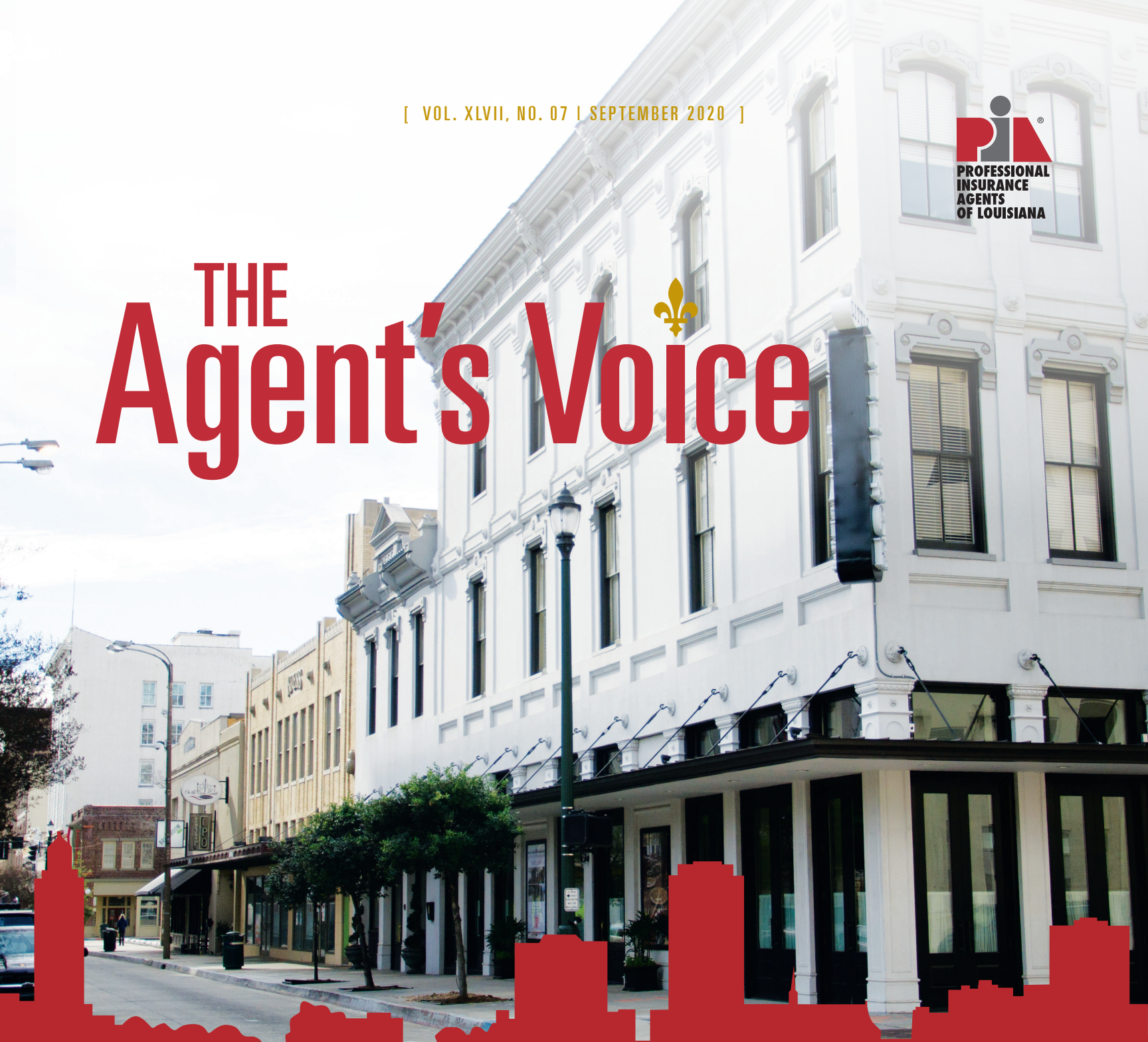


[VOL. XLVII, NO. 07 | SEPTEMBER 2020]



THE Agent's Voice



HURRICANE LAURA RELIEF EFFORTS

P. 13

**STRUGGLING TO BUILD YOUR BUSINESS
AND INCREASE SALES?**

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Are we having fun yet?

I want you to know that Immediate Past President Bryan Duplantier and I had a peaceful transition of power although no one saw it, so you'll just have to trust me on that. As my administration took over September 1, I want to make it perfectly clear that under Bryan's administration we had the pandemic known as COVID-19 break out, our national economy was shaken, the oilfield in Louisiana tanked and finally Hurricane Laura devastated western Louisiana! But Bryan is past president now, so we have to work on getting past all that. None of those issues will be short-lived, so it's a marathon, not a race.

One of the advantages of being in the business over 40 years and having grown up in PIA is, "We know a thing or two because we've seen a thing or two." In 2005, Katrina was teaching us a number of lessons, then Rita came along to make sure we were paying attention, and apparently, we were. We will persevere. Our customers will be well-served by us, as independent - Professional Agents - who have provided options, will have advice, and however limited in the future, will still have the most options moving forward.

It is gratifying to hear stories and see pictures of our members, company friends and certainly the YIPs coming from other parts of the state to serve agents and citizens in Southwest Louisiana. The need is so great, and the help is so appreciated. We have listed all our companies, agents and other industry friends who have supported our efforts thus far on pages 13-15. Again, the recovery is a marathon and not a race,

so you can certainly still pitch in. We'll keep our website updated with future trips to bring supplies and serve food and/or you can make a financial donation through our GoFundMe account or payment made out to PIA. All this information can be found on our front page of our website at www.piaoflouisiana.com.

What's next? Well, assuming it's not locust and blood in the bayous, I have faith that we will persevere over the pandemic, the economy will improve, the oilfield will slowly return (again) and Louisiana will rebuild. But it will take time and money. Time, we all get our allotment. And Money - that's the business we are in - getting claims fairly paid and people on the road to recovery.

As for PIA, even we will get back, eventually, to being the best social club of insurance professionals. Shoot! We may even have a convention next year! Someone owes me a drink at Bucky's Bar! But there is much to be done in the meantime. As I write this, we are discussing when we can reschedule our virtual meeting. The business part is easy, but we want to be sensitive to our company partners when it comes to rescheduling the virtual exhibit. So, we're talking to them to see how the workload is coming and we'll be in touch as soon as we can about a new date for that event. And, some of our local chapters are starting to hold meetings again...so be on the lookout for our notices with that. Our YIPs is still trying to schedule an event before the end of the year, so let's hope for the best.

One day at a time. It's a marathon, ya' know! 





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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Disaster Relief Efforts

While we have not been able to hold regular chapter meetings most of this year due to COVID-19, we have been able to assist one of our local chapters in the aftermath of Hurricane Laura, the Southwest Chapter of PIA. This chapter also happens to be our incoming President Charlie Williams' local chapter. So in this issue, in our regular section, Around the State, we have posted pics and an update on those efforts.

PIA Blueprint for Agency Success

Earlier this year, PIA entered into an agreement with NIICA, the Nationwide Insurance Independent Contractors Association. Through the dissolution of their association, PIA welcomed hundreds of

agents from nearly 30 different states into our association. They hold valid memberships with PIA until December 31, 2020. In understanding the needs of these agents transitioning to a full independent agency, PIA is developing the PIA Blueprint for Agency Success. The Blueprint provides materials and resources that take an independent insurance agent from start up to success. By following the advice outlined within the PIA Blueprint for Agency Success, individuals or teams can systematically launch, grow, and sustain their independent insurance agency. While your agency certainly may not be considered a start-up by any means, we think reviewing this material still can be helpful to even our more seasoned agencies.


Sections of the Blueprint include:

- **Business Planning Guide** to address insurance agency start-up considerations from formation of the business entity to insurance licensing to budgeting and finance

to branding

- **Growth Strategy Guide** to outline agency automation, producer development and operational policies, procedures and workflows

- **Agency Continuity Guide** with templates for business continuity planning, disaster planning, and leadership training

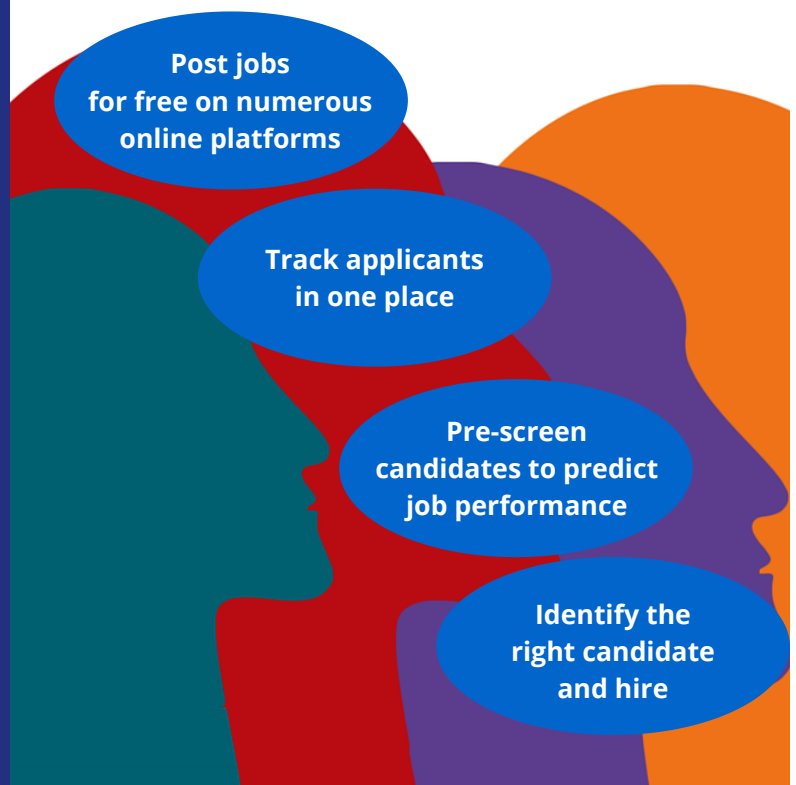
Components of this comprehensive program are being published over a **9-week period beginning August 31, 2020**. Each week, a new exercise, checklist or resource is delivered to members via email. At the end of the 9-week rollout, all materials will be available to PIA Members on a PIA website. If you have not seen these emails but would like to be sure you're added to this distribution list, please email and I'll be happy to make sure you start getting these. 

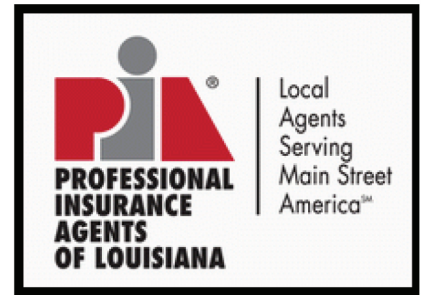
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Want to learn more? Visit idealtraits.com/pia.





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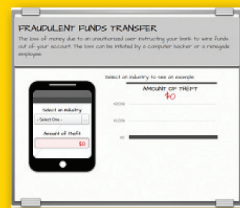


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Hurricane Laura Relief Efforts

We want to thank all those who have contributed to our Hurricane Laura Relief Efforts. We have so many to thank for making our efforts possible. First, we thank the North Shore Chapter of PIA and its leaders that secured the PIA trailer that made these efforts possible. We also want to thank all our PIA trailer sponsors: ACME Oyster House, Allied Trust, ASL - Atlantic Specialty Lines, Dabdoub Investments, Emergency Restoration, Forest Insurance Facilities, Frank & Associates, Galloway, Johnson, Tompkins, Burr & Smith, Republic Group, Rock Ruiz Insurance & Retirement Services, RODCO, RPS, SafePoint, State National Fire Insurance Company, UIG and UPC.

September 5, 2020 - We took the PIA trailer to Lake Charles for our first trip to cook and drop off supplies. We thank Kelly Lee and his agency for letting us set up there. It was the perfect spot, especially early on in the recovery, since it was right off the I-210 loop. Thanks to Matt Monson, David "Moose" Bulloch, Noel Bunol and Laurie Whipp, who first scouted out the area to help secure us a

location to set up.

We want to thank Al Pappalardo, Jr., for taking the lead in these efforts and to him and his friend, Michael Riecke, for cooking the jambalaya that we served. His agency, Pappalardo Insurance Agency, also served as a drop-off location, along with Plescia Insurance Agency, Claudia Joles, Page Insurance Agency, Swanson Insurance Agency, Affordable Insurance and the PIA of Louisiana office. Trish Bump, of Foremost/Farmers, also purchased 50 BBQ plates, which helped supplement our jambalaya.

Thanks to all our other onsite volunteers: Dawn Duhe', Barry Neal, Alison Cuevas, Ryan Page (and daughter, Landry), Greg Swanson, Nello Shay, Mark Bailey, Gary Ardoin, Shay and Shawn Robinson, Britt, Jody and Addison Boudreaux and Coleen Brooks. And with the most generous spirit, Michelle Lee and her family, who took a break from their own clean-up to help others (Deidre Begnard, Leah Begnard, Jill Leger and Gracie Jo Nunez) and Jeff Gunnels.

We also want to thank those that dropped off/donated supplies. Thanks to David "Moose" Bulloch, of Bankers Insurance, for buying all the supplies to cook as well as assisted in loading the trailer and to Mike Orlando for letting us use the Emergency Restoration trailer to haul supplies. Other donations were made by: Markel (Austin Roberts); SERVPRO (Kayla Theriot & Rachel Mahr); Wright Flood (Dianna Sessums); Lighthouse (Gary Ardoin); Eileen White and Peggy Thomas of Pappalardo Insurance Agency; Advanced Benefits (Steven Fink); Customers of Pappalardo Insurance Agency – Denise Fink & Carol Beynon; Al Pappalardo, Jr.; Safeco/Liberty Mutual (Cindy Leger, John Watkins & Bill Guider); Julie Fuselier; Alison Cuevas; Frank Annerino/Creole Tomateaux, Stephanie Plescia Insurance Agency; Foremost/Farmers (Trish Bump) and others that dropped things off without leaving names. (If we've left off any others that you can identify, please let us know so we can edit to acknowledge.)

Continued On Page 16



AROUND THE STATE





Hurricane Laura Relief Continued from page 13

Thanks to those who provided monetary donations: LSLA; 1752 Club; Allied Trust; Capitol Preferred/Southern Fidelity Insurance Company; Darryl Frank; Fontenelle & Goodreau Insurance (Charles Fontenelle & Darrell Goodreau); Richie Clements; Kimberly Anderson; Danette Castello; Barry Williams; Robert & Sasha Broussard; Duane Dimattia; Richard Saunders; Sharon Pershall-Howard; Crystal & Noel Bunol; Robert Page; Derek Bowles; Guy Chabert; Dan O'Brien; Coleen Brooks & Jody Boudreaux.


September 26, 2020 - Thanks to all who supported our latest trip with the YIPs to Westlake to serve food and supplies. We want to also thank the incredible team of folks from Houma and President-elect Ryan Page for coordinating these efforts. It was a very successful and rewarding day, serving 3,500 plates of jambalaya, pastalaya, roast

beef, white beans and boiled shrimp. The need is still so great there...the line was 2 hours for people to get food and supplies, and we are so thankful to all involved that helped us serve all those in line. Check out the last two pics from a lady that was in line that actually wrote out a thank you card...it says it all!

Thanks to those that helped us onsite: YIPs President Jessica Clayton; President-elect Ryan Page and wife, Lauren, and daughter, Landry; Directors Baylie Babin, Kristin Swanson and father, Greg, Mary Dias; PIA Board Member Jennifer Clements and husband, Mackie; Dan O'Brien and son, Gavin; Kyle Marks and Jody Boudreaux.

We also want to thank all those that provided both financial support and supplies to this trip: YIPs, AFCO, Alliance Insurance, Allied Trust, Americas, Anchor Insurance, Classic Insurance, Dan Burghardt Insurance, Gulf States, IPFS, Laris Insurance, Page Insurance,

SafePoint Insurance, Sagesure, ServPro, Southern Fidelity, Surplus Lines Association, Swanson Insurance, Debbie Harrington (Americas), Karra Lafleur (RISCOM), Sheri Lindsey and Anne Missett (Americas).

What can you do to help? The devastation is immense and the need is greater. We will be scheduling future efforts, so we ask that you continue to donate supplies and/or money for the purchase of supplies. We will be keeping the same drop-off locations, which can be found on the front page of our website at www.piaoflouisiana.com. And, you can still donate to our GoFundMe account that we set up for the sole purpose of providing assistance to those in the affected areas. 



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Struggling to Build Your Business and Increase Sales?

By John Chapin

Are you struggling to increase sales? Struggling to build your business? If so, what are you doing about it? Being successful in sales is pretty easy. You know the roadmap. Assuming you have the basic foundation of liking people and having people skills, now you simply need to learn sales skills, some marketing skills, communication skills, your product, your industry, and about the prospects and clients in your industry. While working on that, you have to talk to enough people to find out who has a problem you can solve and then solve it by having them invest in your product or service. From there deliver, go above and beyond, and build solid long-term relationships. Simple formula.

Then why is it that so many salespeople constantly struggle to hit their numbers? When I refer to struggle, I'm not referring to the type of struggle a brand-new salesperson has. Struggle in the beginning of a sales career or new job is common. What I'm referring to is the sales rep that's been around for years and is still on the rollercoaster. A good quarter followed by a bad quarter, then a great quarter followed by an awful quarter. Their sales career over the course of years and decades is like the movie Groundhog Day. The definition of insanity. They sweat out every month, are inconsistent, are let go from a company every few years due to their inconsistency, and bounce from job to job their entire career. To find out why roughly 80% of salespeople are on this constant rollercoaster for decades, let's pull a random salesperson off the street and ask them some questions.

First: Why should I do business with you versus the competition? Can you answer these objections for me? Then proceed to give them some of the most common objections they hear currently and that they've probably been getting for years.

Second: Can you show me your schedule? Their schedule should be full of prospect and client appointments and follow-up calls.

Third: How many phone calls and/or in-

person calls do you need to make to hit your annual sales goal? How many is that per day? How many calls did you make last week?

Fourth: What is the name of the last sales book you read, sales video or audio series you watched or listened to, or last sales course or class you took and how long ago was that?

Most salespeople will fail the above test miserably. They continue to struggle year after year because their answers to the above

questions will be the same year after year. Groundhog Day insanity.

Continued On Page 23



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PIA of Louisiana Receives PIA National Membership Growth Award



During PIA National's Virtual Fall Board meeting yesterday, PIA of Louisiana was among the list of affiliates recognized for experiencing net membership growth this past year. On behalf of the PIA of Louisiana Board of Directors and entire membership, Executive Vice President Jody Boudreaux and Director of Sales Caroline Adams are pictured here accepting this award. 



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Struggling to Build Your Business and Increase Sales? Continued From Page 17

In my experience, the salespeople who continue to struggle, like the ones I referred to above, do so because they either don't put in the necessary hours and/or, they spend their time working on the wrong things. There are two causes for this, one: the fear and discomfort of hard work, and two: the fear and discomfort of rejection.

For many people, any task that is even slightly unpleasant or uncomfortable, like most 'work' tasks, translates into hard work. So, any time they are working, they feel weighed down mentally. This negatively affects their attitude and their energy level. That said, I know plenty of salespeople who are willing to put in the hours, but they avoid tasks that potentially lead to rejection. In other words, they have no problem with paperwork, checking e-mail one thousand times a day, spending three hours on social media, or working on their call, but making phone calls or knocking on doors to talk to people about their product or service is a Herculean feat of strength for them. If they are going to overcome this they need to come up with a compelling reason to endure the pain and discomfort, and they need to resolve to take the tried-and-true path to success.


Let's talk about the tried-and-true path to success first. We already talked about what it takes to be successful in the first paragraph: doing the work necessary to acquire the proper skills followed by talking to enough people about that you have to offer. The people who struggle throughout their sales career are super-creative when it comes to avoiding both of these. They are constantly looking for the magic bullet, the shortcut to avoid hard work and rejection. They grab ahold of the latest fad, the latest get-successful-quick scheme, or the latest book that promises fewer hours, less work, and no more cold calling. These same people spam e-mail people, spend hours daily on social media, and go to the same networking events and talk to the same people week after week, month after month, and year after year. Even after years of chasing the shortcut

and continuing to struggle, most still haven't learned the lesson: The shortcut isn't the shortcut, it's the long, hard way where you continue to struggle. Even the author of the book touting the four-hour work week put in 16-hour days promoting the book. Solution: Resolve to follow the tried-and-true path.

Next, find a compelling reason to go through the pain and discomfort necessary for success. In my mental toughness training we look for what is most meaningful to an individual. We look for what they will fight for and what they will die for. It may be for your kids, your parents, to prove yourself, or whatever reasons motivate you at a deep level. Whatever it is, you have to find purpose and meaning behind the pain. Something that will sustain you when times are tough. As Zig Ziglar used to say, the harder you are on yourself, the easier life will be on you. That said, the opposite is also true. If life senses a weakness in you, a lack of resolve to do the necessary work for success, it will exploit the hell out of that weakness and keep you down so it's imperative that you find your WHY.

Many times people who try to cheat the system and shortcut success hide behind the guise of working smart. Of course you want to work smart, but smart work is built on a foundation of hard work. The

hard work, pain, and discomfort required to acquire the skills and make the calls, is the foundation. Without the foundation, there is no successful career. So, commit to pay the price. Commit to the process of doing the hard work, overcoming the fear and discomfort, acquiring the skills, and talking to lots of people.

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 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. 



COMPANY NEWS

Stonetrust Workers' Compensation Announces New Hires

Stonetrust Commercial Insurance Company announces the hiring of Jeff Skaggs as Senior Vice President of Underwriting and Marketing, Dawn Boniol as Manager of Compliance, Quality Control and Claims Support, and Richard Perkins as Loss Prevention Outreach Coordinator.

Jeff Skaggs has been hired as Senior Vice President of Underwriting and Marketing. Jeff was formerly Chief Operating Officer for Empyrean Management Services and prior to that he was the Senior Vice President of Policyholder Services and Agency Relations at LWCC.



Dawn Boniol has been hired as Manager of Compliance, Quality Control and Claims Support. She was formerly a Claims Operations Supervisor with LWCC and a Claims Team Leader with Progressive Security Insurance Company.

Richard Perkins has been hired as Loss Prevention Outreach Coordinator. Richard was formerly the Safety Services Manager and Outreach Coordinator at LWCC and he has more than 26 years of safety and consulting experience.

Stonetrust President and CEO Michael D'ileo stated, " All three individuals are outstanding contributors to our team and each will play key roles in growing the company as a 'first choice' workers' compensation carrier for our agency partners and policyholders in all of our markets." 



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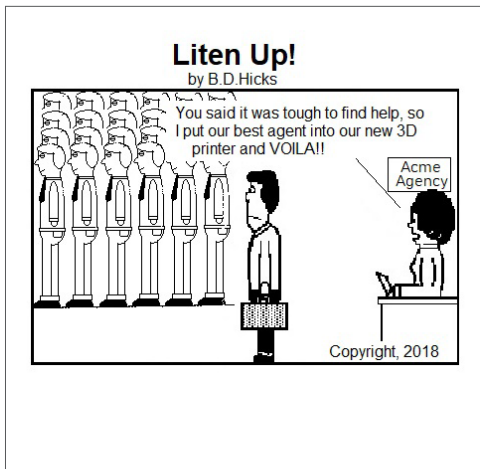
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