

Promoting the professional insurance agency system, leading through support, representation and fellowship.

The Agent's Voice

[VOL. XLVIII, NO. 09 | NOVEMBER 2022]

The official print publication of the Professional Insurance Agents of Louisiana



A LOOK AT YOUR PIA MEMBER BENEFITS
P. 12-13

HOW TO MASSIVELY INCREASE YOUR BUSINESS
P. 16

WWW.PIAOFLLOUISIANA.COM



ALLIED TRUST INSURANCE

**WE WANT TO BE MORE
THAN JUST A CARRIER.
WE WANT TO BE
YOUR PARTNER.**



ALLIED TRUST



LET'S TALK

EDDIE STORY | LOUISIANA TERRITORY MANAGER

CELL | 504.430.0050

EMAIL | ESTORY@ALLIEDTRUSTINS.COM

We're a proud Diamond sponsor of PIA because we love our agents

INSIDE THIS ISSUE

The Agent's Voice

Published by the Professional Insurance Agents of Louisiana, Inc.

No material may be reproduced in whole or in part without written consent of PIA of Louisiana, Inc.

Statements of fact and opinion in The Agent's Voice are the responsibility of the authors alone and do not imply an opinion on the part of the officers or the members of the Professional Insurance Agents.

Participation in PIA events, activities and/or publications is available on a non-discriminatory basis and does not reflect PIA endorsement of the products and/or services.

The Agent's Voice is published ten times a year by the Professional Insurance Agents of Louisiana, Inc. Free subscription is included in PIA membership. Non-member subscription is \$2.50 per copy, \$25 per year. Contact the Editor for more details.

All communications for publications, including news, features, advertising copy, cuts, etc. must reach publisher by 1st of month prior to month of publication. Advertising rates furnished upon request.

Address inquiries to:

EDITOR, THE AGENT'S VOICE
4021 W. E. Heck Ct., Building K
Baton Rouge, LA 70816

Phone: (225) 766-7770

Watts: (800) 349-3434

Fax: (225) 766-1601

Email: info@piaoflouisiana.com

Website: www.piaoflouisiana.com

DEPARTMENTS

President's Message	4
Commissioner's Column	6
Passing It On	8
Around the State	14-15
Welcome New Members	21

FEATURES

A Look at your PIA Member Benefits	12-13
How to Massively Increase Your Business	16

IN EVERY ISSUE

Index of Advertisers	22
Member Benefit in Focus	22



MISSION STATEMENT

Promoting the professional insurance agency system, leading through support, representation and fellowship.

PRESIDENT'S MESSAGE



OFFICERS

Ryan Daul, Gretna
President

Danette Castello, Zachary
President-Elect

Linda Gortemiller, West Monroe
Secretary/Treasurer

Clint Gulett, Shreveport
Immediate Past President

Al Pappalardo, Jr., Mandeville
National Director

DIRECTORS

Charlie Babineaux, Lafayette

Robert Broussard, Baton Rouge

Guy Chabert, Thibodaux

Jennifer Clements, Metairie

Sherry Flanagan, Baton Rouge

Danielle Gendusa-Wagner,
Hammond

Barry Neal, Scott

Beaux Pilgrim, Vidalia

Robert Ruel, Metairie

PIA OF LOUISIANA STAFF

Jody M. Boudreaux
Executive Vice President & Editor

Natalie S. Cooper
Director of Industry Affairs

Caroline Adams
Director of Marketing

Coleen Brooks
Director of Member Services

Tara Higgins
Director of Member Programs

**Ryan Daul,
Gretna**

President, PIA of Louisiana



Happy Holidays! Or as we all know it, the time of year where the insurance industry shuts down.

As a matter of fact, I was just going to submit this for my article this month:

"Thank you for your email. I will be out of the office starting 12/01/2022 and won't be back in the office until all January 1 renewals are completed. If you need immediate assistance, work your way through the 7 names below that will also be out for Christmas and New Year's."

I am a fan of holidays, but not a big fan of out-of-office emails. It's such a conundrum. Let me just preface this next rant, by clearly stating that I've done absolutely no research on this topic. I'm just speaking from experience and my small viewpoint of the world. I have no data or percentages to back up what I'm about to say.

The conundrum is that our society constantly pushes work-life balance. Everyone is on board with that in theory. Most people look forward to their time out of the office and enjoy it while it's happening. (Sure, they are worried about coming back to a ton of work, but that's next week's problem.) If someone tells us they are going on vacation, everyone - customers, bosses, co-workers- say, "Good for you. You've earned it. Have fun." HOWEVER, when the out-of-office message pops up and the person that said, "Have a good time" is inconvenienced, that all changes. Now it quickly turns into a pain for the person trying to get something done. In our world of immediate gratification and on-demand service, all of the pleasantries of being told about someone's

vacation quickly spiral down to our true feelings: "Of course, they are out when I need them", "Am I the only person that works around here" (quickly forgetting about our own vacations), "How does this company ever get anything done".

I don't think I've ever seen someone try to bind an account, receive an out-of-office response, and say, "Oh, good for them." It's typically words that Jody said I can't include in this article and then a bunch of calls and emails to get the heretofore simple task completed.

All you can really do is take solace in the fact that you aren't there to hear their derogatory comments. I think everyone would prefer to be the person with the out-of-office on than the person cursing and playing the martyr. Like all of you, I've done both. We've all been the giver and receiver of the out-of-office message. Tis' definitely better to give than to receive.

Which brings us to Christmas...here is the PIA Christmas list: (Please feel free to email Jody at jody@piaoflouisiana.com if you want to ask Santa for something.)

1. Homeowners Markets
2. Property Markets
3. Auto Markets
4. Re-insurance relief
5. Good Employees (we'll take anything at this point, they don't have to be good anymore)
6. Risk Rating 3.0 (The Return of affordable rates)

Merry Christmas!



Industry-Leading Technology One Digital Platform

LESS DOING, MORE DONE. THAT'S THE POWER OF **ONE.**



Integration



IPFS Connect®



IPFS Credit Advantage®



Agency Dashboard



IPFS TotalPay®



Credit Card and ACH
Down Payments



Online Payment Options



eSignature



Quivit™



eForms



Cancellation
Avoidance Tools

CONTACT

BAYLIE BABIN, CISR, CPIA | District Sales Leader | 504.228.7160 | baylie.babin@ipfs.com

LYLE LeJEUNE, CIC, CPIA | Senior Sales Executive | 504.228.6152 | lyle.lejeune@ipfs.com

Copyright © 2022 IPFS Corporation®. All rights reserved. Imperial PFS® is a trade name affiliated with IPFS Corporation® (IPFS®), a premium finance company. Loans remain subject to acceptance by IPFS in its sole discretion; issuance of a quote does not constitute an offer to lend. IPFS's down payment processing service is provided as a convenience only and is subject to prior agreement to IPFS's terms and conditions. Our electronic payment processing service provider may charge a technology fee where allowed by law. Access to products and services described herein may be subject to change and are subject to IPFS's standard terms and conditions in all respects, including the terms and conditions specifically applicable to use of IPFS's website and mobile application, as applicable, and IPFS's eForms Disclosure and Consent Agreement.

COMMISSIONER'S COLUMN

In October I traveled to London and met with leaders from Lloyd's of London (Lloyd's) and the International Underwriting Association of London (IUA) to discuss Louisiana's property insurance environment and continued viability as a destination for the reinsurance and surplus lines industries. I also met with several Lloyd's syndicates that have Louisiana coverages during a meeting hosted by Aon, one of the largest international brokerage houses in the world, for a conversation on the status of our state's market.

Hurricane Ida showed a limitation in reinsurance that caused some insurance companies to stop writing or even cancel some Louisiana policies. Finding other insurers that could take over these policies proved to be difficult and many policyholders had no choice other than obtaining a policy with Louisiana Citizens, our insurer of last resort. Pre-Hurricane Laura, Citizens had just over 34,500 policies. Since then, that policy count has risen to over 120,000, and they project having 131,000 policies by the end of the year.

I recently approved a 63% rate increase on Louisiana Citizen's residential property insurance policies effective January 1, 2023. That rate increase is almost totally a result of the increased cost of reinsurance for Citizens' increased number of policies this hurricane season — Citizens cost for reinsurance rose 96% from last year.

In my meetings in London we discussed 2022 insurance legislation and ways to strengthen the property insurance market in Louisiana. Multiple laws and programs have been created to minimize the burden of insurance rate increases, including the Insure Louisiana Incentive Program and the Louisiana Fortify Homes Program.

The Insure Louisiana Incentive Program was passed by Chairman Talbot this session as a short-term, but highly effective, way to start revitalizing our property insurance market by offering matching grants to incentivize insurers to participate in our market. It is modeled after a similar and successful program that was launched after hurricanes Katrina and Rita in 2005.

Increasing the number of insurers doing business in Louisiana will give consumers more options, and the additional competition will drive down rates. The insurers who participate will sell policies in the areas most affected by the policy cancellations and will take policies off Citizens' book of business. The program still needs to be funded, and I am asking for the authority to utilize \$15 million of our department's surplus funds to get the incentive program up and running.

Another, more long-term fix, is the Louisiana Fortify Homes Program. We worked successfully with Chairman Huval to pass the new Louisiana Fortify Homes Program this session, which will be placed within the Department of Insurance and is also still awaiting funding.

One of the best ways we can prepare for hurricanes in the long term is to use stronger materials and construction methods when building or modifying our homes. Under this program, eligible Louisiana residents can apply for a grant to retrofit their roof using methods that meet or exceed the fortified roof standard of the Insurance Institute for Business and Home Safety (IBHS).

While homeowners need to meet some eligibility requirements and pay for permits, inspections and similar fees, the grants will cover the additional cost to retrofit homes to the FORTIFIED Roof standard in most cases.



**Commissioner of Insurance
Louisiana Department of
Insurance**

public@ldi.state.la.us

I believe this program will help a lot of folks resist storm damage in the near future while potentially reducing residential property insurance costs for the entire state in the longer term. I hope it will also encourage more people to consider building to the FORTIFIED standard moving forward.

The homeowners insurance market is in crisis, but it's not beyond repair. ALIRT Insurance Research states that around 61% of homeowners premiums in Louisiana are written by the eight largest national homeowners insurance groups as compared with 25% of homeowners premiums they write in Florida. There's also a high probability that insurance companies will begin writing new policies after hurricane season draws to a close as evidenced by the recent ask for takeout of 19,000 Citizens' policies with 4,000 being approved for transfer.

Reinsurance and surplus lines insurance are both vital to maintaining a healthy property insurance market in Louisiana and to our state's economy at large. Our state has had long and mutually beneficial relationships with Lloyd's and the IUA for many years, and after meeting with them I'm confident those relationships will remain strong.

Continued on Page 10

Membership Benefits that Maximize Your Agency Revenue

Through your PIA membership and the PIA's premium finance program with AFCO, not only do you have access to **competitive rates** and **pre-approved loans up to \$100,000** but you may also benefit from a **revenue-sharing opportunity** that positively impacts your bottom line while providing PIA with a direct economic benefit that helps keep your membership dues to a minimum. All this with little to no additional time or monetary investment on your part!



*We want to hear from ALL of you,
especially if your agency isn't earning
at least 1% of the amount financed.*

*Contact us for a portfolio evaluation and to
discuss your revenue opportunity, ASAP!*

For more information, AFCO, please visit: <https://www.afco.com/>

For more information about your
PIA Premium Finance Member Benefits,
please contact me. I will be happy to help!

Contact:

Allison Salter

Assistant Vice President

504-875-8655 | awsalter@afco.com | afco.com



PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

To our PIA members, we have a few updates for you regarding recent industry activity that we emailed, but I am including them here again in case you missed them.

Update on UPC Year-End Renewals - PIA staff followed up with DOI staff regarding UPC renewals for late November and December. Again, they were told that this continues to be due to a computer glitch.

They also followed up directly with PIA leadership, stating the following, "As you know, we are withdrawing from the state of Louisiana beginning with January policies. However, back in October we had experienced system issues that prevented us from renewing some late November and December policies. This issue remains unresolved, but we have committed to extending coverage for all policies that are affected through the remainder of the year and beyond, if necessary. This is unknown territory for us, so we do not have an automated method of invoicing or issuing declaration pages. Please understand we are working around the clock to solve for all issues."

Our PIA leader then followed-up requesting a more detailed communication to all UPC agent Partners, giving a clearer outline of

what is to come with the withdrawal from Louisiana since there have been various messages coming from their staff. We'll keep you updated as we get more information.


Update on Weston Refund Checks - PIA staff reached out today to LIGA to check on the status of Weston unearned premium refund checks and we were informed that they have started printing 9,700 checks this week and all will be mailed by Friday, November 18.

The **LA Citizens Board** met this month, voting to increase the personal lines policy limit available to \$1.5M. The increased limit is available effective 01/01/2023. Also be reminded that as communicated in October, the personal lines rate change takes effect 01/01/2023.

Also, this month, Commissioner Donelon disseminated his Notice of Intent to Amend **Regulation 125 - Insure Louisiana Incentive Program** via email. The purpose and intent of Regulation 125 is to exercise the authority and carry out the duties and responsibilities of the commissioner for implementation and regulation of the Insure Louisiana Incentive Program, and to set forth rules and procedural requirements which the Commissioner deems necessary for participation in the Incentive Program by qualified property insurers.

Lastly, the **Louisiana Property & Casualty Insurance Commission** met at the LDI office with presentations from two different groups, one bringing forth ideas on how to be better prepared in advance of storms with fortified construction and eliminating fraud in the building trade, as well a presentation on suggested process improvements for property damage claim adjudications in an effort to deter fraud and mitigate losses to settle claims quicker. Also, pursuant to Act 118 of the 2022 Louisiana Regular Session, the Commission also welcomed new members including representatives from the Louisiana Claims Association, the National Association of Independent Insurance Adjusters, the American Adjuster Association and the American Policyholder Association. Further, we appreciate that PIA member Lou Fey will continue his service to this Commission as Chairman.

PIA of Louisiana leadership and staff is pleased to represent the membership, not only with Lou as the P&C Commission Chairman but also Gene Galligan as a LA Citizens Board Member. Your staff also endeavors to be present at these meetings so that we can bring you the most current information.

If you have any questions about these items or if we may be of service to you, please call the PIA of Louisiana office at 800-349-3434. We are here to serve you and thank you for your membership. 



JULY
22-24, 2023

SAVE
THE
DATE

PIA OF LOUISIANA
79TH ANNUAL CONVENTION
POINT CLEAR, AL

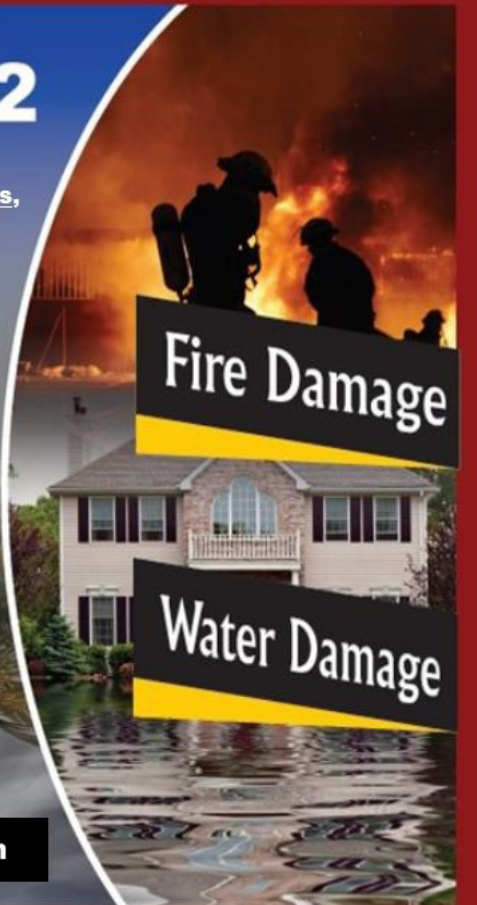
Do you want
to see your business
in *The Agent's Voice*?

Find out more details
on advertising in
The Agent's Voice
by calling the PIA office
at 1-800-349-3434.



504-736-0472

Our priority is to understand your business,
in order to best serve your customers.



www.EmergencyRestorationInc.com

Commissioner Column continued from page 6

Louisiana is one of the ten largest premium paying states for Lloyd's and for the surplus lines industry generally, making it comparable to France and Germany in the insurance world. Lloyd's is the world's largest insurance marketplace and global distribution network. The IUA is the principal representative organization for non-Lloyd's international and wholesale insurance and reinsurance companies operating in the

London market. Reinsurance makes up 37% of Lloyd's business globally.

This trip was an important step in showcasing what we are doing to strengthen Louisiana's property insurance market and attract insurers back to our state. It was also enlightening to hear their perspectives on how severely reduced reinsurance capacity may affect recovery efforts in states across the U.S.

I hope to continue encouraging international insurance companies to expand to Louisiana during my trip to Bermuda where I will meet with the Association of Bermuda Insurers and Reinsurers and other global leaders in the industry. As always, I appreciate the continued efforts of Louisiana's insurance agents, and I have every confidence that together we can stabilize and rebuild Louisiana's homeowners market.



PIA VOUCHER PROGRAM
EXCLUSIVE DISCOUNTS




for PIA MEMBERS
You could save up to \$20 on each class!

Save your Agency or Company time and money by pre-purchasing PIA education vouchers for your employees!

WebCE
Online Education Vouchers
FLOOD
ETHICS
GENERAL



For more information, please contact the PIA office.
800-349-3434 OR Coleen@PIAofLouisiana.com
www.piaoflouisiana.com



DRIVEN BY INNOVATION, CONVENIENCE AND SERVICE
Backed by Valley Bank – one of the strongest and most trusted banks in America.

Agile Premium Finance is a leader in the insurance premium finance industry. As an innovative and progressive organization, we are committed to providing you with convenient and efficient premium finance solutions to improve cash flow, preserve working capital and retain funds for projects, expenses and investments. We are proud to offer long-term premium finance and direct billing solutions so you can focus on your clients and your company.

There's a reason why we're recognized as a leader in the premium finance industry. Work with us and find out for yourself.

For more information, contact:

Andrew Strohm
225-229-3035
astrohm@agile-pf.com





FOREST INSURANCE FACILITIES

Local Family Owned Surplus Lines Broker



131 Airline Drive, Suite 300, Metairie, LA 70001-6266
P.O. Box 7635, Metairie, LA 70010-7635

PHONE: (504) 831-8040

FAX: (504) 831-4499

www.forestinsurance.com



Metairie, Louisiana

Personal Lines

DWG-3, HO-3, HO-4, HO-6, Vacant Home, Builders Risk, Excess Flood
Minimum Values Apply

Comprehensive Personal Liability, Premises Liability, Personal Umbrella,
and Hobby Farm Liability

Commercial Lines

Commercial Property, Casualty, Contractors, Garage, Excess & Umbrella, Inland Marine,
Mercantile, Professional Liability, Product Liability, Entertainment, Sports, & Leisure



JV Franks
jfranks@hullco.com
504-613-5367



Dave LeBlanc
dleblanc@hullco.com
504-613-5365



Chad Harrington
charrington@hullco.com
504-613-5368



Rob Jones
rjones@hullco.com
504-830-7344

Contact a Hull & Company professional today to discuss your next account
and to find out why so many "Think Hull" when they think Surplus Lines!

PIA of Louisiana: Leading through

Sales & Marketing

PIA Flood with The Hartford. Since 2004, PIA and The Hartford have joined together to provide PIA member agents the opportunity to offer their customers flood insurance through The Hartford, a WYO company. The program is available to PIA members and their policyholders and offers special PIA member commissions starting with the first sale (no minimums to qualify). **i**

PIA of Louisiana Premium Financing Partners. PIA partners with premium finance companies to provide your agency with the most competitive rates available to finance your personal and commercial lines. Contact PIA of Louisiana for more information.

PIA of Louisiana's Market Access with Attune. PIA partners Attune to provide members with access to BOP, Excess, Workers' Comp and Monoline GL at higher commissions and with no volume commitments. Contact PIA of Louisiana for more information.

PIA of LA Cyber Insurance (to sell). Offering Cyber Insurance to your customers is vital and can be as simple as providing them access to your unique URL where they can quote and bind with a credit card. URLs setup through PIA of Louisiana's partnership with BizLock. Contact PIA of Louisiana for more information.

Marketing Support for PIA Members. PIA provides a growing collection of advertising and marketing support materials to PIA members. The PIA Direct Marketing Vault is PIA members' one-stop shop for direct mail and digital advertising campaigns. Whether you are looking to reach potential personal lines or commercial lines clients, the PIA DMV can help you create a targeted marketing list and stunning materials to bring your vision to fruition. **i**

*Learn more about these
PIA member benefits plus more
at www.piaoflouisiana.com and at
www.pianational.org/member-benefits*

E&O/Cyber Insurance

Errors & Omissions. PIA of Louisiana specializes in Insurance Agents & Brokers Errors & Omissions and can assist in placing risks of any size, history and nature, including startup agencies. PIA is accessible and accountable to YOU and offers exceptional service. Having your E&O through PIA is a win-win because you get the expertise, service and support your agency needs and you are in-turn supporting your association.

Cyber Liability Insurance. PIA is proud to offer robust coverage tailored to small and mid-sized businesses. Coverage is available for PIA members to purchase and also to sell. Available through PIA of Louisiana **i** and PIA National. **i**

The PIA Partnership **i**

Winning@Cybersecurity Defense. Educational resources created to help educate agents and their clients about the most common cyber risks faced by small and mid-sized businesses as well as the business practices and insurance coverages that can reduce those risks. **i**

Winning@Virtual. Modern agents must be prepared to sell and service virtually. This program addresses how agencies should transform themselves to take advantage of modern technology and changing consumer expectations caused by changes in technology. **i**

Ready for Everything. This hub brings together resources for crisis planning and preparation, so that agents can survive any crisis. **i**

Winning@Talent. Your guide to hiring, motivating and retaining the best agency employees. **i**

Agency Journey Mapping. Control your agency's future with perpetuation and succession planning. **i**

Closing the Gap — Growth & Profit. Project and plan for new business growth and profitability using PIA's calculators. Use PIA's turnkey approaches for improving retention, sales and accounting in your agency. **i**

Reaching Gen Y. This online tool helps agents understand and reach Gen Y age group insurance consumers and convert them into loyal agency customers. **i**

Practical Guide to Successful Planning. The PIA Partnership has created the Practical Guide to Successful Planning as an online reference and resource center. It is a tool created by agents - for agents. Its purpose is to assist agents in planning efforts within their own agencies and coordinating those plans as they work with the carriers they represent. **i**

Make Connections

Annual Convention. PIA's Annual Convention takes place in mid- to late-July and boasts over 400 delegates. We provide ample opportunities to network with agents and company reps, including a family-friendly Trade Show, Annual Family Event, Pool Party and other special events. **i**

Local Chapters. PIA of LA is comprised of 6 chapters around the state which host events throughout the year! This is a great opportunity to build a strong network of connections in your local area. **i**

Affiliate Associations. Our daughter association—The Young Insurance Professionals (YIPs) **i** and our affiliated 1752 Club **i** also host annual conferences and meetings.

support, representation, and fellowship.

Agency Operations

Cyber Risk Assessment Tool. PIA Members can have a low-cost cyber risk assessment designed specifically for independent insurance agencies. This assessment delivers a one-two-three punch that identifies an agency's own unique risks, how to mitigate them, AND guidance and tools to turn the recommendations into action. **i**

The Agent Experience. We've built this tool to expand your views about building relationships in a virtual world—and to provide access to resources that will help. Smart automation doesn't replace the agent. It adds value to the agent experience. **i**

PIA Blueprint for Agency Success. The resources you need for the stages that matter — Business Planning, Growth Strategy, and Agency Continuity Guides. **i**

ACORD End User Licenses. PIA has negotiated with ACORD to provide a program that enables qualifying PIA members to access the End User License at no cost to the member. **i**

IdealTraits, Insurance Agency Hiring. IdealTraits is the go-to hiring tool for insurance agencies across America. Their new PIA program ensures agents can use this comprehensive tool to hire top performers and improve hiring strategy for their agencies. **i**

OMNIA Employee Profiling. In just 10 minutes or less, Omnia's behavioral assessment tool gives you insight to take the guesswork out of personnel decisions. Whether you are hiring a new employee, deciding on future roles for current employees, team building or creating a succession plan for your agency, Omnia can help. **i**

Agency Agreement Review Service. PIA offers a free agency agreement review service for PIA members. **i**

The PIA Logo for Member Use. PIA members can use the PIA Logo on business cards, letterhead, signage, promotional materials and other items. Online download available. **i**

Resources **i**

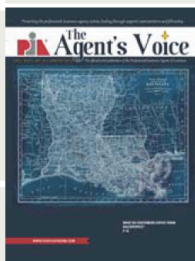
The Agent's Voice. PIA of Louisiana's magazine published 10 times per year.

The Agent's Link. Monthly eNewsletter with current and relevant events and information.

Legislative Alerts. Up-to-the-minute updates sent via Voter Voice. Grassroots letters with easy submission are ready for you to send to your local Representative.

Classifieds. Post your job opportunities on our website.

Membership Directory. Electronic copy available upon request.



Education

Certified Professional Insurance Agent (CPIA). A series of three one-day Insurance Success Seminars, which are designed to enhance the ability of producers, sales support staff and company personnel to efficiently create and distribute effective insurance programs. Participants leave each class with ideas that will produce sales results immediately. **i**

Certified Insurance Service Representative (CISR). This program empowers outstanding individuals to provide exceptional customer service. Join the many thousands of insurance professionals who have already experienced the benefits of participating in this renown designation program. **i**

Seminars. Numerous seminar opportunities are hosted all year long by our Local Chapters, our affiliate associations and during our Annual Convention.

Online CE. We offer a large selection of courses approved to meet state-specific subject requirements on topics including: ethics, flood and more. **i**

In-House Courses. We will work with you to customize a program that is cost-effective and convenient to your agency. **i**

Legislative & Regulatory Outreach **i**

Governmental Affairs Committee. Our Committee maintains current awareness of all pending and proposed insurance legislation or regulation in the state and endeavors to positively influence same on behalf of the PIA of Louisiana membership.

Grassroots Effort. We send you alerts when vital legislation is being voted upon in Committee or in the Louisiana Legislature and provide you with information and resources to quickly and effectively contact your local representative.

Lobbying Efforts. Every year, leadership from PIA of LA visits our Congressmen on Capitol Hill to discuss with them potential or actual legislation that could positively or negatively affect the insurance industry, your agency and your customers.

Industry Representation. PIA serves as Liaison to the Louisiana Department of Insurance, as well as LA Citizens Property Insurance Corporation, The Property Insurance Association of Louisiana (PIAL), Louisiana Property & Casualty Insurance Commission, the Commissioner's Agent Advisory Council, and the Coalition to Insure Louisiana. We also have collaboration/involvement in many industry group listed on our website.

03/22

AROUND THE STATE

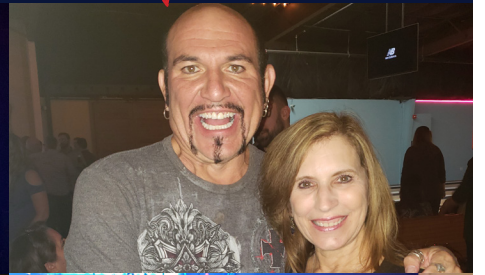
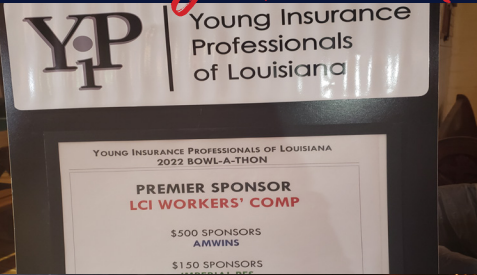


Acadiana Chapter Meeting



Baton Rouge Chapter Meeting

YIPs Rock'n Bowl-A-Thon!



How to Massively Increase Your Business

By John Chapin

There's an idea I share during my speeches that massively increases the business of everyone who follows it. It is not for the faint of heart and it takes some work but, if you're willing to do it, it will significantly grow your business.

Many of you are going to groan, wince, swear, or do all three when you hear this. Few people will be willing to do it. Please don't be fooled by its simplicity, after all, most problems have simple solutions, we as humans just like to complicate them so we have an excuse for a lack of success. In any case, without further ado, here is the idea: spend a minimum of three to four hours a day, Monday through Friday, prospecting for new clients.

While that may sound like a lot of time, it's actually fifteen to twenty hours a week, out of your total hours of 168. Spending nine to twelve percent of that time doing the most important task you do as a salesperson: prospect for new business, is not all that much time. Now I know some of you are thinking, wait, closing the business, not prospecting, is the most important task because without closing, nothing happens, and you'd be right, at the same time, in order to get the sales, you need plenty of prospects. You can't close the sales, without first getting the prospects. So, whether you agree with me or not, just stick with me a little longer.


Let me give you a couple of examples of people who have followed this. I have a friend who is one of the top Realtors in Central Massachusetts. When he started in the business he was a transplant from New Jersey who knew absolutely no one in the area. He went to the manager of the office and asked him how he should get some sales. The manager told him to call the expireds list (people who had listed their house with an agent but it did not sell) and the list of FSBOs (for sale by owners).

My friend was used to cold calling over the phone. One of his previous jobs was selling newspapers over the phone, so he was used to making a lot of calls and getting rejected. He proceeded to make 603 phone calls over the next month. From those calls, six people decided to list their houses with him and that resulted in three sales over the next two months. For sake of comparison, the average Realtor gets twelve listings a year and sells three houses. So, in two months, he equaled the average Realtors annual sales simply by making 603 phone calls in a month. By the way, the other Realtors in the office called him lucky, said he must know a bunch of people in the area, or otherwise be connected, etc. None of that was true, he was just simply willing to do something the others were not, get on the phone and do a massive amount of prospecting.

In a similar story I have another friend who lost his job in the banking industry when he was in his early 40s. Evaluating his life and options he decided to embark on a dream he had years ago when he was in college. His dream was to become a chiropractor. He resumed and completed his studies he had started in college, got all the necessary training, and, since he was starting a new career, decided to change his location too. He moved from Minnesota to San Diego. Upon his arrival in San Diego one of the first things he did was to visit the offices of the local association of chiropractors. They turned him away at the door. They told him, "We already have too many chiropractors. There is one chiropractor for every eight people in San Diego." Now keep in mind, this wasn't eight people looking for a chiropractor, it was every eight people. Let me ask you a question, if you had been my friend, what would you have done? I'm embarrassed to say I'm pretty sure I would have turned around and gone back to where I came from. I think the vast majority of people would have. The excuse would of

course be along the lines of, the market is saturated with chiropractors, thus it's not a good place to be a chiropractor. How could you possibly be successful in that market? My friend decided to stay. Over the next eight months he went out seven days a week and knocked on the doors of houses and businesses. He had a questionnaire with him. The first question was: if a chiropractic office opened in your area, what would you like to see, just regular chiropractic, yoga, reiki, massage, other? The last question was: If I open a chiropractic office in the area, would you like an invite to the open house? In the eight months he knocked on over 20,000 doors, spoke to over 6,000 people of which 4,000 said they'd like an invite to the open house. In month nine he sent out the invites, opened the business in month ten, and in the next twelve months grossed 1.2 million in revenues which, at the time, put him in the top ten percent of chiropractic offices in San Diego, a city with too many chiropractors.

Granted, the chiropractor spent more than three or four hours, and he did it seven days a week. That said, he completely blew the average out of the water and beat 90% of other businesses in a saturated market. On the flip side, the Realtor wasn't quite doing three hours Monday through Friday and yet he did 600% of the average sales. Either way, the numbers that work for everyone I've prescribed this to is prospecting for new business fifteen to twenty hours a week. If you do that properly, you'll see a huge increase in business.

*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 35 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). *



Main Street Property Business



We offer special form property coverage including wind for main street business classes.



PROPERTY LIMITS

Wind available including all coastal counties

Limits up to \$10,000,000 per location - higher limits available with Underwriting approval

Business Income

Equipment Breakdown

Outdoor Property

Exterior Signs

Property Coverage Extension Endorsement

Earthquake

Ordinance & Law may be available



ELIGIBILITY

No distance to coast requirement.

All construction classes eligible with wind including coastal properties

Older properties with renovations or updates to the roof, HVAC systems, electrical and plumbing

Protection Class 1-8 eligible
9 & 10 refer to underwriting



CRIME

Employee Theft

Money and Securities

Forgery and Alteration

Robbery and Safe Burglary



DEDUCTIBLE

AOP Options: \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000

Wind & Hail Options: 1%, 2%, 3%, 5%, and 10%

PEACE OF MIND STARTS HERE

with above average levels of policyholder surplus and local presence, SafePoint has the resources to protect your client's most important assets.



YIPs Teams with Dale Carnegie to offer its own Professional Sales & Customer Service Series

Live Online Training, In-the-Moment Coaching & Customizable Learning Certificates for Your Employees

Dale Carnegie Unlimited equips teams with our virtual instructor-led skill development library through a convenient subscription with flexible course schedule.

There are seven levels of Live Online Subscriptions with Dale Carnegie Unlimited, each offering certificate paths designed to equip your employees with relevant skills that align with critical professional development needs.

YIPs has teamed with Dale Carnegie to offer you two of these seven at an incredible discounted rate, which makes up the YIPs/Dale Carnegie Professional Series. You pay only **\$325** for these two levels: **Sales Essentials Certificate** and **Customer Ser-vice Essentials Certificate**. And as an extra bonus, you also receive **10 hours of CE** credit toward your insurance license re-newal when you complete the Customer Service Essentials module.

CLICK ON THE LINKED COURSE TITLES BELOW FOR A COURSE DESCRIPTION

Sales Essentials Certificate

Appeal to Buyer Motives to Close More Sales	1 hr Webinar
Cross and Up Selling	3 hr Webinar
Compelling Sales Presentations	3 hr Webinar
How to Cold Call and Build New Customers	3 hr Webinar
Negotiations—a Human Relations Approach	2 hr Webinar
Present to Persuade	1 hr Webinar
Total	13 hours

Customer Service Essentials Certificate—CE approved for 10 hours

Attitude for Service	3 hr Webinar
Manage Customer Expectations	3 hr Webinar
Outstanding Customer Service	1 hr Webinar
Transforming Customer Complaints into Opportunities	3 hr Webinar
Total	10 hours

Once you register for this YIPs/Dale Carnegie Professional Series, you have **one year** to complete the course. You register for each webinar at a time that is convenient for you. There are many, many options for days and times to register for each of these. And, you can also review different instructors to choose the one that seems to interest you most.

Register Now!

Registration: \$325

ATTENDEE INFORMATION

Mr./Ms.: _____ First Name: _____ Last Name: _____

Agency/Company Name: _____

Email Address: _____ Phone Number: _____

PAYMENT INFORMATION

Visa Card #: _____ Expiration Date: _____ CVV: _____
 MasterCard Name on Card: _____
 AMEX Billing Address: _____
 Check Payable to YIPs City, State: _____ Zip Code: _____
 Signature: _____

Questions: Contact Jody Boudreaux at 225-766-7770 or jody@piaoflouisiana.com

If we havent met, let us introduce ourselves



We are Capital Premium Financing, proud Sponsor,
Supporter and Partner of PIA of Louisiana.

With exclusive profit sharing programs and service options, financing insurance premiums has never been so easy or so profitable. Our unique approach puts more money in your pocket than traditional premium financing plans.

We finance.

Insureds benefit.

You profit.



service as unique as a two dollar bill sm

CAPITAL
PREMIUM FINANCING™

Contact us today for details.

Lucy Lindsey

832-350-2079

Lindsey@capitalpremium.net

www.capitalpremium.net

WINNING@TALENT

Your guide to hiring, motivating and retaining employees.

WinningAtTalent.com

Our 3-part toolkit helps agencies understand how best to recruit great talent and enhance the employee experience so they stay. We trust you'll find this content very useful and another example of the value of our Partnership.

The PIA Partnership

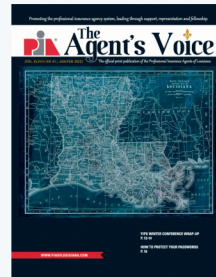
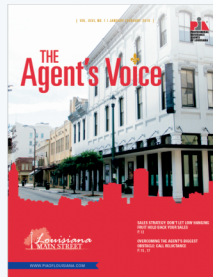
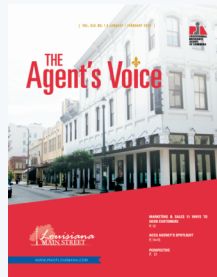
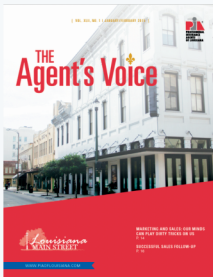


Winning@Talent is brought to you by The PIA Partnership – PIA's national carrier council. Partnership companies include:



LIKE WHAT YOU SEE?

East Printing has been printing the PIA Publication for over 30 years!



Whitney East



225-315-1014

eastprinting@cox.net

We offer a complete suite of printing services with quick turnaround times and delivery.



Best of Both Worlds

A RATER FOR THE CARRIERS YOU ALREADY HAVE, AND MARKET ACCESS FOR THOSE YOU DON'T

PIA MARKET ACCESS powered by **INSURE ZONE**

PIAMarketAccess.com

*Current PIA Membership Required. Available in the 50 U.S. states and DC. Carrier availability varies by state. Provided through partnership with InsureZone.com of Texas, Inc.



Complete in 15 mins or less!

The Omnia[®] behavioral assessment tool, takes the guesswork out of hiring, promotion, and employee engagement.

How Can Behavioral Assessments Help Your Agency?

- Discover if your producers can really sell.
- Learn if a CSR will fit in with your team.
- Compare job candidates with top staff.
- Uncover management challenges.
- Maximize your employees' potential.



Keather Snyder

813.280.3026 | KSnyder@OmniaGroup.com

Protect your agency from bad hires and high turnover with The Omnia ASSESSMENT.

Your hiring insurance.

CALL TODAY!
GET 1 FREE ASSESSMENT
with initial package purchase



Omnia is a PIA Member Benefit

Be sure to mention that you're a PIA member!

800.525.7117 | www.OmniaGroup.com

MEMBER BENEFIT IN FOCUS

PIA Hartford Flood Program

PIA is proud to partner with Hartford Flood.

With The Hartford, PIA members get the best in service with:

- A dedicated and knowledgeable book transfer team
- A dedicated local sales director for your territory
- Training and continuing education (CE) credits
- Proprietary flood CAT e-alerts
- Easy-to-use marketing and sales tools

- State of the art analytics and tools to help you cross-sell to your existing customers

Register for the December 8 webinar to learn more! (link: <https://register.gotowebinar.com/register/5859713505077430795>) or watch recording.


JOIN US HERE


(link: <https://register.gotowebinar.com/register/5859713505077430795>) 



INDEX OF ADVERTISERS

AFCO	7
Agile Premium Finance	10
Allied Trust	Inside Front Cover
Capital Premium Financing	19
Emergency Restoration	9
Forest Insurance Facilities	11
Hull & Company, Louisiana	11
Imperial PFS	5
Lane & Associates	22
LCI Workers Comp	23
LWCC	Back Cover
SafePoint Insurance	17





NEED GARAGE INSURANCE?


BIND WITH LANE

- Small to medium risks
- Auto dealers – Private passenger autos
- General auto maintenance and repair – private passenger autos
- Heavy truck sales and repairs
- Upholstery shops
- Tire dealers and service – New tires and private passenger autos only
- Limits up to 1 million/3 million
- Minimum premiums: \$500 for service risks and \$750 for dealers

For Special Events, Bind with Lane!




- 200+ classes
- 1M/2M limits - in-house authority (Up to 5M available)
- Liquor liability can be included
- Concession, kiosk and vendor liability

For events with attendance greater than 10,000, call for your application.



Proud Rhodium Sponsor

gotolane.com | (504) 467-3123
questions@gotolane.com

[#GoToLane](https://www.gotolane.com)

**BEWARE
THE
UNAWARE**



Unlike other workers' comp providers, LCI is a Louisiana business that understands how Louisiana businesses work. We take the time to get to know our members personally, which means we get to know the ins and outs of your business. So when you need us most we won't show up with a giant ice ax. 985-612-1230 :: lciwc.com

LCI 30
WORKERS' COMP
YEARS



4021 W. E. Heck Ct., Building K
Baton Rouge, LA 70816



At LWCC, our business is Louisiana business. As we continue to champion our great state, our agents are our first partner in preparing for the future of workers' comp. LWCC remains dedicated to helping both our agents and our state thrive, and together we will continue to better Louisiana one business and one worker at a time.



Learn more about our commitment to both our agent partners and our state at louisianaloyal.com