



# Premium Pages

**A History of Service.....  
A Future with You**



**First Premium<sup>®</sup> Insurance Group, Inc., CMGA**

Corporate Headquarters

190 New Camellia Blvd.

Covington, LA 70433-7812

Toll Free Phone (800) 256-2171 / Toll Free Fax (800) 299-2171

Local Phone (985) 892-7428 / Local Fax (985) 892-4282

[www.firstpremium.com](http://www.firstpremium.com)

## Health Care Reform

WASHINGTON -- By a narrow, partisan margin of 219-212 the House approved massive health-care legislation that supporters said would cover 32 million uninsured Americans, expand Medicaid, protect consumers from unfair insurance limits and exclusions and close the prescription drug coverage gap for seniors.

The legislation would mandate that every American be insured by 2014 or face a fine. It would expand eligibility for Medicaid and the federal medical care program for the poor. Beginning in 2014 each state would create insurance exchanges from which small businesses and individuals could select from competing plans, with the federal government subsidizing the cost for households making as much as four times the federal poverty rate.

As soon as it's signed by President Barack Obama, insurance companies will no longer be able to rescind coverage to the sick, cap lifetime benefits, deny coverage to people based on pre-existing medical conditions or charge women higher premiums than men. Adult children will be able to remain on their parents' insurance plans until they are 26. It would also, over time, close the so-called "doughnut hole" gap in prescription drug coverage for the elderly.

The Senate bill enacted by the House will be sent to President Obama, who is expected to sign it into law. The House later voted 220-211 for a reconciliation measure to make changes in the Senate bill. The Senate will have to act on the bill, which will be subject to 20 hours of debate and then amendment. If it is amended it will have to return to the House for another vote, which Democrats want to avoid.

The health-care bill, priced at nearly a trillion dollars over the next 10 years, was approved by both the House and Senate late last year, but before they could iron out differences and send it to the president for his signature, Scott Brown, an obscure Republican legislator from Massachusetts, was elected to the seat formerly held by Democratic Sen. Edward Kennedy. Brown's victory crystallized the sense that the American public was in rebellion against the Democratic reform efforts, and knocked the wind out of it. But guided by Obama and House Speaker Nancy Pelosi who contended that failure was not an attractive option for Democrats, the overhaul effort revived.

Source: NOLA.com

## Flood Insurance & COBRA Expires

During the same week that saw the Senate Banking Committee approve the largest financial services regulatory reform effort since Graham-Leach-Bliley, and the Congress approve and the President sign the most sweeping health care legislation since the 1960's, the Senate left town without voting on extending both the Flood Insurance Program and COBRA health benefits. **Both of these programs therefore will expire on March 28.**

The House last week approved, by unanimous consent, a \$9 billion measure containing one-month extensions of unemployment insurance, COBRA health benefits and flood insurance amongst other programs. Senate leaders of both parties hoped to have their chamber approve the same bill yesterday, but Sens. Coburn (R-OK) and Bunning (R-KY) had objected to the House bill saying it was not paid for. As you remember, a similar scenario occurred in early March, when Sen. Bunning brought the programs to a halt for five days over another extension that wasn't offset. Unfortunately, just like last month, the flood insurance and COBRA provisions have been caught up in a larger policy and political disagreement.

Last week, the Senate reportedly agreed to a compromise of a one- or two- week extension of the bill that Coburn and Bunning signed off on, but Speaker Pelosi indicated that the House would not agree to such a short term bill and that the chamber had finished its work. Consequently, she sent the House home for the Easter recess. Despite continued efforts this morning to pass the House bill in the Senate, this afternoon the Senate adjourned for the Easter recess and they are not scheduled to return to Washington, DC until April 12. Senate leadership of both parties has said that the extension will be the top priority upon returning, and have tentatively scheduled a vote for the evening of April 12. Therefore, **the flood insurance program and COBRA benefits will be expired from March 28 through mid-April.**

In the case of flood insurance, the expiration means that there can be no new policies or renewals until an extension is passed. However companies have been directed to continue to pay all claims for policies in force.

Source: IABL



# Hurricane Preparedness



Hurricane season will begin June 1st and runs through November 31st. Please take a moment to read our [Disaster Guidelines](#), as to be prepared when doing business with First Premium<sup>®</sup> Insurance Group.

For your convenience, hurricane binding advisories will be emailed to your offices and posted on our website should the need arise. News posts can be found at the bottom of our home page and on First Rate.

As always, we reserve the right to apply additional restrictions.

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## Upcoming Give-a-ways and Prizes for Promotions and Contests throughout the year

- Hotel Stays
- Gift Baskets
- Target Gift Cards
- Insurance Event Tickets
- Professional Football Game Tickets
- And much, much more.....

So, if everyone in your office isn't receiving this email,  
You may want to pass this on and have them contact us  
So we can add them to your office listing for future emails!



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## 1st Quarter Contest Winners

Bobbye Ellis, Advanced Insurance Planning  
1st Quarter Trivia Contest  
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Jason Horn, The Insurance Guy  
Commercial Lines Winter Fest Give-a-Way  
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McFatter Insurance, Dave Millet Insurance, Allen & Smith Insurance & A1 Insurance of Wakulla  
Personal Lines SNDP Gift Card Drawing  
\*\*\*\*\*

Suzanne Daigle, Suzanne Daigle Insurance  
Commercial Lines Garage Binding Promotion  
\*\*\*\*\*

Congratulations to all of the agencies that participated and won  
in the Omega One Auto Binding Promotion



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chance to win  
\$50.00!!!**

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First Premium's  
2010  
Holiday Schedule**



**Tangy Dijon Drumsticks**  
*Prep: 2 hrs. Cook Time: 45 min.*

**Ingredients:**

1/3 Dijon Mustard  
1 tablespoon Vegetable Oil  
1 tablespoon Worcestershire Sauce  
2 Cloves Garlic, Crushed  
1 teaspoon Paprika  
1 1/2 teaspoon Hot Sauce  
8 Chicken Drumsticks

**Directions:**

1. Mix Combine first 6 ingredients in a large heavy duty, zip lock bag; seal and squeeze to blend.
2. Add Chicken; seal and marinate in refrigerator for 2 hrs, turning bag occasionally.
3. Place Chicken on lightly greased rack in boiler pan.
4. Bake, uncovered, at 375 degrees for 45 minutes or until chicken is done.

*Submitted by **Brian Tolomeo**, Marketing Executive & Agent Relations*

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Employee Birthday's  
for April, May  
and June**

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First Premium offers Premium Financing for several of our personal lines products. For more information, please contact Sally Eaton in the Finance Department at [sally.eaton@firstpremium.com](mailto:sally.eaton@firstpremium.com) or call (985) 792-4446

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