

the Agent's Voice



January/February 2011
Vol. XXXVIII, No. 1



Spotlighting Accu-Auto
pg 14-17

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President's Message



I can't stress enough the value the PIA of Louisiana places with our partners. Our partnership with market leading companies and top-rated vendors provide the needed financial support to our association and necessary tools for us agents to serve our clients more quickly, efficiently and with certainty. We appreciate our partners support, as I am sure our partners appreciate the PIA's support.

This article will focus on one of those valued partners, Accu-Auto, and the need for comparative raters in general. To start, why do we need comparative raters? One good reason is to reduce duplicate data entry. In a perfect world, customer information would be entered ONCE into a system and that information would then be securely saved and bridged to any and all companies on any format. No duplicate entry. Obviously, we do not live in a perfect world. But...an effective comparative rater will definitely start the process to reduced repetitive data entry, and the Accu-Auto product provides these valuable time-saving services and in turn makes us more efficient. My agency uses Accu-Auto...so my talk is from experience. Accu-Auto will accurately rate a personal auto risk from a long list of top auto carriers within our state and transfer that data to the issuing insurance company. Progressive Insurance Company, another valued PIA partner, is just one of the companies quoting real time within the Accu-Auto system.

President,
PIA of Louisiana
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comparative rater product, has been a successful member service. However, Accu-Auto did not stop there. Innovating new products have been added to their platform. A web-based comparative rater which requires no computer network was introduced in Louisiana.

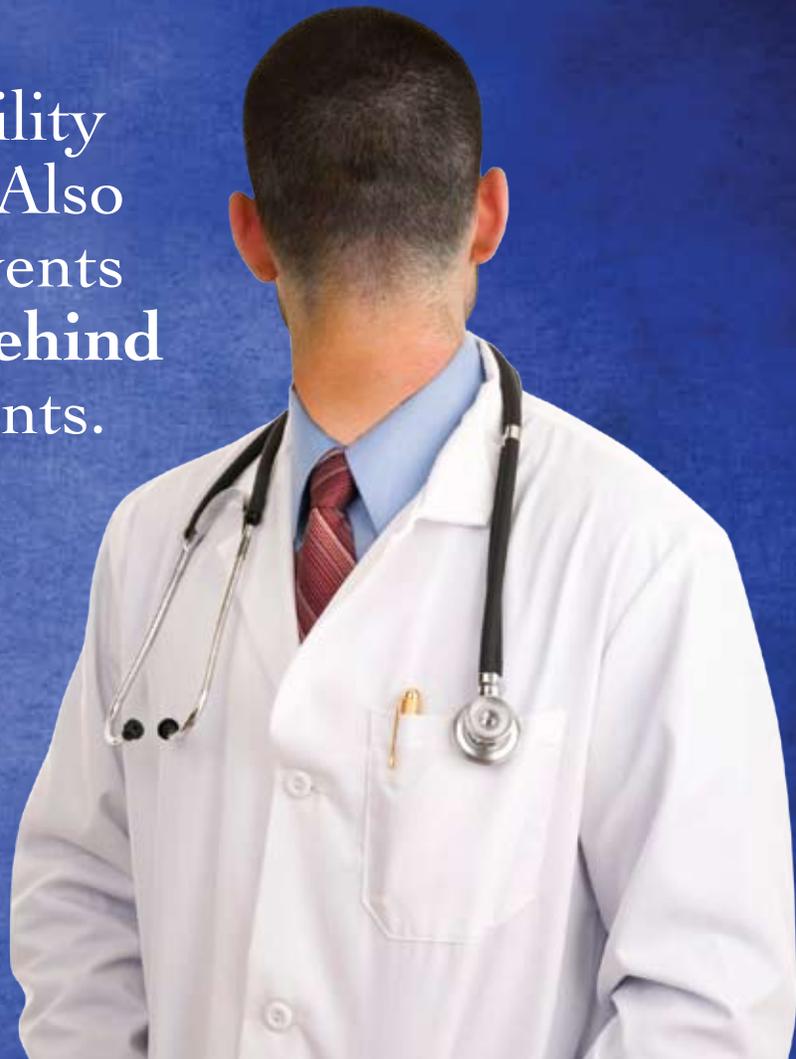
My agency made the switch to the web-based platform last year and Accu-Auto has continually improved the service to the point where I could not imagine returning to a desktop software environment. I now have the ability to give quotes from home and on weekends (Yippee).

Another innovated feature offered by Accu-Auto is the Consumer Rating service, a service where the consumer can rate their own auto policy via YOUR agency website. The potential client will access the Accu-Auto platform via a link from your website and leave their rating and contact information for your agencies' eyes only. The agency is then responsible for directing traffic to the agency website and Accu-Auto will do the rest. The self-generated auto quote will be saved, an email or text notification will go to the agency, and the agency will access the information via the internet. No agency website? Then the Accu-Auto team will build one for your agency, at no charge. Cool stuff.

PIA's endorsement of Accu-Auto in 2007, allowing PIA members to receive

Continued on page 25

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Commissioner's Column

By James J. Donelon

Producer and Adjuster Continuing Education Requirements

Among the most common questions received by the Louisiana Department of Insurance (LDI) are those from producers and adjusters in regard to continuing education requirements which must be completed prior to renewal of an insurance license every two years. Recent legislative changes as well as the conversion to birth month renewals have contributed to the confusion some licensees feel in regard to the requirements. Also contributing to the confusion is the staggered renewal period for life, health and accident licenses and property and casualty licenses.

The continuing education requirement applies only to insurance producers licensed for the lines of life, health and accident, property, casualty, bail bonds or title or any combination of those lines and to all claims and public adjusters.

An insurance producer licensed only for the lines of life or health and accident must complete a minimum of 24 hours of continuing education credit per renewal period. An insurance producer licensed only for the lines of property, casualty

or personal lines must complete a minimum of 24 hours of continuing education credit per renewal period. If an insurance producer is licensed for the lines of life, health and accident

and licensed for one or more of the lines of property, casualty or personal lines insurance the producer is required to complete only 24 hours of continuing education for one of the renewal periods. These minimum requirements must include at least three hours in the subject of ethics. An insurance producer licensed for the line of bail bonds is required to complete a minimum of 12 hours of continuing education per renewal period. If an insurance producer is licensed for lines which renew during the same period in addition to the line of bail bond, the continuing education requirements are stacked and the producer must complete all of the requirements. For example, if a producer is licensed for bail bonds and for property, the producer must complete 12 hours of continuing education for renewal of the bail bond line and 24 hours of continuing education for renewal of the property line for a total of 36 hours of continuing education for renewal.

An insurance producer licensed for the line of title insurance is required to complete a minimum of six hours of continuing education per renewal period. If an insurance producer is licensed for other lines which renew during the same period in addition to the line of title, the continuing education requirements are stacked and the producer must complete all of the requirements. For example, if a producer



is licensed for title and for property, the producer must complete 12 hours of continuing education for the renewal of the title line and 24 hours of continuing education for renewal of the property line for a total of 30 hours of continuing education for renewal.

As of January 1, 2009 producers are now allowed to do all of their continuing education online. I made that change to our continuing education requirements to coincide with the increase in the required hours that was done to bring our state in line with the National Association of Insurance Commissioners producer licensing core standards. Producers may contact LDI for a list of approved CE providers that offer online courses at 225-342-0860.

Continuing education providers are required to provide a report to LDI when an individual completes a continuing education program. That report is required to be made within 15 days of completion of the program. A producer or adjuster can check the total number of hours which have been reported to LDI by the continuing education providers using the Producer/Adjuster Portal on LDI's Web site. This allows a producer or adjuster to keep track of their reported continuing education and gives them an opportunity to catch problems and contact their continuing education providers if there is a problem or if information has not been correctly reported. The Web address for the Producer/Adjuster Portal is: <https://www.lidi.state.la.us/Programs/Producer-AdjusterPortal/Login.aspx>.

Continued on page 25

Commissioner of Insurance

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Passing It On!

By Jody M. Boudreaux



This issue we focus on our Platinum Partner, Accu-Auto. In 2007, we partnered with Accu-Auto by endorsing their comparative rater. By doing so, their financial support has helped us “get out on the road” to meet our agency members in their offices. This opportunity allows us to meet with our members one-on-one to ensure they are aware of PIA’s benefits as well as hear from them directly about individual needs they may have so PIA can be responsive to our members’ needs. We’re also able to meet with prospective members and have experienced growth in membership due to this wonderful opportunity. I’d like to personally thank Accu-Auto for all they’ve contributed to PIA’s success. We couldn’t do it without them! We urge you if you haven’t already done so to please check out their web-based comparative rater and agency management system.

Executive Vice President,
PIA of Louisiana
jody@piaoflouisiana.com

course, you don’t have to wait until a survey...call us anytime you would like to share your thoughts!

Lastly, I want to make sure you mark your calendar for our convention this year once again at the Bay Point Marriott in Panama City Beach, FL on July 16-19. We’re already soliciting company support and will get a full promotional piece out to you the first of March.

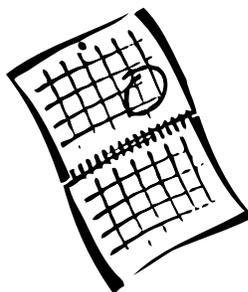
Our theme this year is a game show theme based on the new hit game show “A Minute to Win it”. We’re calling ours “PIA: In it to Win it!” As a way to promote some of our activities, we’ve taken the game on the road to our local chapter luncheons. So far, we’ve played at the North Shore &

Baton Rouge Chapters – check out pictures as our members attempt to conquer the “Caddy

Stack” competition (on page 19) in which you must stack three golf balls on top of each other. You have a minute to do it! We’ll be sending you an official list of possible competitions so you can begin to practice for our own version of “A Minute to Win it!” game at convention. As always, it will be fun for the whole family. More details to follow, but for now check out the pictures! 

In the first of the year, we sent out a member survey. We want to thank all of you that completed the survey and provided us with your input. We were able to use your comments to lead our discussions during our Board Retreat at the end of January in conjunction with our Southwest Louisiana Professional Development Day in Lake Charles. These events (our third one so far) have been extremely well-received with more than 70 in attendance, including 20 exhibitors! Check out pictures on page 18

Again, thanks for your feedback. Of



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PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA

Navigating the minefield of liability coverage for contractors

Today's construction industry is in a crisis mode in many areas of the country. Extreme financial pressures are being brought to bear on contractors. Money has tightened up. Cutthroat bidding exists. Contractors are finding their profit margins dwindling.

Expenses related to Workers Compensation and General Liability coverages are putting further pressure on contractors'

finances. The cost of General Liability coverage for contractors is increasing as a result of greater costs to defend and indemnify contractors.

Whether it's suits brought by workers or suits claiming damage due to faulty construction, carriers' costs are on the rise. These increases are forcing carriers to up premiums, decrease the coverage offered or opt out of that line altogether.

Agents caught in the middle

As carriers get out of this line of business, other carriers – many in the surplus lines market – are filling the

void. Contractors want to keep premiums down, and many will choose the least-expensive solution.

Agents are caught in the middle.

If an agent quotes a standard CGL without restrictive language, there is a good chance the premium will not be attractive to the contractor. Conversely, if an agent quotes a premium for GL cover-

age the contractor finds acceptable, chances are the coverage offered is restrictive compared to the standard GCL. The first scenario is not an E&O concern, but the second is likely to become a problem if a loss occurs.

It is common these days to see contractors' CGL policies that either do not grant contractual liability coverage or severely limit the types of contractual indemnity scenarios that are covered.

It is also common for carriers to add an endorsement that excludes coverage when the claim is made by a



worker on the jobsite. In fact, many policies offered today have both of

the above coverage restrictions, making coverage for the types of claims a contractor will be faced with almost non-existent.

Agent pays \$235,000

In one claim example, an agent replaced one policy with another for a contractor. The old policy was a standard CGL. The new policy severely limited coverage for contractual indemnity, and did not apply to hold-harmless clauses seen in a standard construction contract. An employee of the contractor was electrocuted on the job, and sued the jobsite owner. In turn, the owner sued the contractor, alleging contractual indemnity and claiming it should be held harmless by the contractor.

The new carrier disclaimed based on the restrictive language regarding contractual indemnity in the policy. The agent was then sued by the contractor, who stated they expected the new policy to provide the same coverage as the policy it replaced. The agent did not notice the changes between policies when coverage was procured. The agent's share of the settlement? \$235,000.

No documentation

In another example, an agency had

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a general contractor client who spoke little English. The agency procured a CGL policy that contained an endorsement excluding claims made by any employee of any sub-contractor. A sub-contractor's employee fell from a ladder and made a claim against the agency's client. The carrier denied coverage based on the exclusionary language in the endorsement. The agent stated he discussed the exclusionary language with the client and offered to secure a CGL without the exclusionary language at twice the premium. Per the agent, the client refused and chose the less expensive policy.

Following the disclaimer by the carrier, the client made a claim against the agent, stating he was not told about the exclusion and was not offered an option to purchase a policy without the exclusion. With no documentation in the agency's records concerning the agent's discussion with the client, the claim was settled - with the agent's share totaling \$84,000.

Put it in writing

Agents must familiarize themselves with the differences in coverage that carriers are offering to contractors. When a policy is quoted, the agent should specifically ask whether there

are restrictions in coverage compared to the standard CGL. If there are, the agent should fully explain those differences to the client, and then give the client the option to purchase a policy without restrictive language.

All communications concerning this process should be done in writing, clearly spelling out what was discussed, what was offered and what was agreed upon. A little bit of extra documentation on the front end can protect an agency from claims made by contractors at a later date. 

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People are Talking...



A 14-point Workers' Comp Annual Checkup That Can Protect Your Clients Against WorkComp Claims

The beginning of a New Year is a perfect time to have your commercial clients take a step back and look at their Workers' Compensation program. By assessing its strengths and weaknesses, you create a blueprint of potential dangers that could easily result in higher insurance premiums for your clients.

To help you avoid higher premiums for your clients, we have put together a 14-point checklist to review with them to determine if they are doing all they can to safeguard their company and employees:

1. Do you know your lowest possible Experience Modification Factor?

Even if your Mod is low, working towards the lowest possible Mod is the best way to ensure long-term savings.

2. Have you reviewed your Injury and Illness Prevention Program (IIPP) recently?

The IIPP should be a living document that is updated when new equipment or practices are introduced and changes occur with the company's size or functions.

3. How effective is your hiring process?

If injuries occurred shortly after hiring, the hiring and training process should be examined. Having a consistent process for background checks and medical exams help prevent hiring the wrong person for a job.

4. When was the last supervisors' training?

Supervisors play a key role in the management of injuries as well as staff morale. Consistent training in both the functional and human relationship aspects of their jobs is essential to be sure they have the confidence and skills to create a high performance culture within their team.

KEVIN RING is the Lead Workers' Compensation Analyst for the Institute of WorkCompProfessionals, the Asheville, NC-based organization that trains insurance agents to help employers reduce Workers' Compensation expenses. A licensed insurance agent, he leads workshops, analyzes Workers' Comp programs and is the co-developer of a Workers' Comp software suite that helps insurance professionals in working with employers.

He can be contacted at 828-274-0959 or kevin@workcompprofessionals.com.

5. How quickly are claims reported?

If claims are not reported within 24-hours of the incident, there is work to be done.

6. If the accident investigation reveals measures that should be taken to prevent future incidents, how quickly are they addressed?

The employers' response to an injury sends a critical message to employees. In addition to a thorough investigative process, employers should have a response process in place - what are the options to resolve the problem, who is responsible for insuring changes are made and implemented, and how is this communicated to employees.

7. How many of your claims involved lost time?

The percentage of claims that are lost time is another key metric in managing Workers' Compensation expenses. A good target for lost time is no more than 20% - 25% of claims. Higher percentages are a red flag, signaling a problem.

8. How often are open claims and reserves reviewed?

Excessive time lags in care or claims may indicate that a case can be spiraling out of control. At a minimum, open claims and reserves should be reviewed quarterly.

9. How many of your claims are litigated?

Ideally, a 5% litigation rate is very good, 10%-15% is good and anything over 20% should be considered a red flag and warrant further analysis.

10. Do injured employees hear regularly from their supervisor and receive payments on a timely basis?

Injured employees who feel neglected or hopelessly lost in the system are fodder for hungry lawyers.

Continued on page 25



2011 CISR Schedule

COMMERCIAL PROPERTY

March 15: Shreveport
March 16: Lafayette
March 22: Baton Rouge
March 24: New Orleans

COMMERCIAL CASUALTY

April 20: Shreveport
April 21: Lafayette
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April 27: New Orleans
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SPOTLIGHTING Accu-Auto



In 2007, PIA made the wonderful decision to endorse and partner with Accu-Auto. In return, they became a PIA Platinum Partner as well as provide us with additional financial support to allow us to visit with our agency members and prospective members. Accu-Auto offers agents the best in a comparative rater, but they are so much more than that. They truly are responsive to their clients' needs and have added an array of other products to their portfolio. We wanted to use this first issue of the year to showcase their company and to show our appreciation for their support of PIA. Let me introduce you to Gordon Ragan, the President of Assurance Systems...

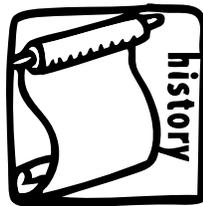


Tell me exactly what Accu-Auto is and what its services mean for the professional insurance agent? Actually,

our company name is Assurance Systems and our main product is Accu-Auto. Over the years, as we expanded into other markets,

the Accu-Auto name became more and more familiar and is how agents commonly identify us. That said, Accu-Auto is our comparative rater for automobile insurance. Using Accu-Auto, an agent can enter client information only once to generate

quotes from multiple carriers. After selecting the best overall quote, that same information is transferred to the carrier website to bind the policy, greatly reducing the amount of data entry and potential for error. We now take this advantage a step further by having everything web-based, minimizing network issues and improving data backup and security. Our newest product is Accu-Agency, a fully web-based agency management system that also integrates with Accu-Auto



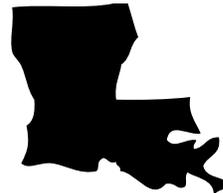
Give me a little history of how the company was started.

When Bob Capps, our C.E.O., came to Georgia in 1985, he intentionally set up shop in the back of an insurance agency, wanting an agent's critical input as he designed and developed Accu-Auto. Immersing himself in the agency's day-to-day business helped him create an easy-

to-use system aimed at increasing an agency's profitability. Once the system was tested and ready, Bob went door-to-door selling our service. Soon after, he moved his family to Norcross, Georgia, and following a period of phenomenal growth, Bob hired me as a part-time programmer while I was finishing my degree at Georgia Tech. The next year we hired Roger Walker, who later became our Vice President.

On a personal note, tell us a little about your background.

After graduating from high school in my home town of Milledgeville, Georgia, I earned my Management Science degree from Georgia Tech. I started working at Assurance Systems in 1987. After several years as a programmer, I was promoted to Vice President and then eventually to President. I am also President of a company incorporated in South Carolina, Assurance Data Systems, formed to assist our SC agents with their technology needs. I have lived in Atlanta since starting college in the early 1980's. I am married with three children, a member of Haygood Methodist Church, and active in the Piedmont Heights Civic Association.



How did Accu-Auto first start in Louisiana and what was your initial plans for the state?

Jim St. Clair, our Director of Marketing, and I, encouraged by how well our products

had been received in South Carolina and Alabama, decided to take a trip to Louisiana to talk with some agents. We were impressed by the number and quality of agents, and after further investigation over the next few months, we decided there was definitely a need for our products in Louisiana. Agents there had limited options and were paying two and three times what we typically charge in other states. Chris Fontenot, from Ville Platte, Louisiana, volunteered to champion the Louisiana project and was instrumental in preparing Accu-Auto for the Louisiana market.

Do you feel you lived up to those goals/expectations?

We did encounter some obstacles at first. Companies that we already partnered with in other states had no issues dealing with us. We quickly made the regional and national carriers available but had trouble dealing with local carriers. In addition, agents would talk to us but most would not look at our software. By developing a relationship with the PIA and partnering with them, we were able to gain credibility. And after being in LA for a few years we had the good fortune of hiring Shay Robinson as our Louisiana-based sales rep. Shay's level of professionalism and the PIA's high standards have both pushed Accu-Auto in the right direction.



How many states is Accu-Auto currently in now?

Any other states you're looking at entering in the near future? We are currently in seven states, Alabama, Florida, Georgia, Louisiana, Mississippi, and South Carolina, and we just got our first agent in Pennsylvania. We are looking to expand aggressively in

Louisiana, Florida, and Pennsylvania. Our next target state for rating has yet to be determined.

Now, the company has added many additional services since it first came in Louisiana, such as assisting with web site design, the web portal, etc...what do these services mean to the company and the professional insurance agent? Agents have always turned to us for their technology needs, and we have taken that challenge seriously. We want to be an expert authority for our agents, and we strive to provide cutting edge technology at an affordable price. Armed with 25 years of experience, we will continue to develop solutions to improve the way an agency operates. On a side note, we are proud to announce that Shay Robinson has now been certified to teach CE classes and will be travelling around the state to offer further assistance to our agents.

Do you have plans to introduce any other add-ons to your list?

I'm hesitant to bring it up, but the additional function most often requested and anticipated is homeowner's rating. Unfortunately, most of the companies are not interested in being on a homeowner rater, and we receive quite a push-back when we approach the companies. Hopefully with the PIA's help and the continued support of agents, we will be able to bring something to market that can truly help the agents.



organization for agents, companies, and vendors to come together to socialize and to provide members with various benefits. When we came to Louisiana, everyone said we needed to become a part of the Louisiana PIA. Needless to say, THEY WERE CORRECT! After spending some time with PIA members and socializing with company representatives and agents, we saw what a perfect fit the PIA was for us. It is one of the best decisions we made.

Tell us what the PIA Partnership means to you and Accu-Auto.

Initially it was purely a business decision. We wanted to partner with an organization that maintains trusted relationships and influence in Louisiana's insurance community and that shares our concern for the independent agent. From a business perspective, our partnership has been extremely successful. But even more valuable are the personal friendships forged between individuals at Accu-Auto and PIA staff and members. The PIA has always felt more like a family than a business.

In a recent visit that PIA leadership had at your headquarters in Atlanta, we learned that you have expanded into a new building and was given the grand tour, so your company must be growing. Give us some statistics: staff size, volume growth...anything you'd like to share.

Over the last ten years our revenues and profits have tripled. In 2007



Accu-Auto is a huge supporter of PIA of Louisiana. Can you tell me how did you first get involved with PIA?

We joined the PIA in Georgia 25 years ago when our company was in its infancy. The PIA in Georgia was a great

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we had 18 employees, all working at the same location. Currently we have 27 total employees including 4 external salespeople. Another area where we are experiencing growth is in Spanish-speaking agencies. Two years ago we had no Spanish-speaking employees, but today we have five bi-lingual employees. I am truly excited about how far we've come and our prospects for the future. I am very proud of the incredible management team, sales force, developers, and customer service staff that we have assembled.

What are your future plans for the company?

We have spent a great deal of time and money developing our fully web-based rater and agency management system. Our goal is to sell Accu-Agency nationwide, starting on the east coast, and add rating in other states as needed. Based on feedback from our agents, we believe that there is a huge market for a web-based agency management system that is so reasonably priced.



Anything else you would like to add? Absolutely, we look forward to seeing everyone at the Acadiana Crawfish Boil in April and at the PIA Convention later this summer! 

Partner News

LWCC OFFERS CLARIFICATION ON REGULATION 99

With all of the confusion surrounding the new certificate of insurance law, Regulation 99, LWCC wants to clarify its approach.

If a policy has the LWCC07A endorsement, every party that is listed on the LWCC07A endorsement will be notified by LWCC of cancellation per the terms of the endorsement.

As an agent, you can breathe easier knowing that we have taken ownership of the notification process. However, the entity to be notified must be on the LWCC07A endorsement of your insured's policy.

If you would like to add the LWCC07A endorsement to a policy, please do so through a policy change request. 

LUBA NAMES DEPAUL COO

BATON ROUGE, La. – LUBA Workers' Comp, now in its 20th year of operation, has named Michael DePaul chief operating officer. Previously, he served as LUBA chief financial officer.

"LUBA's job is delivering genuine dependability to our policyholders and agents," DePaul said. "My job is to help make sure our staff has all the tools it needs to accomplish that."

DePaul joined LUBA as CFO in 2003. In 2010, he was named a member of the board of directors.

A CPA and former senior manager at KPMG Peat Marwick, DePaul also served as CFO for a regional manufacturer. He is a graduate of the Tulane University School of Business, a member of the board of directors for the Tulane Association of Business School Alumni, for the Baton Rouge Speech and Hearing Foundation and the Young Leaders Academy. 

AROUND THE STATE

On January 25 – 26, the PIA of Louisiana Board of Directors held its Board Retreat at the L'Auberge du Lac in Lake Charles. One of the reasons we held it there is to also do a site inspection for our annual convention in the future. We'd love your input about whether you would like us to bring our convention in-state and what you think of this venue. Call or write the PIA staff to let us know your thoughts.

On the 26th we held our third Professional Development Day (the other two were in Marksville and Shreveport last year) and had a great success with 21 exhibitors and 70 plus in attendance. These meetings allow us to bring a small scale convention to them in their back yard. We're extremely pleased with the response and provide you with pictures of this event.



AROUND THE STATE

In January and February, we brought our "PIA: In it to Win it!" game show-themed convention to Covington and Baton Rouge. Check out these pictures as members try to stack three golf balls on top of each other in under a minute. The Caddy Stack is just one of the many possible challenges that we'll play at our upcoming convention in July. Be on the lookout for more details!



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FARA EXPANDS BOARD OF DIRECTORS



FARA Insurance Services, a provider of claims administration and risk management solutions nationwide, is pleased to announce the appointment of Laura Tarantino to the company's board of directors.

Tarantino is the Senior Vice President and General Counsel at FARA. Tarantino oversees FARA's Healthcare

division where her responsibilities include oversight of medical cost containment, medical allocation services, bill review, medical and pharmaceutical networks, legal and compliance, and group health administration.

Before joining FARA, Tarantino served as Executive Vice President, General Counsel and Secretary for a national private equity backed company where they experienced extraordinary growth during her tenure. Tarantino's career includes growth across the nation with several companies in the healthcare industry. 

FARA ANNOUNCES NEW DATA VISUALIZATION TOOLS IN ICLAIMS EXPERT

FARA Insurance Services, a provider of claims administration and risk management solutions nationwide, has announced a key new feature offered with their industry leading claims management information system, iClaimsExpert, called the Analytical Tools Store.

The Analytical Tools Store is a repository of more than one hundred new reports in a central location that have been developed to meet the rapidly expanding information needs of FARA's clients. The reports illustrate loss data through graphical presentation rather than traditional spreadsheet reports making information much easier to visualize. The Analytical Tools Store removes the hassle of grouping data which

allows valuable time to be focused on decision making, not data organization.

"The Analytical Tools Store changes the way companies will visualize data. We felt that by incorporating data illustration into our reports, it would increase the functionality and better the delivery of data to our clients. iClaimsExpert users can now click a button to view graphs and charts of system generated reports or even reports that are needed on an ad-hoc basis. This allows the user to save reports as a 'favorite' to store for later use. We are making the claims management process even easier for our clients," said David Richard, senior vice president and chief technology officer of FARA.

For over nine years, iClaimsExpert has been a leader in claims management information systems by delivering real-time data in a secure and trusted environment. By providing access to claim data from anywhere at any time, iClaimsExpert affords its users the ability to remain pro-active in the claims management process and to remain on top of their risk. iClaimsExpert is available to FARA's clients and is also available in the software-as-a-service (SaaS) model. To learn more about iClaimsExpert, please visit www.fara.com. 

WHITE PAGES GOING THE WAY OF THE ROTARY PHONE... WILL THE YELLOW PAGES BE NEXT?

"The White Pages are going the way of the rotary-dial phone," the Buffalo News announced recently. "Beginning in January 2011, Verizon is dropping the residential White Pages."

Verizon said that most households don't use the White Pages, which trace their beginnings to 1878, relying instead on the Internet and other new technology. Only about 1 in 9 households still use the residential listings

"Anybody who doesn't have access to some kind of online way to look things up now is probably too old to be able to read the print in the White Pages anyway," joked Syracuse University professor Robert Thompson.

On the other hand, 97% of consumers use the Internet to shop locally and 90% of searches start with a search engine.

As a result, make sure that your practice is represented on Google, the most popular search engine. Over 70 percent of all Internet searches, over one billion searches each day, are conducted on this site.

Rather than spend money on antiquated White Pages or Yellow Pages advertisements to represent your practice, consider participating in a Google AdWords program.

According to Wikipedia, with Google AdWords, advertisers select the words (known as "keywords") that should trigger their ads and the maximum amount they will pay per click. When a user searches on Google, ads for relevant words are shown as "sponsored links" on the right side of the screen, and sometimes above the main search results.

(In preparing for a presentation for the American Academy Implant Dentistry this author found) When new or existing patients search for implant dentistry on Google, AdWords can help assure that your listing appears either at the top or to the right side on their results page.

A question to be answered: Which keywords are actually key words?

A key to remember in this process: patients seek out our services for their reasons, not ours. They may not necessarily use the same words to describe our services

as we do. So it is important to determine how potential patients look for you on Google.

To determine this, I used Google's free keyword tool at: adwords.google.com/select/KeywordToolExternal and typed in the keywords "implant dentistry." As a result, I discovered that the number of Global Monthly Searches for those two keywords is an impressive 40,500. (Global Monthly Searches, according to Google, is defined as the approximate 12-month average of user queries for that particular keyword or keywords on Google.)

By comparison, here is the number of Global Monthly Searches for other related keywords on Google:

- Implantology – 6,600
- Sedation dentistry – 60,500
- Find a dentist – 74,000
- Porcelain veneers – 74,000
- Tooth extraction – 110,000
- Oral surgery – 201,000
- Dentures – 301,000
- Veneers – 301,000
- Dental implants – 368,000
- Implants – 1,220,000
- Dentistry – 1,500,000

(You can use this same process to apply to insurance searches.) To get more information on participating in a Google AdWords program, click on adwords.google.com.

The moral of this experiment: Beyond consideration of a Google AdWords program, be sure to consider all of the keywords that your customers are currently searching on that apply to your industry. Include these keywords both on your Website and in your marketing materials.

Remember, consumers buy for their reasons, and use their own wording, not ours. 

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Ted Janusz is a professional speaker, author and marketing consultant. For more information on Ted, please visit his Website at www.januspresentations.com.



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Continued from page 11
(A 14-point Workers' Comp Annual Checkup That Can Protect Your Clients Against WorkComp Claims)

11. Is your return to work program working properly?

The sluggish economy and uncertainty over the sustainability of the recovery has put pressure on return to work programs. Examine your program to see if the jobs are meaningful, truly transitional, and meeting established metrics to return the injured employee to their original position in a timely fashion.

12. Are you and your employees prepared for an OSHA visit?

OSHA has an aggressive agenda. If it's been awhile since you've done a walk-through to identify potential problems, reviewed your recordkeeping training documentation, written safety and health programs or discussed the procedure should an inspector appear, now is the time to do it.

13. How effective are your medical cost controls?

While state statutes differ with respect to the extent to which employers can direct injured workers to certain medical providers, the medical management of a Workers' Comp claim is essential to reducing costs. Evaluate your relationships with medical providers and medical bill review processes to be

sure they are working for you and your injured employee.

14. What have you done about wellness programs and how successful have they been?

Wellness programs have been front and center in 2010. If you have one, what are the participation rates and the results? Are you monitoring the correct metrics? If you don't have one, now is the time to explore the options.

Assessing your strengths and weaknesses will help you set priorities to ensure that your Workers' Compensation program works effectively in 2011 and years beyond. 

Continued from page 4
(President's Message)

The latest product Accu-Auto is showcasing is the web-based, reasonably priced agency management system. A complete solution...rating, management, and document storage. The new product is now available for Louisiana. The PIA staff, as well as Accu-Auto's Louisiana marketing representative, Shay Robinson, are ready to provide immediate training and support. I make good decisions regarding my agency and I make bad decisions regarding my agency. I can confidently say making the decision to utilize Accu-Auto's products fall under the good decisions column.

To finish on a personal note...Jody, Caroline, Shay and I just made a trip to the new Accu-Auto headquarters in Norcross, GA, and I would like to personally thank Gordon Ragan, Chris Fontenot, Roger Walker, and Jim St Clair of Accu-Auto for their warm hospitality. We were treated with a tour of the new facility, lunch at a nearby restaurant that had every known wild animal in the world stuffed on the wall, and an elegant dinner at a restaurant in the heart of Atlanta. Those tech-guys sure know how to have a good time.



Continued from page 6
(Commissioner's Column)

If you would like to view your continuing education hours on the LDI Web site, follow these procedures:

1. Log in through the Producer/Adjuster Portal Log-In at the LDI Web site referenced above.

2. Select License type (producer or adjuster), enter license number and Social Security number (this is a secure, encrypted site), then click "Log In."

3. After clicking "I agree" to the Use Agreement, the licensee information will appear on the next screen. Continuing education hours will appear toward the bottom.

4. Continuing education courses will be listed as well as the total number of hours available for use.

Exemptions from continuing education requirements are allowed for certain individuals. For instance, any person who has attained the age of 65 on or before January 1, 2012 and who is either not actively engaged in the business of insurance or who is appointed by at least one licensed insurer may apply for a waiver of the continuing education

requirements. In addition, a person who is renewing a producer license for the first time after initial issuance of the license is exempted from the continuing education requirements.

You may contact the LDI Office of Licensing at 1-800-259-5300 or at 225-342-0860 with any questions you have about continuing education requirements. We are working to make the transition to the new continuing education requirements as smooth as possible for the many producers and adjusters licensed by our Department. 

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Find out more details on advertising in *The Agent's Voice* by calling the PIA office at (800) 349-3434.

Agency Contract Review – This **FREE** service can help ensure that your contractual agreements are fairly and accurately written.

As an independent agent, you understand that a good agency contract with your carriers also results in a good business and legal relationship with them. Whether you need an entire agreement or just a new or modified provision, PIA is here to assist you.

PIA has conducted many reviews for members and can complete your review in a timely and efficient manner. PIA's Agency Agreement Review ensures the contract is flexible and able to withstand changes in the insurance market due to unforeseen occurrences; that it contains clear language and avoids confusing verbiage; and that it is fair to all parties involved by being straightforward and unambiguous in its design and implementation.

If you are entering into a new carrier relationship or are experiencing contractual changes to a current relationship, let PIA's professionals review your agency contract. To schedule a review, contact PIA National at (703) 836-9340.

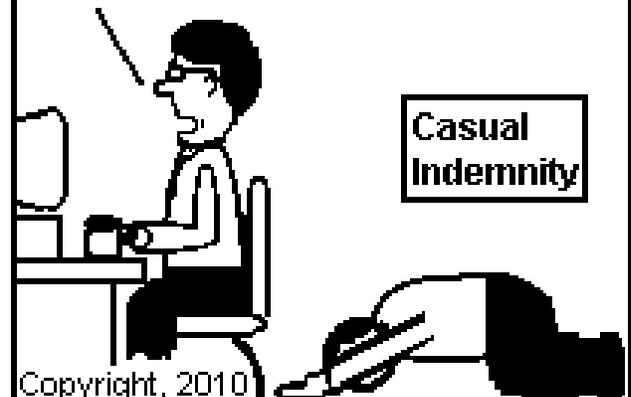
Wearing too many hats? You have too much to do already. PIA understands that as a professional insurance agent, you don't have the time to research every business issue. That's why our resourceful staff is ready and waiting to help. So take off one of those hats and call **PIA's Resource Center** today for all your industry questions. Contact Natalie at the PIA office at (800) 349-3434.

Humor

Liten Up!

By B.D.Hicks

Hi Bill.....I take it you heard that I renewed that manufacturer's package at last year's premium.



LWCC: BECAUSE A HARD HAT JUST ISN'T ENOUGH.



Joe Cain (second from right), President and owner of Coral Marine Services, meets on-site with his LWCC account team: (from left) Hardy Zeigler, Senior Loss Prevention Consultant; David Posner, Underwriting Account Executive; and Becky Causey, Senior Claims Representative. At right is diver David Martin.

Coral Marine Services specializes in the challenging and inherently dangerous work of marine salvage, tank cleaning, oil-spill cleanup, and related industrial services. They have been a policyholder with us, the Louisiana Workers' Compensation Corporation, since 1993 while working with Paul's Agency, their insurance broker. Together, our three companies share a dedication to workplace safety.

Based in Amelia, Louisiana—near Morgan City—Coral Marine Services has earned a well-deserved reputation over the years by

employing some of the most knowledgeable and experienced salvage crews and divers in the industry. “Our LWCC loss prevention consultant comes out and spends time with us,” says owner Joe Cain. “He’ll look at our operations and discuss any hazards he might see. He adds real value to our safety program, and we collaborate on the appropriate changes.”

General Manager Ronnie Kinchen says, “LWCC’s claims service is also outstanding. Their staff does what’s necessary to help injured workers, and they assist us in getting our valued employees back on the job.”

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