



Still time to register for the 2023 Young Agents Conference to be held May 3rd & 4th at the Hotel Rewind in West Des Moines. We have plenty of great speakers lined up along with plenty of networking opportunities with your peers throughout the state. Meet new friends in your industry, discuss topics and issues together, and develop a network of like-minded professionals to gather new ideas and suggestions to bring back to your agency. For more information click [here](#).

Town Hall Meetings

For those of you that attended our recent Town Hall Meetings held throughout the state, we hope you enjoyed the program and brought information out of the meetings that you did not have going in. Carey Wallace from Agency Focus shared a lot of information on how agencies are run across the country and the changing environment we are dealing with as independent agents. If you missed the meetings, we hope to do more of these in the future so stay tuned.

We're excited to announce that you may now begin quoting Coalition Cyber Policy 3.0, offered by Coalition Insurance Company.

This new product offers numerous benefits to your clients:

- Expanded coverage
- Competitive rating model
- Active protection software included at no cost

Please see below some resources to help you get started:

- A *quickstart guide* to start quoting, including coverage enhancements with Coalition Insurance Company and updated application questions
- A detailed *coverage comparison* for Coalition Insurance Company vs. our standard admitted offering
- The *specimen form* for Coalition Insurance Company

The Coalition product is available to members for use to quote their customers. Go to [Big I Markets](#) and sign in to get started.



Big 'I' Risk Management Webinar: 30 Years in 30 Minutes

The Big "I" Professional Liability Risk Management team recently bid a fond farewell to veteran Swiss Re Corporate Solutions underwriter and risk manager Richard Lund as he rode off into the sunset of retirement—but not before we recorded a last session harnessing his wisdom gathered from three decades working with Big "I" agents including the last several as our underwriter here in Iowa.

All Big "I" members are invited to attend a complimentary new webinar, "*30 Years in 30 Minutes*," a conversation between outgoing risk manager Lund and the Swiss Re staffer stepping into this role, Annette Ardler. You won't want to miss this fast-paced and fun review of Lund's years in the industry.

In the 30-minute conversation, Lund shares five key steps agencies can take to prevent E&O claims.

Choose from three sessions: May 4, June 6, and July 13 at 2 p.m. ET. All sessions are the same and no CE credit is offered. All Big "I" members and staff are welcome and encouraged to participate.

[Register for the free risk management webinar today.](#)

Learn more about agency risk management and review additional resources at [E&O Guardian](#). Reach out to the [Big "I" Professional liability team](#) with any questions.



2023 Trusted Choice® Marketing Reimbursement Program Available to All Members

The Trusted Choice Marketing Reimbursement Program changes every year. This year's changes are more than in the past with the idea of expanding vendor options for members and making the details simpler.

The 2023 Marketing Reimbursement Plan will work as follows:

- Funds will be available to all members, regardless of previous use.
- Each member will have access to \$1,000 that will be paid via a 50% reimbursement. Member must spend \$2,000 to be eligible for full \$1,000 reimbursement amount. Can use with 1 or more vendors.
- Members will have a much wider array of vendors to choose from.
- Cobranded items are still included in the program, but members may now use funds towards additional services like marketing, SEO, social media, automation, etc.
- Funds will still be paid out exclusively via direct deposit.

Check out the details of this year's program [HERE](#). A completed Reimbursement Form may be submitted online at the website or emailed to Trusted.Choice@iiba.net.

2023 Legislative Session

The current legislative session is quickly winding down. The last day of regular session is scheduled for the end of April and legislators are scrambling to get things wrapped up as they look to close the books on the 2023 session. As always, your Big "I" lobbyists worked hard to help promote bills we wanted passed and sometimes even more important,



By now, you should have all received a letter from our office asking for your help by supporting our IIAIPAC and InsurPac (national). We have had a great response to date and wish to thank all of you for your

Chris Boggs Leaves IIBA

For those of you who have attended IIAI events over the years, you no doubt have heard Chris Boggs speak on insurance related topics. Chris recently changed jobs in the insurance world and is no longer with IIBA. Chris has been a great friend and resource to our state association and members over the years and we wish him nothing but the best in his

prevented bills deemed harmful to our profession from making it through. Stay tuned for a complete list of “what passed” and “what failed” on bills related to insurance.

contributions. For those of you waiting to contribute or putting it off until later, please consider the investment in your future and send your checks *today*.

new endeavors.



Each year our association’s 7 standing committees meet to discuss and brainstorm on how your association can best serve the needs of Iowa’s independent agents. For a full list of committees visit our [website](#) and get signed up today. This year, the committee meetings will be held virtual during the week of May 15th. Questions on committees or responsibilities contact Tom or Melissa at the association.

Dog-Related Claims Cost \$1 Billion in 2022

Dog bites and other dog-related injuries cost homeowners insurers more than \$1 billion in 2022, a 28% increase over 2021, according to the *latest claims data analysis* from Insurance Information Institute (Triple-I) and State Farm.

The increase comes despite the number of claims decreasing by 2.2% last year—there were 17,597 dog-related injury claims in the U.S. in 2022, down from 17,989 in 2021. However, the average cost per claim was \$64,555 in 2022, a 32% increase from the \$49,025 average in 2021. As a result, the total claims cost for 2022 clocked in at \$1.13 billion, up from \$882 million in 2021.

Over the past 10 years the average cost per dog-related claim—which isn’t just limited to dog bites, but also includes dogs knocking down and injuring children, cyclists, or the elderly—has risen 131.7% across the U.S., an increase which the study attributes to increased medical costs, as well as social inflation.

Five states accounted for one-third of the dog-related claims in 2022, with California leading, followed by Florida, Texas, New York and Michigan. California also has the highest average cost per claim at \$78,818.

“Homeowners and renters insurance policies typically cover dog bite liability legal expenses, up to the liability limits (typically \$100,000 to \$300,000),” Triple-I noted, adding that *carriers may also have different underwriting procedures for certain dog breeds*.

“Some insurers are taking steps to limit their exposure to such losses. Some companies require dog owners to sign liability waivers for dog bites, while others charge more for owners of breeds such as pit bulls and Rottweilers and others are not offering insurance to dog owners at all. Some will cover a pet if the owner takes

the dog to classes aimed at modifying its behavior or if the dog is restrained with a muzzle, chain or cage," Triple-I said.

About 69 million U.S. households own dogs, according to the *American Pet Products Association*. With National Dog Bite Prevention Week April 9-15, *Triple-I recommends ways in which dog owners can take responsibility*, including training classes for their pets, teaching kids the basics of dog safety, and other ways to prevent pets from causing harm.

In addition to behavioral training and responsible pet ownership practices, an *umbrella policy or pet liability coverage* may also be a good option for pet owners.

commitment to community

Is this the year you will chose to participate?

The 2022-2023 Commitment to Community Marketing Reimbursement Program still has funds available! The program runs 9/1/23 – 8/15/22 and community involvement activities need take place in that time frame for reimbursement consideration.

Click [here](#) for program details. The maximum eligible reimbursement this year is \$1,000 with a total campaign budget of \$25,000. If you have questions if your event qualifies, submit your application/advertising mock ups or scripts to Brenda@iiaaiowa.org for pre-approval. Please note that the following mandatory requirements are still in place:

- ALL event promotion must use Trusted Choice® logo or mention Trusted Choice® if doing a radio/television/podcast
- Trusted Choice® logo must be present on agency Websites and Facebook pages

We hope to see all funds used this year, so don't hesitate to contact us if you think you have an eligible event!

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