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the Agent's Voice



March 2011

Vol. XXXVIII, No. 2

PIA's 68th Annual Convention Program

pg 13-17

YOU DEPEND ON THEM. THEY DEPEND ON US.



Chris Ferrara (second from left), CEO of Ferrara Fire Apparatus, briefs the LWCC professionals who service his account: (from left) Ann Hotard, Claims Specialist; Sarah LeCocq, Underwriting Account Executive; and Ron Bowen, Senior Loss Prevention Consultant.

When there's a fire, you call 911. But who does the company that makes the fire trucks call when they need help? They call us, the Louisiana Workers' Compensation Corporation. Ferrara Fire Apparatus is America's premier manufacturer of custom fire-fighting vehicles—like the *Spirit of Louisiana*, the fire truck that Louisiana's citizens gave to New York City after 9/11.

Ferrara, headquartered in Holden, Louisiana, was experiencing increasing work-related injuries.

LWCC, Louisiana's largest workers' comp carrier, worked closely with Ferrara to implement a safety program that reduced on-the-job injuries. "It's beautiful now. It's really doing well," says Randall Bonaventure, head of Knox Insurance Group, Ferrara's agency. Ferrara CEO and founder Chris Ferrara adds, "LWCC's people know all about workplace safety. Their experience and knowledge helped us make our company safer and stronger. They're *our* first responders."

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A Victory Ins Agency Bogalusa	David Cordell Insurance Baton Rouge	John Kelly Dabdoub Mandeville	Pontchartrain Insurance Kenner
ABC Agency Network Houma	DJW Insurance Agency New Iberia	La Independent Insurance Metairie	The Firm of Louisiana Lake Charles
Barry Hebert Insurance Metairie	Eagan Insurance Agency Metairie	Moore-Jenkins Franklinton	Tibbetts Insurance Services, LLC Baton Rouge

They join an elite group of 43 Louisiana Agencies already in the Signature Agent Program.

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Amstate Insurance Services Slidell	Gary Losey Insurance Baton Rouge	Page & Sons Insurance Houma	Steve Teal Insurance Slidell	
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You can join the program in January or July by writing an average of one preferred auto policy a week over the previous six months. Then, just keep writing one preferred auto policy a week throughout the year to maintain your Signature Agent status and benefits.

Contact your account sales representative to learn more about how you can become a Signature Agent.



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

COMMUNICATIONS

Hopefully, you're receiving the new and improved *Agent's Link*...our e-newsletter. The purpose of this e-newsletter is to provide you with a few, timely articles (since news is already old once it's printed in this magazine), highlight some member benefits and upcoming events and then drive you to our Web site - www.piaoflouisiana.com.

CLASSIFIED ADS

One really big feature you can find on our Web site is our Classified Sections. In one of our recent issues of the *Agent's Link*, we highlighted this benefit and it received quite a bit of attention afterwards. This section will only work if you go to it often! If you have a classified ad that you would like to run, just email us at info@piaoflouisiana.com and we'll get it posted. There's no cost for this ad...we just consider it a member benefit!

CALENDAR OF EVENTS

Don't forget to check out our calendar of events on our Web site. This is an all-industry calendar. For many years now, we've been printing not only PIA events but any insurance organization's events. If you're active with another organization, be sure its events are listed and also use our calendar to plan your events to prevent conflicts.

Humor

Liten Up!

by B.D.Hicks



The Agent's Voice

Published by the Professional
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President's Message



It's time to start thinking about the PIA of Louisiana Convention again, and yes...I know it's March. My job though, is to start the preparation of our annual convention by promoting and convincing you in the insurance industry why you want to be in Panama City, Florida, July 16th-19th. To start, the PIA of Louisiana Convention is simply where we insurance minded professionals traditionally gather every July. We gather to discuss our past year experiences, educate and prepare for the future, learn about new products and services, and socialize with friends. Insurance Agents, Company Representatives, and Vendors all coming together in one location to discuss how we can improve...improve sales, service, and our marketing skills. The PIA Convention is simply a great place to maintain an overall knowledge of this ever changing industry. I have always considered our annual convention as a treat to myself for a dedicated year of insurance services.

President,
PIA of Louisiana
Dimattia Insurance Agency
dimattiaagency@bellsouth.net

The Bay Point Marriott Golf Resort and Spa is the venue this year, and the PIA Staff, along with leadership, are excited to be back in Panama City for our 2nd consecutive year. The Bay Point property, which includes the main building, ballroom and conference area, golf courses, golf villas, and condos, is designed ideally for conventions. Our experience last year with the accommodations, meeting space, dining, pool area, and golf facilities was all positive. The restaurant-bar(Lime's Bayside Bar and Grill), located on a pier about 500 yards off shore, is a great place to clear your mind, have a cocktail, and enjoy the surroundings. Remember...you're in Florida, it's summer, and you're not at work...life is great!

The rest and relaxation is fine, but the PIA Convention is traditionally known for its busy schedule and complete program, and I fully expect Jody, Caroline, Natalie, Brittany, Laurie, and Coleen not to disappoint this year either. Between the committee meetings, education classes, speakers, the exhibit hall, general session, golf tournament, fun run, pool party, annual banquet, and more, finding that spare time to rest and relax can be difficult for that attendee who hates to miss anything. Also, be prepared to participate in games this year. This year's theme is "PIA In It To Win It", a game-show theme, and attendees will be asked to perform human tricks and play games for prizes. Some of the games are listed in this issue, but a complete list and how to prepare for the games, will be posted on our Web site as we get closer to convention...watch for further details.


I've done my best to promote and convince. Now...I want to mention a few reasons why I like to attend the PIA Convention every year...other than I attended my first PIA Convention at the age of 16 and kissed a girl on the beach. I'm pretty sure my wife does not read this magazine.

I look forward to general session... voting on by-law changes, electing future leaders, listening to speakers, and conducting the necessary business of our industry each year...makes me feel normal. I like being counted as one of the many insurance agents in Louisiana

Continued on page 25

Continued from page 4
(President's Message)

who take pride in our industry, and care about its direction and future. Each year I am pleasantly surprised at the number of new insurance agents in attendance, and comforted to see all the same faces each year. Last year, more than 100 agents attended the PIA Convention and many were first timers.

I also enjoy the annual banquet. The final event. Attendees wear their best clothes, dine in a formal setting, and act sophisticated for a few hours. Awards are presented, acceptance speeches are given, and a new Board of Directors is installed. In my opinion, the annual banquet is a fitting way to conclude a successful convention. This year's banquet, Gene Galligan, from Monroe, will be honored as the newly installed president. Get ready, Gene. Thank you for reading and I'll see you in July. 


Continued from page 6
(Commissioner's Column)

have seen reductions of at least fifty percent in time to process, and in the case of producer appointments the processing time has been reduced from seven to ten working days to 48 hours or less.

Currently, LDI is working on an additional streamline process that will soon be added to the department's Web site. This is the Answer Wizard. This program will allow a producer or adjuster to find specific answers to their questions by providing specific information about their question. For instance, if a person would like to know how to obtain a license, the program will ask a few questions about the type of license they are seeking and whether the license application will be for a resident or nonresident. The response generated by the system will provide detailed step-by-step procedures to file an application and include links on other helpful information. We are planning to add this efficient on-line tool this summer to the "Producers and Adjusters" tab on the home page. Soon after the rollout of the Answer Wizard for producers and adjusters, we hope to widen the options to provide a similar service for others in the insurance industry as well as for consumers. Because of the dynamic way this system will work in obtaining

feedback from the user, we believe that the answers provided will be of a higher quality and offer details and specifics that are sometimes not possible with static text on a Web site.

LDI has also begun using Twitter as a communication tool. We are tweeting current information regarding topics and events of interest to the insurance industry. You can find us on Twitter at www.twitter.com and search for "la-insurancedept."

These are some of the streamlining tools the Louisiana Department of Insurance has incorporated for efficiently and effectively interacting with those working in the insurance industry and for those who are consumers or potential consumers of the various insurance products that we regulate. I'd love to hear from you with any ideas and comments on how these tools are impacting you and with any recommendations for revisions or additions so we may better serve you in the future. You may call LDI's Public Affairs Division at 1-800-259-5300 with your comments. 



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Commissioner's Column

By James J. Donelon

Streamlining Our Processes

The word "streamline" is used a great deal lately in association with government. In some instances it is used as a code word for reduction in services or protections. The Louisiana Department of Insurance (LDI) takes a different view of the streamlining process. We believe that the streamlining of licensing and filing processes for insurers, producers and other members of the industry not only increases the services that we are able to provide to that industry and the consumers we are charged to protect, but also results in more consistent and better application of the rules governing consumer protections in the business of insurance. We continue to strive to make the process for the licensing of insurance producers, adjusters, companies and other business that we are charged to regulate less cumbersome, easier to understand and faster to complete. We work with the National Association of Insurance Commissioners (NAIC), industry groups and others to make processes more uniform across the country. We also search for ways to use technology

Commissioner of Insurance

Louisiana Department of
Insurance

public@ldi.state.la.us

to make submission of applications and compliance with laws less burdensome. These efforts result not only in a better climate for the industry but also in better products and more protections for consumers.

Historically insurance is regulated on a state-by-state basis. This often results in what is sometimes referred to as a "patchwork" of regulations and requirements that can leave some insurance companies, produc-

ers, adjusters and other members of the industry confused about the requirements from state to state. In the last five years the insurance commissioners of all fifty states, through their participation in the NAIC, have put forth multiple initiatives to create uniform standards, applications and processes for everything from initial applications for licenses to policy form filings. These uniformity initiatives include the Uniform Certificate of Authority Application (UCAA) for insurers, the National Insurance Producer Registration (NIPR) and uniform application for producer licensing, an interstate compact to provide for filing of life insurance products, and the System for Electronic Rate and Form Filing (SERFF). These initiatives provide a uniform process for insurers to submit policy contract forms to states for review and approval, and provide Producers licensed in multiple states a streamlined process to access and update their information. Louisiana not only participates in all of these initiatives but has been instrumental in the creation of many of them.

Many of the uniformity initiatives include a technology component which allow for quick and easy electronic submission of applications or other filings. For instance, the NIPR system also acts as a gateway through which insurance producers and adjusters may easily submit an application to multiple states in a single uniform format rather than going through the additional expense in time and money of locating and submitting up to fifty forms in paper.



In addition to using the technological components of the uniformity initiatives, LDI has also invested effort in creating our own technology solutions. Our Web site now offers multiple electronic options that allow a consumer to check the status of an insurance company or producer in this state and even to file a complaint against an insurance company or producer online. These options allow consumers to make better decisions regarding their insurance needs and allow for a much quicker resolution to problems and, in some cases, recovery of money they are owed.

With our recent Web site re-design, we have moved the "Ask a Question" tab to the home page, making this option for the public more accessible. With this link LDI has shortened the consumer response time by creating an automated system that immediately routes questions to the proper office. We then track the responses, which creates a faster process for responding to the public regarding questions they may have for the LDI.

Insurance producers and adjusters also have several more streamlined options available to them on the LDI Web site. You may now check the status of your license, the number of continuing education hours you may need and you may even submit your license renewal electronically. Insurance companies can now submit appointments electronically to LDI, which gives producers quicker access to markets to better serve their customers. Because our Web site offers 24/7 access to processes and information, the insurance industry and consumers are better served outside of the standard nine to five of the work week.

LDI's use of these technologies and participation in uniformity initiatives have resulted in true streamlining and substantial reductions of the time frames for processing applications and other submissions from what they were when paper filings were common. In most instances, we

Continued on page 25

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Partner News

LWCC TO ADOPT NCCI MISC. VALUES AND OFFICER PAYROLL LIMITATIONS

LWCC will once again adopt the National Council on Compensation Insurance (NCCI) miscellaneous values and the officer and owner payroll limitations for all new and renewal business bound on or after the effective date of May 1, 2011.

LWCC will follow NCCI's implementation date for miscellaneous values and officer limitations. All other LWCC rate changes will be effective October 1, 2011.

As a reminder, NCCI's officer/owner limitations are listed below. Please note the large jump in the minimum for Corporations or LLCs, which has long been \$5,200.

- Corporations or LLCs – Minimum is \$39,000; maximum is \$119,600.

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If you have any questions regarding these changes, please contact your underwriter or your Agency Relations representative.

Company News

HOMEWISER INSURANCE COMPANY

HomeWise Insurance Company and First Home Insurance Company are pleased to announce we intend to merge the companies. The combined entity will be known as HomeWise Insurance Company (HWIC).

The proposed merger is subject to state regulatory approval. We will be working with the Florida Office of Insurance Regulation to expedite their review of the proposed merger, which we hope to finalize in the second quarter.

The merger will strengthen the combined companies' financial and market positions in the states where we write business, providing our policyholders, agents and employees with a stronger, more efficient HomeWise. The new HomeWise Insurance Company will offer the following products:

- Homeowners (Florida and Louisiana)
- Tenant and Condominiums (Florida)
- Dwelling Fire (Florida)
- Flood
- Small Commercial Property (Florida)

If you have any questions, please call the respective Marketing or Underwriting departments.

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Underwriting	HomeWise 877 546 9473	First Home 800-220-4540

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The HomeBuilders Self Insurers Fund is a workers' compensation program designed especially for both residential and light commercial contractors. Endorsed by the Louisiana Home Builders Association, the program was the first group fund authorized to do business in Louisiana, and is sold exclusively through select independent insurance agents across Louisiana. For more information about the program, go to www.lhbasif.com

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Passing It On!

By Jody M. Boudreaux



It's that time again...time for you to start making your summer plans and we sure hope you'll include the PIA convention in your plans.

Yes, we're going back to the Bay Point Marriott in Panama City, Florida. We had such a great time; we have to make the trip again. The resort has so much to offer that many missed even going to the beach, so we're hoping that our agenda will allow our attendees some down time to get around and see the area more this time.

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

Last year, we had such a great turnout. We're so excited that we had the impressive agent participation that we had. We had almost a 1:2 agent/company rep. ratio, which is almost unheard of. We just know that we're going to increase that number this year, so hopefully you'll make your plans today.

You should have received your convention promotional flyer in the mail, but we include a copy of it in the centerfold of this issue for your convenience if you happen to miss it. Also, we included some pictures of last year so if you attended you'll be reminded of just how much fun you really had and if not, you'll see how much fun you missed!

This year's theme is a game show theme we're calling, "PIA: In it to Win it!" The staff is having so much fun already planning the events. Besides the new, popular gameshow, "A Minute to Win it!" which we'll host our own version on our family night, we're going to make sure you'll get a chance to play some of your favorite, old game shows, too, like "Let's Make a Deal", "The Dating Game" and "The Newlywed Game". Our group is so much fun, anyway, so the game show theme is so fitting. Come join in the games!

We actually started practicing our "Minute to Win it" games around the state at our local chapter luncheon meetings. We highlighted some of the pictures in our last issue and

we show you some more in Monroe and Lafayette on page 19 We also introduced another challenge to our Baton Rouge members, who had already tried their hand at the Caddy Stack Challenge. We appreciate President Duane Dimattia and PIA National Past President Mike Grace for attempting the "Face the Cookie" challenge. Check out those pictures as well. Still no winners...so you all better start practicing at home, because the competition is going to be fierce!


We'll, of course, we'll have our usual other events that have become part of the PIA convention tradition: YIPs Pool Party & Hospitality Suite, Exhibit Hall, Volleyball Tournament, Fun Run and Golf Tournament, education sessions, Family Night and the Adult Dance Party with our very own Butsy Martin and Annual Banquet, honoring PIA's award recipients.

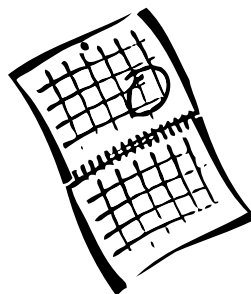
We know Panama City is far for most of you in the state, but we promise to make it worth your trip. If you're looking for an

alternative to driving to this year's convention, you can also jump on a plane! The resort is just 15 minutes from Panama City Airport (PFN) and 25 minutes to the NEW Northwest Florida Beaches

International Airport (ECP). Southwest Airlines is now offering low fares! So check this out!

As we'll be installing our new president from Northeast Louisiana, Gene Galligan, we'd especially love to have more North Louisiana agents attending this year's convention. Be on the lookout for a special promotion coming your way or give me a call for more details! We know our companies would love to see you there, too...so please try to make a way to attend this year and support your very own Gene Galligan!

To see who's already signed up this year, check out our companies listed on page 13 We appreciate their support so much. We could never keep the costs down and still be able to provide all that we can for registration without the generous support of our convention sponsors. Please call and thank them often! Also, if you see someone missing from the list, call them and invite them to join us! 



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Up to \$500,000 of coverage is available for the contents of non-residential buildings.

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Plan ahead, so you are not caught without insurance when a flood threatens your home or business.

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This information was generously provided by the National Flood Insurance Program.



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- Contents
- Business Income
- Basic, Broad or Special Form
- Replacement Cost or Actual Cash Value
- Computer Equipment
- Contractors' Equipment
- Equipment Breakdown
- Outside Signs

** Available coverages and markets may vary dependent upon risk characteristics.*

The TAPCO Service Pledge

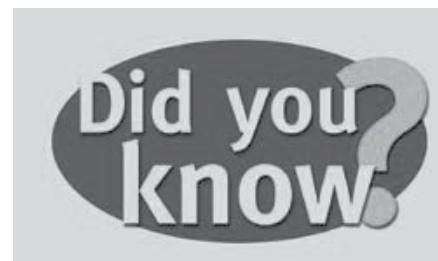
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PIA has print and radio ads—in both English and Spanish—that PIA members can download at no cost?

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FLOOD AWARENESS WEEK

MARCH 15-19, 2011

Top Ten Flood Facts for Policyholders and Consumers from the National Flood Insurance Program (NFIP).

1. Everyone lives in a flood zone.

You do not need to live near water to be flooded. Floods are caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded drainage systems, as well as broken water mains.

2. Flood damage is not covered by homeowner policies.

You can protect your home, business, and belongings with flood insurance from the NFIP. You can insure your home with flood insurance up to \$250,000 for the building and \$100,000 for its contents.

3. You can buy flood insurance regardless of your level of risk.

It does not matter whether your flood risk is high or low. Anyone in a community that participates in the NFIP can buy building and/or contents coverage, with very few exceptions. Some Coastal Barrier System (CBRS) areas, Otherwise Protected Areas (OPAs) and buildings principally below ground or entirely over water are not eligible for National Flood Insurance. It is a good idea to buy even in lower risk areas because 25 to 30 percent of flood insurance claims come from low-to-moderate risk areas.

4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low-to-moderate-risk areas.

Homeowners can insure buildings and contents for as little as \$119 per year. Business owners can insure buildings and contents for as little as \$550 per year. Residential renters can insure contents for as little as \$39 per year.

5. Flood insurance is affordable.

About 90 private insurance companies nationally offer affordable flood insurance backed by the federal government. Contact your local agent. Policies are available to homeowners, condo owners, apartment owners, renters, and business owners alike.



National Flood Insurance Program
2011 National Flood Conference
May 1 - 4 • Hilton New Orleans Riverside • New Orleans, LA

The National Flood Insurance Program Nearly 20,000 communities across the United States and its territories participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes Federally backed flood insurance available to homeowners, renters, and business owners in these communities. Community participation in the NFIP is voluntary. Learn more... Go to the NFIP website	The 28th Annual NFC is coming soon! <u>Register online now and save \$150 over the on-site rate</u> Early Bird registration ends April 1! Rooms are currently available at the Embassy Suites Hotel , located at 315 Julia Street New Orleans, LA 70130 If you have booked a room in another hotel, take advantage of the NFC rate by using the below link: NFC Room Block (Hotel Code: NFC2) Schedule: <u>Event Schedule at a Glance</u> <u>Workshop Schedule and Descriptions</u> We look forward to seeing you in New Orleans!
--	---

Save \$150 Remember to sign up on our website to save \$150 off on-site registration!

All Online Registration ends on April 19, 2011.

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\$25.00

Each new membership application MUST include your name as the sponsor in order to be eligible for the \$25.00 gift card

For more information or if you have questions, please contact Caroline Adams at caroline@piaoflouisiana.com or 1-800-349-3434 or click here to see PIA's Member Benefits.

PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA



Homeowners – the new #1

For many years, commercial casualty (GL, Umbrella) was the #1 underlying loss type. However, in reviewing final 2010 results, there is a new #1 in town ... Homeowners. Just short of 20% of all Errors & Omissions claims alleged issues dealing with the Homeowners line of business.

Drilling down further, there are several issues to look at. Valuation is one of the major issues; dogs are not exactly E&O's best friend; and carrier binding guidelines round out the top 3. In addition, Utica is experiencing claim activity dealing with issues surrounding personal property that would be better covered under an inland marine policy or floater. Let's examine each of these in more detail.

Valuation

For many years, carriers have been providing their agents with various tools to determine the appropriate Homeowners limit. These are designed to provide, when given the proper accurate inputs, a respectable, somewhat accurate estimated value for the home. The key is "proper accurate inputs," as without these, the output may not be a valid representation of an appropriate Homeowners limit and definitely should not be relied upon.

Many would contend that even with the proper inputs, the calculated value may not be accurate due to significant fluctuations in the price of homebuilding products. When calculating the amount, advise the customer in writing that this is not a guarantee the home can be replaced for this amount.

Special Consultant
Utica Nat'l E&O Program
Utica Mutual Insurance Co.

For homes with a degree of uniqueness, it is questionable whether the estimators should be relied upon at all. In many of these situations, calling in a licensed appraiser may be the best answer.

Based on the economy in your area, it is possible for customers to buy a home for much less than it would cost to actually replace it. Communicate to your customers that there is no correlation between market value and replacement cost. Related to this approach, some individuals contend the customer should advise you, as the agent, the amount for which they want the home insured. This does have some merit, provided the customer thinks of what it would cost to replace the home as opposed to its market value.

Dogs

This is becoming much more of an issue, largely due to the unknown breed of many dogs. If your customer con-

tacts your agency to state they are getting a dog, they might not know the actual breed combination given the cross-breeding that takes place. With carriers experiencing losses involving dog bites, they are trying to find ways to address this issue.

When you receive that call, advise your customers, verbally and in writing, that there are certain breeds insurance companies have put on their "prohibited" list. To avoid any problems down the road, the customer should try to ascertain the breed of the dog they are considering. Posting this information on your Web site would be beneficial for those customers who might not contact you verbally. It wouldn't be surprising at some point for carriers to include in their policy form a list of dog breeds excluded in the policy.

Carrier guidelines

Each of your carriers has specific guidelines detailing the circumstances that allow you to bind without first securing their blessing. They do this for a reason. It provides your agency with the ability to bind coverage for those risks that meet the guidelines. It also provides your carriers with recourse against your agency if a risk you bound without their blessing and that does not meet their guidelines suffers a loss. As noted by the claim example below, carriers take these guidelines seriously (and so should your agency):

The agency wrote coverage for a log cabin for an insured through a carrier they represented. The client had been with another carrier, and had a history of late premium payments and reinstatements. The new carrier claimed

Need E&O?

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TODAY!**

they would not have written the risk had they known of the prior history of the risk and, in addition, stated they do not write coverage for log homes. The insured knew it was log home, but did not disclose that to the carrier. After paying a loss of \$532,117, the carrier filed suit, alleging the credit history and distance from a firehouse (which was understated) were not disclosed, and had they been, they would not have written the risk. They did not bring up the aspect of the house being a log cabin. There was also a question of fact regarding a discussion between the agent and the carrier before the risk was written. The agent said she disclosed the credit history over the phone and was given a green light to write the risk. The underwriter denies this. The case was settled by paying the carrier the full amount, \$532,117.

Some "lessons to be learned" from this

example:

- 1) Provide your carrier with a full and accurate description of the risk.
- 2) If you discuss the risk with the underwriter and they give you the go-ahead, document the conversation back to the underwriter and put a copy of this documentation in the file.
- 3) Stay on top of the guidelines and don't bind a risk you don't have authority to bind. There is no upside to misleading your carriers.

Homeowners coverage or inland marine floater?

There are many scenarios where there are coverage differences between insuring an item under a Homeowners policy as part of the contents limit as opposed to insuring those items on an inland marine floater. While there may be some coverage for jewelry under an HO policy, with most forms, mysterious disappearance is not a covered peril. This peril is

typically covered under a jewelry floater. Plus, items that are breakable would probably not have breakage coverage unless insured under a floater. In addition to these peril issues, establishing the proper value is more common with a floater and thus at claims time, the customer is more apt to get a fairer settlement.

It is definitely recommended you advise your clients, verbally and in writing, that when they receive their policy they must review it to ensure everything is in order. The agency should also review the policy to make sure it matches what was requested.

Take the time to educate your staff on these issues. With Homeowners now the leading underlying line of business in Errors & Omissions claims, this education may just save you from such a claim.



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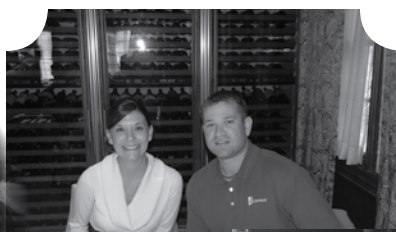
**AROUND
THE STATE**



AROUND THE STATE

ACADIANA

In March, we continued to bring our "PIA: In it to Win it!" game show-themed convention around the state. Check out these pictures as Lafayette & Monroe 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. We also tried out another challenge for our Baton Rouge members: Face the Cookie. Checkout the center spread article on convention for more details!



Cheers!

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2011 CISR Schedule

COMMERCIAL CASUALTY

April 20: Shreveport
April 21: Lafayette
April 26: Baton Rouge
April 27: New Orleans
April 28: Houma

WILLIAM T. HOLD SEMINARS

June 14: New Orleans
June 15: Lafayette
June 16: Shreveport

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Check out some of the games you'll want to start practicing for so you can compete in our very own version of "A Minute to Win it!" You can check out these games and see video clips of the show when contestants attempt these challenges by going to <http://www.nbc.com/minute-to-win-it/how-to>. We'll also be posting the final listing of challenges on our Web site and link to these clips so you can easily see how it's done and start getting your "game on"!

PFA's "In It To Win It" Games

A BIT DICEY

Balance six dice on a popsicle stick held in your mouth.

BACK FLIP

Catch increasingly larger sets of pencils, flipped off the back of your hand.
(Increments of 2)

BOUNCER

Get 20 ping-pong balls into 20 pint glasses in consecutive order with one bounce per ball.



BREAKFAST SCRAMBLE

Assemble the front of a cereal box that has been cut into 16 even pieces.



CADDY STACK

Stack 3 golf balls 1 atop the other.



CANDELIER

Stack 5 levels of cans, starting with 1 on the bottom and 5 on the top, inserting a paper plate in between each level.

DEFYING GRAVITY

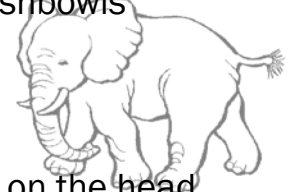
Tap 3 balloons to keep them off the ground for a minute.

DROP, SINK & CLINK

Drop 3 quarters into 3 shot glasses that are at the bottoms of 3 fishbowls filled with water.

ELEPHANT MARCH

Knock over bottles with a baseball hanging from panty hose worn on the head.



Check out pictures from last year...





PIA of Louisiana's 68th Annual Convention July 16th – 19th, 2011

Bay Point Marriott Golf Resort & Spa • Panama City Beach, FL

Look who's "In It to Win It" Already

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Fidelity National P & C
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GeoVera Specialty Insurance
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Imperial Fire & Casualty
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Lane & Associates
LCTA Workers' Comp
LUBA Workers' Comp
LWCC

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National Automotive Insurance Co.
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Progressive Insurance Company
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Young Insurance Professionals (YIPs)

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Louisiana Surplus Lines Association

StoneTrust Commercial Insurance

Trade Show Exhibitors

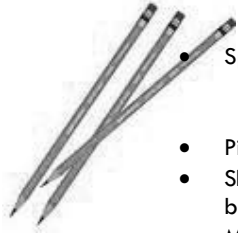
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Hull & Company, Inc. of Louisiana
Imperial Fire & Casualty
Lane & Associates
LCTA Workers' Comp

LWCC
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National Automotive Insurance Co.
Occidental Fire & Casualty
Prime Rate Premium Financing
Progressive Insurance Company
Young Insurance Professionals (YIPs)

Companies supporting as of this printing.

PANAMA CITY BEACH



SHOPPING

- Specialty and outlet stores at Pier Park

DINING

- Pier Park — casual restaurants to steakhouse
- Sharky's and Schooner's Beach Bars for outdoor beach dining
- Montego Bay and Shuckum's — oysters
- Capt. Anderson's — family seafood restaurant
- Pasta Grill Restaurant with Antonio's Bakery & Café
- Dirty Dick's Crab House — seafood, steaks and more with a distinctive New Orleans accent
- Sonny's Real Pit Bar-B-Q
- The Treasure Ship with Hook's Grille & Grog and Captain Crabby's Steamed Seafood & Prime Rib
- Mellow Mushroom Pizza Bakers

ATTRACTIONS

- The Grand Theatre at Pier Park
- Zoo World — exotic animals and botanical garden

- Gulf World Marine Park
- Ripley's Believe It or Not Museum with 4D moving theater
- Tons of miniature golf parks around the area
- Camp Helen and St. Andrews State Parks
- Many watersport rentals, tours and encounters
- Panama City Beach and Seabreeze Wineries — gourmet foods and wine tasting
- Rock It Lanes — bowling, roller skating and arcades
- Shipwreck Island Water Park — largest in Florida
- Fun parks with go-carts, bumper boats, kiddie rides, haunted houses and batting cages

NIGHTLIFE

- Willy's Pier Bar — blues club
- The Boatyard — live guitar ensembles nightly
- Calypso — live beachy, "Jimmy Buffet"-style music
- Spinnaker Beach Club — voted "Best Burger" and "Club of the Year"
- Club la Vela — the largest nightclub in the USA

AT THE HOTEL

HIGHLIGHTS

- Nicklaus Design and Meadows Championship Golf Courses
- Serenity Spa
- Full-service marina
- Beach chairs and umbrellas
- Indoor pool and whirlpool; 4 outdoor pools and whirlpool
- Kid's camp and babysitting services
- 5 clay tennis courts
- Beach volleyball
- Bicycle trails
- Water sports and fishing
- Dol-Fun and wave-runner tours, boat, pontoon and kayak rentals and other guided tours

- Explore Shell Island — free shuttle boat from hotel dock

DINING

- Kingfish Restaurant & Lounge — enjoy "Floribbean" cuisine in the casual and colorful restaurant and sushi bar and linger at water-view tables or lounge outdoors on the veranda
- Limes Bar & Grill — a water-bound, open beach bar and favorite spot for locals and visitors
- Club 19 — club-style selections, including classic fare from burgers to other light favorites and a wide selection of ice-cold beers



HOTEL & REGISTRATION INFORMATION

HOTEL

- Bay Point Marriott Golf Resort & Spa is located in Panama City Beach, FL on St. Andrews Bay.
- The Hotel offers several rooming options: Resort View (run of house) at \$189, Bay View at \$199 within the block + state and local tax for single or double occupancy.
 - Room booking deadline: **June 15, 2011.**
 - Book your room at (866) 234-5362.
 - Rooms are available on a first come basis. Please book your rooms as soon as possible.
 - **Hotel Cancellation Policy:** To avoid a charge of one night's room and tax, cancellation of your room arrangements must be received at the hotel **within 3 days of arrival.**

CONVENTION REGISTRATION

- A \$50 discount will be given to first time agent delegates as per PIA's records. You may find this discount indicated on the Delegate Registration Form in Section 6. Payment.
- Early Bird deadline: **May 20, 2011.**
- Fee includes: all receptions and meals on agenda, education seminars and children's program.
- PIA of Louisiana can only take Visa, MasterCard or Discover credit cards.
- You have the option to pay at time of registration or to be billed on July 1, 2011.


TRANSPORTATION

- 15 minutes from Panama City Airport (PFN).



TENTATIVE AGENDA

SATURDAY, JULY 16



Noon
1:00 p.m. – 5:00 p.m.
3:00 p.m. – 7:00 p.m.
6:30 p.m. – 7:00 p.m.
7:00 p.m. – 8:00 p.m.
10:00 p.m. – TBA

Board Lunch
Board Meeting
Registration
First Timers' Reception
Opening Reception
YIPs Hospitality Suite Open

Sponsored by **Fidelity National Property & Casualty**
Sponsored by **StoneTrust Commercial Insurance Co.**

Sponsored by **Young Insurance Professionals**
Sponsored by **LUBA Workers' Comp**

SUNDAY, JULY 17

8:00 a.m. – 9:00 a.m.
9:30 a.m. – 4:00 p.m.
10:00 a.m. – Noon
10:00 a.m. – Noon
11:00 a.m. – 4:00 p.m.
Noon – 1:00 p.m.
1:00 p.m. – 4:00 p.m.
1:00 p.m. – 3:00 p.m.
3:00 p.m. – 5:00 p.m.
5:00 p.m. – 7:00 p.m.

Fun Run
Registration
CE Seminar (2 hrs CE)
YIPs Board Meeting
Exhibitors Set-up
Past Presidents' Brunch
YIPs Pool Party
CE Seminar (2 hrs CE)
CE Seminar (2 hrs CE)
Welcome Reception w/ Exhibitors

Sponsored by **First Premium Insurance Group**
Refreshments Courtesy of **Americas Insurance Co.**
Break Sponsored by **Hull & Company**

Sponsored by **Fidelity National Property & Casualty**
Sponsored by **Progressive**
Sponsored by **The Hanover Group**
Break Sponsored by **Louisiana Surplus Lines Assoc.**
Sponsored by **LCTA Workers' Comp, Prime Rate Premium Finance, The Republic Group**
Sponsored by **National Automotive Insurance Co.**

10:00 p.m. – 1:00 a.m.
1:00 a.m. – TBA

Dance Party (Adults Only)
YIPs Hospitality Suite Open

MONDAY, JULY 18

8:00 a.m. – Noon
9:00 a.m. – 11:00 a.m.
9:00 a.m. – 11:00 a.m.
11:00 a.m. -- 1:00 p.m.
11:00 a.m. -- 1:00 p.m.
1:00 p.m. – 4:00 p.m.
7:00 p.m. – 10:00 p.m.

Registration
General Session (2 hrs CE)
Spouses' Program
Lunch with Exhibitors
Trade Fair Open & Door Prize Drawings
Beach Party-Volleyball
"In It to Win It" with PIA (Family Event)

Refreshments Courtesy of **Young Insurance Professionals**
Sponsored by **Imperial Fire & Casualty**

Sponsored by **Encompass Insurance/Allstate**

Sponsored by **First Premium Insurance Group**
Sponsored by **American Strategic Insurance (ASI) & Southern States General Agency**

10:00 p.m. – TBA

YIPs Hospitality Suite Open

TUESDAY, JULY 19

7:00 a.m.
8:00 a.m.
8:00 a.m. – 9:00 a.m.
9:00 a.m. – Noon
6:30 p.m. – 10:30 p.m.
6:30 p.m.
7:30 p.m.

Golf Registration
Golf Tournament
CE Seminar (1 hr CE)
CE Seminar (3 hrs CE)
Kids' Program
President's Reception
Annual Banquet Installation & Awards Ceremony

Beverages Sponsored by **N-Surance Outlets**
Sponsored by **Hull & Company, Inc.**

Sponsored by **Interstate Insurance Underwriters**
Sponsored by **Capital Premium Financing, Bankers Insurance Group, & LWCC**
Wine Sponsored by **Lane & Associates**

10:00 p.m. – TBA

YIPs Hospitality Suite Open

*Please note that this agenda is tentative and subject to change. Revised agendas will be posted at www.piaoflouisiana.com.

CONVENTION HIGHLIGHTS

It won't be only fun and games in Panama City Beach at this year's convention, but we're sure to be "In It to Win It" with pertinent education, recreational activities and fun for all ages! If you have any questions about the Annual Convention in general, please contact the PIA office at (800) 349-3434. Register today to be sure you are "In It to Win It."

- First Timers' Reception — If you are new to "the PIA Show," then plan to attend this event where you can meet PIA Leadership and other newcomers.
- Trade Show with Exhibitors — Our exhibitors will be "In It to Win It" with industry vendors and valuable information.
- Dance Party — A true ode to the convention's tradition, with songs of yesterday and today for you to boogie down to.
- Spouses' Program — All registered spouses may

attend this event with our hostess, PIA First Lady Michelle Dimattia.

- Family Event — Start honing your skills now so you can participate in the PIA "In It to Win It" Challenge. Practice games will be listed on the PIA website. PIA's "In It To Win It" Challenge is open to adults and kids. Dinner will be served.

