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YIPS WINTER CONFERENCE WRAP-UP P. 10-12

HOW TO GROW A SUCCESSFUL SALES BUSINESS P. 14

YOUR CIRCLE SETS YOUR LIMITS P.18

LETTER FROM PIA GOVERMENTAL AFFAIRS CHAIR CLYDE BOHNE P. 19

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Address inquiries to:

EDITOR, THE AGENT'S VOICE 4021 W. E. Heck Ct., Building K Baton Rouge, LA 70816

Phone: (225) 766-7770 Watts: (800) 349-3434 Fax: (225) 766-1601 Email: info@piaoflouisiana.com Website: www.piaoflouisiana.com



MISSION STATEMENT

Promoting the professional insurance agency system, leading through support, representation and fellowship.

DEPARTMENTS

President's Message	4
Commissioner's Column	6
Passing It On	. 8
Welcome New Members	14
Latest from the PIA Advocacy Blog	16
Partner News	18
Around the State	20

FEATURES

YIPs Winter Conference Wrap-up10)-12
How to Grow a Successful Sales Business	14
Your Circle Sets Your Limits	. 18
Letter From PIA Govermental Affairs Chair Clyde Bohne19	9-20

IN EVERY ISSUE

Index of Advertisers	22
Member Benefit in Focus	22

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President, PIA of Louisiana

Headlines!!! We had a terrorist attack on the first day of the year in our own great city of New Orleans, killing 7 and injuring several. What a sad start to the year! Then our coast had anywhere from 4 to 11 inches of snow – a once in a lifetime event. And the headlines continued, with our state hosting the Super Bowl in February where several celebrities and President Trump visited. All of this in just the first couple months of the year.

So much has happened, and there are many more exciting things to come. Commissioner Tim Temple has worked, and is continuing to work tirelessly, to bring companies into our state. While our auto market is still struggling, our property market remains in a crisis. With Commissioner Temple's efforts, we have seen a few property companies come into our state, and we look forward to more. But, we still have much work to do.

Right now, the main focus is to make necessary legislative changes so companies can be profitable. This is what will entice companies to bring their business to our state. We at PIA are excited to provide our PIA Advocacy Day on March 18th. This is an educational event that will walk you through the process of how the legislative process works, and what you can do to help by attending our Capitol when the Legislature is in Session. Knowledge is the key to success. We hope by educating our members of the process they



will be more likely to attend the different committee hearings to support or oppose bills that concern the Insurance Industry. We encourage our members to get involved.

From leadership meetings to conferences, PIA has you in mind. We want to give you the opportunity to access markets, have learning opportunities, as well as a place to network with peers. Our Young Insurance Professionals (YIPs) just successfully completed its Annual Winter Conference. The young agents are the future of our industry. The Professional Insurance Agents (PIA) will be hosting its Annual Convention on July 25-27, at the Oak Lodge in Gulf Shores Alabama. This is a new location for us, and we hope to see you all there. Besides doing business in the Exhibit Hall and classroom, this will be a great time to connect and have fun with your peers.

Last, I want to thank everyone for their "We are doing our best!" Hanging in there! Things will get better!" attitude. We need you to see this one through! Just this last week, I was excited to install the PIA of Baton Rouge Board members at their local chapter luncheon. They had an impressive number of attendees for this event. At this event, we also added a few new members to our rolls as well as welcomed some old ones that we haven't seen in a while. We appreciate all of our members, and we always have room for more.

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COMMISSIONER'S COLUMN

Building Resilience and a Stronger Insurance Market. To ensure our state's property insurance market is stable for the long-term, we must invest in building more resilient homes, businesses and infrastructure across coastal Louisiana. That is why initiatives like the Louisiana Fortify Homes Program (LFHP) are vitally important to our way of life.

LFHP is based on the Strengthen Alabama Homes Program, which launched after Hurricane Ivan ravaged Alabama in 2004, has been tremendously successful in making their state more resilient and making insurance mor affordable.

When Hurricane Sally made landfall in Alabama five years ago, over 95% of the FOR-TIFIED homes there experienced little to no damage. Alabama now has over 70,000 FORTIFIED roofs protecting its people and property.

Though LFHP has only been around since late 2023, participation has already been substantial. The Louisiana Department of Insurance (LDI) opened a new lottery registration period with 1,000 grants available on February 12. Over 8,000 homeowners had applied for a \$10,000 grant to upgrade their roof to the stronger FORTIFIED standard by the time the registration period closed on February 16.

The goal is not only to help Louisiana homeowners strengthen their property against hurricane-force winds but also transform the state into a more attractive place for insurance companies to do business. By bringing more insurers to Louisiana, the increased competition will lower homeowners insurance rates across the state and bring much-needed relief to our fellow citizens.

Though the latest round of grants was limited to residents of Louisiana's Coastal Zone and of Lake Charles, Sulphur and Westlake, we are encouraging homeowners to fortify their homes without a grant.

As a matter of fact, the number of homes FORTIFIED without a grant jumped dramatically in 2024, nearly quadrupling from 878 on January 1 of last year to 3,364 by

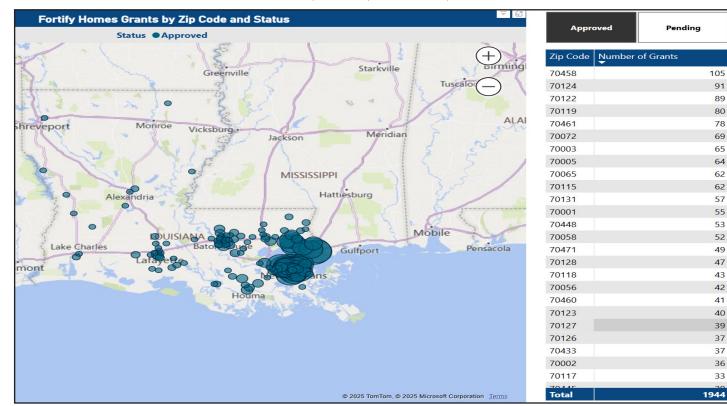


Tim Temple Commissioner of Insurance Louisiana Department of Insurance

public@ldi.state.la.us

the end of the year. Homeowners are investing to reinforce their roofs not only to safeguard their property but also to lower insurance costs.

Investing in resilient homes are vital to fostering a vibrant insurance market and healthy economy in our state. By building stronger homes, resilience won't just be about recovering from storms. It will be about withstanding them as well.

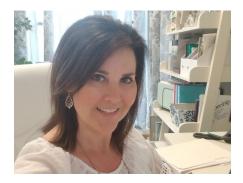




Somebody has to come in second. Make sure it's not you.

There are no insurance MVP trophies, no best powerpoint awards, no fantasy broker leagues. You show up first with the best option for your client, or you lose. We never take this for granted. That's why we leverage all of our people, data and relationships to reach one goal: **We help you win.**

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We're already making plans for the 2025 Regular Legislative Session. PIA Governmental Affairs Clyde Bohne has been hard at work, meeting with his Committee, DOI representatives and legislators, and he provides an update of those meetings for you in this issue of *The Agent's Voice* on page 19-20.

I want to highlight a new event that we're putting on for our members who want to know how they can get more involved in the legislative process, and while Clyde mentions it in his article, I want to go into a little more detail here.

On March 18, we're holding a PIA Advocacy Day at the Capitol before the Session begins. Yes, we realize that this event is normally held during the Session, but we're trying something new. We're doing this because we know how important it is to get more members involved in the process, and we feel you might be more likely to show up at the Capitol when an important bill is being considered if you "knew the ropes" beforehand. So, that's the objective of our PIA Advocacy Day – to have sort of a dress rehearsal before the main event. Or another way I've put it when discussing with members, we know it can be intimidating to go up to a Craps table at a Casino if you don't know how to play Craps, so we want to take the intimidation factor of the legislative process out of play. (Oh by the way, we can also help you with learning how to play Craps – just attend the YIPs Casino night on April 23, prior to the Acadiana Crawfish Boil.)

As I write this, we're wrapping up the final details for this event, but we already have most of the players committed. This event will be from 10:30 a.m. – 2:00 p.m., which should help in avoiding major Baton Rouge traffic issues. First, we'll direct you in where to park (it will be much easier since they're not in Session) and we'll have staff and other volunteers positioned to show you where to go from parking to the Capitol. We'll kick off with some introductory comments from our Governmental Affairs team. We'll also hear from Chief Deputy Commissioner Barrow Peacock and Adam Patrick, DOI Legislative Liaison, discussing

PASSING IT ON! By Jody M. Boudreaux, CAE, CIC, CISR

DOI's legislative package. Following lunch, we'll go into one of the committee hearing rooms to hear from legislators on tips about the process as well as they will lead a mock committee hearing with a real insurance issue for members to debate. We'll send the details of the "proposed bill" ahead of time to those registered, and we'll also ask for volunteers to go to the table in support or opposition. And before we adjourn, members will be given a quick tour around so they'll feel comfortable going from one chamber to the next.

We often hear from members questioning what they can do to help our insurance market place. Just last week at our PIA of Baton Rouge chapter meeting, which had a panel of current HO company reps, they all shared the importance of creating a friendlier business climate to attract other insurance companies to the state. So, that's what you can do...be a part of the process. We'll help you learn how the "sausage is made", as the saying goes. We promise it will be both informative and fun...and then when we go live on April 14, the start of the Session, you'll be ready to show up and make a difference!



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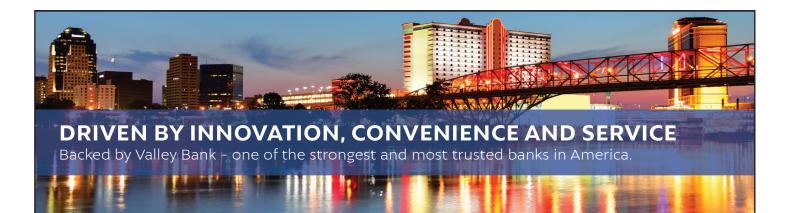
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YIPS WINTER CONFERENCE WRAP-UP

The Young Insurance Professionals held its conference in Natchez, Mississippi again this year and it was the perfect setting for its Bridgerton theme. The 2025 conference was held at The Natchez Grand Hotel & Suites from **February 6 – 7, 2025**.

At this year's conference, YIPs started a little earlier and ended a little earlier as we streamlined to best maximize attendees' time out of the office. The two-day conference concluded on Friday morning with the YIPs Annual Business Meeting.

CE SESSIONS

YIPs members and guests honed in on their skills with four hours of continued education sessions as well as a Professional Development class. We want to thank our speakers, **Tatem Ruiz of Rock Ruiz Insurance & Retirement Services, LLC and Clara Gravier of The Bunker Insurance & Risk Management.** We also want to thank **Adam Patrick, Legislative Liaison of the Louisiana Department of Insurance and PIA Governmental Affairs Committee Chair Clyde Bohne**, who addressed members at our Annual Membership Meeting.



DOWNTOWN EVENT | EXHIBIT HALL

The YIPs Conference Attendees had fun with this year's theme as they learned the Waltz and other fun dances at The House on Ellicott's Hill.

This year's conference showcased 17 exhibitors. It offered a great networking opportunity between agents and company reps. Booths were setup as small high tops to keep an intimate networking ambiance.



GENERAL SESSION & FAREWELL

To close the festivities, the new Board members were sworn in and we heard from our outgoing President Mary Dias. We thank all our YIPs officers and directors for their time and commitment to our great association. And, we also expressed our gratitude to our retiring Board member Jason DiMaggio. We also recognized Brandi Lamonte's support through the years as our YIPs 2025 Hall of Fame recipient. We look forward to another great year and we hope you join us in 2026!



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How to Grow a Successful Sales Business By John Chapin

After 37+ years in sales, as the top sales rep in three industries, successfully growing my own businesses over the years, and watching and coaching thousands of other salespeople and business owners, I've learned what it takes to be successful in sales and business, and by the way, those two are the same thing. If you're a sales professional, you're running your own business within a business. If you sell enough you stay in business, if you don't you don't. That said, here's what it takes to be successful in business.

Successfully growing a business takes two things: attitude and activity. Attitude includes: confidence, conviction, commitment, and perseverance. Activity includes: your most important sales activities: prospecting, presenting, and closing. Those will require that you have a plan, have the self-discipline to stick to the plan, and that you ultimately spend the right amount of time and money on those activities.

Speaking of time and money, you need to track both. The most important activities you spend time on during the day are the ones that bring money into the business. It isn't working on your logo, driving to the post office, reading a book, watching a podcast, cleaning your desk, or entering information into the computer. During business hours 90+% of your time should be spent on activities that generate cash flow. As far as money is concerned, most of the money that comes in should be reinvested back into the business. Track this money to make sure it is well invested. Any money that gets invested in the business needs to return equal or greater value.

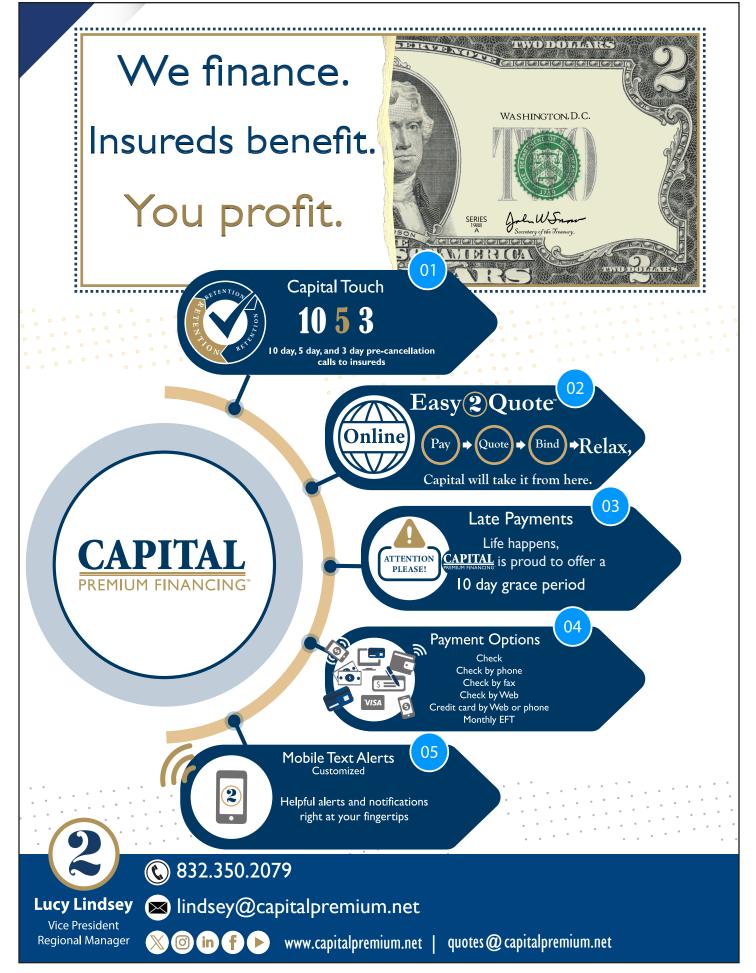
Next, you need a plan which includes how much business you need, how many people you need to talk to, and where to find those people. The fastest way to build business is by calling on people in-person or on the phone. Business is a contact sport and is all about relationships and in order to build relationships and connect with people, you need to be talking to them live, not sending e-mails. Business is also a numbers game, if you talk to enough people during the day you will eventually run into someone who needs what you have or knows someone who needs what you have.

So where do you find these people? Start with friends and family and get back in touch with people you've lost touch with over the years. Make sure all these people know what you do and ask them for referrals. Second is your target market and where they hang out. Where they hang out can be at work, networking groups, online, publications they read, etc. Next, get out and network, go to events, volunteer, look for any and all opportunities to meet new people. The bottom line is: you need a system for bringing new prospects into your business. If you still don't have enough business and prospects, you need to cold call. Yes, you're going to have to step out of your comfort zone and face some fears. Discomfort and fear stop most people. If growing a business was easy, everyone would be doing it.

When you are talking to people focus on what they want and are interested in. Ask good questions and determine whether or not you are a match. You always do what's best for the other person. Also, when you do talk, make sure it's about what they are interested in and how your product benefits them.

Ultimately failure in business comes from what you fail to do. The bottom line is: If you absolutely had to build your business and make it successful, and there was no other option, you would. If you had to, you'd focus all your resources and make it happen. Now go out there and take massive action. John Chapin is a motivational sales speaker, coach, and trainer. If you have questions, or to have him speak at your next event, go to www.completeselling.com John has over 37 years of sales and sales management experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com.





LATEST FROM THE PIA ADVOCACY BLOG

PIA Releases 2025 Policy Priorities

The PIA Government Relations staff has reviewed PIA's past policy positions and Congress's current priorities, and, in consultation with PIA members across the country, we have developed our 2025 Policy Priorities. While the items below are our top priorities for this year, PIA is always working to promote the interests of our independent agent members, wherever those interests take us.

Tax Issues: PIA supports the Main Street Tax Certainty Act to make permanent the 20 percent tax deduction available to some S corporations, also known as passthrough corporations. For more details on PIA's advocacy on tax issues, please visit the tax section of the PIA Policy Priorities webpage.

Repeal or Reform of the Federal Insurance Office (FI0): PIA supports legislation to repeal or reform the Federal Insurance Office, a federal body overseen by the Treasury Department. Congress created the FIO in the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act, known as "Dodd-Frank," and it is an ongoing threat to the successful state insurance regulatory system. For more details on PIA's efforts to repeal or reform the FIO, please visit the FIO section of the PIA Policy Priorities webpage.

Crop Insurance: PIA supports the federal crop insurance program, a highly technical program that relies on the expertise of independent insurance agents. The program requires private-sector insurance carriers to offer crop coverage to eligible growers interested in purchasing it. However, since the Risk Management Agency's (RMA) decision to stop providing the administrative and operating (A&O) inflation adjustment in 2016, crop insurance agent compensation has effectively been cut each year. For that reason, PIA strongly supports the bi-

partisan Ensuring Access to Risk Management Act (not yet introduced in the 119th Congress) to require RMA to reinstate the A&O inflation adjustment for crop agents if RMA continues its refusal to reinstate the inflation adjustment via regulatory action. For more details on PIA's advocacy in the area of crop insurance, please visit the crop insurance section of the PIA Policy Priorities webpage.

Flood Insurance: PIA continues to support the long-term reauthorization of the National Flood Insurance Program (NFIP). In 2019, PIA endorsed a legislative package that passed the House Financial Services Committee unanimously but stalled afterward and was never considered by the full House or Senate. FEMA's direct-to-consumer (D2C) model threatens to rob consumers of the expertise they desperately need to make educated decisions about their flood insurance needs.

Ultimately, FEMA is overestimating the ease with which consumers can obtain the infor-

mation they need to generate valid quotes or bind policies. PIA will continue to work with Congress to prevent any implementation of D2C that would limit consumer access to independent agent resources.

PIA is also urging Congress to pass a long-term reauthorization with needed reforms. The NFIP has been extended 32 times since 2017, and the program is set to expire again on March 14, 2025.

Finally, PIA will continue to monitor the budget and appropriations process to ensure the NFIP is not subjected to budget cuts.



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PARTNER NEWS

LRA Workers' Comp Names Dustin Hebert as General Manager



The Louisiana Restaurant Association (LRA) Workers' Compensation, a Self-Insurance Fund, has appointed Dustin Hebert as its new General Manager, bringing over 20 years of experience and a family legacy of insurance expertise to the role. As a third-generation insurance professional, Hebert is well-equipped to lead the program's continued growth and service to the

Your Circle Sets Your Llimits

I've been reading through the book of Proverbs lately, and one verse really stood out:

"Whoever walks with the wise becomes wise, but the companion of fools will suffer harm." — Proverbs 13:20

When you were younger, someone—a parent, mentor, or teacher—probably told you, "You become like those you spend time with." Or maybe you heard the saying, "You can't soar with eagles if you're surrounded by turkeys." The message is simple but powerful: if you want to grow and be better, you need to be around people who set a good example. This holds true whether you're a business owner, manager, spouse, or parent.

But there's a twist I missed for years.

restaurant and hospitality industry.

Established in 1982, LRA Workers' Comp was founded to provide stable, industry-specific workers' compensation coverage to Louisiana's hospitality sector. As a homogeneous self-insurance fund, it is owned by its members and exclusively dedicated to restaurants, bars, hotels, clubs, and other hospitality-related businesses. With in-house claims management and complimentary safety services, LRA WC delivers tailored solutions to reduce workplace injuries, support employees during recovery to help them return to work.

"Dustin's experience in agency relations and supporting sales teams will be valuable as he takes on this leadership role with LRA Workers' Comp," said Stan Harris, President and CEO of the Louisiana Restaurant Association. "His industry knowledge and commitment to serving our members will help strengthen our program and continue providing a reliable resource for hospitality businesses across the state."

In any organization, the strength of the team can only rise as high as its weakest member. This can be a tough realization because it means that one person's limitations can affect everyone's potential. A team member who doesn't share the same drive or capacity can hold back not only themselves but also every other person on the team—and the organization as a whole.

So, what do you do with that?

You have two choices: either you accept the situation as it is, which means everyone else on the team also has to accept it, or you take action to address it.

Addressing it might mean investing in training and support for that person. But sometimes, it means letting them go. If

A Nicholls State University graduate with a degree in Business, Hebert has built a career defined by leadership and professional achievement. He serves on the Leadership Lafourche Board of Directors and was named top of his class at the NCCI Workers' Compensation Sales School, earning the highest distinction among 50 peers nationwide.

Born and raised on the bayous of South Louisiana, Hebert's passion for the region and its businesses drives his dedication to advancing the LRA Workers' Comp program. "I'm excited to bring my insurance acumen to this role and further position LRA Workers' Comp as an instrumental resource for Louisiana's hospitality industry," Hebert said. "From independent restaurants to large hospitality groups, our goal is to provide the best coverage, service, and risk management solutions to keep their businesses protected and thriving."

For more information about LRA Workers' Compensation, visit www.lra.org.

they aren't willing to improve or simply lack the capacity, it's better to make the call quickly.

It's a hard decision, but in the end, everyone benefits from a team that moves forward together.



By Beaux Pilgrim Founder and CEO of IA Blueprint, a BPO company for insurance agents Contact: www.iablueprint.com | 318-414-0033 | beaux@iablueprint.com

A Letter From Our Governmental Affairs Chair Clyde Bohne

Happy Legislative New Year to you! Last year, we saw significant legislative success, thanks to the strong leadership of Commissioner of Insurance Tim Temple, a reinvigorated Department of Insurance, and dedicated legislative leaders and our new Governor Jeff Landry, who shares our commitment to fostering a healthier property and casualty insurance market.

The House Insurance Committee, led by Gabe Firment, and the Senate Insurance Committee, led by Kirk Talbot, have been instrumental in driving progress. While we secured major wins in property insurance and made important strides in auto insurance, solving Louisiana's insurance crisis is not a one-session fix.

For perspective, Governor Ron DeSantis in Florida has pushed through three general and two special legislative sessions dedicated to insurance reform in just three years. Here in Louisiana, we've had only one general session so far. Given the severity of our crisis, a special session this year isn't just necessary, it's urgent.

If you haven't yet had the chance to meet some of these key leaders, let me share what Representative Gabe Firment recently wrote in The Hayride on January 23rd.

As Chairman of the House Insurance Committee, it is my sincere belief that we need to have a serious conversation about "fairness" when it comes to the high cost of commercial and personal automobile insurance in Louisiana.

Although there are different ideas about how to solve the insurance crisis in our state, we should all be able to agree that it is not fair that Louisiana is the most unaffordable state in the nation for automobile insurance. Over the past several months the state legislature has held a series of meetings involving multiple committees – including House Insurance – with the sole purpose of identifying the underlying cost drivers of automobile insurance in the state. These committees will likely reconvene in a joint meeting in the next couple of months to formally present their findings prior to the beginning of the next regular legislative session in April.

For me, the biggest takeaway from the meetings thus far is that Louisiana is an outlier in how we resolve disputed automobile insurance claims. When automobile accidents occur in our state, we are more than twice as likely to file bodily injury claims as the rest of the nation, and we file lawsuits to resolve these claims at a much higher rate than our neighbors in the South and around the country.

Continued on page 20



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AROUND THE STATE



A Letter From Our Governmental Affairs Chair Clyde Bohne Continued from page 19

These two facts alone – our propensity to file bodily injury claims at a higher rate and to litigate at a higher rate – call into question the fairness of our civil justice system in Louisiana when it comes to settling automobile insurance claims.

If you agree with Rep. Firment's message, if you want more insurance carriers writing policies for your clients, and if you want insurance to be more affordable, then it's time to step up.

If you plan to build a career in this industry over the next 30 years, you must get involved. Our leaders need to hear from us.

The Insurance Committees should see a room full of agents—not just observing. But actively supporting reform by submitting a green card and sharing real client stories at the table can make a difference. Our clients need to tell lawmakers, "Enough is enough."

When legislators see overwhelming support from the industry, they will feel more confident voting for the reform bills championed by the Department. When the association emails you to contact your legislators, don't wait—take action immediately.

Additionally, send grassroots campaigns to your clients. When key bills are headed to the floor, email your clients so they can reach out to their legislators at the right time and help push meaningful reforms forward.

We're excited to announce PIA Advocacy Day on March 18th at the State Capitol!

This event will feature speakers from the Department of Insurance and members of the Legislature will discuss the Department's auto insurance reform package. The day will also include lunch and a mock committee hearing in the afternoon.

We are especially pleased to welcome a growing number of new agents from the Baton Rouge chapter, alongside PIA leadership from across the state. Their participation strengthens our collective voice and impact.

Ahead of Advocacy Day, we will host a Town Hall meeting on Zoom to gather your

ideas for this year's auto insurance reform legislation. Your insights are crucial in shaping our approach and ensuring that industry concerns are effectively addressed.

Additionally, once the Governmental Affairs Committee reviews all Department bills, we will prepare floor notes before their introduction to the House and Senate Floor. When action is needed, we'll send out "heads-up" alerts—not just to influence lawmakers, but to support those already advocating for our industry.

To strengthen our position, we are conducting an agency survey to assess our economic influence in the marketplace. To ensure we collect comprehensive data, we're launching a phone bank to reach agencies that have not yet responded.

The survey takes just a few minutes, but the data is critical in guiding our association's strategic efforts.

Your participation is essential—stay tuned for more details and feel free to reach out with any questions.

We look forward to seeing you at PIA's Advocacy Day on March 18th! **Dir**

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MEMBER BENEFIT IN FOCUS

Marketing Support for Members

PIA's Direct Marketing Vault: The PIA DMV is PIA members' one-stop shop for direct mail and digital advertising campaigns. Whether you are looking to reach potential personal lines or commercial lines clients, the PIA DMV can help you create a targeted marketing list and stunning materials to bring your vision to fruition. Need help? We've created templates to take your campaign from start to finish in no time at all.

Be Independent Campaign: PIA has crafted a social media campaign to educate the insurance-buying public about the value of working with an independent insurance

INDEX OF ADVERTISERS

Accentus 1	7
Agile Premium Finance	9
Allied Trust Inside Front Cove	er
AMWINS	7
Capital Premium Financing 1	5
First Onsite	9
Forest Insurance Facilities RPS 13	3
Hull & Company, Louisiana 19	9
IPFS	5
Lane & Associates 10	6
LCI Workers Comp 23	3
LWCC Back Cove	r
SafePoint Insurance 2	1

agent over a direct writer. This resource is intended specifically for your personal-and commercial-lines clientele and covers a variety of lifestyles.

Consumer-Facing Marketing Content: PIA has a series of consumer-friendly insurance-related one-pagers and infographics just for PIA members. PIA members may distribute these one-pagers and infographics to their clients or utilize the text on their agency websites, emails, or blogs.

Radio Commercials: PIA has recorded a series of English and Spanish radio commercials for PIA member agencies to tag with their contact information. After you've previewed the ads, simply download the broadcast-quality MP3 files and send them to your local radio station where their

voice-over professional can add your agency information.

Print Advertisements: PIA has an extensive collection of print advertisements that PIA members can run in local publications, customized with their agency logo and contact information and (optionally) a company logo. Most ads are available in both English and Spanish. Ads can also be printed for use as flyers or as inserts in publications. Ads are available in a variety of sizes, in color as well as black and white.

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