



What your colleagues say about the value of PIA.

“Through PIA, I completed my CIC certification in one year; got involved in PIA’s Young Professionals Counsel, and it really made a successful difference in my career,” Jodi Street Reynolds, CIC, SW VA Professional Ins. Agency, Vansant.

“Of all the CE classes I’ve taken over the years, PIA’s are the best. At your Laws & Regs, E&O Loss Control and other classes, the instructors are prepared; they are not afraid to say, ‘I don’t know,’ and the integrity of your classes is superior,” George Taylor, Pres., Taylor Insurance Agencies, Lynchburg.



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Profit-boosting tools,
ongoing support, a better
business climate -

What will be **your** main reason for joining PIA?

Increase your revenue, decrease your costs: this is the formula for making your agency more profitable. That’s why the Professional Insurance Agents Association (PIA) offers our members the tools to do both.

Running your agency also requires education, information, support, and answers to questions. PIA offers them all, ensuring that our members are always out front.

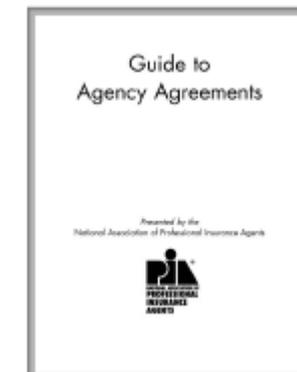
Because your success requires a favorable business climate, we work within the industry and with federal and state governments to create unlimited opportunities for independent insurance agents like you.

Your success is our top priority. Maybe that’s why so many of our members can be found at the intersection of Main Street and Success - and why you belong with the association that represents “Local Agents Serving Main Street America,”



JOIN TODAY!

LIMITED-TIME OFFER:



Return the enclosed membership application and we’ll send you PIA’s **Guide to Agency Agreements** right away!

Member benefits that add up to success

Joining PIAVA/DC opens the door to a multitude of PIA benefits for you and your colleagues. Here are some of the highlights:

PIAVA/DC offers meaningful choices for agents - superior education, E&O coverage, and leadership opportunities where agents take ownership and guide their association, rather than paid staff calling the shots. Agents know the 15 volunteer agent-leaders on PIA's board represent their interests, make effective decisions to keep PIA strong, and are sympathetic to changing needs of small independent agencies in VA and DC.

PIA members value its intangible benefits: opportunities to share ideas with like-minded agents; common problem-solving, and fellowship. That's why PIA members tell us that they get more direct payback; more career development; more agency profitability from their PIA involvement. Here are more benefits:

Insurance for Agents

- **Agents' E&O.** PIA Insurance Services' Utica E&O policy offers broad P/C and L/H coverage; EPLI; top claims and legal staff. Additional E&O markets are available.
- **Agency umbrella.** Full agency coverage plus owner umbrella.
- **Group Medical insurance.** We offer small group health, dental and other employee benefit programs.
- **P&C Admitted Markets.** PIAIS offers appointments to 50+ admitted carriers with no volume commitment, no fees; generous commissions.
- **Life & Health Market Access.** PIAIS offers 3 programs to provide hands-on sales expertise & generous commissions on LTC, Life & Annuities; Small Group Major Medical; & Voluntary Supplemental insurance products sales to your clients.



Advocacy for Agents

- **Legislative and regulatory advocacy.** PIA is your ever-present state legislative watchdog.
- **PROPAC.** Political action leverage for agents.

Education for Agents

- **CIC & CISR designations.** CIC & CISR are our industry's gold standard in professional education.
- **PIAIS Education Center.** PIA's new office features

- a 3000 s.f. PIAIS education facility.
- **Professional skills training.** PIA's state-accredited ISR Academy; P/C & L/H Pre-Licensing; CPIA Sales Designation, Comm. & Per. Lines Schools; Laws & Regs; E&O Loss Control; Sales Boot Camp; Lunch & Learn; Online CE & more.
- **Education Foundation.** Provides scholarships.

Networking for Agents

- **Annual Convention and Trade Fair.** The best place to meet new carriers, get CE, network with agents. Hundreds meet to learn how to generate more profits, solve problems, and build business relationships.
- **Spring Conference.** Focused on young agent education and generational issues.
- **Fall Conference.** Offers CE and networking opportunities for agents regionally.

Non-insurance Services for Agents

- **PIAVA/DC's website – www.piavadc.com** – has an easy-to-use education and conference registration process, and lots more.
- **CE Authority.** 24/7 on-line insurance CE training.
- **Publications.** A monthly Insider e-newsletter; seasonal Legislative Update; weekly newsletter, Consumer Newslines and YPC Exchange.
- **Business Links.** Carriers making appointments.
- **PIA Career Center.** Online candidate resume posting and job vacancy posting.
- **Young Agents Forum.** An Online young agents networking group.
- **Working Committees.** Members guide their organization through PIA's 12 working committees.

In summary, PIA is known for a friendly, inclusive family culture that promotes active participation; camaraderie; a sharing of peer experiences, and a mentoring environment for younger members through our Young Professionals Council. Ambassadors provide new members with personal guidance and help them get the most for their dues investment.

At PIA, we've changed and improved over the years to adapt to agent needs, but one thing remains constant - all agents are always welcome, and staff is ready and willing to help you no matter what your needs are.

National membership brings major benefits

When you join PIAVA/DC, you automatically become a member of the National Association of Professional Insurance Agents. PIA National represents professional, independent insurance agents throughout America.

In addition to legislative, industry and carrier outreach at the national level, your national PIA membership provides numerous benefits including:

Business-building tools

- › **Agency Revenue Tools.** Boost personal lines sales by engaging in employee worksite marketing using your appointed markets at regular commission rates.
- › **Laptop Protective Services and Agency Website Creative Services.** Both are affordable, easy-to-use, online programs to help agents be profitable and safe.
- › **Rough Notes Agency Online.** Helps identify risk exposures and provides detailed coverage analysis. Save up to \$1,300 in your first year alone when compared to the regular list price!
- › **Hartford flood insurance.** With easy enrollment, competitive commissions, advanced Internet services, and a variety of programs and surplus lines.
- › **GE Auto Warranty Services.** Let's you market a proven vehicle service contract program to auto dealerships.
- › **Print & Radio advertisements.** Build your agency brand and demonstrate that you're a Local Main Street Agent by using free print and radio ads.
- › **Consumer brochures.** Answer your clients' questions about insurance with PIA's attractive brochures.

Agency management tools

- › **Agency agreement review service.** Free to members and carriers, PIA recommends changes and highlights concerns for members so they can make informed decisions about carrier and cluster agreements they sign.

- › **Agency Perpetuation Central.** A hands-on interac-

tive tool to guide you through the many phases of your agency's life-cycle, including ownership transfer.

- › **Online data backup & recovery services.**
- › **Discounted Producer licensing services.**
- › **Employee profiling.** Hire the right people with skills and personality testing.
- › **Guide to Successful Agency Planning.** An online resource tool to assist agents planning for their agencies and planning with carriers.
- › **Disaster recovery manual.**

Insurance products

- › **E&O insurance.** Professional liability, errors and omissions insurance.
- › **PIA agents umbrella program.** Excess insurance protection includes E&O and business liability coverage, with available endorsements for EPL and personal coverage.
- › **Group insurance products.** Basic, voluntary, dependent term life; long/short term disability; business overhead expense; AD&D; and hospital income protection for you and employees.
- › **Catastrophic major medical.** This \$2 million group insurance plan picks up where your basic coverage leaves off.

PIA National membership also brings you cutting edge communications, financial products, and discounts on many services you use in your office every day. For additional information, including any appropriate costs, please visit PIA National online at www.pianet.com.

It's always a good time to join PIA!

