



Greetings!

The holidays, and the rest of 2018, will be here before we realize, so now's the time to start making your 2019 plans.

Where do you want to be a year from now? This month's issue is packed with planning strategies, step-by-step guides and resources from PIA. From start-ups to well-established, agents at every stage of the business cycle will find great ideas to help lay the foundation for a strong 2019.

### In This Issue

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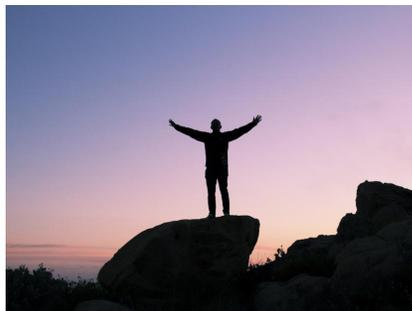
#### COMING SOON New PIAK Member Benefit



#### Start Your Career With Us!

PIA of Kentucky has partnered with Kaplan to provide members with **discounted** prelicensing education. Master the material for the state insurance licensing exam with innovative study tools and extensive course options.

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#### Why YOU Need a Business Plan

##### Goal + Plan = Success

In today's changing climate, an agency must have a strategic business plan to be successful and high-performing. The fact is, however, that only 10% of us have a fully developed written plan that each member of the agency staff is aware of and following. That leaves 90% of us in a critical time in the insurance industry.....[read more](#)

#### Business Plan How-To Guide

##### Putting it Together

What should make up your business plan? There are seven essential sections: Executive Summary, Agency Description, Market Analysis, Management and Operations, Products and Services, Marketing and Sales and Financial Projections. See details of each, plus links to resources.....[read more](#)

#### Successful Planning for Independent Agents

##### From the PIA Partnership

The Successful Planning Website, exclusively for PIA members, will help with: making choices about planning, deciding what you want to accomplish, implementing your plan, and coordinating with your carriers.....[visit website](#)



the available soon. Watch your inbox for more information!



### Sell More Flood Insurance

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. [Download the new brochure](#) or [visit our website](#).



### AVYTS eForms Wizard

A turnkey submission workflow sales and risk management system that provides producers with the ability to input data once and complete agent specific, carrier unique and almost 800 ACORD forms. Increase efficiency and speed to market. Available free to PIA members through 2018 and then at half-price beginning in 2019.

[Learn more](#)



## Before You Start Your Own Agency

### 12 Things You Should Know

So you like the idea of starting your own insurance agency but are not quite sure where to begin or what it will entail? Well, the first thing you need to know is that there's a difference between running your own insurance agency and running your own successful insurance agency..... [read more](#)



## Sales & Marketing

### How to Plan

Every year a firm should develop a new sales and marketing plan. This is an essential element of strategic planning. Many carriers want to meet with the agency owners to set the game plans for the coming year and it is best for agencies to be proactive in this process..... [read more](#)



## Managing New Technology

### Three Secrets

The future of the insurance industry is taking shape today. Start-ups are shaking up the status quo, forcing slow-and-steady insurers into a full-blown sprint. And the finish line isn't state-of-the-art solutions, it's customer experience..... [read more](#)



## A Reason Many Salespeople Fail

### And How to Avoid It

In a recent article by friend and colleague John Brubaker (CoachBru.com), he stated that, "According to a U.S. Department of Commerce research study, in the first five years of a business the survival rate for independent small businesses is less than 20% but the survival rate for franchises is 95%.".... [read more](#)



Local Agents Serving the Bluegrass

## In Every Issue

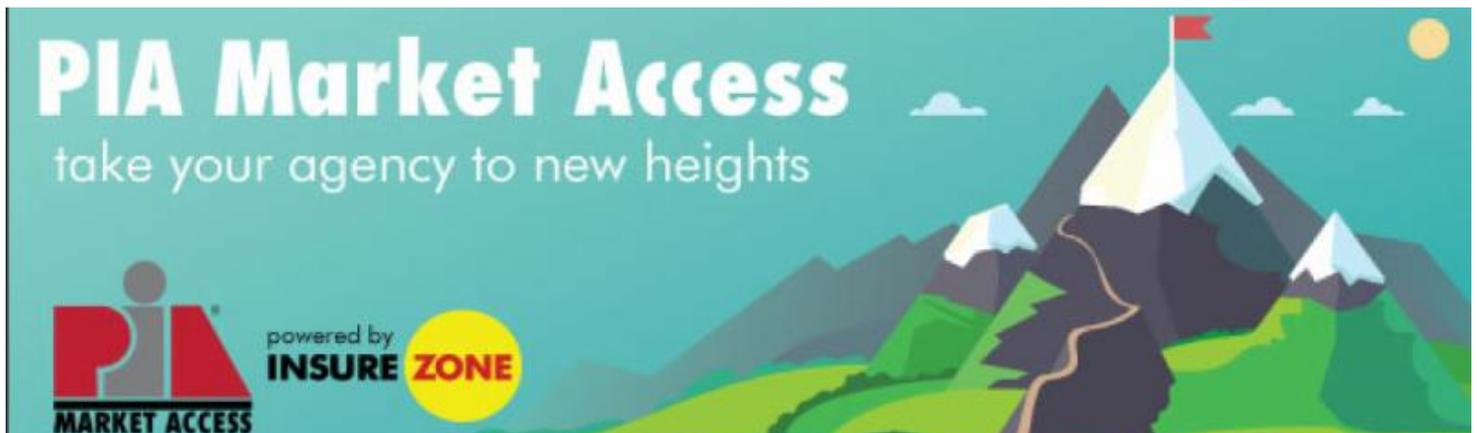
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# PIA Market Access

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## Education

### CIC Classes

#### **Commercial Multiline**

December 5-7 ~ Lexington

The complexity of commercial lines requires a broader knowledge of the property and casualty coverages specifically designed to address exposures. This institute addresses some of the most often encountered coverage enhancements that should be considered. Learn how to protect your clients with the coverages that best match their needs.



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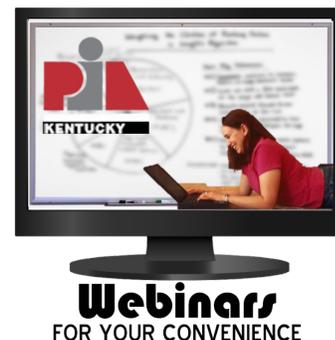
One low price. Unlimited CE credits.

### Webinars

#### **Additional Insureds: The Quandary**

November 15 ~ 9:00 AM - 12:00 PM

This course addresses the seemingly endless challenges posed to agents in the world of Additional Insureds. We will discuss basic policy coverage for the exposure and how applicable endorsements amend the coverage. Policies reviewed in this course include the Commercial General Liability policy (CGL), Business Auto policy (BAP), Worker's Compensation (WC) and Umbrella. This course has been approved by the Florida Department of Financial Services for insurance continuing education credit.



## Latest News

**ACA Agent/Broker Portal Back After Hack** The Affordable Care Act (ACA) exchange portal that allows agents and brokers to directly assist consumers in signing up for coverage, which had been taken offline after it was breached by hackers, is now back up and running.....[more](#)

**Spate of Violence Prompts ASAE Statement** The American Society of Association Executives (ASAE) has issued a statement condemning violence as authorities continue to investigate a wave of pipe bombs mailed to prominent political figures and celebrities. The statement is also being circulated in the wake of the weekend terrorist attack in which a man shouting anti-Semitic slurs opened fire in a Pittsburgh synagogue, killing 11 worshippers and wounding four police officers and two others. PIA condemns this violence, which has no place in our country..... [more](#)



**1 Dead, 2 Injured in Kentucky House Explosion** Police say an explosion at a Kentucky home has killed one person and injured two others. The statement says a preliminary investigation found the explosion was caused by a possible gas leak. One person was found dead inside the home. Their identity wasn't immediately determined pending an autopsy. The statement says two other people were taken to a Louisville hospital with serious injuries.....[more](#)

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