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The Agent's Voice

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The Agent's Voice

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The end of October and November are continuing to keep my schedule busy. On October 30th, several others and I were asked to participate in a Leadership Panel at Southern University to help educate and encourage young people to find out more about a career in insurance. The panel was able to share experiences in many roles such as Agency Principals, Underwriters, Producers, Claims Adjusters, Company Representatives and Premium Financing. It was nice to have the opportunity to showcase the many different opportunities the insurance industry has to offer. The director at Southern followed up by stating he has eight students signed up to participate in the insurance and risk management concentration, and he expects that number may rise to as much as 15 by the end of the week! Very exciting news indeed! We look forward to continuing our work with them and other universities such as ULM and ULL that are offering an insurance curriculum. Your YIPS of PIA also attends career days at local high schools and continue to be an advocate for our industry, so many thanks to them.

One of the many topics discussed that day was how AI - Artificial Intelligence - is impacting our industry. There appears to be many benefits from the use of AI. Our agency management systems, quoting platforms and small day-to-day activities are being enhanced

by AI and in many instances speed up the response time to our customers and allow us to do more. With the workforce decreasing, many have been able to replace some employees by using AI and overall save money in doing so. However, some are not exactly comfortable with AI replacing our workflows. For me personally, I dislike having to use online chats for underwriting and endorsements. We've lost the ability to communicate the true risk and our working relationships with underwriters. This is an evolving topic, and for now, I'll reserve the right to revisit this one.

The PIA Membership Committee has been meeting to discuss how we can continue to advocate for PIA and the value it brings to each member. What's that saying - "the best referral one can receive is from one of their own". One of the successful ways of doing this in the past was through the PIA Ambassador program. We feel it is time to bring this program back and know it will allow our members to promote and share with others the value they have gained from being a PIA member. For more information about the program and how you can get involved, scan the QR code below. We can't wait to have you join the team!

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COMMISSIONER'S COLUMN

Insure Louisiana Incentive Program and Louisiana Fortify Homes Program Both on Track to Achieve or Exceed Department Goals

In earlier columns, I introduced two major programs the Louisiana Department of Insurance (LDI) initiated this year in an effort to address our ongoing crisis in the property insurance market.

The Insure Louisiana Incentive Program, which began in April, and the Louisiana Fortify Homes Program, which began in October, have been operational long enough now for me to provide a comprehensive update on where we are with both programs, and I am glad to report that they are both working as intended.

During the first application period in February, the Incentive Program attracted seven insurance companies and issued about \$37.5 million of the \$45 million in available grant funds. Based on the amount of grant funding we issued, those insurers are expected to write at least 70,000 new policies by the end of their first year in the program.

September 30 was the halfway point of the program's first year. Considering the difficulty of writing new business during hurricane season, I anticipated that the incentive companies would have written about 25,000 policies by now — a little less than half of that 70,000. But after reviewing the latest Incentive Program report, it appears I should have had higher expectations.

As of September 30, incentive companies have written over 35,500 new policies worth \$106.5 million in premium. Those policies are heavily concentrated in coastal Louisiana, with the top five parishes being Jefferson, Terrebonne, St. Tammany, Orleans and Lafayette. These numbers don't include

about 8,000 additional policies requested by an incentive company and authorized for take-out from Louisiana Citizens, which is currently overloaded with about 120,000 personal lines policies.

September 30 also marked the closing of the Incentive Program's second application period, during which we accepted several new grant requests — including one from a new insurance company — that will likely exhaust the final \$13 million in the program fund.

I am pleased with the results at the program's halfway point, and am optimistic we will continue to see the program grow, especially now that we have exited the 2023 hurricane season.

Our other major program, the Louisiana Fortify Homes Program, is also off to a fast start. We accepted a total of about 1,500 grant applicants, all Louisiana Citizens policyholders, into the program during application periods on October 2 and October 16. On November 6, we opened a third round to all Louisiana homeowners and accepted another 750 into the program. The final 750 applicants will be selected on November 27.

The Fortify Program grants up to \$10,000 for homeowners to upgrade their roofs to the FORTIFIED Roof standard set by the Insurance Institute for Business & Home Safety. FORTIFIED is a voluntary construction and re-roofing program designed to strengthen homes against specific types of severe weather such as high winds, hail, hurricanes and tornadoes.

Our Fortify Program staff, as well as the program-approved contractors and evaluators, have been busy, but the grant process is working as intended. In fact, construction



**Commissioner of Insurance
Louisiana Department of
Insurance**

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has already been completed on several projects, and we are well on our way to having 3,000 new FORTIFIED roofs across Louisiana.

Even more promising than the 3,000 new roofs is the attention the program is bringing to the importance of building stronger. Alabama's FORTIFIED program has been around for several years and has issued over 6,000 grants, but, more importantly, their program has encouraged close to 40,000 other Alabama residents to upgrade their homes to the FORTIFIED standard on their own.

In addition to providing protection from powerful hurricane winds, FORTIFIED roofs come with an approximate 25% reduction in homeowners policy premiums and about a 7% increase in the value of a home.

I truly believe the Incentive Program will accelerate our market's recovery from the effects of hurricanes Laura and Ida, and that the Fortify Program will demonstrate how Louisiana can thrive despite our exposure to more frequent and more powerful hurricane landfalls. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Are you ready to plan for 2024? Well, there's no better time than now and PIA has the tools to assist you through this process, so I want to pass those on to you now...

First, PIA and Agency Performance Partners is excited to introduce a new program to help you craft your insurance agency strategic plan for 2024. The Agency Performance Partners Strategic workbook and videos will provide you with a framework to set your goals, build your plan to hit them, get your team to buy in, and drive accountability until you celebrate when you achieve them!

This program includes the 2024 Annual Strategic Planning Workbook and, special for PIA attendees, three live webinars (that will be recorded) that you can own for life.

Webinar schedule:

- January 11, 2024, 1-2 PM EST Building Your Strategic Plan
- February 6, 2024, 1-2 PM EST Rolling Out Your Plan & Earning Buy In
- March 5, 2024, 1-2 PM EST Tracking & Accountability on Your Strategic Plan

This workbook is the key to unlocking a year filled with success for your agency. Whether you're fine-tuning your strategy, setting ambitious goals, or fostering team alignment, it's all here at your fingertips.

In order to register, go to www.pianational.org or call PIA staff if you need assistance.

If you want to dive in a little deeper, check out PIA Blueprint for Success, which provides materials and resources that can take independent insurance agents from start-up to sustained success.

The program is broken into three sections: Business Planning, Growth Strategy and Agency Continuity. Get a peek inside of each below:

Business Planning

Addresses insurance agency start-up considerations from formation of the business entity to insurance licensing to budgeting and finance to branding

Complete the Formation Fundamentals exercise and read the Formation Fundamentals section from the Business Planning Guide to preview content inside the program!

Section 1: Formation Fundamentals

Section 2: Financial Management Basics

Section 3: Securing Insurance Markets

Section 4: Marketing Basics

Growth Strategy

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Section 2: Agency Policy, Procedure, and Workflow Fundamentals

Section 3: Human Resource Fundamentals

Section 4: Building Your Book of Business

Agency Continuity

Provides templates for business continuity planning, disaster planning, and leadership development

Section 1: Business Continuity Planning

Section 2: Strategic Planning and Leadership Development

To learn more about PIA Blueprint for Success, just go to www.pianational.org or call PIA staff if you need assistance. 



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- 1-9-24 ADVANCED WEBINAR - E&O LOSS CONTROL FOR AGENCIES
- 2-6-24 CPIA-1 WEBINAR
- 3-5-24 CPIA-2 WEBINAR
- 4-2-24 CPIA-3 WEBINAR
- 8-6-24 ADVANCED WEBINAR - AGENTS GUIDE TO UNDERSTANDING & MITIGATING CYBER EXPOSURES
- 9-4-24 CPIA-1 WEBINAR
- 10-8-24 CPIA-2 WEBINAR
- 11-5-24 CPIA-3 WEBINAR

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Are salespeople born or made?

By John Chapin

Are salespeople born or made? This is a question that comes up from time to time and, for some reason, has been coming up in my conversations a lot lately. It's the old nature versus nurture. While most people are open-minded to both arguments, I've recently run into some people who are adamant about the subject, one in particular saying they are born, the other saying they are made. Here's my two cents.

About ten years ago an acquaintance of mine was a guest host on a local radio station and asked me to come in and discuss sales and selling. After doing a brief introduction to the segment along with a short bio of me, he opened with, "So, I guess the consensus is pretty much that salespeople are born, huh?" He caught me completely off guard for two reasons, one, I've never had someone open a radio broadcast, podcast, or any other similar interview with that question, and two, and probably more significant, I don't believe that at all. So, here I am on a radio show with my friend hosting and thousands of people listening and I'm hit with an assumptive statement about an industry I'd been involved with for almost three decades, that happened to contradict my beliefs. Yes, I've done three years of improv and I'm pretty creative, but there was more than a slight pause between his statement and the beginning of my response.

Since that radio interview, my opinion that salespeople are 100% developed has changed a bit. First, we all have our own distinct personalities that we are born with. If you have kids, you know what I'm talking about. Some are natural extroverts, others introverts, some with good attitudes, and some with bad, and for the most part, we seem to be born as 'people' people, in other words, we like and are able to relate to and connect with people easily, or 'non-people' people, in other words, we don't naturally connect with people and tend to prefer to

be on our own as opposed to around other people. While being introverted isn't a particular problem, as a good number of salespeople are actually introverts, a lack of natural people skills can be a problem. It's pretty simple, people skills are a factory setting in most people. If someone has zero people skills, or close to it, think Sheldon on *The Big Bang Theory*, or engineers, the odds of them making it in sales as a profession are pretty much nil. Another birth factor seems to be intelligence and the ability to learn. If someone is of at least average intelligence, perhaps even a hair below, they can still make it in sales. If, however, they are below that hair, they are most likely going to struggle. Once someone has the factory-installed people skills and an average or above-average intelligence level, nature exits the building and the focus is now on nurture.

The vast majority of a salesperson's skills will be acquired through study and learning. Are there some natural salespeople who just seem to be able to sell from day one? Yes. That said, they are the very rare exception to the rule. 99.9% of good and great salespeople get there by studying and honing their sales skills. I'm a perfect example of that. I'm an introvert by nature, have slightly above-average intelligence, and I have pretty good people skills. All of that considered, I had one of the slowest starts to my sales career imaginable. When I became a stockbroker, the average broker was opening their first account the second week. The first week all you did was cold called and got a bunch of leads. The second week, you picked a stock and called all those leads, about 100 of them, and pitched the stock. Obviously, you didn't get to all 100 or so people but you got to a decent number such that pretty much everyone opened an account that week. Before I showed up, the record time for opening that first new account was four weeks. I shattered the record... it took me

nine weeks to open my first new account. I almost literally made every mistake that someone could make. By making all those mistakes I learned and rarely did I make the same mistake twice. As a result, within two years my sales numbers ranked in the top 5% of roughly 3000 brokers. Eventually, I'd get into the top 1% and even to number one at one point. When I tell you all of that was learned, all of that was learned. I walked around with a tape recorder and asked all the top brokers for their presentations, answers to objections, and closes and I wrote them out and learned them verbatim. Once I started saying the same things, I got the same results. Then, once I had mastered them, I improved them to get even better, and then I outworked everyone else. That's basically how I became a top sales rep in three industries, I went to the top people, found out how they ran their businesses, copied their sales skills, and then outworked everyone and made a ton of calls. Oh, I also learned everything else I could about sales and selling from every resource available.

So, overall, it helps to be born with the right personality for sales and the proper factory-installed equipment, which most people have because human beings are herd creatures so connecting with other people is built into almost everyone's DNA. Other than that, the vast majority of sales success, 95 to 98% comes down to learning sales and selling. So, 3 to 5% can be attributed to what we're born with, nature, and 95 to 98% can be attributed to what we make of ourselves, nurture.

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:

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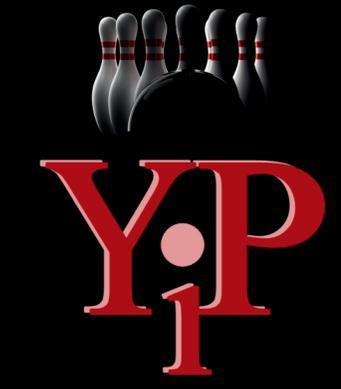
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Around the State





Fortify Homes Program Round 4 Opens November 27

Applicants are Strongly Encouraged to Review Eligibility Information Before Applying

Commissioner Jim Donelon announced today that the Louisiana Fortify Homes Program (LFHP) will open its fourth round of grants at noon on November 27. There are 750 grants available in the fourth round, and grants will be awarded on a first-come, first-served basis as required by law. This round of grants is open to all homeowners whose home meets the criteria required for upgrading to the FORTIFIED Roof™ standard.

The LFHP provides grants of up to \$10,000 for homeowners to repair or replace their roofs to the FORTIFIED Roof™ standard of the Insurance Institute for Business & Home Safety (IBHS). More information is available at www.lda.gov/fortifyhomes. Those interested in the program are encouraged to review eligibility information and frequently asked questions on the LFHP website cited above to determine whether their home meets the requirements for the program.

Homeowners are required to create a profile in the LFHP system in order to apply for a grant and may do so by visiting www.lda.gov/fortifyhomes. LFHP staff urge home-

owners who are interested in the program to create a profile prior to November 27, as homeowners will need to log in to their profile to apply on that date. Eligible homeowners should attempt to apply as quickly as possible once the application window goes live at noon.

The LFHP began with enough funding to award approximately 3,000 grants. The first half of those grants were limited to Citizens policyholders, and the remaining grants are available to all homeowners across the state.

The grant will cover the cost of reinforcing a roof using methods that meet or exceed the FORTIFIED Roof™ standard, which includes strengthening a building against severe storms, high winds and wind driven rain. Homeowners must meet eligibility requirements and pay all costs for the roof upgrade including permits, inspections and construction costs beyond the amount of the grant.

Eligibility Requirements:

- Homeowners are only eligible for their primary residence and must verify they have a homestead exemption on the property if selected for a grant.

- Homeowners must provide proof of an active residential insurance policy with wind coverage if selected for a grant. If they live in a Special Flood Hazard Area as designated by FEMA, they must also provide proof of a flood insurance policy. Contact your agent if you are unsure whether you have these coverages.

- Condominiums, mobile homes and new construction homes do not qualify.

- Homes on a foundation constructed of unrestrained stacked masonry or stone (dry-stack foundation) are not eligible without an approved retrofit of the foundation.

- Homes must be in good repair as determined by a FORTIFIED™ Evaluator. Homeowners are responsible for paying evaluation fees for the entire evaluation process according to prices set by the Evaluator.

- Grant funds are paid directly to contractors. Homeowners are financially responsible for all costs beyond the full grant amount. Grant funding is limited to construction costs.

- These and all other eligibility requirements and program details may be reviewed at www.lda.gov/fortifyhomes.

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Congress Passes Spending Bill with NFIP, Farm Bill Extensions

The House and Senate both passed a federal government funding bill, or continuing resolution (CR) to fund the federal government. The federal government and several key programs were set to expire 12:01am Saturday, November 18 if Congress did not act. This CR is unique in that it splits the federal government funding into two separate expiration dates. It would fund Agriculture, Energy-Water, Military Construction-VA and Transportation-HUD through Jan. 19, while the other eight funding bills — including Financial Services— will run through the Feb. 2, 2024.

Notable for PIA is the extension of two key programs in the CR: the National Flood Insurance Program (NFIP) and programs in the Farm Bill, including crop insurance.

National Flood Insurance Program

The CR extends the NFIP to February 2, 2024. Including this CR, the NFIP will be operating on its 27th short-term extension since 2017. The NFIP's most recent five-year reauthorization expired in 2017, and, in advance of that deadline, the 115th Congress was unable to agree on NFIP reforms. PIA supports a long-term reauthorization of the program with needed reforms, like investments in agent training, updated mapping, and a means-tested affordability program. However, Congress has been unable to agree on reforms to the program and another extension was necessary. PIA will continue to work with lawmakers on the need to reform and reauthorize the NFIP on a long-term basis.

Crop Insurance

The CR would also extend each provision of the Agriculture Improvement Act of 2018 — also known as the 2018 Farm Bill — through either Sept. 30, 2024 or a date specified by a law amending the bill, whichever is later. This action authorizes the programs in the Farm Bill that needed to be funded and, importantly, gives Congress breathing room to find a way forward on passing a new Farm Bill. Throughout 2023 leaders of the Agriculture Committee have missed self-imposed deadlines on unveiling a new Farm Bill. This extension will give needed time for the committee to complete a draft bill and begin consideration. PIA is actively urging Congress to ensure the Risk Management

Agency reinstate an inflation adjustment for crop insurance agents, and we will continue to do so in the weeks to come.

PIA's Gentile Named Top Lobbyist by the National Institute for Lobbying & Ethics

Jon Gentile, vice president of government relations for the National Association of Professional Insurance Agents (PIA), has been named a 2023 Top Lobbyist by National Institute for Lobbying and Ethics (NILE) in the association category.

Continued on Page 21



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Presidents Message Continued from page 4

The PIA Executive Board and some of the Industry Affairs committee members had the opportunity to meet with Tim Temple to discuss the transition as he prepares for his role as Commissioner. We have been asked to be a part of his transition team and will continue to gather information about current market conditions, what companies are struggling with and share any ideas on what it will take for carriers to remain and hopefully get new ones to come here to write. I encourage you to reach out to me or any board member with any questions, concerns or ideas. I'm sure many of us have the same thoughts, and believe me, many have been discussed, but you may have something new and we can be your voice!

As the year draws to a close, the holiday season is upon us, and one celebration that holds a special place in my heart is Thanksgiving. It's a time when families across America come to-

gether to prepare and enjoy a wonderful meal, give thanks and spend time with their loved ones. For me personally, I look forward to the opportunity to gather with my adult children and grandchildren. I look forward to a house filled with a comforting blend of delicious food, cherished family moments, and joyful chatter. So, let us give thanks. We certainly THANK YOU for being a member. 

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"I am honored to be named Top Lobbyist for 2023 by NILE," said Gentile. "It is a privilege to work on behalf of PIA members on issues that have a real impact on people across the country, from flood insurance to crop insurance and protecting small businesses. This award means a great deal to me. I am proud to work in a profession that puts into practice our Constitutional right to petition the government."

Gentile joined PIA in early 2014. He leads the advocacy effort of the association before Congress. He previously spent a decade working in federal government relations for a variety of nonprofits and trade associations on a broad range of issues including business, law enforcement, labor, and education. Jon holds a bachelor's degree in politics and a master's degree in international affairs from the Catholic University of America.

"We are pleased that Jon has been recognized by his peers for his many legislative successes representing PIA members," said PIA CEO Mike Becker. "Jon has been a tireless advocate for our members over many years and this recognition confirms what we've always known about him. This distinction spotlights Jon's dedication, innovation and outstanding work serving our members."

For up-to-date news about what's going on in DC, please check out the PIA Advocacy Blog at www.piaadvocacy.com.

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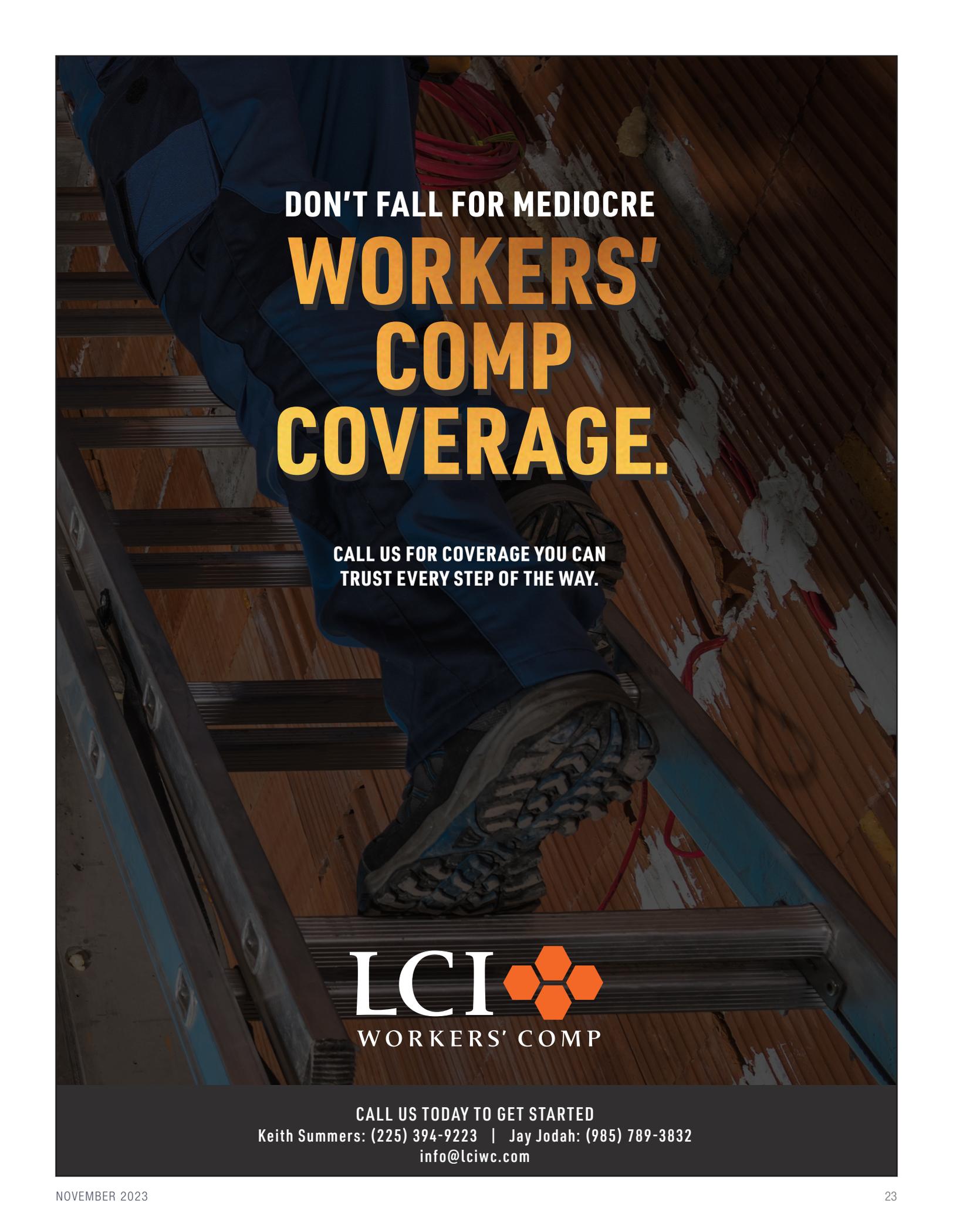
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