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A NOTE FROM President Terri Dodrill

Hello! It has been a successful month within the industry and the Association. The first regular session of the 85th Legislature is now in the books, as both the House and Senate adjourned at midnight Saturday, April 10, 2021. Government Affairs Coordinator, Daniel Hall, advocated on behalf of independent agents on a State and National level. During the Session, we held eight Capitol Conversation sessions, which were very well attended and received by members.

I appreciate House Insurance Chairman, Steve Westfall's, participation in these weekly sessions. I also want to thank Delegate John Paul Hott who participated in most sessions. We had great conversations about key issues that impact our day-to-day operations and clients' businesses. Lastly, I offer sincere appreciation to both WV Insurance Commissioner Jim Dodrill and Senate President Craig Blair, who each joined us for a session during our series.

Mid-April brought another event our way with the Big "I" Virtual Legislative Conference held April 13-16th. Congratulations to West Virginia for placing in the top 10 for our state's member participation rate. If you missed the Big "I" Virtual Legislative Conference, you may stream the recorded sessions by visiting https://platform.evia.events/Event/EventDetail/1635.

It is hard to believe we are at the end of April! I know I'm certainly thankful that as we move into Spring, and with more people being vaccinated, our lives are slowly beginning to return to normal. Given that, we're back to in person meetings and have many events planned. The Board of Directors and Association Staff have several different scholarship applications available for agents wanting to attend and benefit from the content presented at our upcoming events. Watch for the release of these scholarship applications in the coming week!

Programs Coordinator Sarah Estep-Martinez is here for you on all fronts as you utilize our valuable resources! Do you have questions we can help with? Are you looking at your Big "I" Membership and wondering if you are utilizing it to the full extent possible? Let us help you leverage all that we have to offer!

Have a great weekend everyone-stay safe and healthy!

Terri

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West Virginia News

West Virginia Losing US House Seat, Leads Country in Population Decline

West Virginia will lose one of its three U.S. House of Representatives seats following the U.S. Census Bureau's 2020 census, which shows West Virginia leading the country in population loss.

Agency officials announced Monday data related to last year's collection efforts, noting West Virginia's population decreased by nearly 65,000 people between the 2010 and 2020 censuses. The Census Bureau estimates the state's population last April was around 1.8 million.

West Virginia, Illinois and Mississippi are the only three states with an estimated population loss, yet West Virginia's population declined by 3.2% compared to Mississippi's 0.2% drop and Illinois' 0.1% decrease.

The Census Bureau takes the census every decade to determine how many House of Representatives districts for each state. Local, state and federal government offices also use Census Bureau data to decide how to allocate public funding for programs and projects.

West Virginia was expected to lose a House seat because of the state's population decline; West Virginia had six House districts until the 1960 census when it lost one seat. It later lost seats in the 1970 and 1990 censuses.

According to the Census Bureau, each West Virginia representative will serve 897,523 people compared to the national average of 761,169 Americans per House member. The number of districts in each state is determined by a formula referencing a state's total population.

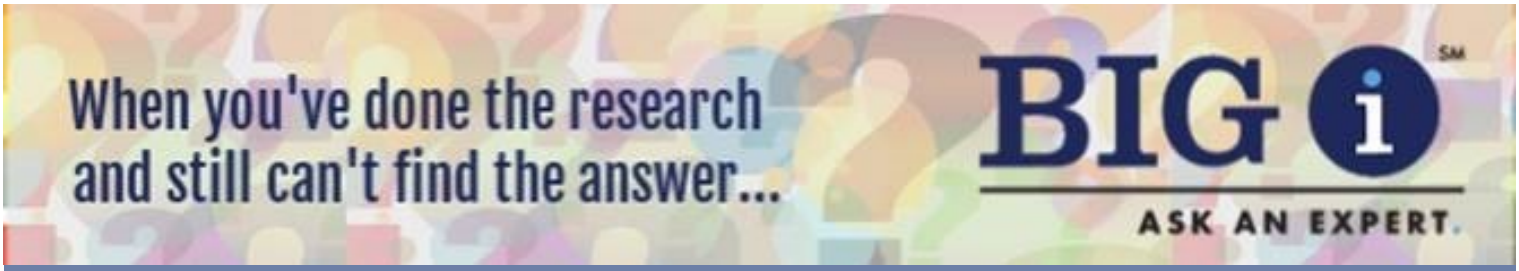
If all three of West Virginia's current House members — Reps. David McKinley, Alex Mooney and Carol Miller — run in the 2022 election, one contest will involve two current lawmakers in a Republican primary. Election analysis outlet Inside Elections published a hypothetical congressional map last week with West Virginia split into northern and southern districts. Cities in the 1st Congressional District would include Martinsburg, Morgantown and Clarksburg, while Charleston, Huntington and Beckley would be in the 2nd District.

McKinley, of Wheeling, has served in the House since 2011, and Mooney, a Charles Town resident, began his first term in 2015. Miller has served in Congress in 2019.

Offices for McKinley, Mooney and Miller referred to a joint statement by the three saying they will announce their political futures once the West Virginia Legislature approves a new congressional map. The Census Bureau will deliver related data to states by Aug. 16 and have the full redistricting data ready by Sept. 30.

West Virginia will additionally lose one vote in the Electoral College. The number of a state's presidential electors is related to its House representatives plus two U.S. senators each state has. West Virginia had five electoral votes in the 2020 election.

California, Michigan, Illinois, New York, Ohio and Pennsylvania are also losing one House seat. Colorado, Florida, Montana, North Carolina and Oregon will each gain a House seat, while Texas is getting two new congressional districts.



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WVU Economist Not Surprised by Census Results for W.Va.

The announcement of West Virginia's population loss, great enough to cost the state a seat in Congress, was no surprise to John Deskins.

Deskins, the director of the Bureau of Business and Economic Research at West Virginia University, said the loss is reflective of the cycle the state of West Virginia has been going through in the last decade.

"It's reflective of the economic struggles we've seen over this time with the loss of coal jobs and other factors. It's part of the vicious cycle. The economy suffers, people start moving away, it makes the area less attractive to potential business and the cycle perpetuates," Deskins said on MetroNews Talkline Tuesday.
The U.S. Census Bureau announced Monday West Virginia lost 65,000 people from 2010 to 2020. The figure represented about 3.2 percent of the state's population. It was the nation's largest percentage of population loss of any state.

"The grim part of this whole story is West Virginia is seeing natural population decline. We have more deaths than we have births and we're losing over 4,000 people a year because of that factor," said Deskins.

The other factor crippling West Virginia is the outward migration and a lot of those former West Virginians are landing in the Carolinas. There, business is booming and population is exploding. North Carolina actually gained a Congressional seat in the Census results. According to Deskins, that part of the equation can be changed for West Virginia, but it won't be easy.

"We just have to think about ways to make our state more attractive to potential businesses. We have to stay with this and keep playing the game for the long term by using every opportunity we can to make our state more attractive. But it's tough, it's a very competitive environment," he said.

Despite a myriad of problems which have contributed to West Virginia's decline, Deskins said in his mind the biggest is the low workforce participation rate in the state. He said it's is a key hurdle to attracting the industry to turn the tide.

"We're dead last in the country in terms of labor force participation. That deficit is driven by human capital problems of poor education outcomes, poor health outcomes, and a major problem with drug abuse," he said.

State Touts New Program to Entice Virtual Workers for West Virginia's Outdoor Offerings

State leaders and tech giant Brad Smith today touted a program meant to entice remote workers to West Virginia.

Ascend WV offers a relocation package valued at more than $20,000, which includes $12,000 cash and a year's worth of free outdoor recreation donated by more than a dozen outfitters from across the state.

Gov. Jim Justice, Tourism Secretary Chelsea Ruby, Intuit chief executive Brad Smith and others introduced the program at a series of events this morning.

"We have been the frogs that are now truly proud of their own pond," Justice said. "People so badly want to come. That, in combination with our broadband efforts, will bring so many people to West Virginia."
The program's first three host cities will be Morgantown, Shepherdstown and Lewisburg.

While three Ascend WV program cities are preparing to welcome the first classes of remote workers, leaders are already exploring ways to expand the program to additional communities. Several other West Virginia towns are taking advantage of remote work trends and looking to create local programs and initiatives.

Applications for Ascend WV are now open for the first 50 spots in the host city of Morgantown. Application windows for the program's sister cities of Shepherdstown and Lewisburg will be announced at a later date.

To learn more about Ascend WV, view the full incentive package, and to apply, visit www.AscendWV.com.

"Now much of the nation and the world knows about Almost Heaven West Virginia," Ruby said. "We're going to invite people to take a permanent vacation in the place John Denver dubbed Almost Heaven almost 50 years ago."

The unveiling of Ascend WV comes after the Smiths' transformational $25 million gift to WVU's Brad and Alys Smith Outdoor Economic Development Collaborative in late 2020.

In just six months, the outdoor economic development collaborative partnered with representatives from the Department of Tourism and Department of Economic Development to hone a program that carries out their shared vision.

Smith is a West Virginia native who was born and raised in Kenova. He said West Virginia has natural resources that should be attractive to the increasing numbers of people who are are to perform their work remotely.

"Here we sit. Here West Virginia sits in the middle of this intersection," Smith said. "We're surrounded by these amazing rivers and these trails and these mountains that once served as walls. They'll get to know our people. They'll find out why we're the kindest people on earth."

West Virginia has been having a broad discussion about the possibilities for remote workers that's intertwined with trying to improve broadband connectivity across the state.

"West Virginia can be a great place if you're looking to leave the office tower in Manhattan or the officer tower in Chicago or the highrise in Houston," House Speaker Roger Hanshaw, R-Clay, said today on MetroNews' "Talkline."

Lawmakers completed legislation Saturday on a broad-ranging bill aimed at improving broadband development in the state. State officials hope increased connectivity will allow more people to work from wherever they want, despite the state's rural nature.

Under that vision, the rural environment would become a draw for people who want to get out of big cities and enjoy outdoor offerings.

The Ascend WV program provides free coworking space where remote workers will have modern amenities to stay connected and access to more than $1,200 in free outdoor gear rentals for use with family and friends.

Moreover, participants will be invited to networking events with state business leaders, guided outdoor excursions, and have the chance to earn remote work certifications through West Virginia University along with access to the university's entrepreneurship ecosystem.

"By inviting these high-earning workers to move to the Mountain State, they will generate a significant and lasting economic impact," said Secretary Mitch Carmichael of the Department of Economic Development.

Manchin Says States Should Think Ahead to Infrastructure Priorities with Federal Dollars Imminent

Senator Joe Manchin says states like West Virginia should start getting organized for anticipated federal infrastructure dollars.

Gov. Jim Justice says that preparation has already begun, although he doesn't have many details yet.

"Something's gonna happen. If we're not prepared, God help us. If we sit around twiddling our thumbs — 'I want this.' "No, I need this.' 'I think you should do this,'" Manchin said in a call with reporters last week, making specific reference to several longstanding highways projects that are obvious priorities.

"We're doing everything we can. Internet and transportation with our roads gives us a chance to survive." Congress is assessing a broad-ranging, $2.25 trillion infrastructure bill, although there are already multiple alternatives. The end result is likely to be the result of negotiation.

The Biden administration's proposal would address U.S. roads, bridges, airports, broadband, housing and utilities while investing in job training along with care for elderly and disabled Americans. A major element running through the proposal is dealing with the effects of climate change.

Governor Justice last week endorsed the federal infrastructure spending, acknowledging he doesn't know all the details. But he said planning has begun.

"I have more wishes and hopes than I have concerns," Justice, a Republican, said of the infrastructure proposal. "I hope and pray our infrastructure bill puts an incredible amount of resources into infrastructure, not into pet projects that don't help in any way."

The governor described initial efforts to get organized at the state level.

"All of our people are working it," he said, "compiling a list and everything else that goes with it." Manchin, D-W.Va., agreed that those talks have begun.

"I've spoken to the governor about this," he said. "Hopefully they're going to put a professional committee together that has expertise in water, expertise in sewage, expertise in internet connectivity."

As initially introduced by the Biden administration, the infrastructure proposal would:

- Allocate $621 billion for transportation infrastructure such as bridges, roads, public transit, ports, airports and electric vehicle development
- Focus $400 billion on care for elderly and disabled Americans
- Dedicate more than $300 billion into improving drinking-water infrastructure, expanding broadband access and upgrading electric grids
- Invest more than $300 billion into building and retrofitting affordable housing, along with constructing and upgrading schools
- Push $580 billion in American manufacturing, research and development and job training efforts

Members of Congress are still debating what should be in the bill. Republicans, in particular, have advocated a scaled-down version. Manchin also has said he would prefer a bill with a clear focus on infrastructure.

But he said some version of an infrastructure bill is likely to pass and that preparation would be wise.

"This is going to happen. We are going to be able to have a chance to revitalize West Virginia and, especially, our coal areas that have supplied the energy this country has depended on for a century. We have that commitment from the Biden administration. We need to do it and do it right," Manchin said.

"The quicker that these areas can pinpoint the priorities they have and what it would take and what it needs to be done — not just pie in the sky and wishful thinking, but planning that goes behind it."

West Virginia's Legislature, in a session that ended earlier this month, considered and ultimately laid aside a couple of measures that might have played a role in organizing state priorities.

"I go by the old adage, 'A goal without a plan is just a wish,'" said state Senate Minority Leader Stephen Baldwin, D-Greenbrier. "Significant federal monies are on the way. We need to have a plan to spend it wisely. If we don't, the same thing that has happened for the last 20 years with broadband will happen — nothing."

One rejected policy was an amendment to a broadband bill to establish several funds that would have been ready for coming allocations.

The funds were meant to provide regional planning agencies matching funds for the federal monies, to set up middle mile where it's still lacking and to provide an open access pilot program. The funds would have flowed through the focus and expertise of the West Virginia Broadband Office.

The other was a 'Coal Communities Comeback Plan' that was amended into a bill dealing with coal-fired power plants before ultimately being rejected by the Legislature's supermajorities.

The comeback plan would have directed the Public Service Commission to study the water and wastewater, broadband and other infrastructure needs necessary to revitalize communities. The study would also have searched for opportunities to maintain and increase jobs in coal mines, coal-fired power plants and other economic drivers in the communities.

"If funds come and there's no plan, we'll waste time and money coming up with one. That amendment didn't even presume to say what the plan was; it just charged the state with developing a plan. So when the money comes, we would be ready to go," Baldwin said.

"Both amendments failed. So there is no plan."

Without a coherent strategy, he said, West Virginia runs the danger of flailing.

"My fear is that these funds will go the way of previous federal awards and not really solve the problems. My hope is that the governor will bring together experts in the field and use these proposals as blueprints. The Legislature dropped the ball, but it's not too late. We need to be developing a comprehensive plan right now."

United Mine Workers President Cecil Roberts, a West Virginia native, made a public appearance with Manchin last week to highlight proposals aimed at maintaining and developing jobs in traditional coal communities.

The UMW's proposals include direct grants to coalfield counties, communities and school districts to replace lost tax revenues for 20-year period. The UMW is also urging targeted infrastructure rehabilitation and development funding to coalfield communities for roads, bridges, broadband, school and health care facilities.

"We need to lift up those communities and provide jobs in those communities," Roberts said. "Anywhere we can find a job or a manufacturing base for these areas, we need to do it. The tax base has been eroded. "What we're talking about is bringing real money, real jobs and a real future for Appalachia."

Manchin, late last week, expressed optimism about a federal task force to focus on the economic revitalization for coal communities.

The White House Interagency Working Group on Coal and Power Plant Communities and Economic Revitalization delivered a report to President Joe Biden to highlight the initial recommendations for promoting economic revitalization, to create jobs that would help workers to thrive, and to support hard-hit coal, oil and gas, and power plant communities across the country.

As a first shot in the effort, the U.S. Department of Energy announced $109.5 million in funding to support job creation in places affected by the disruption of traditional energy markets.

The White House task force, which brings together a spectrum of federal agencies, has promised to embark right away on a series of town hall meetings to hear from communities about what could help.

"For generations, our coal miners have sacrificed their health and safety to mine the coal that forged the steel and provided the power that made the United States the greatest nation in the world," Manchin said of the effort.

"I am encouraged to see President Biden acknowledge these contributions and start to allocate the resources that will be required to reinvest in these communities who have suffered huge job losses."

Biden Aims to Cut Greenhouse Gases by half, Manchin Explores Tech Possibilities and Morrisey Aims to Fight

As the Biden administration recently proposed cutting greenhouse gas emissions by half by the end of the decade, U.S. Senator Joe Manchin was exploring the feasibility of capturing and using the carbon dioxide that's a byproduct of burning fossil fuels while West Virginia's Attorney General was already talking about a legal fight.

"The United States is not waiting, the costs of delay are too great, and our nation is resolved to act now," the White House stated in an overview that accompanied a global climate summit.

The Biden administration said responding to climate change will support "good-paying, union jobs, strengthen America's working communities, protect public health, and advance environmental justice."

While the proposal was rolling out, Manchin was chairing a U.S. Senate Energy Committee hearing on the long-held goal of developing carbon capture technology. That would result in storing carbon dioxide or using it for other products, but making the finances work has been elusive.

Manchin alluded to the Biden administration's climate goals while framing the discussion at the hearing.

The Biden administration's proposal describes a variety of strategies for cutting greenhouse gas emissions, but specifically describes carbon capture technology as being among the possibilities.

"The president this morning set an ambitious goal of 50 percent emissions for reduction by 2030, which is extremely aggressive from where we had been before. I was glad to see specific inclusions of CCUS in the nationally-determined contribution," said Manchin, D-W.Va.

For carbon capture technology to thrive, Manchin said, any strategy would need to include the products that could be developed. "So we really need to advance all the many technologies to put captured CO2 to good use, whether that be in concrete, toothpaste building materials or more," Manchin said.

He asked panelists, "What do we need to do to get carbon utilization to the scale we need to be able to support and widely deploy the CCUS to support and meet this very ambitious climate goal?"

The first expert to handle that question was Brian Anderson, director of the National Energy Technology Laboratory for the U.S. Department of Energy, which has a campus in Morgantown.

"I think a lot of the pathway to meeting that goal comes from reduction in cost of carbon capture itself. So creating the low-cost feedstock of C02 through driving down the carbon capture costs," Anderson said.
But Manchin expressed concern about how that could happen in time to contribute to the Biden administration's timetable.

"There are people who will be saying that's not feasible – we can't get that type of reduction in that short period of time so that would mean you'd have to eliminate using all fossil. I don't believe that," Manchin said. "I do believe we have the ability and we do have the technology if we are committed to investing in that technology and rapidly, rapidly ramping up to meet this ambitious goal."

The ranking member of the committee, Senator John Barrasso, also expressed support for using carbon capture as a way to meet climate goals. Barrasso, a Republican, represents Wyoming, another coal-producing state.

"If the world is going to meet its goal in addressing climate change, we will need carbon capture utilization and storage, period," Barrasso said in his opening statement.

The United Mine Workers earlier this week made an emphasis of carbon capture technology as a way to preserve the use of coal — and economic support for traditional coal communities — up against the reality of the Biden administration's climate goals.

A UMW proposal wants the federal government to significantly enhance the research and development funding for carbon capture with a goal of demonstrating commercial use for coal-fired utilities by 2030. It also calls for building out carbon capture infrastructure such as pipelines and injection wells.

"Someone's going to develop this technology and it ought to be the United States of America," said UMW President Cecil Roberts earlier this week.

While the others were talking about technological possibilities for meeting the climate goal while also preserving a role for coal, West Virginia's Attorney General was describing a coming legal battle.

Attorney General Patrick Morrisey, a Republican, today pointed toward a court fight over the Biden administration's climate goals. A statement from the Attorney General's Office made reference to a legal challenge to the earlier Obama administration's Power Plan on the day it was published, resulting in a long battle in the court system.

Morrisey's statement today said Biden's proposal represents "radical, transformational and too-rapid reductions in carbon emissions."

"Notably missing from President Biden's proposal is any discussion of the legal basis for his new, unilateral mandate," Morrisey stated, saying he will soon provide a response in greater detail.

On a related topic, state Treasurer Riley Moore pushed back against any federal attempt to pressure banks against lending to coal and natural gas companies.

Moore's statement was prompted by reports that John Kerry, the climate envoy for the Biden administration, has been privately pushing U.S. banks to announce commitments for climate-friendly finance.

"We don't need Learjet liberals like John Kerry bullying banks to cut off paychecks for our hard-working coal miners and natural gas workers," Moore said. "This is the kind of heavy-handed central planning you'd expect in Communist China, not the freest country in the world."

Adkins says Unemployment Income Tax Exemption May Cause Filing of Amended Return

Scott Adkins, the acting commissioner of WorkForce West Virginia says it's an unusual move for both state and federal unemployment benefits to be waived when it comes to taxes. But it is likely to occur in West Virginia.

Gov. Jim Justice submitted a bill to the Legislature to exempt the first $10,200 of unemployment benefits received last year by West Virginians from the state income tax for the 2020 tax filing year in March and Adkins said on Monday's MetroNews 'Talkline' that it will benefit many West Virginians.

"This is the first time that both state unemployment benefits and federal unemployment benefits have been waived as it relates to taxes," Adkins said.

The $10,200 amount is the same tax exemption in the American Rescue Plan Act of 2021, signed on March 11, Adkins added.

Adkins said some West Virginians may have to file an amended return.

"If you have filed, you can file an amended return. The first $10,200 of unemployment benefits, both on your federal tax bill and state tax bill will be waived," he said.

Over 197,000 West Virginians received some amount of unemployment benefits in 2020, according to Justice's office.

The governor's proposed exemption would apply to nearly $1.36 billion in unemployment compensation benefits.

During his 'Talkline' appearance, Adkins also noted a text message scam going to individuals about unemployment benefits. He asked everyone to be aware of a message with links asking for personal information.

"Workforce will not text you about your unemployment claim. We rarely email you. We do email you on occasion but when we do, we will never ask for banking account information or credit card information," he said.

State Revenues Outperform Estimates in March

The state exceeded revenue estimates by $27.4 million in March putting the it approximately $235 million ahead of estimates for the fiscal year.

The governor's office said the state collected more than $14 million above estimates in severance taxes and roughly $9.5 million above sales tax estimates. The numbers show personal income tax collections were just $297,000 above estimates.

The tax on tobacco products continued to perform well in March. It came in at $2 million above the forecast. Overall revenue collections for the month were $375.6 million, the estimate was $348.2 million.

Gov. Jim Justice said Friday the state has almost become "numb" to good revenue reports.

"I've said over and over that, other than looking after the health and safety of all West Virginians, my number one job is to 'mind the store' – to look after the economics of our state because, if we get the economics right, we're able to provide more and more services for our people," Justice said.

The state got off to a good start this fiscal year because of a move Justice made during the first few months of the pandemic last year. A July 2020 revenue surplus of $44 million fueled by Justice's move to push back the due date for state taxes from April 15 to July 15 because of the pandemic. The state's financial status also benefited from the $1.25 billion it received in the first round of COVID impact funding, the CARES Act.

The House of Delegates proposed budget for next fiscal year is banking on a large surplus. The plan, which was approved by House members Friday, includes millions of dollars in funding for WVU and Marshall in the surplus section of the budget.

Justice sent a letter to lawmakers Thursday with nine pages of adjustments to the proposed state budget for next fiscal year that he originally submitted.

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FEDERAL NEWS

DHS Releases Employer Guidance Regarding Vaccination Hesitancy

Employers of workers within the critical infrastructure sectors are essential to reducing vaccine hesitancy within their workforce by becoming messengers of accurate, reliable, and timely information. That is why this DHS, CISA Insight [CISA Insights: COVID-19 Vaccination Hesitancy within the Critical Infrastructure Workforce] provides an overview of COVID-19 vaccination hesitancy and steps that critical infrastructure owners and operators can take to reduce the risk and encourage vaccine acceptance across their critical sectors' workforce.

To reduce the risks of low vaccination rates, it is important employers become messengers of accurate and reliable information within their workplaces and across their industries. According to the CDC, employing some or all these measures may help to increase vaccine acceptance:

- Have workplace leadership take the COVID-19 vaccine, capture their experience using video or photo, and share the experience with their staff.
- Train interested staff to become COVID-19 vaccination ambassadors who will speak confidently and honestly, relaying personal stories about the vaccine to fellow coworkers and answer any of their concerns.
- Employ all available communication tools when promoting the COVID-19 vaccine to staff including social media, internal communication channels, and posters or signs around the workplace.
- Set a virtual townhall where leadership, respected local medical experts, and staff share about their COVID19 vaccine experience, other vaccine facts, and answer audience questions. Use experts to communicate to your staff and constituents when talking about the COVID-19 vaccine. Ensure that these experts present factual information about the vaccine, including risks.
- Some employers give employees paid time off to get the vaccine and offer paid sick leave for employees who have significant reactions to the vaccine.
- While waiting to become vaccine-eligible, continue using all non-medical intervention methods to protect against the COVID-19 virus and all variants by social distancing, frequent handwashing, and the use of masks. Encourage these practices within your staff and implement policies where needed.

While COVID-19 vaccine hesitancy within the critical infrastructure workforce represents a risk to our National Critical Functions and critical infrastructure companies and operations, CISA recognizes that this critical infrastructure workforce can also serve as a key stakeholder in encouraging the rest of the population to get vaccinated and help the return to everyday life. If vaccine acceptance is low across these populations, others within a community may also be reluctant to accept the vaccine when it becomes available to them. Employers of frontline essential workers have an opportunity to encourage and lead their critical infrastructure workforce in COVID-19 vaccine acceptance. Building and sustaining public trust and confidence in immunization systems is essential and the critical infrastructure workforce can play a vital role.

CDC Revises Cleaning Guidelines

For hard surfaces, "cleaning once a day" is now OK as long as there are no known COVID-19 infections. Recently, the U.S. Centers for Disease Control and Prevention (CDC) issued updated guidelines on cleaning and disinfecting facilities, relaxing recommendations for some types of cleaning when COVID-19 risks aren't elevated.

Because the virus that causes COVID-19 can land on surfaces, it's possible for people to become infected if they touch those surfaces and then touch their nose, mouth or eyes, the CDC said. In most situations, however, the risk of infection from touching a surface is low, and when no people with confirmed or suspected COVID-19 infections are known to be in a particular space, "cleaning once a day is usually enough to sufficiently remove virus that may be on surfaces and help maintain a healthy facility," the CDC said.

The agency recommends regular hand washing or use of hand sanitizer, along with regular cleaning and disinfecting surfaces to reduce the risk of infection. The CDC recommends cleaning with products containing soap or detergent to reduce germs on surfaces by removing contaminants and potentially weakening or damaging some of the virus particles, which decreases risk of infection from surfaces.

Disinfecting kills any remaining germs on surfaces, which further reduces any risk of spreading infection. Retailers should either clean more frequently or choose to disinfect (in addition to cleaning) in shared spaces if certain conditions apply that can increase the risk of infection from touching surfaces, such as high transmission of COVID-19 in the community, a low number of people wearing masks, infrequent hand hygiene, or the space is occupied by people at increased risk for severe illness from COVID-19.

In the event a sick person or someone who tested positive for COVID-19 was in a facility within the past 24 hours, retailers should clean and disinfect the space. Click here for further details on the new guidelines related to cleaning and disinfecting facilities.

Essential Workers Next in Line for COVID-19 Vaccines

The Biden Administration wants vaccines available to all adults by May 1. President Joe Biden has directed states to make coronavirus vaccines available to all adults by May 1, reports Business Insider. But state vaccination timelines vary with some citizens receiving earlier priority than others.

So far, no state has opened vaccinations to the general population yet, and in most states, vaccines are being rolled out in phases that don't neatly follow those outlined by the Centers for Disease Control and Prevention (CDC), which are:

Phase 1a: Health-care personnel and long-term care facility residents
Phase 1b: People ages 75 and older and frontline essential workers, including convenience store employees
Phase 1c: People ages 65 to 74, people ages 16 to 64 years with underlying medical conditions, and any remaining essential workers
Phase 2: All other people ages 16 and older not already recommended for vaccination

Convenience and fuel industry workers qualify as frontline essential workers for vaccination priority under CDC guidelines, as convenience stores were designated as essential businesses back in March 2020.

Roughly half of U.S. states are vaccinating at least some of their grocery-store workers, according to a New York Times survey. Like c-store employees, these workers fall into the CDC's second priority group, Phase 1b. Employees in this priority group will be eligible for vaccines in Washington starting Wednesday and in Pennsylvania starting March 28. In Louisiana, grocery-store workers are scheduled to be part of its next priority tier, but it's not clear when those vaccinations will be available.

The following states are already vaccinating essential workers in phase 1b: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Delaware, Hawaii, Idaho, Illinois, Kansas, Kentucky, Maryland, Michigan, Minnesota, Nebraska, Nevada, New York, North Carolina, North Dakota, Oklahoma, South Carolina, Virginia, Wisconsin and Wyoming.

At least 17 states are vaccinating restaurant workers, which fall into the CDC's Phase 1c priority group, including Alaska, Arizona, California, Kansas, Kentucky, Michigan, Minnesota, Nebraska, Nevada, New York, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Carolina, Virginia and Wisconsin. Hawaii will open vaccinations to restaurant workers this week, and Colorado expects to do the same on March 21.

Alaska, Arizona, Connecticut, Nevada, South Carolina and Vermont are now vaccinating people ages 55 and up, while Indiana, Michigan, Ohio, Utah, Wyoming and West Virginia are vaccinating people ages 50 and older. Georgia will start giving shots to people 55 and up this week, and Colorado will start vaccinating people in their 50s on March 19.

All but 10 states—Alabama, Connecticut, Delaware, Hawaii, Idaho, Kansas, Maine, Nebraska, North Carolina, and Washington—are vaccinating adults with high-risk medical conditions. Hawaii will expand vaccine eligibility to those adults this week. North Carolina will do the same on Wednesday, followed by Alabama on March 22.

Senators File Bill to Mandate Driver Monitoring Systems

Three Democratic U.S. senators on Monday said they are introducing legislation that would require U.S. regulators to mandate installation of driver-monitoring systems to ensure motorists pay attention while using systems like Tesla's Autopilot.

Senators Ed Markey, Richard Blumenthal and Amy Klobuchar introduced the measure on Monday, saying they hope to get it included as part of infrastructure reform legislation. The National Highway Traffic Safety Administration has opened 28 probes into Tesla crashes to date, with 24 pending, where Autopilot was suspected of being in use.

The measure also requires the agency "to study how driver-monitoring systems can prevent driver distraction, driver disengagement, automation complacency, and the foreseeable misuse of advanced driver-assist systems."

NHTSA said it does not comment on pending legislation. Tesla did not respond to a request for comment.

In a letter to NHTSA last week, Blumenthal and Markey said Tesla has "been criticized for misrepresenting the capabilities of their vehicles' automated driving and driver assistance systems, giving drivers a false sense of security."

NHTSA and the National Transportation Safety Board are investigating an April 17 fatal Tesla crash in Texas in which local police said no one was in the driver's seat.

The senators said prior incidents raise questions on whether Autopilot "has sufficient safeguards to prevent drivers from disengaging from the road."

Autopilot is a partially-automated driving system that performs a range of functions such as helping drivers stay in lanes and steer on highways and allows drivers at times to take their hands off the wheel.

Last week, Consumer Reports said its engineers were able to operate a Tesla vehicle without anyone in the driver's seat, and the system failed to send out a warning or indicate that the driver's seat was empty.

"Tesla is falling behind other automakers like GM and Ford that, on models with advanced driver assist systems, use technology to make sure the driver is looking at the road," said Jake Fisher, senior director of Consumer Reports' auto testing.

Blumenthal and Markey are also introducing separate measures to boost completion rates of auto safety recalls, require automakers to publicly disclose more early-warning defect information and set new motor vehicle seat safety standards.

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Cannabis Legislation Passed in the House

Recently, Big "I"-supported cannabis-related legislation passed the U.S. House of Representatives in strong bipartisan fashion by a vote of 321-101.

The Big "I" supports the "Secure and Fair Enforcement (SAFE) Banking Act," H.R. 1996—introduced by Reps. Ed Perlmutter (D-Colorado) and Steve Stivers (R-Ohio)—because it reconciles federal law with conflicting cannabis-related state laws by providing a federal "safe harbor" to financial services providers, including insurers, agents and brokers.

Specifically, the legislation would prevent criminal prosecution and civil liability against agents and brokers who, of their own accord, choose to engage with "cannabis-related legitimate businesses." It would also provide clarity for transactions involving these businesses.

Under current federal law, the cultivation, possession and distribution of marijuana is illegal, except for some limited research purposes. However, at the state level, all but a handful of states permit medical marijuana use in some capacity and several states now allow the sale of marijuana for recreational purposes.

The Big "I," along with its industry partners, worked diligently to include the insurance protections in the SAFE Banking Act and is pleased with this step toward legal clarity for agents and brokers. Prior to the House vote, a group of insurance trade associations, including the Big "I," sent a letter of support to the bill's cosponsors thanking them for including needed clarity for insurance transactions related to cannabis that are otherwise permissible under state law.

The legislation now heads to the U.S. Senate for consideration where the same legislation, S. 910, the SAFE Banking Act, has been introduced by Sens. Jeff Merkley (D-Oregon) and Steve Daines (R-Montana).

House Hearing Includes NFIP Reauthorization Discussion

Recently, the U.S. House Committee on Financial Services held a hearing entitled, "Build Back Better: Investing in Equitable and Affordable Housing Infrastructure." While the hearing largely focused on affordable housing, it also included a discussion of two National Flood Insurance Program (NFIP) bills important to independent agents and their clients.

It is expected that Democratic members of the Financial Services Committee will push to have much of the legislation discussed during the hearing included in President Biden's infrastructure package, including the NFIP bills.

The hearing included testimony from Ms. Diane Yentel, president and CEO, National Low Income Housing Coalition; Dr. Michael McAfee, president and CEO, PolicyLink; Ms. Jacqueline Waggoner, president, solutions division, Enterprise Community Partners; Dr. Saule Omarova, Beth and Marc Goldberg Professor of Law, Cornell University; and Mr. Brian Riedl, senior fellow, Manhattan Institute.

The first piece of NFIP-related legislation discussed during the hearing was the National Flood Program Reauthorization Act of 2021, which is similar to Big "I" supported legislation that passed out of the committee in 2019 on a bipartisan basis.

The legislation would reauthorize the NFIP for five years. Importantly to the Big "I" and its members, the legislation also includes language clarifying that private flood insurance can satisfy the NFIP's continuous coverage requirements. This ensures that if consumers leave the NFIP for the private market and choose to return to the NFIP, they can do so without penalty. Fixing the NFIP's continuous coverage requirements has been a top priority for the Big "I" and the association will continue to advocate for it to be included in any long-term reauthorization of the NFIP.

Another Big "I" priority included in the legislation is language providing refunds of unearned premiums for mid-term cancellations of NFIP policies if an insured moves to a private policy.

Also noteworthy is what is not in the legislation. The bill approved by the committee does not include a reduction to the Write Your Own (WYO) reimbursement rate, which is used by WYO insurers to pay NFIP agent commissions amongst other expenses. The Big "I" has continually defended agent commissions as part of the NFIP deliberations.

While largely similar to the 2019 bill, the new legislation does include two significant differences. First, this legislation includes a new provision that would lower the annual cap on flood insurance rate increases to 9% from 18%. This revision is largely in response to some Congressional concerns expressed due to the expected implementation of Risk Rating 2.0 and its possible impact on some policyholders' rates. Additionally, the legislation would also forgive the NFIP's significant debt.

The second piece of NFIP legislation included in the hearing was the "National Flood Insurance Program Administrative Reform Act of 2021." The legislation, which is sponsored by Rep. Nydia Velazquez (D-New York), is also similar to legislation considered by the committee in 2019. It would reform the claims process by seeking to provide clarity to NFIP policy terms in addition to reforming the appeals and litigation process.

Of note to Big "I" members, the Velazquez legislation would create a federal flood insurance advisory committee, which would include two insurance agents. The committee would be tasked with making recommendations on matters related to the insurance aspects of the NFIP, including rate making, technology to administer insurance, risk assessment, actuarial practices, claims practices, sales and insurance delivery, compensation and allowances, the public-private partnership under the Write Your Own arrangement, general best insurance practices, and any significant changes proposed to be made regarding the operation of the NFIP.

House Majority Whip Clyburn Calls for Investment in America

During the opening program for the 2021 Big "I" Virtual Legislative Conference, House Majority Whip James Clyburn (D-South Carolina) hailed the $1.9 trillion COVID-19 relief package and President Joe Biden's American Jobs Plan as crucial investments in the future of the nation.

The COVID-19 relief legislation provided an additional $1,400 in stimulus checks to eligible Americans as well as an additional $50 billion for small businesses which included an additional $7.25 billion for the Paycheck Protection Program.

"A lot of people call it a stimulus plan, but it's not a stimulus plan," Rep. Clyburn (pictured above) said. "This is a rescue plan, trying to rescue the lives and livelihood of thousands—millions—of people who have been ill-affected by COVID-19."

"It's a big number, $1.9 trillion," Rep. Clyburn continued, acknowledging that the costs may cause some hesitancy, but "the experts have looked at this plan and said, 'For every dollar that this plan spends, it will return a dollar and 25 cents.'"

Rep. Clyburn also emphasized how experts predict the relief will lift 12 million Americans out of poverty and described writing a letter to families in his congressional district to inform them what the plan will do for their community, state and country.

"This plan also does stuff for you, for each and every one of you and your businesses," he told conference attendees. "I'm particularly interested in the $10 billion program … that's there for small businesses, and many of you will fall into that category of being able to benefit from that money as well."

After a politically divisive election cycle, Rep. Clyburn warned that if Congress does not show solidarity by working across the aisle to invest in its future, the cost will be steeper in the long run. "We must preserve the integrity of this democracy," he said. "We must work to leave a flourishing democracy for our children and our grandchildren. We must come together in a bipartisan way."

Looking at plans to create a prosperous environment for families and small businesses, Rep. Clyburn emphasized that the American Jobs Plan, which is estimated to cost between $1.5 trillion to $3 trillion, is an investment in long-term recovery.

"A lot of people have said, 'That's mighty expensive,'" Rep. Clyburn said. "But let me ask you this question. What will it cost not to do it? What will it cost not to open our schools so children can get back to schools? And we cannot make the schools safe unless we clean up these HVAC systems, unless we restore the schools to safety for all of our children. What's it going to cost if we don't restore the housing market so you can have something to insure as you carry out your business?"

"Yes, it's going to be a big number, but it's a big problem, and you cannot solve big problems by clipping coupons out of the Sunday papers," he continued. "We've got to invest the resources of this country in making this place a place worthy of our children and grandchildren."

Rep. Clyburn concluded his address by thanking Big "I" members for their service to their communities. "I look forward to working with each and every one of you going forward," he added.

Rep. Luetkemeyer Talks Tax Increase Dangers and State-Based Insurance Regulation

Rep. Blaine Luetkemeyer (R-Missouri) spoke from experience as he was interviewed by Charles Symington, Big "I" senior vice president of external, industry and government affairs (pictured left) on issues important to independent insurance agents during the 2021 Big "I" Virtual Legislative Conference, referencing his 30+ years in the insurance business.

"My father started the agency back in '46 and now my son's got it—so we're actually celebrating our 75th year of Luetkemeyers in the insurance business here in our little small town in mid-Missouri," he said.

"It's been very helpful having that experience and standpoint," Rep. Luetkemeyer (pictured right) continued. "Having that broad experience has been very helpful to me to be able to understand issues, to be able to talk about these issues with my colleagues who do not have that insurance background."

As ranking member of the House Committee on Small Business and one of the leading voices on the bipartisan Paycheck Protection Program and its recent extension through May 31, Rep. Luetkemeyer "worked with the leadership on the other side of the aisle to get that done in a way I think that is acceptable to most folks," he said.

However, Rep. Luetkemeyer warned that for small businesses to continue to recover, stimulus via the federal government should be temporary.

"We're trying to wean people off of it, and I think that can be done as long as this administration doesn't change the underpinnings of the economy," he said. "If you look at what happened in the first three years of the Trump Administration, they lowered regulations and they lowered taxes. And by minimizing regulation and lowering taxes, it empowered the individuals and businesses of this country and a roaring economy resulted. Record revenues for the government came in even though they lowered the tax rate."

"As long as this administration does not change that dynamic and kick the feet out from underneath the economy, our small businesses are going to be fine," he added. "The pandemic is being managed now. I think the lockdowns have hurt. And I think as long as we take those off and manage the COVID exposure, our business community can figure it out."

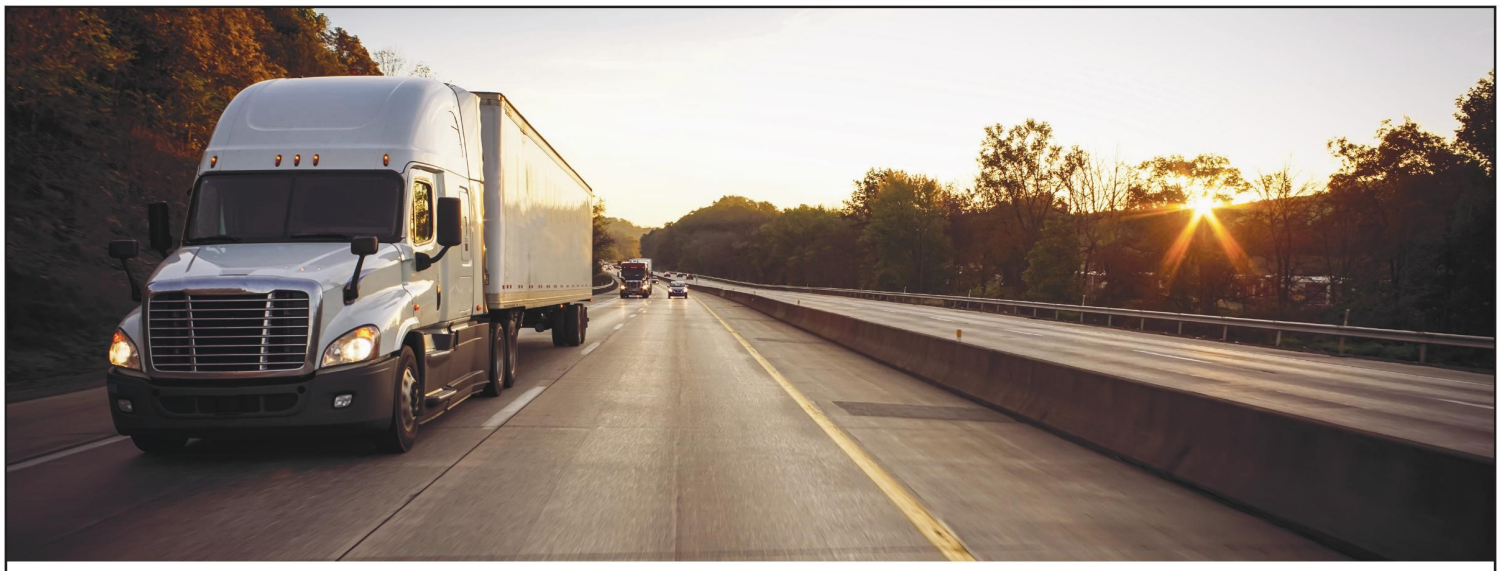
Rep. Luetkemeyer specifically referenced the $300-a-week boost in supplemental federal unemployment aid combined with the $1,400 federal stimulus check as incentives for employees to leave their employment.

"One of my constituents who owns a big contracting company, the day after the stimulus checks came out, he called me and said, 'Hey, the stimulus checks came out yesterday but today 25% of my people walked off the job," Rep. Luetkemeyer said. "That's going to hurt employees, being able to supply the workers that it takes the employers to be able to keep our supply chains going, to keep products and services going, and a $300 check is a disincentive for people to go back to work."

When asked by Symington about H.R. 1270, the Prohibit Auto Insurance Discrimination (PAID) Act, which broadly preempts state oversight of insurance underwriting and gives the Federal Trade Commission (FTC) enforcement authority over some insurance issues, Rep. Luetkemeyer said that "whenever you limit the amount of the industry's ability to assess risk, it's going to increase costs."

"Everybody's going to be paying more for their insurance, whether that's house, car, business, health, life," he continued. "It's very important that they have this data and be able to put it into their models correctly and minimize the costs to the individuals and companies and the businesses they serve."

Referencing the component of the act that would give regulatory authority to the FTC, Rep. Luetkemeyer said he truly believes that "the insurance industry is best regulated at the state level. There can be some federal parameters, but the states need to be able to have the flexibility to address their own unique issues, their own unique citizens and industries within those states. That can best be done by state-based regulation."



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Trusted Choice® Launches New Website

Redesigned website offers Big "I" members streamlined marketing processes and new resources. The Big "I" and Trusted Choice® are excited to announce the launch of Trusted Choice's redesigned website with an improved user experience and easier access for Big "I" members to free marketing resources and programs.

Trusted Choice helps Big "I" members leverage marketing resources to excel in local marketing. The new website features a streamlined ordering process for free custom marketing materials, including two new campaigns, "You Do You" and "The Big Picture," which is also the first campaign available in Spanish. The site also features the ability to share content directly to Facebook and Twitter, an improved monthly social media content calendar and a resource library of documents, videos and webinars.

"We're proud to offer a cutting-edge website experience to help Big 'I' members connect with insurance consumers," says Kasey Connors, vice president of marketing operations at Trusted Choice. "Curating a strong and trustworthy presence in their digital communities is crucial for independent agencies, and this new site makes it easier than ever for members to access the plethora of resources available to them through Trusted Choice."

Trusted Choice's brand recognition continues to be strong, with consumers 44% more likely to recommend Trusted Choice independent agencies than agencies without Trusted Choice branding, according to Comscore. More than 9 in 10 agents felt the use of the Trusted Choice logo in their marketing was beneficial to the growth of their business, according to a 2020 study.

"The marketing and co-branding resources available on our new site allow Big 'I' members to augment their digital presence while still maintaining the strength of their local brand and independence," said Kevin Brandt, executive director of Trusted Choice, "and most of the assets we offer on the site are free to use."

Hartford Rejected 3 Acquisition Offers From Chubb From $65 to $70 a Share

After its initial offer of $65 per share to acquire The Hartford was rejected, insurer Chubb came back with two additional offers of $67 and then $70 per share, The Hartford reported today in its first quarter filings. The Hartford's board of directors unanimously rejected each of Chubb's proposals, determining that "entering into discussions regarding a strategic transaction would not be in the best interests of the company and its shareholders."

On March 11, Chubb CEO Evan Greenberg proposed an acquisition of Hartford Financial Services for about $23.2 billion in cash and stock in what would have been one of the industry's biggest deals in years. The offer valued Hartford at $65 a share.

After Hartford rejected that on March 23, on March 30, 2021, Chubb said it was prepared to offer "in excess of $67 per share" if The Hartford would engage in "meaningful discussion and due diligence."

The Hartford again told Chubb it was not interested.

The Hartford said it then received another letter, dated April 14, 2021, in which Chubb said it was willing to increase its offer to "$70 per Hartford share, the top end of our range," payable approximately 60% in cash and 40% in Chubb stock.

In its outline of its offer, Chubb vowed to maintain The Hartford's current commitments to state and local governments and communities and make new investments to revitalize the city of Hartford.

Chubb also said Hartford would become its center for group benefits, workers' compensation, small commercial and The Hartford's AARP business and its major technology and operations center. It promised to relocate personnel to Hartford to minimize any job losses.

The Hartford said its board also unanimously reaffirmed its "conviction and confidence" in The Hartford's strategic business plan.

Some analysts have suggested other large insurers may be interested in buying The Hartford. Bloomberg reported that Europe's largest insurer Allianz SE was looking into the feasibility of a counteroffer.

On a call with analysts today, CEO and Chairman Chris Swift declined to talk further about the Chubb offers. He did say when asked that the interaction with Chubb has been "mostly a letter correspondence" and suggested he and Chubb's Greenberg never talked.

Chubb, noting that The Hartford has "chosen not to engage in response" to any of its proposals, issued a statement saying it still believes that consolidation of the two organizations, "on terms that recognized The Hartford's fair value, would be financially and strategically compelling for both sets of shareholders."

Chubb added, "Although we are disappointed, we want to repeat that our shareholders demand of us, and we demand of ourselves, that we remain a disciplined acquiror."

Distracted Driving, Fatalities Increase During Pandemic

The number of people driving while distracted increased during the pandemic, an increase which may have contributed to more hazardous roads, according to the 2021 Travelers Risk Index on distracted driving, a national survey of more than 1,000 consumers and business managers.

The findings reveal that, while 1 in 4 drivers thinks that roads are safer today than they were before the pandemic, respondents reported using their mobile devices while driving in unsafe ways, including:

- Texting or emailing: 26%, up from 19% pre-pandemic.
- Checking social media: 20%, up from 13% pre-pandemic.
- Taking videos and pictures: 19%, up from 10% pre-pandemic.
- Shopping online: 17%, up from 8% pre-pandemic.

Such driving behaviors may have contributed to the 8% increase in motor vehicle deaths in 2020, up from 2019—the highest percentage increase in 13 years, according to the National Safety Council.

"Traffic volumes were lower during the early days of the pandemic, which may have given drivers a false sense of security," said Chris Hayes, second vice president of Workers Compensation and Transportation, Risk Control, at Travelers. "Not only did distracted driving increase, data from our telematics product IntelliDrive shows that speeding also became more prevalent. As travel restrictions are lifted around the country, it's critical to slow down and stay focused on the road by eliminating distractions."

Reasons for increased usage of mobile devices while driving may be related to the fact that 1 in 4 respondents said they felt pressure to be available to answer work-related calls and texts for the following reasons:

- 46% said they think it might be an emergency.
- 29% said their supervisor would be upset if they don't answer.
- 22% said they are unable to mentally shut off from work.

And 48% of business managers saying they expect employees to respond frequently to work-related calls, texts or emails, compared to 43% pre-pandemic.

Yet, compared to the 2020 Travelers Risk Index results, more than one-quarter of employers are concerned about liability from distracted driving should an employee be involved in a crash because of distracted driving, up from one-fifth pre-pandemic.

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How is Cannabis Evolving in Your State?

The cannabis insurance industry is a niche marketplace that is new and growing quickly. Whether or not your agency is ready to offer cannabis insurance, it's a good idea for all students of the industry to learn more about the market as it evolves in your state.

One trick I learned from my risk management consulting days is when looking at an industry I am not familiar with, look at the insurance filings for that business. It is, perhaps, an indirect approach to understanding the business risks, but the advantage is that one can stand on the shoulders of the very astute observers of that industry—those that underwrite it.

So, how do you do that?
Well, knowing that California was the first state in the nation to legalize cannabis, I went to the California Department of Insurance to see what was publicly available. California state insurance regulators usually make insurer filings available for public viewing.

I found two filings of interest. The first was by an industry advisory organization, the American Association of Insurance Services (AAIS). The second was by a California-based insurer, Golden Bear Insurance Company. The former allows insurers that subscribe to their services to use those forms as filed. The latter actually underwrites and takes on the cannabis risk.

Looking at filings, one can learn a lot. Underwriting and rating guides talk about eligibility, rating methods and surcharges. Policy forms show coverages and limit options. Endorsements shed light on optional coverages or troublesome risk areas.

So, let us turn to the Golden Bear filing. I now know, for example, that insuring cannabis plants is treated as "stock" and coverage is limited on a per plant basis. Harvested plants are insured by the pound (up to $500 per pound) and flowering plants are insured by the plant for one value, for typical plants, while "mother plants" (clone producers) can be insured for five times as much.

Of course, my point is not those facts in particular—as they are perhaps overly specific—but rather to show the sort of insights you can glean from looking at filings.

More telling is what I did not see: more insurer filings. It struck me, if an insurance niche is well known and active in our largest state for years and only one insurer is publicly filed to write it, insurance and risk management is being done somewhere else.

In searching published articles on cannabis insurance, I found that is exactly what's happening. Most of the coverage is reported by agents and specialty wholesalers to be covered by non-admitted—surplus lines or excess & surplus—insurers.

Ricardo Lara, California insurance commissioner, is even on record stating he looks forward to more admitted insurers so he can oversee that business, rates and practices better.
I agree and here's why.

Below is a portion of the declarations page filed with the Golden Bear filing. You can quickly see it's based on a standard business owners policy. Available for purchase is a combination of property, general liability and crime coverage with typical language and wordings. These are all important coverages for a business like a dispensary.

On an E&S basis, however, that package can quickly become five non-standard policies. Premises liability, products liability, standard property, inland marine or crop, and crime. And that's before you consider an umbrella policy from an unrelated insurer sitting on top of separate premises liability, products liability and auto liability.

The E&S approach, while critical to managing risks, is just less efficient, more prone to errors and subject to gaps and overlaps between the policies.

The last thing I learned in this investigation is that if you are not yet placing this coverage, do not panic. You have time to study this. The errors & omissions risk of this business is a consideration—so be careful.

To help you understand the market size and that a cautionary approach is wise, let's look at the numbers. The Cannabis Marketplace Worksheet makes the case that the insurance market today is relatively still modest. A niche. It's growing quickly, so get ready if you have any interest in it—but be sure you have time to be thoughtful about it.

After reviewing the Cannabis Marketplace Worksheet, at $1.5 billion in premiums and assuming an average agent commission of 11.5%, that is commission revenues of $4,500 for each of the 38,000 independent agencies in the U.S. Of course, $4,500 is not a trifling amount.

However, seeing that revenue figure and knowing an average agency E&O policy is a similar amount, that makes the point that being cautious is wise. I have seen many agents E&O insurance cost double when underwriters are concerned about that agency's exposure. If that happened to your agency, the upside and downside are very close to each other. It's a good idea to go into the new niche with diligence and study.

Global Supply Chain Disruptions Make Business Interruption Insurance Crucial

Today's global economy has made the world more interconnected than ever—and with the benefits of sourcing globally, the COVID-19 pandemic has demonstrated the extensive impact of supply chain disruptions on a business.

This interconnectedness has led to an increased need for global insurance coverage as one of the means to protect against supply chain disruptions—specifically business interruption and contingent business interruption coverage.

However, addressing supply chain disruptions can be challenging. Insurers are increasingly finding that there is a ripple effect where one event can affect multiple customers and lead to high losses.

Disruptions Go Global

Evidence has shown that disruptions are more global than regional. In today's world of sourcing globally, complex supply chains are designed to minimize production costs. However, there is a growing interdependency between many industries and processes, which means that multinationals are exposed to an increasing number of disruptive scenarios that could affect their business or operating models.

A disruption in one part of the world is rarely contained to that area. Rather, there is a chain reaction that can devastate business operations. The impact of a disturbance at the manufacturing end of the chain is almost immediate, but the subsequent impact flows rapidly down the supply chain to other companies and it can take years for affected companies to recover fully.

Insurance can protect many of the losses faced by business disruption, but dependence on insurance alone is an incomplete strategy. Multinational companies must therefore be sure their risk management strategies are strong enough to manage stakeholder interests after a business interruption. Robust business continuity plans will vastly improve supply chain resilience in the event of a breakdown and help protect a business from losing its customer base and reputation.

After the March 2011, earthquake and tsunami in Fukushima, Japan, many multinational companies learned painful lessons about the hidden weaknesses in their supply chains—weaknesses that resulted in a loss of revenue, and in some cases, loss of market capitalization. As many plants in Japan closed for several days with uncertainty on restart dates, there were worldwide ramifications.

Supply lines are longer and far more complex than in the past. Although multinationals could quickly assess the impacts that Fukushima had on their direct suppliers, they were blindsided by the impacts on their second- and third-tier suppliers operating in the affected region.

Knowledge of primary suppliers is regularly tracked. It's the secondary layer of suppliers where the greater risk lies because it can catch companies by surprise. Supply chain managers know the risks of single sourcing and may regret their reliance on a single company for items they directly purchase. Often, they have limited options to choose from, and increasingly those options are only in China or other parts of Asia.

Why Business Interruption Coverage is Key

Corporate risk managers may believe that the right supply chain or contingent business interruption insurance coverage is unavailable, inadequate or cost-prohibitive. Nevertheless, in recent times, business interruption has become a necessary coverage rather than a "nice to have."

Business interruption covers lost profits after a multinational's own facility is damaged by a covered peril, while contingent business interruption insurance covers lost profits if an insured peril shuts down a critical supplier or a major customer. Contingent business interruption would also be triggered if the insured is still forced to slow or halt production—and therefore lose profits—because the supplier with damaged operations cannot deliver critical raw materials or parts.

Both generally only cover supply chain disruptions resulting from physical loss or damage to insured property. They do not cover events without physical losses, such as power outages or labor disruptions, and will not provide protection for loss of market share, for example, once customers have moved their business to a competitor.

Still, business interruption and contingent business interruption losses can account for 50%-70% of catastrophe losses. Because of this, insurers are beginning to put more focus on the underwriting of supply chain risks.

Further, policy language internationally has different terms, conditions and coverages than you typically would find in U.S.-issued policy language. This can lead to potential misunderstandings of policy coverage and create unrecognized gaps in coverage. This can have a detrimental effect on a business.

The structuring of an efficient, cost-effective global program requires a close understanding of the evolving regulatory environment. Multinational companies traditionally have focused on whether a local jurisdiction has compulsory coverages, but many multinational companies may be unaware of more global compliance requirements, as well as unanticipated tax, reputational and other financial repercussions.

Intensifying regulatory pressures make it progressively more difficult to insure global risks in a consistent and cost-effective manner. By upgrading their due diligence, multinational organizations will be able to assure compliance with two basic principles of insurance regulation: one, governing the transactional elements, which generally regulate insurer conduct; and two, governing the location of the risk, which generally regulate the conduct of the local subsidiary and local broker. Not appreciating both principles can result in consequences that are unexpected and costly.

Simplifying Multinational Exposure: Controlled Master Program
A controlled master program (CMP) can be an effective way to insure global exposures. Implementing a CMP brings consistency across multiple countries by combining local policies with a global master policy and harmonizes coverages, terms and conditions, and financial limits across a worldwide program. Local policies are compliant with local laws and regulations, written in the local language, provide access to networks of highly respected local insurers around the globe, and designed to effectively address customers' local exposures.

Without a locally admitted policy, a subsidiary company may be left without coverage for certain losses. The CMP, which is purchased at the corporate level, supplements local admitted policies with differences in conditions or differences in coverage limits.

A CMP maximizes global insurance capacity and minimizes costs while maintaining centralized control over risk management and risk transfer practices. These programs eliminate the patchwork of international coverages that often leaves clients and agents open to coverage gaps, compliance issues or coverage that does not fit their needs.

With all the evolving complexities facing U.S. companies and supply chain disruptions, agents who partner with carriers that offer customizable and robust CMPs can help simplify the administration and process for themselves while providing a more comprehensive, compliant and cohesive experience for their clients with a total global solution.

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3 Secrets to Making Search Engine Marketing Your Secret Weapon

The internet is an ever-expanding marketplace. Yet, it's full of websites and brands competing for a consumer's finite attention. This is why it can be difficult to grow brand awareness online.

Although social media advertising is not new, it has evolved. Better localization capabilities and audience targeting are now available on social media platforms. As a result, we've seen an explosion in adoption as companies shift marketing budgets to social media.

The largest companies in the insurance industry now take full advantage of practices in paid search engine marketing (SEM) to get to a customer's eyes first. As a result, being on the first page of search results has become more complex. This is especially so for independent insurance agencies with limited marketing budgets.

But it's not impossible if you have a strategy. Here are three facts to keep in mind as your agency tackles SEM:

1) Pay-per-click advertising (PPC) is valuable. Businesses are gravitating toward PPC—a model in which an advertiser pays a publisher when the ad is clicked—for one simple reason: return on investment.

PPC ads are among the top three generators of on-page conversions, according to Formstack. And nearly two-thirds of clicks made by users who intend to make a purchase go to paid ads, according to Wordstream.

2) Context makes you stand out. You might be asking yourself how you can compete when it comes to PPC and buying keywords. The answer is context.

To better understand what I mean by context, let me first provide you with some, well, context. A contextual keyword is a more specific keyword—one that your carefully determined targeted audience is searching for.

For example, when I search for "auto insurance" in Google, big players—State Farm, Progressive and GEICO—occupy the top ad space for this keyword. They paid a lot of money to maintain this ad space. It's just not cost-effective for small insurance agencies to compete for these generic insurance keywords.

What if instead, I search the keyword phrase "what is the best independent insurance agency near me"? Larger insurance providers still appear highly in the ad section, but so do local agencies.

This is an excellent example of the space you want to target with your advertising budget. It also demonstrates how a little bit of context added to your keywords can make an impact.

3) Be specific and get local. A company I previously worked for relied heavily on holding conferences to motivate buyers. Competitors held conferences for the same reason.

We knew attendees at the competitor's conference would be on their phones during a three-day gathering. They would browse social media and share their experiences. We also knew they would find directions, restaurants and entertainment with their phones during downtime. Search engines are perfect for that.

We decided to localize ads within a 10-mile radius on social media and search engines for the duration of a competitor's conference. As a result, we saw a significant increase in traffic to our website during this period. The rule of thumb for winning the context battle: Get local and think specific.

4 Ways Independent Agents Can Be Trusted Advisors on Cyber Insurance

As cybercrimes increase worldwide, many small businesses are unprepared to deal with any form of cyberattack. Every year, over 43% of online attacks are on small businesses and only 7% of those businesses are capable of defending or mitigating the cyber threat, according to a security survey carried out by Accenture, a professional services company.

"One of the most common things that companies believe today is that they won't get hacked. Yet, even with small and medium-sized enterprises, there's a tremendous amount of cyber claims activity," says Shawn Ram, head of insurance, Coalition Inc. "No one is immune from a cyber-related event. Independent agents are now in a good position to not only assist clients in purchasing cyber insurance but also to educate clients on risk management."

"2020 was a real turning point for the market as small businesses started to perceive cyber as a tangible threat that can no longer be ignored," says Lindsay Guerrant, small commercial product strategy lead, Liberty Mutual. "And with the FBI reporting a 400% increase in cyberattacks during the pandemic, the rise in cybercrimes is a trend that isn't going away post-pandemic."

When cyber incidents occur, not only does a business suffer a loss from business interruption but its brand and reputation can be damaged, leading to a loss in customer trust.

Agents have the greatest opportunity to add value to a client relationship when it comes to selling them a cyber policy. Here are four ways:

1) Add value. "Most small businesses don't have the resources to hire third-party organizations for training or pay for other tools and services, such as web scanning that help identify potential vulnerabilities," Guerrant says. "As a trusted advisor, agents can bridge the knowledge and access gap to help clients proactively avoid a claims situation."

Some carriers will work with and assist an agent in identifying a client's risks. "We tell the client what the problem is and why it's important," Ram says. "We stand ready to help them solve the particular matter that is identified."

2) Evaluate the business. "Insureds that demonstrate an understanding of their cyber risk, a strategy for managing it, and a company-wide commitment to security will get better deals from cyber insurers," says David Chavez, solutions product manager, information technology, Intact Insurance Specialty Solutions. "Agents should seek out and develop relationships with the insured's chief information security officer and IT security professionals. Those professionals understand the risk and can communicate their employer's efforts to manage it."

Carriers impacted by ransomware losses over the past number of years are looking more carefully at cyber risks during the underwriting process. "They are looking to make sure that they truly understand an applicant's cyber risk posture before binding," says Timothy Zeilman, vice president, global cyber products, HSB (The Hartford Steam Boiler Inspection and Insurance Company), part of Munich Re.

To provide the best possible coverage for a business, agents should evaluate not only the business but the policy being offered. "If, for example, you are looking to secure coverage for a company and they have greater exposure on the business interruption side than for a data breach, you might want to see if you can adjust limits within the policy to better serve them under those risks that are actually relevant to their business operations," says Marc Voses, data privacy and cybersecurity partner, Clyde & Co.

3) Maximize benefits. In offering the best possible coverage, agents should look to the extent a carrier offers additional services and can assist a policyholder to mitigate any threats.
"What is the value you're getting out of the insurance contract beyond coverage? The value you're getting around risk management services is a valuable addition, particularly in an area where claims frequency and severity is increasing," Ram says.

4) Be a conduit. By pairing a client with a carrier that has best-in-class claims handling, agents can position themselves as a partner when a cyberattack occurs. Desirable claims handling services include "negotiation in the event of ransomware, post-incident remediation and even facilitating customer notifications in the event of a data breach, which is a lot for a small business owner to navigate alone," Guerrant says. "Agents can help ensure clients make sound decisions during a stressful time and provide the peace of mind many clients seek when choosing an independent agent."

We Are Your One-Stop-Shop for Cyber Liability

Big "I" Markets has partnered with Coalition, the leading technology-enabled cyber insurance solution, to give member agents access to cyber and technology errors & omissions insurance markets.

Coalition is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident. During the online quoting process, network and web properties undergo an automated risk assessment to identify known issues and potential security weaknesses. A Cyber Risk Assessment is provided at no additional cost. Coalition's Learning Center is a great starting place for your clients to learn about cybersecurity and how to protect their business.

Once coverage is bound, Coalition provides ongoing monitoring for new and emerging threats specific to the information technology used by the insured, adding an extra layer of defense. All policies include this technology-driven approach providing automated alerts, threat intelligence and ongoing policyholder monitoring along with a dedicated claims and security team should a breach occur.

Through the Big "I" Markets platform, any Big "I" member agency can quote and bind insurance online. Big "I" members also have direct access to Coalition's underwriters and renowned cybersecurity experts via online chat throughout the sales and underwriting process. Sales and educational resources include Client Ready Marketing, Declination Form, Sample Solicitation Letter, Claim Examples/Case Studies, Claim/Limit Calculators, Free Cyber Risk Assessments, pre-recorded Cyber Liability and Cybersecurity training videos and more!

Coalition is now admitted in many states providing agents with a one-stop-shop to place coverage for small businesses as well as the most complex risks in the surplus arena. Limits up to $15M are available to U.S. risks generating less than $1B in revenue/gross profit. Learn more at www.bigimarkets.com/coalition-cyber or schedule a call with our very own Cyber Program Manager, Carla McGee, CPLP, RPLU, ACSR.

InsurBanc Celebrates 20 Years, Donates to Invest

InsurBanc, the national bank for independent insurance agents and brokers, celebrates 20 years of serving the independent agency system. To help celebrate, InsurBanc is donating $5,000 to Invest℠, a nonprofit organization administered by the Big "I" that educates high school and community college students about insurance and risk, encouraging them to pursue careers with independent agents and brokers. This continues InsurBanc's long tradition of supporting Big "I" state and national association initiatives.

Invest's interactive curriculum teaches students to be smarter insurance consumers and offers them a chance to explore mentorship, apprenticeship and employment opportunities in agencies. Invest seeks to offset a talent gap of approximately 400,000 insurance workers over the next five years.

"It's vitally important that we attract a new generation of professionals to our industry," says David Tralka, InsurBanc president & CEO. "Joining with Invest to inspire more young people to consider insurance as a stable, dynamic career is one way we can help ensure the agency system will prosper in the decades ahead."

"The Big 'I' is so grateful to InsurBanc for the dedicated support of our members and the independent agency system over the last two decades," says Bob Rusbuldt, Big "I" president & CEO. "No one understands the needs of our community better than InsurBanc. This generous gift to our educational program, Invest, is just another example of the partnership and cooperation we have enjoyed with InsurBanc, and a great way to help us perpetuate our channel."

Organized by the Big "I" and launched in April 2001, InsurBanc has provided over $1 billion in lending capital to independent agents across the country.

"Before InsurBanc, independent insurance agencies had few options for financing growth and perpetuation," Tralka says. "We developed the banking solutions agencies need to acquire new business, modernize their operations, manage cash flow and execute their succession plans. Our mission is to help agencies compete and succeed, to be the agent's 'community bank.'"

"We appreciate the tremendous support we've had from the Big 'I' and the independent agent community," Tralka continues. "We know our success comes from investing in the unique enterprise value of independent agencies. We see a bright future for agents, and we look forward to serving as their trusted financial partner for years to come."

Why Pet Sitters Need an RLI Home Business Insurance Policy

With the increase in individuals looking to start their own business, many are grabbing the leash and turning caring for pets into a career.

The pet sitting industry is booming, with many obtaining credentials and certifications and utilizing technology such as online pet sitter directories and apps to generate business.
But owning a pet sitting business isn't always a walk in the park. These business owners can still be faced with incidents such as theft, property damage, lawsuits and more.

Educate your pet sitting business owners about how they can protect themselves and their livelihoods with an RLI Home Business Insurance policy.

This important coverage includes:

- Liability limits up to $1 million
- Business property protection up to $100,000 (with a $250 deductible)
- Affordable premiums

Owning a pet sitting business can be "ruff." Make sure your customers are aware of the coverage that protects the business they've worked so hard to build.

For more information on an RLI Umbrella policy, contact your RLI state administrator or visit www.independentagent.com/home-business.

Trusted Choice May Social Media Calendar is Here

The May Social Media Calendar is Here! Everyone month Trusted Choice releases a social media calendar for agency members to utilize. To download and review the new posts for the month, please visit this url link: https://trustedchoice.independentagent.com/content-calendar/?utm_source=socialoptin&utm_medium=email&utm_campaign=MayCalendar

If you are new, we encourage you to check out this short video on how to use the calendar.
https://soapbox.wistia.com/videos/Qt50EZ4Efx

If you have any questions or feedback, please reach out to trusted.choice@iiaba.net. We hope you enjoy this month's calendar!

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