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Stand Up to Texas Flooding
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Companies Value Cyber Assets…Until Time for Insurance
8 Ways to Approach Social Media
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2017 Continuing Education Classes
6:30 p.m. - 9:00 p.m.
Dave & Buster’s Buffet Dinner Included

Houston
Wednesday, June 21, 2017

Dallas
Wednesday, July 12, 2017

San Antonio
Wednesday, August 23, 2017

Houston
Wednesday, September 6, 2017

Dallas
Wednesday, October 25, 2017

San Antonio
Wednesday, November 8, 2017

See our full calendar for detailed information.

PRESIDENT’S MESSAGE

I’m thrilled to welcome you to Texas PIA’s premiere annual event. Use this guide to help you plan your visit to take full advantage of the networking, education and entertainment opportunities being offered.

I along with your director and board value your participation, and encourage members to share their feedback so we can continue to make our events, and your membership, meaningful to you.

I also encourage you to visit our partners at the Expo and online, and learn about the excellent benefits they offer on behalf of Texas PIA members.

And if you’re not yet a PIA member, take advantage of our 15% discount for new A1 Professional memberships exclusively for conference attendees.

Have a great conference, and remember: IT’S 5 O’CLOCK SOMEWHERE!

Shirley
If the phone's for me, you can tell them I just sailed away...

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The Rising Cost of Flood Insurance

By Dylan Baddour, from “Deep in debt, flood insurance program expected to boost rates”
Houston Chronicle, March 17, 2017

Christian Rumscheidt, like many Houstonians who live in low-lying areas, knows how necessary it is to carry flood insurance.

When water started rising on Tax Day 2016, he bolted from his front door and started swimming, nine doors down El Miranda Drive to the house he inherited from his father. There, boxes of watercolors his late grandmother had painted rested on the floor as floodwater pressed on the front door.

He threw a brick through a window, climbed in and salvaged every painting but one. In both houses, about 18 inches of water claimed almost everything else: Furniture, carpet, new wood floors, a leaf blower and a washing machine, baseboards, insulation, Sheetrock, and even the wood inside the walls.

He avoided financial ruin because he paid $446 annually for an NFIP policy on each of his houses. After the flood, he claimed $110,000 for one and $270,000 for the other.

He pays that relatively low rate because, like 60 percent of the homes that flooded that day, Rumscheidt's houses sit outside a 100-year floodplain, the low-lying space beside waterways most prone to flooding. Rumscheidt's homes overlook Horse Pen Creek, and the floodplain ends in his back yard, within feet of his house, according to current maps.

Homes outside a floodplain can pay about $450 for full coverage, getting $250,000 for structural damage and $100,000 for contents, said Ruth Escamilla, a sales executive at Bancorp South GEM in Houston.

The cost of federal flood insurance will likely rise for thousands of Houston-area homeowners after Congress hits its September deadline to renew and reform the deeply troubled program.

The National Flood Insurance Program was created because private insurers couldn't bear the risk of catastrophic loss, but the program is $24.6 billion in debt and struggling to remain solvent. It covers more than 300,000 homes in Harris and Galveston counties.

"The program offers rates that do not fully reflect the risk of flooding." the U.S. Government Accountability Office concluded in a report last month.

Congress tried to fix the problem in 2012, but the program lapsed for a month amid the effort, stalling home sales in flood-prone areas. The reforms that finally passed caused some rates to soar, so they were swiftly repealed. Now, a five-year extension is set to expire this fall, demanding fresh action. No one can say exactly what measures lawmakers will take, but one thing seems probable: rates will rise, especially in flood-prone places.
The National Flood Insurance Program (NFIP) expires September 30, 2017. Throughout 2016, PIA worked closely with Congress and other insurance stakeholder groups to lay the groundwork for legislative action on reauthorization.

Provisions PIA will advocate for in the reauthorization of the NFIP include, but are not limited to: a long-term reauthorization of the program to ensure stability for consumers and allow improvements to be made; the cultivation of growth in the private flood insurance market as a complement to the NFIP, to provide consumers with more options for broader coverage and a greater range of price points; the forgiveness of the program’s $23 billion debt (due to the 2005 Atlantic hurricane season and 2012’s Superstorm Sandy); the elimination of the non-compete clause in the Write-Your-Own (WYO) Arrangement, which would allow WYO companies to sell stand-alone private flood insurance outside of the NFIP; gradual movement to risk-based rates to make the program more financially sound; and the continuation of grandfathering of rates so that properties can be transferred between owners without coverage disruption or surprise. While the NFIP reauthorization process promises to be challenging, PIA will work with our allies in Congress to ensure that agents’ voices are heard as legislation progresses.


The bill would reauthorize the NFIP for a period of 10 years and includes several of PIA’s recommended provisions, including:

- requiring improved disclosures for standard flood policies
- creation of a voluntary program whereby WYO carriers would investigate properties for pre-existing conditions that would not be covered by standard flood policy
- improvement in the oversight of engineers
- a public search online registry of all producers who sell flood insurance.

PIA supports the long-term reauthorization of the NFIP. Read full article

PIA Annual Convention & Expo: Featured Event
“Just the Facts: Become NFIP and Flood Insurance Savvy”
Friday, May 12 ~ 9:00 a.m. to 12:00 p.m.
Speaker: Teri Calvin, NFIP, Regional Field Relations Manager, Hartford Flood

“Just the Facts” provides attendees with a basic understanding of the National Flood Insurance Program. We start with the history of the National Flood Insurance Program and continue that discussion with regards to the guidelines, regulations, coverages, as well as underwriting information and much more.
Stand Up to Texas Flooding

The near daily headline news across the state has left most Texans flood-weary. The stories of lost homes, and worse, lost lives has understandably created a sense of helplessness for many of us. As agents, we hear stories of heartbreak from clients whose lives have been impacted, and wish we could do more.

Since 2004, PIA and The Hartford have joined together to provide PIA member agents the opportunity to offer your customers flood insurance through The Hartford, a WYO company. The program is available to Texas PIA members and their policyholders. PIA members earn great commissions on flood insurance sales with The Hartford and, if they want, a flood insurance processing center that does most of the heavy lifting for them.

As a participant in PIA National's official flood insurance program, you have the power of PIA behind you. Our dedicated staff is here to help should you need assistance. Furthermore, participating PIA members have access to the Flood Insurance Marketing Support Center -- a PIA member-only benefit.

The Hartford wants to be your go to flood market for both Personal Lines and Commercial Lines. Their dedicated flood sales and transfer teams want to earn your business by making it easy to do business and providing exceptional service for both you and your customers.

For questions or more information about the program and how it can fit your agency, contact Joseph M. Surowiecki, Jr. of The Hartford at 860-547-6006 or email him at joseph.surowiecki@thehartford.com.

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How to Get and Stay Motivated when Selling

By John Chapin

Sales is a profession that requires you to be “up” and motivated most of the time. It is also a profession in which you can get knocked down very quickly from the amount of rejection that’s required for success. As a result, one of the biggest questions I get from salespeople is: “How do I get and stay motivated?” Here’s my answer.

4 Paths to Motivation

Motivation Source #1: External Negative
Or as my first manager used to say, “If I put a gun to your head you’d do business.” This is a negative consequence or penalty for not doing something. This was third place in Glengarry Glen Ross, or as Alec Baldwin’s character said in the movie, “Third prize: You’re fired!” This motivation is all about accountability and consequences.

When motivating others a sales manager usually starts with a probation period followed by loss of one’s job for failing to do the necessary work or make quota.

When motivating oneself, the most effective form is usually a financial penalty. For example, when putting off some scary calls to big prospects, I finally told a friend that if I didn’t make the calls in the next 30 days, I owed her $1000. By the way, I made the calls on day 29. Yes, sometimes I struggle with this stuff too.

Motivation Source #2: External Positive
External positive was first and second place in the Glengarry Contest: “First prize: a brand new Cadillac. Second prize: this fine set of steak knives.” This is a reward for work done or a goal achieved. This is not as powerful as the first motivator as generally we respond more to pain, but is still a way to get leverage on ourselves and others.

To motivate others this could be $100 for the person who makes the most calls in the next hour or a limo lunch for whoever closes the most business this week.

To motivate ourselves this can be dinner at our favorite restaurant, a dream vacation, or some other indulgence upon the completion of a goal.

Motivation Source #3: Intrinsic
This is the most powerful motivation among high-achievers. This form has the most potential power and, if strong enough, can be used all by itself. This is the “personal WHY”. In other words, what are the personal reasons you need to be successful?

To motivate yourself, decide what you really want out of life. What do you want your life to ultimately look like? What do you want for your family and your kids? What do you want to do and be? If you had no limitations on time or money, how would your life be different? What will your perfect day look like 20 years from now? What drives you? Is it your dream lifestyle, taking care of your kids and future generations, to leave a lasting legacy, a combination?

Continued on Page 11
THE ROAD TO SUCCESS IS MEASURED ONE AGENT AT A TIME

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To motivate others, help them find their WHY. Where do they want to be in their career 5, 10, or 20 years from now? Ask them: If they had no limits on time or money, what would they have and do with their life? What is their endgame? Do they want to retire and to where?

**Motivation Source #4: Peer**

This is who you spend your time with personally and professionally. People usually rise to, but rarely above their peer group. “Birds of a feather do flock together.” This also relates to your environment. If you have an office of negative people in which no one is held accountable, any success will be fleeting or completely non-existent.

To motivate others provide a work environment that is positive and professional and one in which people are held accountable. Have them look at the people they hang out with. Aaron Hernandez and Tom Brady have/had different peer groups.

To motivate yourself means hanging out with positive people who have goals and are achieving big things. It also means getting rid of negative people and negativity in general.

**Some Other Ways to Motivate Yourself**

- Write out your goals in the morning and at night and have them in front of you during the day.
- Create a vision (dream) board.
- Announce goals to friends, family, and in public forums, and have people hold you accountable.
- Accept that there will be problems and see them as challenges.
- Have a support system in place, people who are positive and up-beat and will help you turn around a tough day.
- Take 100% responsibility for your life. Where you end up will come down to you and what you do, not the economy, the job market, who’s president, or anything else.
- Every call gets you closer to a sale. If a sale is $1000 and you have to make 100 calls, each call is worth $10 regardless of what happens.
- If it will ultimately take 10,000 hours of work for success, every hour you put in gets you closer.
- The quickest way to motivation, self-esteem, and self-confidence is to get the job done, especially when it’s hard or you don’t feel like it.
- Get comfortable being uncomfortable and face and conquer fears. Do something that scares you every day.

Realize that you won’t always be motivated. That’s why it’s important to form good habits through self-discipline. If you have an ingrained habit of making all your prospecting calls every day from 9 to noon, then on the day you feel a little down, that habit will help carry you through.

Also, whether or not you are motivated, you have a job to do and promises and obligations to live up to. You have to find a way to get the job done. In life there are things we don’t want to do that we have to do anyway. If you simply put in the hours, make the calls, and do the necessary activity, you will be successful.

John Chapin is a sales and motivational speaker and trainer. For his free newsletter, or if you would like him to speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com)
Firms Value Cyber Assets Highly... Until Time for Insurance

Despite believing that their plant, property and equipment are now less valuable than their cyber assets, most organizations spend four times more on insurance protecting their physical plants, properties and equipment than they do their information-based assets.

The 2017 Cyber Risk Transfer Comparison Global Report, written by the Ponemon Institute and sponsored by Aon, notes that most organizations spend much more on fire insurance premiums than on cyber insurance even though the probability of any particular building burning down is significantly lower than one percent, and despite stating in their publicly disclosed documents that a majority of the organization’s value is attributed to intangible assets.

In fact, organizations valued cyber assets 14 percent more than PP&E assets yet they insure on average 59 percent of PP&E losses, compared to an average of 15 percent of cyber exposures. The Ponemon/Aon report was released at this week’s 2017 RIMS Conference in Philadelphia.

“This unique cyber study found a serious disconnect in risk management,” said Dr. Larry Ponemon, chairman and founder of the Ponemon Institute. He said the majority of companies cover plant, property and equipment losses, insuring an average of 59 percent and self-insuring 28 percent. Cyber is almost the opposite, as companies are insuring an average of 15 percent and self-insuring 59 percent.

While the majority of surveyed respondents find that cyber insurance is inadequate to meet the needs of their organization, too expensive and has too many exclusions, 46 percent of respondents reported a data breach in the last two years with the average financial impact costing $3.6 million.

Looking ahead, 65 percent of organizations expect their cyber risk exposure to increase in the next two years.

Aon’s 2017 Global Risk Management Survey also found that cyber risk is a top concern for most businesses in the U.S. and globally. As a result, many companies are implementing formal assessments to identify and measure their cyber risk. While this risk is being recognized as a significant threat, it is often not properly managed on a relative basis compared to other growing assets and risk. This is having an impact on many companies’ bottom lines, according to Aon. From InsuranceJournal.com Read full article
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8 Ways to Approach Social Media

By Sam Ford

1. **Use Social Media Primarily as a Listening Tool**
   What are some of the issues about which you want to understand public sentiment? What are your target audiences talking about the 99.99% of the time they aren’t talking about you? Use the open nature of online communication to keep track of those discussions, and ensure that those insights are circulated around your organization. There's much to be learned from the conversation outside our walls.

2. **Prioritize Answering Your Customers' Needs**
   When people come to your official presence, it is often because they want or need something. You want to make sure you respect their needs. Social media is a place for two-way dialogue. But rapid response is crucial here.

3. **Show People, Rather than Tell People, About Your Passion and Dedication**
   When we can help open a conversation among our target audience, it allows them to see what we care about and stand for, without overt marketing.

4. **Focus on the Underlying Issues in People's Lives That Your Services/Policies Seek to Address**
   Too often, insurance companies struggle for content, in part because they are focused on "what" rather than "why."

5. **Create a Master Narrative Which Establishes a Sense of Continuity for All Parts of Your Company**
   This master narrative helps contextualize everything the company does, across a wide range of practices, sectors, and geographies, and share that narrative with the whole team, making sure they understand their part of the story.

6. **Emphasize Internal Continuity and Coordination**
   Brings all those involved in creating online content together regularly to coordinate what they are working on, to discuss the strategy for how it all fits together, and to hear from voices outside the organization about social media and industry issues.

7. **Provide Material for Your Intermediaries**
   If you are hoping that audiences will engage with and ultimately pass along your content, think about why they would want to share it. Create material that is easy to share and that could serve your audience's communication purposes.

8. **Develop Proactive, Commonsense Policies**
   Develop strategies that ultimately strike a balance among the tugs of compliance, transparency, and employee rights.

From PropertyCasualty360.com
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<th>Ad Size</th>
<th>Monthly</th>
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It’s Five O’clock Somewhere

2017 Texas PIA Annual Convention & Expo
May 10—12, 2017, Moody Gardens, Galveston

Convention Guide

A special thank you to our 2017 Partners:

Platinum

Aggressive Insurance
AmWINS
SPECIALTY AUTO

Aspen Insurance
Empower Insurance
Tips

Gold

Windhaven Insurance

Silver

Anchor General Insurance Agency of Texas, Inc.
Connect AUTO INSURANCE

Bronze

Imperial PFS
MHI
### WEDNESDAY, MAY 10

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<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>9:00 a.m. —12:00 p.m.</td>
<td>Skeet Shoot</td>
<td>Texas Municipal Shooting Range</td>
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<tr>
<td>12:00 p.m.</td>
<td>Registration Opens</td>
<td>Lobby Area</td>
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<tr>
<td>12:30 p.m.—5:30 p.m.</td>
<td>Golf Scramble</td>
<td>Moody Gardens Golf Course</td>
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<tr>
<td>7:00 p.m.—8:00 p.m.</td>
<td>President’s Reception</td>
<td>Salons FGH</td>
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**Awards Luncheon Program**

Presentations for:
- Company of the Year Award • Company Representative of the Year Award
- Agent of the Year Award • Customer Service Representative of the Year Award
- Volunteer of the Year Award • Lifetime Achievement Award

### THURSDAY, MAY 11

<table>
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<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
<th>CE Credits</th>
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<tr>
<td>7:00 a.m.—12:00 p.m.</td>
<td>County Mutual Course</td>
<td>Vine Room</td>
<td>5 CE Credits</td>
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<td></td>
<td>Speaker: Patti Roma, Marketing Director, Aggressive Insurance</td>
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<tr>
<td>9:00 a.m.—12:00 p.m.</td>
<td>Experience Modifiers</td>
<td>Ivy Room</td>
<td>3 CE Credits</td>
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<td>Tracey Sullivan, Senior Underwriter, Texas Mutual Insurance</td>
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<td>Workers Compensation Basics</td>
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<td>Jack Ogden, Senior Manager, Agency Operations, Texas Mutual Insurance</td>
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<td>Motor Vehicle Safety</td>
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<td>Craig Whiterpoon, Supervisor Safety Services, Texas Mutual Insurance</td>
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<td>12:00 p.m.—1:45 p.m.</td>
<td>Awards Luncheon</td>
<td>Salons FGH</td>
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<td>Speaker: Gareth W. Blackwell, Jr., CPU, President of the National Association of Professional Insurance Agents</td>
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<td>“Maximize Your Agency’s Success Through PIA National Benefits”</td>
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<td>Speaker: Alexi Papandon, CAE, Senior Vice President, Products &amp; Services, National Association of Professional Insurance Agents</td>
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When Texas artist/Nashville songwriter, Cole Degges first came to Music City in 1994 he had no idea he would one day be writing songs for the likes of country music superstars like Kenny Chesney and Tracy Byrd. He is currently enjoying the success of the Josh Ward hit "Highway" (which is at #1 on the Texas Charts)

Songwriting is only one side of the complex artistry of this Texas native, and the roots provided by a musical upbringing combined with his love of life and the outdoors have allowed Cole to become a world-class performer.

### Cole Degges in Concert

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<tr>
<td>1:45 p.m.—2:00 p.m.</td>
<td><strong>Break</strong></td>
<td>Lobby Area</td>
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<td>2:00 p.m.—4:00 p.m.</td>
<td><strong>Ethics</strong>&lt;br&gt;Speaker: Patti Romo, Marketing Director, Aggressive Insurance</td>
<td>Vine Room</td>
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<td>2:00 p.m.—3:00 p.m.</td>
<td><strong>“The Ins and Outs of Operating a Successful Property Casualty Agency”</strong>&lt;br&gt;Panel Discussion&lt;br&gt;Moderator: Don Miller, CPIA, Owner, Texian Insurance&lt;br&gt;Panelists: Jimmy Beathard, CPIA, Agency Principal, Beathard Insurance, Tony Harper, Owner, Porter Insurance Agency, Doug Hill, Owner, Hill Insurance Agency</td>
<td>Ivy Room</td>
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<td>3:00 p.m.—4:00 p.m.</td>
<td><strong>“Mindful, Meaningful, Minimal: How to Maximize Your Social Media Efforts”</strong>&lt;br&gt;Speaker: Larrisa Williams, SEM Manager, Clutch Analytics, the digital marketing arm of Windhaven Insurance</td>
<td>Ivy Room</td>
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<td>4:00 p.m.—6:00 p.m.</td>
<td><strong>Expo Opens</strong>&lt;br&gt;“It’s 5 O’clock Somewhere”</td>
<td>Moody 1 &amp; Salon E</td>
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<td>6:00 p.m.—8:00 p.m.</td>
<td><strong>Open</strong></td>
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<td>8:00 p.m.—11:00 p.m.</td>
<td><strong>Cole Degges in Concert</strong></td>
<td>Pool Area</td>
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| 9:00 a.m.—12:00 p.m. | “Just the Facts: Become NFIP and Flood Insurance Savvy”  
Speaker: Teri Calvin, NFIP, Regional Field Relations Manager, Hartford Flood | Vine Room     | 3 CE Credits |
| 9:00 a.m.—12:00 p.m. | “Anatomy of an Insurance Agent’s E&O Lawsuit in Texas: The Pugatti Caper”  
Mock Trial  
Speaker: Thomas O’Connell, Partner, Ganutt, Koen, Binney, Woodall & Kidd, LLP. | Ivy Room     | 3 CE Credits |
| 12:00 p.m.—1:00 p.m. | Keynote Luncheon  
Speaker: Jason Cass, Co-Founder & CEO, GROW Program  
“Referrals: Practical Selling and Servicing in Today’s World That Net Them” | Salons FGH    |            |
| 1:00 p.m.—1:30 p.m. | Annual Meeting                                                      | Salon FGH     |            |
| 1:00 p.m.—4:00 p.m. | “Cyber Liability Boot Camp”  
Panel Discussion  
Steve Haase CEO, INSUREtrust, Christiaan Durdaller, National Director of Sales, INSUREtrust, Brian Brown, CEO, Cyber Specialist Group, William Wright, Joint Head of Privacy, Cyber & Technology, Paragon, Hannah Hoeflinger, Professional Lines Broker, INSUREtrust | Vine Room    | 3 CE Credits |
| 2:00 p.m.—4:00 p.m. | “The Day and Life in an Agency: Many Hats and Many Personalities”  
Speaker: Jason Cass, Co Founder & CEO, GROW Program. | Ivy Room      |            |
| 4:00 p.m.—6:00 p.m. | Expo Opens  
“It’s 5 O’clock Somewhere” | Moody 1 & Salon E |            |
Introduce yourself to Moody Gardens!

Moody Gardens is an educational destination utilizing nature in the advancement of rehabilitation, conservation, recreation and research. Take time to explore while you’re here.

**Rainforest Pyramid:** EXPERIENCE LIFE AS YOU VISIT THE RAINFORESTS OF ASIA, AFRICA AND THE AMERICAS. Enjoy a rare, up-close and interactive experience with endangered plants and animals ranging from Giant Amazon River Otters to Saki Monkeys and Chinese Alligators. See it all in one of the truest replicas of a real rainforest.

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EXPLORE GALVESTON ISLAND

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Known for its historic architecture and sparkling Gulf waters, Galveston Island is a fascinating place. It was called the “Playground of the South” when it was a booming business hub and elite tourist destination throughout the late 1800s. Since the Great Storm of 1900, the island has rebuilt but preserved much of its original character.

Today, Galveston is Texas’s most visited beach destination. The island is small but full of big surprises, from its culinary gems to its fun family attractions and thriving arts scene that combine a laid-back beach town atmosphere with the culture of a world-class city.

Explore the Rich History

In the early ‘80s, Galveston began a campaign of renewal that has been splendidly successful. The Historic Downtown District, contains one of the largest and most well-preserved concentrations of Victorian iron-front commercial architecture in the country.

A dedicated team brought the 1877 Tall Ship ELISSA to Galveston and restored it to its glory.

City leaders next revived the Mardi Gras celebration by commissioning an array of the world’s most famous architects to design fantastical Mardi Gras arches to span the streets of The Strand district.

♦ Fly above the island in a historic World War II aircraft.
♦ Tour a Victorian mansion.
♦ Walk through our charming historic downtown district.

Take a look at what’s available to you during your Island Time.
Join Texas PIA Now

If you’re not yet a member, then this is your perfect opportunity. We are offering a **15% discount to new members** who attend the 2017 Texas PIA Annual Convention & Expo.

Our focus is entirely on you, the professional Texas agent. With more than two decades of providing members with meaningful assistance with the daily challenges of running an agency, Texas Professional Insurance Agents is here to help you and your staff with all aspects of your business. Together we’ve formed an alliance of experts to deal with any type of issue or question you may face.

Member Benefits Include:

- **Insurance products to sell**
- **Agency Marketing Guide**
- **Agency Revenue Tools**
- **DocIT for Agents**
- **Floodbroker.com and more**

Membership in Texas PIA is an investment that provides tangible benefits & services, saving you time and money so you can increase your agency’s bottom line. As a member of the Texas Professional Insurance Agents, you are also a member of the National Association of Professional Insurance Agents and have access to a variety of valuable benefits and information that can support you in the growth and success of your business.
Why move your Flood book to Hartford?

- Ease of doing business with one dedicated flood carrier
- No need for multiple usernames/passwords
- Competitive commissions
- Dedicated book roll consultant

FACTS:

- **We do the work for you:**
  - A dedicated book roll consultant will work with your agency to determine the most efficient way to move your flood book to Hartford
  - Hartford will collect required documentation needed in one effort, for the entire book i.e. the entire year of renewals
  - Hartford to bill existing clients 90 days prior to expiration date
  - Hartford will customize a renewal letter on your agency letterhead
  - Hartford bill is sent along with agency specific renewal letter to payor on dec page instructing your clients that you as the agent is moving their federally backed flood policy to Hartford and to pay enclosed bill
  - Once your client pays Hartford bill, policy is issued on Hartford paper

“We have proven success that once you place your book transfer with us - we do work so your staff can focus on new business revenue.”
## AT A GLANCE

### WEDNESDAY, MAY 10

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:00 a.m. —12:00 p.m.</td>
<td>Skeet Shoot</td>
<td>Texas Municipal Shooting Range</td>
</tr>
<tr>
<td>12:00 p.m.</td>
<td>Registration Opens</td>
<td>Lobby Area</td>
</tr>
<tr>
<td>12:30 p.m.—5:30 p.m.</td>
<td>Golf Scramble</td>
<td>Moody Gardens Golf Course</td>
</tr>
<tr>
<td>7:00 p.m.—8:00 p.m.</td>
<td>President’s Reception</td>
<td>Salons FGH</td>
</tr>
</tbody>
</table>

### THURSDAY, MAY 11

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00 a.m.—12:00 p.m.</td>
<td>County Mutual Course (5 CE Credits)</td>
<td>Vine Room</td>
</tr>
<tr>
<td>9:00 a.m.—12:00 p.m.</td>
<td>Experience Modifiers, Workers Compensation Basics and Motor Vehicle Safety (3 CE Credits)</td>
<td>Ivy Room</td>
</tr>
<tr>
<td>12:00 p.m.—1:45 p.m.</td>
<td>Awards Luncheon; &quot;Maximize Your Agency’s Success Through PIA National Benefits“</td>
<td>Salons FGH</td>
</tr>
<tr>
<td>1:45 p.m.—2:00 p.m.</td>
<td>Break</td>
<td>Lobby Area</td>
</tr>
<tr>
<td>2:00 p.m.—4:00 p.m.</td>
<td>Ethics (2 CE Credits)</td>
<td>Vine Room</td>
</tr>
<tr>
<td>2:00 p.m.—3:00 p.m.</td>
<td>&quot;The Ins and Outs of Operating a Successful Property Casualty Agency“</td>
<td>Ivy Room</td>
</tr>
<tr>
<td>3:00 p.m.—4:00 p.m.</td>
<td>&quot;Mindful, Meaningful, Minimal: How to Maximize Your Social Media Efforts“</td>
<td>Ivy Room</td>
</tr>
<tr>
<td>4:00 p.m.—6:00 p.m.</td>
<td>Expo Opens: &quot;It’s Five O’clock Somewhere”</td>
<td>Moody 1 &amp; Salon E</td>
</tr>
<tr>
<td>8:00 p.m.—11:00 p.m.</td>
<td>Cole Degges in Concert</td>
<td>Pool Area</td>
</tr>
</tbody>
</table>

### FRIDAY, MAY 12

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:00 a.m.—12:00 p.m.</td>
<td>&quot;Just the Facts: Become NFIP and Flood Insurance Savvy“ (3 CE Credits)</td>
<td>Vine Room</td>
</tr>
<tr>
<td>9:00 a.m.—12:00 p.m.</td>
<td>&quot;Anatomy of an Insurance Agent’s E&amp;O Lawsuit in Texas: The Pugatti Caper“ (3 CE Credits)</td>
<td>Ivy Room</td>
</tr>
<tr>
<td>12:00 p.m.—1:00 p.m.</td>
<td>Keynote Luncheon; &quot;Referrals: Practical Selling and Servicing in Today’s World That Net Them”</td>
<td>Salon FGH</td>
</tr>
<tr>
<td>1:00 p.m.—1:30 p.m.</td>
<td>Annual Meeting</td>
<td>Salon FGH</td>
</tr>
<tr>
<td>1:00 p.m.—4:00 p.m.</td>
<td>&quot;Cyber Liability Boot Camp“ (3 CE Credits)</td>
<td>Vine Room</td>
</tr>
<tr>
<td>2:00 p.m.—4:00 p.m.</td>
<td>&quot;The Day and Life in an Agency: Many Hats and Many Personalities&quot;</td>
<td>Ivy Room</td>
</tr>
<tr>
<td>4:00 p.m.—6:00 p.m.</td>
<td>Expo Opens: &quot;It’s Five O’clock Somewhere”</td>
<td>Moody 1 &amp; Salon E</td>
</tr>
</tbody>
</table>