

'Tis the Season



PIA of Kentucky Newsletter

December, 2018

Greetings!

This issue will help you, your agency and your clients make the most of the upcoming holidays, from travel to parties. Feel free to forward to your customers, prospects and employees.

At PIA of Kentucky, we wish each of you and your families a safe and joyous holiday season.

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Holiday Help for Clients Consumer-friendly info papers

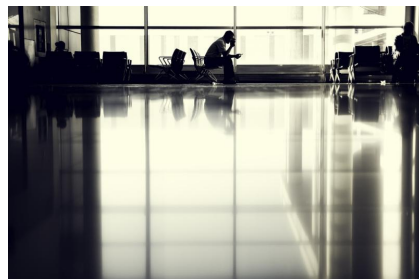
PIA members can download the latest consumer tips and information in several formats. Distribute to clients and prospects, post to your blog or website or add to your social media. Member login is required.



What to do for Clients at the Holidays

Hint: It Doesn't Need to be Expensive

You've had a good year. Your clients made this possible. You want to have a long-term relationship with all of them. What could you do over the holidays?..... [read more](#)



Holiday Airline Travel?

Keep Bad Weather from Ruining It

Snowstorms and hurricanes, thunderstorms and fog. Bad weather is by far the biggest source of flight delays in the United States, according to the FAA. While you can't control Mother Nature, smart planning can reduce your risk of having to sleep in a terminal..... [read more](#)

Mixing Business and Pleasure

5 Step to Holiday Prospecting

In addition to spreading goodwill, this can be an opportunity to make some connections for future business. Your strategy is to attend the right events and meet the right people. You want them to connect your name with your face. It all starts with choosing the right holiday events to attend....[read more](#)



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Rental Cars at the Holidays

The Hidden Risks

During the holiday season, many travelers rely on rental cars to reach their destinations. Many of today's cars are designed to make hands-free calls, stream music, and even access the internet - but one has to connect to an infotainment system first....[read more](#)



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Holiday Shopping

Cybersecurity Tips

Online shopping will continue to dominate the way shoppers procure gifts for friends, family and the like this holiday season. According to data from Salesforce, e-Commerce revenue is expected to grow 13 percent in 2018 over the previous year...[read more](#)

Browse [our library](#) of info papers.



When Merrymaking Goes Awry

Holiday Mishaps

The following questions about potential holiday mishaps and the subsequent insurance implications are hypothetical. They were written with insurance agents in mind, with hopes of arming these disaster-ready professionals with language and insight to smoothly guide clients.....[read more](#)



Taking it Personally

The Advantages

All of us have heard, pretty much since week one of our sales careers... don't take sales rejection personally. You know the mantra: "They're not rejecting you, they're rejecting your product or service." I have to admit, I agreed with that for my entire 31-year sales career until a recent experience changed my mind.... [read more](#)

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Member Benefit: Free through the end of the year

AVYST eForms Wizard – free to PIA agency members.

Expedites the digital completion of hundreds of ACORD forms for commercial lines, personal and high-value clients, professional lines, agriculture, bonds, proof of insurance and more! Editable applications or secured PDFs are easily shared inside your office or with multiple



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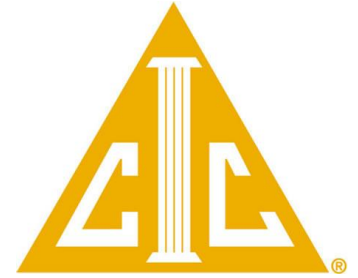
Education

CIC Classes

Commercial Multiline

December 5-7 ~ Lexington

The complexity of commercial lines requires a broader knowledge of the property and casualty coverages specifically designed to address exposures. This institute addresses some of the most often encountered coverage enhancements that should be considered. Learn how to protect your clients with the coverages that best match their needs.



Commercial Property

January 23-24 ~ Louisville

New Format: 16 CE Hour Institute Wednesday & Thursday ONLY Exam: Friday 8-10AM

In order to maximize coverage and protect your increasingly complex commercial property accounts, it is important to have a detailed understanding of Commercial Property coverages and endorsements, as well as the concepts used when correctly writing this business. Equally important is a familiarity with other coverages such as Time Element (Business Income), and Equipment Breakdown. At this institute you will learn to help provide your customers with the advice and protection they need.

CISR Classes

Personal Residential Property

January 23 ~ Lexington

Personal Auto Exposures

January 23 ~ Paducah

Insuring Commercial Property

January 30 ~ Louisville

Commercial Casualty II

February 13 ~ Louisville

Commercial Casualty I

February 20 ~ Paducah

[View entire calendar of events](#)



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Latest News

CA Wildfire Losses to Reach Record Levels The Camp and Woolsey Wildfires in California, which continue to burn through vast areas of the Butte, Ventura, and Los Angeles counties, are expected to contribute to another record year for insured wildfire losses, according to A.M. Best..... [more](#)



NFIP Faces Nov. 30 Deadline The National Flood Insurance Program (NFIP) is facing another expiration deadline. Unless Congress passes an extension, the NFIP is set to expire on November 30. PIA strongly supports a bill that has been introduced by U.S. Sen. John Kennedy (R-LA) that would reauthorize the National Flood Insurance Program (NFIP) before it expires on November 30..... [more](#)

US, UK May Get Covered Agreement A UK-US Covered Agreement could be in place as early as December this year, ready for when the UK departs the EU in March next year, according to the National Association of Insurance Commissioners (NAIC).....[more](#)

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Professional Insurance Agents of KY
502-875-3888 | clemay@piaky.org | www.piaky.org
107 Consumer Lane
Frankfort, KY 40601

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