**PIA of Kentucky Newsletter**

**October 2019**

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**Take Your Agency to New Heights**

**PIA Market Access** is a wholesale market access program that will help PIA members access personal and commercial lines markets from a number of admitted "A" or better-rated companies. Agents submitting applications through the platform can receive quotes from many admitted "A" or better-rated companies.

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**Changing the Future**

**Today's Technology**

Imagine being able to train your staff on how to investigate a water or fire damage using virtual reality without them ever having to leave the office? Or having a camera that provides real-time information in the event of an auto accident or theft? Believe it or not, there's an app for that... [read more]

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**Innovation Not Just For the Young**

**Creativity Peaks in Mid-50s**

If you believe that great scientists are most creative when they're young, you are missing part of the story. A new study of winners of the Nobel Prize in economics finds that there are two different life cycles of creativity, one that hits some people early in their career and another that more often strikes later in life... [read more]

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**It's Autumn**

**Innovation Season**

Autumn brings that magical time of year when innovation conferences are in full swing. On stage are the latest and greatest InsurTechs, and in the audience are eager insurance innovators... [read more]
receive quotes from many of these companies through a technologically advanced personal and commercial lines rater. PIA has negotiated an exclusive low monthly rate for the use of InsureZone technology and market access, and agents can expect to see competitive commission rates.

Already have your own carrier appointments, but seeking a comparative rater? You can join the PIA Market Access "Best of Both Worlds" program and augment your existing carrier contracts.

Foster a Startup Culture
Incorporate Team Building
Incorporating team building as part of your corporate culture may seem like an obvious step in strengthening your business overall, but it is often neglected. In fast-paced, high-energy environments, such as the insurance and InsurTech industries, investing in your employees...

Top Sales Achievement
Foundation Ingredients
As the saying goes, "A house is only as strong as its foundation." It takes a strong foundation to ensure sales success. Following are the six high-achievement ingredients necessary to build that strong foundation.

Learn More

In Every Issue
Education - Upcoming KY events
Latest News
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Education

NFIP Program Changes

New Online Video

The October Program Changes video details three NFIP program changes related to:

- National Producer Numbers
- Specific Rating Guidelines
- The Community Rating System Eligible Communities List

CIC Classes

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

Commercial Multiline
October 23-25 ~ Louisville

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.
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 of these primary coverage areas. You will understand how to design the best coverage for your client.

**CPIA Courses**

**CPIA 1 - Position for Success**
October 23 ~ Frankfort

During this program, participants are encouraged to focus on internal and external factors affecting the development of effective business development plans. Factors discussed include a review of the state of the insurance marketplace; analysis of competitive pressures; necessary insurance carrier underwriting criteria; and consumer expectations and understanding.

**CISR Classes**

**Insuring Commercial Property**
October 2 ~ Lexington (rescheduled from Sept 11)

**Agency Operations**
October 9 ~ Lexington

See full event calendar
Kentucky Coal Miner Crushed by 2,000-Pound Rock  A federal report says failure to control parts of a Kentucky coal mine led to the death of a miner crushed by a 2,000-pound piece of rock and coal. A U.S. Mine Safety and Health Administration report says 48-year-old Felix "Matt" North received serious lower body injuries May 22 when the slab fell and pinned him to the floor of Rex Coal Co. mine at Cumberland. He died May 30 at a hospital.... more

ClearPath Mutual Hires Production Underwriter ClearPath Mutual Insurance Company is pleased to announce the appointment of Kim Sellers as the company's first Production Underwriter. Kim will be based out of Burns, TN, and will handle agents in KY and TN.... more

InsurTech Companies Meet with PIA Global fundraising for InsurTech companies in the first half of 2019 was nearly $3 billion, according to PropertyCasualty360. The National Association of Insurance Commissioners has held regular meetings of its Innovation and Technology (EX) Task Force since 2017 to examine developments and consider appropriate regulatory updates. Initiatives and guidance that develop from these meetings will have significant impacts on InsurTech companies.... more

Thank You to Our Partners!