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PIA[®] The Agent's Voice

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TRUSTED RISK ADVISOR
P. 13

SIX MORE SUCCESS TRAITS OF TOP AGENTS
P.14

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The Agent's Voice

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President, PIA of Louisiana




As we round out the 2024 Legislative Session, there was definitely some progress made and I look forward to seeing how the bills that were passed will enhance our ability to get carriers to want to come back to Louisiana to write business. Commissioner Temple put forth a powerful package of bills to address the crisis we are facing and in his short time as Commissioner has made great strides in helping us have a better insurance market.

Several bills were passed during the session. Act 3 creates more transparency during the claims process for both insured and carriers creating a clearer timeline and reducing unnecessary litigation. Act 10 - The Department will now have a File and Use rating system that will still allow regulatory oversight but give the carriers the ability to change products and rates in a timelier manner to keep up with current market conditions, making us more attractive to do business. One of the reasons many carriers have stated they cannot continue to write business in Louisiana is the 3-year rule. It has been debated many times over the past several years and PIA has been both in opposition and support throughout the process. The struggle to protect our clients/agents is not an easy one and not something any of us take lightly. Act 9 allows for any new business written after August 1, 2024 to no longer be subject to the 3-year rule and carriers will be allowed to non-renew up to 5% (per year) of their current policies subject to the 3-year effective January 1, 2025.

Myself, along with many others, were very disappointed when Governor Landry vetoed HB 473 - Colateral Source. Commissioner Temple has called for a Special Session to address it sooner rather than later, but we don't really expect that to happen. However, if it does, he will have the full support of PIA. Commissioner Temple will be joining us at convention in a few weeks to give a full review at the General Session. I want to thank Commissioner Temple for his leadership and look forward to working with him and his team to build back a better Louisiana market.

I want to thank Clyde Bohne for doing such a great job in his new role as Governmental Affairs Chair. He made sure to be everywhere he needed to be, which included addressing media questions and coordinating grassroots efforts. As an agency owner, he has been dealing with the same chaos we all have been and I am grateful for the time he sacrificed to do work on behalf of all of us.

The work of Commissioner Temple, the PIA staff and Board will not work without all of you. Be sure you read our legislative updates and alerts. I urge you to get involved. Attend local chapter meetings, venture out and attend state events. Commissioner Temple is doing everything he can to make a difference. Grassroot efforts don't work if you don't reach out to your representatives. I'll leave you with this... "One drop creates ripples, but many form a tide of change." Let's geaux! 





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COMMISSIONER'S COLUMN

The 2024 Legislative Session was an opportunity to restructure our regulatory and legal landscape. Change will not happen overnight, but I am confident the bills signed by the governor will help stabilize the property insurance market. We're eager to compete with other coastal states and make Louisiana a place where insurers want to do business. I want to outline the comprehensive reforms that took place during session and introduce some new laws.

Act 3 establishes a simple, clear timeline for claims that makes it easier for policyholders and insurers to understand what their responsibilities are during the claims process. The measure aims to reduce unnecessary litigation and simplify the legal process when litigation is needed. It also creates a cure period to give parties more time to resolve disputes before turning to litigation.

I believe creating an insurance climate that is predictable will attract insurers and lead to increased competition. Act 9 places us in a position to be more competitive with other states by removing the three-year rule for new policies and enables insurers to manage their risk more effectively by allowing

them to nonrenew up to 5% of their three-year policies each year. Meanwhile, Act 10 updates the Department's rate and form filing approval process from a prior approval method to a file-and-use system. This increases speed-to-market for insurance products and rate changes while maintaining regulatory oversight of the industry.

Legislative and public support has been strong for the Louisiana Fortify Homes Program. Act 8 removes the sunset for the program and demonstrates our long-term commitment to increasing resiliency by strengthening our homes against future risks.

Our efforts to revitalize the property and casualty insurance market extends to auto insurance. Act 275 eliminates direct action, which is a significant driver of our auto insurance rates. It removes the incentive for juries to award excessive damages that increase auto rates and places the state in line with 47 other states that don't have direct action. Act 275 makes Louisiana more attractive to private passenger and commercial auto insurers while maintaining the insurer's obligation to pay damages.







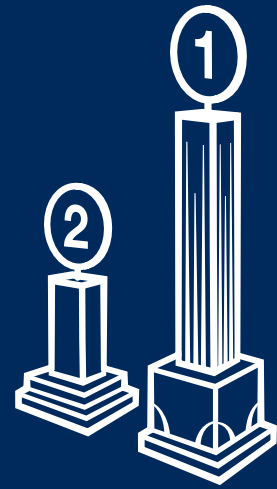
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The passage of House Bill 423 and Senate Bill 355 are other steps we've taken toward establishing balance and transparency in our legal system. The Collateral Source bill is designed to reduce excessive litigation costs by ensuring that damages paid in a trial are limited to the amount the injured party actually paid in medical expenses. Our third-party litigation bill will bring much needed transparency to the litigation process as well.

These bills provide real solutions to the problems that have been plaguing our market and start the process of bringing the Insurance Renaissance Louisianans deserve.



 <p>Act 3: Fair Claims Process</p> <ul style="list-style-type: none">Establishes simple, clear timeline for claims processCreates cure period to discourage unnecessary litigation	 <p>Act 9: Amend 3-Year Rule</p> <ul style="list-style-type: none">Removes 3-year rule for new policies, putting LA in line with every other stateAllows insurers to more effectively manage risk
 <p>Act 10: File and Use</p> <ul style="list-style-type: none">Increases speed-to-market for insurance productsMakes LA more attractive by reducing regulatory burden	 <p>Act 275: Fortify Homes Program</p> <ul style="list-style-type: none">Removes sunset for LA Fortify Homes ProgramDemonstrates LA's long-term commitment to increasing resiliency



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There are no insurance MVP trophies, no best powerpoint awards, no fantasy broker leagues. You show up first with the best option for your client, or you lose. We never take this for granted. That's why we leverage all of our people, data and relationships to reach one goal:
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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Well, last issue I wrote that I couldn't write another article about our Legislative Session, and then this issue now focuses on our recent Legislative Session. It is what it is! For a little different twist, I was able to look at the results of Florida's Session where they made similar positive reforms, and how that has now affected their marketplace. See below, I "pass on" a report that was sent out from PIA of Florida's Advocacy Consultant, which provides talking points to show these positive results. We can only hope that very shortly we'll be singing the same positive tune! We might need to work on that Catastrophe Fund next...

• Stabilization of Premium Rates:

Recent reforms contributed to slowing the rise of property insurance premiums. Rates are either flat or down in some cases.

Increased competition among insurers has helped keep rates more affordable for homeowners. Eight new property insurance companies have entered the Florida insurance market recently, indicating positive steps towards market stabilization.

These companies are expected to offer a variety of insurance products, contributing to a more competitive and diverse market. The approval of these insurers is part of ongoing efforts by the Florida Office of Insurance Regulation (OIR) to stabilize the property insurance market, which has faced significant challenges in recent years due to natural disasters and other economic pressures

• Legislative Reforms:

Implementation of SB 76 and HB 837, targeting lawsuit abuse and fraud, has been instrumental in reducing frivolous claims. The Governor and legislature said they would target the billboard lawyers that make you and me pay more.

Strengthened regulations on roofing contractors to prevent fraudulent roofing claims, leading to fewer unnecessary payouts.

• Enhanced Consumer Protections:

New policies requiring more transparency in the claims process have empowered consumers and put insurance companies on their heels.

Introduction of stricter timelines for insurers to pay or deny claims, ensuring quicker resolutions for policyholders.

• Increased Market Participation:

Attracting more insurers to the Florida market has increased competition and provided more options for consumers.

Efforts to diversify the market have included encouraging national insurers to enter the Florida market.

• Mitigation and Resilience Programs:

Expansion of home hardening programs to reduce risk and lower insurance costs for homeowners.

State-sponsored initiatives to help homeowners upgrade their properties to withstand severe weather events.

• Reduction in Litigation Costs:

Reforms aimed at reducing litigation expenses have resulted in significant savings for insurance companies, passed on to consumers.

The curbing of excessive legal fees and fraudulent claims has contributed to a more stable insurance environment.

• Insurance Company Solvency:

Improved oversight and regulation have ensured the financial stability of insurance companies operating in Florida.

Requiring insurers to maintain higher reserves has increased confidence in the market.


• Catastrophic Event Preparedness:

Strengthened the Catastrophe Fund to ensure adequate resources are available in the event of major natural disasters.

Encouraged private insurers to develop reinsurance strategies to better handle large-scale claims following hurricanes and other natural events.

• Consumer Education and Outreach:

Enhanced efforts to educate consumers on the importance of adequate coverage and the steps to take in the event of a claim.

Initiatives to inform homeowners about available discounts for property improvements and disaster preparedness. 



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LATEST FROM THE PIA ADVOCACY BLOG

On June 13, the House Appropriations Committee passed the Financial Services and General Government (FSGG) Appropriations Act for FY'25, which begins on October 1, 2024, by a vote of 33-24.

Included in the FSGG bill is a policy provision that PIA supports and has been actively advocating in favor of from Rep. Scott Fitzgerald's (R-WI) Insurance Data Protection Act (H.R. 5535). This provision would prevent funds for FY'25 from being used to implement, administer, or enforce the

Federal Insurance Office's (FIO) subpoena authority. This prohibition would only prevent funding from being used by the FIO to exercise its subpoena and enforcement authority for that specific fiscal year, meaning that efforts to keep FIO's subpoena authority from being funded would restart in the FY'26 appropriations process.

The FSGG Appropriations Act will now head to the House floor for consideration by the full House of Representatives, where this provision will have to survive the rest of

that process and then pass the Senate. PIA strongly supports the Insurance Data Protection Act and we will continue to work towards its passage by the full House. At the same time, PIA is also continuing to work with Rep. Fitzgerald's office towards a more long-term solution by passing the Insurance Data Protection Act, which has already passed the House Financial Services Committee, through the legislative process.



We always ask these questions to see if you need cyber insurance:

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- Does your business bank online?
- Does your business use Facebook, Twitter, or LinkedIn?
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PIA OF LOUISIANA'S ANNUAL CONVENTION



AGENDA

JULY 13-15, 2024

SATURDAY, July 13th

Noon – 1:00 p.m. Board Lunch
Noon – 7:00 p.m. Gathering Room Open
1:00 p.m. – 3:00 p.m. Board Meeting
3:00 p.m. – 5:00 p.m. YIP Board
3:00 p.m. – 6:00 p.m. Registration
6:00 p.m. – 7:30 p.m. Welcome Back Reception
7:30 p.m. – 10:00 p.m. Company Dinners (on your own)
10:00 p.m. – 1:00 a.m. YIP Hospitality (Adults Only)



SUNDAY, July 14th

8:00 a.m. – 8:30 a.m. YIPs Yoga
9:00 a.m. – 4:00 p.m. Registration
9:00 a.m. – 5:00 p.m. Gathering Room Open
10:00 a.m. – Noon General Session (2 hrs CE) (Adults Only)
12:30 p.m. – 2:00 p.m. Awards Lunch w/Board Installation (Adults)
2:00 p.m. – 5:00 p.m. Exhibit Set Up
2:00 p.m. – 4:00 p.m. CE Seminar (2Hrs. CE)
5:00 p.m. – 7:30 p.m. Exhibit Hall Reception & Prize Drawing
10:00 p.m. – 1:00 a.m. Dance Party (Adults Only)



MONDAY, July 15th

8:00 a.m. – 9:00 a.m. Fun Run
8:00 a.m. – 4:00 p.m. Registration Desk
8:00 a.m. – 2:00 p.m. Gathering Room Open
10:00 a.m. – Noon CE Seminar: (2 Hrs. CE)
Noon – 1:00 p.m. Free Time/Lunch on Own
Noon – 1:30 p.m. Past Presidents' Lunch (Private Event)
1:00 p.m. – 4:00 p.m. CE Seminar: (Ethics 3 Hrs. CE)
4:00 p.m. – 6:00 p.m. YIP Pool Party (Adults Only)
7:00 p.m. – 9:00 p.m. Family Event
10:00 p.m. – 1:00 a.m. YIP Hospitality (Adults Only)

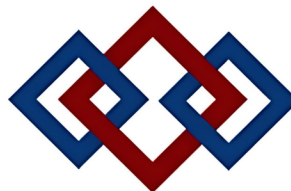


The Professional Insurance Agents of Louisiana would like to Congratulate Stacey Singletary on earning the Trusted Risk Advisor designation by Beyond Insurance.

We are extremely proud of Stacey's commitment to continuous improvement and professionalism in risk management. The Trusted Risk Advisor certification demonstrates that she has the risk advisory knowledge, skills, tools and processes needed to successfully identify, analyze, and mitigate risks and exposures on behalf of her clients.



The TRA Program is comprised of a rigorous risk management curriculum, designed to teach agents and brokers how to use a risk management matrix to conduct risk management audits. During the four sessions, agents and brokers develop skills in identifying and analyzing specific exposures, managing and mitigating risk and monitoring and updating the plan based on the client's needs or changes to their operation. **Congratulations Stacey on earning this designation!**



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The Trusted Risk Advisor Certification is comprised of 4 online courses, which range from 30-45 minutes per day with a webinar following.

Registration includes all 4 courses, and the courses must be completed in order.

- | | |
|-----------|--|
| Course #1 | September 16-20, with Finale Webinar on October 1st. |
| Course #2 | October 15-21, with Finale Webinar on October 29th. |
| Course #3 | November 12-18, with Finale Webinar on November 25th |
| Course #4 | December 2-6, with Finale Webinar on December 17th. |

Visit the Education Tab on PIA's Website, www.piaoflouisiana.com for more information.

Six More Success Traits of Top Agents

By John Chapin

In last month's article, I wrote about six success traits of top agents. In this article I'll cover six more. As a refresher, here are the first six: a positive attitude, being action oriented, being prepared, being businesslike and business-savvy, the ability to stand out from the crowd, and finally, likeability, trustworthiness, and the ability to build relationships. Now, here are the additional six.

1) Persistence and perseverance

Top salespeople have thick skin, they don't take rejection personally, and they are able to handle massive amounts of it without losing their drive and enthusiasm. It doesn't matter how many times they get told 'no' or get knocked down, they just keep getting up again and again and again.

2) Effective communication

Top salespeople are great communicators, knowing what to say and when to say it. They actively listen to people and are able to hear them well and read between the lines. They ask many questions, listen well to the answers, and take notes.

Top salespeople don't confuse people by giving them more information than they need; yet they give them enough information to make a well-thought-out buying decision. Top salespeople are clear and concise in the information they convey.

Top salespeople have frank, direct conversations with people and talk to them the way they want to be talked to.

Top salespeople also get the information they need such as finding out who the decision-maker is and making sure the prospect is qualified.

3) Empathy

Top salespeople have empathy for their customers and prospects. They are able to put themselves in other people's shoes

and become emotionally involved. Top salespeople genuinely like people; in return, people feel their understanding and compassion. Top salespeople enjoy helping people and they believe, with every fiber of their being, that buying and owning their product or service will help people.

4) Professionalism, integrity, and work ethic

Top salespeople are complete professionals with complete integrity. In addition, they have a great work ethic. Everything about them conveys that they are professionals.

Top salespeople do not burn bridges. They do not talk negatively about the competition. They are always on their best behavior because they're aware that they never know who is watching and listening.

Top salespeople are honest. If they don't know an answer, they admit it, and then find the answer and follow up promptly. Top salespeople don't encourage others to become involved with their product if it isn't right for them. They are straightforward with people.

Top salespeople work both hard and smart. They prioritize customers and prospects. Top salespeople recognize their bread-and-butter clientele and focus closely on nurturing those relationships and finding more people like them. They are willing to work as hard as possible to get the job done, while at the same time realizing that working smart is the ultimate goal.

Top salespeople go the extra mile. They always deliver more than they promise and never leave anything to chance.

Top salespeople always follow up, doing what they say they will do, when they say they will do it. They return phone calls and reply to correspondence promptly. They fol-

low up on unfinished business.

Top salespeople take 100 percent responsibility for everything they do, both in their professional and personal lives.

5) Team player and leader.

Top salespeople are team players. They look for ways to contribute to the team. They share information such as success stories that may help the other salespeople in their company. They pull for their peers and colleagues. They use a big sale by another person in the office to motivate them. They are focused on becoming better as individuals and believe that by doing so, they help the people around them improve and make their company stronger.

Top salespeople work well with other departments. They develop strong professional relationships with co-workers. They get along with everyone, including the person no one else can relate to. They let the people they work with know they are appreciated.

Top salespeople expect to be at the top and they are comfortable there. They do not look down on or see others as inferior. Top salespeople realize that others do certain, non-sales-related things better than them, yet in the world of selling, they always see themselves at the top of the mountain. They help other salespeople to be successful. They lead by example.

Top salespeople lead prospects and customers to the right decisions. They skillfully set the ground rules for the buying process and they are not at the mercy of the buyer or the buying decision.

Continued on Page 21



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- 1-9-24 ADVANCED WEBINAR - E&O LOSS CONTROL FOR AGENCIES
- 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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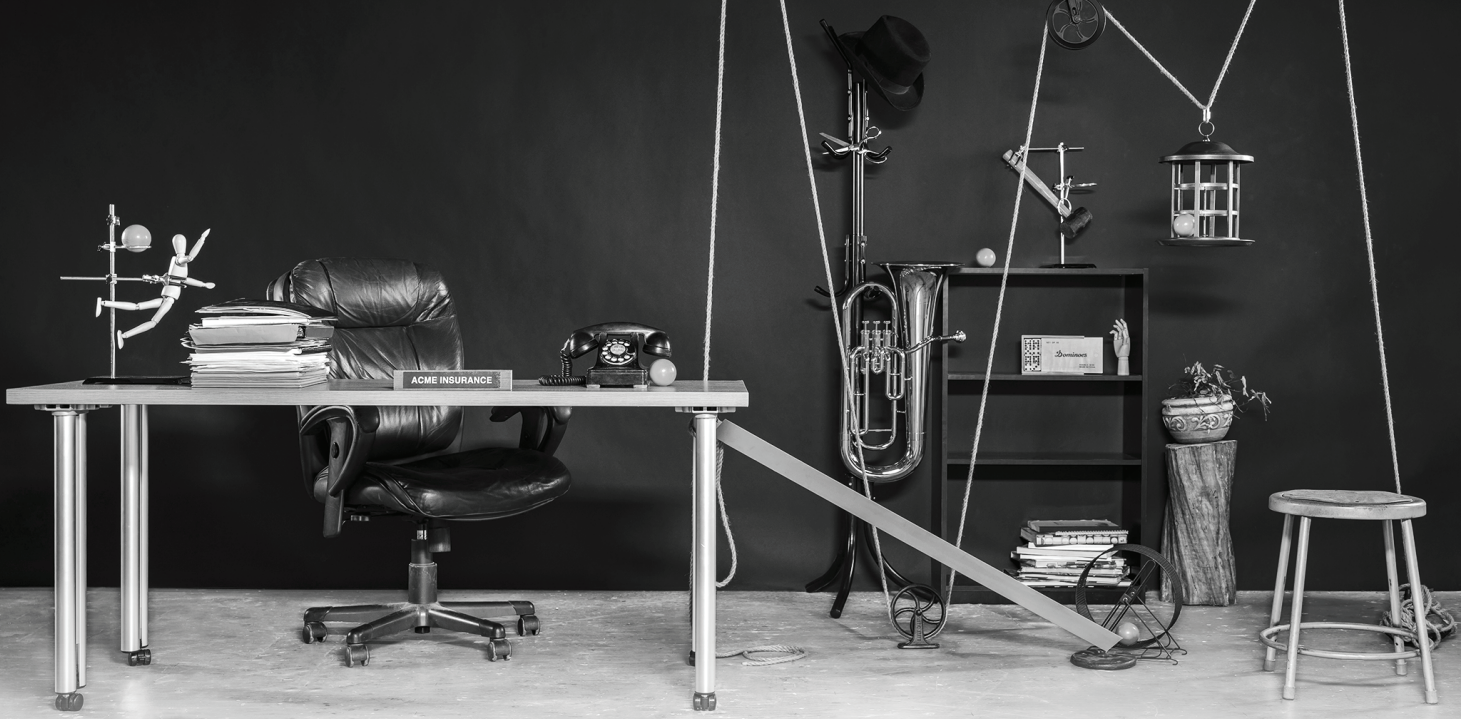
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Six More Success Traits of Top Agents Continued from page 14

6) Continuing education and training.

Top salespeople are committed to being the best they can possibly be. They are always getting better at selling. They read sales books, listen to sales information at home and in their car, watch videos, and talk to other successful salespeople. They know selling and they know their business, yet they also know there is always more to learn. Top salespeople are teachable.

They study their competition inside and out. Often they know more about the competition's product than the competition does.

Top salespeople stay up-to-date on all new developments in their industry and anything that could affect business. They are constantly looking through trade publications and magazines. They study all news sources for any news on their industry or the customers they serve.

The above six success traits, added to the previous six for a total of twelve, may seem like a lot. That said, being a top salesperson really comes down to having a great attitude, a sincere interest in helping other people, and a burning desire to succeed. With those elements in place, everything else will follow.

Subscribe to my YouTube channel here for great sales tips: JohnChapin-TheSalesExpert

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. E-mail: johnchapin@completeselling.com. John has over 36 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards).



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