



The Trusted Choice®

# Louisiana Agent

## April 2015



### highlights

Commissioner's Corner: Department of Insurance Proposed Legislation 16

Ask Mike-Subject: Condo Unit Owned by an LLC 22

### Inside this issue

Important Insurance Bills of the 2015 Legislative Session 4

IIABL Benefits March Madness 6

March IIABL Board of Directors Meeting 8

Fireman's Fund Personal Insurance Transition to ACE 10

IIABL Gives Back Trusted Choice Bowling Event Benefitting Make A Wish 14

IIABL Convention 15

IIABL Partners 28 & 29

IIABL Upcoming Events 30

IIABL Board of Directors 31

### 2015 Legislative Session Stranger Than Fiction

The Louisiana Legislature has an infamous reputation for its colorful politics, but by all accounts, the 2015 Regular Session of the Louisiana Legislature promises to be the strangest in anyone's memory.

With regard to insurance legislation, the 2015 session has the lowest bill count and the least number of controversial bills in many, many years. The Senate Insurance Committee has 10 bills, and the House Insurance Committee has 19 bills, for a grand total of 29 insurance bills. When you add in building code, tort, public safety, and other business related bills that might be of interest to independent agents, IIABL is monitoring 60 total bills. To put this in perspective, we normally track 200-300 bills each session. Weird!

A few years ago, in the wake of Hurricanes Katrina and Rita, we were fighting for our lives in the Louisiana Legislature as legislators reacted to the horror stories of their constituents. Why the historic reduction in insurance legislation this year? A number of

factors have come together, and it is just like Christmas!

Although Louisiana insurance rates are still high, especially personal automobile and homeowners rates, the market has improved dramatically. We may not have A+ rated national insurance companies writing new business in our state, but specialty, highly reinsured, homeowners companies have created adequate market capacity and even created some competition. The personal automobile market is very expensive, and the market has tightened, but it is still readily available. The surplus lines market has filled the void for commercial property, commercial casualty is holding steady, and the workers compensation market is still competitive. Insurance markets are pretty good, legislators are not hearing complaints from their constituents, so the insurance industry is no longer the bull's-eye target in the legislature.

Another factor is that this is an election year. Legislators do not want to deal with a lot of controversial bills that make people

## 2015 Legislative Session Stranger Than Fiction (continued)

angry...they just want to go home and work on their campaigns to get reelected. IIABL had planned on introducing several bills this year, but legislators asked that we not bring any legislation unless it was absolutely necessary. In that spirit, we decided to lay low this year and play defense.

Finally, the budget problems facing the legislature this year really are so monumental that legislators need to spend all their time trying to address the \$1.2 Billion deficit, and they do not want to be distracted by other issues, including

insurance. They have kicked the state budget can down the road as far as they can in recent years. There are no more government services to privatize, there are no more funds to raid, there are no more rabbits to pull out of the budget hat. The budget problems are greatly complicated by Governor Jindal's presidential aspirations and pledge not to raise taxes. Statutory and constitutional protections prevent widespread budget cuts across most of state government, leaving health care and higher education as the only places to cut. There is a growing

consensus that health care and higher education has been cut to the bone, and just can't take the cuts necessary to balance this budget deficit. So, what happens when the unstoppable force meets the immovable object? We are going to find out in the next 60 days.

**Important Insurance Bills of the 2015 Legislative Session can be found on page 4.**





# THESE AGENTS HAVE MADE THEIR MARK

Congratulations to these 6 Louisiana independent agents who've qualified for the Progressive Signature Agent® program\*.

{	<b>All Premier Insurance Agency</b> Denham Springs	<b>A Victory Agency, Inc.</b> Bogalusa	<b>Jones Insurance Services</b> Thibodaux	}
	<b>Arnold Insurance Group</b> Benton	<b>Bubrig Insurance Agency</b> Belle Chasse	<b>Raymond M. Fondel Jr. Ins. Agency</b> Lake Charles	

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

<b>A Victory Insurance Agency</b> Mandeville  <b>ABC Agency Network</b> Houma  <b>ABC Agency Network</b> Alexandria  <b>ABC Insurance Agency</b> Lafayette  <b>Action Insurance, Inc.</b> Lafayette  <b>Advanced Insurance Solutions</b> Hammond  <b>Alliance Insurance Agency</b> Metairie  <b>Baton Rouge Insurance Agency</b> Baton Rouge  <b>Beard Insurance</b> Baton Rouge  <b>Beasley-Keith, Inc.</b> Bossier City  <b>Boswell Insurance</b> Shreveport  <b>Bourg Insurance</b> Donaldsonville	<b>Castello Agency</b> Zachary  <b>Community Financial</b> Monroe  <b>Curtis Insurance Agency</b> Lake Charles  <b>Cypress Insurance</b> Hammond  <b>David Cordell Insurance</b> Baton Rouge  <b>DCG</b> Opelousas  <b>DJW Insurance Agency</b> New Iberia  <b>Eagan Insurance Agency</b> Metairie  <b>Emery James LTD</b> Hammond  <b>First Federal Insurance/ Community Financial</b> Lake Charles  <b>Gary Losey Insurance</b> Baton Rouge  <b>Gendusa Insurance Agency</b> Hammond	<b>Glenn Dean Insurance Agency</b> Denlder  <b>Grant C. Bennett Insurance</b> Slidell  <b>Harlan Insurance Agency</b> Alexandria  <b>Insurance Network of LA</b> Baton Rouge  <b>Insurance Unlimited</b> Lake Charles  <b>John Kelly Dabdoub</b> Mandeville  <b>Kyle Thomas Insurance Agency</b> Shreveport  <b>Liggio Insurance Agency</b> Lafayette  <b>Market Insurance</b> Covington  <b>Moore-Jenkins</b> Bogalusa  <b>Moore-Jenkins</b> Franklinton  <b>Page &amp; Sons Insurance</b> Houma  <b>Pam Price Insurance, Inc.</b> Jena	<b>Quality Plus, Inc.</b> Lafayette  <b>Riverlands Insurance Services</b> Luling  <b>Semon Insurance Agency</b> Shreveport  <b>Shaver Robichaux Agency</b> Thibodaux  <b>Thomson, Smith &amp; Leach</b> Lafayette  <b>Tibbetts Insurance Services, LLC</b> Baton Rouge  <b>Total Insurance of Watson, Inc.</b> Denham Springs  <b>Toups Insurance Agency</b> Thibodaux  <b>TWFG Insurance Services</b> Lake Charles  <b>TWFG Insurance Services</b> Mandeville  <b>Walpole Insurance Agency</b> Bossier City  <b>Whitney Insurance Agency</b> New Orleans
---	--	---	---

The Signature Agent program recognizes and rewards agents for selling an average of at least one preferred Progressive personal auto policy per week.

This elite group will receive **higher** commissions, **unlimited** CE courses and **enhanced** marketing support from the Progressive agency brand team.

More commission. More rewards. More reasons to prefer Progressive.

To find out how you can become a Progressive Signature Agent, contact your account sales representative.



© 2012 Progressive Casualty Insurance Company and its affiliates, Mayfield Village, Ohio. 09A00214 AF2 (A.08/12)  
\*The Signature Agent Program is not available in all states. For a list of states where it is available, contact your Progressive account sales representative. The Signature Agent Program is only available to agents. We define a preferred auto policy as one in which the named insured: is a homeowner, has continuous insurance with no lapses, and has a good driving record.





EMC's Commercial Policyholder Access saves your clients time by providing online information about their EMC policies, reducing the amount of time you spend answering routine questions. That means more time for selling and servicing clients. *Count on EMC®* to help you make the most of your time. Ask your EMC marketing representative how to sign up your clients for Commercial Policyholder Access.

**PAULA HUTCHINSON**  
Senior Marketing Representative

**“SAVE YOUR CLIENTS TIME  
AND MAXIMIZE YOUR TIME, TOO.”**



**YOUR NEAREST BRANCH OFFICE:**

Jackson Branch: 800.677.1137 | Home Office: Des Moines, IA

[www.emcins.com](http://www.emcins.com)



© Copyright Employers Mutual Casualty Company 2015. All rights reserved.

## IIABL Benefits March Madness

Thanks to all of you that submitted your sweet 16 brackets for the IIABL Benefits March Madness. We are pleased to announce the following winners:

**1<sup>st</sup> place and winner of a \$100.00 gift card is Teri Jackson with Woodard, Walker & Mullin in Minden.**

**2<sup>nd</sup> place and winner of a \$50.00 gift card is Paul Owen with John Hendry Insurance in Zachary.**

**3<sup>rd</sup> place and winner of a \$25.00 gift card is Debra Landry with Perkins & McKenzie Insurance in Baton Rouge.**

The winning IIABL benefits are:

**Champion Benefit** – [Advocacy](#)

Although there were several submissions with Advocacy as the Champion Benefit, it was Teri's testimonial that crowned her the victor.

Teri's testimonial: *"I chose advocacy because without those who stand up for our industry the rest of the contenders on this list fall apart."* Well said Teri!!!

Visit the [Advocacy](#) section of the IIABL website for information on:

### Louisiana Legislature

- [Frequently Requested Statutes](#)
- [Legislative Summaries](#)
- [Legislative Information](#)
- [Grassroots System](#)
- [IIABL PAC](#)
- [Louisiana Legislature](#)

### Louisiana Department of Insurance

- [LDI Regulations](#)
- [LDI Producer Licensing Portal](#)
- [LDI Surplus Lines White Lists](#)

### [Insurance Industry Affairs](#)

### Congress

- [Federal Issues](#)
- [InsurPac](#)



**Congratulations to the Duke Blue Devils on their NCAA title and to the IIABL Advocay Benefit - two great champions!!**

**1st and 2nd Runner-Up Benefit winners on page 7**



## FOREST INSURANCE FACILITIES

Commercial Wholesale Brokerage Facilities

Specializing in: • Property, Casualty, Inland Marine  
• Umbrellas and Packages



Wayne Forest



Wayne Forest Jr.



Matthew Forest



Courtney Donato



Taylor Johnson



Kate DiMartino

131 Airline Drive, Suite 300, Metairie, LA 70001-6266  
P.O. Box 7635, Metairie, LA 70010-7635

PHONE: (504) 831-8040

FAX: (504) 831-4499

[www.forestinsurance.com](http://www.forestinsurance.com)

## IIABL Benefits March Madness (continued)

### 1<sup>st</sup> Runner-Up Benefit – [Education](#)

The Education section of the IIABL website takes a diverse approach which includes:

[Continuing Education](#)

[Online Education](#)

[IIABL Resources Guide](#)

[Online Prelicensing Education](#)

[CSR Boot Camp](#)

[New Producer License](#)

[Renew Producer License](#)

### 2<sup>nd</sup> Runner-Up Benefit – [Ask Mike](#)

Ask Mike is IIABL's very own version of Ask An Expert. IIABL Director of Education Mike Edwards, CPCU, AAI is available to answer your technical questions. The Ask Mike column is a monthly feature in the Louisiana Agent Newsletter. These columns are based on IIABL member & associate member questions that Mike has received, researched and answered. It is an excellent resource with both commercial & personal lines subjects.

An archive of all of the Ask Mike articles dating back to 2004 can be found on the IIABL website, [Ask Mike Index 2015](#).

If you have a question for Mike you can either send an email, [medwards65@aol.com](mailto:medwards65@aol.com) or give him a call at 678.513-4390.

**WORKERS' COMP** with dividends

HOME SIF BUILDERS

LHBA STRONG LHBASIF.COM



### HIGH VALUE HOMEOWNERS

WE WRITE IT ALL! Send in your applications for Higher Valued Homes, High net-worth Clientele, Inland and Coastal Properties, Owner & Secondary Homes and Luxury Homes.

*Contact your local RPS office today!*

To learn more contact Patrick Moran at 918.293.1838 or [Patrick\\_Moran@RPSins.com](mailto:Patrick_Moran@RPSins.com), or Wendy Bowen at 800.256.2171 or [Wendy\\_Bowen@RPS.com](mailto:Wendy_Bowen@RPS.com)  
[www.RPSins.com](http://www.RPSins.com)



## March IIABL Board of Directors Meeting

The IIABL Board of Directors met at the Shreveport Hilton on March 20, 2015. The meeting started with comments from Insurance Commissioner Jim Donelon. The Commissioner highlighted some of the improvements in the Louisiana insurance market in recent years, outlined some of the current initiatives of the Department of Insurance, and discussed some of his legislative proposals for the 2015 Session.

IIABL President Mickey Bennett reported to the board that the IIABL Executive Committee had recently met with

Commissioner Donelon and asked him to issue a Bulletin to automobile insurers requiring them to verify, retain and provide uninsured motorist selection forms to policyholders as part of the policy based on IIABL's reading of current law. The IIABL Executive Committee explained to Commissioner Donelon that many automobile insurers have delegated all responsibility for UM Selection Forms to agents and then hold agents legally liable for any deficiencies in those forms. The UM statute clearly makes a completed UM Selection Form a part of the auto policy, and IIABL

believes that places the responsibility to verify, retain and provide a copy of the completed UM Selection Form to the policyholder on the insurance company, not on the insurance agent. The Commissioner is considering our request and will respond in the coming weeks.

IIABL President Mickey Bennett also reported to the board that Commissioner Donelon had recently issued a Draft LDI Bulletin on Producer Compensation. The proposed bulletin clarifies that supplemental benefit insurance products may be sold with variable negotiated commissions.

**continued on page 27**



### Workers' Comp for America's Small Business

- Exceptional customer service
- State-of-the-art technology
- Instant online quotes
- Long-term stable market

For more information, call (888) 500-3344, visit [www.firstcomp.com](http://www.firstcomp.com) or email [sales@firstcomp.com](mailto:sales@firstcomp.com).

Insurance products and services written or provided by subsidiaries and affiliates of Markel Corp. including, but not limited to: Markel Service, Incorporated; Markel Insurance Services; Markel Insurance Company; Deerfield Insurance Company; and FirstComp Insurance Company. FC1154(0214)\_LA Agent Electronic Newsletter Ad

## Two losses, one deductible.

### Bundle your auto and home with Progressive Home Advantage®

When you bundle your home and auto coverage through the Progressive Home Advantage program, you'll receive the single deductible endorsement at no additional cost. Then if you have a single claim involving both your home and your car, the deductible on your Progressive Home Advantage policy is reduced by the amount of your auto deductible. So it's like paying one deductible. Two great carriers, one unique bundle. Now that's Progressive.

### Learn more today!

Contact your local Progressive representative for more information.



**PROGRESSIVE HOME ADVANTAGE®**  
underwritten by ASI

**PROGRESSIVE**

Insurance through the Progressive Home Advantage® program is underwritten by select companies that are not affiliated with Progressive and are solely responsible for claims. The single deductible endorsement is available through the Progressive Home Advantage program underwritten by ASI Lloyd's, St. Petersburg, FL, and its affiliates, and is not available in NC. Auto insurance underwritten by Progressive Casualty Ins. Co. & affiliates, Mayfield Village, OH, and in Texas by Progressive County Mutual Ins. Co. Auto insurance prices and products are different when purchased directly from Progressive or through agents/brokers. Bundling discount not available in all states. 12A00518.0P01 (09/12)

# LOCAL SERVICE LOCAL VALUES

THE INDEPENDENT INSURANCE AGENTS AND BROKERS OF LOUISIANA MATTER TO US.

That's why Imperial PFS, the leading source of funding for the IABL membership, has been located in Louisiana for more than 30 years. In addition to a strong local presence, we shape our business around the things that will benefit you the most—Service, Technology, Reliability and Affordability.

Our stable and experienced team finds creative solutions to help address your needs and grow your books of business. For more information on how Imperial PFS can help you, contact:

**Jamie Renton:** 504.616.4931 [Jamie.Renton@ipfs.com](mailto:Jamie.Renton@ipfs.com)

**Brent Comardelle:** 504.228.9164 [Brent.Comardelle@ipfs.com](mailto:Brent.Comardelle@ipfs.com)

**Baylie Babin:** 504.228.7160 [Baylie.Babin@ipfs.com](mailto:Baylie.Babin@ipfs.com)



Visit us online at [www.ipfs.com](http://www.ipfs.com)

Connect with us  
anywhere, anytime  
using your Android  
or iOS device!



## Fireman's Fund Personal Insurance Transition to ACE By Aimee Fawns, Director, Big "I" Markets

Fireman's Fund sold their renewal rights to ACE Group on April 1, 2015. With the sale finalized we're able to communicate how this will impact our Big "I" Markets policies. Please read in its entirety below, paying close attention to the information and any links embedded. If you have any questions please contact me at [Aimee.Fawns@iiaba.net](mailto:Aimee.Fawns@iiaba.net) or Nancy Doherty at [Nancy.Doherty@iiaba.net](mailto:Nancy.Doherty@iiaba.net).

Throughout this transition we are striving to ensure that your experience, and that of your clients, continues as seamlessly as possible. A key part of this is providing you with the information you need

to keep your customers informed about what's happening.

As new information is received or develops we'll communicate via *Two for Tuesday* as well as in the Product News and Updates area on the login screen of [www.bigimarkets.com](http://www.bigimarkets.com) and the Affluent Program - New Business product page in the personal lines menu once you log in to [www.bigimarkets.com](http://www.bigimarkets.com).

### New Business

As of April 1, 2015 Fireman's Fund is no longer accepting new business. This includes new home purchases that are unable to be endorsed on an

existing Fireman's Fund policy for any number of reasons. If we are unable to process your endorsement request we will notify you via your insured's quote detail. An ACORD application will be required to submit the risk to ACE.

If you have a new business quote that was issued prior to 4/1/15 with an effective date less than 30 days in the future, it will remain eligible to be written **as is** with Fireman's Fund. We are unable to modify the quote, but can issue the policy and then process endorsements to amend coverage.



**[EXPERIENCE.]**  
The Summit Advantage.

There can be no doubt that all our knowledge begins with experience. - Immanuel Kant

**Summit**  
...the people who know workers' comp<sup>®</sup>

Policies are underwritten by Bridgfield Casualty Insurance Company and Bridgfield Employers Insurance Company, authorized insurers in AL, AR, FL, GA, IA, IL, IN, MI, MO, NC, ND, OH, OK, PA, SC, TN, TX, VA, WI, and WY. Company authorized in AR, LA, MO and TX. ©2015 Summit Consulting LLC | 200 Commerce Point Drive, Lakeland, FL 33801

## CNA IS PROUD TO SUPPORT THE INDEPENDENT INSURANCE AGENTS AND BROKERS OF LOUISIANA.

With customized coverages, local industry knowledge, and the strength and stability of an "A" rating by A.M. Best, when you're looking for a carrier that can help you play an instrumental role in your customers' business success ... **we can show you more.<sup>®</sup>**

For more information about our coverages, products and services, contact our local New Orleans Branch at 504-841-5040, or visit [www.cna.com](http://www.cna.com).

**CNA**

CNA is a registered trademark of CNA Financial Corporation.  
Copyright © 2014 CNA. All rights reserved.

### Renewals

Coverage for existing Fireman's Fund policyholders will continue until their policies are non-renewed at expiration in accordance with state law. We expect this process to begin with policies expiring in the third quarter of this year in most states, at which time ACE is expected to make offers of coverage to most Fireman's Fund policyholders.

The renewal conversion process with Big "I" Markets will go as follows:

- ACE conversion team will enter the Fireman's Fund policy into their system to quote, matching coverages and credits as much as possible. They will also combine all policies sharing the same effective date into one package. If there are other policies for the insured with a later effective date the conversion team will **not** pick that up. However, Big "I" Markets will add it to the renewal quote **at, and only at, the request of the sub-producing agency.**
- The ACE conversion team will release the quote to Big "I" Markets. We will pull the quote from ACE's system and post in your client's quote detail as soon as it's available to us. Your agency will have about 10 days to review the quote for missing coverages, premium questions, add additional locations, etc.
- **It is your agency's responsibility to review the account and compare with the Fireman's Fund expiring policy(ies). Big "I" Markets does not have the relationship with your insured and therefore is not in a position to**

continued on page 12



THE **G**IRAY INSURANCE COMPANY

**INSURING YOUR LARGE CASUALTY RISKS**

WWW.GRAYINSCO.COM • 504-888-7790

### make sure the ACE renewal offer is accurate to your insured's exposure and expiring coverage.

- Please communicate any questions or change requests via your client's Quote Detail on [www.bigimarkets.com](http://www.bigimarkets.com). No requests will be accepted outside of the Big "I" Markets system.
- About 45 days prior to the expiration date the renewal offer will be locked down and sent to the insured with a letter about ACE.

A copy of that letter will be provided as soon as ACE makes it available to us.

- Changes after the renewal offer is sent to the insured will require an endorsement to the policy.

### Commission & Policy Administration

Commission rates will be paid in accordance with the agreements of the carrier who is writing the coverage. As commission rates vary based on the state and line of business please [contact us](#) with specific questions. Be sure to advise the

specific account, state, and line of business for a faster response.

### Claims & Risk Services

The claim reporting procedures remain the same; you can continue to use Fireman's Fund claim reporting options, including [online](#), telephone (888 FIREHAT), and fax contact numbers found on [www.bigimarkets.com](http://www.bigimarkets.com). You may also contact ACE's claims team by phone: (800) 945-7461 or by email: [prsfirstreports@acegroup.com](mailto:prsfirstreports@acegroup.com). Please be assured these numbers will not change throughout the transition, and either method will direct your claim to the appropriate claims team.

### Legal Notifications to Policyholders

As required by law in certain states, Fireman's Fund has begun sending notifications to policyholders that Fireman's Fund is withdrawing from all personal lines insurance business in those states. They sent the first notification of this type on March 13, 2015 to policyholders in New Jersey. Going forward, we'll notify you in advance of when these messages are being sent in each state so you're prepared for any questions your customers might have.



EncompassOne Policy

Sometimes there's only ONE solution

Customers with more deserve the EncompassOne Policy

- ▶ **ONE ANNUAL PACKAGE POLICY** that protects property, auto and more.
- ▶ **ONE PRODUCT** with the unique features your customers want.
- ▶ **ONE COMPANY** you can count on for the service and simplicity that make your job easier.

Put the Power of ONE behind your business. Find out more at [encompassinsurance.com](http://encompassinsurance.com).

Encompass  
Creating protection around you.

Package policy is not available in all states. Certain restrictions apply. Insurance coverage is provided by member companies. Insurance coverage is provided by member companies. Insurance coverage is provided by member companies.

## Fireman's Fund Personal Insurance Transition to ACE (continued)

Note, one renewal notice will be sent for each policy number the insured has with Fireman's Fund. Please watch *Two for Tuesday* and the pages on Big "I" Markets for this information.

### Additional Information

Please [click here](#) to view the Fireman's Fund Conversion: Frequently Asked Questions - 1st Edition. Again, please pay close attention to future editions of *Two for Tuesday*, the login page of [www.bigimarkets.com](http://www.bigimarkets.com) and the Affluent Program product page once you log in to [www.bigimarkets.com](http://www.bigimarkets.com).

Though Big "I" Markets will make every effort to post all renewal quotes to your insured's quote detail, we highly recommend running an expiration report in your agency's agency management system and follow it closely. If a renewal offer hasn't been posted within 55 days of the expiration date please post a message asking for the status. It is very important to remember as the sub-producer of the policy your agency is responsible for the complete review and interpretation of coverages offered and/or missing. Big "I" Markets cannot and will not be responsible for the thorough review and comparison of your insured's Fireman's Fund and/or ACE

policy(ies). A sample policy of ACE's Platinum Portfolio is available upon request.

### Have a Fireman's Fund direct appointment but will not become an ACE appointed agent?

Big "I" Markets is very experienced in moving books of business from agents who have lost their appointments, rolling nearly \$1MM in premium from Fireman's Fund terminated agents last year alone. We will offer the same opportunity to Fireman's Fund directly appointed agents who will not become an ACE directly appointed agent. Please contact Nancy Doherty at [nancy.doherty@](mailto:nancy.doherty@)

[iiaba.net](http://iiaba.net) or 703-706-5389 to explore this option.

### About ACE

With operations in 54 countries, \$36 billion in capital, and ratings of AA from Standard & Poor's and A++ from A.M. Best, ACE is one of the largest and strongest insurance companies in the world.

## I AmTrusted

to provide my insureds with the best coverage.



The best agents in the industry recommend the superior **small-business insurance coverage** available only from AmTrust, the **6th largest** workers' compensation insurance provider in the nation.



  
AmTrust North America  
An AmTrust Financial Company  
Your Success is Our Policy.®

Connect with us  
  

## IIABL Gives Back Trusted Choice® Bowling Event Benefitting Make A Wish

2015 marks the 3<sup>rd</sup> year that IIABL members & associate members from around the state participated in this fun bowling event fundraiser. This year IIABL will donate \$26,350.00 to the local Make A Wish organization. Three wishes will now come true because of the contributions from IIABL members & associate members.



Pictured above is Rex the recipient of one of the 2014 wishes we were able to grant. Rex and his family were able to attend the Baton Rouge bowling event. Rex suffers from an unspecified disease of the spinal cord. This causes diseases of the nervous system and senses organs. It was a special night to be with Rex and his family. Their appreciation to the IIABL membership for granting Rex's wish to go to Disney World made this a special night.

We would like to thank the following Agencies, Companies & Brokers for your sponsorship contributions:

### Gold Sponsors

Dwight W. Andrus Insurance  
Financial Assurance, LLC  
IIABL  
Moreman, Moore & Co  
Regions Insurance

### Silver Sponsors

Continental Insurance  
Services  
EMC Insurance Companies  
LA Workers Compensation  
Corp  
Progressive  
Selective Insurance

### Bronze Sponsor

Bourg Insurance Agency  
Daul Insurance Agency  
Forest Insurance Facilities  
Gilsbar, Inc.  
Homebuilders SIF  
Imperial PFS  
KBK Insurance Group  
Lensing, Lensing,  
Cunningham & Hager  
Southwest Risk  
Stonetrust Commercial  
Insurance  
Thomson, Smith Leach  
Insurance  
Wright Flood





**113th IIABL Convention & Exposition**  
**June 21–June 24, 2015**  
**Destin, Florida**  
**CONVENTION SPONSORSHIP**



Register on-line at [www.iiabl.com](http://www.iiabl.com) or contact the IIABL office at (225) 819-8007.

**Hotel Accommodations—Sandestin Beach Hilton**

Reservations can be made directly with the Sandestin Beach Hilton.  
 Group rate cut-off date is **May 27, 2015.**

Please call 850/267-9500 and give our group code IAL.

**Maison Insurance Company**  
 Protecting Your Tomorrow... Today.

- Established in 2012 and domiciled in Baton Rouge, Louisiana
- Wholly owned subsidiary of 1347 Property Insurance Holdings, Inc. (PIH)
- Managed by a trusted Team of Insurance Professionals with over 100 years of combined experience in Coastal Property Insurance
- **Products:** Homeowners, Dwelling Fire, Mobile Home and Flood
- **24/7 Claims Service**

We know you have a lot of choices when selecting a trusted partner for your customer, we are committed to Louisiana, our agents and our customers. We want your first choice to be MAISON!

Toll Free: 877.864.4934  
 maisonmarketing@maisonins.com  
 www.maisonins.com



**Gulfstream**  
 Property and Casualty  
 Insurance Company

*SOUND PROTECTION FOR THE UNEXPECTED™*

**Proudly serving the Gulf  
 Coast since 2005!**

[www.gulfstream-ins.com](http://www.gulfstream-ins.com)



## COMMISSIONER JIM DONELON

### Department of Insurance Proposed Legislation

I encourage you to become involved in the legislative process by logging into the Legislature's website at [www.legis.la.gov](http://www.legis.la.gov).

The legislative session is underway in Baton Rouge and budget matters top the agenda. Facing a \$1.6 billion budget shortfall in the coming fiscal year, lawmakers will grapple with ways to find revenue and minimize the impact of cuts. The Louisiana Department of Insurance (LDI) is facing a cut of \$5 million in the next fiscal year in addition to a \$1.4 million mid-year cut in this fiscal year. Because it is a fiscal session, the LDI legislative package is limited to just over a dozen bills and includes

measures that address property and casualty issues that are not only of importance in Louisiana, but hot button issues nationally.

The rapid expansion of transportation network companies (TNCs) such as Uber and Lyft raises many issues about insurance coverage for TNCs and their drivers. A TNC arranges transportation for a fee using a digital network usually accessed through a smartphone application (app). The

TNC terms of service generally indicate that the TNC does not provide transportation, but rather a service connecting passengers in need of a ride with drivers using their own vehicles.

TNCs operate in dozens of cities, including New Orleans, Baton Rouge and Lafayette. With such rapid growth, questions over potential coverage gaps have emerged because TNC drivers use their personal cars and do not have commercial



We don't require agent exclusivity, or that you write a minimum amount of premium.

At LCI, we hold ourselves to exacting standards. In addition to response times that are among the industry's fastest, our experienced staff is dedicated to earning your business. Working with agents as trusted partners, we offer accessibility and an exceptional level of service. To learn more, call or visit our website today.

**LCI**   
WORKERS' COMP

[lciwc.com](http://lciwc.com) :: 985-612-1230

*Build a Better Business.*

auto insurance. Personal auto policies generally have a livery exclusion and auto insurers have been concerned about potential losses from the additional exposure.

Our proposed legislation, SB 172, The Transportation Network Company Motor Vehicle Responsibility Law, establishes insurance guidelines for ridesharing companies and their drivers. The bill's provisions include required coverage in what the rideshare industry refers to as "Period 1" when the driver has the app turned on but has not yet been matched with a passenger. While the bill's required coverage was initially 25/50/25, the measure is being amended to reflect a recently released

compromise bill that mandates primary insurance coverage of 50/100/25 during Period 1. The compromise model bill has the support of the American Insurance Association (AIA), the Property and Casualty Insurers Association of America (PCIAA), several major insurers as well as Uber and Lyft.

A driver matched with a passenger is in Period 2 and must be covered by a \$1 million policy for death/personal injury/property damage; also uninsured/underinsured motorist coverage in the amount of \$1 million. This coverage is in place from the time that the match is made to the time that the passenger is picked up (Period 2) and continues during the time

that the passenger occupies the vehicle (Period 3).

The transportation network company insurance for Periods 1, 2, and 3 may be provided by the driver, the TNC, or a combination of both. Regardless of any insurance carried by a driver, a TNC must maintain at all times a policy of insurance that would assume responsibility for payment of a claim from the first dollar in the event a driver's insurance failed or did not cover the required minimum limits. Nothing in the bill preempts municipal or parochial regulation of ridesharing. Other states enacting similar legislation include California, Colorado, Illinois, Virginia, and Utah as well as the District of Columbia (D.C.) Similar

continued on page 18

# BURNS & CONQUER THE HARD- TO-PLACE WILCOX

## EXPERTISE IS OUR MIDDLE NAME.

With our global expertise, you have the right solutions for all your hard-to-place risks. Ensure your success every time with Burns & Wilcox.



**Burns & Wilcox**

New Orleans, Louisiana | 504.838.9941  
toll free 800.442.8621 | fax 504.834.3615  
[neworleans.burnsandwilcox.com](http://neworleans.burnsandwilcox.com)

Baton Rouge, Louisiana | 225.295.7588  
toll free 866.710.5484 | fax 225.295.3150  
[batonrouge.burnsandwilcox.com](http://batonrouge.burnsandwilcox.com)

Monroe, Louisiana | 318.807.6028  
fax 225.295.3150  
[monroe.burnsandwilcox.com](http://monroe.burnsandwilcox.com)



Commercial | Personal | Professional | Brokerage  
Binding | Risk Management Services

# COMMISSIONER JIM DONELON (continued)

legislation is being considered in Florida, South Carolina, Georgia, Oklahoma, Tennessee, Missouri and other states.

Another proposed measure that the LDI is supporting addresses the use of OEM or original equipment manufacturer safety parts in vehicle repairs. The proposed legislation, HB 337, prohibits the use of aftermarket, non-original equipment manufacturer parts when they affect the safe operation of a vehicle. The legislation also prohibits an insurer from specifying the use of non-OEM parts in the repair of a vehicle – and prohibits a repair facility from using non-OEM parts to repair a vehicle – unless the consumer is advised in writing before the repair takes place. Current law prohibits an insurer from specifying the use of non-OEM aftermarket crash parts (which are metal or plastic parts which generally constitute the exterior of a vehicle) without first notifying the policyholder. HB 337 also states that in the event that only non-OEM aftermarket parts are available, the insurer must provide the customer a disclosure letting them know that OEM parts were not commercially available.

A third proposed P&C bill, SB 195, would implement the Louisiana Property Insurance Mediation Program. The program would provide a non-adversarial alternative dispute resolution procedure that would help avoid a potentially expensive and time-consuming adversarial process before litigation. Following Hurricanes Katrina and Rita, Louisiana implemented a successful mediation program that was designed to serve as a non-adversarial alternative to litigation. Of the more than 12,000 claimants that sought mediation, 80 percent were settled prior to or during the mediation session.

Those eligible for the proposed program would be residential and commercial residential property policyholders who have a claim of at least \$1,000. As with the program implemented following Hurricane Katrina, the insurer would bear the costs of the mediation. If the bill is approved, the LDI will develop guidelines for the qualification

and selection of mediators and criteria for the conduct of mediation conferences.

The LDI is also supporting a handful of measures that impact surplus lines insurance. HB 259 repeals my authority to enter the Nonadmitted Insurance Multi-State Agreement (NIMA) or other surplus lines tax-sharing compacts or agreements with other states. In addition to withdrawing from NIMA, the bill would lower the surplus lines tax rate from 5 percent to 4.85 percent and expand the tax base to include premium allocated to other states who tax our share of exposure on a policy covering risks in Louisiana to achieve revenue neutrality. Withdrawal from NIMA would also eliminate the clearinghouse fees paid

**continued on page 21**



**A PERFECT FIT  
FOR YOUR BUSINESS**  
*Workers' Compensation Solutions*



Fast Turnaround  
Competitive Commission  
Nationwide Access  
Personalized Service  
Broad Underwriting Appetite  
Agency/Investor Captives  
831(b) Captives

Larry Harris  
804.614.5022  
lharris@pnigroup.com  
www.pnigroup.com



# OUR PROMISE

**Count on us at the time of greatest need.**

Property and liability insurance you can count on from a company with a long track record of success in being here for property owners in their time of greatest need.

Financially stable and proven through 16 separate hurricanes and tropical storms. Products that work for agents and policyholders. Prompt and fair claims service. Ease of doing business. Competitive pricing.

**UPC Insurance. Keeping the promise since 1999.**



Keep  
the  
Promise

[www.upcinsurance.com](http://www.upcinsurance.com)  
800.861.4370



# KEEPING LOUISIANA CRAFTSMEN GOLDEN

**LWCC**

How Workers' Comp Is Supposed to Work

[www.lwcc.com](http://www.lwcc.com) | 225-924-7788

**When the work throws something unexpected, Louisiana's workers count on us.**

For over 20 years, LWCC underwriters have been helping agents across the state meet the changing needs of their clients – from carpenters and craftsmen to large manufacturing contractors and petrochemical companies. We keep Louisiana businesses rolling – so when the job's done, Louisiana's workers can get back to letting the good times roll.

Call or visit us online to learn more about the advantages LWCC can provide for you and your clients.

## COMMISSIONER JIM DONELON (continued)

to the Florida Surplus Lines Service Office by Louisiana policyholders.

HB 214 would provide for the creation of “domestic surplus lines insurers” that would be able to sell surplus lines insurance in Louisiana while being a domestic insurer. Currently, Louisiana does not allow for this. A surplus lines insurer is either an approved or eligible unauthorized insurer (pursuant to R.S. 22:435 and 436.) By definition an unauthorized insurer does not hold a certificate of authority from this state, so under current law a domestic insurer may not sell in Louisiana

on a surplus lines basis— basically, free from rate and form regulation and guaranty fund participation.

“Domestic surplus lines insurers” would sell surplus lines insurance in the state of domicile—Louisiana—and would not sell authorized or “admitted” insurance in this state. The idea was pioneered in Illinois in the 1990s and it has also been adopted in Oklahoma, Arkansas, Montana, North Dakota, New Hampshire, New Jersey and Delaware.

As always additional proposed insurance legislation will be moving

through the session that may impact you and your business in some way. I encourage you to become involved in the legislative process by logging into the Legislature’s website at [www.legis.la.gov](http://www.legis.la.gov). You can also connect with the LDI on Social Media by following us on Twitter @ LAInsuranceDept for updates on the status of LDI bills.

CA LICENSE NO. 0622580 • TX LICENSE NO. 15210

**WSS WESTERN SECURITY SURPLUS**  
INSURANCE BROKERS, INC.

NOW SERVING

**Louisiana**

OUR EXCLUSIVE  
**BAR & RESTAURANT**  
PROGRAM



LEARN MORE. CONTACT  
**Ron Klimek** (972) 702-0500 ext. 203 • [rklimek@wssib.com](mailto:rklimek@wssib.com)

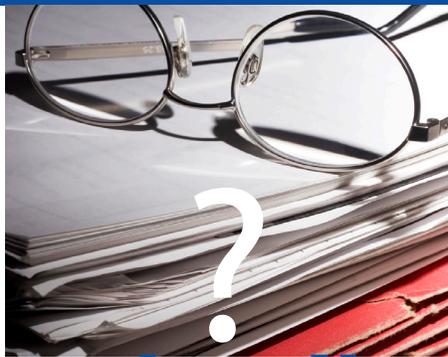
[wssib.com](http://wssib.com)

**Q.** I'd like your thoughts on how to write a condominium unit which is owned by an LLC. I occasionally see homes and condo units held in a Personal Trust, but this is the first one I've seen where a home or condo unit is owned by an LLC. I don't have all the information on this account yet, so I haven't approached any markets as of now. While I'm waiting on the remaining underwriting information to come in, I wanted to get an idea of how to handle this. For example, would this type of exposure be written with an HO-6 Unit-Owners Form, or with a Dwelling Form? Is there a Dwelling Form equivalent of the HO-6?

**A.** I think this is going to be one of those proverbial "round peg-square hole" situations, which seem to pop up now and then. As a colleague of mine often says, "Writing an insurance account is like opening a box of Cracker Jacks – there's a surprise in every box."

I think the Dwelling Program will be the most likely way you end up writing this condo unit owned by a Limited Liability Company (LLC), so here are some key points that I hope will help.

**The coverage forms.** Condo units are generally



## Ask Mike

**IIABL Director of Education, Mike Edwards is available to answer technical questions from IIABL members. To submit a technical question, contact Mike Edwards, CPCU, AAI, at [medwards65@aol.com](mailto:medwards65@aol.com) or call (678) 513-4390.**

### **Subject: Condo Unit Owned by an LLC**

written with either the Basic Form DP 00 01 (DWG-1 LA), or the Broad Form DP 00 02 (DWG-2 LA). The Special Form DP 00 03 (DWG-3 LA) is not customarily used on condos, but I've been told that some markets use that form for condos.

#### **Endorsements.**

Keeping in mind that the Dwelling Program is not an indivisible package of coverages like the Homeowners Program, each coverage part (Coverage A, B, C, D, and E) of the Dwelling Program can be written separately.

**Building items .** In lieu of writing Coverage A, which does not adequately describe the types of building property

appropriate to the condominium exposure, the Unit-Owners Coverage DP 17 66 or DP 1767 (DWG-E278 LA) is used.

**Personal Property.** If coverage for personal property is desired, a specific limit of coverage is shown in the Declarations.

**Perils.** If the Broad Form DP 00 02 (DWG-2 LA) is used, the perils which apply to building items and personal property are the 16 Named Perils. Attachment of DP 04 65 (DWG-E279 LA) Special Coverage endorsement provides "open perils" (often referred to as "all-risk") coverage for unit owners building items (as described in the DP 17 66 or DP 1767 (DWG-E278 LA) endorsement). If Coverage C is provided, that property is still subject to Named Perils.

**Loss of rents and/or additional living expenses.** A limit of insurance for either of these coverages must be scheduled on the policy.

**Loss assessment – Property.** In the event of a property assessment by the condo association, coverage can be provided with endorsement DP 04 63 (DWG-E280 LA) Loss Assessment Property Coverage. A limit of loss assessment coverage must be scheduled on the policy.

Liability/Medical Payments.

Endorsement DL 24 01 Personal Liability provides coverage similar to Section II of the Homeowners Policy. The DP 24 03 Personal Liability Schedule is also added, as a way to show the limits of insurance and other information.

Loss assessment – Liability.

In the event of a liability assessment by the condo association, coverage can be provided with endorsement DL 24 14 Loss Assessment Liability Coverage. A limit of loss assessment coverage must be scheduled on the policy.

**Case study example**

**#1.** Assume Jack and Jill

# Ask Mike

**continued**

Smith (husband and wife), after consultation with their accountant and attorney, form JJS, LLC, in order to purchase a condo unit on the lake. The condo will be their primary residence, and neither they, nor the LLC, own any other residential locations. In My Perfect Insurance World (MPIW), here is how coverage would be written.

Named insured. The named insured would be JJS, LLC. I'm an insurance nerd and not an attorney, but it is my understanding that the LLC is the sole owner of the condo unit,

and therefore, should be the only named insured. What coverage does that give Jack and Jill personally? Very little, but in MPIW, business interests and personal interests should be written separately, as much as possible. Therefore, the LLC, and Jack & Jill, would each have their own insurance.

The LLC needs adequate coverage on the building items, any personal property owned by the LLC, property loss assessment, premises liability coverage, and liability loss assessment.

Jack and Jill could get their personal exposures

**continued on page 24**



**Your hospitality clients  
deserve the best,  
don't they?**

**Place them with the LRA SIF  
for Workers' Comp.**

Attractive Commissions :: Competitive Rates  
In House Claims Management  
Complimentary Safety Services :: 32+ Year Record of Success

**LRA SIF  
WORKERS'  
COMPENSATION**

Call (504) 454-2277 or email [lrasifquote@lra.org](mailto:lrasifquote@lra.org) for a quote today.

covered with an HO-4. Their exposures arising out their legal relationship with, or ownership of, JJS, LLC, would need to be handled with commercial insurance, in my view.

For example, JJS, LLC should have a CGL or BOP in place, even if it is the named insured on the Dwelling Form, since the LLC potentially has other exposures. Under an ISO CGL or BOP, "members" of an LLC (Jack and Jill) are insureds "with respect to the conduct of your (JJS, LLC) business."

*Variations.* Some insurers write the Dwelling Policy in the name of the LLC and at least one (or more)

# Ask Mike

continued

of the members of the LLC, especially where the LLC is made up of family members, and there is no active business exposure. In MPIW, that's OK, but I would still prefer that Jack and Jill purchase an HO-4, which will provide them with far better coverages and options than relying solely on a Dwelling Form.

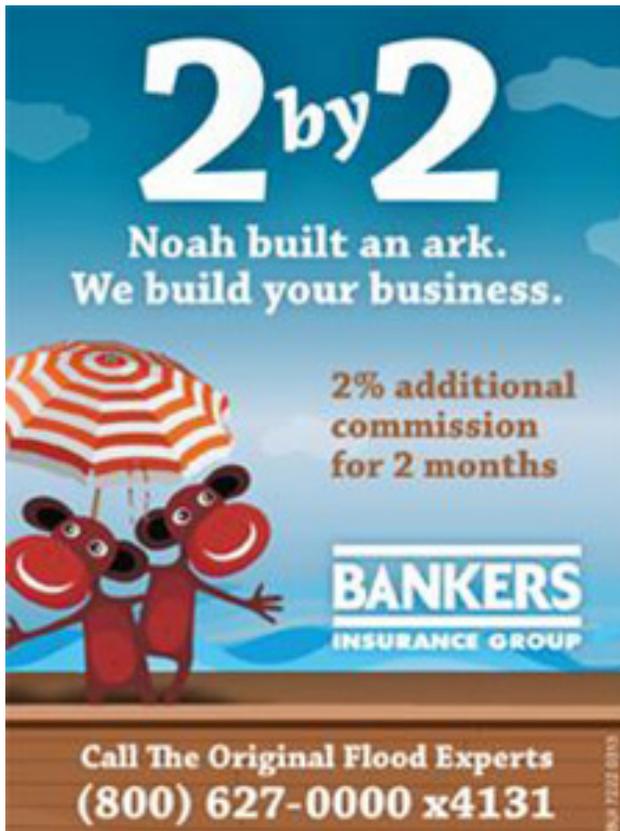
Other insurers will issue an HO-6, which is specifically designed for the condo exposure. Some will name the LLC as the named insured, while others name Jack and Jill as named insureds, and then list the LLC as an Additional

Insured. I'm OK with the latter.

## Case study example #2.

Assume that the condo is not Jack and Jill's primary residence. Under any variation using the Dwelling Program (see above), I would want Jack and Jill to extend as much coverage as possible (property and liability) from the Homeowners Policy on their primary residence.

One potential gap is Additional Living Expense (ALE). Under the ISO Homeowners Policy, ALE applies if there is covered damage to the "residence premises," which is their main residence, and not the condo. ISO offers no



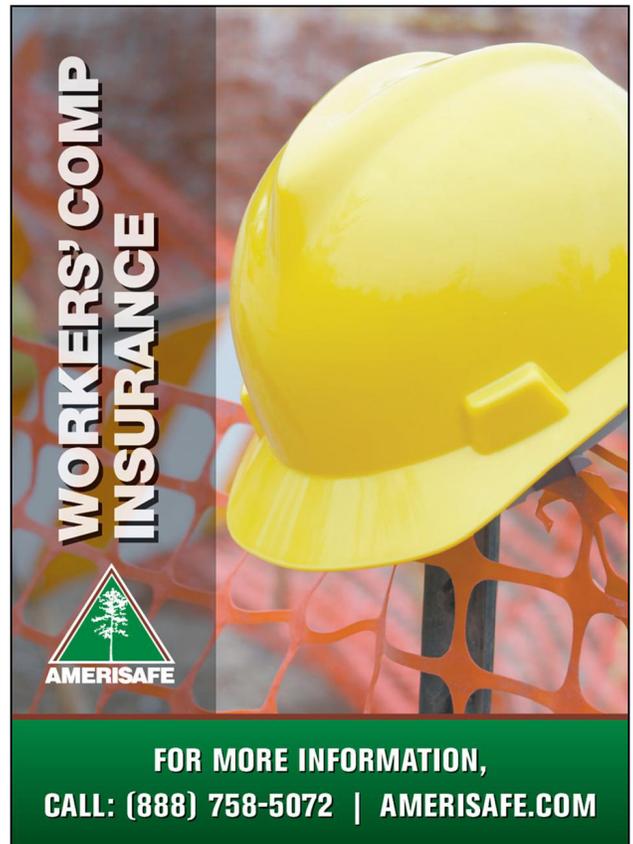
**2<sup>by</sup>2**

Noah built an ark.  
We build your business.

2% additional  
commission  
for 2 months

**BANKERS**  
INSURANCE GROUP

Call The Original Flood Experts  
(800) 627-0000 x4131



**WORKERS' COMP  
INSURANCE**

**AMERSAFE**

FOR MORE INFORMATION,  
CALL: (888) 758-5072 | [AMERSAFE.COM](http://AMERSAFE.COM)

option to extend ALE to apply to another residence.

Under the Dwelling Form, coverage for ALE can be purchased. However, if the named insured is the LLC only, I'm not sure that Jack and Jill would have any coverage, since ALE applies to "any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living." In the Dwelling and Homeowners Forms, "you" is defined as the named insured and resident spouse.

For this and other potential gaps, I think Jack and Jill should purchase an HO-4.

# Ask Mike

continued

## Case study example

**#3.** In addition to the condo at the lake, JJS, LLC owns two other condo units in another part of the state, all 3 of which are rented full time. In addition, JJS, LLC owns 550 acres of timber, plus 4 residential lots available for development.

Needless to say, this is a commercial exposure. Assuming the underwriter is aware of the extent of the LLC's holdings, the insurer *might* still write the property coverage for the condo on the lake with a Dwelling Form, but would in all likelihood not provide

any liability coverage.

## Getting the Big Picture.

All of the examples above are from real situations. Therefore, my first recommendation would be to get a clear understanding of all the holdings of the LLC. In addition, the underwriter will probably want to know the members, or at least their relationship (family or not, for example). From an E&O standpoint (but not speaking as an E&O attorney myself), I'm not sure you have a duty to track down all the potential tentacles of JJS, LLC's holdings and operations, if they only ask you to insure this single condo unit. However, that duty

continued on page 26

**THESE ARE OUR**  
*earn your new business*  
**UNDERWRITERS.**

**MELANIE ALLEMAN  
& BRANDI LEBLANC**  
NEW BUSINESS UNDERWRITERS

Our team is moving workers' comp forward with reliable coverage and support. To get that level of service for your clients, give us a call today.

**LCTA**  
WORKERS' COMP

9181 Interline Ave, Baton Rouge, LA 70809  
225.344.8080 | 800.349.3440 | lctacomp.com

1990 **25** 2015  
YEARS

might change, if the agency is found to have a "special relationship" with Jack and Jill, which has developed from handling their insurance for years, including which you provided both coverage and advice

But E&O aside, I think it would be a part of the agency's professional (and pragmatic) business practice to obtain a good understanding of each and every account that is written.

**Additional information.**

Here are links to some articles on the IIABA's Virtual University which I think you will find informative.

# Ask Mike

continued

- ["Insuring Rental Dwellings"](#)
- ["Insuring Homes Owned by LLCs"](#)
- ["HO Policies Are NOT for Corporations"](#)
- ["Insuring Personal Trusts"](#)
- ["Personal Trusts and the HO Policy"](#)
- ["Another Look at Personal Trusts"](#)

**These materials are intended for educational purposes only and should not be relied upon as legal advice. Please consult a qualified attorney for legal advice.**

Ask Mike is IIABL's very own version of Ask An Expert. IIABL Director of Education Mike Edwards, CPCU, AAI is available to answer your technical questions. The Ask Mike column is a monthly feature in the Louisiana Agent Newsletter. These columns are based on IIABL member & associate member questions that Mike has received, researched and answered. It is an excellent resource with both commercial & personal lines subjects.

An archive of all of the Ask Mike articles dating back to 2004 can be found on the IIABL website, [Ask Mike Index 2015](#).

**WORKERS' COMP  
YOU NEED  
FOR THE INJURIES  
YOU DON'T.**

**STONETRUST**  
COMMERCIAL INSURANCE COMPANY

Injuries happen. We'll take care of it when they do.  
800.311.0997 stonetrustinsurance.com

I said break a leg!  
THEY CALL ME LEFTY  
I ♥ STONETRUST

## March IIABL Board of Directors Meeting

IIABL has no objections to this proposed bulletin.

Finally President Bennett reported to the board that LDI has drafted a revised Bulletin on rebating and valued added services which substantially revises previous bulletins and allows insurance producers to provide a wide range of value added services if those services are provided to the general public as well as customers. This draft bulletin is designed to address the new model of insurance marketing represented by Zenefits and other health insurance providers who provide a wide range of internet based human resources in conjunction with their sales of health insurance. IIABL has very serious reservations about this draft bulletin and the potential impact on consumers and insurance agents. After a thorough discussion, the IIABL Board decided to send an email to Commissioner Donelon expressing our concerns about the proposed bulletin. IIABL has submitted a detailed analysis of the proposed bulletin Commissioner Donelon and are waiting to hear back on the final version of this Bulletin.

Independent Agents Service Corporation President, Jeff Mohr, updated the board on efforts to find ways to provide personal automobile and homeowners markets to small member agencies. A significant majority of IIABL members have made it clear that they need better access to markets and want IIABL to assist them in this area. IASC and IIABL are exploring ways to assist members with better access to markets.

IIABL Secretary-Treasurer, Richard Jenkins and IIABL CEO, Jeff Albright, reviewed the proposed 2015-2016 IIABL Budget and highlighted the significant changes in the budget from last year. After a thorough

review and discussion, the board approved the budget for next year.

IIABL Immediate Past President, Parke Ellis, gave the IIABL board a report for future officers and board members from the IIABL Nominating Committee.

IIABL Legislative Chairman, Brenda Case, gave a report on the 2015 IIABL Legislative Agenda. IIABL had originally intended to introduce several bills during the 2015 Legislative Session. After consulting with numerous legislators, it became evident that the legislature is so focused on the enormous budget problems, that they have little appetite for dealing with other legislation unless it is urgent and important. After further reflection, the IIABL Board decided to defer action on any insurance legislation until next year. IIABL is anticipating a quiet legislative session with regard to insurance issues.



# IIABL Partners

## GOLD PARTNERS

LWCC®

How Workers' Comp Is Supposed to Work



*PROGRESSIVE*



## SILVER PARTNERS



# IIABL Partners

## BRONZE PARTNERS

<a href="#"><u>AMERISAFE</u></a>	<a href="#"><u>AMERICAS INSURANCE</u></a>	<a href="#"><u>AMTRUST GROUP</u></a>
<a href="#"><u>ASI</u></a>	<a href="#"><u>BANKERS INSURANCE</u></a>	<a href="#"><u>CNA INSURANCE</u></a>
<a href="#"><u>EMC INSURANCE</u></a>	<a href="#"><u>ENCOMPASS INSURANCE</u></a>	<a href="#"><u>FOREST INSURANCE</u></a>
<a href="#"><u>GULFSTREAM P&amp;C</u></a>	<a href="#"><u>HOMEBUILDERS SIF</u></a>	<a href="#"><u>LANE &amp; ASSOCIATES</u></a>
<a href="#"><u>LUBA WORKERS' COMP</u></a>	<a href="#"><u>MAISON INSURANCE</u></a>	<a href="#"><u>MARKEL FIRST COMP</u></a>
<a href="#"><u>PATRIOT NATIONAL INS</u></a>	<a href="#"><u>RPS COVINGTON</u></a>	<a href="#"><u>SUMMIT CONSULTING</u></a>



One of these is not like the others.

Access Home Insurance separates itself from other insurance companies with innovative residential insurance options.

We offer coverage for homeowners with any dog breed (including Pit Bull), saddle animals or other exotic pets, homeowners who own trampolines, pools with diving boards or slides, and homes with unfenced pools, hot tubs or bodies of water on the premises.\* We also will write homes on up to 15 acres.

Have a 90 day lapse in coverage? No problem, Access Home Insurance can help. And to make life even simpler, we offer policyholders online bill pay.

Access Home Insurance is your **key** to coverage options and peace of mind.

Access Home Insurance is an admitted insurance carrier. We are owned and operated by insurance professionals with over 100 years combined experience in property and catastrophe insurance.

**Experience. Knowledge. Performance.**



Contact us today at 888.671.AHIC (2442).  
[www.accesshomeinsurance.com](http://www.accesshomeinsurance.com)

\* - Liability coverage associated with these features excluded.



# IIABL Upcoming CALENDAR OF EVENTS

April 16, 2015	<u>Insurance &amp; the Property Lease</u>	Webinar 12pm – 2pm
April 21, 2015	<u>Those Kids and Their Cars</u> 2 hrs CE	Webinar 12pm – 2pm
April 22, 2015	<u>Business Income – Beyond the Basics</u>	Webinar 8am – 11am
April 22, 2015	<u>Workers Comp Beyond the Basics</u>	Webinar 12pm – 3pm
April 23, 2015	<u>E&amp;O Risk Management – 6 Hours CE</u> including 3 Hours of Ethics	Webinar 9am – 3:30pm
April 23, 2015	<u>E&amp;O Risk Management Part 1</u> 3 hours CE including 3 hours ethics	Webinar 1pm – 4pm
April 23, 2015	<u>E&amp;O Risk Management Part 2</u> 3 hours CE including 3 hours ethics	Webinar 9am – 12pm
April 30, 2015	<u>Policy Provision Potpourri</u> 2 hrs CE	Webinar 1pm – 3pm



FIND OUT WHY WORKERS' COMP IS THE LAST THING  
**ON HER MIND**

**LUBA**   
Workers' Comp  
*Genuine Dependability™*

**April 2015**

**IIABL 2014-2015  
BOARD OF DIRECTORS & OFFICERS**

Mickey Bennett  
President  
Bennett Seymour Insurance, Inc., Monroe

David Dethloff  
President-Elect  
Dethloff & Associates, Shreveport

Richard D. Jenkins  
Secretary/Treasurer  
Moore & Jenkins Insurance Agency, Inc.,  
Franklinton

H. Lee Schilling, Jr.  
State National Director  
Schilling & Reid Insurance Agency, Amite

Parke Ellis  
Past President  
Gillis, Ellis & Baker, Inc., New Orleans

John L. Beckmann, III  
J Everett Eaves, New Orleans

Byram H. Carpenter, III  
Moreman, Moore & Company, Shreveport

Brenda Case  
Lowry-Dunham, Case & Vivien, Slidell

Morris Funderburg  
Reeves, Coon & Funderburg, Monroe

Ross Henry  
Henry Insurance Service, Inc., Baton Rouge

Bret Hughes  
Hughes Insurance Services, Inc., Gonzales

Harry Kelleher, III  
Harry Kelleher & Company, Inc., Harahan

Philip McInnis  
McInnis Insurance Agency, Inc., Minden

Philip McMahan  
Paul's Agency, L.L.C., Morgan City

Joseph A. O'Connor, III  
The O'Connor Insurance Group, Metairie

Paul Owen  
John Hendry Insurance Agency, Baton Rouge

Martin Perret  
Quality Plus, Lafayette

David T. Perry  
Arthur J. Gallagher Risk Management Services,  
Baton Rouge

Neil Record  
Record Agency, Inc., Clinton

Robert Riviere  
Riviere Insurance Agency, Thibodaux

Armond Schwing  
Schwing Insurance Agency, Inc., New Iberia

Michael D. Scriber  
Scriber Insurance Services, Ruston

Donelson P. Stiel  
David H. Stiel, Jr. Agency, Franklin