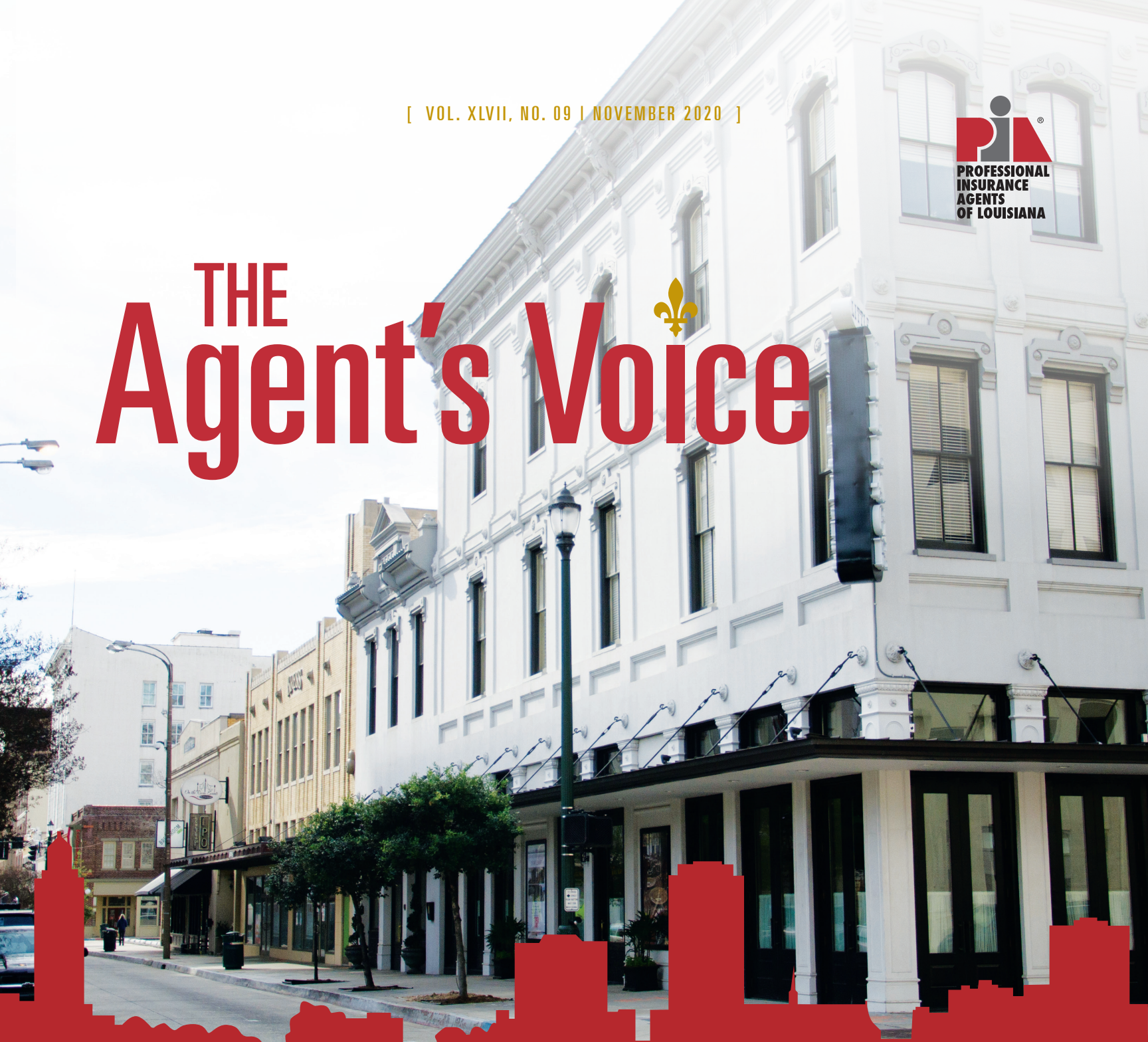


[ VOL. XLVII, NO. 09 | NOVEMBER 2020 ]



# THE Agent's Voice



*Louisiana*  
MAIN STREET

**CHECKING OUT THE CEO BEFORE TAKING A  
JOB**  
P. 13

**THE DIFFERENCE BETWEEN SUCCESS AND  
FAILURE IN SELLING**  
P. 16

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## THE Agent's Voice

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*President, PIA of Louisiana*



Well, if it was not bad enough that Mother Nature decided to share a little with Southeast Louisiana that she has been SO generous with in Southwest Louisiana, forcing us to learn parts of the Greek alphabet most of us have never seen, now we get more of the gift that keeps on giving: COVID-19.

Déjà vu all over again!


So hang in there, Louisiana! Hurricane season is winding down while COVID-19 is up to bat for the third time and s(he) looks mad to me.

Something happened along the way...I used to be carefree and now am risk-adverse and a rule-follower. But even my laissez faire attitude kicks in from time to time as I'm out-of-state enjoying Thanksgiving with my wife and family, Dana, Ian and Lydia. It is truly a year of THANKSGIVING!

My hope is that you are safe (mask up) and smart, but that you also find the grace to be thankful for what you have and as we approach the greatest of all holidays – Christmas – that your spirit is at peace, looking forward to a New Year.

I would be remiss if I did not thank the company volunteers, YIPS, PIA staff and agents who gave their money, time, sweat and cooking talent for those in disaster relief the past few months. They truly represent the best of humanity.

To all of you...our PIA members...many thanks!

Oh, and as I am writing this, several PIA members are looking forward to a meeting in early December with Commissioner Donelon to discuss a number of issues we think are important to our customers, our partner companies and our agencies. We'll report more on that meeting next month. Be on the lookout! 

## Congratulations to our New CPIA Designees!

**Mr. Aaron Durand, CPIA, Ozark-South Central Insurance Agency, Inc.**

**Ms. Heather Fink, CPIA, CISR, Burns & Wilcox of LA., Ltd.**

**Ms. Kara G. Louviere, CPIA, CISR, DJW Insurance Agency, Inc.**

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### PIA Urges Public-Private Partnership to Protect Small Businesses Against Future Pandemics

A public-private partnership is the best way to protect against the financial repercussions of a future pandemic, stated PIA National in written testimony submitted November 19 for a hearing of the House Financial Services Subcommittee on Housing, Community Development and Insurance. This hearing follows a September Congressional Roundtable in which PIA National President Wayne White testified and expressed PIA’s support for the Pandemic Risk Insurance Act (PRIA), H.R. 7011, introduced by Rep. Carolyn Maloney (D-NY).

“Without a federal government backstop, it is not clear that insurers would—or could—provide coverage for losses resulting from pandemics,” said Jon Gentile, vice president of government relations at PIA National. “But with a federal backstop, losses that arise out of future pandemics

could be insurable.”

PIA National also urged Congress to pursue a solution **that** works within the framework of the insurance industry and does not force independent insurance agents to sell non-insurance products. “A public-private partnership that utilizes the existing insurance framework could, over time, cultivate the development of a private pandemic market that operates independently of the federal government,” Gentile said.

### Introducing Ready For Everything: A Crisis Resource Hub for Insurance Agents

Can a crisis make your agency stronger? The answer is yes according to many who — during the Coronavirus — have found opportunities to connect with customers in new ways, stress test work-at-home capabilities, and build greater teamwork. Insurance agencies are well-versed in all types of crises, regularly steering clients through the claims process after floods, fires, and storms to name a few. This pandemic is different in many ways, and similar in some. Good planning, flexibility, and work-from-anywhere technology are

# PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

key to surviving – and thriving – during any crisis.

Prepare for disasters with **Ready For Everything**. This hub brings together information for crisis planning and preparation. The specific resources within this program include:

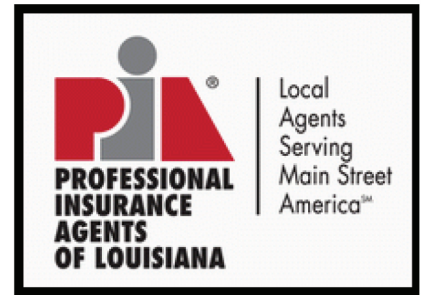
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# COMPANY NEWS

## **Hudson Structured Capital Management Ltd. Takes Majority Ownership Stake in Southern Fidelity Insurance Company**

Hudson Structured Capital Management Ltd., doing its re/insurance business as HSCM Bermuda (“**HSCM Bermuda**”), is pleased to announce that it intends to take majority ownership of Southern Fidelity Insurance Company (“SFIC”) and its affiliated entities on or about November 12, 2020.

In exchange for its majority ownership stake, HSCM Bermuda will provide a capital injection into SFIC and take an active role in maintaining and expanding SFIC’s footprint in the Florida, Louisiana and South Carolina homeowners’ insurance markets.

“2020 has been a challenging year for the Southeast homeowners’ insurers,” said Edouard von Herberstein, Partner and Chief Underwriting Officer – HSCM Bermuda. “As rates and the underwriting environment begin to improve, we are excited to support Southern Fidelity as they rebuild.”

“Southern Fidelity Insurance Company is proud to announce this new partnership with HSCM Bermuda. This alliance will strengthen Southern Fidelity’s position in the marketplace, and we look forward to continuing to serve our agents and policyholders,” said James Graganella, Chief Executive Officer of SFIC.

### **About Hudson Structured Capital Management Ltd.**

HSCM Bermuda is an asset manager focused on investments in the Re/Insurance and Transportation sectors. HSCM was launched in 2016 and, as of November 1, 2020, had more than \$2.75 billion in capital commitments and assets under management. HSCM focuses on core economic sectors that are likely to outgrow global GDP, offer low correlations with broader markets, and are

experiencing a shift from balance sheet and to market financing.

Additional information about Hudson Structured Capital Management Ltd. can be found at [www.hscm.com](http://www.hscm.com).

### **About Southern Fidelity Insurance Company**

Southern Fidelity Insurance Company has provided independent agents throughout Florida, South Carolina, Louisiana and Mississippi a line of competitive products and services in order to meet the needs of their customers since 2005. For over 10 years, Southern Fidelity Insurance Company has incorporated our mission statement of offering superior service, competitive coverages, expedited claim service, and peace of mind for our policyholders.

In addition to forming lasting relationships with our agents, Southern Fidelity strives to provide each policyholder with peace of mind and financial security in knowing that their home or investment property is well-protected during a time of peril.

Additional information about SFIC can be found at [www.southernfidelityins.com](http://www.southernfidelityins.com).

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## **2020 Storm Losses at Louisiana Citizens Property Insurance Corp. Limited to \$35 Million**

Insurance Commissioner Jim Donelon is pleased to announce that Louisiana Citizens Property Insurance Corp. (Citizens), the state’s insurer of last resort, will take only a \$35 million financial hit from the 2020 hurricane season because of its reinsurance program.

In this record storm season, Citizens has received 6,341 claims from Cristobal, Laura, Sally, Delta and Zeta totaling \$75.7 million through November 5, 2020. Citizens estimates


that it will ultimately receive 10,278 claims with losses totaling \$128.6 million for the 2020 storm season. Damage claims from Hurricane Laura alone will reach \$65 million.

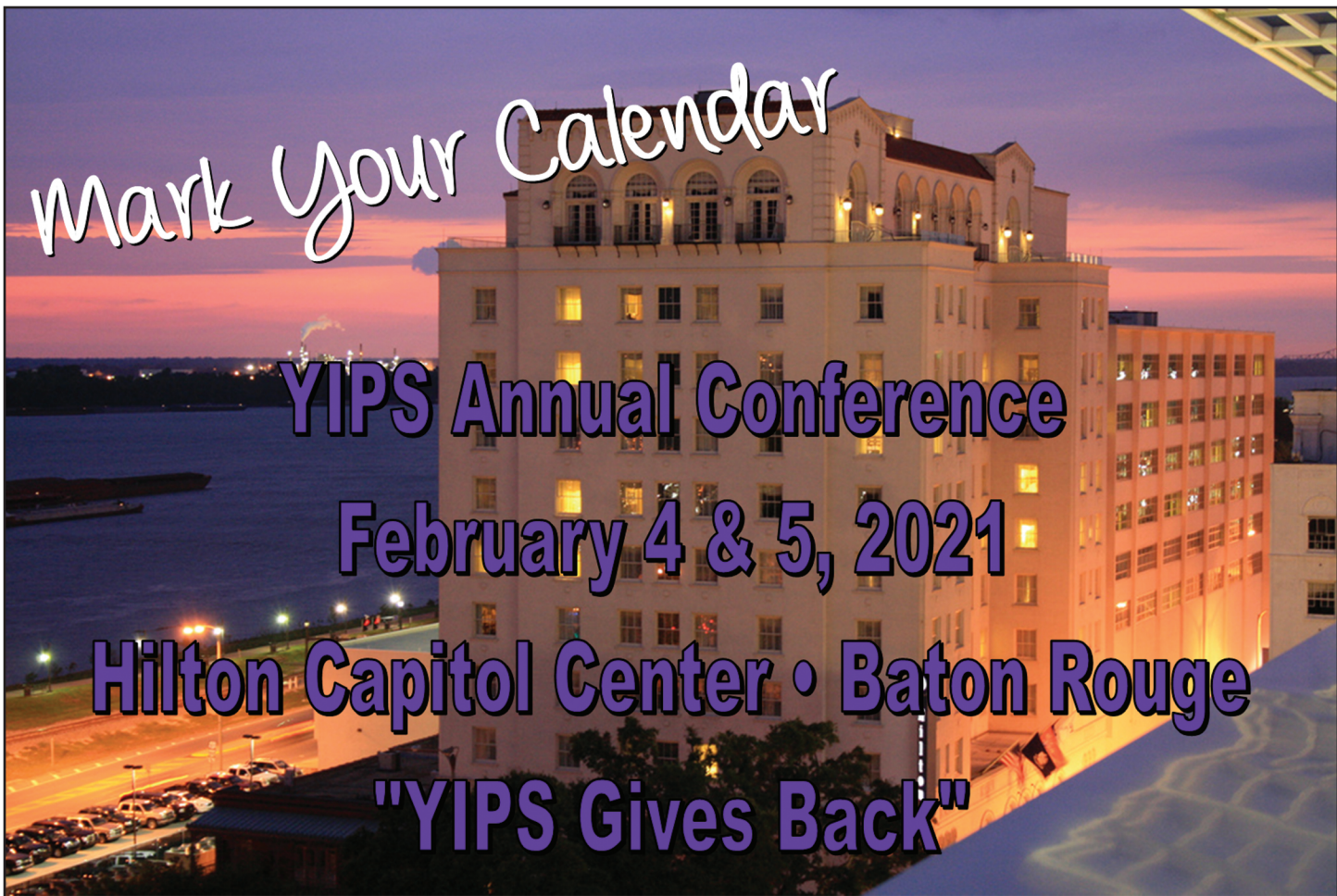
But Citizens will only have to pay for \$35 million of those claims because reinsurance, or insurance for insurance companies, will cover the rest. Citizens won’t have to absorb the costs of any claims from Delta and Zeta even as it compensates policyholders for their damage.

“I commend Citizens for its smart financial management,” said Insurance Commissioner Jim Donelon. “Citizens’ efforts are paying off for the people of Louisiana, who won’t face any special assessments from this record hurricane season.”



The situation is a far cry from after hurricanes Katrina and Rita in 2005, when Citizens was plagued by complaints about its claims handling and couldn’t afford to pay its bills. The situation resulted in a \$150 million assessment on all Louisiana insurance policies followed by a \$900 million bond issue that will continue to cause assessments on all property insurance policies through 2026.

Citizens, which sells property insurance to people and businesses in Louisiana who can’t get coverage in the private market, now has six layers of reinsurance to manage its risk. It met its \$35 million deductible during Hurricane Laura, a Category 4 storm that devastated Lake Charles in August.

Citizens has enough reinsurance and catastrophe bonds to be able to afford a 1 in 300-year event. Five years ago, it only had coverage for a 1 in 100-year event, and that came with a \$50 million deductible. 



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	1	2	3	4 	5 	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						



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# Checking out the CEO before taking a job

By John Graham

It's all about the culture

Arguably, the biggest mistake many job applicants make is focusing on possible advancement, benefits, working conditions, and pay. Obviously, each one plays a role in making a job decision. But taken together, they pale in comparison to scrutinizing the one person perched on the top rung of the ladder, the one called CEO, president, or owner.

No matter how near or far you may wind up from the corner office, the decision maker, the one who calls the shots, affects your destiny.

This could be like a questionable exercise when millions of workers are unemployed or underemployed. At a time like this, checking out the person at the top may seem absurd when all they need is a job.

However, it's worth bearing in mind that the culture fostered by a leader can make a difference when it comes to your future, no matter where you are on the company hierarchy. If you understand the dynamics of the corner office, you're better prepared to manage your future in the job.

To see where this is going, here are eight CEO Scenarios to help get a "reading" on those at the top. There are more but eight makes the point:

## 1. Rearview mirror thinker

Looking to the past as the guide to the future may seem incomprehensible given where life and the economy are today. Yet, there are those who view their role from a rearview mirror, clinging to past successes when challenges were more manageable.

## 2. Talks one way, acts another

There are those who use all the right words, the ones you want to hear when you're looking for a job. This makes it easy to be tripped up since the individual's actions go in another direction, telling a totally different story.

## 3. Always suspicious

You are left walking on egg shells, fearful, stressed, and worried you will say or do something that will set off the executive's paranoia. Such conditions stifle creativity, restrain open and honest discussion, and inhibit a collegial environment.

## 4. Stubbornly confident

Organizations, including businesses, are often attracted to a confident leader. But some exude too much confidence. In times of crisis, that doesn't work. What can keep overconfidence under control, suggests Leon Eisenstaedt in a Financial Poise blog, is repeatedly asking the question, "What do you think?"

## 5. All-knowing guide

Then, there are those at the top who act as if having all the answers is the way to demonstrate their competence. When making appropriate decisions depends on data-support, they lean on "going with their gut," which Annie Duke, a former professional poker player, says in a Knowledge@Wharton conversation, "Your gut is not a decision tool. It's not reliable, no matter how reliable you think it is."

## 6. Indecisive decision maker

This executive's indecisiveness drives everyone nuts. As plans are left up in the air, the pressure builds. It isn't until circumstances force the issue that decisions are made, leaving everyone scrambling to get the job done. The pattern is permanent and people eventually leave.

## 7. Phony optimism

There are two options when something goes wrong, be transparent or cover it up. The former works, while the latter doesn't. Even so, some chief executives put a happy face on anything they perceive to be negative or troublesome. They do it for one reason; they don't believe people can pull together and

solve problems in crises. Rather than allaying fears, fake optimism only creates distrust, confusion, and low morale.

## 8. Self-serving self-view

There are top executives whose picture of what it means to be in their position requires exaggerating their expertise, knowledge, and skills, while undervaluing those same assets in those around them. It should also be pointed out that they have difficulty retaining talented employees.

## The 9th CEO Scenario

All this may come across as overly critical. If your goal is landing a job, it's easy to justify or ignore a top person's "limitations." Even so, the eight "CEO Scenarios" come with a warning: "Be careful! May be harmful to your career."

All of this begs the question, "What should you be looking for in a CEO?" If you're diligent or lucky, you may find a number one whose attitudes and ideas will advance and grow your career. That is to say, someone who really "sees" you. While no profile of such a CEO is ever final or complete, here are some attributes to look for:

- Has a nurturing and forward-thinking attitude
- Takes others and their ideas seriously
- Views employees, customers, suppliers, the larger community, and not just investors, among the company's stakeholders
- Possesses an inquiring mind, asks questions and listens intently
- Values diverse views and understands improvement comes from dialogue

**Continued On Page 18**

PIA and The PIA Partnership Present:

# CYBER 101

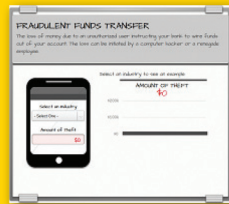
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# The Difference between Success and Failure in Selling

By John Chapin

Several important factors separate those who succeed in selling from those who fail. Although some of the following items are arguably more important than others, they are all critical to a salesperson's success. When I talk about top salespeople, I'm referring to people who are not only great at the profession of selling, they are also great human beings.

## The Twelve Success Factors

### 1) Great attitude

Top salespeople have a positive, can-do, winning attitude. Specifically, they have enthusiasm, drive, competitiveness, and confidence. Top salespeople are highly motivated to succeed. They see selling as a competition, and they love competition. Top salespeople do whatever it takes to win—ethically—and they do not quit. They are extremely persistent. They are always moving ahead, changing, growing, and pushing through the bad times until they make it. They never give up on themselves and their dream of success. Top salespeople have a win-win attitude. They are genuine and truly like and care about other people.

### 2) Action oriented

Top salespeople are people of purposeful, focused, well-thought-out, massive action. They are clear about what they are doing and why they are doing it. They don't procrastinate. They are protective of their time and use it wisely. Top salespeople have a plan and they work their plan every day. They know what actions lead to their success and that's where they spend their time. They follow the 80/20 rule.

### 3) Preparation

Top salespeople are prepared for anything and they over-prepare for everything. They never wing it. They have prepared scripts, presentations, answers to objections, and proposals. They practice, drill, and rehearse. They never rest on their laurels and are

always looking for ways to improve. They are ready for anything and expect the best, yet they have a plan if the worst, or anything else, shows up.

### 4) Businesslike and business-savvy

Consumers are smarter and competition has increased. Top salespeople partner with customers and build a compelling business case based upon what's best for the customer. They know their customers'

business and problems intimately. They ask intelligent questions that both set them apart from other salespeople and, more important, let the customer know they thoroughly understand the business. Top salespeople know and embrace technology, but not to the point where they distance customers and/or remove the human element.

**Continued On Page 20**



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## Checking Out the CEO Before Taking a Job Continued From Page 13

In a Harvard Business Review article, Walt Rakowich tells of meeting with his team at the company he had founded four years

earlier. In the depths of the Great Recession, they faced bankruptcy, and everyone there looked to him for an answer. With head spinning, he left the room, sat down alone to get his bearings.

Going back to the meeting, he didn't know what to say—except this: "I don't know what to do" and "I need your help." What happened next, he says, was amazing. His colleagues gave him a remarkable response. In effect, they let him know they were with him—"We'll figure it out." And, as you might guess, they did.

Walt may be the type of CEO worth looking for. If you find one who comes close, take the job.



*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](mailto:jgraham@grahamcomm.com), 617-774-9759 or [johnrgraham.com](http://johnrgraham.com). *



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## **The Difference Between Success and Failure Continued From Page 16**

### **5) Ability to stand out from the crowd**

Top salespeople differentiate themselves from other salespeople. They don't sound or act like other salespeople. They are original. A top salesperson doesn't come across as someone trying to sell; he or she comes across as an interested and informed party that's there to help. Top salespeople have an aura of respect around them. The way they walk and talk demonstrates to others that they are professionals and in turn, they are treated professionally. Top salespeople are real, human, and down to earth, and people like them for this reason. Their caring, sincerity, and helpful dispositions stand out. They are memorable.

### **6) Likeability, trustworthiness, and the ability to build relationships**

Selling is about doing everything necessary to build solid, loyal, long-term relationships. Top salespeople develop and nurture customer relationships and consider most of their customers to be friends. They have the ability to put people at ease and win others to their side, to establish a connection, and build rapport quickly and effectively. They build trust and credibility. Top salespeople can walk into a room and emerge fifteen minutes later having made a new friend. They are genuine, open, and honest. They convey a sincere interest in other people, what makes them tick, and what interests them. They truly like to serve people.

### **7) Effective communication**

Top salespeople are great communicators, knowing what to say and when to say it. They actively listen and are able to hear people well and read between the lines. They ask good questions, listen well to the answers, and take notes. Top salespeople don't confuse people by giving them more information than they need; yet they give them enough information to make a well-thought-out buying decision. Top salespeople have frank, direct conversations with people.

### **8) Empathy**

Top salespeople have empathy for their customers and prospects. They are able to put themselves in other people's shoes. Top salespeople genuinely like people and people feel their understanding and compassion. Top salespeople enjoy helping people and they believe, with every fiber of their being, that buying and owning their product or service will help people.

### **9) Professionalism, integrity, and work ethic**

Top salespeople are complete professionals with complete integrity. They have a great work ethic. They are always on their best behavior because they're aware that they never know who is watching them. Top salespeople are honest. If they don't know an answer, they admit it, find the answer, and follow up promptly. They are straightforward. Top salespeople work both hard and smart. They don't rest on their laurels when things are going well. Top salespeople recognize their top clientele and focus closely on nurturing those relationships and finding more people like them. Top salespeople go the extra mile and always deliver more than they promise. They return phone calls and reply to correspondence promptly. Top salespeople take 100 percent responsibility for everything they do, both professionally and personally.

### **10) Team player and leader**

Top salespeople look for ways to contribute to the team. They share information and success stories that may help the other salespeople in their company. They pull for their peers and colleagues. They use a big sale by another person in the office to motivate them. They are focused on becoming better as individuals and believe that by doing so, they help the people around them improve and make their company stronger. Top salespeople work well with other departments and develop strong professional relationships with co-workers. They get along with everyone, including the person no one else can relate to. Top salespeople are leaders. They expect to be at the top and they are comfortable there. They do not look down on or see others as inferior.


### **11) Continuing education and training**

Top salespeople are always getting better at selling. They read sales books, listen to sales information at home and in their car, watch videos, and talk to other successful salespeople. They constantly look for ways to improve. They know selling and they know their business, yet they also know there is always more to learn. They study their competition inside and out. Top salespeople stay up-to-date on all new developments in their industry and everything that could affect business. They are constantly looking through trade publications and magazines.

### **12) Company product and support**

Top salespeople cannot remain at the top without reliable products and support. They pick companies and products in which they can believe 100 percent, and they continue to look for reasons their product is better than any other.

While twelve factors may seem like a lot, the keys are: having a great attitude, a sincere interest in helping people, and a burning desire to succeed.

*John Chapin is a motivational sales speaker and trainer. For his free newsletter, or to have him speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com) John has over 31 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: *Sales Encyclopedia*. You can reprint provided you keep contact information in place. E-mail: [johnchapin@completeselling.com](mailto:johnchapin@completeselling.com). *

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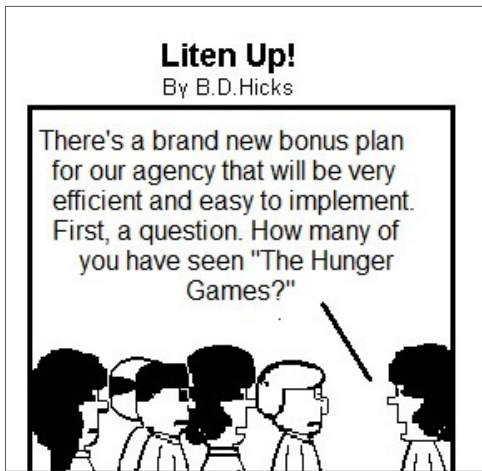
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### Getting Started

To find out more information or to get your agency set up, contact Ed LeBlanc, Territory Manager for Heartland Payment Systems at 225.288.0800 (cell) or ed.leblanc@e-hps.com. For service or support, call 866.976.7109. 

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