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PIGMENT REMOVAL – THE 21ST CENTURY WAY

In the early 1990s tattooing and body piercing were underground industries. Many, if not most, people looked down upon those who were tattooed as being “bikers or counter-culture types.” Only a very few avant-garde celebrities and sports stars had them. What a difference 15 years can make!

PROGRAM BEGINNING

At the time, Professional Program Insurance Brokerage (PIIB) of Novato, CA recognized that this was an up and coming world as well as the expanding beauty business. PIIB was formed in 1993 for this exact purpose - to specialize in insurance programs for body art clients, the beauty industry and later the medspa and laser worlds. These industries all required research and product development on the part of PIIB prior to asking carriers to insure them.

Susan Preston, President of PIIB, began to design policies for the body piercing and tattoo worlds in the early 1990s. The underwriting and coverage format that she designed still sets the standards to this day. In addition, Preston co-founded the leading non-profit organization for permanent cosmetic technicians in 1990, called the Society of Permanent Cosmetic Professionals. Permanent cosmetic specialists tattoo eyebrows, eyeliner and lips for a natural look. The busy woman appreciates saving time and expense by not having to worry about her makeup.

While doing all of the research needed to effectively underwrite insurance for the tattoo and permanent cosmetic industries, Preston discovered that tattooers were often able to lighten up an unwanted tattoo. This was a relatively underground service that some experienced tattooers were able to offer long before lasers became popular.

To lighten up an unwanted tattoo or to cover their mistakes, the tattooers were using a tattoo process that essentially used sterile saline either with pigment or on its own. They would tattoo the salt mixture into the skin and over a period of time, the tattoo would lighten and in some cases totally go away. Prior to insuring this system, Preston knew from anecdotal stories that saline lightening was successful in many cases. For example, one client tattooed on someone’s skin “we are all equal here.” When he called up to submit a claim for the lost “u”, Preston informed him removal was not covered. He responded that he felt he could correct it with his saline method, which he did. The issue was resolved.

Since PIIB was successful at designing insurance programs for industries that did not have them, it was Preston’s idea to research the possibility of developing a protocol for this saline tattoo process and then getting an insurance carrier to back her clients who wanted to offer this service. Preston contracted with a leading permanent cosmetic technician, Margie Grimm, of San Jose, CA to research the process. After 2 years of research, Grimm developed guidelines for this service with the help of other leading industry specialists.

Preston and Grimm then developed a protocol manual, consent forms, medical history and aftercare forms and put it together as a program. Preston took the information, an insurance application and a pricing outline to Lloyd's of London and asked them to consider backing this program for their insured tattooers and permanent cosmetic technicians. Lloyd's agreed to do this. Six years later Lloyd's and PPIB still offer this unique coverage.

SUCCESSFUL AND USEFUL APPLICATION OF THE PROGRAM

Mary Arnold of Professional Permanent Cosmetics, at 6879 B West Charleston Blvd., has one of the largest permanent cosmetic practices in Las Vegas, a city where glamour is mandatory. Due to this high expectation of looking one's best at all time, many of Arnold's clients were coming in with either outdated permanent cosmetics or they had unwanted tattoos. They were eager to have them lightened or removed. Arnold learned the saline process, based on the PPIB protocol and underwriting guidelines, and found out that her business increased dramatically. Last summer Arnold wanted to find a program that would give back to the community. She decided that removing ex-gang tattoos, would help the entire community and help ex-gang members tremendously. Arnold started offering this much-needed service to the Las Vegas community and she has reaped many rewards ever since. She is offering a life-changing benefit to people who are seeking to escape the gang world and the misguided tattoos that they had from that life. In addition, the local press has been most supportive of her efforts with this service and thus her business has become even more widely known. Mary Arnold can be contacted at 702-360-4260 or on her web site at www.makeup-permanent.com

A JOINT EFFORT OFFERED FOR PUBLIC VIEWING

Now Arnold and Preston are combining their efforts. The lightening/removal process will be done on Preston's back tattoo which she has had for 14 years. It is not that Preston no longer wants a tattoo, but she no longer wants this particular tattoo. She will have Arnold use the insured saline process to lighten/and or remove her tattoo and then Preston will get a tattoo artist, who she insures, to give her a new tattoo. It could take 1-4 times before the tattoo gets lightened or removed enough to not show under the new tattoo, although Arnold often sees a good amount of lightening and/or removal after just one treatment.

The Insurance Journal, one of the leading international insurance industry news sources, filmed this process for a web based news feature. All parties are very excited to be showing how the insurance industry can develop a coverage that benefits the community and the insurance clientele. It doesn't get much better than this!