

WANT MORE SEX?

The opinion of Dean Auten (autendean@hotmail.com)

This letter has nothing to do with sex. We just felt we needed your attention and we haven't yet figured out how to get Agents' attention. The time has come to speak up!!! Agents have got to get involved!!!

The Time Has Come To Speak Up

Georgia's Insurance Consumers and Georgia Insurance Agents Alliance need your help! A few years ago we took our limited agency transaction fee legislation to the House Insurance committee and received a favorable response. The next term, however, was the first term in over 100 years for change to a Republican Majority. We decided not to push for passage at that time.

Unexpected increases in our operating expenses have reached such a critical point we feel we must now attempt to get the legislation passed if we are to continue to provide the level of service our consumers demand or even stay in business. One of the big pluses of our legislation is that the fees are "optional". Another is that we must give full disclosure and get approval from our clients. This year we asked Senator Chip Rogers to sponsor our bill and he has graciously agreed. I hope you will help Senator Rogers make this a success.

GIAA has asked all of the other agent's associations to join us in supporting this legislation which is vital to the success of their independent insurance agent membership.

If you are a member of one of the other associations and agree such legislation will help stop the "financial bleeding" of your agency, please encourage them to use their legislative influence to get this bill passed during the 2007 Session.

Insurance has had big changes the last few years. Insurance consumers are demanding our agencies to keep up with the technological advances forced on us by the insurance carriers who refuse or are unable to compensate us for the additional workload. Problems in getting their payments to insurance companies - including the time of US Mail - are causing more and more customers wanting us to send their payments electronically. We are able to give them a receipt from the Insurance Company at the same time payment is made.

It was not long ago that companies forbade us to accept payments on their behalf. Now those same companies encourage policyholders to bring their payments to us for electronic funds transfer through our bank account. Those same carriers now require us to keep in storage original signatures for up to seven (7) years ... again with no additional compensation.

At the same time companies have moved more of the expense of selling and service to the agents. Companies tell us they have had to make these changes because of competition.

Banks Have the Option – Why Not Agents?

One example of the increased costs passed on to agents, due to new technology, is the use of Electronic Funds Transfers (EFT's). My bank fees used to average \$46 monthly. Now my fees range between \$400 and \$600. There are, of course, some agents that have Banks that do not charge them as much--Banks have the option of charging or not charging the fees. Not only does my Bank charge me the fees but they continue to increase those charges. In 2004 and 2006 my Bank Fees were increased.

Another reason service fees are needed is that companies are lowering our commissions. At one time agents earned 17% average. For many years our average was 15%. The last three years our average commission has dropped to 10%. That means we have lost 1/3 of our income.

Some people say, "Why put up with companies lowering your commissions?" The answer is, "We have no choice in the matter". We get a 30 day notice from a company telling us they have changed their commissions. I have 40 years in this business and over 3,000 customers. I can't walk away.

The Free Enterprise System Works!

We want your help to bring insurance into the free enterprise system. While one day we would like to see less regulation of insurance, today we are only asking for a change in the code to allow agents the option to charge for certain services.

You were probably not aware that we could not add fees now. Many agents believe agents can charge fees. I am not one of those agents.

Some people interpret Federal law to say States cannot determine if we can or cannot collect fees as it would be a restraint of free trade.

Regardless, Insurance companies are still regulated by the state and agents are licensed by the state. The Georgia Department of Insurance has indicated agents cannot collect fees independent of a company filing. We are asking you to contact your Legislators to request their help in clearing up the confusion of this grey area by amending O.C.G.A. 33-6-4.

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Please join GIAA ... Don't Delay ... Send Your Check Today!

The Time Has Come To Speak Up

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Consumers have the right to demand service and to be willing to pay for that service. When an insurance agent and his/her customer agree that certain compensation is appropriate for "above and beyond the call of duty" services given by the agent, and both parties are fully aware of all the details with full disclosure having taken place, we do not believe it is appropriate for a Regulator to have the right to prohibit such agreement.

Many States allow agents to collect fees as long as they are explained and approved by the people they insure. It is my opinion we need a change in the insurance code if we are to collect fees here in Georgia. In my opinion the code that needs changing is 33-6-4. In 2001 Alabama authorized fees for agents by amending their Trade Practices Law.

Georgia's Legislators could do the same as Alabama. They have already passed NAIC Model Producers' act that brings Georgia's laws in compliance with Federal reciprocity and uniformity requirements of the Gramm-Leach-Bliley Act. Like Alabama, our Legislators could give the Commissioner of Insurance permission to grant agents the right to charge fees.

We prefer, however, the fees be put in code. Some of us are concerned that one day we could have a Commissioner that would use his power to hurt us. I was one of the agents attacked by a former Commissioner.

OPTIONAL SERVICE FEES

The fees we want put into code are the same as now approved by the Commissioner of Insurance of Alabama that Alabama agents MAY charge. From experience we know many agents will not include the fees. Competition and/or the value of their service will determine the amount, if any.

The language we want are ones that would permit, but not mandate, the fees. In Alabama, the language used was "permitted to be compensated directly by Consumer". The underlining in the Alabama Bulletin is mine--all other wording is as issued:

TAKEN FROM ALABAMA BULLETIN:

DATE: December 20, 2001

RE: Producer Authority to Collect Fees from Consumers Beginning January 1, 2002

Until January 1, 2002, the Alabama Trade Practices Law prohibited agents from collecting any charge for insurance other than as specified in the policy and in accordance with the rating filed with the Insurance Commissioner by the insurer. An insurance broker, who may also be licensed as an insurance agent, is permitted to be compensated directly by the consumer for the broker's services in placing the consumer's insurance, but when acting as a broker the broker cannot share in the placing agent's commission.

Beginning January 1, 2002, the new Producer Licensing Law merges the licenses of agents and brokers into a new license called an insurance producer license. As such, insurance producers will be permitted to charge a fee to consumers for their services as an insurance producer, but not in violation of the Trade Practices Law as mentioned above. There was also a change to the Trade Practices Law, effective January 1, 2002, which will nevertheless permit producers to charge and collect certain administrative fees as approved by the Commissioner of Insurance for the processing of property and casualty insurance applications.

Thus, pursuant to the authority set forth in Section 27-12-17, Code of Alabama 1975, effective January 1, 2002, insurance producers may collect administrative fees not in excess of the following schedule when processing applications for property and casualty insurance:

Any one of the following:

- ❖ New application: \$25
- ❖ Rewrite canceled or lapsed application: \$25
- ❖ Reinstatement fee: \$10

Plus any and all of the following as applicable:

- ❖ Home re-inspection: \$25
- ❖ Photo of Auto or Home: \$5
- ❖ Cash payments received in agency: \$5
- ❖ Motor Vehicle Reports: Actual Cost

These administrative fees are separate and distinct from the insurance company's premium and must be disclosed to consumers as a separate charge by the producer.

Other than as set forth in this bulletin or as may be hereafter approved by the Commissioner, producers will be considered to act in violation of the Trade Practices Law (Section 27-12-17) for charging an additional fee for services that are customarily associated with the solicitation, negotiation or servicing of insurance policies.

It should be noted that certain producers may also engage in the practice of providing financial planning advice. To avoid potential confusion in this area, it is recommended that insurance producers providing financial planning advice first enter into a written agreement with the consumer disclosing that he or she is also a licensed insurance producer and that if an insurance product is purchased from the producer a commission for the sale of an insurance product will be received in addition to a fee for financial planning, if this is the case.

END OF BULLETIN

Please put the power of choice in the hands of the consumer. Agents want to be part of the free enterprise system.

Dean Auten, Agent

Please join GIAA ... Don't Delay ... Send Your Check Today!



WHAT DO YOU GET FROM GIAA?

One voice multiplied ... Agents First!

GIAA is dedicated to providing you with the resources that you need to reach more prospects, strengthen your existing client relationships and grow your business.

As a GIAA member, you'll have access to services that will help you expand your production, including marketing tools, valuable articles that share proven methods from top producers, and countless local, state and national networking opportunities.

Only GIAA members can take advantage of these great offerings!

GET HEARD!

Uninsured Motorists. Agency Service Fees. Guaranteed Ownership & Commissions. To Georgia's Legislators and DOI, these are "issues". To you, they are real life. By telling your story in Agents First!, you can show them what's really at stake.

One voice multiplied ... Agents First!

GET INVOLVED!

Want to help control your future?

There are changes being planned that will directly affect your specialty agency operation. GIAA lead the fight to reduce Uninsured Motorists through the creation of GEICS, which was opposed by standard auto insurance carriers that attempt to dictate the legislative agenda of certain agency organizations.

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GET SMARTER!

Want to save real money on business expenses? GIAA members are entitled to special discounts such as 10% off pre-licensing classes, 20% off on-line CE, and 50% off GIAA-sponsored events. More discount programs are being added all the time.

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GET CONNECTED!

Want to solve an agency problem real fast? GIAA members can get down-to-earth practical advice from the "Movers & Shakers" of the Specialty Insurance Industry.

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YOU NEED GIAA!

GIAA has made great strides in the struggle for Agent's Rights ... and GIAA has far to go!

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MANY MORE MEMBER BENEFITS ...

GIAA CONTINUING EDUCATION

Fitting continuing education into your busy schedule can be a challenge. GIAA offers a wealth of opportunities to earn CE credits and stay current on the latest industry trends and developments, when and where it's convenient.

Whether you choose to learn through your state or local chapter or online at a 25% discount, GIAA helps broaden your knowledge of product skills, sales strategies, and practical agency management.

CE presented at Annual Conference is designed especially for the Specialty Lines Agent.

ANNUAL CONFERENCE OF CHAMPIONS

One of the year's true highlights is GIAA's annual convention where competitors gather to network with fellow members from across the state, address important association business, hear fascinating keynote speakers, participate in stimulating workshops and interact with vendors and exhibitors.

GIAA members attend for 50% off non-member registration fees.

LEGISLATION MATTERS

GIAA looks out for its members. The all-volunteer organization is made up of folks just like you!

When GEICS took effect on April 1, 2004, GIAA members benefited the most! Agencies from all over Georgia reported that agency income increased 25% (most reported an extra \$5,000 in net income!) and mid-term cancellations dropped to 10% from 35%! You'll earn many times over your GIAA membership in 2007!

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WHAT DO YOU GET FROM GIAA?

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GIAA “CHAT ‘n CHEW”

One of the core benefits of GIAA membership is the opportunity to attend state and local chapter meetings.

These meetings provide members with tremendous networking opportunities, helping them stay in touch with peers, share ideas, and form business alliances.

State and local chapter meetings are a great source of information, including legislative updates, announcements about new markets, and presentations made by members and invited guests.

AGENTS FIRST!

The official publication of GIAA, AGENTS FIRST!, has the largest circulation in Georgia targeting specialty insurance agents.

It provides you with articles on market trends and analyses, legislative updates, sales ideas and practical management tips. With every issue, you're guaranteed to learn something that will help you increase your production!

It's the only insurance industry newsletter written by and for Specialty Agents of Georgia. Feel free to voice your opinions on the issues and trends that can make or break your agency.

E&O INSURANCE

Have you ever been sued or know someone who has? The GIAA-endorsed Professional Liability Insurance Program is designed to serve the needs of insurance agents and others engaged in insurance and related financial services.

GIAA has nine excellent E&O programs – featuring Utica and AIG – that offer broad coverage, competitive rates, knowledgeable claims service and optional payment plans.

BUILD YOUR OWN FREE WEBSITE

While you're busy building your agency, GIAA can show you how to build your agency's own Web site for a special discounted monthly fee ... ZERO!

MANDATORY EMPLOYER POSTERS

Join now and download Free Mandatory State & Federal 2007 Employer Posters.

Your savings might just pay for all of 2007's membership dues!

e-TIPS ‘n TOOLS

To help you grow your business, GIAA sends members frequent e-mails with sales and practical management tips from industry leaders and top producers. Hear from the experts on topics such as how to market efficiently, use technology to your advantage, successfully migrate into other profit centers, and avoid common sales & service mistakes.

COMPANY – AGENCY RELATIONS

GIAA can put you in touch with companies seeking to expand their personal, commercial, and specialty writings in Georgia.

GIAA can also “go to bat” for its members who find themselves at a stalemate in situations between company, agency and DOI.

ONLINE IDEA EXCHANGE

GIAA's Online Idea Exchange lets you use your home or office computer to tap into the collective expertise from across the nation.

Electronic bulletin boards let you share your thoughts about how to create new business opportunities and run your day-to-day operations more efficiently.

Keep informed about events, products and services, and hear how GIAA has helped other members increase their production.

FREE e-NEWSLETTERS

GIAA members are entitled to free e-newsletters written by industry leaders on a variety of topics such as E&O, Fraud, Agency Management and Agency Automation.

FREE CREDIT / C.L.U.E. REPORTS

Show your clients who are Georgia residents how to run up to two credit reports each year without having to use a credit card. It's one of the best kept secrets in the credit industry!

Georgia residents are also entitled to two C.L.U.E. reports each year. C.L.U.E. reports show the history that a person has with an insurance company regarding their homeowners and automobile claims for the past five years. The details on how to run a free report are equally well hidden.

GIAA shares the secrets with its members!

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WHAT DO YOU GET FROM GIAA?

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LEADERSHIP OPPORTUNITIES

GIAA members interested in developing their leadership potential and pursuing a leadership role in GIAA enjoy a number of opportunities.

Members can join committees at the state and local level that manage important association business, or serve the organization as an officer or board member.

GIAA also provides specialized training programs to help members maximize their time management skills, and gain a more thorough understanding of GIAA's mission and vision at the national, state and local levels. Graduates of the program are solidly positioned to make a favorable impact in their state or local chapter, and in their own personal and business lives.

PRACTICAL MANAGEMENT IDEAS

In the insurance business, it's not uncommon to be so busy with clients that you can't manage the day-to-day job of running your agency smoothly and efficiently.

GIAA offers a multitude of presentations and seminars at the local and state level that address issues critical to managing a successful agency, and making the most of your busy schedule.

Topics range from business planning and time management, to budgeting and employee benefits.

SYNERGISM

Webster's Dictionary defines Synergism "Cooperative action of discrete agencies such that the total effect is greater than the sum of the two effects taken independently."

Together we can do more than we can as one! The word almost appears designed to explain "how insurance agents can do more"!

Synergism has to be the #1, #2, and #3 as the reasons for GIAA membership.

In Georgia, there are over 50,000 P&C agents. It's estimated that at least 20,000 agents list auto insurance sales as their primary source of income.

If only 10% of those agents were to join GIAA, we would be larger than all of the other state agent organizations combined. Add to the agents the people who work for these agents, insured by these agents, etc. and you have a potential for action greater than any other occupation.

LEGISLATIVE WATCHDOG

GIAA's best membership years were when former-Commissioner Tim Ryles was in office. Now that times are better with Commissioner Oxendine and a Legislature that has been receptive to our interests, many agents feel they no longer need GIAA

For the first time since Reconstruction, Georgia's Legislature is now controlled by Republicans. How will this affect our future?

Our industry needs GIAA to watch over and keep us abreast of Legislative Matters more than ever!

2007 LEGISLATIVE AGENDA

Changing Georgia's Code to specifically include the option for an agent to charge fees for services that are not usual & customary to insurance transactions. Optional Agency Services Fees include \$25 for new, rewritten or lapsed application, \$10 reinstatement fee, \$25 home re-inspection, \$5 for home or auto photo, \$5 for cash payments and the actual cost of MVRs. Recovering the expense of these fees will more than pay your annual GIAA membership in the first month!

Guaranteed Ownership & Commissions. Current Georgia Legislation instructs carriers to legally "steal" books of business from terminated agents. The law is silent on carriers that change rate filing that included their acquisition costs without re-filing. GIAA will endeavor to restore Agent's Rights of ownership & commissions.

One voice multiplied ... Agents First!

Your 2007 GIAA Membership Renewal is due. Please take a few moments to join hundreds of specialty agents from all across Georgia and make the decision to:

1. GET HEARD
2. GET INVOLVED
3. GET SMARTER
4. & GET CONNECTED!

One voice multiplied ... Agents First!

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GIAA CODE OF ETHICS

I pledge to the Insuring Public:

- Exercise diligence in placement of coverage;
- Provide professional, ethical service to each insured;
- Help the public to better understand the complexities of the insurance business;
- To render prompt, efficient accounting of all transactions to insured and companies;
- To advertise my agency and its products and services in an ethical manner.

I pledge to my fellow Agents:

- To compete fairly and honestly;
- To the best of my ability to observe the insurance laws of the state;
- Work to improve agent image with both the public and insurance companies.

I pledge to the Insurance Companies and / or General Agents:

- At all times to justify the confidence given me by my markets;
- Render complete underwriting information and applications, as best known by me;
- Work to ever improve communication and respect between my markets and my agency.

I pledge to my Agency perpetuation:

- To educate myself and my co-workers on a continuing basis;
- To prioritize service activity to reduce Errors & Omission potential;
- To accept business only in areas where my agency is competent.

AGENTS FIRST!



A publication of Georgia Insurance Agents Alliance (www.fyigeorgiaviews.com)

Who Should Join GIAA?

If you write any Specialty Insurance (& who doesn't?), you need to be a member of GIAA. Nowhere else can you get the info and support "For Specialty Agents from Specialty Agents".

Should you join other organizations? YES ... if the organization has benefits that suit your needs. No one organization can completely fit the needs of any agency. GIAA believes in ACTIVE MEMBERSHIP. If you don't get help from GIAA, get it somewhere. I encourage you to check out all membership benefits.

GIAA wishes to work closely with other organizations on issues in common. If we agree ... GREAT! There's strength in numbers. If we disagree, open communication can help avoid wasted efforts that can tear our industry apart.

If you are not already a member, please consider accepting my personal invitation to join GIAA.

GIAA also offers a quarterly payment plan to fit any agent's budget. If you are already a member of GIAA, please share this invitation with someone who is not.

Please consider joining the GIAA Team!

What area intrigues you most? Don't wait to be asked but if you are asked, don't be shy and refuse. To make this organization effective, it's going to take more than the efforts of one person or just a few. Your first task is to help spread the word about GIAA.

Until now, Commissioner Oxendine has declined to officially rule on the practice of agents passing on the cost of services that are not usual and customary to the sales and servicing of P&C business.

His current interpretation now places agents at the retaliatory whim of a future insurance commissioner. Anyone remember Tim Ryles?

Any unapproved fees charged by your agency could result in you being run out of the insurance industry.

GIAA believes the citizens of Georgia will be the ultimate loser if agents are not allowed to pass on the extra expense from our ever-changing business model.

When the original legislation became law, no one could imagine agents swallowing the extra expense of processing applications via the Internet, accessing MVRs from DMVS, nor having their bank account electronically swept by insurance carriers.

The extra expense is destroying our agencies. It has to be passed on to the consumer or the service will cease. The consumer will be the ultimate loser!

GIAA believes agency fees should be optional but should be in Georgia Code rather than at the discretion of an elected official.

The GIAA is sponsoring an effort to introduce legislation that would create a LEGAL fee structure, similar to what is currently used in Alabama. IF APPROVED, THIS WOULD HAVE AN IMMEDIATE IMPACT ON EVERY AGENT'S REVENUE. Without increasing sales, you could increase profits dramatically by charging for services you already provide!

Legislation like this does not come inexpensively. The GIAA has hired a lobbyist to present and advance our initiative. Without such representation, our chances of success are greatly decreased.

With the help of a lobbyist and the anticipated support of key legislators and regulators, we have a very good chance of getting this approved. Good lobbyists come at a price. The GIAA is looking to its members and supporters to raise the funds necessary (approximately \$16,000). Several GIAA Board Members have pledged \$1,000 each toward this effort. We are putting our money where our mouths are...we ask you to do the same. We will all benefit for many years to come if we are successful.

What can Georgia's 70,000 agents do about legislation? Call, write or e-mail your Senator and Representatives and share your thoughts with them. One phone call from a constituent is worth a thousand e-mails. Do you know how to contact them? Do you even know who they are?

If you do not know the name of your Senator / Representative, go to the Georgia Secretary of State website (www.sos.state.ga.us/default1024.asp) and look under Elections and click on Voter Information. Under Voting Procedures, click on Poll Locator. Enter the required information (first initial, last name, county, date and year of birth) and your congressional district will be listed, as well as Georgia Senate and Georgia House districts.

If you already know who they are, contact information for members of the Georgia House and Senate is at www.legis.state.ga.us/

Please help us help you.

Eddie K. Emmett, Membership Chairman

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WHAT DO YOU GET FROM GIAA?

One voice multiplied ... Agents First!

GIAA NEEDS YOU!

Georgia Insurance Agents Alliance, Inc.

www.fyigeorgiaviews.com

2007 NEW / RENEWAL MEMBERSHIP FORM

GIAA offers two types of Agent Membership.

Agency: All employees of agency are entitled to all GIAA benefits at no additional cost.

Individual / Retired Agent: No longer actively engaged in the business of insurance but wishes to remain active in GIAA activities. Individual enjoys all GIAA membership benefits.

Please make your check payable to GIAA and mail to:

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(770) 312-2342 FAX: (770) 783-8226
E-mail: eddieemmett@alltel.net
www.national-auto-agents.com

(An affiliation of National Auto Agents Alliance, Inc.)

YOU NEED GIAA!

Attach your business card(s) to your check:

Annual Payment:

___ Agency @ \$160.00 + Multi-Offices ___ x \$75.00
___ Individual / Retired Agent @ \$80.00

Quarterly Payment:

___ Agency @ \$50.00 + Multi-Offices ___ x \$25.00
___ Individual / Retired Agent @ \$25.00

GIAA HIRES LINDA TANNER EXECUTIVE DIRECTOR

GIAA is serious about getting our fee legislation bill passed. In January we hired Linda Tanner as our Executive Director. Most GIAA Board Members and many Members of GIAA gave \$250 to \$2,000 advanced membership fees to help pay the cost of hiring her. If you can, please send more than your membership fee and we will apply the extra to advanced payment of membership fees. WE NEED THE MONEY NOW!

___ Contribution for Lobbyist \$ _____ included



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