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MOTIVATING THE SALES TEAM P. 10



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Agent's Voice

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As this calendar year ends, I would like to take a moment to reflect on the many challenges as well as the opportunities we have encountered this year. It would be easy to focus on the challenges. Workforce shortages lingering from Covid and figuring out the work from home vs office. Losing a remarkable number of markets and having to spend time, money and sweat on moving existing clients and praying we can maintain our current books, much less grow them. Increasing costs of doing business including higher wages, higher technology costs and demands, increasing premiums all while trying to maintain our high customer service standards. It's been daunting to say the least.

We are in a business that allows us the opportunity to help others protect their businesses, homes, and families. Our industry is surviving because we can work from home and meet with our industry partners and companies online. Carriers have figured out workflows to allow for easier transactions and more payment options. Agencies created new workflows, ventured into new areas of coverage, educated their employees and in general, focused on things that



brought value to the agency and the consumers. We continue to push forward in trying times.

For me personally this year, I have had the opportunity to grow. To grow as an individual and as a leader. What's that saying: What doesn't kill us, makes us stronger! The market is the hardest I've seen in my 27 years in the industry. We are all in this together. And with the great attendance we had at all the Christmas parties around the state this year, I take that as a good sign that we truly are in this together and great things are to come! Refer to pages 12-15 for pictures of our local chapter and YIPs Christmas pics.

PIA is continuing to work towards finding companies and solutions. I am grateful to have the opportunity to serve you and I look forward to 2024. This holiday season, may you have peace and joy. I look forward to spending time with loved ones, enjoying the sights and sounds of my grandchildren and children. Take a step away from all the chaos and just be happy. Merry Christmas and Happy Holidays to all!



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COMMISSIONER'S COLUMN

THANK YOU AND FAREWELL

As you know, this will be my final monthly column as your Commissioner of Insurance. After holding this position for 18 years, I will retire next month and begin the next chapter of my life.

It has been a pleasure to serve you and the people of Louisiana, and I will miss the friends and colleagues I have accumulated over the years. Despite the obstacles we have faced, especially since the 2020-2021 hurricane seasons, my staff and I have done our best to strengthen our state's insurance market and protect policyholders throughout my tenure.

Regulating insurance companies in a way that provides the protections policyholders deserve while attracting insurers to our market is a delicate balance, and I have always worked to maintain that balance.

I took office in 2006 just after hurricanes Katrina and Rita devastated our state and wrecked our insurance market. Our state market of last resort, Louisiana Citizens, was in disarray. I worked with state leaders and the industry to put our market on the path to recovery.

By the end of 2014 we brought 22 new insurance groups to Louisiana who were not here before Katrina, and homeowners rate increases were the lowest they had been since 2005. In fact, Louisiana's insurance market recovered and stabilized to the point where insurers doing homeowners business in our state only raised rates by about 1% per year from 2015 to 2020. Louisiana Citizens had been depopulated from 10% of our insurance market to one-half of 1%, from 173,000 policies to 35,000 policies.

Following years of relatively uneventful hurricane seasons, a series of destructive storms made landfall in Louisiana in 2020 and 2021, and six out-of-state insurers doing business in Louisiana failed, propelling the market into disarray once again. Over a 13-month period, hurricanes Laura, Delta, Zeta and Ida generated 800,000 claims totaling \$25 billion in payments, which bankrupted some companies and dried up the availability of coverage to the point where Citizens grew back to nearly 140,000 policies.

Once again, I worked closely with state lawmakers to pass a series of measures, including the ongoing Insure Louisiana Incentive and Louisiana Fortify Homes programs, to restabilize the market and encourage insurance companies to keep or start writing property insurance coverage. Louisiana is now in a better position to depopulate Citizens and give policyholders more choices and affordable rates from private companies just as we did after Katrina.

Though this journey has not been easy, I am very grateful to the people with whom I have worked over the years, including the Professional Insurance Agents of Louisiana. The challenges we faced brought opportunities to improve Louisiana's insurance market and make it more sustainable in the years to come.

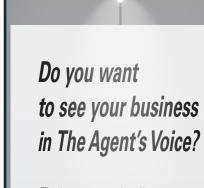
It has truly been a privilege to work with public servants who dedicate themselves to serving the people of our state. This job is rewarding because insurance affects everyone, both in their homes and their businesses, and I step down with a sense of satisfaction that I am leaving the Department of Insurance better than I found it, certain I gave my all throughout my tenure to accomplish that.



Commissioner of Insurance Louisiana Department of Insurnace

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In closing, I would like to thank your organization for entrusting me with its support these past 18 years, as serving as Commissioner of Insurance has truly been an honor and a privilege.



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As we close out this year, I want to thank all of you for being a part of PIA. I know the past couple of years have been extremely trying for our members and our association. It's times like these, though, that both members and prospective members understand the importance of the association, which explains our membership growth this past year in spite of many mergers and acquisitions. We want to thank all of you - those that just joined for the first time, those that joined again after several years of not being members and especially those that have been members for such a long time - many of you have been around even longer than me, which I will make 29 years this coming February. Wow! That's a long time for all of us! And, yes, I was just a baby when I joined PIA.

But seriously, it has been the most challenging time for me since coming to PIA all those years ago — even more challenging than following Hurricanes Katrina and Rita, I believe. But at the same time, it has been one of the most rewarding times as well. It's been wonderful engaging with so many of you, coming together to try to figure it

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

all out. And I am excited for the future as well. I know great things are ahead of us. I'm looking forward to 2024.

It's time to think positive...and Big! And that leads me to introducing to you another benefit of PIA membership – a new program where The PIA Partnership helps agents think bigger!

Do you feel that your agency, though performing well, could be doing better? Perhaps you don't know exactly where to start. The PIA Partnership has developed a new program to help. Thinking Bigger is a video series where agents from across the country are interviewed and share the practices they have been using to take their agency to the next level. The goal is to spark new ideas, innovative approaches, and thought provoking conversations. These conversations are short and provide actionable advice on techniques that go beyond the status.

Topics include:

• Reading Your Clients' Minds: Chris Paradiso, Paradiso Insurance, discusses how sentiment analysis can be integrated into your agency management system and give you a full picture of what your clients are thinking and doing.

- Sales Miracles, One Step at a Time: Sometimes all a sales team needs to succeed is belief. Jason Kilgo, KILGO Insurance, talks about the importance of coaching, the value of team, and the role confidence plays in motivating producers.
- You Are the Brand: Social media can not only get your brand out to thousands even millions of people, it is also free. Daniel Seong, Great Park Insurance, turned himself into a social media influencer and grew his business. He shares examples of how agents can take advantage of social media.
- It's About the Data! Agents have access to troves of data from carriers, from clients, and from third parties. Industry expert, Frank Sentner, has been involved in the exchange of data for many years and provides advice on how agents can take advantage of all that information they possess.

The program will continue to add new interviews, so register online to receive updates

To visit the program: www.piathinkingbig-ger.com.







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Motivating the Sales Team

By John Chapin

Recently I was speaking with the VP of Sales who said he was having trouble motivating his salespeople. "They're just not putting the work in. They're doing the bare minimum and I can't seem to do anything to get them going."

First, when hiring salespeople, you want to hire people who are self-motivated. Just as you can't teach honesty, integrity, and other key character traits, you can't teach motivation and you can't motivate anyone. That said, here are a few ideas to nudge them in the right direction and maybe even motivate them a little.

Keep in mind that the number one motivator for salespeople is money. While there are some exceptions, the top salespeople across the board, absolutely have money as their number one motivator. Of course, your top people also usually come self-motivated too. For the rest of the pack, 90 to 95% of them also have money as a top motivator. Because of this, it's extremely important to structure the pay plan in such a way that the behaviors you want are rewarded with money, and the behaviors you don't want are not rewarded with money. What gets rewarded gets done. In other words, if you want them chasing new business, pay them handsomely for new business.

While you may need to pay a new sales rep a small base salary or draw until they get going, you want most of a salesperson's income to come from commissions made on sales. The problem with high base salaries is that if the salesperson is able to live a decent existence just off of the base salary, they're not going to be motivated to make lots of sales calls. For example, I was working with an insurance agent who was new to sales. He had sold one policy in his first six months and it was to his dad. He would come in a few minutes late and at 5 o'clock it was like a fire alarm went off, he was out the door quickly. The owner

couldn't figure out why he never seemed motivated to work and wasn't making any sales. It turned out they were paying him \$700 per week salary plus commission. He lived with his parents who also bought him his car and were paying for all his food and everything on the personal side. The agency, in addition to the \$700 a week, was paying for his cell phone and gas and other business expenses including health insurance. So, basically, he had \$700 a week to spend going out drinking with his friends. Hmm, I wonder why he wasn't motivated to work.

Another situation can arise when salespeople get paid on residuals. Once they get to a certain residual income level, these days it's around \$120,000 to \$150,000, they go completely into service mode. They stop all new-business activities. Why? They're comfortable, they're able to pay the bills and have some money left over. In this case, they need to get paid much less for residual business, and much more for new business. It's funny that the salesperson who was servicing their accounts all day, once the pay plan shifts to paying for new business versus old, will completely flip to new business and ignore their customers. Their top-notch customer service, that they demanded their customers needed from them, they now couldn't care less about. Service goes right out the window. Some will even go as far as saying, "I don't get paid to service accounts. That's someone else's job." Hm, short memory.

The average person won't work harder than they need to. Unfortunately, most salespeople are average people. Ultimately, there are four ways you can attempt to motivate people. External-negative, external-positive, intrinsic, and peer.

My first manager used to use external-negative, or to be more specific he used to say, "If I put a gun to your head, you'd do

business." This is a negative consequence or penalty for not doing something. When motivating underperforming salespeople, a sales manager usually starts with a probation period followed by loss of one's job for failing to do the necessary work or make quota.

External positive was first and second place in the sales contest in the movie: "First prize: a brand-new Cadillac. Second prize: a set of steak knives." This is a reward for work done or a goal achieved. This could be \$100 for the person who makes the most calls in the next hour or a limo lunch for whoever closes the most business this week. This is not as powerful as the first motivator as generally we respond more to pain but is still a way to get leverage on others. By the way, the third prize in the Glengarry-Glen Ross Contest was external-negative: "You're fired!"

The third motivation source: intrinsic is the most powerful motivation among high achievers. This form has the most potential power and, if strong enough, can be used all by itself. This is the "personal WHY". In other words, what are the personal reasons the salesperson needs to be successful? This can be kids and family, it can also be nice cars and houses, or other things money can buy, or it can be darker, like someone told them they'd never be successful. You can ask salespeople what their long-term goals are and if they aren't sure, maybe even make some suggestions: a dream lifestyle, taking care of kids and future generations, or parents, to leave a lasting legacy, a combination? Where do they want to be in their career 5, 10, or 20 years from now? Ask them: If they had no limits on time or money, what would they have and do with their life? What is their endgame? Do they want to retire and to where?

Continued on Page 21

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Workers' Compensation Rates Down 9% in 2024

Louisiana Insurance Commissioner Jim Donelon has approved the annual loss cost filing of the National Council on Compensation Insurance (NCCI) for a 9% reduction in workers' compensation rates. The decrease will take effect in May 2024.

Workers' compensation rates have fallen consistently over the past two decades. They have had a cumulative drop of -37% over the last five years, -49% over the last ten years, and -66% over the past 20 years.

"This rate decrease continues the downward trend we have seen over the years," said Commissioner Donelon. "Our work-

ers compensation market is competitive, and it's a significant benefit to businesses statewide."

The mission of the NCCI, which was founded in 1923, is to foster a healthy workers' compensation system. In support of this mission, NCCI gathers data, analyzes industry trends, and provides objective insurance rate and loss cost recommendations to its 35 member states and the District of Columbia. NCCI members can adopt the approved rate, or they can include NCCI's analysis with their own loss experience to complete their own rate filing with the Louisiana Department of Insurance.

The total Louisiana workers' compensation insurance market in 2023 is estimated to have about \$950 million in written premium. Louisiana has 263 companies writing workers' compensation insurance, producing a competitive market as compared with the market crisis we had in the 1980s when then-Senator Mike Foster created the state market of last resort, Louisiana Workers' Compensation Corporation (LWCC), for businesses that could not get workers' compensation coverage for their employ-

Louisiana Department of Insurance Public Hearing

The Louisiana Department of Insurance hereby gives notice of a public hearing to be held on February 14 and February 15, 2024, regarding the conversion of Louisiana Health Service & Indemnity Company d/b/a Blue Cross and Blue Shield of Louisiana from a mutual insurance company to a stock insurance company pursuant to La. R.S. 22:236.4. The public hearing is being held for the purpose of hearing evidence to determine if the Plan of Reorganization submitted by Louisiana Health Service & Indemnity Company d/b/a Blue Cross and Blue Shield of Louisiana: (1) properly protects the interests of the policyholders as such and as members; (2) serves the best interests of policyholders and members; and (3) is fair and equitable to policyholders and members as required by La. R.S. 22:236.4.

The public hearing shall be conducted in accordance with La. R.S. 22:236.4, Rule 1 of the Louisiana Department of Insurance. and the Administrative Procedures Act. The public hearing will be held by the Louisiana Department of Insurance on February 14 and February 15, 2024, at 10:00 a.m. in the Povdras Hearing Room, Povdras Building, 1702 North Third Street, Baton Rouge, Louisiana. If you are interested in participating in the public hearing, you have the option to make comments or provide evidence. You can do this by submitting your comments or evidence in writing to David Caldwell. Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804-9214, by close of business, February 5, 2024, by 4:30 p.m. Comments or evidence received by February 5, 2024, will be posted on the Louisiana Department of Insurance website at https://www.ldi.la.gov/pub-

lic-hearing-and-rulemaking-notices.The provided link directs to the public hearing notices page of the Louisiana Department of Insurance website. This page contains announcements and information regarding upcoming public hearings conducted by the Louisiana Department of Insurance. Users can access documents, notices, and other relevant information related to these proceedings. It is recommended to visit the website directly for the most up-to-date information from the Louisiana Department of Insurance on this public hearing. Interested persons may appear at the public hearing to provide comments or evidence as well.



LATEST FROM THE PIA ADVOCACY BLOG

PIA Reiterates Objections to FIO Climate Data Call

Last month, the Federal Insurance Office (FIO) of the Treasury Department issued a Notice of Information Collection and Request for Comment (NIC/RFC) on its planned data collection of climate-related financial risk information associated with U.S. homeowners' insurance underwriting. In its latest regulatory action, the FIO sought the approval of the Office of Management and Budget (OMB) to collect six years' worth of homeowners' insurance underwriting data from an estimated 240 homeowners' insurance entities, domiciled across 29 states.

The proposal is one element of the Biden administration's strategy to address climate-related financial risks and sets forth a plan to solicit information from insurers with at least a one-percent stake in the U.S. homeowners' insurance market, as determined by each carrier's 2022 percentage of direct written premium. Each insurer will be instructed to share detailed ZIP code-level data for the insurance years from 2017 to 2022. If approved, the data call will collect loss- and claims-related data, along with premium-related data and policy information.

Earlier this week, PIA submitted comments setting forth its concerns about both the efficacy and appropriateness of the data call, which include but are not limited to:

- The burden it will impose on small or regional insurers
- Its poor design for nationwide analysis at a ZIP code level
- Its duplication of existing state insurance regulatory efforts to gather similar and more useable data
- Its comparative lack of understanding of state insurance regulatory reporting requirements
- Its noncompliance with existing federal law, which obligates the FIO to request data from state insurance regulators before demanding it directly from insurers

PIA will continue to monitor the FIO's activity on climate risk and the OMB's response to its request for approval, and we will continue to urge the FIO to withdraw its proposed data call.



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Louisiana Department of Insurance Chief of Staff Denise Gardner Honored with National Award



Louisiana Department of Insurance (LDI) Chief of Staff Denise Gardner was recently presented with the Robert Dineen Award for her outstanding service and contributions to the state system of insurance regulation at the National Association of Insurance Commissioners (NAIC) Fall Annual Meeting in Orlando, Florida.

Gardner has held numerous leadership roles during her 32-year career and helped guide the LDI during many of Louisiana's biggest challenges. She also served as chairwoman of the Louisiana Citizens Property Insurance Corporation, the state's insurer of last resort.

"Denise has been an incredible asset to the LDI over the past 30 years and is certainly one of the most consequential leaders to have ever been involved in the regulation of Louisiana's insurance industry," Insurance Commissioner Jim Donelon said. "She demonstrated strong leadership in the most trying times, in particular during the recovery of the property market following hurricanes Katrina and Rita and again following the devastation of hurricanes Laura and Ida."

Following the 2020-2021 hurricane seasons, Gardner helped to relaunch the Insure Louisiana Incentive Program and played an instrumental role in long-term efforts to address the affordability crisis.

"Denise's contributions have been significant and impactful, and we are fortunate to have had her expertise here at the department during our times of crisis," Commissioner Donelon said.

The Robert Dineen Award was established in 1989 is the highest honor for a staff member of an insurance department.

Motivating the Sales Team Continued from page 10

The final source is peer motivation. This is who the salesperson spends time with personally and professionally. People usually rise to, but rarely above their peer group. "Birds of a feather do flock together." This also relates to your environment. If you have an office of negative people in which no one is held accountable, any success will be fleeting or completely non-existent. To motivate others, provide a work environment that is successful, positive, and professional and one in which people are held accountable. Have them look at the people they hang out with.

Again, when it comes to motivation, it's best to hire self-motivated, hard-working salespeople but the reality is, most companies do a poor job of this. Second best is to help them find their intrinsic motivation while also providing some peer motivation by providing a successful, positive, hard-working environment. That said, it's a good idea to throw in some external-positive motivation from time to time in the form of prizes and rewards. Lastly, you may have to rely on some external-negative motivation as a last resort before you show someone the door.

John Chapin is a motivational sales speaker, coach, and trainer. For his free eBook: 30 Ideas to Double Sales and monthly article, or to have him speak at your next event, go to www. completeselling.com John has over 36 years of sales and sales management experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com.

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PIA Partnership Launches New Thinking Bigger Program

What is the difference between a successful agency and a wildly successful agency? One idea: step outside of your comfort zone and deliver on innovative ideas to achieve growth.

That's where the PIA Partnership's Thinking Bigger program comes in. In this video series, agents and industry thought leaders share ideas about how agencies can take things to the next level. Its goal is to spark new ideas, innovative approaches, and thought-provoking conversations. Topics include using sentiment analysis, marketing with social media, creating a sales winning culture, and how to take advantage of your data. We'll regularly update the program with new videos and content,

so be sure to register to receive updates. www.piathinkingbigger.com

To learn more about this member benefit and/or how to register, refer to www. pianational.com. . If you are not a current PIA member, we encourage you to attend to learn about what PIA has to offer. To learn how to register for these webinars, please contact your PIA staff at 800-349-3434.

CPIA2024 CLASS SCHEDULE



2-6-24 CPIA-1 WEBINAR

3-5-24 CPIA-2 WEBINAR

4-2-24 CPIA-3 WEBINAR

8-6-24 ADVANCED WEBINAR - AGENTS GUIDE TO UNDERSTANDING & MITIGATING CYBER EXPOSURES

9-4-24 **CPIA-1 WEBINAR**

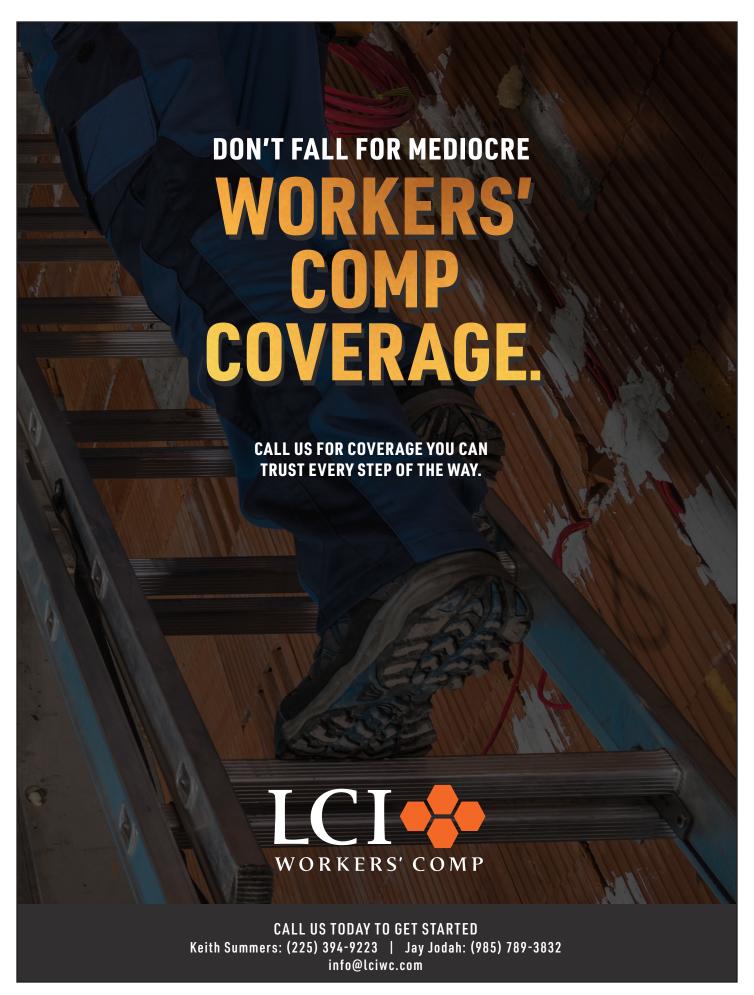
10-8-24 CPIA-2 WEBINAR

11-5-24 CPIA-3 WEBINAR

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