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# The Agent's Voice

[VOL. XLVIII, NO. 10 | DECEMBER 2021]

The official print publication of the Professional Insurance Agents of Louisiana



**WHAT BUSINESSES AND SALESPEOPLE SHOULD DO IN THE CURRENT ENVIRONMENT**  
P. 12



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## The Agent's Voice

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I always love the feeling of the holidays and all that it brings. The air begins to change and for once we aren't sweating doing everyday tasks like walking to our car. Christmas time is always a time for reflection and being thankful for all life's blessings. It's a time when we get to spend our most valuable asset (time) with our friends and our family. A time to enjoy fellowship and good food. We spend the whole year making plans and working them with scant thought about how it seems we are burning the candle at both ends. We just push through and try to keep grinding to meet our goals.

This Christmas season, I for one am going to choose to focus more on friends and family and enjoying the little things like a good cup of coffee on a lazy morning. The little chats with coworkers as they come in from their weekend breaks and we catch up on the latest happenings. Taking the kids to their holiday programs and enjoying the memories made. I am going to make a point to really enjoy the holidays more and worry less.

As we bring this year to a close, I am especially thankful for being able to do what I love and be able to help people at the same time. I am super proud of our association and all the wonderful people involved in making it great. Whenever there is an area

of need, you don't even have to ask for help because there is a line a mile long of members asking what they can do. Year round you have chapters that raise funds for big things like disaster relief or just simple things like toys for Christmas. I am convinced there is not a finer organization that exists than the PIA and it's because of the people like you that make up its membership.

Check out the Christmas party pictures in this issue to see evidence of the professional camaraderie and Christmas spirit shared among our PIA peers. And, I encourage everyone to go to their respective chapter functions this year to foster the relationships that are made there. Agents will definitely need to meet with their companies and vice versa for the companies. You can gain so much from the scheduled speakers and learn about the latest industry news afforded by your PIA peers.

We all share a passion for the industry and we share an understanding of what life is like when you make this your life's work. So, celebrate the year because each of you played a part in making it a good one despite the many challenges in 2021.

Merry Christmas and Happy New Year! 





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# COMMISSIONER'S COLUMN

Now that the 2021 hurricane season is behind us, the Department of Insurance is assessing not only the homeowners market as a whole, but the position of Louisiana Citizens Property Insurance Corp. (Citizens) in that market. Citizens played a critical role (good and bad) after hurricanes Katrina and Rita in 2005, and as our state-sponsored insurer of last resort it could again face the need to absorb policies from the private market after Hurricane Ida.

When the Louisiana property insurance market hardened after the 2005 storms, Citizens received thousands of policies that private companies couldn't and/or wouldn't write at the time. The need for coverage was so great that in 2008, Citizens became the third largest residential insurer in our state with 9.8 percent of the homeowners insurance market. Citizens had 167,179 residential policies and 6,881 commercial policies.

Today, Citizens has just 38,829 policies in force -- 37,352 residential and 1,477 commercial -- a reduction of 78 percent from its peak of 174,060 total policies thanks to multiple rounds of depopulation and a property insurance market with many choices. More than 30 new homeowners insurers have joined our market since 2005.

After those new insurers endured four hurricanes in the span of one year and two days, some companies are reducing their policy count and a few others are pulling out of Louisiana and other hurricane-prone states entirely. Citizens is the backstop for policyholders who may not be able to access property insurance coverage from private insurers and need a safe place to land until the market stabilizes.

In November, I placed two insolvent homeowners insurance companies, Access Home Insurance Co. and State National Fire

Insurance Co., into receivership in the 19th Judicial District Court.

The Louisiana Insurance Guaranty Association (LIGA) is responsible for paying claims from those two companies. We recognize that having another company take over claim payments after a hurricane makes the claim process more stressful and we are working with LIGA to ensure that the transition goes as smoothly as possible.

One bright spot is that it looks like Citizens won't need to take on the policies from the two insurers that have been placed in receivership. A Louisiana licensed insurer plans to acquire all policies from Access Home and State National Fire, giving the estimated 30,000 Access Home and State National Fire customers a safe landing in the private market with uninterrupted coverage. The proposed transition must secure approval from the 19th Judicial District Court, a step that is expected to occur before the end of 2021.

In a sign of resiliency in the Louisiana insurance market, seven private insurers expressed interest in the policies and three companies formally submitted bids to the receiver. The new insurer is acquiring the business, which represents 1 percent of the Louisiana homeowners insurance market, for the remaining unearned premium on each policy. The targeted effective date of the transaction will be retroactive to Dec. 1, 2021.

Because of the vibrancy and diversity of our insurance market, we do not expect that Citizens will balloon to its 2008 size. However, there is less availability on the commercial side of the market so the Citizens' Board of Directors voted in November to increase its commercial property insurance limits to assist businesses acquire sufficient coverage through Citizens if they are not able to do so



**Commissioner of Insurance  
Louisiana Department of  
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in the private market.

Commercial coverage limits were temporarily increased to \$10 million for a single building, \$3.2 million in contents, and up to \$20 million of aggregate coverage per insured, up from \$5.5 million for a single building, \$2.2 million in contents and \$11 million in aggregate coverage per insured. These increases took effect immediately and are scheduled to sunset in two years, at which time the limit levels will be reevaluated. The last time commercial limits were raised was in 2013.

Meanwhile, the claims picture at Citizens looks much better from recent storms than it did in 2005. At the end of the third quarter, Citizens policyholders had filed around 12,800 claims for Hurricane Ida. That follows 7,500 claims at Citizens from the 2020 hurricane season. By comparison, Citizens policyholders filed almost 81,000 claims after hurricanes Katrina and Rita in 2005.

**Continued on Page 10**

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# PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

The No Surprises Act, which was passed as part of the Consolidated Appropriations Act (CAA) of 2021, was designed to reduce the effect and frequency of surprise medical bills on health insurance policyholders, and it requires issuers of individual health insurance coverage or short-term, limited-duration insurance (STLDI) to inform policyholders about any direct or indirect agent or broker compensation associated with enrolling them in those coverages. It also requires insurers to report agent/broker compensation information to the Department of Health and Human Services (HHS).

As part of the implementation of last year’s continuing resolution, this past September, HHS joined with several other federal agencies in issuing a Notice of Proposed Rulemaking (NPRM) to provide additional details around the requirements set forth in No Surprises. If finalized as-is, the rule would require issuers offering individual health insurance coverage or STLDI to disclose to policyholders the commission rates and compensation structure for other

direct and indirect compensation provided by the issuer to an agent/broker associated with enrolling these policyholders. It seems like “indirect compensation” is meant to account for non-commission income generated by fees, bonuses, etc., and HHS provided proposed definitions of this and a few other terms in the NPRM, in which “direct and indirect compensation” is defined quite broadly, as any form of consideration exchanged between the insurer and the agent/broker, no matter how it’s exchanged.

The disclosure would need to be made before the policyholder finalizes their plan selection and would require the disclosure to be included on documentation confirming the person’s enrollment. The NPRM would also require issuers to report to HHS annually on the actual amount of direct and indirect compensation paid by the issuer to the agent/broker for the preceding year. Generally, these disclosure and reporting requirements are supposed to apply to contracts executed after Dec. 27, 2021.

HHS has said that, barring issuance of a final rule before Dec. 27, it plans to adopt a policy of “relaxed enforcement” between Dec. 27 and Jan. 1, but that presumed we

would see a final rule promulgated by Jan. 1, 2022, which now seems unlikely. More recently, HHS personnel have recommended that agents, brokers, and insurers implement new procedures to meet the disclosure requirements as if the rule is already in force, so that they aren’t scrambling to do so once it is finalized. Affected agents and brokers should proceed with the expectation that the final rule will substantially resemble the NPRM, though, because the No Surprises Act text underlying the rule is itself quite prescriptive.

HHS has said that they expect agents and brokers to disclose the information to policyholders on behalf of issuers. It has also provided a detailed breakdown of HHS’s estimate of anticipated costs to agents and brokers of compliance with the rule, if/when it becomes final.

We will provide additional updates on the agent/broker disclosure requirements of the No Surprises Act as they become available. 📢

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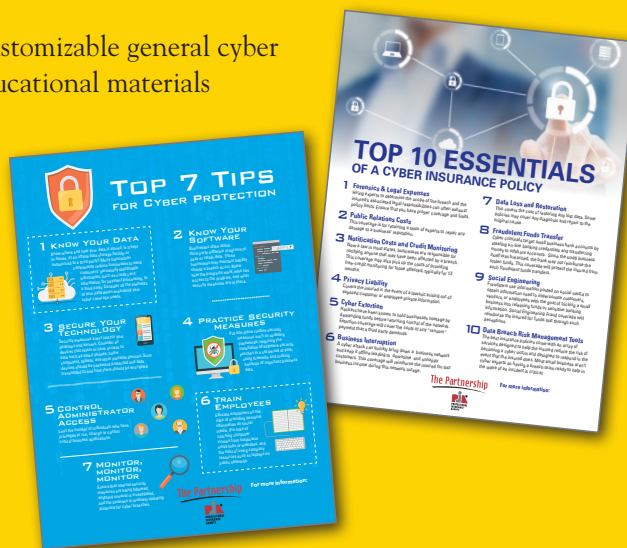
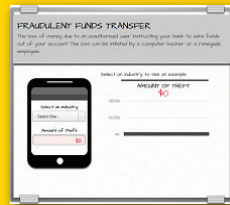


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**Commissioners Column Continued**  
from page 6

In keeping with its smaller number of policies and claims, Citizens now has just a tiny share of the market. At the end of 2020, Citizens accounted for just 0.3 percent of Louisiana's homeowners insurance market. Thanks to the overall success of the depopulation program and sound guidance from CEO Richard Newberry, Citizens stands ready and able to meet the call if policyholders are unable to secure coverage in the private market. Citizens has no need for an assessment as it did in 2005 (\$250 million) nor issue any bonds as it did in 2006 (\$1 billion) to finish paying its Katrina and Rita claims.

It is our hope that the market will provide policies for all who want them, but in times of crisis as we have experienced during the last two hurricane seasons, Citizens is ready for property owners who need it. 

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# What Businesses and Salespeople Should do in the Current Environment

By John Chapin

After 54 years on the planet, and almost 33 in business, I know two things: one, this will be over at some point, and two, a few organizations will come out of this with a stronger, healthier business while the others come out of it anywhere from “okay” to “out-of-business.” If you want to be in the first category, here’s what to do.

**Note:** The “stronger and healthier” mentioned above doesn’t refer to companies that will automatically grow from the current crisis.

## How to Excel in the Current Environment

Everything goes in cycles. The stock market, the economy, real estate... you name it. We are coming off of ten years of unprecedented growth. In the U.S., we have a disruption in the economy every seven to ten years. The past 19 years have given us 9/11, the 2008 recession, and now a virus. When the economy is strong, the stock market surging, and everything is coming up roses, the majority of companies and people act as if the good times will last forever. When things turn, most companies pull back, stop spending money, and hunker down and act as if it’s the end of the world. In war, retreating, or sitting and waiting, are sometimes viable options, they aren’t when it comes to business. In business it leads to stagnation and paralysis. At that point, your first indication that things are back to normal will be your competition whizzing past you while you sit still.

The few companies that expand and grow in bad times act courageously. They take smart risks, they double their efforts versus cutting back, they continue to invest in their business and people, and they continue to push into the market place. The companies that take a big hit, or go out of business altogether, act fearfully. Fearful actions shrink businesses. For example, the average company during an economic disruption cuts sales and marketing activity and spending by 37%. The companies that grow do the opposite. The point? It’s okay to pause and get your bearings, just don’t get

stuck in neutral or reverse. Don’t panic and act on emotion. You’ll lose market share. And it’s tough to get going again starting from a stand still. So, **stop for a bit if you must, but once you get your footing, go on offense.**

**Remember why you’re in business and the people you’re trying to help, recommit to your mission.** Things are different, you may be working from home, you may figuratively have one or both hands tied behind your back, but with today’s technology, you can still get out there and get to people. Your approach will most likely vary, but your overall objective will always remain the same: **Act courageously, take massive action, and be visible and accessible in the marketplace. And ultimately deliver the benefits you promise clients and prospects.** Here are the steps to do that.

### Step 1: Make clients your #1 priority.

Reach out and let them know you’re there. Focus on showing empathy and let them know you care. First, find out how *they and their family* are doing then see if they have questions or need anything. They may not have time to talk right now, though most will, what’s important is for them to know that you care and you’re there should they need you.

**Also, when you do talk to clients, stay positive.** You don’t have to be Pollyanna, but err on the side of being positive. You may have to let them vent a bit. One of your most important skills right now is to listen.

### Step 2: Reach out to current prospects.

As with clients, lead with empathy and concern. Ask how they are doing, then get an indication as how they’d like to proceed.

### Step 3: Reach out to others you know you can help.

If the current situation puts you in a unique position to help someone, contact them, but again, lead with empathy and concern.

Address the trying times, then build rapport and ask questions and listen, versus launching into a sales pitch.

### Step 4: Reach out to past clients you’d like to get back.

Your objective is to be a resource should they have any questions, not to sell something, at least not right now. Reestablish that connection and let them know you care.

### Step 5: Look for future, or even current, opportunities.

Companies in the food and beverage and medical industries are growing and seeing an increased demand for products. Other companies have problems they’ve never seen before. Who is a good prospect?

**All your communications should be about intent right now.** Just as you should be doing at all times, do not focus on the money or the sales. Let clients and prospects know you’re thinking about them, you’re there for them, and you care. Be the certainty and courage they need right now.

### Step 6: Prepare.

- Build your prospect list and do research on them now.
- **Create a vision and a plan for your business going forward.**
- **Work on professional and personal development.** Build your sales skills. Prepare for new objections and work on ones that have been tripping you up for years. Improve time management, organization, and mental toughness. Work on business and personal goals. Take some classes.

Continued on Page 21



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# COMPANY NEWS

## Stonetrust Enters New States Kansas and Alabama

Stonetrust Workers' Compensation President and CEO Michael G. Dileo announced today that the company is now writing workers' compensation coverage in Kansas and Alabama effective January 1, 2022.

"I'm excited to announce that we're now offering workers' compensation coverage and services in Kansas and Alabama as part of our evolving plans for regional expansion," said Dileo. "Our focus is to continue providing great service to our loyal agents, their policyholders and their injured employees. We are also currently working on plans to enter Iowa and Georgia by the end of 2022."

Stonetrust is headquartered in Baton Rouge, Louisiana and is now operating in ten states including Louisiana, Texas, Oklahoma, Arkansas, Mississippi, Nebraska, Missouri, and Tennessee in addition to Kansas and Alabama.

Stonetrust specializes in statutory workers' compensation insurance for employers large and small, with a concentration in healthcare, construction, wholesale, retail, manufacturing, and other service-related businesses.

For more information, please contact:

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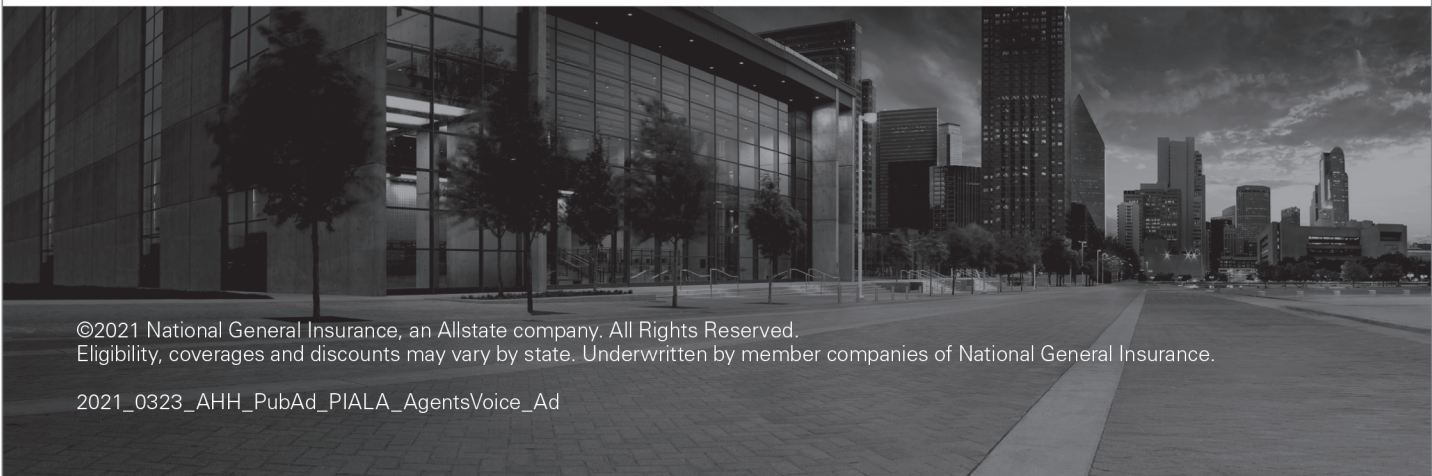
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# AROUND THE STATE



# Christmas Parties Around The State...



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## What Businesses and Salespeople Should do in the Current Environment Continued from page 12

- **Work on your USP and overall messaging.** Most companies have a weak answer for 'why you?' Also, where can you add more value to clients?
- **Improve your sales process.**
- **Improve your Sales Playbook, Script Book and Concept Book.**
- **Work on systems you have in place to make sure they are running as efficiently and effectively as possible.**
- **Focus on your actions.** What are you doing every day to grow the business?
  - Do things you haven't had time for in the past, but do now.
  - **Make any migrations, changes, upgrades, or conversions to computer systems, phone systems, CRMs, and the like.**
  - **Break some bad habits and create some new, good ones.**


## Other ideas to keep in mind:

- **Get back to the basics:** Hard work, activity, and perseverance are key character traits to embrace at this point.
- **Keep a good attitude in general.** Watch what you consume *mentally and physically* because that will have the biggest impact on attitude. Practice healthy habits. Absorb positive, inspirational material, and surround yourself with positive people.
- **Don't make assumptions.** Don't assume people don't want to talk to you or don't have time.
- **You can use Zoom and Skype, in addition to regular phone calls, but make sure it's your client's preference. Most executives prefer a phone call.**
- **Your competition is facing the same problems you are.**
- **Look for ways to help your community, friends, and family in any way you can.**

**Use this time wisely. Make some changes, get educated, ramp up and get prepared. Be out there and visible.** If you

have solid goals, strong enough reasons why you need to achieve them, and show up every day and do what needs to be done, you'll get to where you want to go, regardless of anything that gets thrown at you.

**Finally, I challenge you to come out of this better than you went in.** In better health, with better relationships, and with a better business. Your attitude and actions are 100% under your control.

John Chapin is a motivational sales speaker and trainer. For his free 5-steps to Sales Success Report and monthly article, or to have him speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com) John has over 32 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](mailto:johnchapin@completeselling.com). 



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