Treat Yourself as Well as Your Clients
Managing Your Agency's E&O
Independent agency owners spend their entire careers worrying about the risks and exposures of others. Managing the risks of their own agencies can take a backseat to helping their clients. While agents appreciate the importance of a strong risk management approach, they are at times "a little like the childhood fable of the cobbler's children having no shoes... 

E&O from PIAK
In Partnership With Utica National
At PIA, we're not just E&O professionals, we're independent agents just like you. We understand your needs and we know the marketplace. We have access to multiple markets, with differing appetites, so chances are we can find the coverage and price that's right for you.... 

Get an easy estimate now

Insurance for Small Business Owners
13 Types to Have
1. General Liability Insurance: Every business, even if home-based, needs to have liability insurance. The policy provides both defense and damages if you, your employees or your products or services cause or are alleged to have caused Bodily Injury or Property Damage to a third party... 

PIA Trust
Build Your Family’s Financial Future with PIA’s Group Insurance Plans
As a PIA member you can choose from several high-quality, competitively priced insurance plans to help protect you, your employees and families. You can customize your protection to best suit your needs.
Plans Include
- Basic Term Life
- Voluntary & Dependent Term
- Short Term Disability
- Long Term Disability
- Accidental Death & Dismemberment
- Hospital Indemnity
- Business Overhead Expense

Learn More

One Is Not the Same As the Other Professional Liability and E&O
Even though the insurance terms "professional liability" and "errors and omissions" are often used interchangeably, there are subtle and important differences that you need to know about. Overall, both policies cover mistakes and errors made with customers by you or your employees.... read more

Every Agency Wants to Save Money E&O Loss Control Program
When you meet any of the listed criteria, a 5% credit is applied to your base premium-up to a maximum of 10% credit. There is no minimum premium threshold for an account to be eligible for the credit, which will be applied after the application of any schedule rating modifiers. The criteria must be met every year for the credit to be continued.... read more

Email Friend or Foe?
Email was first created in 1971, but it didn't start to play a big role in people's lives until the 90s. It has contributed to our level of communication becoming more written and less verbal. Many years ago, the sound of phones ringing and staff talking on the phone were extremely common in insurance agencies.... read more

The Do's and Don'ts Protecting Your Clients' Information
Even though the insurance terms "professional liability" and "errors and omissions" are often used interchangeably, there are subtle and important differences that you need to know about. Overall, both policies cover mistakes and errors made with customers by you or your employees...... read more

Cyber Protection for Your Agency Do You Need Cyber Insurance?
Do you store sensitive customer or employee data? Do you accept credit card payments? Do you bank online? Do you use Facebook, Twitter or LinkedIn? If the answer is yes to any of these questions then you need cyber protection..... read more

Before a Ransomware Attack Insurance Coverage Options
Computer systems everywhere have become the targets of ransomware attacks in recent years. Ransomware is a form of "malware" (malicious software that gets installed on a computer without the user's consent and is harmful to the computer) in which the access to important data and computer systems are locked or encrypted.... read more

Cyber Insurance for Your Clients
Customer Care Site

Utica National offers many online resources to E&O policyholders that can help you sell or retain accounts. Please spread the word:

We believe that policyholders who use our Customer Care Center site will have an above-average customer experience.

Policyholders can make payments, access agent's E&O risk management materials, download incident reporting forms, track claims online and access other resources.

Learn More

Cyber Insurance for Your Clients
The Need Is Real
62% of Cyber Attacks Hit Small and Mid-sized Businesses. Many small business owners may not think they need cyber liability coverage, but small businesses are extremely vulnerable to security threats. That's why PIA is excited to announce that PIA members are now able to sell PIA cyber insurance to their clients!... read more

Know Your BOP
What's In a Business Owners Policy?
A business owners policy (BOP) is a package policy designed for small businesses. It includes both commercial property and general liability coverages. Many insurers that cater to small businesses offer a BOP. Some issue policies on standard Insurance Services Office (ISO) forms while others utilize their proprietary forms.... read more

Hire Correctly
Or Drive Yourself Crazy
It happened again last week... I was brought into an organization that did a poor job of hiring and had a bunch of salespeople who weren't doing what they were supposed to be doing because they either had a poor attitude, poor work ethic, or both. ...Some difficult conversations ensued and afterwards I was asked what could be done to make sure the salespeople were doing what they were supposed to be doing... read more

In Every Issue

Education

NFIP Mapping Changes

Free Webinar
November 7 ~ 3:00 PM - 5:00 PM EST

This webinar provides insurance agents a practical look at how FEMA flood map changes can affect property owners in their roles as flood insurance policyholders as well as borrowers.

CIC Classes

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

Commercial Casualty
December 4-6 ~ Lexington

Most businesses have exposures that can be protected by the most common commercial casualty coverages offered in the insurance marketplace. This institute focuses on providing a thorough understanding
casualty coverages offered in the insurance marketplace. This institute focuses on providing a thorough understanding of these primary coverage areas. You will understand how to design the best coverage for your client.

**Commercial Property**
January 29-31 ~ Louisville

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.

[See full 2020 event calendar](#)