

FEDERATED INSURANCE – DON'T LET YOUR BUSINESS GO UP IN SMOKE

According to the National Fire Protection Association, U.S. municipal fire departments responded to an estimated 1,240,000 fires in 2013, which resulted in more than \$11.5 billion in financial loss, injured more than 16,000 people, and killed more than 3,000.

We at Federated Insurance have seen the results of this kind of devastation [first-hand](#). And, what we find most alarming is that the vast majority of fires are avoidable. An in-depth study of Federated clients' fire-related losses shows the leading causes to be:

- Spontaneous combustion of improperly stored, oil-soaked rags and other combustible materials
- Over-loaded electrical circuits and improper use of electrical cords and surge protection
- Careless smoking
- Improper storage of flammable liquids

Each of these fire risks can be avoided by following proper prevention steps.

In recognition of Fire Prevention Week, October 4-10, 2015, we are encouraging all business owners to create a fire prevention plan that includes inspecting their facilities for major fire hazards. In early October, all Federated clients will receive an updated Fire Safety Checklist, which is intended to help evaluate their fire risk. This updated checklist, and many additional fire prevention resources, including an employee training video, are available from your Federated marketing representative, Federated's Shield Network®, and our Risk Management Resource Center.

For more information on this and Federated Insurance's other risk management programs, or to locate your local representative, visit www.federatedinsurance.com, or call 1-800-533-0472.

PRESIDENT SIGNS RARE OBAMACARE FIX LEGISLATION

Following a relatively quiet summer, it has been a lively few weeks on Capitol Hill. Between Speaker of the House John Boehner's announcement that he will resign effective October 30, 2015, and Congress' passage of a stop-gap measure to maintain existing funding levels and keep the government open through December 11, 2015, there certainly has been a lot to talk about.

Amidst these big stories which have all but consumed Congressional press attention, recently, both chambers of Congress quietly passed the Protecting Affordable Coverage for Employers (PACE) Act. The purpose of the legislation is to allow states the option to maintain the current definition of a small group market as covering employers with 50 or fewer employees. Without the passage of the PACE Act, under the Affordable Care Act (ACA), starting in January 1, 2016, the definition of the small group market would expand to include plans of businesses with up to 100 employees. Under the ACA, there are a number of requirements that apply only to small group plans. It was anticipated that the change in the small group market definition would trigger higher premiums and fewer plan options for those small businesses with between 50 and 100 employees that have been currently operating in the large group market. Consistent with this, on September 15, 2015, the Congressional Budget Office (CBO) released its analysis of the PACE Act, concluding that the legislation will likely result in lower premiums for small businesses.

With so much gridlock in Washington, it has been refreshing to see that a common sense bipartisan bill that helps small businesses can still get passed. PMAA supported the PACE Act.

WHITE HOUSE THREATENS VETO OF HOUSE BILL LIFTING OIL EXPORTS

On Wednesday, the White House issued a veto threat on the House bill lifting the decades-old ban on U.S. crude oil exports. The vote on the House bill is scheduled for Friday and is expected to pass, although its Democratic support could prove weaker than supporters had hoped following Wednesday's veto threat from the White House.

TRANSCANADA SEEKS DIFFERENT APPROVAL FOR KEYSTONE XL ROUTE

The Canadian company that wants to build the Keystone XL pipeline is taking steps to circumvent one of the major roadblocks in Nebraska.

TransCanada announced last week that it would withdraw its eminent domain claims to the land on the pipeline's proposed route and instead seek approval through the commission. Legal experts said the company may have decided not to risk a

legal battle to try to uphold the 2013 pipeline-siting law, which the Nebraska Supreme Court allowed to stand by default in January. Opponents then filed a nearly identical lawsuit with landowners who were directly affected by TransCanada's use of eminent domain.

TransCanada announced the project in 2008 and has undergone repeated federal and state reviews, including a 10-month examination by the Nebraska Department of Environmental Quality. The pipeline would be built from Canada through Montana, South Dakota and Nebraska, where it would connect with existing pipelines in Steele City to carry more than 800,000 barrels of crude oil a day to refineries along the Texas Gulf Coast.

The Obama Administration continues to remain silent on the issue of whether to approve or deny the Keystone XL Pipeline. President Obama has punted the issue for the past seven years, irritating many conservative lawmakers and proponents of the pipeline. Some analysts believe President Obama will not issue a decision on the pipeline during his Presidency even though EPA Administrator Gina McCarthy indicated that the Keystone XL pipeline, if approved, would not be a disaster for the climate as some environmentalists have argued. Approval of the pipeline has wide ranging support and many environmental impact studies have shown that the pipeline would have no effect on climate change.

PMAA continues to fully support the approval of the Keystone XL pipeline.

2016 WPMAEXPO - LAS VEGAS, NEVADA



Mark your calendars for February 16-18, 2016. Make plans now to attend the 2016 WPMAEXPO. It will be held once again at the Mirage in Las Vegas, Nevada.

MARK YOUR CALENDARS FOR UPCOMING EVENTS

February 16 – 18, 2016 - WPMA Convention & Expo – Mirage Hotel, Las Vegas, Nevada

May 19-20, 2016 – Nevada (NPM&CSA) Big Dogs Shootout – Red Rock Resort & Casino – Las Vegas, Nevada

June 7-9, 2016 – Montana (MPMCSA) Convention – Fairmont Hot Springs Resort – Butte, Montana

June 20-23, 2016 - Washington (WOMA) Convention - Suncadia Resort - Cle Elum, Washington

August 3 – 5, 2016 - Idaho (IPM&CSA) Convention - Coeur d'Alene Resort - Coeur d'Alene, Idaho

August 22-24, 2016 – New Mexico (NMPMA) Convention – Sandia Resort & Casino – Albuquerque, New Mexico

September 14-16, 2016 - Utah (UPMRA) Convention - DoubleTree Hotel by Hilton - Park City, Utah

June 18-22, 2017 – Washington (WOMA) Convention – Suncadia Resort – Cle Elum, Washington

June 17-21, 2018 – Washington (WOMA) Convention – Suncadia Resort – Cle Elum, Washington

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Petro Pete: "My mouth is my superpower...faster than the speed of thought."

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