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The Agent's Voice

[VOL. XLVIII, NO. 04 | MAY 2022] The official print publication of the Professional Insurance Agents of Louisiana



PIA CRAWFISH BOILS GALORE!
P. 12-13

HOW TO STAND OUT IN BUSINESS AND SALES
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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.

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It seems like PIA always has something going on, but if you look at agents' calendars you will find most have the month of April and May saved for crawfish boils. That time came once again when most of the chapters held a boil. I personally attended the Northwest Chapters boil, which was held at Beau Jax Craft House in Bossier City. The event was held earlier in April so the weather was perfect because it wasn't too hot yet and there was a nice breeze. The event was well attended with a good mix of agents and companies, and even though it was held in the great north, the crawfish were very good. I was glad to be able to fellowship with everyone again and I believe all that attended would agree.

There was also another event that was fairly well attended in Lafayette - the Acadiana Chapter Crawfish Boil. I think every agent in Louisiana must have been there because there wasn't a patch of grass on the whole property that wasn't occupied with people talking and having a good time. I believe every company had some form of representative there as well, taking full advantage of having their agents all in one venue.


I came in the day before the boil because the Young Insurance Professionals were holding its first Casino Night. They had first planned this event back in 2020, but of course, was not able to hold it then, so it was a long time in the making. The Casino Night was a great event that really made the two days feel like an event. I think they ended up with right at 100 people that night, and even though I was terrible at playing casino games, I had a great time. I saw a lot of familiar faces and it seemed like everyone had a fun time playing the games and winning some nice prizes.

The Casino Night was a great lead up to the boil because it provided that opportunity to make your time

spent worthwhile if you are traveling from out-of-town. I stayed at the Double Tree and enjoyed the short shuttle ride to the event. They really have this down to a science at this point. If you have never been, I highly recommend putting it on your calendar for next year.






While I wasn't able to attend the other Crawfish Boils around the state, I've heard good reports about them as well. In addition to the two I attended, members enjoyed crawfish and fellowship in Baton Rouge and New Orleans as well. You can check out all the fun they had in the centerfold pictures. Again, be sure to make at least one of these events next year. You'll enjoy the fellowship and opportunity to network with your business colleagues.

Although we did do a lot of fellowshipping in April and May, your PIA leadership has still been hard at work with the other issues that we all face. The PIA Governmental Affairs Committee held calls to discuss and review bills that are still working their way through the process. There are some that we are actively watching to see if we need to oppose them or if any amendments need to be added. There are also bills we are supporting and would like to see passed. I would suggest that everyone get familiar with the bills that are coming up and also to be looking for communications from PIA as we will alert you of the issues and may need to call on our members to get involved through a grassroots campaign.

All in all it has already been an eventful Spring, and I believe it will only get more hectic leading up to convention. The registrations have been coming in steady, so don't forget to get yours turned in. We wouldn't want to miss you in Galveston. 

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COMMISSIONER'S COLUMN

The landscape of many Louisiana communities has changed due to the impact of costly disasters in recent years. From floods to tornadoes to major hurricanes, many areas of our state have dealt with a recent blow from Mother Nature. With the 2022 Atlantic Hurricane Season beginning June 1, I urge you to advise property owners to assess their homeowners and flood insurance needs immediately. Colorado State University forecasters predict above-normal activity for this season with 19 named storms — including nine becoming hurricanes.

Hurricanes Laura, Delta, Zeta and Ida are examples of the devastation a storm can leave behind. Hurricane Ida struck Louisiana last August as a Category 4 storm that affected 25 parishes. As of March 31, insurers have paid or reserved \$12.1 billion on all types of Ida-related claims in our state. Policyholders have filed 458,485 claims of all types from Hurricane Ida with 86% of claims closed. Of those claims, 286,588, or 63%, were closed with payment, garnering \$8.5 billion in payments for damage caused by the hurricane.

We at the Louisiana Department of Insurance (LDI) face new challenges in the aftermath of the 2020-2021 hurricanes, and we're working hard to address them. The LDI's Catastrophe Reform Package, which includes several bills related to hurricane resiliency and the industry's response to disasters, is making its way through the legislative process.

HB 521 by House Insurance Committee Chairman Mike Huval is the catastrophe response plan bill. It would require insurers to submit a plan to the LDI that includes detailed information on how they would address the sharp increase in claims often caused by natural disasters. HB 612, also by Chairman Huval, would create a grant

program for homeowners to retrofit their roof to the Institute for Business and Home Safety FORTIFIED Roof standard, which has proven in Alabama to be more resilient to strong windstorms. Another bill in the package, HB 83 by Rep. Laurie Schlegel, focuses on prohibited use coverage and would clarify that public safety announcements encouraging safe evacuation should be considered sufficient to trigger a policyholder's existing prohibited use coverage. My hope is the passage of these and other bills we are supporting this Legislative Session will give Louisiana residents more protections and peace of mind before, during and after catastrophic weather events.

I continue to encourage every property owner to purchase a flood insurance policy. I shared my concerns about the National Flood Insurance Program's (NFIP) transition to Risk Rating 2.0 in this publication last month, but flood insurance — purchased either through the NFIP or private market — is a valuable safeguard residents should consider to protect their home and property. As of 2021, we have 35 authorized insurers and 20 surplus lines insurers writing private flood policies in our state.


Five insurers have failed as a result of their losses over the last two hurricane seasons; however, we were able to identify other companies to provide a smooth transition for 78,000 policies left behind by the failed insurers. LIGA has taken over 22,000 claims from the failed companies, and Citizens anticipates adding 50,000 policies to its book of business from the failed insurers exiting our property insurance market. Despite experiencing 750,000 claims for \$22 billion in insured losses over the past 20 months, I'm confident our property insurance market will recover as it did following the 2005 hurricane season, which saw us hit for 1 million claims costing insurers \$26 billion in



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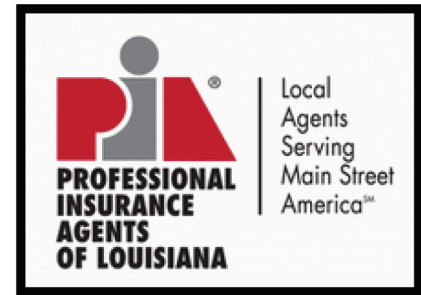
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losses. The 2005 hurricanes also cost the NFIP \$15 billion in losses in addition to the previously mentioned wind losses.

I ask you to join me in my commitment to educate Louisiana residents about their property and casualty insurance options. I am hopeful this hurricane season will not continue the destructive pattern we have seen the past few years, but we must prepare for the worst to ensure we are able to handle whatever comes our way. 

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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Last week, PIA National Director Al Pappalardo and I attended PIA National Governance meetings in Washington, DC. While we normally do these meetings in conjunction with PIA's Advocacy Day, which is when we do our congressional visits, we did those virtually again this year. However, it was nice to meet with our colleagues in person from around the nation and actually heard from some interesting speakers.

One of those speakers included FEMA Senior Director Executive David Maurstad. During his presentation, he mentioned his disappointment that our association supported delaying Risk Rating 2.0, which I was so proud of PIA National's Vice President of Governmental Affairs Jon Gentile for defending that position by stating there were serious transparency issues (and still are), which made it difficult for our agent members to properly represent the program. And our very own Al Pappalardo also pointed out that before October 1, he was considered an expert to his insureds on flood insurance, but he's not feeling that way since then. Following the meeting, he visited with Mr. Maurstad to share other challenges with the program.

In addition to the Regular Legislative Ses-

sion, we've been busy TRYING to keep up (key word, trying) with the market situation for our agents. We know that it has been a VERY trying time for you all as well (key word, very). While we're staying in touch with the Commissioner and the Receiver on a regular basis, we've also been reaching out to Louisiana Citizens, because we know for many of you that is your only option as of now. I'm heard that there have been challenges with their site, so I'm passing on below some general information they have provided us that will hopefully help:

Citizens' established down payment procedures are as follows:

- 1) A non-refundable \$65 application fee must be made to the quote. This action preserves the effective date.
- 2) LCPIC must receive at least 25% of the premium and 100% of the fees and taxes within 14 days of the effective date. If a payment is not received within the 14 days, the quote is canceled and the process will have to begin again.

The 4- payment option, which is their only payment option is as follows:

- 1) Initial down payment of 25% of premium, \$65 non-refundable application, 100% of fees and taxes.
- 2) Sixty (60) days after the effective date the next 25% of premium is due.

3) Ninety (90) days after the last payment due date the next 25% of premium is due or 150 days after the effective date.


4) Ninety (90) days after the last payment due date the next 25% of premium is due or 240 days after the effective date.

An insured may pay more than the 25% or pay in full. The producer and insured may opt to premium finance the policy.

If a producer is having a system issue or generally needs a little help, they may call 1-888-568-6455 or email policyadmin@lacitizens.com.

We are told they have also addressed some of the system slowness by:

- 1) Increased the number of processors from 16 to 24.
- 2) Increased the amount of memory (RAM).
- 3) Contracted a DBA (Database Administrator) to advise and make any changes to better tune the system.
- 4) In July they are replacing all servers in the datacenter which will increase performance.

Please be sure to contact me with any of your questions/issues. That's what we're here for – to assist you in getting answers! 

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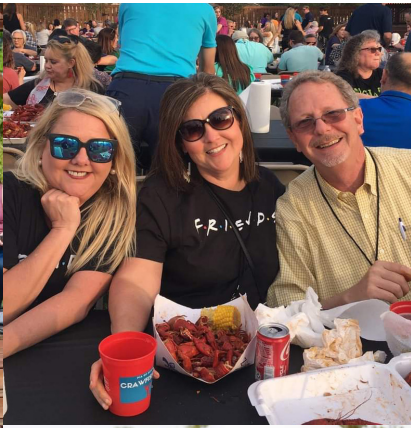


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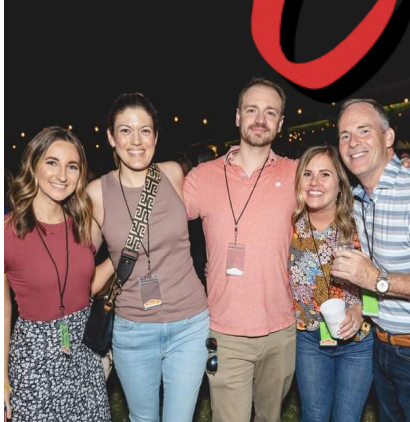


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How to Stand Out in Business and Sales

By John Chapin

These days it's extremely easy to stand out in business and sales. Work ethic, sales skills, follow-up, and attention to detail are all at historic lows in many sales forces. Here are some ideas that will help you stand out from all salespeople, even the best. Some of these are tips for standing out among other salespeople from a client perspective, others are tips for standing out from a peer perspective. Many of these will make the average salesperson groan because they require next-level commitment and hard work. The top salespeople on the other hand will love these, and probably already do most of them.

Ways to stand out from other salespeople:

- Follow-up with leads nine to thirteen times, and in some cases, more. 81% of sales and appointments are made after the fourth contact.
- Answer your phone nights and weekends.
- Respond to e-mails nights and weekends.
- Answer your phone right away or return calls within an hour or two.
- Return e-mails within a few hours.
- Always follow up on issues, even if you handed it off to someone else.
- Continually improve your sales and customer service skills.
- Never stop learning and be coachable.
- Always be growing personally and professionally.
- Learn as much as you can about each of your clients.
- Stay up to date on everything going on in your industry and with your clients' businesses. Join associations, read industry publications, etc.
- Constantly look for new ways to make your clients' lives easier. Find other ways to help your clients and solve their problems, both those related to your business and those not.
- Connect other people.

- Make it as simple as possible for people to do business with you. Eliminate anything in the sales process that is difficult or time consuming for the prospect/client.
- Deliver more than promised and expected; go the extra mile.
- Outwork everyone else.
- Be early for appointments.
- Always open with an affirmative response.
- Focus on what you can do, not what you can't.
- Always be honest and operate with complete integrity.
- Always focus on the prospect's or client's needs first and always do what is in their best interest.
- Be over prepared for all sales calls and interactions.
- Know exactly what to do and say in all sales situations.
- Make more sales calls than you have to.
- Always do one more... make one more call, send one more thank-you note, make one more contact.
- Always have a great attitude.
- Be enthusiastic.
- Always put in extra effort.
- Persist and persevere.
- Be known as the hardest worker, or one of the hardest workers anyone knows.
- Get along with people.
- Send hand-written thank-you notes in blue ink.
- Focus on building many good, solid, long-term relationships with clients, co-workers, friends and family.
- Always be building and nurturing your network.
- Prospect and build your business every day.
- Overcommunicate. Don't make a client call you to follow up on something.
- Make the call you've been thinking about forever, but have been putting off because you're afraid to make it.
- Live by the rules: the client is always right and the client always comes first.

• You're going to have to fail a lot to be successful in sales. Your goal should be to at least double your failure rate.


Here are some things to do to make your life better.

- Do hard things.
- Invest in yourself to become better professionally and personally. Read books, take courses and classes, go to seminars, and do other things to constantly improve.
- Surround yourself with the right people.
- Surround yourself with the right environment.
- Don't make excuses.
- Pay close attention to the details.
- Don't be afraid to make mistakes. Just make sure they aren't thoughtless or repeated mistakes.
- Focus on solutions, not problems or who's to blame. There will be time to analyze what happened later. Fix the problem first.
- Be accountable and take 100% responsibility for everything in your life.

Finally, here are a couple Zig Ziglar quotes related to the above:

"The harder you are on yourself, the easier life will be on you."

"You can get everything you want in life if you help enough other people get what they want."

John Chapin is a motivational sales speaker, coach, and trainer. For his free eBook: 30 Ideas to Double Sales and monthly article, or to have him speak at your next event, go to www.completeselling.com John has over 34 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com. 

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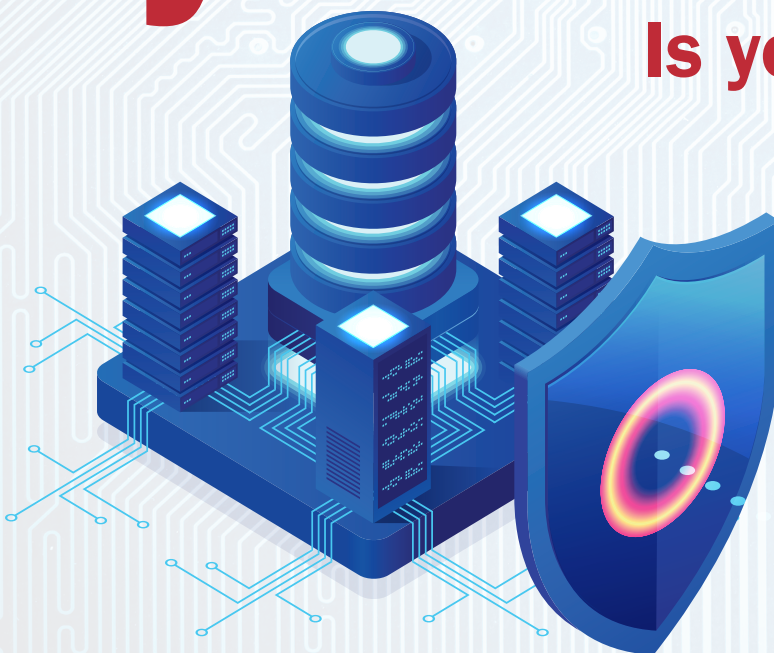
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Present to Persuade	1 hr Webinar
Total	13 hours

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