



REPORTER

Industry news
and association updates

State

April 25, 2014

PIA lobbies Congress

Hundreds of PIA members from around the nation participated in the 2014 PIA Federal Legislative Summit March 26-27, in Washington, D.C. The members visited the offices of their members of Congress to let them know firsthand the major issues facing the professional, independent agent community.

PIA volunteers from New York included PIANY President Alan Plafker, CPIA; President-elect Anthony A. Kubera, CIC; and Vice Presidents John Parsons II, CIC, CPIA, AAI, and Eugene L. Sandy, CIC. Also in attendance were National Director and past President D. Scott Liebert, CIC; Immediate past President Michael J. Skeele, CIC, CPIA; past presidents Richard A. Savino, CIC, CPCU, and Jeffrey H. Greenfield; directors Fred Holender, CLU, CPCU, ChFC, MSFS, and Anthony Kammas; NY-YIP President Gino Orrino; and NY-YIP Director Adam Rostowski.

This year, PIANY concentrated its advocacy primarily on four issues: the **Terrorism Risk Insurance Act**, health

care, state regulation of insurance and the **National Flood Insurance Program** reform. PIA members reminded federal policymakers of the importance of renewing TRIA in advance of its expiration on Dec. 31, 2014. PIANY let their elected officials know that if the program is allowed to sunset at the end of the year it could have dire consequences on the state's economy.

PIANY also spoke of their opposition of any preemption by a federal insurance regulator or federal preemption of state

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(LEFT TO RIGHT) Your PIA Executive Director Kelly Norris, CAE; PIANJ President Steve Tague, CPIA; PIANY First Vice President Eugene L. Sandy, CIC; PIANY Director Anthony Kammas; PIANY past President Richard A. Savino, CIC, CPIA; PIANY past President Michael J. Skeele, CIC, CPIA; PIANY Director Fred Holender, CLU, CPCU, ChFC, MSFS; PIANY past President and National Director D. Scott Liebert, CIC; PIANY President Alan Plafker, CPIA; PIANY past President Jeffrey H. Greenfield; PIANY Vice President John Parsons II, CIC, CPIA, AAI; PIANY President Elect Anthony A. Kubera, CIC; your PIA Director of Government and Industry Affairs Matthew F. Guilbault, Esq.



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insurance oversight, whether optional or mandatory, as well as their opposition to any expansion of the Federal Insurance Office's responsibilities or authority. Members stressed the importance of keeping insurance regulation on the state level.

While recognizing the positive effect the recently passed **Menendez-Grimm flood legislation** may have on many policyholders, PIANY members voiced their continued support for the implementation of **P.L.112-141** (the Biggert-Waters Act) with limited modifications focused on mitigation and tax credits to address consumer affordability.

Finally, PIANY discussed the vital role agents play in ensuring that health-insurance purchasers find appropriate coverage. PIANY advocated the passage of legislation that would exclude agent compensation from any calculations of medical-loss ratios, allowing agents to continue to serve their clients. In addition, PIANY urged lawmakers to consider stronger regulations regarding the certification of navigators. Log on to the **PIANY website** for more information and **coverage** of this important event.—*Lachut*

PIANY discusses N.Y.'s auto market with lawmakers

PIANY provided testimony on April 10, 2014, at a public hearing called by the Assembly Standing Committee on Insurance to review the state's auto insurance market. The association was invited by Assembly Insurance Committee Chair Kevin Cahill, D-103, to provide input at the meeting, which was held at the Legislative Office Building in Albany.

Among the committee's concerns were the state's ranking with regard to auto insurance pricing, as well as issues including minimum coverage requirements; adequate levels of comprehensive and collision coverage to meet consumer needs; no-fault coverage; the residual market and high-risk populations; and the role of the New York State Department of Financial Services in regulating the automobile insurance industry.

PIANY **Director of Government & Industry Affairs Matthew F. Guilbault, Esq.**, and **Director of Research Dan Corbin, CPCU, CIC, LUTC**, reported the association's members—professional insurance agents throughout New York state—say that coverage generally is affordable, with the exceptions of youthful drivers, especially those who live in downstate New York and those who have traffic infractions, bad credit or policy lapses.

“Moreover,” Guilbault said, “the International Risk Management Institute has found New York's percentage of uninsured motorists ranks lowest in the country, at only

5 percent.” The country's average is 13.8 percent and neighboring states, according to the IRMI, all are higher than New York.”

However, PIA reported, its members tell their association the state's minimum coverage requirements are inadequate. New York's minimum limit requirement was last raised nearly two decades ago in 1995.

“Many of our members (92 percent of those who responded to a survey conducted by the association) tell PIANY that the current minimum limits are irresponsibly low. Even a young adult, new to the job market with no assets should have more than \$60,000 coverage for an injury and property damage. It doesn't take a very serious wreck to exceed those levels,” Guilbault explained.

PIANY said it also surveyed its members about their ability to place auto policies in the residual market and for high-risk policyholders. The majority of the association's respondents (70 percent) said indeed, they do find it difficult to place policies for high-risk policyholders and that they access the residual market for both personal auto insurance (64 percent) and for commercial insurance (63 percent).

The association took the opportunity to discuss additional issues in the auto market, including the need to increase the default level for supplementary uninsured motorist coverage. PIANY also discussed updating legislation that mandates insurers to require drivers to obtain photo inspections of vehicles prior to obtaining coverage. “While this requirement may have made sense in 1977, technology and other fraud-fighting advances have made this requirement obsolete,” Guilbault said. “Carriers and their customers should not have to continue to comply with this outdated requirement.”

Another important issue PIANY raised was the need to reform the state's no-fault system.

“True comprehensive reform of the system is needed, and it can be accomplished only through a coordinated approach of



both reforming Regulation 68 and the statutory framework of no-fault through legislation,” Guilbault said. “Once again, New York state is experiencing steep increases in no-fault fraud. As a result, the costs associated with fraud and abuse of the state’s no-fault system ultimately are borne by policyholders, and they are now the second highest in the country and 111 percent higher than the U.S. average.”

PIA has long supported several statutory changes to the state’s no-fault system.

“It is time to enact comprehensive and systemic reform of the no-fault system, while preserving the benefits that justified its adoption 36 years ago—reducing costs and delays in paying claims,” Guilbault said.

On April 10, 2014, the Federal Insurance Office initiated a **study** that will look into the affordability of auto insurance, which is a priority for PIANY. According to a notice posted in the *Federal Register*, the FIO is seeking comments by June 9, 2014, from state insurance regulators, consumer organizations, representatives of the insurance industry, policyholders, academia and others. Specifically, the FIO seeks comments regarding the definition of “affordability,” as well as the metrics and data the FIO should use to monitor access to affordable auto insurance.—*Guilbault*

PIANY cheers report of bill to standardize hurricane deductible triggers

PIANY is praising the New York State Assembly for advancing legislation that would establish standards for the hurricane windstorm deductible triggers. The bill, **A.2729**, sponsored by Assemblyman Harvey Weisenberg, D-20, was reported out of the Committee on Insurance to the Assembly April 8, 2014.

PIANY, which represents thousands of professional, independent insurance agents across New York state, has long fought to raise awareness of the potential coverage crisis widely disparate triggers poses, and has supported legislation to protect consumers.

“We encourage the Legislature to enact this important bill before the worst of this year’s hurricane season, so homeowners can have confidence and clarity as to what they can expect when the storms hit,” said PIANY President Alan Plafker, CPIA. “The majority of homeowners are unaware that insurance companies use different triggers to apply deductibles to their policies. This means one homeowner could have a completely different deductible trigger than his or her neighbor, and the circumstances for which each policy

covers windstorm damage could be different for both of them. The next storm to hit New York could result in rightful outrage from consumers over this complicated puzzle of windstorm insurance deductibles and triggers. We applaud Assemblyman Weisenberg for his persistence and foresight in addressing this critical issue.”—*Guilbault*

PIANY congratulates Breslin on NCOIL presidency

Sen. Neil D. Breslin, D-44, **has been named** president of the National Conference of Insurance Legislators after President Greg Wren of the Alabama House resigned at the beginning of April.

In a **letter** to the senator this week, PIANY President Alan Plafker, CPIA, offers congratulations and support.

“PIA of New York is a strong supporter of NCOIL and its mission to help legislators make informed decisions on insurance issues that affect their constituents as well as its opposition to federal encroachment of state authority to oversee the business of insurance,” Plafker said in the letter. “As you know, our organization has extensive research capabilities, which can assist you in furthering this mission.”

Wren, Breslin’s predecessor, was originally slated to retire at the end of November, but resigned from the House early as part of a plea deal with state prosecutors, and was automatically deposed as president of NCOIL. As a democrat, Breslin represents a change from Wren’s GOP ties.—*Guilbault*

Association

PIANY president to present CISR scholarships to FNYIP

PIANY President Alan Plafker, CPIA, will present five scholarships today to Federation of New York Insurance Professionals at the **Federation’s 2014 Annual Convention** in Fishkill. Since 1987, PIANY has offered members of the Federation the opportunity to obtain these paid scholarships to the prestigious Certified Insurance Service Representative program. Currently, there are 27,439 CISRs nationwide and 62,885 individuals are pursuing their designation. In New York state alone, there are 622 CISR designees and 2,941 individuals currently are pursuing their designation. You, too, can pursue your CISR or CIC designations with PIA. For more information, visit <http://bit.ly/1hu5NYo>.—*Christiano*

PIA's Company Representation Survey is in the mail

Soon, you will receive the PIANY Company Representation Survey in your mail. The information obtained from this survey allows PIANY to keep you informed on company activities that have a direct impact on your agency, such as an insurer insolvency, merger or acquisition, new company contract; and, best of all, you will receive email alerts if any of your represented carriers have their A.M. Best Co. rating or outlook changed through our PIA Company Rating Tracking Service. *Please note: This alert service is a product of PIA, and is not affiliated with any service provided by A.M. Best Co.*

Please take a few minutes to complete the personalized survey and return it to PIANY's Industry Resource Center. It can be emailed to resourcecenter@pia.org, faxed to (888) 225-6935 or mailed to PIA, P.O. Box 997, Glenmont, NY 12077-0997.

Be the first to hear major news affecting your agency's carriers—help your association help you and return your survey today!—*Albright*

PIANY IRC: Data breaches

Consumers trust their insurance professionals to safeguard their personal information. When they receive a notification that this information has been compromised by a computer hacker, it can be devastating, possibly leading to litigation and prosecution for failing to take proper precautions to keep this information secure.

Recently, one member inquired: Is there coverage in the commercial general liability policy for a data breach?

A. There is potential coverage in the ISO CG 00 01 policy form, although a recent forms filing by ISO will sweep it all away.

Covered "personal and advertising injury" is defined in the CGL to include: "e. Oral or written publication, in any manner, of material that violates a person's right of privacy." While limited in scope, this grant of insurance can be perceived to cover access or disclosure of personal information in a data breach. Legal liability might include class-action lawsuits and sanctions by governmental authorities.

Previously, ISO had introduced its Information Security Protection Policy (EC 00 10), which provides coverage for a security breach, as well as seven other insuring agreements. Given this option for insurers and policyholders, ISO decided to file a selection of mandatory and optional Access

Or Disclosure Of Confidential Or Personal Information Exclusions (CL-2013-ODBFR) that extract coverage that may presently exist under Coverage A (BI/PD) and Coverage B (P/AI) of the CG 00 01 form. This filing has been approved with an effective date of May 1, 2014, in New York, New Jersey, Connecticut and New Hampshire.

Even if the policyholder has the unendorsed CGL policy, it remains insufficient to meet the cyber exposures common to most businesses. Besides complex third-party claims, there are security-breach notification costs, data-restoration costs, business-interruption expenses, extortion threats, etc. **Modern business practices make the purchase of a comprehensive cyber/privacy insurance program a necessity.**

To learn more about your responsibilities, log on to pia.org and type **QS90559** in the Google-facilitated search box, or fax a request to PIANY's Industry Resource Center at (888) 225-6935. This and other privacy-related issues are discussed in PIA's **Privacy Compliance Central** tool kit available on the PIANY website under "Tool Kits."—*Albright*

PIANY offers agents cyber-liability coverage

To protect against the ever-increasing threat confronting agencies as they handle their clients' information, PIANY offers options for coverage of cyber liability. Agents can choose from two products, available through PIA. One option is a stand-alone, comprehensive policy through Philadelphia Insurance Cos. A second choice is an optional endorsement to new or existing E&O policies through Utica National Insurance Group.

Agents interested in this coverage are encouraged to call PIA at (800) 424-4244, ext. 800, or by visiting the PIANY website (pia.org) and clicking "Cyber liability" under "Insurance products."—*Harvey*

Long Island RAP, May 1

On **Thursday, May 1, 2014**, PIANY will host its 2014 **Long Island Regional Awareness Program** at a new location, the Crest Hollow Country Club. This year, PIANY is proud to present Bob Nystrom, former New York Islander, as the event's keynote speaker. He will discuss strategies for leadership and how to become a champion, lessons he learned playing 900 games with the Islanders during his 1972-1985 tenure, and leading the team to four straight championships. Awards for *Distinguished Insurance Service* and *Industry Professional of the Year* will be presented following the keynote address.

Attendants also will have the opportunity to earn up to 5 continuing-education credits over the course of **two sessions**:

- *Certificates of Insurance—Construction Changes* will be led by Cathy Trischan, CPCU, CIC, CRM, AU, ARM, AAI, CRIS, MLIS, and will examine the New York Construction Certificate of Liability Insurance Addendum in detail and discuss both the mechanics of completing the form and the coverage issues that underlie the questions asked on the form. This course is approved for 2 NYCE credits, applicable to PC, BR, C3 and PA licenses (NYCR-245384).

- *Ethical Issues in E&O^{FFUM}* also will be led by Trischan, and will look at the delicate relationship between ethics and the choices insurance professionals make to protect their agencies against E&O claims. The course specifically will address the ethical responsibilities of insurance



producers and the different approaches to decision-making, in a variety of situations. This course is approved for 3 NYCE credits, applicable to all licenses (NYCR-245385). ^{FFUM}—Approved for E&O loss-prevention credit by Fireman's Fund and Utica Mutual. Call the E&O Department at (800) 424-4244.

LI RAP also will feature a trade show with **exhibitors** and door prizes, and an ice-cream social hosted by the PIANJ-YIP, complete with door prizes and entertainment by Naomi Margolin. For more information about this event, log on to pia.org, and look for the "Long Island RAP 2014" icon under "What's new."—Zielinski

LI RAP award winners announced **Industry Professional of the Year award**

PIANY will present John Farese of Sayville with its *Industry Professional of the Year* award at the association's 30th Annual Long Island Regional Awareness Program, May, 1, 2014. Farese is regional sales director for Travelers Insurance Co.

This award recognizes an individual from an insurance company, general agency, managing general agency or other insurance industry profession, who has demonstrated qualities that foster a strong working relationship with agents and brokers, and who has exemplified a commitment to professionalism and service.

"Throughout his career, John has demonstrated a respect for his colleagues and customers in the insurance industry," said Alan Plafker, CPIA, PIANJ president. "This award reflects his dedication to the insurance industry where he has built a reputation for professionalism."

Distinguished Insurance Service award

PIANY will present Robert Birner of Manhasset with its *Distinguished Insurance Service* award.

"Bob is admired and respected by his peers and colleagues in the industry. This award recognizes his long-standing commitment to the insurance industry," said Plafker.

Birner has been in the insurance industry for more than 55 years, beginning with Consolidated Mutual Insurance Co., in 1957. He has been with Morstan General Agency for the past 24 years, working in the marketing department.

Community Service award

PIANY announced that Nassau County Leg. Michael Venditto will receive the *Community Service* award.

"Recognizing Leg. Venditto's wonderful and selfless contributions to his community is a fitting tribute," said Plafker.

Upon his election to the Legislature, Venditto immediately began helping residents in the aftermath of the devastation that was brought by Superstorm Sandy. Working day and night in the weeks and months that followed, Venditto helped at a relief center, distributing much-needed supplies. As Legislator, he has brought a Nassau County Medical Center mammography van to the District to protect the health of his constituents, and he has worked with other government officials and area residents to advocate for the prevention of drug and alcohol use among the community's youth. As a strong supporter of small businesses, Leg. Venditto is working to attract more small businesses to the area.

Leg. Venditto also works to ensure his district receives its fair share of funding from the County. He is chairperson of the Planning, Development and the Environment Committee, and he also serves on the Finance, Public Safety, Public Works, and Health and Social Services Committees.—Christiano

Joint Annual Conference offers members reasons to celebrate

The **2014 PIANJ/PIANY Joint Annual Conference** is quickly approaching, and the finishing touches are being put on what promises to be an exciting, educational and fun premier event, brought to you in cooperation with PIANJ and PIANJ. This year's event will take place **June 8-10**,

2014, at the Trump Taj Mahal Casino Resort in Atlantic City, N.J., and features an array of educational and networking opportunities.

Enjoy an evening with friends

While there are many reasons to partake in this year's Joint Annual Conference, reuniting with old friends is surely a compelling one. On **Monday, June 9, 2014**, join us at the Diamond Anniversary Gala Banquet for a soiree unlike any other PIANY has hosted in the past.

Be seen on the red carpet during this black-tie optional affair.



Take a stroll down memory lane as you catch up with old friends and colleagues you may not have seen in a while, and network with new ones. Partygoers also are invited to show off

their moves on the dance floor, and to remember the evening at the photo booth.

Attendees also will have the chance to honor fellow members, as PIANY presents its *2014 Distinction of Professionalism Awards*.

Honoring outstanding members

As part of its 75th Anniversary Gala, the association will honor insurance professionals who exemplify the qualities and actions that serve as a model of excellence in the insurance industry and for the independent agency system. Awards that will be presented during the *2014 Distinction of Professionalism Awards* include the following:

- *Professional Agent of the Year*. PIANY presents this award to an agent who demonstrates excellence and achievement in insurance marketing and service; exhibits a personal commitment to professionalism; and contributes to the association and the local community.
- *Distinguished Insurance Service*. PIANY presents this award to an individual who has established a history of service to the American agency system and/or PIA.
- *Community Service Award*. This distinction is bestowed upon the agent who took on a leadership role in a significant activity for the betterment of the community and its individuals.

PIANY will announce the award winners shortly, and will present the awards during the Diamond Anniversary Gala, **June 9, 2014**.

Unparalleled continuing education

Participants will have the opportunity to partake in continuing-education courses throughout the event to earn valuable CE credit. Courses include the following:

- *“Jury ... Have You Reached a Verdict?”—An E&O Mock Trial^{FFUM}*, will run **Sunday, June 8, 2014**, from 1-4 p.m., and will be led by Curtis M. Pearsall, CPCU, CPIA, AU, ARM, AIA, and William Kelly, Esq. The course is approved for NYCE 3 PC, BR, C3, PA.
- *Nasty Stuff—You Don't Want on Your Policy*, will run **Monday, June 9, 2014**, from 8-11 a.m., and will be led by Steven D. Lyon, CPCU, CIC, CRM, AAI, ARM, AIS, CRIS. The course is approved for NYCE 3 PC, BR, C3, PA.
- *Getting Back to Basics—Practicing Insurance Fundamentals*, will run **Monday, June 9, 2014**, from 8-11 a.m., and will be led by Rita Hollada, CPCU, CIC, CPIA. The course is approved for NYCE 3, applicable to all licenses.
- *Strategies for Client Benefits in a Changing World*, will run **Monday, June 9, 2014**, from 8:30-10:30 a.m., and will be led by Gary Slavin, CIC. The course is approved for NYCE 2 PC, BR, C1, LSB, LA, LB.
- *What Flood Insurance is Not*, will run **Monday, June 9, 2014**, from 3-5 p.m., and will be led by Rita Hollada, CPCU, CIC, CPIA. The course is approved for NYCE 2 PC, BR, C3, PA.
- *Good Stuff—Endorsements You Want on Your Policy*, will run **Monday, June 9, 2014**, from 3-5:50 p.m., and will be led by Steven D. Lyon, CPCU, CIC, CRM, AAI, ARM, AIS, CRIS. The course is approved for NYCE 3 PC, BR, C3, PA.
- *Contractors: Insuring the Liability Exposures*, will run **Monday, June 9, 2014**, from 3-5:50 p.m., and will be led by Cathy Trischan, CPCU, CRM, CIC, ARM, AU, AAI, CRIS, MLIS. The course is approved for NYCE 3 PC, BR, C3, PA.
- *Don't Get Burnt—25 Potential E&O Issues^{FFUM}*, will run **Tuesday, June 10, 2014**, from 9:30 a.m.-12:30 p.m., and will be led by Steven D. Lyon, CPCU, CIC, CRM, AAI, ARM, AIS, CRIS. The course is approved for NYCE 3 PC, BR, C3, PA.

^{^FF^UM}—This course has been approved for E&O loss-prevention credit by Utica Mutual and Fireman's Fund.

Networking opportunities, giving back

While the annual conference is an excellent event for collecting your CE credits, it's also an excellent event for collecting business cards. An array of designated networking events will take place during the conference, including a cocktail reception from 6:30-8 p.m. and the YIP Nitecap Reception from 9-11:30 p.m. on **Sunday, June 8, 2014**; the YIP luncheon from 12:15-1:45 p.m. on **Monday, June 9, 2014**; as well as a packed trade show throughout the conference.

Finally, PIANY continues its legacy of giving back to the community during the **30th NJYIP Annual Fun Run**, which will take place to benefit Special Olympics New Jersey.—*Christiano*

National

PIANY and PIACT laud senators' support of TRIA reauthorization

PIANY and PIACT are **applauding** U.S. Sens. Charles E. Schumer, D-N.Y., and Christopher Murphy, D-Conn., for introducing a bill in the Senate that would reauthorize the **Terrorism Risk Insurance Act** for a period of seven years.

“As professional agents and brokers who live and do business in the state where terrorism has been in our memories and part of lives every day since even before Sept. 11, we are grateful for Sen. Schumer and Murphy's leadership in introducing this important legislation,” said PIANY President Alan Plafker, CPIA. “With TRIA currently scheduled to sunset on Dec. 31, 2014, reauthorization is desperately needed. Failure to re-authorize TRIA in a timely fashion could have dire consequences on the nation's economy and ability to rebound from a terrorist attack.”

PIA has long been a supporter of a timely TRIA reauthorization and during PIA's recent Federal Legislative Summit, PIA representatives from New York and Connecticut met with Sen. Schumer and Sen. Murphy's offices and were joined by sister affiliates in other states in presenting this message. During these meetings, PIA members emphasized the importance of the program and the serious repercussions a lapse could have on the insurance industry as well as on the nation's economy, such as skyrocketing workers' compensation rates.

“The current Terrorism Risk Insurance Program has operated well for the industry and country since its passage in the

aftermath of 9/11,” said PIACT President Peter Frascarelli, CPIA. “We are encouraged that the Senate has recognized the importance of the program, but we caution against changes to the current structure.”

Under the proposed legislation, insurers' copays would be raised to 20 percent from 15 percent. In addition, the recoupment of federal payments will be mandatory if the insurance industry's aggregate compensation loss is less than \$37.5 billion, up from the current sum of \$27.5 billion.

This increase would be phased in over a period of five years. While these changes put more financial onus on insurance carriers, they do so in a manner that is both measured and gradual. PIA is concerned that any further changes to TRIA could lead to small and mid-sized carriers, the life blood of many markets, being shut out of the market, an outcome that would be detrimental to many communities.

This legislation now goes to the U.S. Senate Banking Committee for consideration. PIA encourages the committee and the Senate as a whole to act on this legislation quickly to ensure that market disruption is minimized. PIA also urges the House to make reauthorizing TRIA a priority.—*Lachut*

Bills aim to increase consumer access to PPACA resources

Recently, two bills aimed at increasing Patient Protection and Affordable Care Act consumer access to agents and brokers were introduced in the Senate: **S.2173** and **S.2175**, both introduced by Sen. Mary Landrieu, D-La., would amend the PPACA to allow for more direct access to agents and brokers.

S.2173, the Consumers Having Options in Choosing Enrollment Act, would allow consumers to enroll in health insurance coverage directly through the website of an agent or broker, instead of being rerouted to a state or federal exchange website as is currently the practice.

S.2175, the Enhancing Access for Agents and Brokers Act, would establish a toll-free, customer-service support help line, through which producers can seek assistance regarding qualified health plans offered in the federal exchange.

Additionally, S.2175 would require the Department of Health and Human Services to make available online a list of all agents and brokers who have been trained and currently are certified by the federal exchange, including their name and national producer number, along with their business address, email address, website and phone number, if available.

Both bills were referred to the Senate Committee on Health, Education, Labor and Pensions for consideration.—*Wallace*



Education highlights

Apr. 29, 2014

Four Points by Sheraton, Plainview
**2014 CISR IP: Insuring Commercial
Property Exposures**
NYCE: 7 BR, C3, PA, PC

*** 1 additional CE credit upon passing the exam

Apr. 30, 2014

Courtyard Newburgh Stewart Airport, Newburgh
2014 CISR 2 IC: Commercial Casualty II
- BAP, WC, Excess
NYCE: 7 BR, C3, PA, PC

*** 1 additional CE credit upon passing the exam

May 1, 2014

PIA Headquarters, Glenmont
**2014 CISR 1 IC: Commercial
Casualty I - CGL, AI**
NYCE: 7 BR, C3, PA, PC

*** 1 additional CE credit upon passing the exam

May 1, 2014

Crest Hollow Country Club, Woodbury
**Certificates of Insurance -
NY Construction Changes**
NYCE: 2 BR, C3, PA, PC

May 1, 2014

Crest Hollow Country Club, Woodbury
Ethical Issues in E&O ^FF^UM
NYCE: 3 BR, C1, C3, LA, LB, LSB, PA, PC
*^FF^UM - This course has been approved for E&O
loss prevention credit by Fireman's Fund and Utica Mutual.
Call the PIA E&O Department for details: 800-424-4244.*

May 6, 2014

Holiday Inn Buffalo-Intl Airport, Cheektowaga
**2014 CISR 1 IC: Commercial
Casualty I - CGL, AI**
NYCE: 7 BR, C3, PA, PC

*** 1 additional CE credit upon passing the exam

May 6, 2014

PIA Headquarters, Glenmont
2014-2015 CPIA 2: Implement for Success
NYCE: 7 BR, C1, C3, LA, LB, LSB, PA, PC

Visit us at the LIRAP trade show, May 1, 2014!



Join us for the only networking and sold-out trade show event designed for the Long Island insurance community — LIRAP 2014, at the Crest Hollow Country Club, Woodbury.

LIRAP 2014 KEYNOTE:
"Mr. Islander" Bobby Nystrom,
Former NY Islander;
Kinloch Consulting.



Bobby Nystrom helped the Islanders win four Stanley Cups. Now he's here to show you how to apply his champion perspective to get ahead in your business. Born in Sweden and raised in Canada, Nystrom has embraced the Long Island community since he moved here in the '70s like few others, contributing to various charities in the area and promoting the local businesses whenever possible. By virtue of these distinctions, and coupled with the most famous goal in team history, Nystrom is also known as "Mr. Islander."