first session. I was surprised how little knowledge of insurance basics the students had. I found out that most 16 year olds aren't out getting their drivers licenses on their actual birthday, like we used to. For whatever reason, there is a large population of that age group that has little to no interest in driving. Maybe it's a millennial thing; there is probably even a hashtag for it- who knows. The point being – no license, no car, no insurance. Fair enough, but some of these students were heading off to college in a few short months and were lacking some basic "leaving the nest" coping skills. Fact is their parents, much like mine, handle all of the family's finances, mortgage, insurance needs, etc.



I challenged the students to ask their parents about the cost of home and auto insurance premiums. Overall they were surprised to learn how the auto premiums differ between the student's families, even without that teenage driver exposure. We jumped right into the basics of coverage, auto quoting scenarios, and mock trials.

They were pleased, as was I, of the hands on nature of the activities that were provided by InVEST, again very appealing to the millennial generation. The students were able to take an extensive personality test through CALIPER to determine the most desirable career path within the industry. We went through countless career possibilities from the carrier to the agency side. I hope that other agency owners and principals will join me in recognizing the value in mentoring this next generation of talent. This year we are looking to continue our success at Carson High School and also add programs to schools in Reno and Las Vegas. The opportunities for this program are truly endless. This year, InVEST awarded \$73,500 to graduates nationwide, pursuing insurance careers or related studies.

As a Young Agent, I look for any opportunity to help continue to grow the InVEST program within our state. I also look forward to continuing my support for our legislation, in our ever changing industry.

Nevada Young Agents are the future of this association, and the independent insurance agencies. We have so much talent and we are always looking to grow. We hope to bring some new faces to the plate this term. We would welcome anyone to join our monthly call, attend a quarterly meet & greet in the North or South, or simply open up a dialogue with one of us, on whom we are and what we do. As always, we are excited about the future of our association.

Jana Schellin Foster  
Vice- Chair



**Please like us on Facebook at Nevada Young Agents Committee and on Instagram @nvyoungagents**



# Online Reviews and the Threat to the Unhappy Customer

BY DAVE EVANS



When it comes to selecting a contractor, doctor, lawyer or other advisor, most people seek an objective referral or reference to avoid an unpleasant outcome.

This is not a new phenomenon—far from it. But over the years, “word of mouth” has evolved into something less controllable.

One of the first organizations to provide consumers with a place to find reputable businesses was the Better Business Bureau, with its “Code of Business Practices” and “Standards of Trust.” It also provided an avenue for consumer complaints and their resolution. With the advent of the digital world, another early innovator was “Angie’s List,” which today helps more than two million households find service companies and health care professionals in more than 700 categories. Consumers wishing to access reviews—none of which are anonymous—pay a fee for access. While “Angie’s List” provides reviews of insurance agencies, most consumers use the service to find reviews of local contractors and repair shops.

Today, consumers are accustomed to posting their complaints online when they are upset with a company—and some unethical companies may even anonymously bash a competitor in the same manner. The problem has posed a new question to small businesses today: What’s the best way to handle negative customer reviews?

Many have attempted to answer the question. One example is reputation.com. Founded as ReputationDefender by lawyer Michael Fertik in 2006, reputation.com is a private online reputation management company that provides software and services intended to push down or remove negative information. But the company has had its struggles with profitability, sparking plenty of controversy about the practice of removing information that may be in the public interest.

But removing negative reviews is not necessarily the best way to handle online reputation threats. While some businesses are wary of negative reviews, they should still encourage consumer reviews, considering as many as 75% of potential customers begin the shopping process by seeking out reviews from fellow customers.

In an interview with Forbes contributor Cheryl Connors, Dr. Chris Anderson of Cyber Investigation Services discussed the problem of negative reviews—both warranted and not—and pointed out the following possible actions available to businesses:

- Doing nothing
- Crafting a polished written response
- Trying to resolve the issue with the poster
- Asking the website to step in
- Identifying an anonymous poster
- Using legal letters to threaten the poster
- Filing a lawsuit to seek damages and force removal

No doubt, the digital space has changed the way—but not the why—of consumers looking for information about companies they are considering doing business with.

“We believe independent agencies should and will embrace online consumer reviews,” says Chip Bacciocco, CEO of ProjectCAP. “This is a natural evolution of what independent agencies have relied on for decades—customer referrals. And it’s an ideal way for agents to communicate their value proposition—choice, expertise and advocacy.”

The only difference between then and now? Scale—which is why it’s so important for independent agents to take the time to update their agency profile on [TrustedChoice.com/agents](http://TrustedChoice.com/agents).

“Online referrals reach a far greater number of potential customers than yesterday’s word-of-mouth ever could,” Bacciocoo says.

*[Dave Evans](#) is a certified financial planner and an IA contributor.*

“[Online Reviews and the Threat to the Unhappy Customer](#)” by Dave Evans was originally published in the *IA Magazine* on April 29, 2014

# Group of House Democrats Pushes Back on DOL Overtime Rule

BY JENNIFER WEBB



A number of moderate Democrats introduced a bill now pending in the U.S. House of Representatives that would amend portions of a [Department of Labor \(DOL\) rule](#) regarding overtime pay. The rule will impact many Big “I” agencies and their small business clients, and is currently set to take effect Dec. 1, 2016.

Last week, Rep. Kurt Schrader (D-Oregon) introduced H.R. 5813, the “Overtime Reform and Enhancement Act,” co-sponsored by Reps. Jim Cooper (D-Tennessee), Henry Cuellar (D-Texas), Collin Peterson (D-Minnesota) and Gwen Graham (D-Florida).

The DOL rule updates a regulation that exempts certain employees from overtime and minimum wage requirements, and requires that employers pay overtime to many employees who were not previously entitled to it. Among other things, the rule raises the minimum salary threshold to exempt employees from overtime and minimum wage requirements under the administrative, executive, professional or computer “white-collar” exemptions by 100%, from \$23,660 to \$47,476.

H.R. 5813 would delay implementation of the \$47,476 salary threshold, replacing it with a \$35,984 salary threshold beginning Dec. 1. The \$47,476 salary threshold would phase in over a three-year period, with annual increases of about \$3,800 effective Dec. 1 2017, 2018 and 2019.

The new DOL rule also requires that the \$47,476 salary threshold undergo automatic adjustments every three years, starting in 2020, when estimates expect it to reach \$51,168. H.R. 5813 would eliminate these automatic increases to the salary threshold and require the DOL to go through the rulemaking process to update the salary threshold in the future. The bill recognizes that future administrations should update the overtime rules as the Fair Labor Standards Act requires, but it limits the DOL’s ability to update the rules on autopilot without stakeholder input.

The Big “I” is working with Partnership to Protect Workplace Opportunity, a coalition of various businesses and trade associations that the rule will negatively impact, on congressional outreach and advocacy efforts related to this legislation. The partnership will also address S. 2707 and H.R. 4773, the “Protecting Workplace Advancement and Opportunity Act,” by Sens. Tim Scott (R-South Carolina) and Lamar Alexander (R-Tennessee) and Reps. Tim Walberg (R-Michigan) and John Kline (R-Minnesota), along with other legislative efforts related to the rule.

Finally, the Big “I” also prepared member resources to help agencies better understand the implications of the DOL rule, including a [Q&A document](#). Members must log in to view the document.

[Jennifer Webb](#) is Big “I” federal government affairs counsel.

“[Group of House Democrats Pushes Back on DOL Overtime Rule](#)” by Jennifer Webb was originally published in the *IA Magazine* on July 21, 2016

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poration    33—AmTrust  
5—CIG    42—Burns & Wilcox  
7—Swiss Re  
10—Trusted Choice  
12—Acuity  
13—Employers  
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# September

Date	Webinar	Time (Pacific)	Instructor
7	Personal Auto Policy	10 AM - 1 PM	Keith Wilts
8	Insurance Valuation Strategies	10 AM - 1 PM	Bryan Tilden
9	Who Is An Insured	6 AM - 9 AM	Keith Wilts
12	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
13	E&O Risk Management: Meeting the Challenge of Change - Part One	6 AM - 9 AM	Keith Wilts
13	E&O Risk Management: Meeting the Challenge of Change - Part Two	10 AM - 1 PM	Keith Wilts
19	Cyber Liability	10 AM - 1 PM	Paul Burkett
22	Condominiums	6 AM - 9 AM	Keith Wilts
22	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Keith Wilts
23	Farm Liability Coverages	6 AM - 9 AM	Keith Wilts
26	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Patrick Deem
27	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	6 AM - 9 AM	Ross Pearce
28	Insuring Trusts - Protecting Your Client's Wishes	10 AM - 1 PM	Paul Burkett

# October

Date	Webinar	Time (Pacific)	Instructor
4	10 Things Every Commercial Lines Agent Ought to Know	10 AM - 1 PM	Keith Wilts
6	E&O Risk Management: Meeting the Challenge of Change—Part One	6 AM - 9 aM	Keith Wilts
6	E&O Risk Management: Meeting the Challenge of Change—Part Two	10 AM - 1 PM	Keith Wilts
7	Personal Auto Hot Topics...What You Need to Know	6 AM - 9 AM	Keith Wilts
11	Homeowners Hot Topics... What You Need to Know	10 AM - 1 PM	Ross Pearce
12	Additional Insureds and Certificates of Insurance	10 AM - 1 PM	Paul Burkett
14	Contractors Liability Exposures... Risk Analysis to Coverage Solutions	6 AM—9 AM	Paul Burkett
17	Top 10 Countdown of Personal Lines Coverages & Current Issues	10 AM—1 PM	Keith Wilts
20	When the Child Becomes the Parent—Aging Parents and Insurance Decisions	10 AM - 1 PM	Ross Pearce
21	Commercial General Liability Coverages	6 AM - 9 AM	Patrick Deem
24	Ethics and the Law	10 AM - 1 PM	Bryan Tilden
28	Risk Assessment for Manufacturing Operations—What Can Go Wrong?	6 AM—9 AM	Paul Burkett

# November

Date	Webinar	Time (Pacific)	Instructor
3	E&O Risk Management: Meeting the Challenge of Change - Part One	6 AM - 9 AM	Keith Wilts
3	E&O Risk Management: Meeting the Challenge of Change - Part Two	10 AM - 1 PM	Keith Wilts
4	Business Auto Coverages	6 AM - 9 AM	Patrick Deem
7	Contractors Property Exposures	10 AM - 1 PM	Paul Burkett
11	Insuring Toys and Collectibles	6 AM—9 AM	Keith Wilts
14	Personal Auto Policy	10 AM - 1 PM	Keith Wilts
17	Unlocking the Secrets of D&O Insurance	10 AM - 1 PM	Richard Clarke
18	Farm Property Coverages	6 AM - 9 AM	Keith Wilts
21	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
22	Who Is An Insured	6 AM - 9 AM	Keith Wilts
22	Workers Compensation	10 AM - 1 PM	Bryan Tilden
29	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM—1 PM	Patrick Deem

# December

Date	Webinar	Time (Pacific)	Instructor
2	Cyber Liability	6 AM - 9 AM	Paul Burkett
5	The Dirty Dozen	10 AM - 1 PM	Keith Wilts
6	Insurance Valuation Strategies	6 AM - 9 AM	Bryan Tilden
6	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	10 AM - 1 PM	Ross Pearce
7	Condominiums	10 AM—1 PM	Ross Pearce
8	E&O Risk Management: Meeting the Challenge of Change - Part One	6 AM—9 AM	Keith Wilts
8	E&O Risk Management: Meeting the Challenge of Change - Part Two	10 AM - 1 PM	Keith Wilts
9	Farm Liability Coverages	6 AM - 9 AM	Keith Wilts
12	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
13	Insuring Trusts—Protecting Your Client's Wishes	6 AM - 9 AM	Paul Burkett
14	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Keith Wilts
15	Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability <i>The Affordable Care Act contains significant Responsibilities for benefit plan decision makers</i>	10 AM—1 PM	Patrick Deem
16	Personal Auto Hot Topics... What You Need to Know	6 AM—9 AM	Keith Wilts



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# The One Question You Should Ask College Grads

By Dave Evans



It's that time of year when thoughts turn to vacations, BBQs and events like weddings and graduations. If a client recently invited you to their college graduation, you probably shook their hand and gave them a helpful piece of advice (perhaps something like: "One word—plastics").

But you probably forgot to ask an important question: "Will you have disability insurance when you start your job?"

A good starting point for any newly hired person is to read their potential employer's offer letter and the company's employee handbook with a focus on the benefits section. Larger employers tend to provide long-term disability (LTD) benefits in addition to any statutory short-term disability benefits, which may be contributory or non-contributory.

But employees can get caught in a trap, even with employers that offer LTD benefits. When one of my kids started working for a midsize employer, the medical insurance and 401(k) plan had only a short eligibility period, but the LTD benefits required a one-year waiting period. If my daughter was disabled within that year, she wouldn't be eligible for LTD benefits.

Another example might involve a young person working as a self-employed contractor for two organizations. This individual would also notYou might be thinking, don't millennials at least have Social Security disability benefits? It depends. Many people mistakenly assume that as soon as someone starts working, they are covered for Social Security, which also uses a strict definition of disability. The Social Security booklet states:

"Can you do any other type of work? If you can't do the work you did in the past, we look to see if there's other work you can do despite your impairment(s). We consider your age, education, past work experience, and any skills you may have that could be used to do other work. If you can't do other work, we'll decide that you're disabled. If you can do other work, we'll decide that you don't have a qualifying disability."

In order to become insured for Social Security benefits, you must first earn enough “work credits.” In general, to receive disability benefits, an employee must meet two different earnings tests: a recent work test, based on age at the time they became disabled; and a duration of work test, to show they worked long enough under Social Security.

The following table displays the rules regarding the work employees need to pass the recent work test, based on their age when their disability began. Social Security determines the rules in this table based on the calendar quarter in which the worker reached or will reach a certain age.

<b>Rules for work needed for the recent work test</b>	
<i><b>If you become disabled...</b></i>	<i><b>Then, you generally need:</b></i>
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter your disability began.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you became disabled. Example: If you become disabled in the quarter you turned age 27, then you would need three years of work out of the six-year period ending with the quarter you became disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.

Generally, many college and graduate school graduates are age 22 and older. Depending on their circumstances, they may not be eligible for Social Security disability benefits until they have collected enough calendar quarters of employment under their belt. With so many young people leading active lifestyles, a severe disability before they accomplish that is a serious possibility.

Independent agents can help their clients ensure they have adequate protection. And don’t forget about yourself and your own employees. The Big “I” offers guaranteed issue disability benefits. For more information, contact Christine Muñoz at 800-221-7917, ext. 5466.

Be sure to mention disability insurance to a recent grad or their parents. Most people never think about it, but for a young person, the probability of a disability is six times higher than premature death.

[Dave Evans](#) is a certified financial planner and an IA contributor.

“[The One Question You Should Ask College Grads](#)” by Dave Evans was originally published in the *IA Magazine* on June 7, 2016



Can you believe that we still have two more months of political commercials, activist group's pushing agendas, athletes sitting and not standing for our national anthem, building boarder walls, emails getting deleted, the correlation between small hands and small-...well you all get my point. It was taught to me to never to talk about religion, politics, or money; however, we are in an industry that can't afford to not talk about politics and money and how it relates to insurance to some degree. I'll spare you all from my religion talk for now.

For years we were able to self-regulate our industry; the independent model was a true microcosm for capitalism, competitive free market enterprise and entrepreneurship opportunities. It was a tough barrier to entry in our independent world however; carriers would heavily screen their agent appointments and once a new appointment was secured, the victorious agent -with the new found relationship- was awarded a plaque. It was a symbol that was displayed proudly and boldly on the agencies wall like an Olympian with a medal (que slow-motion and inspirational music while hanging the plaque). The independent agents were a cornerstone to help form new products, new ideas and new coverage options for our insureds. They held the valuable insight as to what other carriers were doing and held a grasp on the pulse of the market. The antithesis to that system was the poor captive agents, who were bound to their one product line. The current political state is slowly regulating us into an institutional gridlock. (Just google search "Insurance tightened regulations")

New challenges continue to stretch and prod young agents and old agents alike (or should I say "well-seasoned agents" to be *politically* correct). Young agents have the advantage of not knowing any differently but we must constantly drive for our value added services and cutting edge products which can be shot down by government regulators. The free market is divided by a thread; if you get a quote from one BOP market you will likely get a quote from 50 BOP markets, if you get a declination from one you may as well send it directly to the non-standard options. The plaque that was so coveted is now in the back closet because our walls have no more room for it and it's assumed by the customer that every local agent offers every available carrier. The once free market is slowly being tied down by regulation and know-it-all politicians. The ability for underwriters to make a decision is now overshadowed by the wisdom of a holy computer system (shoot I couldn't resist throwing religion in).

The stakes are set high and our biggest threat to our system is allowing the government to pay claims on our behalf. If we allow claims to be settled by Uncle Sam we are sending the message that the government does a better job than us and that they should be in charge of our industry. We must be vigilant on all fronts and think about risk management in such a way as to be ahead of major disasters and equip ourselves with “what if” scenarios. The better we take care of our clients, understand coverage and close loopholes the longer we ensure the future generations and young agents to profit from our great industry. Flood Insurance, Terrorism Risk Insurance Act (TRIA), the Affordable Care Act and Crop Insurance are all great examples of allowing our industry to be federally controlled. While I am not advocating for or against these programs I am saying we need to own OUR industry. Let’s look at the banking industry; the Emergency Economic Stabilization Act of 2008 or to the lay person “the bailout that happened in 2008”. If you agree with that policy or not... one can see that it clearly lead to increased regulations on banks to the point where they might as well be a government entity. Profits are slim and individual bank control is gone. Thank goodness we have the IIABA where we as competitors can come together (with professional respect for one another and common industry goals) as a collective we can close coverage gaps, put pressure on legislators, and push through innovative solutions. We must develop new and useful strategies... we need to utilize technology to our advantage. We are all part of something bigger than our agencies. The IIABA is our ally and I am constantly encouraged by the phenomenal ideas being put forth by the elite group of young agents in our state.

Many of you reading this are probably saying “all this coming from a young agent...some of my newer policies are older than he is.” Well you are right. I wasn’t around during these times but I romanticize the notion and hold dear to what our industry once was and can still remain the way it is now. The focus of several of our young agent meetings this year has been goal setting; what we collectively want to accomplish and where we are going from here. The past must play into those ideas and our government interaction and collective stance needs to resonate from us. I’m very proud of our young agents, the turnout, and membership we have is solid. I send out an open invitation to anyone not involved with the young agents, young and old, who would like to be on our calls with us. Chime in, drop a line, and put in your two cents. Help us help you! After all this is OUR industry. Let’s make sure our voices are heard and resound with a clear unison voice.

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