

## 04-Spotlight, Nov

# Who wouldn't want a new client every day?

*Professional Program Insurance Brokerage covers the body-art and medi-spas of the nation*

By Mary Southall

Entrepreneur Susan Preston had been in the insurance industry for years when she noticed that every insurance brokerage was competing for the same clients. She asked herself, "Why not write insurance for companies for which there presently are no policies?" Voilà, insurance for the body-art, body-piercing, permanent make-up and medi-spa industry was born.

"My business doubled between the end of 2004 and the end of 2006, and we're on track for it to double again from the end of 2006 to the end of 2008," Preston states. In a typical week her company signs up a new client every day.

Preston created the insurance that initially covered permanent-makeup artists. "Soon the body-piercing business asked if I could design an insurance policy for them," she says. "Then I did it for the medi-spa industry that includes cosmetic uses of lasers, e.g. hair removal, photo facials, age and sunspot removal as well as tattoo removal.

"It is quite unusual in the insurance industry to have a captive program such as we have," she adds.

Nationwide the insurance industry is almost exclusively owned and operated by men. "We are quite unique in the industry," Preston explains. "We're providing a service, but we're filling a need.

"In some states these businesses cannot even get a lease if they can't prove they have insurance. Unlike your traditional agent, we're providing a service that allows people to do business."

Claims against her policies are at a minimum, Preston says, because "modern tattooing is very safe. Many shops are as clean and as sanitary as you can possibly imagine." She sees the occasional slip-and-fall due to fainting after a tattooing session, and the occasional claim for infection resulting from a body piercing. These last occur largely because the customer isn't diligent about self-care after the piercing, Preston says. Claims result from the application of permanent makeup — a euphemism for cosmetic tattooing — when the customer doesn't care for the results.

"Many of these problems can be corrected," Preston states.

She founded the business in San Francisco in 1993 and relocated to Novato in 1998. "I find the Novato business community a very good place to be," Preston states. "The Chamber has been very supportive, and this area offers good resources, such as computer people, that I need to conduct my business. I like being in Novato."

Finding the right kind of employee has been a challenge. Her staff of 12 includes three bilingual employees, "but that hasn't been a major requirement for us. I need people who are detail-oriented who have good computer skills and can give great customer service over the telephone. I need people who understand that the client has to be taken care of." People who have worked in the mortgage industry have proven successful, Preston says, because they are used to paying attention to the details.

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