The Future of Auto Insurance
It's Personal
The days of the "one size fits all" model in the auto insurance industry are dwindling as demand for a more personalized experience grows. When shopping for auto insurance, more and more people want to be treated as individuals with unique driving behaviors that vary by contextual situation - not as a statistic... read more

Cellphones and Drivers
10 Dangerous Distractions
Despite public campaigns and advances in vehicle technology, distracted driving continues to plague roads and highways in the U.S. Preliminary numbers from the National Safety Council estimate that roughly 40,000 people lost their lives to car crashes in 2018. Distracted driving likely contributed to that figure.... read more

Daydreaming and Driving
A Deadly Combination
Daydreaming while driving can be deadly-especially on a Saturday in September or May, according to a review of police data by Erie Insurance. At the other end of the spectrum, Tuesdays and Wednesdays in February were found to be the least likely days for fatal daydreaming..... read more

Reshaping Auto Claims
Through Technology
The auto insurance market is facing a variety of near-term and long-term pressures that could eat into profits. Conversely, new data technologies and innovations are providing the data to combat these threats, helping insurers maximize their potential for a healthy bottom line..... read more
Our networking event will be Twilight Thursday at Churchill Downs. Enjoy the thrills of live Thoroughbred racing from Millionaire's Row and dining from the Chef's Table Buffet.

Learn More
Register Now

Cyber Protection for Your Clients

PIA and ABAIS Insurance Services have worked with Great American E&S Insurance Company (rated A+ by A.M. Best) to create a cyber insurance program exclusively for PIA members to sell to their clients.

PIA's cyber insurance is the first cyber insurance program tailor-made for small and medium-sized businesses.

Learn more here

Autonomous Features
Why We Should Train Drivers
Should drivers using vehicles with autonomous features be trained on those features before they get behind the wheel? A new paper, "What Do We Tell the Drivers? Toward Minimum Driver Training Standards for Partially Automated Cars," explores that question and suggests looking to the experience of pilots for an answer..... read more

Commercial Auto
Mapping Out a Path to Profitability
In a short but memorable scene from 2017's "Logan," the title character happens upon a crash involving a horse trailer and a fully autonomous truck. The movie is set in the near future - 2029 - and its dystopian vision shows both the solutions (no driver shortages) and the problems (crashes!) facing the commercial auto insurance sector ..... read more

Insured's Driving Record
How Clean is That?
An individual's driving record is often one of the most important variables in insurers' rating and underwriting plans. Risky driving behavior is also correlated to a higher frequency of filing a home insurance claim and signals increased mortality rates in life insurance. ... read more

Prospecting Strategy Not Working?
9 Steps to Take
Ever wake up in the morning, look in the mirror and say: "I have no business?" Ouch. Actually, you should look in the mirror and say: "The day is a blank canvas. How am I going to make the most of it?" Yet the reason you have no business is simple: Your prospecting pipeline is empty. What now?... read more

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Ruble Graduate Seminar

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**CISR Classes**

**Personal Lines Miscellaneous**
April 9 ~ Lexington

**Life & Health Essentials**
April 10 ~ Louisville

**Personal Residential Property**
May 8 ~ Louisville

**Agency Operations**
May 15 ~ Paducah

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**CIC Classes**

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Exam: Friday 8-10AM

**Personal Lines**
August 7-9 ~ Louisville

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Kentucky Investigating Drug Overcharges by Pharmacy Benefit Managers  Kentucky Attorney General Andy Beshear said on Thursday he had launched an investigation into allegations that pharmacy benefit managers (PBMs) had overcharged state health insurance programs for drugs and discriminated against independent pharmacies.... more

Kentucky Court Overturns $21M Judgement in Helicopter Crash Case The Kentucky Court of Appeals has overturned a $21.7 million judgment against a helicopter company regarding a crash that killed three people. Three people died in June 2013 when an air ambulance crashed as it was returning from a trip to an eastern Kentucky hospital. Pilot Eddy Sizemore, flight paramedic Herman "Lee" Dobbs and flight nurse Jesse Jones were killed..... more

PIA-Backed FIO Repeal Bill Reintroduced A bill backed by PIA to repeal the Federal Insurance Office (FIO) has been reintroduced in the U.S. House by Rep. Alex Mooney (R-WV). "The FIO has never been necessary," said PIA National Vice President of Government Relations Jon Gentile. Advocates of federal insurance regulation succeeded in getting the FIO established as part of the Wall Street Reform and Consumer Protection Act (Dodd-Frank). PIA fought the establishment of the FIO, and then succeeded in turning back attempts at the time to give it broad regulatory authority. PIA National was the first national association to call for the repeal of the FIO.... more

Thank You to Our Partners!