



Local
Agents
Serving
Main Street
AmericaSM

2015 PIA National Guide to Member Benefits

For online access to the PIA National member benefits

Business-building tools

- > **PIA Branding Program.** Write more business using our print and radio ads, social media support materials and more.



- > **Hartford Flood Insurance.** Easy enrollment, dedicated local sales directors and book transfer/rollover team, training/CE, free certified zone determinations, 24/7 claims reporting and great commissions. Not comfortable with flood insurance? Try the "Flood Solutions" option, which uses Hartford CSRs.
- > **FLOODBROKER.COM.** Sell more flood insurance with your own flood quoting web portal. A PIA member exclusive!
- > **DocIT for Agents from Drivers History.** DocIT for Agents' online database of driver violation data helps agents align applicants with the right carrier early in the auto quoting process.
- > **Rough Notes Producer Online.** Helps identify risk exposures and provides detailed coverage analysis. Save up to \$1,195 in your first year alone when compared to the regular list price!
- > **Agency Revenue Tools.** Boost personal lines sales by engaging in employee worksite marketing using your appointed markets at regular commission rates.
- > **Agency websites.** Cutting-edge website technology tailored specifically for insurance agents. Now it's easy to have a good looking, user-friendly agency website.
- > **Using the PIA logo.** Put the PIA logo on your business card, website, stationery and signage. Order items with the PIA logo in our online store.



- > **Consumer brochures.** Answer your customers' questions about insurance with PIA's attractive brochures.



Insurance products

- > **PIAPRO E&O.** The PIA Professional Liability Insurance Company is a Risk Retention Group (RRG) formed to offer errors and omissions coverage exclusively to PIA members. To see if PIAPRO is available in your state, please go to www.pia-pro.com or contact your local PIA state association's E&O producer.
- > **E&O insurance.** Professional liability, errors and omissions insurance. With access to multiple markets with differing appetites, including admitted and non-admitted markets, chances are we can find the coverage and price that's right for you, even if you have a more unusual risk. Visit www.pianet.com/eando.
- > **PIA agents umbrella program.** Excess insurance protection includes E&O and business liability coverage, with available endorsements for EPL and personal coverage. Coverage not available in all states.
- > **Cyber and privacy insurance.** PIA and U.S. Risk Brokers have introduced a robust program exclusively for PIA members.
- > **Individual and group insurance products.** Basic, voluntary, and dependent term life; long/short term disability; AD&D; business overhead expense; and hospital income protection for you, your employees, and families. Visit www.piatruster.com.

Cutting-edge communications

- > **PIA Connection print newsletter.** Award-winning publication, now completely redesigned. Published ten times per year.
- > **PIA National's website,** www.pianet.com.
- > **PIA Agency Marketing Guide.** Hands-on marketing tips from industry experts and agents like you. Published annually.



Learn more about these PIA National member benefits at www.pianet.com.

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Tools from The PIA Partnership

The PIA Partnership — a joint effort of leading insurance carriers and PIA — develops hands-on tools for PIA member agencies such as:

- > **Closing the Gap — Growth & Profit.** The PIA Partnership's newest tool provides PIA members with calculators so they can project and plan for new business growth and profitability. Agencies are then offered three proven, turnkey approaches for improving retention, sales and account-rounding in their agencies.
- > **Agency Touch Points — The Voice of the Customer.** Learn how to capitalize on Partnership research to give personal lines customers what they really want, instead of relying on commonly held misconceptions.
- > **Reaching Gen Y.** This online tool helps agents understand and reach Gen Y age group insurance consumers and convert them into loyal agency customers.
- > **Perpetuation Central.** This hands-on, interactive tool guides agencies through the decision-making, planning and implementation steps of agency perpetuation or ownership transfer.
- > **Practical Guide to Successful Planning.** This valuable resource helps agents plan for success within their own agencies and coordinate their plans with those of the carriers they represent.



Agency management tools

- > **Agency Agreement Review Service.** Free to members and carriers, PIA recommends changes to carriers and highlights concerns for members so they can make informed decisions about the agreements they sign.
- > **Agency Preparedness and Recovery Plan.** The PIA guide to creating an agency-specific business contingency plan.
- > **Discounted producer licensing services from Central Licensing Bureau.**
- > **Prescription discounts.** Save money on prescriptions not covered by insurance. Available to PIA members and their clients.
- > **Employee profiling.** Hire the right people with skills and personality testing from OMNIA.
- > **Discounts on shipping with UPS, calendar products from Mines Press, and car rentals from Alamo.**
- > **Free subscriptions to industry publications.**

Carrier relations

Because good relationships with the carriers you represent are vital to your success, PIA National keeps an open line of communication with insurance companies—and uses it on your behalf. PIA members can constructively voice their concerns, so carriers understand how their decisions affect their agency partners.

Our **Agency Agreement Review Service**, available to both PIA members and carriers, provides an opportunity for PIA to advocate for agents when carriers consider changes to their agreements. Staff highlights concerns for members to consider so they can make informed decisions about the agency agreements that govern their business relationships.

Through our ongoing activities with **The PIA Partnership**, PIA agent and insurance company leaders work together to identify areas of opportunity for PIA member agencies. The PIA Partnership then develops hands-on tools specifically designed for use by agents to help them achieve maximum success. Recent PIA member benefits from The PIA Partnership include Closing the Gap — Growth & Profit, Agency Touch Points — The Voice of the Customer, Reaching Gen Y, the Practical Guide to Successful Planning and Perpetuation Central. These programs are described at left.

Industry & business affairs

PIA National works with industry groups such as the Association for Cooperative Operations Research and Development (ACORD) and the Insurance Services Office (ISO) to improve processes and address challenges facing the insurance industry. In doing so, PIA works to ensure that changes are in the best interest of agents.

PIA also provides our members with practical guidance to help them keep their agency practices in compliance with insurance and general business regulations and more aligned to the way other agencies do business. Guidance is also provided to assist PIA members with protecting their ownership and control of agency expirations.

Learn more about these PIA National member benefits at www.pianet.com.



Legislative & regulatory outreach

Whether we like it or not, federal politics greatly affects our industry. That's why PIA National represents members' interests on Capitol Hill in Washington, D.C. Our lobbyists ensure that lawmakers understand insurance agents' positions and how legislation will affect voters back home.

PIA National works closely with regulatory and legislative entities across the country, including the National Association of Insurance Commissioners (NAIC), the National Conference of Insurance Legislators (NCOIL), and the National Conference of State Legislatures (NCSL), to ensure that the concerns of independent agents are addressed. PIA holds a seat on the board of the National Insurance Producer Registry (NIPR). PIA is a fixture in countless working groups aimed at modernizing and improving insurance regulation, healthcare reform, producer licensing, flood insurance, crop insurance, and natural disaster planning. PIA fights to protect agents' interests and ensure they have a seat at the table.

Here are some ways you can get involved:

- > **Grassroots alerts.** To ensure legislators feel the heat from their constituents, PIA occasionally organizes grassroots campaigns in which PIA members can easily send pre-written, fully-editable letters directly to their elected officials. Send one now by visiting www.piagrassroots.com.
- > **PIA Federal Legislative Summit.** The annual spring PIA Federal Legislative Summit (FLS) is a gathering of PIA members who come together in the nation's capital to meet with their elected representatives. It is an opportunity to meet/reacquaint yourself with your Members of Congress and to discuss issues that are of importance to independent insurance agents. Learn more by visiting www.piafls.com.
- > **District Lobbying Day...Capitol Hill in Your Backyard.** Every August, while Congress is in recess and our elected officials are back home in their district offices, PIA members have a special opportunity to positively impact the politics that shape their lives. They do this by meeting with their elected officials and promoting the points of view of Professional Insurance Agents. Resources for these meetings can be found on www.piadld.com.
- > **PIA Political Action Committee (PIAPAC).** PIAPAC is the Professional Insurance Agents Political Action Committee. The PAC contributes to the campaigns of candidates to federal office who share our pro-insurance, pro-business perspective and who support our issues. PIAPAC is funded by the contributions of individual PIA members. To learn more visit www.piapac.com.

PIA Insurance Foundation

The Professional Insurance Agents Insurance Foundation (c-3) strives to further the insurance knowledge and education of those engaged in the independent insurance agency system. Its most recent work product, entitled *Future of the Business Disciplines, Regulation and Oversight of the U.S. Insurance Marketplace*, is a white paper intended to assess the current status of insurance regulation and evaluate the range of potential reforms being discussed in Congress and throughout the insurance industry.

More information

For more information about the PIA National member benefits described in this brochure, please visit www.pianet.com.

Contact us

Have a question? Not sure how to access a particular program? Want to vent about something? That's what your staff at PIA is for. Please feel free to give us a call or send us an email.

To find specific PIA National staff members who can assist you, visit our online Contact Us web page: www.pianet.com/contactus.

Or call us at (703) 836-9340 or email membership@pianet.org and we'll put you in touch with the proper person.



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Agents
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National Association of Professional
Insurance Agents
400 N. Washington St.
Alexandria, VA 22314-2353
(703) 836-9340
membership@pianet.org
www.pianet.com