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# Agent's *Voice*



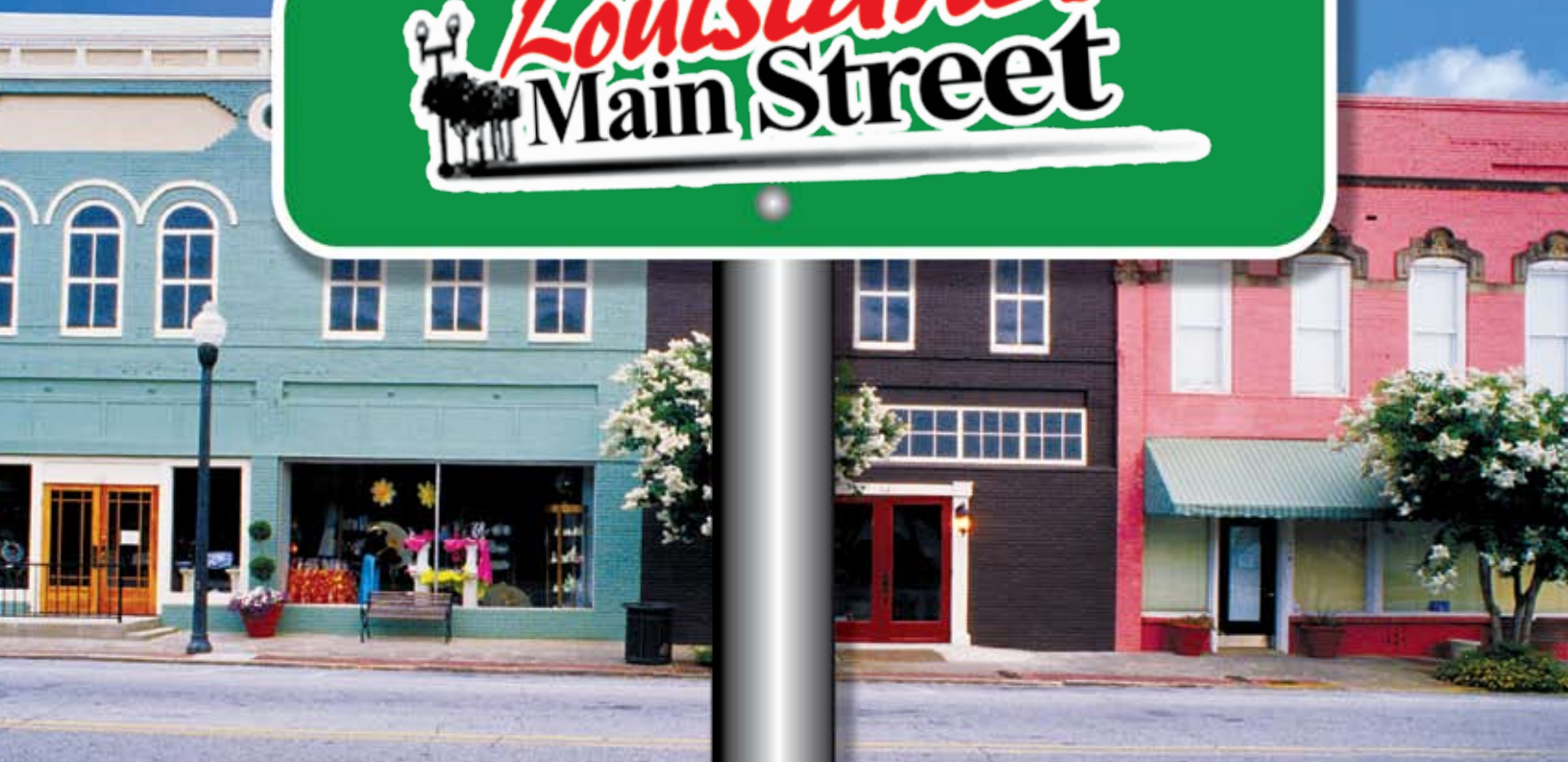
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**October 2013  
Vol. XL, No. 8**





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## ***Mission Statement***

Promoting the professional insurance agency system, leading through support, representation and fellowship.



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## President's Message



### BE A PROFESSIONAL

As Jody recently mentioned, one of our members commented that they enjoyed being affiliated with an organization that had the word "professional" in its title. What gives us the right to call ourselves professional insurance agents? I submit to you that it is the level of, and the continuation of our education that we obtain that makes us a professional in our field. To be an independent agent means that we have the freedom to shop many carriers and markets to find the best value for our insureds. To call ourselves professional insurance agents we must continue to educate ourselves in the dynamic field of insurance.

President,  
PIA of Louisiana  
Darryl Frank CPIA, Metairie

PIA helps us achieve a level of professionalism by offering us many educational opportunities. We all must meet the requirements set forth by our Department of Insurance to maintain our license. PIA is regularly offering continuing education classes for this purpose. Your local chapters also offer these classes. To set ourselves apart in our field we must strive to not only do what is required of us, but to obtain a higher level of education through the various professional designations that are available.

Last week I attended our CISR conference ceremony at our Baton Rouge chapter luncheon and recognized many fine insurance women who received their CISR designation. They were all proud of their accomplishment. Each will wear their pin to show they have distinguished themselves in their field by reaching a little higher and achieving this distinction.

PIA began another program last year to offer our members the opportunity to earn their CPIA designation. This is a three day classroom curriculum that focuses on insurance sales and marketing and includes methods that agency owners use in their offices. I found it very informative and I am proud to have completed the program and earned my CPIA designation. I attended the ceremony in Dallas held by the AIMS Society and met many excellent insurance professionals. I brought back a few sales ideas that I have implemented in my office, not to mention a good insurance joke that I shared with many of you at convention.

Obviously there are many other designations including the CIC, CPCU, CLU, and many others. I encourage all of you to take advantage of the opportunities that are available to further your insurance career and education. As we all know in this business, there is always more to learn and we are always striving to be the best we can be to better serve our insureds.

PIA offers all the tools you need to advance your knowledge and obtain the education needed to grow your agency. Take up the challenge, earn your designation, and be proud to be called a "Professional Insurance Agent".

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# Commissioner's Column

By James J. Donelon

## Update on Health Care Marketplaces and Navigators

Since I last addressed the topic of navigators as they relate to the federal Health Insurance Marketplace in May, there have been numerous developments both at the state and federal levels. In this column I'd like to bring you up to date on the Health Insurance Marketplace (also referred to as "exchange") created by the Affordable Care Act (ACA) and the role that you as producers play, as well as the role of navigators.

Seventeen states and the District of Columbia are running their own Health Insurance Marketplaces and 34 states, including Louisiana, will have a Federally-facilitated Health Insurance Marketplace, all of which will be open to individuals, families and businesses. Plans available will vary in coverage with four "metal" levels offered. There is an individual Marketplace for consumers, as well as a Small Business Health Options Program (SHOP) for small businesses to purchase health insurance for their employees.

Producers will play a vital role in educating consumers about the Marketplace, helping them compare plans by price, coverage and geographic areas, and helping to estimate whether they are eligible for federal subsidies based on the information provided by the consumer. Most importantly, producers can also

help consumers enroll in coverage. The Centers for Medicare & Medicaid Services (CMS) anticipates that producers will also play a critical role in helping qualified employers and employees enroll in coverage through the SHOPS.

Commissioner of Insurance

Louisiana Department of Insurance

[public@ldi.state.la.us](mailto:public@ldi.state.la.us)

In Louisiana, all producers participating in the Marketplace must register with CMS so that they may assist consumers with marketplace coverage. To find more on registration requirements, as well as training and exams, you can go to "Information on the Health Insurance Marketplace for Producers/Agents" found on the Louisiana Department of Insurance website at [www.ldi.state.la.us/MarketplaceTraining.html](http://www.ldi.state.la.us/MarketplaceTraining.html). A webpage with resources for consumers can be found by going to [www.ldi.state.la.us/HealthCareReform.html](http://www.ldi.state.la.us/HealthCareReform.html).

The U.S. Department of Health and Human Services (HHS) has signed agreements with insurance plans to be sold on the federal Individual Marketplace. Plans were submitted to HHS by Humana, Coventry, Blue Cross Blue Shield, Vantage and the Louisiana Health Cooperative for the Individual Marketplace. Twelve companies have also applied to offer pediatric dental plans. Blue Cross Blue Shield, Vantage and Louisiana Health Cooperative are participating on the SHOP Marketplace.

The SHOP Marketplace is open to employers with 50 or fewer full-time-equivalent employees. SHOP is optional and if employers plan to use SHOP they must offer coverage to all full-time employees – generally those working 30 or more hours per week on average. A business may qualify for the Small Business Health Care Tax Credit if it has fewer than 25 full-time equivalent employees making an average of about \$50,000 a year or less. Beginning in 2014, at least



70 percent of the employer's full-time employees must enroll in the SHOP plan for the small business to qualify for the tax credit and the busi-

ness must pay at least 50 percent of its full-time employees' premium costs. Also beginning in 2014 the tax credit is worth up to 50 percent of the employer's contribution toward employees' premium costs and it is available only for plans purchased through the SHOP Marketplace. To find out if a company qualifies for the Small Business Health Care Tax Credit, you can visit [www.IRS.gov](http://www.IRS.gov) or consult with a tax advisor.

Open enrollment for the Health Insurance Marketplace begins on October 1, 2013 and closes on March 31, 2014. Plans purchased through the Marketplace can take effect on or after January 1, 2014. After open enrollment ends, individuals may not be able to purchase health insurance through the Health Insurance Marketplace until the next annual enrollment period (unless they experience a qualifying event).

The U.S. Department of Health and Human Services' website at [www.healthcare.gov](http://www.healthcare.gov) is the official source of information on the Health Insurance Marketplace. Another helpful website is the Center for Consumer Information & Insurance Oversight's (CCIIO) Resources for Agents and Brokers in the Health Insurance Marketplace found at [www.cms.gov/CCIIO](http://www.cms.gov/CCIIO).

### Navigators

Navigators will serve as in-person resources for individuals who want additional assistance in shopping for and enrolling in a health insurance plan. On August 15, HHS announced 105 navigator grants totaling \$67 million. Four Louisiana organizations - Southwest

Continued on page 23

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# Passing It On!

By Jody M. Boudreaux, CAE, CIC, CISR



This month's benefit of the month is education...in case you couldn't tell. We've highlighted our schedule for our 2014 CISR & CPIA classes. If you've ever thought about getting a designation before, maybe 2014 is your year. You can get the breakdown of our classes on our website at [www.piaoflouisiana.com](http://www.piaoflouisiana.com) by clicking the Education tab.

We also offer financial assistance for members who want to get that professional designation. The PIA Scholarship awards at least four \$250 scholarships each year. I say at least, because the committee has been known to be generous and offer six! The deadline just passed for this year, but keep it in mind for the future. Check this out on the website as well. You can download the application and start planning your submission for 2014!

In addition to regular classroom settings, we also offer online classes. First, you can get your CISR designation entirely online if that's the way you prefer to learn. Now, I will warn you that some find it a bit more challenging this way, so don't be discouraged if you have a difficult time with the test. You can always return to the classroom setting if needed. You can also receive general continuing education credits this way, which is always great if you're in a pinch to get your credits fast. It's a great alternative for getting your flood and ethics credits needed with each renewal period. Check both of these out by going to our website!

We have a write-up on page 13 on our in-house classes. Don't forget about this option for any personalized classes you might want us to do. We can coordinate CISR or CPIA classes this way

or you can choose any topic you'd like your employees to learn more about... just let us know and we'll find the right speaker for you!


I figured I'd also take this opportunity to "educate" you on the continuing education & license renewal process. Most of you have already gone through it as 2014 was the P&C renewal year, but I still get questions from time to time about this process.

First, I want to make sure that you all know that you can obtain 4 hours of continuing education credit just by attending your local chapter meetings. If you attend 75% of the chapter meetings over a two (2) year P&C renewal period, you qualify for these hours. Also, if you serve on a committee, chapter, state or YIPs Board, you automatically get this credit. This provides just one more benefit to being active in PIA!

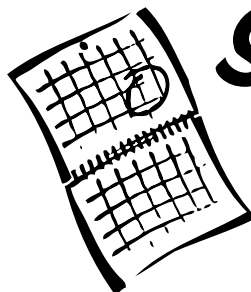
Regarding the license renewal, I just want to remind members that you only need to submit CE credits during the P&C renewal period if you have a dual license. You also only need 24 hours for both licenses and the hours can come from any area of study - P&C or L&H.

You also may obtain these hours any way you like - live, correspondence, online or carryover. This is a change they made with the other changes in conjunction with the birth month renewal conversion.

For other frequently asked questions about this process, please refer once again to our Education tab of the website at [www.piaoflouisiana.com](http://www.piaoflouisiana.com).

Lastly, in the area of education, we want to remind you to think of PIA as an extension of your staff. Let us be your research resource. Whether you have a question about your renewal process, Citizens, some new law that passed, or even just some business-related issue, let us do the research for you. We are here to serve you! 

Executive Vice President,  
PIA of Louisiana  
[jody@piaoflouisiana.com](mailto:jody@piaoflouisiana.com)



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# PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA



## Wouldn't it be nice to have "mulligans" in E&O?

In the world of golf, the subject of "mulligans" often comes up before a group starts to play. A mulligan is a "do-over." If a golfer hits a bad shot, he or she can call a mulligan and hit the shot over. The premise is that the second shot will be better than the first, and the first shot won't count.

Wouldn't it be nice to have mulligans in errors and omissions? After an E&O claim is made, the producer or customer service representative could get a mulligan – a "do-over" – to fix things, say, if there is no documentation or the documentation is not at the level it should be. If a producer misspoke as to how coverage would apply, he or she could go back, correct themselves and all would be forgiven. This would result in fewer E&O claims and fewer dollars paid out on those claims made.

### A claim example

The following claim scenario took place a number of years ago:

A bar owner did not have liability insurance, but was required by a new landlord to secure GL coverage. The bar owner spoke with one of the bar's patrons, who happened to be a customer service representative at a local agency. The CSR indicated that the agency would provide the bar owner with a proposal. The proposal was provided and coverage was purchased. There was no documentation in the agency file/management system as to the exact nature and content of the discussion.

After a big party at the bar, a patron hit a car, killing the driver, who was president of the senior class at the local high school. When the bar owner was served with a lawsuit, it was brought to the agency. During a discussion with the agency, the bar owner was advised that the policy did not cover liquor liability claims. The bar owner then filed suit against the agency.

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During the trial, the CSR admitted, "I can't document everything. If I did, I would never get any work done." She testified that she personally delivered the policy when she stopped one night on her way home to have a couple of beers. She said she explained to the bar owner about the protection afforded by the GL policy and that liquor liability claims would not be covered. The producer claimed to have explained this, too. Again, there were no notes in the system reflecting the personal delivery of the policy or the discussion that subsequently developed.

In turn, the bar owner testified that: 1) he was not a sophisticated insurance buyer and 2) he definitely would have bought coverage for liquor liability had he known that the GL policy did not provide it. His comments were something to the effect of "I have a bar, so why wouldn't I buy coverage for liquor claims?"

### It is what it is


In all probability, the bar owner knew he did not have coverage for liquor claims, but with nothing document-

ed, the legal system found the agent liable and a settlement was reached.

Do you think the producer and CSR wish they had a couple of mulligans to fix some areas after the claim was made against them? Without a doubt – but that's not the way it works. When an E&O claim is made against an agency, the file "is what it is." While it is acceptable for an agent to organize the file, at no time should an agent add or delete anything from it. No "do-overs!"

So what does this essentially mean? It means that when agency staff – producers, customer service representatives, accounting folks, receptionist, etc. – performs a particular task, if that task should be documented, it gets documented. Imagine the impact on the judge and the jury when the CSR in the above claim admitted she did not document the discussion and that there were other files and discussions that weren't documented.

Clearly, the odds of an agency prevailing in an E&O matter are strengthened when documentation in the file is handled promptly, professionally and accurately. The odds are also enhanced significantly when the file reflects documentation back to the customer, memorializing the various conversations and decisions.

Agencies and their staff must be extremely serious about this and make every effort to have a culture and commitment that tolerates nothing but the best. Using an audit process is a great vehicle for ensuring that agency expectations are met because, in the world of agents' E&O, unfortunately, there are no mulligans. 



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# PIA of Louisiana

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(Tentative)

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CPIA-2	March 2014	Implement For Success
CPIA-3	April 2014	Sustain Success

**Fall Series** – Classes to be held in Lafayette and New Orleans areas

CPIA-1	September 2014	Position For Success
CPIA-2	October 2014	Implement For Success
CPIA-3	November 2014	Sustain Success

*For more information or to register for a class, please contact  
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# PIA of Louisiana

## 2014 CISR SCHEDULE

### Personal Residential

February 4: Shreveport  
February 5: Lafayette  
February 11: Baton Rouge  
February 12: New Orleans

### Personal Lines Misc.

April 8: Shreveport  
April 9: Lafayette  
April 10: Baton Rouge  
April 11: New Orleans

### William T. Hold

June 3: Shreveport  
June 4: Lafayette  
June 5: New Orleans

### Dynamics of Service

September 10: Baton Rouge  
September 11: Lafayette  
September 12: Shreveport

### Elm. of Risk Management

April: Baton Rouge  
May: Shreveport  
October: Lafayette  
November: New Orleans

### Commercial Property

March 18: New Orleans  
March 19: Baton Rouge  
March 25: Shreveport  
March 26: Lafayette

### Commercial Casualty-1

May 7: Lafayette  
May 8: Shreveport  
May 13: New Orleans  
May 14: Baton Rouge

### Commercial Casualty-2

August 19: Lafayette  
August 20: Baton Rouge  
August 21: New Orleans  
August 28: Shreveport

### Personal Auto

October 8: New Orleans  
October 9: Baton Rouge  
October 15: Shreveport  
October 16: Lafayette

### **Facilities:**

Shreveport- Homewood Suites 5485 Financial Plaza; Shreveport, LA 71129  
Lafayette- Hilton Garden Inn- 2350 W. Congress St.; Lafayette, LA 70506  
Baton Rouge- Hyatt Place Baton Rouge- 6080 Bluebonnet Blvd.; Baton Rouge, LA 70809  
New Orleans- Hilton N.O. Airport- 901 Airline Hwy.; Kenner, LA 70062

### **Register Online at [WWW.PIAOFLOUISIANA.COM](http://WWW.PIAOFLOUISIANA.COM)**

Please contact Coleen Brooks at PIA of Louisiana if you have any questions.  
225-766-7770 or [coleen@piaoflouisiana.com](mailto:coleen@piaoflouisiana.com)

# Richie Clements Installed As PIA National President-Elect

We'd like to congratulate one of our very own, Richie Clements for being installed as PIA National's President-elect. The new national officers of the National Association of Professional Insurance Agents (PIA) were installed during the group's September 22, 2013, Board of Directors meeting held in Las Vegas, Nevada. Each of the officers will serve one-year terms that began on October 1, 2013 and runs through September 30, 2014.

As of October 1, 2013, John G. Lee, CIC, CPIA, LUTCF, of Fredericksburg, Virginia becomes President; **Richard A. Clements, CIC, of Chalmette, Louisiana becomes President-elect**; Robert W. Hansen, Jr., CPIA, LUTCF, of Omaha, Nebraska becomes Vice President/Treasurer; Gary W. Blackwell, Jr., CPCU, of Corinth, Maine becomes Secretary/Assistant Treasurer; and Andrew C. Harris, CIC, CPCU, CRM, ARM, AIS, of Colts Neck, New Jersey becomes Immediate Past President.



## Partner News

### Bondy Appointed to LA Educational TV Board

Louisiana Gov. Bobby Jindal has appointed LUBA Workers' Comp CEO David Bondy to the Louisiana Educational Television Authority as an at-large member.

LETA operates a network of six Louisiana public broadcasting television stations in Alexandria, Baton Rouge, Lafayette, Lake Charles, Monroe and Shreveport. Known as Louisiana Public Broadcasting, the network offers educational, informational and cultural programs.

Bondy is the founder and CEO of LUBA Workers' Comp. Based in Baton Rouge, La., LUBA provides coverage in Louisiana, Arkansas and Mississippi through select, local independent insurance agencies. Specializing in workers' comp for more than two decades, LUBA offers superior service and complete claims services. For more information, visit [www.lubawc.com](http://www.lubawc.com).

*Whatever your plans this weekend, we're ready to join you.*

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# PIA of Louisiana's 2013 CISR Conferment Ceremony

PIA of Louisiana honored those who earned the CISR designation over the past 12 months by inviting them to a CISR Conferment Ceremony held at Oak Lodge in October.

In order to obtain the CISR designation, a participant must complete 5 of the 9 offered CISR courses and successfully pass a test at the end of each class. Of the 51 new Louisiana designees, 19 of them were in attendance at the luncheon. Receiving their CISR pin from The National

Alliance's Academic Director, Michael Kersgard, CIC, CLU, were: Amanda Carawan, Mallori Champagne, Lori Cusimano, Lauren Eiserloh, Michelle Ellis, Tiffany Fruchtnicht, Julee Graham, Shannon Knight, Katie Liljeberg, Andrea Mansur, Melanie Michael, Robbin Parsons, Margot Reinhard, Gloria Rigglin, Ericka Schnebelen, Stacy Scott, Sheryl Spann, Elizabeth Stone, and Renee Walker.

Congratulations to all the New CISR's.



## PIA of Louisiana's Outstanding Customer Service Representative of the Year Named



Each year PIA of Louisiana along with The National Alliance solicit nominees for the Outstanding Customer Service Representative of the Year. Established in 1991, it is the highest honor for outstanding CSR's. State winners receive a framed certificate of recognition, a cash award, and become a finalist in the national competition.

The National Alliance's Academic Director, Michael Kersgard, CIC, CLU was on hand to honor Ms. Stacey Booth, CIC, CISR, AIS, AINS with Eustis Insurance as the 2013 Outstanding Customer Service Representative of the Year for Louisiana. Stacey has been in the insurance industry for 17 years. She is a Supervisor and Account Manager of Personal Lines at Eustis Insurance in Mandeville, La. She earned her CISR designation in 2007 and her CIC designation in 2010.

We congratulate Stacey and wish her luck on the national competition.

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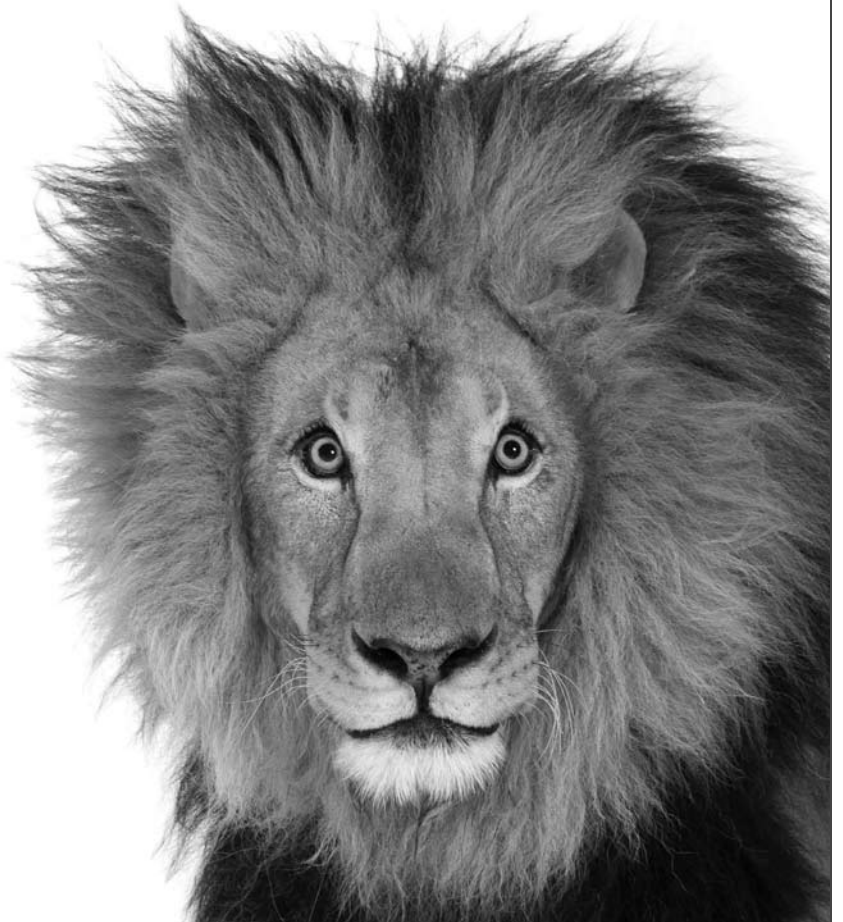
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# Four Sales Truths to Set You Free

by John Chapin

If you're going to be successful in sales over the long haul, there are four concepts you need to fully accept and buy into. Missing any one of these will either prevent you from getting off the ground at all, or, if you do get off the ground, missing one of these will sabotage your long-term success and happiness.

## Four Ideas to Take Control of your Sales Career

### 1) It's not about chasing the sale.

Almost everything you chase runs away, and you probably don't want any part of the things that don't run away. It's recently been proven that even Great White Sharks will swim in the other direction if you swim at them and most prospects are far more timid than your average shark.

Instead of chasing the sale, work on the connection and the relationship. Your objective here is to make it all about the other person. And by the way, there is no new relationship selling, it's always been about relationships. The best salespeople, the ones who have had successful careers over the long haul, have not burnt out, and have led happy, fulfilling lives both personally and professionally, have always focused on doing what's right for the other person. That said, are there some sale-chasers out there who have experienced some success? Yes, but it usually comes at the expense of other areas such as: their character, their reputation and their personal life. I'm also guessing they aren't people you like or admire on a personal level. So in order to have a long, happy, successful sales career, take care of people and relationships and instead of having to chase sales, the sales will chase you.

### 2) You have to be completely accountable.

You need to have several levels of accountability in place to ensure you do what you need to do in order to be successful. The most important is accountability to yourself. That said, even the strongest and most self-disciplined among us will allow ourselves to falter from time to time, so it's important to have a second and perhaps even third layer of accountability. Your second level consists of people you work with and other professionals, this group includes: managers and bosses, coaches and mentors, mastermind groups, and, in some cases, may even include your peers. The third level of accountability includes friends, family, and other acquaintances. All that said, ultimately the buck stops with you. Even with other people checking on you, it's possible to cut corners, lie, and otherwise fudge things in your favor. You've got to push yourself and be willing to do whatever it takes to hold your feet to the fire even if that includes devices such as trap contracts and large fines.

### 3) You've got to be brutally honest with yourself.

You have to see yourself, and your sales career, warts and all. If you don't have the sales you need, the prospects you need, and the overall

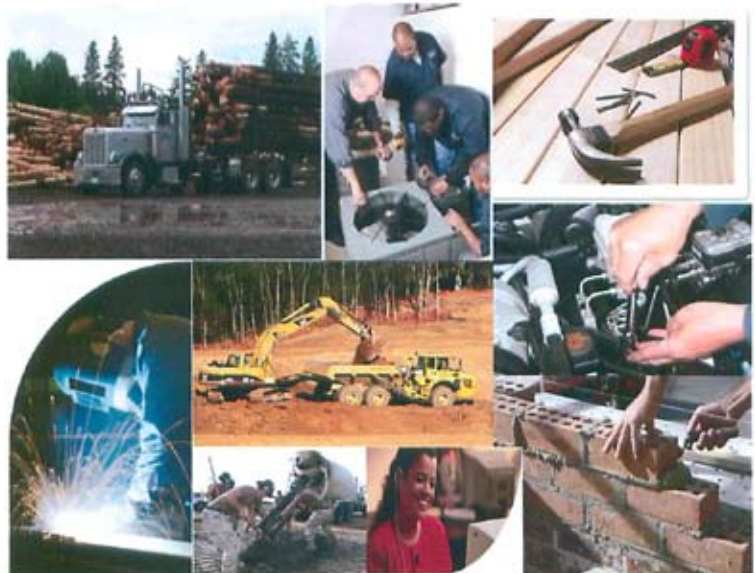
results you want, it's probably your fault. Own it and do something about it. This doesn't mean you have to beat yourself up to the point where you feel so badly about yourself that you can't perform. At the same time, you need to get enough leverage on yourself that you push yourself to get the job done every day. There's a happy-medium and balance here, but I find that most people are not half as tough on themselves as they need to be. Most people will skirt responsibility and point the finger elsewhere when it comes to reasons for their failure. Accept responsibility, grab the bull by the horns, and get to work. Success or failure is completely up to you.

### 4) You have to get organized and get control of your time.

Getting organized and getting control of your time begins with goals and a plan. Decide what your business goals are for the year and then break them down to monthly, weekly, and daily activity.

Organize, clean up, and set up your work area, files, computer, calendar, and other tools and then get to work. This doesn't have to be complicated but it does take hard work and self-discipline to stick to your plan and do what must be done every day.

When you're at work, work. And when you're working, make sure it's on the items that will give you the most return on your time, effort and energy. You should be working on the 20% of items that give you 80% of your results, all other items should be delegated or eliminated. In sales, most of your time should be spent prospecting, presenting and closing. Continue to improve your organization and time management until you are spending 80-90%, or more, of your time in these three key areas and then put checks and balances in place to keep yourself at that level.



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Continued from page 6  
(Commissioner's Column)

Louisiana Area Health Education Center, Southern United Neighborhoods, Capital Area Agency on Aging, District II, Inc. and Martin Luther King Health Center, Inc. – were awarded a total of \$1.767 million in grant funding.

The Louisiana Department of Insurance (LDI) has completed the rulemaking process required to create registration and regulation procedures for navigators in Louisiana. We issued Regulation 101 for this purpose on July 20. Regulation 101 is aligned with federal law and prohibits navigators from engaging in any activities that would require a health and accident producer license. It prohibits navigators from offering advice, recommendations or any form of endorsement of a particular health benefit plan or health and accident insurance product. Regulation 101 also requires navigators to register with the LDI. In addition, reports that navigators submit to CMS must also be submitted to the LDI. The regulation also calls for navigators to submit evidence of completion of HHS's required training to LDI as part of the registration process.

A public hearing on Regulation 101 was held on August 28 and the deadline for comments to be submitted was August 30. Three


substantive comments were made regarding Regulation 101. One was that LDI add training requirements for navigators in addition to those required by the feds. In the first year of operation of the navigator program, there will not be additional training beyond that required by CMS. However, additional training can be required by the Legislature in the future.

A second comment was in the form of the question, "Does each individual navigator register with the LDI?" In response to that comment, the LDI makes clear that only the grantee will be required to complete the registration form. Each grantee will be required to maintain an accurate and up-to-date list of individuals serving as navigators on behalf of the navigator grantee. The navigator grantee must file that list with the LDI.

A third suggestion was that all three types of reporting required at the federal level also be filed with the Department of Insurance within 10 days of filing with the appropriate federal office. We plan to make this revision, thereby creating uniformity in the reporting requirements.

An oversight hearing of the Joint Louisiana House of Representatives and Senate Insurance Committee was held on September 17 and approved Regulation 101. Our plans are to publish the final rule on navigators in the

October 20, 2013 Louisiana Register. A third role in addition to producers and navigators is allowed in the Health Insurance Marketplace. If an organization is a community health center or other health care provider, hospital, a non-federal governmental or non-profit social service agency and would like to help by training staff to assist people applying for coverage through the Marketplace, they can apply to be a Certified application counselor (CAC) organization through the CMS website.

We appreciate the support and valuable suggestions of producers regarding navigator regulation and I recognize the incredible effort taking place to gear up for the extensive market changes taking effect in 2014. As I meet with my fellow state insurance regulators I have heard of the undertaking each of the states is going through to get up and running with their own version of this federally-mandated program. Even though HHS will implement the Marketplace in Louisiana, both the LDI and Louisiana Department of Health and Hospitals are expecting a large number of requests for information on the law and its ramifications for individuals. We are grateful for your hard work and efforts to educate yourselves on the extensive changes coming to health care and I look forward to continuing to work together for the benefit of our health insurance consumers. 

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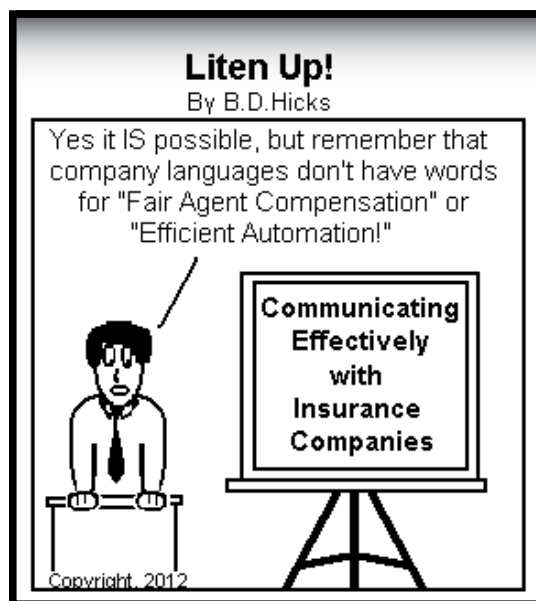
PIA members can access DocIT's traffic violation information for as little as 75¢ per transaction.\* Compare that to the price of an MVR!

DocIT is currently available in AK, CT, FL, IL, MD, MN, NJ, ND, OH, OK, PA, SC, VA, WI and WY, with plans to be available in AZ and OR before the end of 2013. More states to follow in 2014.

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To learn more about the practical applications of DocIT in your agency, or to register for a free informational webinar, please visit PIA National's DocIT webpage at [www.pianet.com/docit](http://www.pianet.com/docit).



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They join these 49 agents who have already earned Signature Agent status.

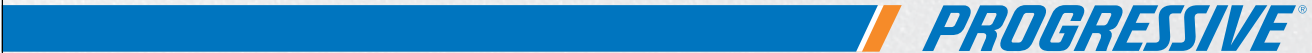
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