



## PIA Carrier Education Assistance Program

September 2009

### Criteria for Companies

1. Must be a member of PIAVA/DC in good standing
2. Must agree to evaluate and consider any authorized agent's request, provided the agency is appointed with the participating company. This does NOT mean all requests will be honored or approved, but the company must consider all PIA member requests.
3. Will provide PIAVA/DC with a single point of contact for this program

### Criteria for Participating Agents

1. Must be a member of PIAVA/DC in good standing
2. Must agree to negotiate in good faith with participating companies for contribution to the CEAP program and make good faith efforts to meet criteria agreed to for carrier participation and contribution

A simple, flexible agreement is available for use and can be completed privately between an agent and company. It provides fill-in-blanks for contribution amount, participant names and type of education program with a large free-form area for the carrier and agent to document the specific terms of their agreement. This confidential agreement would be exclusively for the benefit of the agency and carrier. PIAVA/DC would not be a party to the agreement or receive a copy of it. The carrier-agency agreement is more symbolic than anything. Its existence reinforces the fact that this is a true agency assistance program where terms are in writing and both parties sign.

Created by PIAVA/DC's Carrier Executive Advisory Council (CEAC) of carrier members, and approved by the PIAVA/DC board of directors, this PIA member education assistance program is designed to be a win-win for Carriers and Agents. As part of the negotiation for a carrier contribution to assist agency education, the agreement should include a specific reasonable time limit, mutually agreed upon, within which to expect growth or other tangible result from an agency that a company has helped sponsor. A time limit of no more than 2 yrs for the "return on investment" is suggested, since PIA classes are going to be held at different times of the year and company rate changes occur throughout the year. This agreement provides broad flexibility for the agency and company to work out terms on a case by case basis.

The PIA Carrier Education Assistance Program is limited, at least initially, to PIAVA/DC's designation programs: CIC, CISR and CPIA (sales and marketing) program, and the PIA Annual Convention and Trade Fair. What the carrier contribution (or loan amount) is used for relative to these four (4) PIAVA/DC education offerings can be flexible: ie: tuition, lodging, travel-related expenses, registration fees, etc.