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THE Agent's Voice



ONE THING LEADS TO SALES SUCCESS

P. 13

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P. 17

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My term has officially ended on September 1, 2020. This was not what we all expected for the year 2020 and I believe that 2021 cannot get here soon enough.

This has been a very different term for all of the Board members. We have continued to do many of the normal activities, but the Zoom meetings have become the norm. Back in early April we began discussing the state convention. By the time May rolled around we were in a position of a deer in a headlight, not knowing what to do. We kept pushing a decision back with the hopes of a rapid improvement. Well that did not happen. While we were disappointed and we had pressed really hard to try and have the convention at the Grand Hotel, it was not feasible. The Board made a decision to require a 2/3 vote to go forward back in May contingent upon no change in the COVID situation. Well, Baldwin County's (where the Grand is located) infection rate skyrocketed, the governors of Alabama and Louisiana both extended phase 2 and things did not continue in the improved direction we hoped for when we voted. In addition we were at a point of having to make financial commitments that were significant in the form of guarantees to The Grand. The Grand actually was very cooperative during the process and made many concessions that were extraordinary for a major hotel chain. To that end we made the right decision to cancel and go virtual. So to all, we pray for next year to be back to normal.

Last year for my incoming president's address, I focused on a theme of vision for the year 2020. The concept of incorporating past and present trends into our planning, which allows us to develop a clear vision of what the future holds. This is important for both short- and long-term planning. I quoted the sausage king, musician, actor Jimmy Dean who said, "I can't change the direction of the wind, but I can adjust my sails to always reach my destination". It

seems like a very straight forward strategy, except when there is a Cat 5 hurricane in your path. COVID-19 has reset the high-water mark for generations, and we must now operate in its wake.

So sportsmen, here we are in our bateau with a paddle and a push pole. We are fishing and hunting again for ways to bring home food for our businesses and family. Louisiana, from our beginning, has been a special state, with special people, who overcome adversity. The vast majority of people of the US are fighters and survivors.

PIA of Louisiana, our members and our clients are having to drop anchor and ride out this storm. It is difficult to think about long-term planning at a time like this when you do not have any past trends to really follow. So like sportsmen, we adapt by looking at the land and in the water we hunt and fish today. We draw on our experiences and pick the best tactics we know. Depending on our situation, it may be survival, safe harbor, new paths, or defining opportunity and positioning for the rebound.

The timeline on many technology implementations have been fast-tracked and are important for adaptation. Look at this virtual meeting, our remote workers, hand washing and mask wearing, as well as the overall use of smart phones. With the new usage of iPads and laptops, and one can see the landscape has changed. Our landscape in Louisiana has been changing since it was settled, and we have adapted. Again, we will adapt.

But wait, there is more to this storybook tenure that happens on August 26th, 2020. COVID 19 takes a backseat to a tightly-wrapped, fast woman named Laura.

Continued On Page 9



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

First, I want to apologize for this issue being sent so late. It has been quite a year! First, we went back and forth about holding the convention and then ultimately cancelled, as you know. But then we scheduled the Virtual Annual Meeting for August 27 and that had to be cancelled due to Marco and Laura. The original plan was to reschedule it for September 10th, but since our members in SW Louisiana were hit so hard by Hurricane Laura (as well as central and N. Louisiana), we are now focused on relief efforts. We will have to get back to you about rescheduling the virtual meeting. Who ever thought we'd have to reschedule a virtual meeting! As I started this paragraph, it has been quite a year!

As we know from experience, the devastation from a storm like Hurricane Laura will not be cleaned up overnight, so we'll continue our relief efforts as long as we need to. We encourage you to let us know how you would like to assist. We'll be bringing the PIA trailer to affected areas, so please let us know if you would like to join us in one of those scheduled trips...we'll be updating you with that information through email as well as on our PIA Facebook page and on the front page of our PIA website, which is www.piaoflouisiana.com...so be on the lookout for that.

Since we've been unable to meet in person, it's even more important that you're checking our social media posts and reading our emails to stay aware of member benefits, so please keep an eye out for those. I want to make sure you are aware of some new member benefits available to

you through PIA National as well, so I pass this important information on to you.

PIA now has two programs to help PIA members get back to business in the wake of the global COVID-19 pandemic. PIA members may participate in both, getting separate reimbursements for each.

1. Marketing Reimbursement Program: The original reimbursement program provides a \$250 reimbursement for purchases made through the **PIA DMV: PIA's Direct Marketing Vault or PIA Design & Print Services.**

2. Partnership Reimbursement Program: Our new reimbursement program provides up to a \$250 reimbursement for purchases through the PIA Partnership's **Agency Journey Mapping and Winning@Talent programs.**

Marketing Reimbursement Program

Option 1: The PIA DMV: PIA's Direct Marketing Vault (turnkey with option to customize)

Program Summary: The PIA DMV enables PIA members to launch hybrid print/digital marketing campaigns to households grouped together in USPS postal routes. As the basis for their marketing campaigns, PIA members can use an existing PIA template (no additional cost) or create a custom message of your own (\$225 includes an oversized postcard and a suite of matching digital ads). Using our online portal, PIA members can select one or more postal routes to include in their marketing campaigns. Their postcard is then mailed to each household in those postal routes. Using geofencing technology, digital ads are then delivered multiple times to computers, tablets and smart phones in those same households (and businesses, if you choose to include them). PIA members using the PIA DMV never need to leave their desks to implement a robust market-

ing campaign in their local community or other target market.

Option 2: PIA Design & Print Services (customized marketing pieces created by PIA)

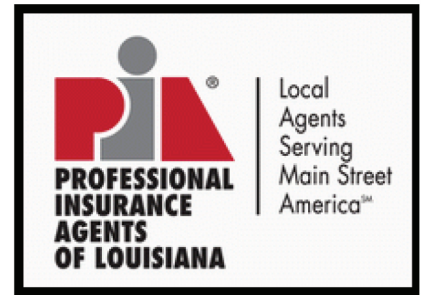
Program Summary: PIA members who need marketing materials beyond the direct mail and digital campaigns offered through the PIA DMV program will appreciate PIA's Design & Print Services provided to PIA members nationally by PIA of the Northeast. Whether you need social media graphics, a flyer, a brochure, an advertisement, or even a newsletter, trade show display or promotional items, PIA's team of designers can help PIA members draft copy and design stunning marketing pieces. Printing and mail services are available, using PIA's in-house print shop to save agents money.

Partnership Reimbursement Program

Option 1: Agency Journey Mapping (perpetuation planning)

Program Summary: Whether you are planning for the eventual sale of your agency, planning for the unexpected, or simply want to value your agency, PIA's Agency Journey Mapping program will put you on the right path. We'll help you understand the challenges and best practices of agency ownership transfer, so you can create a perpetuation/succession plan for your agency. And you'll receive access to dozens of tools to help you do it. Not ready to perpetuate? Agency Journey Mapping is for you, too. Going through this process will strengthen your agency so that you are a better partner to your insureds, your carriers, your employees and your community. **Agency Journey Mapping is available on-demand.**

Continued on Page 9



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!



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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

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Presidents Message Continued From Page 4

So, we welcome Charlie Williams into his PIA of Louisiana presidency, with his new girlfriend Laura at his heels. I guess it was only appropriate that we conclude my term with a Category 4 hurricane interrupting the virtual convention we had planned. At the time of this article being prepared, Laura is still off the coast, and we can only pray that it loses strength and does not harm too many people as well as too much property. Covid-19 suddenly does not seem as important when this "bitch" is staring down on you like an angry two-headed, gigantic, rabid dog. I will be here and look forward to my time as the immediate past president. By God, it is time I leave you with the knowledge that it will get better.

Finally, a special thank you to the PIA staff, our sponsors, vendors, companies and to you, our members, for supporting PIA and being active in our industry.

As our beloved quarterback Bobby Hebert says as he signs off of his weekly sports segment on WWL, "bon nuit PIAL legion". It has been a long season and I wish you all a much better one next year. 


Passing it On Continued From Page 6

Option 2: Winning@Talent (agency hiring program)

Program Summary: Winning@Talent is the independent insurance agent's guide to hiring, motivating and retaining the best agency employees. This 3-part toolkit features intuitive tools that take agency employers through a simple journey that starts with determining if their agency is well positioned to attract quality candidates and ends with a happy, productive employee. **Part 1**, Are You Ready to Recruit?, focuses on helping agencies assess their employer brand so they can see their agency the way prospective employees see their agency. **Part 2**, Sourcing, Recruiting and Hiring, focuses on sourcing potential hiring prospects, recruiting them into

your agency and ultimately hiring them. **Part 3**, Retaining Your Best Employees, focuses on how agencies can retain their best employees.

What's Reimbursable? Although Winning@Talent is a free resource for PIA members, Part 2 of the program suggests improving the hiring process by using one of two PIA programs: (1) the IdealTraits recruiting platform (2) behavioral assessments using the Omnia Profile.

To learn more about these services, please go to PIA National's website at www.pianet.com. 



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It has been a tremendous success story by any measurement and all because the people involved. No exceptions. In our business, not many survive 30 years, but thanks to the efforts, dedication, loyalty and professionalism of the agents, underwriters, brokers and industry partners involved, Midlands has and continues to go forward. We are especially grateful to Oklahoma agents for their devotion all these years.
-Charles C. Caldwell, CEO

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One Thing Leads to Sales Success

By John Chapin

The recent pandemic is a possible threat to your sales career but probably not for the reason you think. If you've read my articles in the past, you know that I attribute sales success and failure primarily to activity level. If you make enough calls to talk to enough qualified prospects, and you have at least average sales skills, you'll make enough sales. If you don't make enough calls, you won't make enough sales.

Sales success starts with the math. What's your annual sales goal? Based upon your average sale, how many sales do you have to make? How many proposals do you need based upon your closing ratio? How many people do you need to talk to in order to get the necessary number of proposals? And finally, how many calls do you need to make to talk to that many people? Now break those down into monthly, weekly, and daily goals. Simple, right? You'd think so but this is where the problems start.

First off, many people skip the math, so they don't have a target to hit. Some have an excuse such as: I don't know my average sale, closing ratio, or some other part of the equation. That's fine. Guess. Based upon other salespeople, industry averages, what your manager says, make an educated guess and come up with some numbers. Whatever those numbers are, increase them by 20%. The other excuse I hear is that the formula is too complicated. Go back and read the formula. A caveman can do that math.

Second, while doing the math is an issue in many cases, more often the bigger issue is actually executing on the numbers once people have them. At first glance, this almost always appears to be a time management issue, but as we dig deeper, we find something else. When someone fails to make the necessary calls it's usually due to the fact that they are either scared, uncomfortable, or both. Sometimes the fear or discomfort is obvious, other times it's a little more subtle. In the subtle cases, we have to take a look at human psychology.

Basically, the brain moves us toward pleasure and away from pain. Rejection for most human beings is painful to some degree. Although many people are able to overcome the pain, fear, and discomfort of rejection, the brain is super-creative and, while our conscious brain is telling us to make calls, the subconscious brain comes up with all sorts of reasons to avoid making prospecting calls. The most common ones I see are servicing current clients, spending too much time researching information before calling

a prospect, doing paperwork during prime hours, and working on their call because they don't feel like they're ready to talk to a live prospect yet.

Continued On Page 19

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PARTNER NEWS

LUBA Workers' Comp expands coverage into three new state

LUBA Workers' Comp has expanded its coverage into Oklahoma, Tennessee, and Alabama. Founded in 1991, the Baton Rouge-based insurance company currently writes workers' compensation insurance through a network of select, independent agencies in Louisiana, Mississippi, Arkansas, and Texas. LUBA, with the addition of the three new states, will now write in seven states. LUBA is the second largest writer of workers' comp in Louisiana, the fourth largest in Mississippi, and continues to grow market share across their regional footprint. "We've seen steady growth in new markets thanks to our long-standing relationships with independent agents. The success we've had in partnership with them has been very rewarding." said David Bondy, Founder and CEO of LUBA. "We continue to build upon our unwavering commitment to excellence in customer service and genuine dependability and are excited to introduce three new states to the LUBA Difference."

LUBA insures over 196,000 workers across 4,000 policies with more than \$80 million in direct written premiums. LUBA recently received their sixteenth consecutive "A-Excellent" rating with a stable outlook from A.M. Best Company, the world's oldest and most authoritative rating agency. Ratings are based on four primary factors: balance sheet strength, operating performance, business profile, and enterprise risk management.

About LUBA Workers' Comp

Founded in 1991, LUBA Workers' Comp is a regional casualty insurance company covering businesses in Louisiana, Mississippi, Arkansas, Texas, Oklahoma, Tennessee, and Alabama through select, independent insurance agencies. LUBA, with a rating of "A- Excellent" from A.M. Best Company, insures over 196,000 workers across 4,000 policies with more than \$80 million in direct written premiums. LUBA's motto, "Genuine Dependability" captures the essence of its relationship-driven work philosophy providing customers with superior customer service and complete claims support. Learn more about the LUBA difference by visiting lubawc.com



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Additionally, National General invites prospective policyholders to help 'drive up' the contribution: for each new quote completed in the month of July, National General Holdings Corp. will add an additional \$1 toward the effort, and commits to a minimum overall contribution of at least \$500,000 to Feeding America®.

This includes quotes completed by agents through natgenagency.com, as well as quotes bridged into natgenagency.com. National General traces its roots to 1939, and has been protecting policyholders in times of need. Millions to Feed is an important and timely mission and is part of a recent \$3 million pledge by National General Holding Corp.'s to select charitable organizations, including and beyond those providing COVID-19 support, in the communities it serves.

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How To Keep Going When You Want It All To Go Away

By John Graham

How long will the Damocles Sword of the pandemic hang over our heads? As the days drag on, will it threaten to upend us indefinitely? Even though we try to avoid thinking about the troubling possibilities, they keep creeping into our minds, creating more stress, clouding our ability to stay focused, and leaving us irritable, angry, less effective—and tired.

It's not a pretty picture, not one we could possibly imagine ever facing. So, when we're confused and uncertain about the future, what are we to do? Here are some thoughts about that bothersome question:

1. Don't listen to yourself

Why does it always happen when we're trying to get to sleep at night? But that's the way it is. What's so upsetting is that the person who causes the anxiety and does the damage is the one who lives inside our head. We are never our own best friend in the

middle of the night.

So, stop listening to yourself. It's time for a personal fact-checker, but neither Alexa nor Siri qualify. This is a job for someone you trust. "This is what's concerning me. Am I on track or off the rails?"

2. Look for new possibilities

The good news is that life is not a matter of choosing the right fake Zoom background to convince ourselves (and others) that we're more than just OK. It amounts to more than that.

Recently, an editor sent me one of my sales articles. He had kept it until he found the right place for it. Recognizing that it had been around for about a year, he asked if I would look it over to see if it needed updating. Well, my first reaction was less than positive. But, swallowing my pride, I read it and was shocked at what I found! In a relatively short

time, the world changed dramatically and the article needed updating to reflect what had transpired

People are no different, so it may be time to ask yourself a tough question, "Am I dated?" Think about it. What can you do to "update" yourself? Sure, you may know your job "backwards and forwards," but that doesn't count anymore. Focus on figuring out to revise your performance. How can you make what you do more relevant? What can you do to enhance your value? Think about the possibilities.

3. Get better acquainted with yourself

If you really want to get to know yourself as you really are, you might want to spend time in Wyoming. But be prepared, Wyomingites aren't subtle.

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Personal Lines

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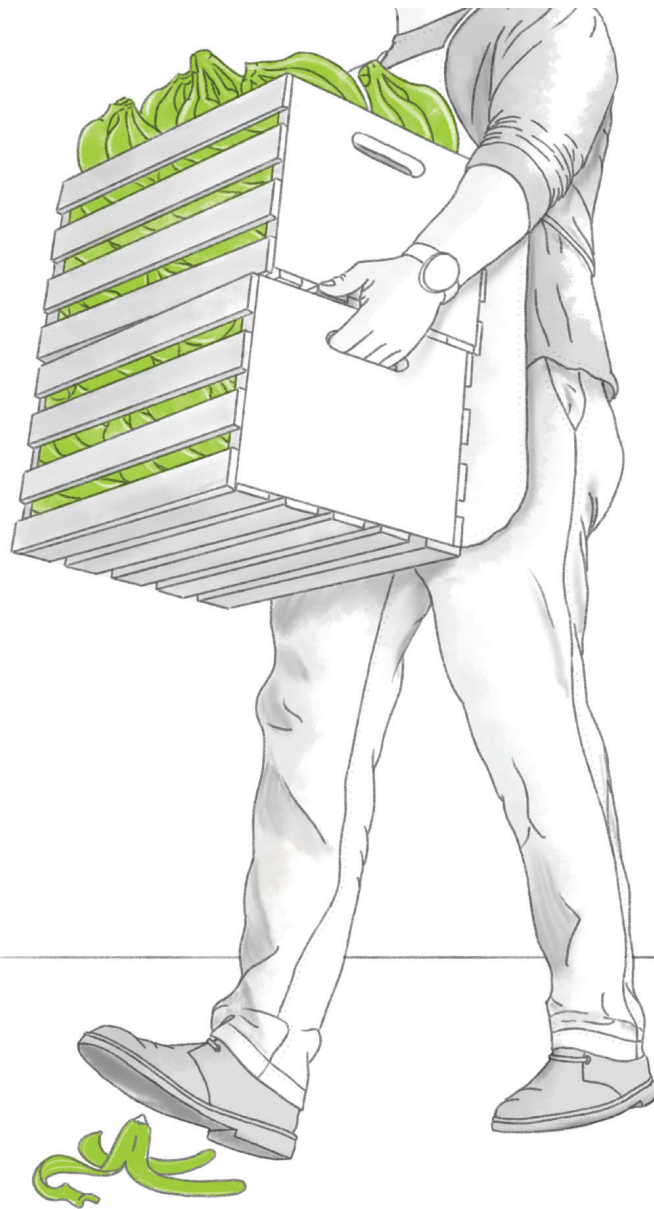


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How Workers' Comp is Supposed to Work

One Thing Leads To Sales Success Continued From Page 13.


Another way people avoid making 'live' prospecting calls is to hide behind e-mail. I once had a business owner I was working with who was afraid to prospect. We agreed to start slowly by making three calls his first week. After the first week I asked how he did. He said, "I did okay, I made 2 ½ calls." When I asked him where the ½ came from he said, "Well, actually, I didn't make any phone calls, I sent five e-mails and I counted each one as ½ call." An e-mail is not a prospecting call, it's spam. An in-person call or phone call is a prospecting call.

Next, Chambers of Commerce and similar networking groups are not proactive prospecting. These are fine if you're a veteran and have a great business and these are supplementing your business. If you're new, you can go to these only after you've hit all your new prospecting calls for the week. The name of the game with any method is to meet new people, so your goal should be to meet five new people each time you go to one of these events. They may be guests or new members but the goal is five. Again, if you are a veteran with an established business, the number can be negotiable. If you are within the first three years of your business, or you need to actively bring in new business, five new people is non-negotiable, and again, only after you've made all your new prospecting calls for the week. If you can't meet five new people each time, you need to spend this time calling on new prospects.

Another diversion is social media. Two or three hours a day tweeting and putting posts on Facebook is not prospecting. Social media is fine as an add-on to your prospecting and marketing, but the only true way to proactively prospect is by reaching people by phone or in-person. And these days, depending upon where you are and what the situation is, it may only be by phone, but it isn't social media.

Lastly, the problem with the current pandemic... I know, I'm getting tired of hearing about it too... is that it gives the creative, subconscious brain yet another way to avoid making scary, uncomfortable

prospecting calls. And let's face it, without working too hard you can convince yourself this one is legit. But at the end of the day, it isn't. If our world is to survive, business must continue and sales must be made. Without those, we're dead. You've still got to make the phone calls, if not in-person calls, and at the end of the day hit the numbers that your math foretold, because ultimately only one thing leads to sales success: talking 'live' to enough people about your product or service.

*John Chapin is a motivational sales speaker, coach, 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 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. *

How to Keep Going When You Want it All to Go Away Continued from Page 17

They don't tip-toe around; they're not afraid to tell it like it is, no matter who you are. Having lived there, I speak from experience. For example, I recall the memorable words of a motorcycle-riding English professor from the UW: "If you can't write it, you don't know it." Got it!

Here's the point. If you want to get better acquainted with yourself, jot down life experiences from your early memories to what's happening now. Don't just remember them, get them on paper. Write them down as they come to mind. Ideas never come all at once. If you really want to know yourself, start writing. You may like what you discover.

4. Be ready for the unexpected

How many times in the last six months have you heard someone say, perhaps wistfully, "I'll sure be glad when life gets back to the way it was." Even though we may not have said it out loud, most everyone has harbored the thought more than a few times. It's just too much to let ourselves think that going back is

not an option.

If we've learned anything from the pandemic, it's that we should learn to keep an eye out for surprises and the unexpected, or, as the slang would have it, they come from "out of left field."

Even though we may not like to think that everything is up for grabs because of the pandemic, it is: the way we live, work, play, learn, shop, think, do business, and behave. It's all changing and will surely continue to evolve. Keeping an eye out for the unpredictable will make living easier and more rewarding.

5. Change the picture of yourself

Add continuing uncertainty to the pervasive impact of COVID-19 and it's more than enough to distort our picture of ourselves and crush our self-confidence. It's too much to let ourselves think about what could possibly be coming next.

Perhaps not. How we happen to view ourselves is not a given or chiseled in stone, unless, we allow ourselves to look at it that way. In a wonderful essay, "Homo Sapiens: The Unfinished Animal," physicist George Stanciu, Ph.D., writes, "Nature gives human beings no specific way of life—no fixed occupation, no fitting dress, no appropriate emotional profile. It's as if nature grew tired when she fashioned Homo sapiens and left this one species unfinished."

And that's good news! In spite of everything, what we do with what we're given has not been written or handed to us. Our story is unfinished—and it's in our hands.

John Graham of GrahamComm is a marketing and sales strategy consultant and business writer. He is the creator of "Magnet Marketing," and publishes a free monthly eBulletin, "No Nonsense Marketing & Sales Ideas." Contact him at jgraham@grahamcomm.com, 617-774-9759 or johnrgraham.com. 

MEMBER NEWS

Brandon I. Hamilton Named 2020 Outstanding CSR of the Year in Louisiana

Gretna, LA (August 2020) -- The National Alliance for Insurance Education & Research has announced that Brandon Hamilton is the 2020 Outstanding CSR of the Year recipient for the state of Louisiana.

To qualify for this top state honor, Brandon Hamilton submitted the winning essay on the topic,

"Given changes in technology, the consolidation of agencies and societal influences, discuss four ways your clients' expectations have changed in the last 5 years and the two most important changes you expect to see in customer service in the next 5 years?"

Additionally, Mr. Hamilton was selected for having demonstrated outstanding service and professionalism within the insurance community.

Brandon Hamilton began his insurance career as an assistant customer service representative in 2011. He has been associated with the Daul insurance Agency, Inc. in Gretna, LA ever since, serving over the past nine years in various capacities of both Personal Lines & Commercial Lines Account Manager. He has been a member of the Professional Insurance Agents of Louisiana, since 2011. Brandon attained his CISR designation in 2018. He was also was the Independent Insurance Agent of Greater New Orleans (IIAGNO) 2017 scholarship recipient. Mr. Hamilton also sits on the Employers Workers Compensation Company's Agency Advisory Council for Louisiana since 2018.

Brandon Hamilton was chosen as a state winner for exemplifying the characteristics and qualifications required to be eligible for the prestigious National Outstanding CSR of the Year Award," stated Dr.

William T. Hold, Ph.D., CIC, CPCU, CLU, President of The National Alliance. "He represents the backbone of the insurance community, those customer service representatives distinguished for providing exceptional service on a daily basis."

Brandon received a framed certificate, embossed with the special Outstanding CSR of the Year bronze medallion symbol, and is now one of 30 individuals eligible for the national honor. The National Outstanding CSR of the Year Award carries a \$2,000 cash prize and a scholarship for the recipient's employer to any program offered by The National Alliance. The national winner also receives a distinctive gold and diamond lapel pin cast with the Outstanding CSR of the Year emblem. Additionally, the winner's name will be inscribed on a sculpture permanently displayed at the national headquarters in Austin, Texas.



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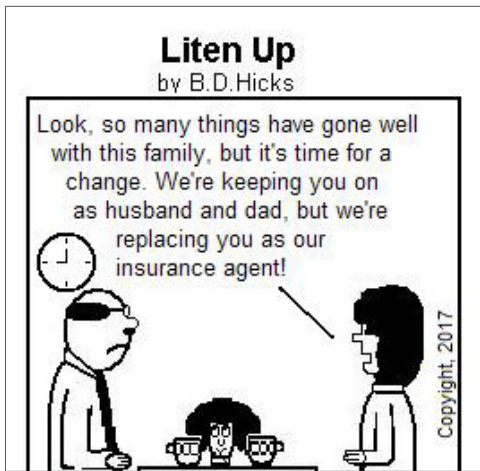
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To learn how you can receive \$250 back when launching a PIA DMV marketing campaign, please visit the PIA Member Resources 

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