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The Agent's Voice

[VOL. XLVIII, NO. 07 | SEPTEMBER 2022]

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PUTTING TOGETHER AN ANNUAL SALES PLAN
P. 12

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INSIDE THIS ISSUE

The Agent's Voice

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DEPARTMENTS

President's Message	4
Commissioner's Column	6
Passing It On	8
Around the State	16

FEATURES

Putting Together an Annual Sales Plan	12
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IN EVERY ISSUE

Index of Advertisers	22
Member Benefit in Focus	22



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Well...as usual, I have been duped.

When I read the list of duties as the PIA President, I thought it said, "President's monthly Massage" which sounded really good, but apparently, it's "President's monthly Message", which is a lot less enticing.

I just wanted you all to know that I'm as upset about this article as you are. You want good information from a reliable source and I want a massage. It doesn't seem like either of us are going to get what we want. But the positive for you is that you can stop reading this whenever you like.

If you are continuing to read, thank you. I'll try to throw some nuggets of information that you can hopefully use in your daily life. Here's a big one just to keep you interested:

The answer to, "Would you like a breath mint?" should always be "yes".

The sharing of information is one of my favorite parts about our association. Followed closely by, commiserating with people that understand the frustrations of being in this industry and in this state.

Let's run through the list of things that we all already know and feel on a daily basis:

1. Louisiana has one of the highest auto rates in the country (definitely the highest per capita income).

2. NFIP's Risk Rating 2.0 is starting to do its damage in our state. 18% a year for primary residential, 25% a year for all other.

3. Property insurance rate increases – especially Wind and Named Storm coverage for Homeowners

and Commercial property. The latest Citizens increases are:

a. Commercial Lines – 72.4% increase

b. Personal Lines – 63% increase requested, at the time of this publication, but we will see what is approved by the Commissioner.

It's going to be difficult for people to live along the coast in Louisiana if we can't fix the items listed above.

Surprisingly, I think Risk Rating 2.0 is the easiest to fix. Agents have been saying it for years, "require everyone with a federally backed mortgage to purchase flood insurance." The purpose of insurance is to protect the asset. I think FEMA's mantra is "anywhere it can rain, it can flood". That means the zones don't mean anything. Lenders should treat the risk of flood insurance similar to the risk of fire or wind. I don't see perils of hail, wind, lightning, fire being waived by lenders based on a 10-year-old map that has proven to incorrect many times over.






Auto rates aren't getting the same attention that they received in the last few years, due to the property difficulties that we're seeing, but the initial tort reform items that became effective in January of 2021 need time to work and will likely need some legislative tweaks over time.

Property Insurance. This is certainly the most difficult currently. I'm not sure if anything except for time and failing memories corrects this one. If this property market follows a similar trend that occurred after Katrina, then we will likely see some decrease in rate in 2024 but we won't get back to 2019 rates anytime soon.

Continued on Page 10

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COMMISSIONER'S COLUMN

The month of September is Life Insurance Awareness Month and National Preparedness Month, so now is the perfect time to spotlight two issues that can have an impact on your policyholders and their future. As we transition from summer to fall and winter, the Louisiana Department of Insurance (LDI) is here to offer guidance as you work to help families navigate the crucial world of insurance and understand the importance of long-term planning.

I want to focus on an insurance product that is often overlooked but can provide peace of mind for many. According to the American Council of Life Insurers, the life insurance industry protects 90 million American families and pays out over \$2 billion in benefits every day.

The LDI is consistently working to streamline its processes and maintain a fair and stable marketplace. During the 2022 Legislative Session, the LDI worked to pass Act 114, which is based on National Association of Insurance Commissioners (NAIC) Model Law 565 and adds discretionary groups to the list of permissible groups for life insurance. It allows the authorization of a life insurance

group upon finding that the group is (1) not contrary to the public interest, (2) the group would result in greater efficiency, and (3) the group would provide reasonably priced benefits. Louisiana now joins 45 other states that permit discretionary groups for life insurance.

As a regulator, I believe it's our duty to work with agents to educate consumers and ease the confusion surrounding this type of insurance. We must encourage families to carefully evaluate their needs and reach out to an insurance professional for further guidance. This insurance product is a lifeline for many, and it's important to tailor advice to each consumer's unique situation.

September is also National Preparedness Month. I urge you to remind your policyholders about the importance of having an emergency plan. When I travel across the state, I always remind residents to make insurance an important part of the planning process. The 2022 Atlantic Hurricane Season is far from over, and encouraging consumers to have the right policies to protect their homes and



**Commissioner of Insurance
Louisiana Department of
Insurance**
public@ldi.state.la.us

businesses is the key to a faster recovery.

The LDI has many resources available that can help consumers get on the right track when evaluating their insurance needs. Our insurance checkup tool, for example, provides a summary of insurance products that may fit an individual consumer based on that consumer's lifestyle and habits.

Let's work together and commit to helping Louisiana residents make informed decisions in their insurance-purchasing decisions. I look forward to working with Louisiana agents as we continue strengthening our insurance market. 🇺🇸

The WHO? WHY? WHEN? for Life Insurance

<p>WHO to buy it for?</p> <ul style="list-style-type: none"> • Your family • Securing your business • Your own peace of mind • Aging parents or siblings with special needs • Supporting a favourite charity 	<p>WHY buy life insurance?</p> <ul style="list-style-type: none"> • Pay off debts such as mortgage or student loans • Cover funeral expenses • Cover estate taxes • Replace income if a spouse dies 	<p>WHEN to buy?</p> <ul style="list-style-type: none"> • When anyone depends financially on you • Around major life milestone, such as getting married, having kids, buying a house • Remember, the younger you are, the better the rates
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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

As I'm preparing for this issue, we are right at the peak of Hurricane Season and Ian is heading into the Gulf. It sounds like it will go west of us, but we're still watching it very closely. I remember right before Hurricanes Katrina and Rita, we held disaster planning classes in two locations, and of all places one was held in New Orleans and the other in Lake Charles. So, I almost hesitate now in writing about this topic, but better safe than sorry, I guess.

Also, this topic is not just for disaster planning in the traditional sense but rather planning and being prepared for anything. PIA has some great resources available to members and I want to make sure you're aware of them.

Prepare For Any Crisis With Ready For Everything

Can a crisis make your agency stronger? The answer is yes according to many who — during the Coronavirus — have found opportunities to connect with customers in new ways, stress test work-at-home capabilities, and build greater teamwork.

Insurance agencies are well-versed in all types of crises, regularly steering clients through the claims process after floods, fires, and storms to name a few. This pandemic is different in many ways, and similar in some. Good planning, flexibility, and work-from-anywhere technology are key to surviving — and thriving — during any crisis.

What Is Ready For Everything?

When a crisis hits, it's the planning and preparation that really counts. Ready For Everything is a crisis information hub

brought to you by The PIA Partnership. The Ready For Everything toolkit gives agents resources on planning, remote working, and employee and customer communications. We've curated and organized a host of industry articles, videos, and podcasts, and provided key takeaways in an effort to make it as easy as possible for insurance agencies to be more prepared — when the next crisis hits.

Crisis Planning

Creating a plan in advance can help lessen the impact and speed up the path to recovery. Ready For Everything provides best practices for creating a plan, avenues for financial assistance, and technologies that can help.

According to PropertyCasualty360, agencies should begin creating crisis plans now to accelerate recovery and growth. In order to have a successful plan, leadership should start with an immediate response to employees and customers to set expectations moving forward. When the crisis has prolonged for over 30 to 60 days, it's important for agencies to have a temporary plan. For long-term planning, agencies should look ahead to prepare new marketing strategies to build company revenue.

Continued On Page 10



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"Like all PIA Partnership programs, Ready For Everything was developed by volunteers from PIA working with our company partners to find ways to help agents."

PIA National Immediate Past President
Wayne F. White, CPA, CPIA, PFMM, of
Little Rock, Arkansas



.....
"The COVID-19 pandemic has been a stark reminder to insurance agents that crisis planning must include more than just responding to a traditional natural disaster event such as a fire, flood or hurricane."

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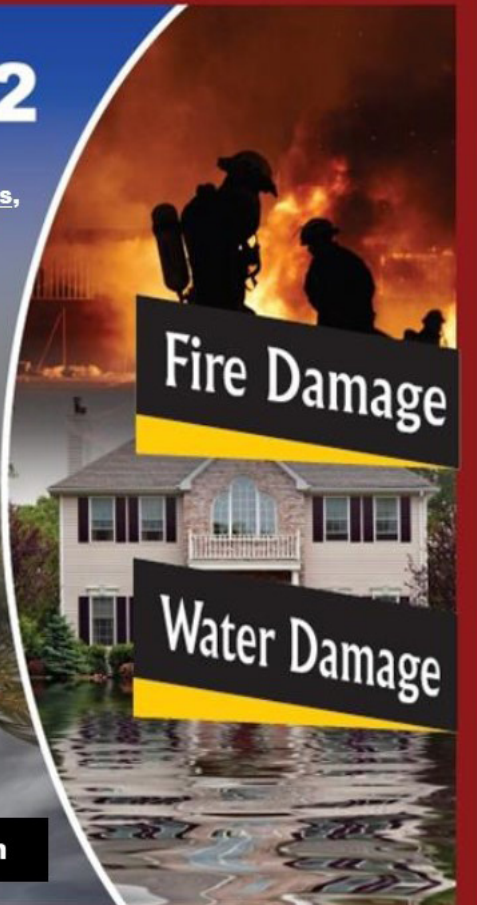
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Presidents Message continued from page 4


It took about 12 years with no real storms for rates to come down close to where they were before Katrina. Some deductibles even started to come down around the 10-to-12-year mark. Some 1% deductibles dropped to flat deductibles, 5% became 2%, but for the most part, named storm deductibles were still higher than they were pre-Katrina.

The constant that all three of the above problems have in common is the lack of competition. We have very few auto markets, very few property markets and basically one flood carrier in the coastal area of the state.

The cure for all of these insurance problems is a competitive market. The question is, how do we create an environment that is going to attract carriers?

I have many ideas on how we can do that, but most of them include super-heroes or sci-fi style engineering.

If you've read this far and you have thoughts and ideas on how to attract carriers, we (PIA board, staff and other members) would love to hear your thoughts.

Send us an email at info@piaoflouisiana.com. I'd love to be able to share your thoughts with our members in future articles. 

Passing it On continued from page 8

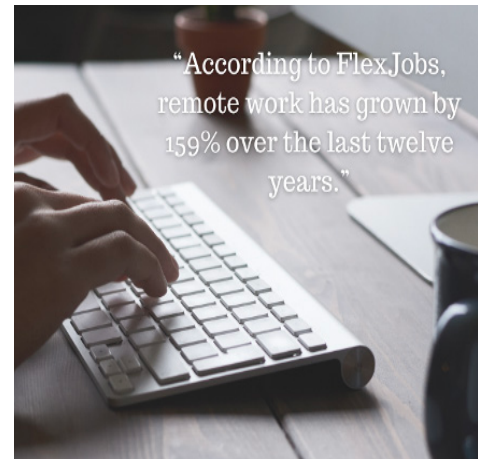
Remote Set-Up and Management

Does your agency have policies in place to take on a successful remote work environment? According to FlexJobs, remote work has grown by 159% over the last twelve years. Due to the current global crisis, remote work has become the new normal for many companies. Ready for Everything provides multiple resources to prepare insurance agents should their employees be

displaced from the office over an extended period of time.

During a crisis, it is crucial to have a successful work from home environment to insure the smooth operation of business. Ready For Everything provides details on tools available to help teams collaborate, tips on how to manage employees remotely, and guidance on how to protect information when out of the office.

Continued on Page 14



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Putting Together an Annual Sales Plan

By John Chapin

It amazes me how many salespeople don't have an annual sales plan. Of those that do, many just put it together once and barely, if ever, look at it again the rest of the year. We all know that people with written goals and a plan for their achievement, who focus on those goals continuously, are much more likely to hit their goals than those that don't. Yes, it's some work up front, and during the year, but the payoff is tremendous. Here are the steps to set up your annual sales plan.

Step 1: Set your goals.

What ultimate annual sales number are you trying to achieve? Once you have that, break that down into monthly and weekly goals. So, ultimately, you'll have three goals: your annual number, your monthly number, and your weekly number.

Step 2: Do the math.

Once you have your three numbers, do the math. How many contacts do you need to get an appointment, how many appointments for a presentation, how many presentations for a proposal, how many proposals for a sale, and how many sales to hit your goals? In order to figure out the math, you'll have to know things such as: how many calls do you make to get a contact, how many contacts for an appointment, how many appointments for a presentation, how many presentations for a proposal, how many proposals for a sale, and how much is your average sale? Once you've done the math, you'll know your daily activity. How many calls do you need to make a day in order to make the number of sales you need to make. By the way, if you don't know your average sale, you can figure it out by looking at past sales. Same with your closing percentage, presentations, proposals, calls, etc. Just look at the past numbers and results on each. If you're new, or you don't know, talk to your manag-

er and other salespeople to come up with averages, then be conservative with your numbers. In other words, figure it will take you more than the average.

Step 3: Figure out where the numbers will come from.

Now that you've got your goals and you've done the math, who will you call on make the necessary sales? Ideally a lot of your sales will come from new accounts and new business. As a salesperson, your job is to hunt for new business first and foremost. That said, most of you are likely in a business where you can do more business with current clients. So, that said, how much business will be from current clients and how much from new? Again, ideally the vast majority of your business will be from new accounts, say, 80% or more.

Step 4: Chart the course.

Based upon the above, what will a typical day and week look like? What is your daily activity and how and where will you fit that in? How many calls do you have to make each day and who will you make them to? How many presentations and proposals do you need to hit your numbers? Based upon your numbers, time-block those items in your calendar. The goal is to be prospecting, presenting, and closing 80% or more of the time during prime-calling time, or the time that your prospects are available.

Step 5: Anticipate what tools, resources, people, and skills you might need.

Is there anyone's help or are there certain tools or skills you could add or employ that would make attaining your goals easier? If so, set up a plan to talk to those people and acquire those skills and tools.

Step 6: Anticipate possible roadblocks.

What could get in the way of you achieving your goals? Industry changes, company changes, economy changes, family changes? What changes can you possibly anticipate and how will you navigate these and perhaps even take advantage of them?

Step 7: Know your WHY.

Why is it imperative for you to achieve your goals? It's simple, your success is up to you, you own it, and you control it. If you have strong enough reasons why you need to achieve your goals, nothing will stand in your way. You are 100% responsible for your success.

Step 8: Develop yourself personally and professionally.

Studies show that the happiest people are those who are growing and becoming more. You grow and become more by developing yourself personally and professionally. From a personal standpoint, the biggest boosts typically come from being healthier and from an increase in self-confidence. For health, eating better, exercising regularly, and good sleep will have the greatest impact. Good health will also positively affect self-confidence. The better you look and feel, the better you feel about yourself. From a professional standpoint, getting better at selling and making more sales will have the overall greatest impact on your growth and your confidence. That said, first, what will you do to get better at selling? What courses will you take, books will you read or listen to, or who will you learn from? Second, what will you do to ensure you're applying those new sales skills by calling on plenty of new prospects? Who will hold you accountable? How will you reward or punish yourself?

Continued on Page 14



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Passing it On Continued from Page 10

Employee and Customer Communications

When disaster strikes, it can create uncertainty amongst insurance clients. Many customers have questions concerning policies and employees want to know how their jobs will be impacted. Ready for Everything provides multiple resources to help insurance agents prepare for future disasters. During a crisis, it is imperative to have an effective communication strategy to insure the smooth operation of business. This hub brings credible information together for crisis planning such as ideas for maintaining constant communication, types of information to share, and technologies to ensure information gets out quickly.

Learn More

To get started with Ready for Everything, PIA members should visit, <http://www.get-readyforeverything.com/>.


Thank You

The PIA Partnership is a joint effort of leading insurance carriers and PIA. PIA and the companies belonging to The PIA Partnership work together to develop hands-on tools for PIA members and agents appointed by Partnership carriers, specifically addressing areas of opportunity in the agency-company partnership.

The PIA Partnership was established in 1996. PIA would like to thank the PIA Partnership companies that helped to develop Ready For Everything: Encompass Insurance, Erie Insurance, Foremost, Liberty Mutual, National General Insurance, an Allstate Company, Progressive Insurance, Selective Insurance Group, State Auto Insurance Companies, The Hanover Insurance Group, Travelers, and West Bend Mutual Insurance Company. Learn more about The PIA Partnership at www.ThePIAPartnership.com. 

Putting Together an Annual Sales Plan Continued from page 12

As I mentioned in the opening, the above steps take work, and they are worth it. If you follow these steps, not only are you much more likely to hit and exceed your sales goals, you'll also most likely find that all aspects of your life will improve, not just your work life.

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 34 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). You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com. 

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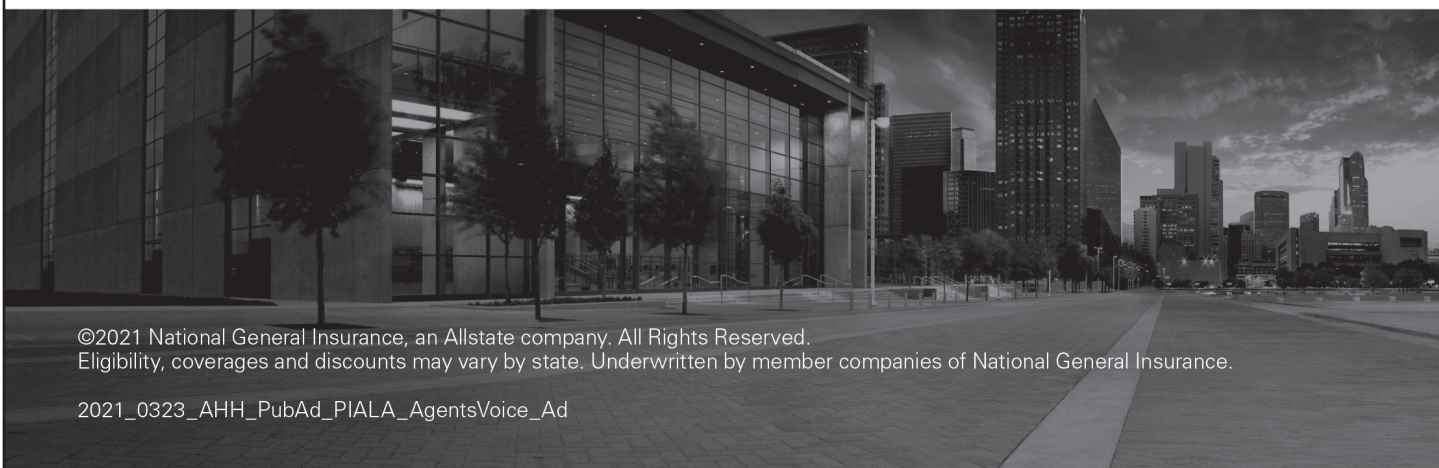
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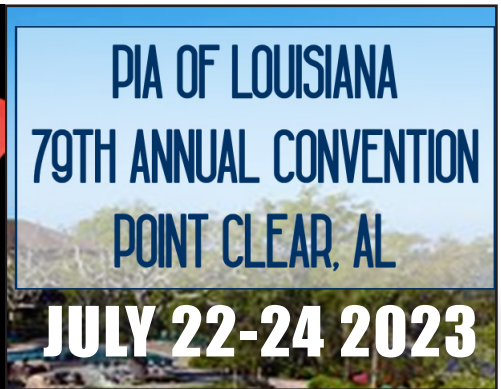
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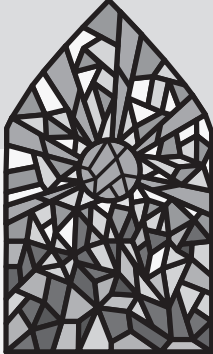
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