

the Agent's Voice

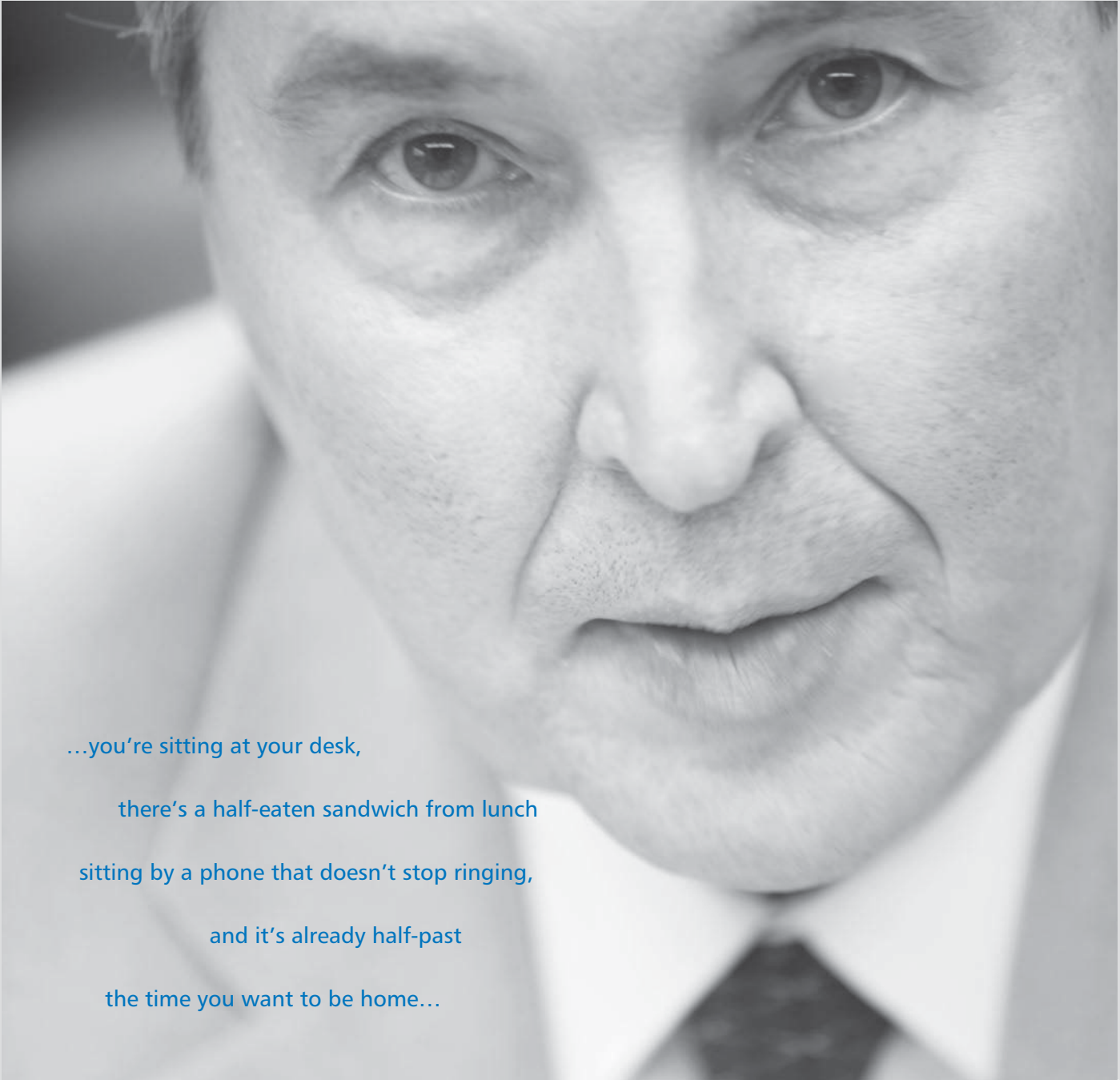

PROFESSIONAL
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OF LOUISIANA

April 2010
Vol. XXXVII, No. 3

Annual Convention
pg. 14-15

Sponsors and Exhibitors
pg. 16





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Commissioner's Column

By James J. Donelon

Storm Awareness

As we move into the 2010 hurricane season, June 1 – November 30, property owners should take a closer look at their insurance policies to make sure that, if needed, there will be adequate coverage. The nationally recognized Colorado State University forecasters are predicting an above average hurricane season for 2010 with 15 names storms, 8 becoming hurricanes, including 4 intense hurricanes of Category 3 or worse.

Hurricanes have been much too frequent occurrences in Louisiana the last few years. Gustav and Ike in 2008, as well as Katrina and Rita in 2005 demonstrated the magnitude of damage that a hurricane can inflict on our state. Katrina caused \$15.5 billion in insured flood damages and \$17 billion in insured wind damages and Rita caused \$416 million in insured flood damages and \$3 billion in insured wind damages. As of the end of March 2008, Hurricane Gustav had caused \$2 billion in total insured property damage losses with almost \$51 million being insured flood damages. Hurricane Ike had caused a total of \$406 million in total insured property damage losses with \$203 million being insured flood damages.

Each area of Louisiana has its

own unique weather challenges. All areas should be concerned about various types of storms, including hurricanes, tornadoes and rainstorms that often produce large-scale flooding. Southern areas of the state are more endangered by the strong wind force of hurricanes as well as flooding. Northern parts of the state often experience torrential rains carried by hurricanes, which cause serious flooding.

Northern parts of the state also experience more numerous tornados and hail storms. Consumers should be prepared for any type of damage that storms can produce.

I am embarking on a statewide Storm Awareness Tour during May and June to urge policyholders to re-evaluate their property insurance coverage for adequacy. The deductible, contents coverage and the insured value on their structures are important things to review. As you know, some people are willing to accept a higher deductible in order to have a lower rate. The question there is how much personal liability is the policyholder willing to risk. Louisiana property owners should also purchase FEMA funded flood insurance and be sure that wind coverage is a part of



their total coverage, either as a separate policy or through their homeowners policy.

Currently, there are more than 484,000 flood insurance policies in Louisiana. But, only 29 percent of our 1.6 million households are insured against floods. This leaves more than two-thirds of our property unprotected from floods, many of those homes in vulnerable areas. National Flood Insurance Program reports show that after a hurricane, some of the most damaging floods occur hundreds of miles from the coast. Up to 25 percent of all flood claims occur outside of the floodplain, in low to moderate risk areas.

We are fortunate in that we now have several new companies writing property and casualty insurance in Louisiana following the hurricanes of 2005, due to our aggressive outreach to these companies and the support of our Governors and legislators. As a result property owners now have a number of additional options for their insurance needs. Companies offering insurance in specific areas of the state may be found by doing a search on the Department of Insurance web

Continued on page 18

Contact the LA Department of Insurance at

www.lidi.state.la.us

or call 1-800-259-5300

Partner News

LWCC Promotes Two to Manager Positions

Louisiana Workers' Compensation Corporation (LWCC) has promoted two of its experienced professionals to managerial positions. Brent Toups is the new Agency Relations Manager, and Karen Mouton is the Premium Audit Manager.

Toups was hired by LWCC in 1998 as a Premium Auditor. He joined the company's Agency Relations Department in 2007 as an Agency Relations Representative. Previously, he held the position of Staff Accountant for First American Bank and Trust in Vacherie.

Toups received a Bachelor of Science degree in Accounting in 1996 and an MBA degree in 2002, both from Nicholls State University.

Mouton joined LWCC in 1993 as a Premium Audit Technical Specialist. She advanced to Premium Audit Supervisor, then held the positions of Insurance Op-

erations Analyst and Business Analyst before serving as Project Coordinator for LWCC's Project Management Office beginning in 2005. She previously worked at two other local insurance companies.

Mouton is a Chartered Property Casualty Underwriter (CPCU) and holds Project Management Professional (PMP) and Associate Premium Auditor (APA) designations.

LWCC (www.lwcc.com) is a private, non-profit mutual insurance company that is the largest writer of workers' compensation insurance in Louisiana. The company carries an "A" (Excellent) rating from A.M. Best and, for the eighth consecutive year, was named one of the top 50 property and casualty insurance companies in the nation—out of more than 3,100—by Ward Group, the leading authority on insurance industry benchmarking.



Karen Mouton,
Premium Audit Manager



Brent Toups,
Agency Relations Manager

Errors & Omissions

Continued from page 10

looking for. The carrier that wants your business will take the time necessary.

- **Is the exposure specifically listed or is coverage on a blanket basis?** Many carriers prefer that the item be scheduled on smaller accounts. If coverage is written on a blanket basis, is there a maximum for any one specific item? Per Mr. Gauder, "Agents should try to get the coverage on a blanket basis. It helps to reduce some potential claim problems."

- **Based on the exposure (ex. Contractors Equipment), coverage for "flood" may be needed. Is this exposure covered?** With

the recent flood activity, many carriers probably added this exclusion.

- Is mysterious or unexplained loss covered?

- Is the coverage written on a co-insurance basis? Is it on an ACV or RC basis?

Other Suggestions to Note:


- **Application** – This should be signed by the customer. Once you have a handle on the exposure, contact the carrier. They will be able to advise you which application is needed.

- While renewals are fairly automatic for most lines of business, be alert that this

may not be the case here. If you need the coverage to be renewed, advise the company.

Reaping the Rewards

Knowing your clients' commercial Inland Marine exposure is extremely important to ensure there are no uninsured losses. Moreover, effective use of an Exposure Analysis Checklist to annually update the exposures will provide tremendous benefit.

So what's your Inland Marine IQ? Inland Marine is a specialized area that needs solid attention to detail and review. Dedicate the time and you will reap the rewards. 

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Passing It On!

By Jody M. Boudreaux



The buzz is in the air...PIA's going to a new place for convention...and it's Panama City! How exciting! And, what's even more exciting than that is the initial response since mailing our convention packet. We've gotten more than double the number of registrations as well as companies to sign up this early. If you haven't made your plans, be sure not to miss the fun!

We decided to highlight our convention in this issue. I thought I'd take the opportunity

in my article to tell you a little about the facility. Most people I've talked to have never been to the Bay Point Marriott in Panama City. Well, you're in for a treat!

For those of you that love the Marriott Grand Hotel in Point Clear, Alabama, you're going to love the Bay Point Marriott. Oh, and for those of you that have expressed some "not so nice" comments about the Grand, you're going to also love Bay Point Marriott. How can that be? Because the Bay Point Marriott offers the best of both worlds.

Like The Grand, Bay Point is on the bay and provides a wonderful, secluded feeling, which has always been so conducive for our convention program. One of the biggest compliments we get from our attendees is that we have a great turnout at our events, which offers better opportunities for networking. Because of the layout of the hotel, we know we'll have the same impressive participation at events.

However, because Bay Point is just a 5-10 minute drive to one of the most beautiful spots on the Miracle Strip, the family can enjoy the beach as well as all the other attractions that come along with it. We often heard complaints

that in Point Clear the number of restaurants were limited. Well, you won't have that problem in Panama City with its extensive list of a variety of restaurants to satisfy everyone's tastes.

And, a short boat trip (which is complimentary to hotel guests) will take you to Shell Island, which is a natural, undeveloped island which lies between the Gulf of Mexico and St. Andrews Bay in Panama City Beach. The island is about seven miles long and anywhere from two hundred yards to three-quarters of a mile across. Shell Island is home to one of the world's highest concentrations of bottle-nosed dolphins. The island's pristine beauty and abundant wildlife make it an enjoyable and exciting way to spend the day. It is filled with tremendous sand dunes, a fresh water swamp, acres of woods and sugar-white sands. Shell Island offers excellent snorkeling,

fishing and secluded beaches. So, how's that for being on the beach? But I warn you that there are no facilities or concessions on the island itself.

For our shoppers in the group, you'll just love the new factory outlet, Pier Park. With 1 million square feet of shopping and entertainment including the best beach food and music at Jimmy Buffett's Margaritaville, Reggae music and Island cuisine at Reggae J's Island Grill, live country music all day at Tootsies Orchid Lounge, trivia, food and non-stop sports at Buffalo Wild Wings and much more await you. Okay, now sometimes the husbands in the group aren't too happy with me promoting the shopping. Oh, well, you know what they say: When Mama's happy, everyone's happy! And, of course we have men in our group that love to shop, too!

For the golfers (see I'm balanced), there are two of the most spectacular 18-hole golf courses along the Emerald Coast and Florida Panhandle. The

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



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Partner News

On March 8, 2010, the American Strategic Insurance (ASI) Group of companies, which includes ASI Lloyds, received a revised outlook from A.M. Best. ASI's outlook was improved to 'positive' from 'stable' and affirmed the financial strength rating (FSR) of A- (Excellent) and issuer credit ratings (ICR) of "a-" of the American Strategic Insurance Group (ASI) and its members.

The Florida-based company was established in 1997, and is considered a leader in Florida's residential property market and top places to work. ASI has more than \$525 million in direct premiums written and over 500,000 policies across multiple states.

In other news, ASI ranked number one in the midsize company category of Tampa Bay's Top Work Places 2010 by the St. Petersburg Times. ASI was selected out of the 60 leading companies nominated by their employees and surveyed about a variety of topics, including those practices and policies which make the com-

panies the top places to work.

The rankings were published on TampaBay.com, in the March 21 edition of the St. Petersburg Times and on March 22 in tbt* Tampa Bay Times.

ASI began writing residential property in Louisiana May 2008. Louisiana is ASI's third largest state and an integral part of our portfolio. We are happy to report that as of February 2010, we have written over 23,000 new business policies in Louisiana. We want to thank all off our agency partners for making us successful in Louisiana.

ASI is excited to announce the launch of a new Commercial Property Program in Louisiana in the very near future. The launch is part of ASI's ongoing strategy to provide the Louisiana market with additional products. ASI's sister company, American Capital Assurance, Corp (ACA) (through our subsidiary MGA, Safe Harbour Underwriters) will offer the Commercial Program to Condominium Associations, Apartment Complexes, Office

Buildings and Office Condominium Associations.

A.M. Best Co. has recently upgraded the ICR to "bbb+" from "bbb", revised the outlook to positive from stable and affirmed the FSR of B++ (Good) of American Capital Assurance Group (ACA) (St. Petersburg) and its members. The following is an excerpt from A.M. Best: "The ratings reflect ACA's profitable underwriting performance in the Florida small commercial and homeowners markets, as well as its solid risk-adjusted capitalization resulting from prudent underwriting, a tempered direct premiums written trend in recent years, complemented by support from ACA's parent company. The positive outlook contemplates that operating performance and risk-adjusted capitalization will continue to trend favorably in the near and long term".

If you have additional questions about the Commercial launch, please contact our Louisiana Territory Marketing Manager, Margaret Miller at (337) 802-2571.

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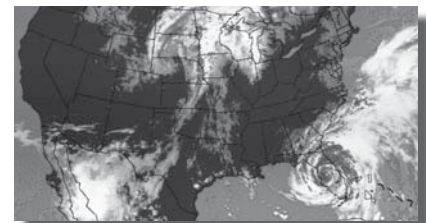
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Legislative Update

By J. Robert Wooley



14 other bills dealing with issues such as improving access to information provided by the Department of Insurance,

Although the political process is often unpredictable, this year takes unpredictability to an all new level. The legislative session began with legislators bracing to deal with record deficits sure to affect every corner of the state. A few weeks into the session the economic forecast grew more dire, forcing leaders to grapple with an additional \$340 million deficit. As if this were not enough to focus on, Louisiana and the Gulf Coast became ground zero for one of the largest environmental disasters in decades. The oil spill in the Gulf has rightfully taken a significant amount of our leaders time and attention. In an unprecedented move, legislative leaders, as well as the governor, requested that the legislature temporarily suspend consideration of all non-essential bills.

PIA Lobbyist
Adams & Reese, LLP
robert.wooley@arlaw.com

With this as the backdrop for the 2010 legislative session, conventional wisdom would dictate that very few controversial insurance issues would be considered this year. Although that has generally been the case to this point, some issues are starting to gather steam. With the session reaching the halfway mark, most bills that have not passed out of either the House or the Senate likely will have a tough time making it through the process to final passage.


The major piece of legislation that we are working to pass, House Bill 447 by Representative Kevin Pearson (R-Slidell), is making its way through the process. As I outlined last month, many of you have contacted your leadership to discuss the

issues you face with regard to certificates of insurance. Chief among those concerns is the practice of large contractors insisting upon the creation of numerous unique certificates. This practice results in frequent problems. House Bill 447 addresses these concerns by requiring greater uniformity among certificates of insurance. Only certificates filed with and approved by the Commissioner of Insurance would be permissible for use. Under this bill the Commissioner has strong protective criteria to follow when considering certificates for approval. All standard forms provided by ISO and ACORD would be deemed automatically approved.

I have been working with supporters and opponents alike to address all concerns and build the necessary support for this bill. We are optimistic that this legislation will be passed by the legislature and signed by the governor. As of this writing, HB 447 has been approved by the House of Representatives and the Senate Insurance Committee. It now must gain the approval of the full Senate before going to the governor. Please be on the lookout for a possible Action Alert seeking your assistance in reaching out to your local legislators. PIA has developed a wonderful reputation within the legislature, so on critical matters, your voice can make the difference.

As I work to achieve passage of HB 447, I am also working on your behalf to ensure passage of approximately

improving efficiently with regard to rate and form filings, adjusting the minimum collision coverage amounts of uninsured motorist insurance, and protecting automobile policy holders from unjustified cancellations. I am happy to report to you that at this time it appears most of the legislation we are supporting is moving toward ultimate passage and will be signed by the governor. Additionally, of the seven bills we are opposing, six have already been defeated for this session.

In 2010, a year defined by its unpredictability, we stand ready to address any new issues that arise during the second half of this session. As we move closer to the adjournment day of June 21st, the probability of new issues appearing under the radar increases. We will continue to keep you updated on events as they may arise. 

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PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA

What's Your Inland Marine IQ?

While most agents and agency staff are intimately familiar with and knowledgeable about the coverages of BOPs, Workers Compensation, Commercial Auto, etc., the world of commercial Inland Marine creates some challenges.

To begin, there is the issue of the various types of risks covered. A partial list includes: Air Cargo Insurance, Armored Car and Messenger Insurance, Bailee Customer's Goods, Consignment Insurance, Contingent Transit Insurance, Equipment Floaters Insurance, Installation Insurance, Motor Truck Cargo, Railroad Rolling Stock Insurance, Rigger's Liability, Stock Processing Insurance, Trip Transit Insurance and Warehouse Legal.

You can also have a unique exposure that may not fit nicely into one of these (ex. \$300,000 for 25 baby grand pianos one client had in their basement). Fair to say, it is a different world.

Coverage Comparisons

There are a number of major issues you may or will face when writing Inland Marine. One is that not all carriers handle a risk the same way. In many cases, the forms can vary greatly from carrier to carrier. To further complicate matters, numerous carriers use heavily manuscript forms with various limitations / sub-limits/ warranties in them. Be on the lookout for these. This makes a coverage comparison between company A and company B a must – *and this comparison will definitely be more challenging.*

Per Steve Gauder, Inland Marine

Specialist at Utica National, "Many times, agents aren't exactly sure what they are looking for. My goal is to help the agent secure the coverage they are looking for. I look for them to tell me what they want covered and for what perils. The more detail, the better. I then look to determine the proper way to insure that exposure."

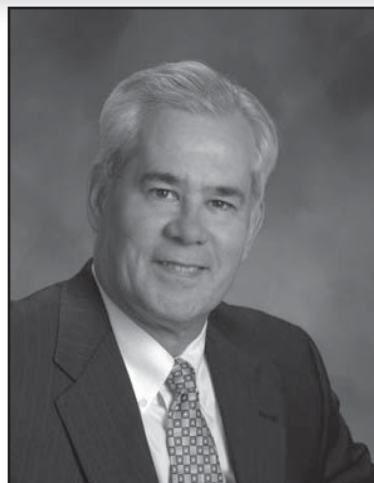
"Agents should not presume that the prior agent wrote the policy correctly," he continued. "There are

times when I will recommend that the coverage be written on a property form as opposed to Inland Marine as the coverage may be broader. This oftentimes applies for breakdown and time element coverage."

Some Suggestions:

- Deal with a carrier that has demonstrated expertise in handling Inland Marine in both the underwriting and claims areas. Some companies have dedicated staff, while others may look for the commercial lines underwriter to handle it. I believe that someone dealing in Inland Marine 8 hours a day will have more expertise than someone occasionally asked to underwrite a risk.

- Get proper Inland Marine training



for your agency staff if you will have the potential to write risks that have an Inland Marine exposure. If this line of business will be a significant part of the agency, dedicate staff strictly for this business. There are many resources available. In fact, many carriers are more than willing to assist in this area.

Dealing with Policy Forms

When dealing with policy forms, it is key to pay detailed attention to the coverage grants. Some common examples:

- **Definitions** – When dealing with truckers, there is coverage for the cargo "in due course of transit." What if the trucker drops their trailer for the weekend for a side trip? Is there coverage if the cargo is stolen?

- **Forms** – What is excluded? Are the exclusions available to be bought back? Are you getting a specimen policy from the carrier? Since these forms can vary from company to company, this is crucial. It is advisable to provide the specimen policy to the client prior to the coverage actually being written. Speak with the carrier/ underwriter to make sure it is clear that the coverage is what you are

Continued on page 23

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President's Message

Continued from page 4

together and show us how you can shake your groove thing. My beautiful, dancing daughters are excited to be your judges for this event, and who knows, maybe your good ol' Prez can give you some dance tips! I have certainly been around it long enough to know a thing or two! On Tuesday morning, for all of you golfers we have our annual golf tournament at the Meadows Championship course. I can tell you firsthand it is a beautiful course. Robert Page and I played it on our trip to check out the hotel last year. You won't be disappointed! As always, you can end each night in the YIPs hospitality suite as many others do!

I cannot wait for convention to get here. I am very excited to not only spend more time with you all, but it will be the GRAND FINALÉ of my year as PIA President! Hope to see you there! 


Commissioner's Column

Continued from page 6

site homepage link, "Need Property and Casualty Insurance?" You will want to be sure your company is listed at this link. Individuals should be aware of possible hurricane deductions or windstorm and hail deductions or exclusions when shopping for policies.

FEMA's Floodsmart Web site, floodsmart.gov, has a Mail on Demand program available to Louisiana agents. With that website you can access direct mail templates that will allow you to easily reach out to current or potential clients. You can select and modify any direct mail piece, including pre-hurricane season messages. You can then use your own customer list or develop a list of potential customers based on selected criteria. All information is sent electronically to a professional mail house where the order is processed,

printed and mailed automatically. Or the mailers can be delivered to you for distribution. You can access this information at agents.floodsmart.gov. Other information provided to insurance producers by NFIP at floodsmart.gov includes information on flood training requirements, the Agent Co-Op Program and the Agent Referral Program.

You know that in most cases, homeowners policies don't include flooding and there is usually a 30-day waiting period before a policy becomes effective. With the past active hurricane seasons in mind, I hope that you, as insurance agents, will do all you can to get the word out to the public about options available to them in property and casualty, flood and wind/hail insurance. We are hopeful for another year with no hurricane activity in Louisiana but must prepare for the worst. 

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Passing it on

Continued from page 8


Meadows Course continues to be a popular choice, along with their Nicklaus Design Course. Along with 36 unique and challenging holes, these top-notch Panama City golf courses will offer an extensive practice area, consisting of a manicured putting green and driving range. The courses at the Bay Point Marriott Golf Resort & Spa were voted by readers of Corporate and Incentive Travel Magazine as a Greens of Distinction Winner for 2007.

In addition to the golf courses, the grounds at Bay Point are so beautiful

and provide such a serene setting...like The Grand, but instead of oak trees, they have palm trees. One of my favorite spots is Lime's Bayside Bar & Grill. This water-bound, open-air beach bar - with its tin roof and sprawling docks - welcomes a happy, hungry crowd ashore from their wave runners and pontoon boats, yachts and sailboats. To get there, you take a leisurely stroll down the long pier, directly behind the resort and enter its relaxing atmosphere. It's the perfect place for a frosty margarita or ice cold beer, fresh fish tacos, killer burgers, and jammin' live music on the deck. To me, it feels like being in Key West living the good life!

Another favorite place for me is the Serenity Spa. The spa is a fairly new

addition to the hotel. To be honest, I'm not sure I would have recommended the place without it! It offers the ultimate in relaxation, with all the different spa treatments and all the top of the line amenities that you would expect in a first-class spa.

Okay...I better stop now. It's a beautiful day and summer is in the air as I write this and I may just be tempted to run off to experience all that Bay Point has to offer right now. I have to wait and remember good things come to those that wait. But, don't you wait to sign up! Book your rooms now and send in your registration form to ensure a spot at our 2010 Annual Convention,  you can be On Point at the Bay with PIA!

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Come Be “On Point”

We won't only be dancing the nights away in Panama City Beach at this year's convention, but we're sure to be "On Point" with pertinent education, recreational activities and dancing fun for all ages! Don't forget your dancing shoes!

PIA of Louisiana's Annual Convention is comprised of many events you have come to love! Our tradeshow will take place on both Sunday at the Welcome Reception with Exhibitors and Monday for brunch. It will be a dancehall of exhibitors, nothing short of a "master mix of dance styles" and industry vendors.

All registered spouses may attend the Spouses' Program social with hostess, PIA First Lady Lynn Prejean. Breakfast and morning cocktails will be served.

Practice your dance steps now in preparation for "So You Think You Can Dance with the PIA Stars" which will be our family event this year. We'll be hosting a competition for the whole family with categories of dance like: line dancing, ballroom, solo, hip-hop/jazz and kids. Dinner will be served while judges select the top dancer(s) in each category.

This will be our second year to host the First Timers' Reception allowing newcomers to the Convention to mingle with PIA Leadership and the Annual Convention Committee prior to the Opening Reception. If this is your first spin around the PIA dance floor, then plan to attend this event to get the inside scoop on the ins and outs of the Convention.

We did make an obvious change in the agenda this year. We decided to move the dance party from Monday night to Sunday night following dinner and the Welcome Reception with Exhibitors. It will be a true ode to the convention's theme with

Off the Hook, with past-president Butsy Martin, performing songs of yesterday and today for you to boogie down to.

Of course, there has to be a little learning going on...not just fun! You can obtain 15 hours of continuing education credit by attending the Annual Convention. We will be holding a Chinese Drywall seminar since that seems to be a big topic in Louisiana. Also, expect a Legislative Update from our PIA Lobbyist, Robert Wooley and a Regulatory Update from Clarissa Preston at the Department of Insurance. In preparation for the upcoming renewal requirements, we will have seminars for both ethics and flood at three hours a piece. The management from Louisiana Citizens will provide you with an update and training session. And as always, you can gain CE for attending our annual membership meeting - the General Session.

About the Hotel

So where are we going this year? The Bay Point Marriott Golf Resort & Spa is located on Panama City Beach, FL on the St. Andrews Bay. The relaxing resort has plenty to do with an amazing view to boot, especially since it's set on a scenic 1,100-acre wildlife sanctuary along the Emerald Coast. The Hotel offers several rooming options for the Convention: Resort View, Bay View and one or two bedroom Golf Villa Suites within their 316 spacious guest rooms. Be sure to book your room by June 11, 2010. Call (866) 234-5362 to make arrangements.

The resort is home to top-rated golf courses and recreational activities. Bay Point Resort offers two of the most spectacular 18-hole golf courses along the

Emerald Coast and Northwest Florida. The Meadows Course continues to be a popular choice for hotel guests and locals. We will host the Annual Golf Tournament on this course the Tuesday of our Convention, July 20th. The resort is also home to a Nicklaus Design Course, the only Nicklaus course in Northwest Florida!

For those looking for a little relaxation, the resort offers a 12,000 sq. ft. Serenity Spa at Bay Point & Fitness Center, home to the most spectacular new upgrades at the Bay Point Marriott Resort. This state-of-the-art luxury facility, The Serenity Spa at Bay Point & The Fitness Center now offers even more ways to stay in shape while you ease your body, mind, and spirit. Delight in the finest treatments available. Be sure to book your appointments now because they're sure to book up quickly!

If the outdoors is your thing, hop aboard the complimentary shuttle to Shell Island or visit the full-service marina. You may also choose to lounge by the indoor or one of the four outdoor pools or whirlpool. For a little sporting action, try out one of the five clay tennis courts, beach volleyball or bicycle trails. On property, enjoy your share of water sports and fishing. Rent waverunners, boats, pontoons and kayaks or take one of many guided tours including Dol-Fun exploration.

What to do when you're hungry?

The Bay Point Resort certainly does not have a shortage of dining options. If you're looking for a nicer atmosphere, try 30° Blue, a fine dining restaurant with local seafood and other regional food. At the Kingfish Restaurant & Lounge you can 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 is a water-bound, open beach bar and favorite spot for locals and visitors. For some nighttime fun, Club 19 offers club-style selections, including classic fare from burgers to other light favorites and a wide selection of ice-cold beers.



Around the Area

There's plenty to do onsite at Bay Point Marriott, but if you're looking to get away, there is even more to do nearby in the Panama City Beach area. Try out some shopping at the outlet stores at Pier Park.

Local attractions cover a wide range of things to do – anything you could imagine! Take in a movie at the Grand Theatre at Pier Park. Check out some wildlife at Zoo World or Gulf World Marine Park. The kids may even want to play a round of miniature golf – well you have many courses to choose from! There are also many waterparks and funparks in the area with go-carts, bumper boats, rides, haunted houses, batting cages and more. Ripley's Believe It or Not Museum with 4D moving theater and Rock It Lanes for bowling, roller skating and arcades are

both popular attraction in PCB. And of course, there's always the beach!

What's going on after dark? Well, besides our many evening events, Panama City Beach is known for its nightlife. There are blues clubs like Willy's Pier Bar. You can check out live music at The Boatyard and Calypso. Perhaps more commonly known, Spinnaker Beach Club and Club la Vela are sure to have a night crowd.

How to get there?

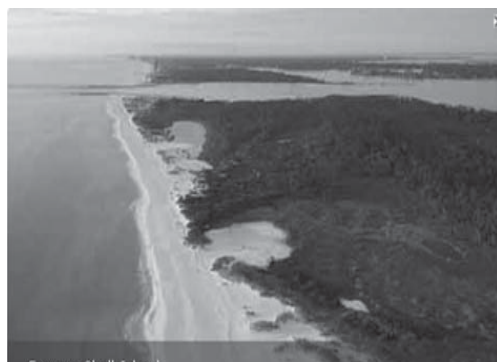
If you're looking for an alternative to driving to this year's Convention, jump on a plane! The resort is just 15 minutes from Panama City Airport (PFN) and 25 minutes to the NEW Northwest Florida Beaches International Airport (ECP). Southwest Airlines is now offering low fares to the "World's Most Beautiful Beaches" of Northwest Florida's Emerald Coast! So

for an economical alternative to the scenic drive to this year's spot, check out their Web site at www.southwest.com.

For More Information

If you would like more information on where we will be hosting the 67th Annual Convention, you can visit Bay Point Marriott Golf Resort and Spa's Web site at www.marriottbaypoint.com. If you have any questions about the Annual Convention in general, please contact the PIA office at (800) 349-3434 or visit our Web site at www.piaoflouisiana.com.

Check out some firsthand pictures below of the Bay Point Marriott Golf Resort and Spa! Register today to receive the Early-Bird Delegate Registration rate of \$250 before the cut-off on Friday, May 14 and save \$75!





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