A Call to Action for Florida’s Main Street Insurance Agents

Are You Ready To Answer?

The Main Street insurance agent is under siege. Under siege by “Big Box” carriers and companies who direct write policies for customers that are cheap, but often not comprehensive, resulting in growing distrust of the industry; under siege by customers who do not understand our products and services; and under siege by policymakers run amok with market-strangling regulation.

The time has come for Main Street insurance agents to take a stand and speak up for our industry. On behalf of the members of the Professional Insurance Agents of Florida, here is your: Call to Action for Florida’s Main Street Insurance Agents.
Insurance is hard to get in Florida. The terms are complicated, policies are difficult to understand, and the average person doesn’t have a clue on how to go about getting adequate coverage or what it should cost. Given that, you would think people would always want to use an insurance agent to guide them through the process. Not so. And that’s because consumers don’t know what insurance agents do. They think you’re just a “middle man,” happily taking your cut or all of their policy premiums.

That’s one of the things we need to do better: communicate our value to customers. You’re a professional insurance agent. Your job is to advocate for your customer so they can run their businesses and live their lives, knowing “they’re covered.”

You know your value, but the average customer does not. People know the names of the “Big Box” insurance companies and think they can get adequate coverage at a cheap rate by going on a website and filling out a form. Carriers are taking notice and increasing their direct sales, leaving agents out of the equation. All because agents don’t know how to market themselves. We can’t blame customers for not knowing what we don’t tell them!

Agents must learn how to make themselves relevant in today’s market. They must learn how to use the latest technology effectively. They must repair their reputation in the marketplace. You’re not just a shill or a prop for an insurance carrier.

Here’s the truth as plainly as I can say it: The status quo stinks. Everyone seems to just accept it as being normal, but the fact is Florida has the most difficult regulatory environment of all 50 states. It’s the most difficult for carriers, for agents and for customers alike, and you, the agent, are stuck in the middle of a big mess. And, we can’t just sit back and take it any longer.

Instead of accepting the status quo, instead of being content with the toxic environment of the insurance industry in Florida, we need to push for a new environment through regulatory action, through changes in laws and through education of consumers about the value of insurance.

Consumers need to know that it’s not always just the premium that counts; it’s having the right policy and how claims are handled that really matters. Agents must learn how to run better businesses so that, at the end of the day, they are making a great living. You entered this profession as a way to provide for yourself and your family. You learned about insurance, you got licensed, and you began selling policies and running a business. The problem is this: You know all about insurance, but you were taught little about running a profitable business. And the typical continuing education has nothing to do with how to run a business. It’s all about insurance policies and compliance with the latest rules and regulations.

It’s time for us to focus on making a better insurance industry by creating a better agent, one who not only knows about insurance, but also is thoroughly educated on how to earn a living as an insurance agent in Florida.
There has never been a more caustic environment for an agent or an agency owner. Frankly, the insurance industry is in the midst of a war, a war against burdensome regulations and a bad business environment. Unfortunately, the government has gotten so involved in the process, and politics has become so deeply rooted in the ratemaking process, that no one has an understanding of where the marketplace should be anymore.

The insurance industry is in the middle of a perfect storm of several problems coming together and making this a particularly difficult time for agents. Nothing is going to get any better unless we each step up to create a groundswell of improvement and change within the industry. But before we can discuss solutions, we need to clearly identify the problems.

Consumers do not appreciate insurance agents. They think of them as “mouthpieces” for the insurance carrier—if they think about them at all.

They do not understand the value agents bring in helping consumers identify the needed coverage and the best ways to obtain it. The main reason for this lack of appreciation is that the public does not understand how insurance works. They don’t understand how insurance is priced, and they tend to view the lowest price as the best price, with no understanding of the differences in coverage. It’s as if customers think insurance executives just sit at their desks, grabbing numbers out of the air. An educated, informed, and effective agent can sit down with customers face to face and explain to them what their risks are and why it costs what it does to insure against those risks.

If the consumer has no idea about the training, the knowledge, and the experience the insurance agent brings to the transaction, then there’s no way for that person to value the agent’s service and expertise at all. If an agent’s presentation is viewed as a simple sales presentation and just “plugging numbers into a computer program,” the consumer will view the agent as an unnecessary middleman, merely adding cost and no additional value to the purchase. And if you think having a few letters after your name with no context will bring in more business, I dare you to ask a customer what it means to them. There’s nothing wrong with the education and training you receive from certifications, they are both valuable and can help tremendously within the industry and with carriers, but consumers have no way of knowing how a certification benefits them. In order for a certification to have value to your customer, they need to know what went into your achieving them, and even more importantly, they need to know how it makes you an indispensible part of their insurance transaction.

You might think the insurance industry is diligently working to educate the public about the value of using an insurance agent, but there’s one very large reason why that is not so. The established, “good ‘ole boy network” is, quite frankly, fat and happy in a world where they’ve built agencies that churn and burn policies - getting a few pennies on each of their thousands of policies with high-pressure sales tactics and an uneducated consumer. They’re really not concerned at all with the Main Street agencies. In fact, they see them as a nuisance.
This is an obvious problem for the Main Street agencies, but it’s also a problem for consumers. Even though the “Big Box” companies write a large number of policies, they are still a small percentage of the overall industry. There are thousands of Main Street agencies serving communities that the “Big Box” companies have no interest in. So, those Main Street agencies and their local agents are the ones investing their blood, sweat and tears, trying to provide coverage to people the “good ole’ boy network” doesn’t care about.

That leads me to the next big challenge for the independent insurance agent. It is getting more and more difficult for agents to place coverage with the best insurance carriers. Because of the current regulatory environment, it’s very difficult (and expensive) for carriers to do business in the state of Florida. So it’s not surprising that carriers are concerned with getting as much as they can with as little investment as possible. Working with a few “Big Box” agents affords them a couple of opportunities.

First, the carriers have a major concern about underwriting, and so they want to make sure they have the correct information to adequately value the risk and get the best price. The more information they have about the risk, the better they’re able to price it. Often times, especially in Main Street agencies, there aren’t as many members who are adequately trained on how to provide the carrier the information it needs to assess risk.

The second issue is the development of new business. Too many agents are making a comfortable living. They’ve coasted for a good, long time. They don’t really know how to grow or market their businesses effectively. And so recently we’ve seen cases where carriers have pulled appointments from agents they’ve worked with for 10 or even 15 years. These agents have a decent book of existing policies and a strong renewal rate, but they aren’t getting new business. They’re not going out there because they aren’t “hungry” or they don’t have the tools to develop and market new business. Carriers want to work with effective insurance marketers who will continue to grow their book business, even after they’ve met their personal income goals.

Another symptom of a complacent industry is a decline in standards. This is bad news (and no one wants to hear it), so I am writing this at some risk of angering many people. This is not welcomed news, and some agents may not want to face it. Nevertheless, if we want to change the direction of our industry, we need to take an honest look at where we are and how we got here.

In a competitive market, it can be tempting to hire the cheapest employee that walks through the door. Some agents have fallen victim to that temptation, especially when it’s challenging to recruit and retain quality employees.
We need to hire the best people we can and then invest in their education and training. Our customer service representatives must understand the science of the insurance industry. They need to know the questions to ask each customer to ensure an adequate underwriting process. Cutting corners ultimately leads to an inferior product.

It is not enough to hire someone, have him or her take a few online courses and get a license to sell insurance. Your people need to understand risk, have critical thinking skills and be trained properly so that the carriers have the information they need to adequately rate coverage. And, above all, they must be great marketers. You need great producers both for yourself, your agency and for your appointed carriers.

If you’re not bringing in adequate new business, the carriers are just not going to want to work with you.

The days are long gone when your producers can sit by the phone and wait for customers to call. You need to invest in the marketing skills of your producers. They need to go out there and sell. An ad in the phonebook is a “dinosaur” tactic. If your agents aren’t using the latest technology (and most are not), then you are missing out on a wealth of opportunities.

I know of one agency, only two years old, that went from 0 to 300 new policies each month by using an innovative rating website. Most agencies don’t have the expertise to build such a site. Neither did they, but they went out and found the expertise they needed and became an emerging market leader.

While PIA of Florida is taking a leadership role in providing this education, in the future agents must realize the sales and marketing tactics you used in 1991, 2001 or even 2006 are no longer relevant today.

Too many agencies are holding on to old technologies and failing to embrace new options. The industry is moving in a different direction, and tomorrow’s agent needs to move with it. Yesterday’s tactics are not appropriate for tomorrow’s agent.

Along with using new technology, agents can no longer rely on renewals. Today’s client shops. That’s why we’re seeing the advent of direct writers. They aren’t counting on getting a policy and holding it for 20 or 30 years. They expect to get the policy, hold it for two or three years and then see the customer move on and take their future claims with them. So if you’re going to retain business, it’s going to require strong metrics, as well as strong measurements of what you’re doing to maintain that business in addition to what are you doing to market and grow your business.
Maintaining business and building business require business planning. There is a big knowledge gap between being a licensed insurance agent and running an insurance business, but many agents don’t recognize it. Most agency owners were, at some point, all-star producers. They started off in the business selling insurance, and they were good at it. At some point in their success schedule, they looked around and said, “The owner of this agency plays golf three days a week. He’s out enjoying the good life, and he’s taking a part of the money I’m bringing in, putting it into his pocket and enjoying life. And I’m the one doing all the work. I’d rather be sitting in that chair than this chair.” So, they started their own agencies. That’s great. That’s the American dream. That’s where we all want to be. The problem is this: Just because you’re a good producer doesn’t mean you are a good agency owner and operator.

A good agency owner has a business plan. You have to have the skill set to be an effective manager and agency owner. You’re not primarily a producer anymore. Now you need to go out and find good producers to replace you while you learn the skills to become an expert business owner.

Of course, hiring good producers has its own set of concerns, chief of which is piracy. One of the fears all agency owners have in running their businesses is that when they hire a new CSR or a producer, essentially they’re educating and training their future competition. There are plenty of things you can do to keep your best people longer, but you’ll always have some attrition. And, unfortunately, sometimes you are training your future competitors.

But to run a strong agency that’ll be alive in 2020, you must invest in your people. You can use effective management skills and contracting to ensure that someone can’t walk out the door and effectively steal your book of business, but the truth is you are going to have that employee only for a time, and always in a careful “balancing act.”

This balancing act requires you to train employees to become good producers and then work to keep them accountable. There’s a very big risk they will become complacent and they will stop developing the new skills and opportunities that will continue to make your business successful. So you need to commit to training them and making them the best they can be while you have them. There’s a fine line between keeping employees accountable to goals and metrics and still providing a fun and rewarding environment that makes people want to stay. Pay is not the highest measure of satisfaction. Employees want a supportive environment; a team to belong to; and a place where they’re accepted, encouraged, nurtured and, most of all, appreciated. If your team is adequately compensated, appreciation is the “silver bullet” to keep them on board and effective employees.

It’s clear that the insurance industry in Florida is in perilous times. We fight onerous regulation, misconceptions about what we do, and little, if any, appreciation for our expertise. The Professional Insurance Agents of Florida has a plan to get agents into the fight—and win.
This is our vision: To make Florida the #1 market in the country to shield consumers from risk, for agents to conduct business, and for carriers to generate a reasonable return on their investments.

PIA of Florida is a community of owner/operator insurance agents (and future owner/operator insurance agents) where agency owners have profitable agencies, they advocate for responsible regulation of the industry and they share ideas and best practices with their peers. A proverb commonly used in business circles tells us that a “rising tide raises all ships.” That is exactly what we are doing through PIA of Florida. As part of this association, you have a support structure that teaches you how to overcome all the obstacles to running a profitable insurance agency in Florida.

As I’ve said before, there’s a big difference between writing policies and making a profit in an insurance agency. In fact, you can go out of business writing policies if you don’t have the adequate systems in place to be profitable. And so the vision for PIA of Florida is to be a community of insurance agents dedicated to addressing the problems within the insurance industry; actively advocating for better laws, better carriers and better agents; and providing training and support for all aspects of improving the industry.

We don’t care about being the biggest association; but we are the best association for owner-operator agents wishing to build and grow profitable agencies by educating their clients and providing the right products to the right people at the right time.

Our mission is very simple and straightforward. We believe in education—education of the agent, the consumer, and the carrier. We envision each player having a complete understanding of the insurance marketplace, the roles that each person plays and the value each person provides. We will have the most educated, knowledgeable and effective agents out there. Our agents will have the information they need to stay up-to-date with the latest advances and changes, both in policies as well as in these business must-haves—marketing, management skills, new technologies, and strategies—as they evolve and become available.

Finally, we are your advocate to take Florida from worst to first in terms of the environment for insurance. We will make it easier for consumers to get the insurance they need at an economical price while recognizing the real risks it insures against. And we will foster a competitive marketplace. We as agents need to step up and join the carriers in shaping Florida’s insurance regulations for tomorrow.

A Vision for A New Future for Florida’s Insurance Industry

To make Florida the best market in the nation:

1. For agents to conduct business;
2. For clients to protect themselves from risk; and
3. For carriers to generate a reasonable return on their investments.
Who Should be a Member of PIA of Florida

PIA of Florida is for everyone, but it’s not for just anyone. Let me explain.

We have members that are the experts who have been at this for a long time. They launched their agencies in the 1960s or 1970s (maybe even earlier) and grew them from nothing. They learned the business the hard way and are primarily concerned with continuing their success in the marketplace and passing along the legacy they have built to their families.

We also have members who are the children of the industry veterans or have worked their way up through the ranks of an agency. They’re the ones who either have or will soon assume the reins of the agency. They have grown up in the industry, proven themselves, and are setting the direction of their agencies for future generations. But it’s a changing environment, and they’re experiencing new things no one has encountered before. They are the ones who are poised to innovate and take their agencies to the next level. They’re still working with carriers day-to-day and are very hands-on in the business. So, they have the greatest potential to change and revolutionize the organization.

There are those who are established CSRs or producers, and now the job has developed into a career. They are looking to expand and build upon their success. They want to own their own agencies. They have that dream of owning a business and being the boss. To achieve that dream, they will need mentoring, management training, and business operating skills that PIA of Florida can provide.

We also welcome those who are just entering the business world or have changed careers and have embraced insurance as a customer service representative or a producer to make their living. They’ve done the hard work to gain the technical knowledge to get a license, and now they need a lot of help to become effective and competitive agents in the marketplace. They’re not ready to run an agency yet, but they will want to down the road. PIA of Florida will nurture these members so they can grow and be more effective and successful in their current roles, as well as have a pathway to follow when they get to the next level.

PIA of Florida has organized its operations and created educational programming and training to address the unique needs of each of these groups of members so they can educate consumers, provide the right coverage, advocate on behalf of the industry and make a profit for themselves and their families. PIA of Florida is committed to reaching every member, wherever they are in their professional lives, to adequately address their needs and get them where they want to be by helping them evolve to the next level.
Belonging to PIA of Florida is a partnership for the improvement of your business and industry – you must be willing to both give and receive.

So, if you’re afraid of sharing, benchmarking, and networking with your peers; and all you want to do is undercut the guy across the street, then PIA of Florida is not for you.

If you’re just looking to get a quick buck, if you just think this is easy money and you can hang out your shingle and wait for the dollars to roll in, or maybe you don’t explain everything too well to the customer and you’re happy to keep everybody in the dark – that doesn’t fit with our vision, either.

You’ve got to care. You’ve got to step up when it comes time to call or come to Tallahassee and meet with policymakers and explain to them the realities of your business and why this toxic environment for insurance has to change in Florida.

One of Mark Twain’s famous quotes were “Everybody complains about the weather, but nobody does anything about it.” It’s often the same with public policy and the economic environment. Everybody wants to complain about it, but when it comes time to do something about it, many think their voice is so small it won’t be heard, or they don’t know how to go about being heard. PIA of Florida is about giving you that voice, but you need to be willing to take the next step and be ready and willing to come forward so that your voice will be heard.

If you’re frustrated about the environment we’re currently in, please know that we all are. But you’ve got to be willing to do something about it.

The last type of person that probably doesn’t fit with PIA of Florida is what I would call your coasters and clock watchers; the people who are just marking time in their day and trying to get through it. They don’t care about their industry. They don’t care about their association. We are focused on people who are going to invest in our association, invest their time, talent, and resources to be part of the next generation of professional insurance agents.
Goals of the PIA of Florida

To that end, PIA of Florida has established the following goals.

First and foremost we will provide a community for networking and sharing of best practices for the majority of insurance agencies throughout Florida. We will be the resource that agents come to that gets them out of their offices, engaging with their peers, engaging with legislators and policymakers, becoming knowledgeable about what’s going on and evolving into true advocates for their industry. We have the ability to bring people together. That’s what associations do best.

The second thing we will do is to provide the very best available products and services for agents to build more profitable agencies. We’re not in the business of providing products and services because they’re profitable to the association. We provide them as services and benefits to our members. That is why we are going to partner and work with certification providers, education providers, trainers, and speakers to develop a program that is going to build the very best agencies in the state of Florida. It’s not about prestige, a pat on your back, or more initials after your name. It’s about making you more effective and profitable.

That is why PIA of Florida offers an errors and omissions product for insurance agents. Yes, any agent in the state could write its own E&O coverage, but we all know it’s a specialty market. It’s difficult to understand. It’s difficult to underwrite. It’s difficult to manage. And quite honestly it can be costly as well. And so for the benefit of Main Street insurance agents, we are experts on E&O. We know what’s necessary to reduce your claims. We can ask the right questions to identify the right product at the right price for your agency.

Our third goal is to advocate for a regulatory environment that provides consumers with choice and confidence. We cannot rely upon the “good ole’ boy” network in our industry that created the current environment to bring about the necessary changes because, frankly, they have the most to lose from the changes we advocate. Many Floridians are insured by programs that are unsustainable. We desperately need to reform the system, to eliminate fraud and to create a balanced and free marketplace where agents can come in and be competitive.

Finally, we are providing agents with a “toolbox” for running a profitable business. PIA of Florida is developing the materials, mechanisms, and guidance necessary so that member agencies will have the tools they need to operate efficiently, to provide great service and the right products to customers and to make a nice profit for themselves and their families. We are moving our members to the next level by helping them stay on the cutting edge so they can do the things that will help them evolve their agencies in a new economy. PIA of Florida is your source of information on new developments, on new techniques and on new technologies in the marketplace so you can keep your toolbox well stocked and up-to-date.
7 Goals of PIA of Florida to Create a Better Insurance Market for Consumers, Agents, and Carriers

1) Provide a community for networking and sharing of best practices for the majority of insurance agencies throughout Florida

2) Provide the very best available products and services for agents to build more profitable agencies.

3) Advocate for a regulatory environment that provides consumers with choice and confidence.

4) Provide agents with a “toolbox” for running a profitable business.

5) Provide agents with the education and training necessary to make them most knowledgeable and skilled providers in the nation.

6) Ensure that agents have access to real-time information on critical matters affecting the insurance industry.

7) Always remain committed to the principle of service to our members, their needs, and the success of their agencies.
Now for full disclosure. (I’ve never been one to ignore the elephant in the room.) You may have heard that PIA of Florida is only for small agents. The truth is PIA of Florida is for all agents who fit into any of the categories I discussed before: industry elders, next generation, ladder climbers, future ladder climbers and industry entrants. They just need to fit within our vision of wanting to grow their businesses, to be more successful and to achieve greater profits by working together within the association. There are certain things you can never have too much of—time, financial freedom, cash, and experiences with your family. There is always room to grow and to improve, and that’s exactly what we do at PIA.

You may also have heard there are some “unprofessional” people who are members of PIA of Florida. In any association, you’re going to have members with all different levels of training and experience. We don’t want nor do we have “unprofessional” members, but we do welcome members that we are growing, learning, and training. As long as they’re committed to our ideals and they want to improve themselves, then there is room for them at PIA of Florida. And they won’t be untrained or inexperienced for long.

You may have heard is that the association is going out of business or is in decline. Actually, it’s the opposite. We are in a period of rebirth and rejuvenation. In fact, we’re working very hard to tell that story, and that’s part of why we came out with this bold vision statement.

We can assure everyone that PIA of Florida is on solid footing, financially and otherwise, and that we remain and will continue to be a force for Florida’s Main Street Insurance agents.

It’s been said that we are weak and ineffective. The truth is that when it comes to legislative influence, PIA of Florida has one of the top lobbying firms in the state - Smith, Bryan and Meyers. Our legislative representative, David Daniel, has excellent connections in the Office of Insurance Regulation as well as in the CFO’s office, the governor’s office, and within the legislative process. We have a strong voice. We meet with key policymakers on a regular basis, and we are working to shape policy for the insurance industry. One of the great strengths of PIA of Florida is how passionate its members are about their association. They are confident their voice is being heard and they are being represented well within the political process.

Some people may be under the mistaken impression that PIA of Florida members are just non-standard auto or personal lines agents. Like in any industry, our members will embrace niche markets, but the association is a big tent that is representative of the entire industry. Our members are all-lines agencies that sell both personal and commercial insurance in all corners of our great state.

There are those who have and will continue to disparage us. It’s frankly hard to understand why when many who do so profess to have the best interest of insurance agents at heart. After all, we are first to acknowledge that our industry needs all of the help it can get in tackling the issues we have been discussing. Nonetheless, we will continue to do what we do best – advocating for, communicating with, and educating the best and brightest Main Street insurance agents in Florida. We will not be deterred.
Very simply, all you need to do is join the PIA of Florida and get committed. What do we mean by commitment?

First, if you haven’t already, join the PIA of Florida today. In addition to keeping you informed and advocating on your behalf, we have a host of benefits available to members that far exceed the nominal investment of your membership dues.

While we appreciate the “mailbox members” that pay their dues in support of the cause and sit back and wait for the benefits to roll in, we need you to enlist in our army of advocates. We have an ambitious agenda to alter and educate public perception of our industry, as well as fix the badly broken regulatory environment in our state. To be successful, we need committed agents, like you, to participate in our educational programming, advocacy campaigns, and committees of the association.

As PIA members embrace a renewed vision for the future of the insurance industry, these Main Street agents are going to create an entirely different picture for insurance consumers and the constituents for our state legislators. Agents who are not “plugged in” will risk becoming less and less relevant as PIA of Florida has more and more active, engaged and concerned consumers who will become advocates for a better industry for the insurance consumer and agent alike.

Not everyone will share our vision of equipping better trained agents, supporting them with resources to improve the profitability of their agencies, and helping them educate their customers. The old guard is best served by perpetuating the status quo. It has worked for them. It’s continuing to work for them. That’s why the regulations don’t change. The good ole’ boys don’t want more agents. They don’t want more agencies. That’s just more competition. PIA of Florida is not about what worked in the 1960s and 1970s. We’re about what works in 2011 and beyond.

We are on the precipice of a major revolution in our state. This year, the Florida lawmakers will work to reapportion our legislative districts. As such, each member will find themselves running for office next year, enabling us to have a major impact on the future landscape of our state government. That is why we are calling on all of Florida’s insurance agents to get to know their local lawmakers, their positions on our issues, and their voting record. Armed with this information and our assistance, we need you to get involved in your local elections process to ensure that our allies are re-elected and that those who oppose the much needed reforms for our industry are replaced.

Sincerely,

Corey G. Mathews, CAE
CEO/EVP
PIA of Florida

Making a difference is not a spectator sport. It requires action!

Answer the call of the PIA of Florida today by:

1. Joining the association today at www.piafl.org/application

2. Completing and returning the attached questionnaire via fax or mail, or on our website at www.piafl.org/getinvolved

3. Send an e-mail to me at CoreyM@piafl.org with “Sign Me Up!” in the subject and how you are willing to answer our call to action in the body.
Feedback to Assist with Our Efforts

If you could change one thing about Florida’s insurance industry, what would it be?

______________________________________________________________

______________________________________________________________

What are your chief daily frustrations about running your agency?

______________________________________________________________

______________________________________________________________

Do you have a relationship with any members of the Florida Legislature?
If so, who and how do you know them?

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______________________________________________________________

What education, information, and skills could we provide you and your team to reach your full potential?

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What would you like to see PIA of Florida start doing for the benefit of your agency?

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______________________________________________________________

What should be the PIA of Florida’s highest priority for the year to come?

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______________________________________________________________
Agency Name: ____________________________________________________________

Street Address: __________________________________________________________________

Mailing Address (if different): __________________________________________________________________

City: __________________________ County: __________________________ Zip: __________________________

Phone: __________________________ Fax: __________________________

Agency Owner’s Name: ____________________________________________________________

Designations: __________________________________________________________________

Title: __________________________ Birth Month: __________________________

Florida Insurance License #: __________________________________________________________

Email Address: __________________________ Website: __________________________

AGENCY INFORMATION

Who is your E&O Carrier? __________________________ Exp. Date ____________ Annual Premium ____________

# of Licensed Agents ____________ Branch Locations? YES/NO If yes, # of Branch Locations ______

METHOD OF PAYMENT

Membership Cost - $450

☐ Check (payable to “PIA of Florida”) ☐ Visa ☐ MasterCard ☐ AmEx

Card # ___________________________________________________________________ Exp. Date ________

Name on Card __________________________ CVV ______________

Billing Address __________________________________________________________________

Signature ________________________________________________________________