A MONTHLY PUBLICATION OF THE
INDEPENDENT INSURANCE AGENTS & BROKERS OF LOUISIANA

LOUISIANA AGENT

DECEMBER 2021

LA Citizens Prepares for Growth

By Jeff Albright
IIABL CEO

Page 6

Understanding the Unique Facets of Flood Insurance

By Chris Boggs
IIABA

Page 9

Not Your Father's Agency

By Scott Freiday &
Keith Mangini

Page 13

IIABL STAFF

JEFF ALBRIGHT

Chief Executive Officer
jalbright@iiabl.com
(225) 236-1366

BENJAMIN ALBRIGHT

Vice-President of Strategic Initiatives
balbright@iiabl.com
(225) 236-1357

KATHLEEN O'REGAN

Director of Communications & Events
koregan@iiabl.com
(225) 236-1360

KAREN KUYLEN

Director of Accounting & Finance
kkuylen@iiabl.com
(225) 236-1353

RHONDA MARTINEZ

Director of Insurance Programs
rmartinez@iiabl.com
(225) 236-1352

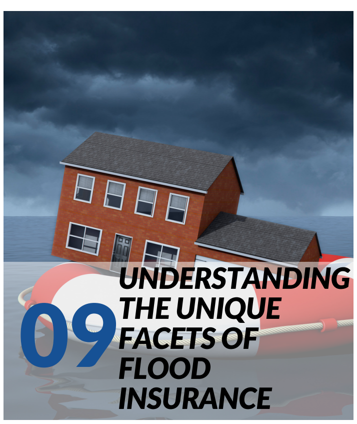
JAMIE NEWCHURCH

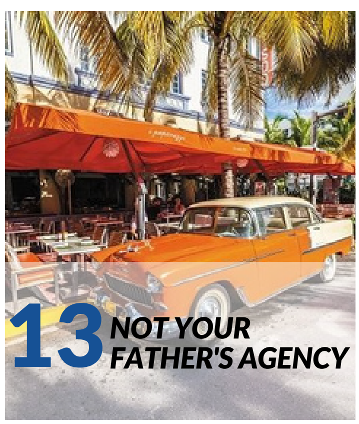
Director of Insurance Programs
jnewchurch@iiabl.com
(225) 236-1350

LISA YOUNG-CROOKS

Director of Member Relations
lyoung@iiabl.com
(225) 236-1351

CONTENTS





18153 E. Petroleum Drive
Baton Rouge, LA 70809
Ph: (225) 819-8007
Fax: (225) 819-8027

www.iiabl.com

TABLE OF CONTENTS & FEATURED STORIES

FOR YOUR CATASTROPHE-EXPOSED HOMEOWNERS,

THE RIGHT COVERAGE FROM THE RIGHT COMPANY

STARTS WITH

A PROMISE.

When it comes to presenting the right coverage for your homeowners, UPC Insurance is committed to keeping the promise.

Starting in Florida more than 20 years ago, UPC's goal is to remain the trusted specialist for your catastrophe-exposed homeowners. Earning trust by keeping our promise through multiple hurricanes and tropical storms, UPC has grown to become the 18th largest writer of homeowners and related lines in the nation. UPC is licensed in 18 states, currently serving homeowners in 12 coastal states.

Offering a full suite of smart property insurance products, UPC stands ready to Keep the Promise® to you and your customers.

800-861-4370
upcinsurance.com

UPC INSURANCE® | Keep the Promise℠

HOMEOWNERS | CONDOMINIUM | RENTERS | DWELLING FIRE | FLOOD | COMMERCIAL RESIDENTIAL

THE ULTIMATE LIST OF

LA CITIZENS PREPARES FOR GROWTH

By Jeff Albright
IIABL CEO

Following the historic hurricane seasons of 2020-2021, there has been a significant reduction in Homeowner’s insurance market capacity as insurers have been taken into receivership, had ratings downgraded, pulled out of Louisiana, or stopped writing new business.IIABL members in south Louisiana are scrambling for Homeowner’s markets to replace this business.

For many agents, LA Citizens will be the only alternative.

LA Citizens CEO, Richard Newberry, and his staff are preparing for significant growth in their book of business after years of successful depopulation. The online Agents Portal has been upgraded and the underwriting staff have been prepared for an influx of new business.

To help agency personnel understand LA Citizen's new business procedures, IIABL requested that LA Citizens prepare some on demand educational videos. Following are the first two videos:

LACITIZENSGROWTH

Continued from page 6

1. ***https://youtu.be/CL5CnNzz2wo*** - Quote & New Business – Personal Lines
2. ***https://youtu.be/ZhCXxkj0ws0*** - Non-money endorsements- Personal Lines

Agents can find underwriting rules and minimum policy requirements located on the website ***www.lacitizens.com***.

Agents can get help with underwriting by calling 504-831-6930 or 888-568-6455 and selecting option 5.

If agents need a higher level of help and need to talk to an underwriting supervisor, they can call Erica Curry at extension 1260 for personal lines, or Jason Saenz at extension 1236 for commercial lines.


Together, we are
LOUISIANA
LOYAL

Author
Chris Boggs

UNDERSTANDING THE UNIQUE FACETS OF FLOOD INSURANCE

"I don't need flood insurance, I'm not in a 'flood zone.'" Or, “I don't need flood insurance because my mortgage company said I don't need it." These statements are made more often than any insurance agent would like to admit, but the frightening part is that some agents might agree with the statements without questioning or understanding the potential fallacy within both.

Every structure located in one of the more than 21,000 NFIP- participating communities is in a “flood zone." These “flood zones" are located in all 50 states, DC and five territories or possessions; however, the insured's house or building may simply not be in one of the “high hazard" zones.

What the client is really trying to say is, “I don't need flood insurance because I'm not in a Special Flood Hazard Area (SFHA)." The reality is that the client just doesn't know the correct terminology; but agents must know the reality and be able to effectively and tactfully correct the client when discussing the need for flood coverage. But more importantly, the insured must realize that being located outside a SFHA does not guarantee freedom from the possibility of flood loss.

*NOTE: Due to space constraints, only part of this article has been published by IIABL. To read the full article, click **HERE**.*

UNIQUE*FACETS*

Continued from page 9

Other often used misnomers in news reports and newspapers are statements such as “100-year flood plain," or the “100-year flood event." Although the creation and use of both terms makes some relative sense based on the statistical calculations used to establish these hazardous flood areas— both give the wrong impression of the true flood risk. Furthermore, “flood zone," “100-year flood plain," and “100-year flood event," although favored by the media and perpetuated by property owners (and some agents), are over-simplified attempts to describe Special Flood Hazard Areas (SFHAs) and are incorrectly applied to the true flood exposure.

Key Questions

- Is the structure located in an NFIP-participating community?
- Is the structure Pre-FIRM or Post-FIRM?
- In what flood zone is the structure located?
- Do flood zones change near the structure (i.e., from “X" to “A")?
- Is the dwelling located in a Special Flood Hazard Area?
- Does the structure have a “basement" as defined in the policy?
- If located in a Zone “V": Is the structure elevated on piers, posts, pilings, etc.?
- If located in a Zone “A": Do solid foundation perimeter walls have proper engineered openings (1 sq. inch per 1 sq. foot of enclosed space)?
- Is the structure located in a CBRA zone or OPA?
- When was the last elevation certificate completed?
- What is the height above Base Flood Elevation (BFE)?
- Have there been any additions to the structure since the last elevation certificate was completed?

Continued from page 10

- When was the last photo provided?
- Have there been any improvements or betterments to the structure (external additions, internal upgrades, etc.)? If "yes," what were the improvements and what was the cost of improvements?
- Has the structure been damaged by any cause of loss (fire, wind, flood, etc.)?
- Has the insured previously carried flood coverage on the structure? When?
- Is coverage needed for a loan closing? (If not, explain waiting period.)
- Has the community been remapped recently?

Resources
- Flood Manual
- Community Rating System

Read a detailed explanation on each of these questions in the full article HERE.


AmWINS Group, Inc.
ON YOUR TEAM.
We're more than your partner, we are on your team. As an independent partner to retailers globally, we work with you to solve complex insurance placements through industry specialization, market knowledge, data analytics and a commitment to service. To learn more about the resources we provide, visit amwins.com/onyourteam.

NOT YOUR FATHER'S AGENCY

By Scott Freiday & Keith Mangini

Young producers are coming into their own and buying agencies, bringing energy and activity to the independent agency space.

Something is happening out there in the independent agency world—and it's not what you might think. With so many older principals selling to large aggregators, you might wonder if the independent agency system is on the ropes. However, lenders are seeing a different phenomenon: Young producers are coming into their own, acquiring firms and reimagining the modern independent agency.

Far from a decline, we're witnessing renewed interest, energy and activity in the independent agency space. And young producers, eager to take the reins from older agents, are driving it.

FATHERSAGENCY

Continued from page 13

Baby-boomer owners are retiring in large numbers, and some are taking advantage of the attractive multiples offered by the big brokerages and private equity firms. But we've been encouraged by the many young agents who are drawn to the independent agency model and want to start their own firm or buy an existing one.

A New Generation of Owners

We're reminded of that Oldsmobile campaign, "This is not your father's Oldsmobile … this is the new generation of Olds." Only with a twist: Younger agents aren't rejecting their father's Olds. Rather, they're embracing it. But they're also being creative and souping up that classic Cutlass Supreme with a new paint job or set of wheels.

Younger agents understand the value of building a book of business. They appreciate that steady cash flow derives from renewals, which in turn provides the capital they need to grow and expand their business. At the same time, they're willing to experiment with new forms of marketing, leverage the latest digital technology, create a presence on social media, and communicate with clients using mobile devices and virtual meetings.

It's what General Motors would have wanted for Oldsmobile, had those ads really worked. Unlike the Olds brand, which languished for years before being retired in 2004, the independent agency system remains vital.

A Strong Demand for Financing

Even in the face of uncertainty during the pandemic, the demand for financing to acquire new business, expand agencies and develop producers is increasing—and we're seeing it all around the country.

Young agents are hungry to acquire books of

Continued from page 14

business and become partial or full owners of an agency.

The young owners we've worked with are extremely savvy. They know how to efficiently run a business and manage and develop teams. They're comfortable with new technology and know how to make the tough decisions required to grow an agency.

Older agency owners are getting attractive offers from aggregators, but many of these owners would prefer to keep their agency within the family or perpetuate it to someone internally. They have tremendous pride in what they've built, and they want to leave a legacy. They're loyal to their staff and the communities they serve. They're willing to work with a younger producer to groom them for ownership and possibly provide seller financing.

Younger Agents Need Willing Sellers

The young agents we work with are typically in their mid-30s to early 40s. Some have been at the agency they'd like to acquire for 10–12 years. They may have worked their way up through the organization, taking on more management responsibility. Or they may be seasoned producers who've built a profitable book of business for their agency.

They have the ambition, drive and smarts to run an agency, but as the song goes, “it takes two to tango." Without a willing seller, an acquisition can't occur. The common thread in all successful transitions is an owner who has a plan for how they want to pass on the agency.

Having a perpetuation plan is the key to business continuity. When an agency is sold to an aggregator, it's often because the owner didn't have a plan. That's why it's important for owners to have meaningful conversations with their employees, so everyone is aware of how the agency will be perpetuated.

Financing Is Critical for Young Agents

Generally, young agents don't have the assets to acquire an agency, so financing is important for them. A bank may provide financing for part of the sale, with the owner financing the rest. Or the owner may give the agent shares in the firm as part of their compensation, reducing the amount the new owner has to borrow.

Today, more owners are selling their agencies in stages, which has advantages for all parties. It allows the older owner to reap the benefits of a partial sale, but still retain control of the firm and potentially earn more when the rest of the firm is sold. It gives the new owner skin in the game because they have partial ownership and an incentive to help grow the agency during the transition.

Young agents have varying needs. They may be seeking a loan to finance the down payment on an agency, purchase a book of business, acquire

Continued from page 15

another agency or hire new producers.

From Dream to Reality

Retiring principals can help this next generation of aspiring owners realize the dream of agency ownership. Older owners who actively recruit younger agents into their agency will be better able to identify and mentor a successor. That, in turn, will make the transition from old to new much easier. Younger agents who make their interest in ownership known and are willing to work hard to make it happen will be better positioned to achieve their dream.

Automobile enthusiasts say the Oldsmobile brand died because it abandoned its older owners and failed to deliver on its promise to younger owners. The independent agency system stands in stark contrast: Regardless of your generation, it remains a coveted jewel to be treasured. Young agents are increasingly recognizing the unique value of agency ownership and are going after it.

The Right Profile: Which One Are You?

Here are four examples that illustrate how young agents are becoming owners or expanding their agencies:

1) The rising star. A promising young agent rose through ranks at her agency and was groomed to become its eventual owner. She started as a customer service representative, became a producer and then became operations manager. The principal didn't have any family members interested in the agency, so she was the natural choice to take it on. She financed 30% of the purchase, and the owner provided financing for the remaining 70%. The key is that the agent knew early on that she was in line to take over the company. She had a reason to stay and work hard at the agency.

2) The captive who went independent. An agent joined the captive market in 2012. He started to grow his business by acquiring other

Continued from page 16

captive agency offices nearby and consolidating his operation into one location. He saw an opportunity to go independent and diversify his book of business. He needed the capital to make the switch. He is now working to acquire his first independent book of business. His story isn't unique. Many other agents learn the business and gain experience as captives then become independent.

3) The tech-smart owners. Young agents that are indicative of a new breed of owners have embraced technology to modernize agency operations. They acquired an agency with seed money from a family member, but now they need capital to repay their silent partner, hire new producers and grow. These owners have been very astute in their digital marketing to a younger clientele. They're harnessing technology to market online in multiple states and to integrate their management and accounting systems to stay on top of their operations.

4) The savvy specialist. A young producer built a profitable commercial lines book of business within a large agency over the course of about 10 years. He had grown the book to the point where it was generating $1 million in commission income. He wanted to use that book to start his own agency. He approached the owners and asked to buy the business. This is a good example of how young agents working at a large agency can leverage their experience to strike out on their own. In this case, there wasn't an ownership opportunity at the agency where he worked.

So You Want to Be an Owner?

Do you dream of starting an agency or acquiring an existing one? Here are five tips to help you prepare for ownership:

FATHERSAGENCY

Continued from page 17

1) Make it known. If you're interested in acquiring the agency where you work, make your desires known to the owner. Having those conversations early on can smooth the way for eventual ownership. Or you may find out they're already planning on someone else to take over. Either way, you'll know where you stand and can adjust your plans accordingly.

2) Create a roadmap. If ownership is a possibility at your current agency, work with the owner on a transition plan. Be clear about the timing and terms of the eventual sale. Will you be vested over time in a profit-sharing arrangement? Will there be seller financing?

3) Find a mentor. Seek to enter a mentorship-type relationship with the current owner. This gives you time to learn all the nuances of running the business and to gradually take on more management responsibility before the owner steps down.

4) Know what you're buying. If you're buying another agency, do your due diligence. Review the agency's financials, look at its operation, consider its markets and carrier appointments, inspect its books of business and look at key ratios, such as renewal rates. Make sure you're buying an agency that's in good shape and can generate the cash flow to pay off the financing.

5) Prepare to borrow. If you're borrowing from a bank, understand they will do their own financial analysis and will carefully examine all aspects of the target agency, as well as what you bring to the table as a buyer. Financing can be approved quickly if you've done your homework and can provide the necessary documentation the bank needs for underwriting.

Scott Freiday and Keith Mangini are vice presidents and commercial loan officers at InsurBanc (insurbanc.com), a division of Connecticut Community Bank N.A. They have helped hundreds of agents finance acquisitions and grow their agencies. InsurBanc is a community-focused commercial bank specializing in products and services for independent insurance agencies. Organized in 2001 by the Big "I," InsurBanc partners with agents to help them optimize growth opportunities and manage their agencies efficiently.

count on **EMC** INSURANCE

Be more than an insurance agent.

Be the hero your clients *count on.*

With our financial strength and expertise at their back, EMC agents are empowered to improve the lives of business owners all over the country. Every custom-tailored EMC policy means you can help clients fight off costly risks, report claims in a flash and land safely back on their feet. It's this combination of innovation and service that makes an EMC agent a real hero.

emcins.com

TOP WORK PLACES 2021 USA

Trusted Choice®

2021 CATASTROPHE LOSSES REVEALED

BY RYAN SMITH

Extreme weather events in 2021 – including a deep winter freeze, severe thunderstorms, floods, heatwaves and a major hurricane – resulted in annual insured losses from natural catastrophes of an estimated $105 billion, according to a new report from the Swiss Re Institute. That's the fourth-highest loss since 1970.

While Hurricane Ida was the costliest natural disaster in 2021, winter storm Uri and other secondary perils caused more than half of the total losses. Man-made disasters caused another $7 billion in insured losses, resulting in estimated global insured losses of $112 billion in 2021.

"In 2021, insured losses from natural disasters again exceeded the previous 10-year average, continuing the trend of an annual 5-6% rise in losses seen in recent decades," said Martin Bertogg, head of cat perils at Swiss Re. "It seems to have become the norm that at least one secondary peril event – such as a severe flooding, winter storm or wildfire – each year results in losses

CATASTROPHE*LOSSES*

Continued from page 20

of more than US$10 billion. At the same time, Hurricane Ida is a stark reminder of the threat and loss potential of peak perils. Just one such event hitting densely populated areas can strongly impact the annual losses."

The two costliest natural disasters of 2021 both happened in the US. Hurricane Ida caused $30 billion to $32 billion in estimated insured damages, including flooding in New York, while winter storm Uri also caused billions in losses. The costliest event in Europe was the July flooding in Germany, Belgium and nearby countries, which caused up to $13 billion in insured losses, with economic losses of more than $40 billion, Swiss Re Institute reported. This indicates a very large flood protection gap in Europe, the institute said. The flooding was the costliest natural disaster for the region since 1970 and the second-highest in the world after the 2011 Thailand flood.

"The impact of the natural disasters we have experienced this year once again highlights the need for significant investment in strengthening critical infrastructure to mitigate the impact of extreme weather conditions," said Jérôme Haegeli, group chief economist for Swiss Re. "Investments in infrastructure support sustainable growth and resilience and need to be upscaled. In the US alone, the infrastructure investment gap to maintain critical and aging infrastructure is US$500 billion on average per year until 2040. Partnering with the public sector, the insurance industry is critical for strengthening society's resilience to climate risks by investing in and underwriting sustainable infrastructure."

Other destructive secondary perils in Europe included severe convective storms in June, with thunderstorms, hailstorms and tornadoes causing widespread property damage in

CATASTROPHE*LOSSES*

Continued from page 21

Germany, Belgium, the Netherlands, the Czech Republic and Switzerland. Resulting insured losses were an estimated $4.5 billion. Elsewhere, there was severe flooding in China's Henan province and British Columbia in Canada.

Canada, adjacent parts of the US and many parts of the Mediterranean posted record heat this year, according to the Swiss Re Institute. At the end of June, a "heat dome" set a new Canadian temperature record of nearly 50°C (122°F) in a village in British Columbia. Temperatures in Death Valley, Calif., reached 54.4°C (nearly 130°F) during one of the heatwaves that hit the Southwest this year. The heat was often accompanied by destructive wildfires. However, the associated insured losses were lower than in recent years, when fires affected more populated areas. In California, wildfires destroyed large forest areas, but compared to the previous three years, encroached on areas of lower property concentration.

PREMIUM FINANCE MEETS INDUSTRY-LEADING TECHNOLOGY

IMPERIAL PFS®

IPFS TOTALPAY™

IPFS TotalPay™ allows you to collect premium payments and set up premium financing, all in one portal available to your client online.

One Portal: Two Ways to Pay

1 INSURANCE PREMIUM FINANCING

- Paying in installments frees up capital to help you ensure appropriate level of insurance coverage
- Provides credit at competitive industry rates
- Enables paperless premium payment process

2 PAYMENT IN FULL

- Eliminate time spent on premium payment collections
- Provides opportunity for reduced accounting expenses
- Expedites the premium payment process
- ACH or credit card payment*

CONTACT:

JAMIE RENTON | 504.616.4931 | jamie.renton@ipfs.com

LYLE LEJEUNE | 504.228.6152 | lyle.lejeune@ipfs.com

BAYLIE BABIN | 504.228.7160 | baylie.babin@ipfs.com

IMPERIAL PFS®

Visit us online at **ipfs.com** or download our **IPFS Connect**® mobile app

PRIVATE INSURER TO ASSUME POLICIES FROM INSURANCE COMPANIES IN RECEIVERSHIP

LA Department of Insurance
News Release
December 15, 2021

A Louisiana licensed insurer plans to acquire all policies from Access Home Insurance Co.and State National Fire Insurance Co., two insolvent homeowners insurance companies that were placed into receivership in November by the Louisiana Department of Insurance (LDI), Insurance Commissioner Jim Donelon announced.

The takeover means that an estimated 30,000 Access Home and State National Fire customers will be able to avoid the task of finding other suitable insurance and perhaps turning to the Louisiana Citizens Property Insurance Corp., the state-sponsored insurer of last resort, to find coverage.

Insurance Commissioner Jim Donelon approved the transaction today. The deal now heads to the 19th Judicial District Court for approval with a goal of finalizing the plan before the end of the year. LDI is unable to disclose the identity of the acquiring insurer until both parties agree on terms and appropriate court approvals are obtained.

PRIVATEINSURER

Continued from page 24

“The assumption of the policies is great news,” Commissioner Donelon said. “Most policyholders will not need to worry about finding new coverage. Their policies will automatically transfer to the new insurer on the same rates and terms as Access Home and State National Fire offered.”

In a sign of resiliency in the Louisiana insurance market, seven private insurers expressed interest in the policies and three companies formally submitted bids to the receiver. The new insurer is acquiring the business, which represents 1 percent of the Louisiana homeowners insurance market, for the remaining unearned premium on each policy. The targeted effective date of the transaction will be Dec. 1, 2021.

The Louisiana Insurance Guaranty Association (LIGA) is responsible for claims from Hurricane Ida and any other events prior to Dec. 1. The new company will cover any insurance claims made on or after Dec. 1.

As policies come up for renewal each month beginning on Dec. 1, they will be re-written using the new insurer’s rates and policy forms. Customers who had been with Access Home. As policies come up for renewal each month beginning on Dec. 1, they will be re-written using the new insurer’s rates and policy forms. Customers who had been with Access Home or State National Fire for more than three years will retain their protection under Louisiana’s unique three-year consumer protection statute, which makes it difficult for companies to non-renew or change rates or coverage. These transfers will occur even if the customer’s home was damaged in Hurricane Ida and has not yet been repaired.

The new insurer will have the option not to renew policyholders who had been with Access

PRIVATE*INSURER*

Continued from page 25

Home or State National Fire for less than three years in keeping with the limits of Louisiana's three-year law. Those customers may need to find new coverage.

Louisiana Citizens offers coverage for any property owner who cannot get coverage from a private company, even for storm-damaged homes.

Any Access Home or State National Fire customer with questions about their coverage should contact their insurance agent or the receiver at 225-201-0107.

Any Access Home or State National Fire customer with questions about an insurance claim with a date of loss before Dec. 1 should contact LIGA at 225-277-7151 or go to https://www.laiga.org/. LIGA can pay claims of up to $500,000 per policyholder.

"This deal is a win for Access Home and State National Fire customers," Commissioner Donelon said. "It's a win for LIGA, which avoids responsibility for future claims. It's a win for Louisiana Citizens, which avoids taking on new policies. In fact, it's a win for every Louisiana property insurance policyholder, who bears the risk of Citizens, our market of last resort."

About the Louisiana Department of Insurance: *The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting www.ldi.la.gov.*

61% OF INDEPENDENT AGENCIES HAVE A DIGITAL STRATEGY, CLOUD ADOPTION RISING

More agencies are following digital strategies and adopting customer service and cloud technologies, according to the Applied Digital Agency Survey

As the industry pivots to new operating and servicing tactics following the pandemic, more agencies are creating and following digital strategies and an increasing number of agencies are adopting customer service and cloud technologies, according to the annual Applied Digital Agency Survey released last week by Applied Systems®.

The survey results found that 61% of all U.S. agencies have a digital strategy in place, with 56% of agencies focusing on implementing their strategies within one to two years—85% of agencies are focusing on implementing their strategies within one to five years.

Within agencies' digital strategies, cloud technology is sweeping across the channel. Cloud technology is how 82% of agencies host their software in 2021. Year over year these numbers continue to climb, with a 9% increase in adoption in the past year alone. Companies with revenue of more than $25 million are the least likely to use cloud software, but still maintain an adoption rate of 60%.

Meanwhile, mobile application use for employees is on the rise, the survey found. Up 13% from last year, more agencies are giving their employees easier access to essential software needed to run their businesses, like connecting to the agency management system from outside the office. Also, client self-service portals have seen steady adoption growth year over year, increasing from 33% to 36%, a 9% increase year over year.

DIGITAL*STRATEGY*

Continued from page 27

“Last year, the industry faced the reality that it hadn't adopted the technologies to meet the digital customer service and remote business models driven by the pandemic," said Taylor Rhodes, CEO of Applied Systems.

“The latest survey results are encouraging, demonstrating that more agencies are adopting technology and recognizing the productivity, simplicity, intelligence and value that can be gained from leveraging technology in practically valuable ways," Rhodes said.

However, it is notable what technology agencies aren't using. Eighty-one percent of agencies do not use a customer relationship management (CRM) or sales automation application and 69% do not use marketing automation, the survey found. Agencies with revenue of more than $25 million are more likely to leverage these types of automation. Over two-thirds of the nation's largest agencies that took the survey use CRM or sales automation and 60% use marketing automation, while only 8% of agencies making less than $1.25 million use sales automation and 15% use marketing automation.

Additionally, only 29% of agencies are using data analytics to gain business insights from their management systems. While this adoption percentage is low, the survey said, the adoption rate has grown more than 100% since 2016 and continues to trend upward. The highest adopters of data analytics are agencies with revenue exceeding $25 million at 47%.

By Will Jones, IIABA Editor In Chief
November 22, 2021
Technology

4 WAYS AGENTS & THEIR CLIENTS CAN AVOID EPLI CLAIMS

As more offices reopen and employees are being asked to return to the office, agents can play a pivotal role in helping clients avoid employment practices liability insurance (EPLI) claims.

By
Olivia Overman

As 2022 approaches, millions of Americans have now been vaccinated, COVID-19 restrictions have been lifted and states have reopened. However, like many things, the employment market has changed dramatically.

As more and more offices reopen and employees are being asked to return to the office, agents can play a pivotal role in helping clients avoid employment practices liability insurance (EPLI) claims by assisting them as they adapt to the new, post-pandemic environment, as well as helping them ensure they have the right insurance coverage.

“COVID-19 has had a significant impact on employers, their employees, the workplace and potential EPLI claims," says Ron Adler, president-CEO, Laurdan Associates. “Properly responding to this workplace impact requires an understanding of how it affects not only the organization, but also how it affects the organization's employees, both as a group and individually."

“This starts with an understanding that many employees are not returning to their old jobs, to their old workplace, or their employer," Adler says.

EPLI*CLAIMS*

Continued from page 29

In 2019, employers paid out over $205 million in fines and settlements for retaliation, the highest recorded in the last decade, according to Equal Employment Opportunity Commission (EEOC) statistics. And as we enter a new work environment, employers need to be cognizant of the changes brought about by “the sheer number of employment-related exposures resulting from COVID-19—furloughs, reductions in force, layoffs, disability discrimination, religious discrimination, vaccine mandate policies and return to work policies that have and will continue to increase employers' liability," Adler says.

“As employees are offered more choice in how they work—whether that's fully remote, a hybrid approach or going into an office every day—we're seeing more employees exploring their opportunities elsewhere," says Jenny Bergstrom, vice president, executive risks product head, Hiscox. “This has created a job market in favor of the employee and highlighted the importance of EPLI coverage for employers."

As a result, “retaliation claims involving return to work and whistleblowers reporting unsafe workplace conditions are expected to be the major allegations that employers may face as workplaces reopen," says Sandra Tata, vice president, lead specialty liability, HSB.

While relevant prior to the coronavirus pandemic, agents should highlight “proactive steps clients can take to help minimize the risk of being the subject of a retaliation allegation," says Yoora Pak, partner, Wilson Elser.

These include:

- Employers should ensure consistency in enforcing workplace policies. Whether it is compensation or discipline, uniform application of the employer's policies will provide a strong foundation in justifying any tangible employment action taken against the employee.

EPLI CLAIMS

Continued from page 30

- The employer should maintain detailed documentation for anything related to the terms and conditions of employment for each employee. This includes all disciplinary records, compensation history and any grievances or internal investigations conducted as a result of any internal complaints. The practice of documenting the terms and conditions of employment should be consistent throughout the employment relationship.
- The employer should provide adequate training to all of its managers on how to handle interactions with an employee who has filed an EEOC charge or has otherwise engaged in a protected activity. This training should also encompass the employer's anti-discrimination policy.
- Material employment decisions that impact an employee who has engaged in a protected activity should be reviewed and not implemented until approved by appropriate representatives of the employer, such as human resources or upper management who were not the subject of any underlying discrimination complaint.

Here are four ways agents can help clients avoid such claims, according to Bergstrom.

1) Check in with employees often. See how employees are feeling about returning to the office, including any concerns, and keep a two-way communication channel open throughout the return to the office process. This will identify any issues as they emerge and help to keep employees engaged and feeling heard.

2) Keep up to date with federal and state laws, as well as Centers for Disease Control and Occupational Safety and Health Administration guidance. The environment is consistently and rapidly changing, and laws can vary hugely from state to state. If insureds have locations across the U.S., they need to ensure that they are compliant with the laws within each state, as well as maintaining a fairly consistent approach.

3) Encourage a culture of care and consideration. There are contrasting views on the pandemic, safety measures, and returning to the workplace, and some discussions can generate a strong response. It's important to encourage a culture of respect and compassion for others' personal decisions and viewpoints by implementing guidance on how to handle difficult discussions and questions and for leadership to set good examples.

4) Consult with outside or internal legal counsel who specializes in employment law. It is best for clients do this before they need it. Developing their approach to returning to the workplace and their health and safety policy in advance will help employers sidestep any potential issues.

5 BENEFITS OF EPAYPOLICY OVER GENERAL PAYMENT PROCESSORS

It should be easy to pick a payment processor for your agency, MGA or premium finance company — right?

Of course, we think it's a no-brainer. But many of ePayPolicy's clients come to us after starting out with general payment processors like Stripe, Square, Quickbooks, etc. We'd like to save you some of their frustrations. Such companies are perfectly fine. It's just that they're industry agnostic. (That's the fancy way of saying 'generic.')

Insurance Is Not a Generic Industry

Your receivables are not a simple matter of collecting premium payments and depositing them as income into your bank account. You have fiduciary responsibilities to your carriers and to your insureds. You're subject to state statutes and regulations specific to our industry.

We Know This Because We're Insurance Experts

It's true. Co-founder Todd Sorrell actually owned a premium finance company for several years before launching ePayPolicy with Milan Malkani (software developer supreme) in 2015.

ePayPolicy was created specifically as a digital payment processing solution for the insurance industry.

Here are five benefits of ePayPolicy that (together) you'll never get from generic processors:

1. Operating Efficiency

ePayPolicy integrates with today's most popular agency and broker management systems, including AM360, Applied CSR24 and a growing number of legacy and new systems. Not surprisingly, generic payment processors don't know or care which management system you use. And although we encourage integrations, not having one is also perfectly fine.

2. Relevant Features

With generic processors you're a square (no pun intended) peg in a round hole. Their features are not insurance-specific. Ours are. We know how agencies and MGAs run, so ePayPolicy offers features that apply to you. Not only do we help you take payments, but also send funds across the industry through our network for only 50 cents! Our online dashboard to track and manage payments is also clearly catered to insurance organizations and their accounting teams.

3. Payment Options

Your insureds can pay by either credit/debit card or by ACH, depending on their financial situation and goals. Some like earning travel miles. Others want to see their bank account timely debited.

4. Data Safety & Security

ePayPolicy takes security very seriously. We don't ever save your clients' sensitive information in our systems (to avoid any kind of fraud). Plus, we're PCI Level 1 compliant—the highest of four levels based on annual transaction volume. This means we're subject to the most stringent data security protocols in the payment processing industry.

EPAYPOLICY *BENEFITS*

Continued from page 33

5. Transparent Pricing

What you see is what you pay. How easy is that? ePayPolicy subscriptions start at a flat $20/month. No hidden fees or set-up fees. We also pass all transaction fees to the insured, unless you want to absorb them partly or wholly.

Don't Just Take Our Word For It

ePayPolicy serves over 5,000 clients across the spectrum of independent agencies, MGAs/brokers, carriers and premium finance companies.

We're endorsed by more than 70 industry organizations, including 38 Big I state associations. Check out all of our industry endorsements and ask your user group or association why they recommend ePayPolicy as their insurance payment processor of choice.

ISO BUSINESS AUTO FORM & ENDORSEMENT REVISIONS

BY CHRIS BOGGS

Effective November 1, 2020, Insurance Services Office (ISO) is introducing 19 new endorsements for its business auto program. Many of these changes are the result of requests from IIABA's Technical Affairs Committee.

Following is a brief description of each of these new endorsements.

New Endorsements

CA 04 15 11 20 – Garagekeepers Coverage For Autos And Watercrafts:
The current garagekeepers coverage endorsement (CA 99 37) extends legal liability coverage for damage to customer's autos; however, this endorsement does not address watercraft. This new endorsement covers both customer-owned autos and watercraft.

CA 04 21 11 20 – Full Safety Glass Coverage:
Essentially, attachment of this endorsement removes deductibles for glass breakage losses. Some states mandate this coverage.

CA 04 22 11 20 – Earlier Notice Of Cancellation Provided By Us:
As the name suggests, this endorsement allows the carrier the option to provide an earlier notice of cancellation than the requirements found in the policy.

CA 04 39 11 20 – Volunteer Hired Autos:
Within the Who is an Insured section of the BAP, there is a specific exception (exclusion) for employees and/or volunteers who rent vehicles in their own name to conduct business for the named insured. Restated, there is no coverage from the BAP, all coverage comes from the driver's personal auto policy (PAP).

Liability and physical damage coverage can be picked up and extended to employees by attachment of the CA 20 54 – Employee Hired Auto endorsement (a currently available endorsement). However, there was no endorsement available when a volunteer rented a vehicle in his or her personal name on behalf of the organization. ISO has introduced the CA 04 39 to give the option to extend liability and physical damage coverage for volunteers who rent vehicles for the benefit of the business.

CA 04 41 11 20 – Replacement Cost Coverage – Private Passenger Types:
Like many ISO endorsements, the title of the endorsement tells the reader what protection is granted, limited or excluded. This endorsement extends replacement cost coverage to private passenger type autos in the event of a total loss. To qualify for replacement cost:

ISO REVISIONS

Continued from page 35

1. Comprehensive and Collision Coverage must be provided for that "auto" at the time of "loss";
2. The loss must occur within 24 months after the insured acquires the auto;
3. The insured must be the original owner; and
4. There must be fewer than 24,000 miles on the car at the time of the loss.

CA 04 43 11 20 – Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Automatic When Required By Written Contract Or Agreement:
The current "waiver of subrogation" form (CA 04 44) available for use with the Business Auto Policy (BAP) is a scheduled form, meaning that the entity must be specifically listed for the waiver to apply. ISO's new CA 04 43 makes the waiver automatic when it is required in a contract.

CA 05 24 11 20 – Non-Ownership Liability Coverage For Volunteers:
This endorsement extends insured status to volunteers (a defined term in the endorsement) driving their personally owned vehicles on behalf of the organization. There are a few requirements to trigger the coverage:

- The activity should be described in the schedule;
- If the activity is not described, the volunteer must be acting on the insured's behalf; and
- The vehicle must be a "covered auto," meaning the appropriate coverage symbol is in use (Symbol 1 or Symbol 9).

With the introduction of this endorsement, the CA 99 33, which is specific to social service agencies, is being withdrawn.

CA 05 25 11 20 – Partners Or Members As Insureds:
A great new coverage option every agent writing coverage for a partnership or LLC should request. This endorsement extends insured status to partners and members of an LLC when they are driving their personally owned vehicles for business purposes. Currently, there is a gap in coverage for these drivers.

CA 04 52 11 20, On-Hook Coverage:
ISO's new "on hook" coverage is a somewhat niche product. This is not designed for dealers or other operations using the current garagekeepers coverage form (CA 99 37). This endorsement is designed for insureds that provide roadside assistance and towing but do not have a location where work is done.

CA 27 05 11 20 – Unmanned Aircraft Exclusion For General Liability Coverages:
A new Unmanned Aircraft (drone) exclusion is being added to the Auto Dealer Coverage Form (CA 00 25). Because the commercial general liability (CGL) program now has six drone-

Continued from page 36

related exclusions and limitation, ISO, for consistency, is adapting versions of these endorsements for the auto dealer program. This new endorsement (CA 27 05) explicitly excludes all liability coverage related to drone use under the two general liability coverage parts in the auto dealers program, Coverage A (Bodily Injury and Property Damage) and Coverage B (Personal and Advertising Injury).

CA 27 06 11 20 – Unmanned Aircraft Exclusion For General Liability Coverages – (Bodily Injury And Property Damage Liability Only):
(See CA 27 05 for background.) This endorsement fully excludes coverage for bodily injury or property damage (Coverage A) resulting from the use of a drone. Coverage B (personal and advertising injury) is not addressed in this endorsement.

CA 27 07 11 20 – Unmanned Aircraft Exclusion For General Liability Coverages – (Personal And Advertising Injury Liability Only):
(See CA 27 05 for background.) This is the opposite of CA 27 06 in that it fully excludes coverage for personal and advertising injury resulting from the use of a drone. Bodily injury and property damage are NOT addressed in this endorsement.

CA 27 08 11 20 – Limited General Liability Coverage For Designated Unmanned Aircraft:
(See CA 27 05 for background.) Like the CA 27 05, this endorsement excludes bodily injury and property damage and personal and advertising injury caused by a drone unless the drone has been scheduled in the endorsement. Additionally, the operations or projects must be scheduled.

ISOREVISIONS

Continued from page 37

Once scheduled, the endorsement allows an optional aggregate limit specifically for drones. This aggregate limit is subject to the policy's general aggregate limit.

CA 27 09 11 20 – Limited General Liability Coverage For Designated Unmanned Aircraft – (Bodily Injury And Property Damage Liability Only):
(See the CA 27 05 for background.) Similar to the CA 27 06, this endorsement addresses and excludes bodily injury or property damage resulting from the operation of a drone. Like the CA 27 08, an exception gives back coverage for bodily injury or property damage caused by scheduled unmanned aircraft provided the operation or projects are also scheduled.

CA 27 10 11 20 – Limited General Liability Coverage For Designated Unmanned Aircraft – (Personal And Advertising Injury Liability Only):
(See CA 27 05 for background.) Like the CA 27 07, this endorsement addresses and excludes personal and advertising injury resulting from the use of a drone. However, similar to the CA 27 09, an exception gives back coverage for personal and advertising injury caused by scheduled drones provided the operations or projects are also scheduled.

CA 27 15 11 20 – Amendment Of Personal And Advertising Injury Definition General Liability Coverages:
This endorsement removes coverage under Coverage B (personal and advertising injury) in the Auto Dealers Coverage Form. When this endorsement is attached, there is no longer coverage grated for oral or written publication that violates a person's right of privacy.

CA 27 16 11 20 – Exclusion – Cross Suits Liability For General Liability Coverages:
This endorsement excludes coverage for any claim or suit brought by one named insured against another named insured.

CA 27 17 11 20 – Designated Location(s) Products And Work You Performed Aggregate Limit For Certain General Liability Coverages:
Somewhat similar to the CGLs' option for a per location aggregate (CG 25 04), the insured can have the products and work you performed aggregate limits apply separately to each location. When the insured has multiple locations, this is a key endorsement.

CA 27 18 11 20 – Automatic Insured Status For Newly Acquired Or Formed Limited Liability Companies – Other Than Covered Auto Coverages:
In both the CGL and the Auto Dealers Coverage Form, the Who is an Insured section does not provide any protection to newly formed or acquired LLCs. In short, they must be listed to be covered from the very beginning. This endorsement allows coverage to extend automatically to newly acquired or formed LLCs.

However, any newly acquired for formed LLC is still subject to the newly acquired or formed limitations applicable to other entity types. Coverage ends the earlier of: 1) 90 days after formed or acquired; 2) the end of the policy period; or 3) listed on the policy.


DIVE

2022 Trusted Choice Marketing Reimbursement Program (MRP) Guidelines

Trusted Choice will reimburse a portion of expenses incurred in 2022 by Big "I" members for cobranding advertising and marketing materials. This is not meant to replace your agency's brand, but to complement it by including the Trusted Choice branding in your marketing efforts.

Levels of Reimbursement

There are 3 levels of reimbursement provided by the MRP in 2022:

Option 1 - Cobranding: Up to $1500 for use of the Trusted Choice logo on consumer-facing ads and items. $750 towards digital marketing efforts and an additional $750 towards traditional marketing efforts. o

- **Digital Co-branding (Digital Marketing Incentive) – *Open to all members (INCLUDING those that have used MRP funds before)** Use of any of the Trusted Choice customizable campaigns or custom campaign created by member that includes the Trusted Choice logo. This includes video production, advertising costs (Display ads, social ads, YouTube, etc.) Agencies will be reimbursed 75% of cost with a max value of $750 in 2022. Additional funds may be made available in 2023.
- **Traditional Co-branding - Available for new members and first time MRP users only.** Members may utilize the funds by adding the Trusted Choice logo on any non digital consumer-facing items. Usage includes, but is not limited to, Trusted Choice printed ad materials, promotional giveaway items, original advertising, signage, event sponsorship or collateral items like business cards or stationery. Agencies will be reimbursed 50% of cost with a max value of $750 per agency location. This is a lifetime max value.

*Marketing efforts must take place in calendar year 2022 to be eligible.

For Trusted Choice ad materials go to: Marketing Campaigns - Trusted Choice (independentagent.com). Trusted Choice ad materials can be customized free of charge by Trusted Choice and returned to you ready for your vendor. There are print, digital, video, and radio ads that can be customized.

Option 2: Digital Upgrade - Available to all member agencies. (One per agency).

- $500 for signing up to use a preferred digital vendor for your agency's website.

MRP*GUIDELINES*

Continued from page 41

- Current preferred vendor includes:
  - ITC, Forge3 ActiveAgency, Titan Web, Advisor Evolved and Marketing 360
- This is a flat reimbursement of $500.
- Website must have been built 2022.
- Website must include Trusted Choice logo on homepage
- Each provider does bill differently. You must have spent at least $500 before applying for reimbursement with proof of payment.

Option 3: TrustedChoice.com Advantage Subscription – Available to NEW Advantage subscribers only

- Reimbursement of $125 when purchasing any annual subscription (full details of Advantage subscription here).
- “New” is defined as not having been an Advantage subscriber within the previous 24 months.

Guiding principles of the Marketing Reimbursement Plan:

- Allows for any eligible activity involving the Trusted Choice logo in external messaging with consumer impact for members; and for an updated digital presence for all members.
- The application must provide reasonable documentation that an expense was incurred and paid.
- The nature of the expense is reasonably correlated to the external messaging and promotes the Trusted Choice brand to consumers.
- The MRP will not reimburse ongoing expenses like directory listings, subscriptions to marketing services, expenses for yellow pages ads, website hosting/maintenance outside of preferred vendors or other phone book type advertising.

MRP*GUIDELINES*

Continued from page 42

Application Information:

To apply for reimbursement, a Trusted Choice Agency must submit to Trusted Choice:

- Completed reimbursement application form. Applications can be submitted on the Trusted Choice member website at https://trustedchoice.independentagent.com/programs-services/marketingreimbursement, or emailed to Trusted.Choice@iiaba.net.
- Option 1 - The approved design proof/sample/picture of each of the materials to be reimbursed (in color if possible).
- Option 2 (web upgrade) - Invoice(s) or receipt(s) showing proof of payment are required. Please also include the agency' website on the application form.
- Option 3 (Advantage subscription) – Please provide proof of payment to trustedchoice.com for an annual Advantage subscription

All invoices must be dated in 2022. Applications are considered in the order they are received and will be accepted through February 2023. Allow up to 8 weeks for processing. Reimbursements will be paid via direct deposit. All members must submit a completed W-9 form along with banking information when applying for reimbursement.

Trusted Choice reserves the right to deny any request for reimbursement that uses the Trusted Choice logo in a manner that is not consistent with the Trusted Choice Brand Style Guide or the guidelines of the MRP. Only the Trusted Choice logo is eligible for reimbursement from the MRP

If you are unsure about an item or use of the logo, want to get pre-approval of an item or proof prior to printing, or need to check if your agency or branch locations are eligible for any reimbursement, email us at Trusted.Choice@iiaba.net or call 800.221.7917.

IIABL CONVENTION

SAVE THE DATE

JUNE 12-15, 2022

HILTON SANDESTIN

2022 TOGETHER AGAIN

LETS MEET AT THE BEACH!

BOOK YOUR ROOMS ONLINE HERE

Independent Insurance Agents & Brokers of LOUISIANA

The Trusted Choice®

IIAGNO*UPDATE*

2022 Events

January 28	Installation Luncheon
March 24	BBQ Social
April	Golf Tournament
August	Town Hall Meeting
October	Company Appreciation Event
December	Past Presidents Christmas Luncheon

We are in the process of planning our calendar for 2022.
We can't wait to see all of our IIAGNO members!
More information will be released soon!

IIABR*UPDATE*

2022 Events

January 19	Installation Luncheon
May 5	Top Golf Event
September 8	Luncheon
November 10	Fall Social

We are in the process of planning our calendar for 2022.
We can't wait to see all of our IIABR members!
More information will be released soon!

IIABL EDUCATION

JAN 2022 CALENDAR OF EVENTS

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
Dec 26	27	28	29
2	3	4	5
9	10	11 **LIVE WEBINAR!** **12-3pm** Agent's E&O: Defenses & Preventions for the Insurance Professional	12
16	17  	18 **LIVE WEBINAR!** **12-3pm** Ethics: Essentials for the Insurance Producer	19 IIABR 11:30 am Installation Luncheon
23 / 30	24 / 31	25	26 **Virtual University Webinar** **1pm** ISO's 2022 Homeowners Changes

& EVENTS

THURSDAY	FRIDAY	SATURDAY
30 Sorry We're CLOSED IIABL Office Closed for New Years Holiday	31 Sorry We're CLOSED IIABL Office Closed for New Years Holiday	
6	7	8
13 **LIVE WEBINAR!** **8-11am** Cyber - Evolution, Exposures, Incidents & Insurance **Virtual University Webinars** **10 am** ISO's 2022 Homeowners Changes **1pm** Why Certificates of Insurance... Just Why?	14	15
20 **LIVE WEBINAR!** **12-3pm** Commercial Property - Direct vs. Indirect Damage	21	22
27	28 IIAGNO 11:30 am Installation Luncheon	29

IIABL CE ON DEMAND

- E&O Risk Management
- Ethics
- Flood
- Commercial Lines Courses
- Personal Lines Courses
- Professional Development

OTHER EDUCATIONAL RESOURCES

BIG i HIRES.

myAgency Campus.

VU Big "I" Virtual University

A New Agent Training Solution INTENTIONAL TRAINING to Prepare For TOMORROW
Pick & Play Your Professional Bundle: Basic & Beyond

Burand Insurance Education
Fuel Your Sales with Knowledge

ADVERTISER INDEX

Independent Insurance Agents & Brokers of LOUISIANA

The Trusted Choice®

2021 INDUSTRY PARTNERS

GOLD LEVEL

AMWINS™

Swiss Re

LWCC®
LOUISIANA LOYAL

IMPERIAL PFS

UPC INSURANCE

SILVER LEVEL

ACCESS HOME INSURANCE

AmTrust

AGILE PREMIUM FINANCE
A Division of Valley National Bank®

AMERISAFE
Safe Above All®

Burns & Wilcox

THE GRAY INSURANCE COMPANY

Liberty Mutual. INSURANCE

Safeco Insurance.

Lighthouse Excalibur INSURANCE COMPANY

LCI WORKERS' COMP

PROGRESSIVE

RISCOM®

SELECTIVE
BE UNIQUELY INSURED®

RLI®

SafePoint insurance

STONETRUST® WORKERS' COMPENSATION

ufg® INSURANCE

BRONZE LEVEL

Accident Fund Insurance Company of America

Allied Trust Insurance Co.

Americas Insurance Co.

Berkshire Hathaway GUARD Insurance Companies

EMC Insurance Companies

FCCI Insurance Group

Foremost Insurance Group

Forest Insurance Facilities

Gulf States Insurance Company

Homebuilders SIF

Iroquois South, Inc.

Lane & Associates, Inc.

LCTA Risk Services

LUBA Workers' Comp

Maison Insurance Company

National General Insurance

RPS/Risk Placement Services

Summit Consulting, Inc.

Wright Flood

IIABL 2021-2022

BOARD OF DIRECTORS & OFFICERS

PRESIDENT, DONELSON P. STIEL	David H. Stiel, Jr. Agency - Franklin
PRESIDENT-ELECT, MICHAEL SCRIBER	Scriber Insurance - Ruston
SECRETARY-TREASURER, ARMOND K. SCHWING	Schwing Insurance Agency, Inc.
NATIONAL DIRECTOR, JOHNNY BECKMANN, III	Assured Partners - Metairie
PAST PRESIDENT, BRENDA CASE	Lowry-Dunham, Case & Vivien - Slidell
YOUNG AGENT REPRESENTATIVE, BRITTNI LAGARDE	Southern Insurance Agency - New Orleans

ANN BODKIN-SMITH	Thomson Smith & Leach Insurance Group - Lafayette
MATTHEW DEBLANC	Continental Insurance Services - Marrero
ROB W. EPPERS	Risk Services of Louisiana - Shreveport
MATT GRAHAM	Lincoln Agency - Ruston
CHRISTOPHER S. HAIK	Haik Insurance Holdings, LLC - Lafayette
STUART HARRIS	McClure, Bomar & Harris, LLC - Shreveport
ROSS HENRY	Henry Insurance Service, Inc. - Baton Rouge
BRET HUGHES	Hughes Insurance Services, LLC - Gonzales
CHARLES H. LEBLANC	Bourg Insurance Agency, Inc. - Donaldsonville
LYDIA MCMORRIS	Alliant Insurance Services - Baton Rouge
A. EUGENE MONTGOMERY, III	Community Financial Insurance Center, LLC - Monroe
JOE KING MONTGOMERY	Thomas & Farr Agency, Inc. - Monroe
HARTWIG "ROBBY" MOSS, IV	Hartwig Moss Insurance - New Orleans
PAUL R. OWEN	John Hendry Insurance - Zachary
ROBERT LOUIS PALMER	Insurance Underwriters, Ltd. - Metairie
MARTIN "TEENY" PERRET	Quality Plus - Lafayette
ROBERT G. RIVIERE	Riviere Insurance Agency - Thibodaux
ROBERT STONE	Stone Insurance, Inc. - Metairie