AThe Voice

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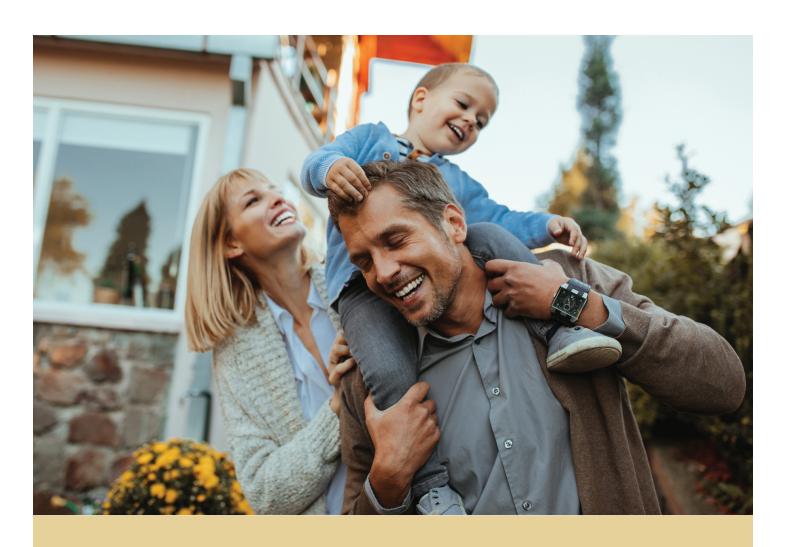
PIA ADVOCACY DAY

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Agent's Voice

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President, PIA of Louisiana

Spring has Sprung! Grab your allergy meds because that dreaded pollen has arrived in gusto! This is the time of year for new growth and change. Change is happening in the mindset of PIA.

Commissioner Tim Temple has pleaded from the beginning, he needs us to show up! He wants us, as agents, to get involved with the political side of things that affect and guide our industry. If we want a change, we must be willing to put in the time.

On March 18th, PIA conducted an Advocacy Day. There was a large group, right over 90 agents and company representatives that went to our State Capitol to learn about the process. Education combines knowledge with power! We learned that our presence matters. We learned where to go and what to do, to be involved in the process of getting bills that affect us, from the committees to the House and Senate floors. There was a lot of talk about the number of licensed agents in the Legislature. There are only a few. If we don't show up with our expertise in the industry, how are they to understand how any of the proposed bills will impact us as well as our insureds?

There are bills on the docket that need to be made into law in order for us to entice more companies to do business in our state. These companies must be able to be make a profit, or they will just pass us by. The Regular Legislative Session begins on April 14th.



We at PIA are committed to go and push for the bills that will help - not only our agents but bringing consumer/business partners purchasing insurance in our state. During this time our mission is to notify our members so they can be a part of this new movement. We will be going to the Capitol to have a voice if wanted, but at the very least, a face. There will be those that testify as to why we are in favor of or oppose a bill. And others are needed to submit cards of support or opposition just to be counted in that number! Not only will this show our representatives that we need change, and we're willing to fight for it, but it will support our Commissioner to make the changes we all desperately need.

Insurance affects everyone! So, if you are notified of a particular bill that is up for a vote, please email your Representative and/or Senator to let them know if you support or oppose. You can go to the Louisiana State Legislation website at https://legis.la.gov, look up "Who are my Legislators?" and then type in your address to find this information.

With all the exciting things happening, we can't forget about any of our events and activities coming up. Please check out the PIA's website for all of the upcoming events. Our Annual Convention will be July 25 -27 and at a NEW LOCATION- The Lodge in Gulf Shores AL. We hope to see you all there!

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COMMISSIONER'S COLUMN

LDI Earns National Accreditation and Takes on Leadership Roles to Strengthen Insurance Market I am happy to report that the Louisiana Department of Insurance (LDI) successfully completed the requirements and earned full, national accreditation from the National Association of Insurance Commissioners (NAIC) for our work to promote effective financial solvency regulation. The NAIC Financial Regulation Standards and Accreditation (F) Committee voted to accredit the department in March.

As you may know, the NAIC sets the insurance regulatory standards for all U.S. states, the District of Columbia and five U.S. territories. A state insurance department earns NAIC accreditation after meeting strict oversight standards to ensure that the department effectively regulates the insurance industry to protect consumers and maintain market stability, and that all other states can rely on the department's work.

This accreditation reflects the hard work and dedication of our Office of Financial Solvency staff to provide effective oversight of insurers' operations and business practices to protect Louisiana policyholders.

In addition, several of my LDI colleagues and I have taken on important leadership roles at the NAIC to further protect policyholders and create a thriving and robust insurance market.

I will serve as Vice Chair for the Surplus Lines Task Force, Co-Vice Chair for the International Insurance Relations Committee and Southeast Zone Whip for the Government Relations Leadership Council. I will also serve as a member on the P&C Insurance Committee and Reinsurance Task Force.

The NAIC Surplus Lines Task Force reviews and makes recommendations regarding surplus lines insurance. Surplus lines insurance is an alternative type of property and casualty insurance coverage for consumers who cannot get coverage in the standard market and is vital to ensuring Louisiana consumers have access to property coverage.

The international market is essential to the health of the reinsurance industry. It is crucial that Louisiana take a lead role and have a seat at the table when insurance issues are being discussed at the international level.

Several of my LDI colleagues were also selected to serve on NAIC task forces aimed at improving the insurance market and protecting consumers.

Tom Travis, Deputy Commissioner of the Office of Policy, Innovation & Research, was appointed to serve on the Climate and Resiliency Task Force. Chief Actuary Nichole Torblaa was selected to serve as a member of the Casualty Actuarial and Statistical Task Force. Melissa Gibson, Deputy Commissioner of Financial Solvency, was selected to serve on several Task Forces,



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including Capital Adequacy, Examination Oversight, Financial Stability, Receivership and Insolvency, and Valuation of Securities.

Nathan Strebeck, Deputy Commissioner of the Division of Insurance Fraud, was appointed to serve on the Antifraud Task Force. Ron Henderson, Deputy Commissioner of the Division of Consumer Advocacy & Diversity, was selected to serve on the NAIC/Consumer Liaison Committee, and Chuck Myers, Deputy Commissioner of the Office of Property & Casualty, was appointed to the Risk Retention Group Task Force. Matt Stewart, Deputy Commissioner of Licensing, will serve on the Producer Licensing Task Force.

I look forward to working with my colleagues to represent Louisiana at the national level and improve all our citizens' access to affordable insurance.





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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Although I write this article in March, we know it's never too soon to prepare for Hurricane Season. And what I love about PIA's Ready for Everything program is that it helps prepare you for any kind of disaster, so be sure to check it out at https://www.pianational.org/pia-partnership/readyfor-everything.

What is Ready for Everything? When a crisis hits, it's the planning and preparation that really counts. Introducing Ready For Everything — a crisis information hub brought to you by The PIA Partnership. Our Ready For Everything toolkit gives agents resources on planning, remote working, and employee and customer communications. We've curated and organized a host of industry articles, videos and podcasts, and provided key takeaways in an effort to make it as easy as possible for insurance agencies to be more prepared — when the next crisis hits.

So for example, let me pass on an example of just one topic in the series of Planning: **How to Write an Emergency Preparedness Plan.** Check out the article below that is provided in the link I provided above, which also provides you other links to other resources within the online version. While you can't access those links here, I left them here so you can see what additional resources are available. This information is not only helpful for you as an agency owner, but good for you to pass on to your commercial clients.

Every business owner should prepare for the next big emergency. Learn how to write an emergency preparedness plan using these seven steps.

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Assess the risks that threaten your business

To get started, you need to assess the biggest threats to your business and its long-term recovery. Different types of disasters or emergency events can be worse than others.

Analyze the potential fallout from the following situations:

 An environmental emergency, like a flood.
 A global event, like the COVID-19 pandemic.
 A physical problem, like a break-in.
 A digital emergency, like a cybersecurity breach.

Complete a hazard vulnerability assessment

If your business operates out of a physical location, you should complete a Hazard Vulnerability Assessment (HVA). An HVA outlines any risk affecting the facility and day-to-day business operations. You'll then rate these risks based on the level of probability and severity.

From there, you can conduct a business impact analysis. This assessment predicts the level of business disruption and can help you create a recovery strategy.

Gather employee emergency contact information

It's important to have emergency contact information for all of your employees before disaster strikes. Gather and file this information in a single location where you can quickly access it.

That way, if an emergency happens, you'll know how and where to reach your employees. You can inform them about the crisis and what you're doing to manage the situation.

Establish evacuation procedures

If you manage a brick-and-mortar business, like a restaurant or store, you need to out-

line your company's evacuation procedures. Imagine various emergency scenarios and how your employees and customers can exit the building safely.

You should explain these procedures to your employees, and it's a good idea to post them where customers can see them. If necessary, run a few drills with your employees so they know where to go and what to do.

Inspect nearby fire alarms, emergency lighting, escape ladders and any other emergency equipment.

Prepare emergency kits

You should also prepare at least one emergency kit and have it available for employees and customers. This emergency kit list is not exhaustive, but is a good start for medical and survival items you can include:

- Gauze and bandages.
- Painkillers.
- A flashlight.
- Batteries.
- A warm blanket.

This emergency kit could be crucial if you or your employees must wait for emergency services to reach you during a disaster.

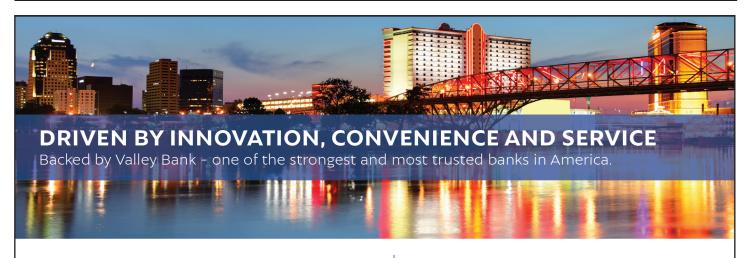
Backup important data and files

It's essential to backup all business data and files. You should store all company data on a secure hard drive offsite. In addition, you can store data in the cloud, which when taking proper cybersecurity measures, can help protect your business against cybersecurity threats.

If you have physical files, make two copies. Store one copy at work and another copy at home. That way, if one location or the other is destroyed, you'll still have the files you need to get your business back up and running.

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PIA ADVOCACY DAY

PIA Agent Advocacy Day at the Capitol: A Resounding Success

On March 18th, PIA agents from across the state gathered at the Louisiana State Capitol for our 2025 Agent Advocacy Day, and the event could not have gone better. With perfect weather outside and enthusiasm radiating inside the Ellender Room, it was a day full of insight, energy, and momentum for the upcoming legislative session.

We were honored to welcome Barrow Peacock, Chief Deputy Commissioner, and Adam Patrick, Legislative Liaison for the Office of the Commissioner, who kicked off the day with a thorough and informative overview of the Department's auto transparency bills.

Attendees agreed—it was the most detailed and transparent discussion we've ever received at a PIA event.

Following a networking lunch, we made our way to Committee Hearing Room 5, where we were joined by Representative Chance Henry (District 42) and Representative John IIIg (District 78). Both lawmakers spoke on the vital role agents play in the legislative process, and how agent advocacy can influence the direction of key insurance-related bills.

Next, Cindy Bishop of Checkmate Strategies provided a step-by-step breakdown of how a bill becomes law—from introduction to the Governor's desk. We then moved into a lively mock committee hearing, chaired by Barrow Peacock, with agents stepping into the role of

"Representatives" for the day: Natalie Cooper, Kelly Dabdoub, Lou Fey, Dawn Duhe, and Ryan Daul. They questioned fellow PIA members who testified in support of a proposed cap on General Damages in Louisiana. The mock bill passed the committee, of course!

We ended the day with a group photo on the House floor—a great way to cap off a fun and impactful event.

If you weren't able to attend this time, we hope to see you during the General Session. PIA will be issuing timely updates as insurance legislation progresses, and your voice will be more important than ever. Let's carry this energy forward—together, we make a difference.



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How Al is ramping up cyber risks

The once future technology isn't just a threat to large companies anymore

From the boardrooms of large companies to the back office of mom-and-pop shops, artificial intelligence (AI) is everywhere, offering to make navigating the daily challenges of running a business easier. But what happens when the solution becomes part of a larger problem?

Targets big and small

Cyber security incidents are on the rise and increased use of AI is putting companies — large and small — at risk. Mariano Neiman, chief operating officer at Zensurance, believes that even though AI still seems like it might be a far-flung idea for the future of many businesses, the risk is now.

"What we've seen in terms of cyber risk over the last couple of years is an increase in threats to small businesses," he said. "In the past, hackers, phishers and so on, would target larger enterprises because of the kind of potential payouts that they would receive in those scenarios. What has happened over the last couple of years, especially because of the growth of AI, is that it has become easier and easier to target small business owners."

Neiman said the use of Al has made it easy to target a large volume of small companies all at once with relatively little effort, leaving smaller organizations battling cyber threats on a regular basis.

"More than anything, [we tell clients] to be aware that cyberattacks are not just something that large enterprises are at risk of. That's generally one of the big hurdles in the small business segment is a little bit of that belief that 'it's never going to happen to me."

Mitigating risk while meeting client needs

In a survey of more than 500 Canadian organizations, conducted by Telus Business in January 2024, 64% of participants said they currently had cyber insurance, and an additional 10% said they were interested in obtaining coverage.

A third of those with existing coverage admitted to filing at least one claim in the past 12 months. Of those making a claim, 71% said their coverage did not meet their expectations.

Neiman said working with clients to make their coverage unique to them helps to encourage conversations about how to stay safe in an increasingly complicated online environment.

Educating clients

According to the Telus survey, only 18% of organizations that submitted claims in the last 12 months believed they were well protected against future incidents, with 26% looking for outside help to be more prepared.

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Increase Sales and Give Your Team a Major Competitive Advantage

By John Chapin

Most of the following is from a recent conversation with my new business partner Steve Siebold, one of the top mental toughness coaches in the world, and his book 177 Mental Toughness Secrets of the World Class. Other pieces are my interpretation and from my 37 years of experience as a top sales rep and sales trainer.

There are three components that make up any human's professional DNA, they are: attitude, skillset, and knowledge. Outside of extreme circumstances, those three pieces will determine the level of success anyone will achieve in any endeavor. Of those three, I believe the vast majority of people would agree that attitude is the most important; and that not only is it the most important, but that it probably accounts for about 80% of the equation, if not more.

When it comes to their sales teams, large companies, those doing \$10B plus, usually do a good job with the second two pieces: sales skills and product knowledge. Most smaller companies, while doing okay with product training, lack sales skills training. in other words, having a process for precall planning, the pre-sales process, the actual sales call, and the post-call analysis and then practicing and role-playing sales skills. But when it comes to the most important item: attitude training, almost every company lacks in this area. Most say they hire for attitude but not only is attitude hard to assess, after all most salespeople present themselves well during the interview process, but what are they doing to ensure the person does in fact have the right attitude and how do they further develop and reinforce the right attitude throughout the salesperson's career? Many say they have a motivational speaker at their kick-off meetings, or they do emotional intelligence training, but studies show that not only are those not effective past the first few hours or days after training, but they don't actually address teaching salespeople what to do to truly acquire the mindset of a champion, the best of the best, and give them a pathway to move in that direction.

This is where we can learn something from sports teams and other fields where superior performance is critical, such as special forces. How do professional sports teams, Olympians, Navy Seals, and similar groups make sure their people have a champions mindset and consistently have the right attitude? They use sports psychologists. People that teach them how to think before, during, and after they perform the most important aspects of their job.

In Steve's 29 years of work with teams the such as the Boston Celtics. Miami Dolphins, Florida Marlins, and the Navy Seals, and the sales teams of Johnson & Johnson, Coca Cola, Toyota, Merrill Lynch, and many others, increasing sales by well over a billion dollars, he's learned the huge, positive impact that psychological performance training can have on a sales team. And also the competitive advantage that it gives them. This is the one area where sports, and other elite performers, are ahead of corporate America. In fact, most professional sports teams don't only have one psychologist on staff, many have teams of psychologists. The same is true of Olympic teams, who were actually ahead of professional sports teams when it comes to psychological training. Over the years, even individuals, such as Tom Brady, Tiger Woods, and others have had their own individual psychologists teaching them how to think before, during, and after their performances.

So, what does this training look like? It teaches salespeople the various points of difference in thinking between the top performers and everyone else. It then shows them how to apply these differences to their situation and holds them accountable

to the process. In a nutshell, it builds mental toughness and shows them how to think before, during, and after each sales call. This is similar to Larry Bird having a sports psychologist whispering in his ear before, during, and after the shot, pass, or block. Imagine your salespeople having someone whispering in their ear so that they can shut out all distractions, focus on the things they need to focus on, and have an empowered mindset before, during, and after each sales call. That's what psychological performance training can do for them. If you'd like the list of the most important differences in thinking that set the top 5% of salespeople apart, email me and I'll send it to you.

As Steve's work has shown over the years. this psychological performance training has the most impact on your middle performers. Let's face it, your top performers, the top 5 to 10%, are already hitting on all eight cylinders. For them, this training, while still good, is like pouring gas on the fire. Your bottom 10 to 20% aren't going to move much if at all. Frankly, they probably shouldn't even be there and nothing will help. It's the middle where this training can have a significant impact. This is the largest group of people, so increased sales here will have the largest effect on the top line. This isn't to say these people will move from the middle to the top 5 to 10%, typically the people in the middle will move to the top level of the middle. Occasionally, you see the Rocky story, the 6th round draft pick that becomes one of the best players ever, but it's rare. This is similar to the bottom person who has an awakening and becomes a B-player or better. Occasionally it happens but you don't want to bet a bunch of money on it.

Continued on Page 16

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Passing it on Continued from page 8

Collect and store insurance information

Finally, make sure you have the correct insurance for your business. There is a type of insurance to cover nearly every risk your business might face, and the right insurance can protect your business from financial ruin.

Make sure you store your insurance information in a place that is easy to access. That way, if an emergency strikes, you won't be scrambling to locate this information.

How AI is Ramping Up Cyber Risk continued from page 13

When speaking with clients, brokers can reassure them and help to mitigate risks while making them feel more in control of the situation.

"They are able to engage in this conversation and help discuss the potential threats and preventions. If they haven't selected [cyber coverage], we still talk to them about it so that they are aware of the risks and to see if it makes sense for them to protect themselves, or if they're comfortable going without it, which could be an issue," Neiman said.

Being that first point of contact and education for potential customers not only reassures them, but helps to convert them and allows them to pick the best policy for their needs, said Neiman.

Watch your inbox

Telling clients about two simple ways they can mitigate their own risk can help them feel more secure and prevent claims in the future.

Neiman said the two biggest risks, and the biggest potential losses, for clients are the leaking of confidential data and phishing scams.

Phishing is the act of a cyber threat actor pretending to be a legitimate source or potential customer, contacting the small business owner or employee through text or email and gathering some kind of access into the internal systems. Sometimes that's accomplished by getting users to submit their password or other vital information, or by using malware to infect their system after they've clicked a link.

"There's a few other techniques, but that's usually the biggest one and the riskiest one," said Neiman. "What the risk of phishing is, is that once that bad actor has access to the internal systems, they can do a variety of things that could be harmful to the small business owner."

Those things include stealing customer or employee data or gaining access to the business's bank accounts. Another major risk is a ransomware attack.

"That's taking over the systems from the small business owner, and, for example, changing the passwords, and therefore locking out the small business owner and employees from being able to use their own systems, which means they now can't operate," Neiman said. "They try to blackmail [businesses] asking for payment to give back access to their systems or databases."

Al isn't confidential

The second risk common for businesses of all sizes, is the use of Al with confidential company data.

While AI tools may be great for helping with everything from marketing strategies to social media captions, to creating charts and more, the tools aren't secure or confidential and are prone to reusing information they have been fed as part of their learning tool model.

"Al has created an opening for, unfortunately, using certain types of public Al systems that may not be secure, and if the small business owners are entering confidential data into those systems, the systems may use that data for other purposes," Neiman said.

Helping potential clients understand the risks to small businesses, even those that may think they're not a computer-based business or prone to attack, not only drives uptake in cyber policies, but helps customers avoid potentially overwhelming losses.

"We've seen so many instances of restaurants or accountants that are just a small business owner or a couple of employees max, be targeted, and it can be, unfortunately, pretty devastating. Suddenly they're locked out of their systems for weeks and they can't operate, and they have a loss of revenues," he said. "This can come out of nowhere and maybe they don't know how to negotiate, or they don't have backups."

Proper coverage not only provides support and helps to mitigate financial losses, but helps companies maintain customer confidence because they have the support to work through a situation if it arises.

Neiman said clients frequently think the added security is costly, but education also includes letting them know cyber insurance can be added to their current policy without seeing much of an increase.

"It's one of those things that may cost a couple hundred dollars a year, max," he said. "It's a couple of coffees a month, but it brings that peace of mind that if something were to happen the livelihood of the small business owner would be protected."

This article was shared in PIA National Newsline, March 26, 2025.

Increase Sales and Give Tour Team a Major Competitive Advatage comtinued from page 14

The key is to teach this middle group how to think like champions and move them to at least the upper-middle. If you have questions on how Steve and I do this, or to see if we may be able to help your sales team with the two most important and overlooked of the three key sales components: attitude and sales skills, go to: www.completeselling.com or email me: johnchapin@completeselling.com.

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All Revenue is Not Equal

Not all revenue is the same.

That might seem like an odd statement, but hear me out.

Every business should focus on making the most money for the time they put in. It's not about being greedy—it's about working smart.

Take insurance, for example. You might think the goal is to sell as many policies as possible, but the real goal is to build strong client relationships and handle all their insurance needs.

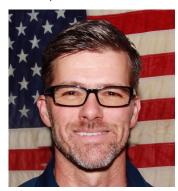
Imagine you have 1,000 policies with 1,000 different clients. Now compare that to having 1,000 policies with just 500 clients. Which is easier to manage? Which takes less work and time?

Clients with multiple policies are more likely to stick with you. If someone has all their insurance with you, they won't leave over a

small price difference. But if they only have one policy, they might switch for just a few bucks.

Not all revenue is created equal. Focus on the best clients and the best opportunities to get the most out of your time.

Work smarter, not harder.



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





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LATEST FROM THE PIA ADVOCACY BLOG

Flood Program Extended Until September 30

On March 14, the federal government avoided a shutdown following the Senate's passage of a continuing resolution (CR) to fund the federal government for the remainder of the fiscal year. Included in the CR was an extension of the National Flood Insurance Program (NFIP) until September 30.

This latest extension marks the 33rd short-term extension of the NFIP. Its most recent five-year reauthorization expired in 2017, and, in advance of that deadline, the 115th Congress was unable to agree on NFIP reforms, leading to a seemingly endless string of short-term extensions.

PIA supports a long-term reauthorization of the program with needed reforms, like investments in agent training, updated mapping, and a means-tested affordability program. However, the members of Congress remain unable to agree on reforms to the program. Without comprehensive improvements, the reauthorization of the current program will remain a subject of continued debate on both sides of the aisle and in both chambers of Congress.

PIA will continue to work with lawmakers to bolster support for a long-term reauthorization of the NFIP with necessary reforms.

For more details on PIA's advocacy in the area of flood insurance, please visit the flood insurance section of the PIA Policy Priorities webpage.



FOR MORE INFORMATION:

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Director of Member Programs
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225-766-7770

We always ask these questions to see if you need cyber insurance:

- Does your business accept credit card payments?
- Does your business bank online?

BUSINESS CYBERCRIME PROTECTION

- Does your business use Facebook, Twitter, or LinkedIn?
- Does your business store sensitive customer or employee data?

Cyber Insurance protects businesses from computer, network and Internet based risks. The policy covers both first and third party loss. Every business that uses the Internet, accepts credit cards, or uses a system network needs cyber insurance.

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1/7/25 DISASTER AND CONTINUITY PLANNING FOR

BUSINESS AND FAMILIES

2-13-25 CPIA-1 WEBINAR - POSITION FOR SUCCESS

3-27-25 CPIA-2 WEBINAR - IMPLEMENT FOR SUCCESS

4-8-25 CPIA-3 WEBINAR - SUSTAIN SUCCESS

8-28-25 E&O LOSS CONTROL FOR ALL AGENCIES

9-3-25 CPIA-1 WEBINAR - POSITION FOR SUCCESS

10-9-25 CPIA-2 WEBINAR - IMPLEMENT FOR SUCCESS

11-4-25 CPIA-3 WEBINAR - SUSTAIN SUCCESS





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Main Street Property Business



We offer special form property coverage including wind for main street business classes.



PROPERTY LIMITS

Wind available including all coastal counties

Limits up to \$10,000,000 per location - higher limits available with Underwriting approval

Business Income

Equipment Breakdown

Outdoor Property

Exterior Signs

Property Coverage Extension Endorsement

Earthquake

Ordinance & Law may be available



ELIGIBILITY

No distance to coast requirement.

All construction classes eligible with wind including coastal properties

Older properties with renovations or updates to the roof, HVAC systems, electrical and plumbing

> Protection Class 1-8 eligible 9 & 10 refer to underwriting



CRIME

Employee Theft

Money and Securities

Forgery and Alteration

Robbery and Safe Burglary



DEDUCTIBLE

AOP Options: \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000

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MEMBER BENEFIT IN FOCUS

Marketing Support for Members

Large enterprises were often preferred targets for cyber criminals as they yielded bigger payouts. But Al is making it easier for bad actors to target small businesses enabling them to attack a large volume of entities with little effort. Agents should be talking to their business clients about cyber insurance. For many small businesses, this is still a new area of insurance, so agents should help them get educated. Talk to clients about their risks and why insurance is important.

PIA's Winning@Cybersecurity Defense program provides members with resources to help guide their disucssions with clients.

To learn more about this member benefit go to https://www.pianational.org/pia-partnership/winning@cybersecurity-defense-program. You may also read more about this issue on page 13 of this issue.

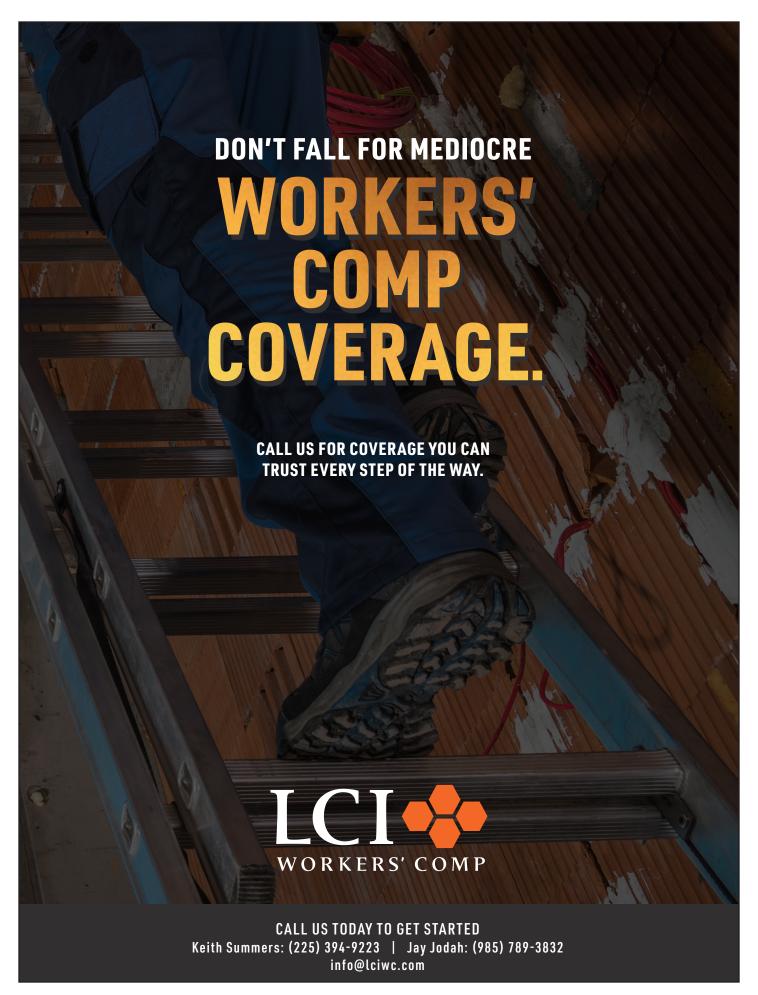
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