

ARE YOU PREPARED TO OPEN YOUR BOOKS AND YOUR BUSINESS PRACTICES TO YOUR STATE'S DOI?

Market conduct examinations such as this are just one of the outcomes that all producers could face in the wake of New York Attorney General Eliot Spitzer's actions against large insurance brokerages & companies.

EVERYONE — agents/brokers, small/large — will be affected!

**Are you ready?
Have you examined your business practices?
PIA Can Help!**



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Spitzer, Compensation & YOU: Whether We Like It or Not!
A three-part series on what every insurance producer must know about the current and permanent fallout from the insurance bid rigging findings.

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Program 1: "How We ALL Got Here"

- How it began
- The investigations
- NAIC action
- PIA actions
- Was there overreaction and why?
- Why this issue affects all producers even in states not addressing the NAIC model

Program 2: "Do You Know Your Law and Compliance?"

- Key confusions agencies are now experiencing
- Common/statutory law and regulations—insurance specific and business/general—affecting agencies

Program 3: "Practices to Consider"

- Specific business practices agents & agency owners must consider for their particular set of circumstances. A variety of insurance placement and transaction scenarios will be considered.
- Considerations when creating a compensation disclosure notice and process.

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