

## **INSURANCE FOR THE UNUSUAL – FROM THE NORTH BAY TO THE NATION**

One of the fastest growing insurance programs in America is headquartered in Novato, CA with a staff from Marin, Sonoma and Solano counties. Professional Program Insurance Brokerage (PPIB) specializes in professional liability/malpractice insurance for body piercing, tattooing, permanent cosmetics, the beauty industry, laser centers and medispas. Some of the most popular industries in all of America relate to self expression, the desire to get everything done now, and anti-aging. This would include tattooing, body piercing, laser centers, medispas and full service day spas and salons. The insurance of choice throughout America for over 3000 businesses in these industries is PPIB.

PPIB offers insurance in every state in America to clients and to insurance brokers representing these clients. On an average day they juggle calls between body piercers, tattooers, doctors and nurses operating medispas, and insurance brokers desiring to access these fast growing industries. PPIB provides a unique program that no one else in the country has. Due to the growth of these industries, PPIB doubled their business from 2005-6 and they expect to double again by the end of 2008.

When it first became popular, PPIB started offering professional liability insurance to permanent cosmetic professionals, which is cosmetic tattooing. For that industry, President Susan Preston founded a non-profit organization that is now the leading association in the world for permanent cosmetics: Society of Permanent Cosmetic Professionals. Since that program was so successful, PPIB was asked by leading tattooers to design an insurance program for them, which has been successful for over 14 years. Shortly after that, PPIB developed an insurance program for body piercing, after researching all of the parts of the body that were being pierced. No other insurance company or broker in America had ever designed a policy for body piercers until PPIB did. It is still the leading program in the nation covering body piercers including piercing of minors.

In early 2002 before the laser industry starting taking off, PPIB began to work with doctors and a laser engineer to design a program for that industry. They have been offering that program since 2003 and now have hundreds of clients doing laser hair removal, working on rosacea and sun spots and doing tattoo removal. They are probably the only insurance broker in America who can insure tattoos going in and coming out. Talk about making a market!

For the last 3 years, PPIB has very successfully insured medispas who offer cosmetic Botox work, medical peels, and dermal fillers such as Restylane and Juvederm, which fill in lines around the nose and mouth. The latest trend is mesotherapy and Lipodissolve,

which are designed to reduce cellulite on many parts of the body. To be able to get their carrier to back this quite experimental procedure, PPIB studied it for many months and designed a unique insurance program to cover it.

Whatever the latest trends are in body expression and anti-aging, PPIB will have their experienced research staff reviewing it and working on a liability insurance plan for it. This is quite a unique way of handling insurance that is virtually unmatched by any other broker in the nation. Their employees and clients appreciated this exciting way of doing business.

For more information call us at: 415.475.4300 or [www.medispa-ins.com](http://www.medispa-ins.com) or [www.tattoo-ins.com](http://www.tattoo-ins.com).

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