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A FRUSTRATING PROBLEM COSTING YOU **TIME AND SALES** P. 12

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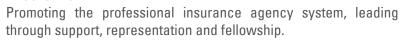
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Good News Everyone!

I have a guest writer helping me with this article. Please allow me to introduce ChatGPT. No need to applaud, Chat doesn't have any emotions, so you don't need to feed his ego. (I know it might not be a "him", but it seems like the name "Chat" is more of a masculine name...kind of like "Chet" or "Chad".)

I asked Chat for the following:

"Can you please write an article addressing the steps that should be taken to fix the Louisiana homeowners, auto and flood insurance market. 150 words and add some humor."

Sure, here's an article addressing the steps that should be taken to fix the Louisiana homeowners, auto, and flood insurance market:

Attention all Louisiana insurance agents! We have a problem, and no, it's not just the humidity. The Pelican State has consistently ranked as one of the most expensive states for homeowners, auto, and flood insurance, and it's time to do something about it.

First, let's address the issue of uninsured drivers. It's time to start enforcing mandatory insurance laws and crack down on those who choose to go without coverage. Otherwise, the rest of us are stuck footing the bill for their accidents. And let's face it, nobody wants to be stuck with someone else's tab - except maybe when it comes to crawfish boils.

Secondly, we need to take a look at the legal system in Louisiana. While it's great that we have a rich cultural heritage, the legal system shouldn't be part of it. Louisiana's unique legal climate drives up the cost of insurance claims, which ultimately leads to higher premiums for



everyone. We need to find a way to balance our culture with practicality.

Finally, we need to tackle the issue of flood insurance. With the ever-increasing threat of climate change, it's important to have affordable flood insurance options. This can be achieved by promoting risk mitigation efforts such as floodplain management, levee building, and elevating structures.

In conclusion, Louisiana insurance agents, let's work together to fix our state's insurance market. We can do this - after all, we're the same state that figured out how to make roux without burning it.

Not a bad article. Other than what I think is a swing and a miss when it comes to the crawfish boil line. Having Chat write this article would have been a great time saver, except that I began arguing with it and basically ended up shadow boxing for about 2 hours. I learned a lot about myself though. Apparently, I really like to argue. I think I like to argue more than I like to be right.

Back to ChatGPT – "Generative Pre-trained Transformer". The article is pretty impressive, but I'm going to give you some of his other answers to what was more like an interview. However, Chat can be very long winded, so I had to paraphrase a couple of these:

RD: Why does Louisiana have the highest auto insurance premiums in the nation?

CHAT: 1. High Number of uninsured drivers, 2. Higher rate of accidents and fatalities per capita, 3. Legal system drives up the cost of claims.

To be Continued on Page 16



COMMISSIONER'S COLUMN

Insure Louisiana Incentive Program Update and Legislative Preview

The road to rebuilding the Louisiana's property insurance market is tough to navigate, but we are aggressively executing a comprehensive plan. The Insure Louisiana Incentive Program is a vital first step toward establishing a healthy and competitive insurance market. I can say with certainty that I am pleased with the first phase of the process.

As we prepare for the 2023 Legislative Session, I am hopeful that we will successfully create and refine laws that will strengthen our regulatory framework and develop a robust and sustainable market.

The application period for the Insure Louisiana Incentive Program was more than successful with nine companies applying for more than \$62 million dollars in funding, which is \$17 million more than the \$45 million allocated to the program. The Joint Legislative Committee on the Budget has given final approval to move forward with eight companies and a total of about \$42 million in grant funding. The LDI is now working on entering cooperative endeavor agreements with the eight program participants and will issue funding once those agreements are in place.

The approved companies are: Allied Trust Insurance Company, Cajun Underwriters Reciprocal Exchange, Constitution Insurance Company, Elevate Reciprocal Exchange, Gulf States Insurance Company, Safepoint Insurance Company, Safeport Insurance Company, and SureChoice Underwriters Reciprocal Exchange. House Insurance Committee Chairman Mike Huval has agreed to work with us during the Regular Session to appropriate additional funding to the Incentive Program so that we can take full advantage of the amount of new premium these companies are willing and able to write. I expect the companies to begin writing as soon as this month. Please keep in mind, the companies are subject to enhanced solvency monitoring, monthly reporting, in-depth reinsurance program reviews and premium limits in each parish.

Meanwhile, the LDI is preparing a package of property insurance legislation to present to lawmakers this Legislative Session. The centerpiece of our package will be supporting the Louisiana Fortify Homes Program, which was passed, but not funded, during the 2022 Regular Session.

It's no secret that some communities along and near the Gulf Coast are unrecognizable due to the devastating impact of hurricanes. I believe our best protection against Mother Nature is building stronger. The Fortify Homes program will provide grants to eligible residents to cover the cost of retrofitting or rebuilding their roofs using methods that meet the FORTIFIED roof standards established by the Insurance Institute for Business and Home Safety (IBHS).

Like Louisiana, Florida has suffered catastrophic damage due to hurricanes. Lawmakers and regulators in Florida were successful in tackling their ongoing, manmade property insurance crisis in a late-2022 Special Session and have begun working to reshape the Sunshine State's regulatory and legal environment for the insurance market. My staff and I are reviewing those reforms, and we will include some of what was done in Florida in our legislative package as well.



Commissioner of Insurance Louisiana Department of Insurnace

public@ldi.state.la.us

I know you have taken countless phone calls from policyholders who are frustrated and looking for an end to this property insurance crisis. I admire your diligent work and commitment to consumers during a challenging time for the insurance industry. I can assure you, the Louisiana Department of Insurance is attacking the crisis head on, and we are determined to bring more affordable, quality insurance options to the state while stabilizing costs for residents.





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As an agency owner, there is so much more to running your business than just selling insurance. You are also focused on building the right team, training them appropriately, marketing, keeping your pulse on financials, implementing the right technologies, and managing the various ways you engage with carriers and brokers (just to name a few things that might keep you up at night).

All these areas require careful thought and planning, but some tend to be overlooked, like Trust Accounting. This is an area that is hardly ever talked about and so many agency owners have no idea what trust accounting is, why it is important, and how to best position their agency. Here are the key things you need to do to stay in trust and avoid issues maintaining your accounting records:

Open a separate Trust Account. This account is where you will deposit all your agency bill receipts. By having a separate account, you can easily track the agency bill accounts and funds you must remit to the carrier.

Create clear processes and procedures. The people who are involved with receiving income in the agency must have a clear understanding of what distinguishes agency bill and direct bill and how to manage the different types of income that is being collected by the agency.

Limit access to the operating account and trust account. Do not allow anyone that does not have a clear understanding of these processes to have access to the accounts. **Be consistent.** Reconcile each account and ensure that the carriers are paid the portion that is owed to them. Once that has been completed, you can calculate the amount that the agency can keep for each

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

of the policies.

Documentation is key. Clear records of how you reconciled each customer account is critically important. This will be essential if your agency is ever subject to an audit.

There are a lot of things to consider to ensure your agency is well-protected and remains financially sound. Agencies that have clean financial statements and wellthought-out policies and procedures are much better positioned in both internal and external ownership transitions than those that have messy books and questionable liabilities.

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AROUND THE STATE



A Frustrating Problem Costing You Time and Sales By John Chapin

Recently I met with a new sales rep who's been in sales for a little over six months. He's made two sales; he should be closer to 30. I started by asking how many sales calls he's been making, how many proposals he's presented, what he's been saying, and what his overall process has been. It didn't take long to identify his problem.

Keep in mind that most prospects are simply trying to get rid of you. The average executive has 52 hours of work on their desk and gets 200 to 300 e-mails a day along with 25 to 40 voicemails. Add to that their to-do list of 73 items or so; okay, that last one I guessed on, but you get the point. Even if you aren't calling on business owners or others executives, the average person still has more than ever on their plate along with a ton of distractions. Now imagine you enter the equation, looking for some of the prospect's time with all those items screaming for attention. If the prospect is part of the three to five percent who needs you right now, you might be okay, but they usually aren't, and as a result, their goal is to get rid of you as quickly as possible. Couple all of the above with the fact that the average person does not like to say 'no' to other people and you have a real conundrum.

So, let's look at how this scenario plays out and where it may be causing you problems. You reach someone who is super-busy, really isn't interested in what you have, and they don't like to say 'no' to people. You hand them a card and some literature as you introduce yourself and your company. They briefly peruse the information and then say, "Looks great, give me a call next Tuesday." You, thinking you have a hot lead, and not wanting to lose the lead by irritating them with a bunch of questions, agree to that and you're on your way. You call next Tuesday and you can't reach them. You leave a message and send an e-mail. Both sound something like, "Hi, this is (your name with your company). I stopped in last Thursday and gave you my card and some literature and you told me to call you back on Tuesday, so that's why I'm calling you. Please call me back." Ouch! Of course, they don't call back so you call them a couple days later and leave another voicemail and send another e-mail. Nothing. You try several more times and still no response, they're ghosting you. Now multiply this by the number of prospecting calls you're making and the number of people who are busy, not really interested, and don't want to tell you 'no', and add the fact that you keep chasing them anway, and you have frustration at a 10 on a scale of one to ten.

Note: Some people will tell you 'no' and it usually comes with some attitude. These are the analytic personality types who would rather be right than happy and like to fight with people. They are the exception, not the rule, and while we still want to question these people to see if their 'no' is a smoke screen, we can thank them for not stringing us along.

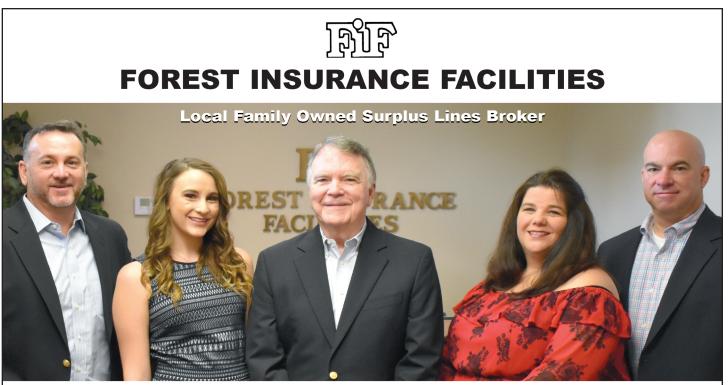
Note 2: Obviously when you talk to people you want spark some interest by letting them know what's in it for them to talk to you. Even the people who did have initial interest have probably forgotten about you by the time you follow up, so you have to remind them why they might be interested, not just drop your name and say, 'call me.'

To end the frustration you simply must ask the questions necessary to determine interest, or lack thereof. Most salespeople have an aversion to asking direct questions, they are afraid they're going to tick off the prospect and lose them. Please trust me on this one. You're only going to tick off people who are lying to you about their interest because their goal is to simply get rid of you and it's not working. As long as you come across as a professional who's worthy of respect, and you make a proper connection, the truly interested people will be happy to answer your questions so that you can best help them.

So, what does it look like to ask the necessary questions to determine interest? When someone says to call them next Tuesday, let me know you'd be happy to and find out why they want you to call next Tuesday. When someone asks for a quote or proposal, tell them you'll be happy to get that to them and ask if they're ready to move ahead if they like what they see. If they say yes, ask what they need to see. If they say no, ask what factors are preventing them from moving ahead and refuse to do guotes for people who aren't ready, willing, able to move forward now. Ultimately your questions are going to revolve around the when, what, why, and how. When is the prospect looking to make a decision, what specifically are they looking for, why are they looking for that and why are they looking to buy when they are, and finally, how are they going to buy? By 'how' I'm referring to their buying process along with how they will actually pay for the product. Regarding buying process, will they be looking at competitive products, what are the criteria to make a decision, who is involved in the decision, and how will they ultimately execute on their decision? The 'how' behind the actual purchase may involve cash, financing, trade-ins, etc.

Finally, close on every call, whether that's closing the sale, or simply the next step in the sales process, and, speaking of sales process, always make sure you are in control of it. Never be in a position where it's up to the prospect to get back to you; the ball always needs to be in your court.

John Chapin is a motivational sales speaker er and trainer. For his free newsletter, or to have him speak at your next event, go to: www.completeselling.com



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Auto insurance and life insurance are pretty straight forward. One protects your car and the other pays benefits if the insured dies. Disability insurance (DI), on the other hand, can

be more confusing to some. It's a product many people know very little about.

You and Breeze can help. We know disability insurance and can help you present it effectively to your clients. DI fits in perfectly with the other insurance products and financial planning services you're already providing. The basic sales principals are still in play but a successful DI salesperson also helps clients understand how income protection boosts their overall financial plan.

According to the Federal Reserve, only 48% of American adults have enough savings to cover three months of living expenses in the event they're not earning an income. In other words, 48% of Americans would benefit from a disability insurance policy. That's where you can make a difference with the help of these three pro tips.

Pro Tip #1: Know What Ideal DI Buyers Look Like

Start with your current clients. They know you, trust you, and value your advice. Let them know it's important to have a complete income replacement plan in place before they need it. Most consumers have never been approached about the need for disability insurance. That means you have many opportunities to simply start the conversation and help clients think about protecting their most valuable asset — their ability to earn an income. White collar workers typically understand the value of disability insurance — especially doctors and other medical professionals. White collar workers also can normally afford DI easily, which makes them a no brainer. White Collar = No Brainer

Breeze offers the only way to buy and sell Principal's top-rated long-term disability insurance plan

through a fully online process. This is the ideal income protection product for white collar workers.

Middle market workers are neither the richest nor the poorest consumers. This segment is frequently overlooked when it comes to income protection. Middle market folks can afford DI but they typically don't understand the value as readily as white collar workers. For many advisors, your middle market clients are an untapped resource.

Find the Middle Market.

Middle Market Client Profiles:

- Individuals & couples ages 30 50
- Incomes between \$40,000 \$150,000
- Family oriented
- Recently married
- New parents
- Homeowners
- Risk adverse having something to protect
- and not wanting to risk financial loss

Middle Market Job Occupations:

- Accountants
- Chiropractors
- IT Professionals & Project Managers
- Mid-Level Managers
- Nurse Practitioners
- Physician Assistants
- Physical, Respiratory & Occupational Therapists
- Software Engineers & Web Developers
 Teachers, Professors & Graduate Assistants

Hotspots for Prospective Clients

Current clients: You already have a pool of prospective DI clients. Search your book of business for clients who fit the middle market profile mentioned above. Also, clients who have recently experienced a life event, such as getting married, becoming new parents, or buying a home, may feel they're ready to make financial plan changes.

Civic organizations: Join a local civic organization – think Lion's Club, Rotary Club, local Chamber of Commerce – and make yourself known to the members of your community. But not just to make a sales pitch. Find an organization you're interested in that's doing something in the community you believe in.

Professional Associations: State and county bar associations and local chapters of national organizations like the American Institute of CPA's and the American Medical Association are great places to get leads and start the conversation with a new audience. Try running ads in newsletters and offer to speak to members during meetings.

Pro Tip #2: Clearly Illustrate the Problem DI Solves

This is the most important but often overlooked part of the pitch. Be sure to talk about the need for disability insurance before jumping to the solution. Most clients don't even realize lack of income protection is a problem. They'll need to understand the problem before they'll be receptive to a solution. Talk about what's at stake for them personally if their income suddenly stopped.

To be Continued on Page 16

PARTNER NEWS

The Louisiana Restaurant Association Self Insurer's Fund for Workers' Compensation announces rate **reductions effective March 1, 2023.**

The LRA SIF offers workers' compensation coverage specializing in the hospitality industry and the rate reduction applies primarily to businesses in this sector focused on restaurants. Management believes this rate reduction should be attractive to our restaurant members in these challenging economic times. "In this highly competitive marketplace, the LRA SIF Board of Trustees is pleased to approve and implement this rate reduction which will assist members of the Fund with managing their overall cost of operations," said Stan Harris, President and CEO, LRA SIF.

If you have restaurant clients who may benefit from this rate reduction, please contact the LRA Workers' Comp program at **<u>under-</u> writing@lra.org.** Since 1982, LRA Workers' Comp has concentrated in offering this workers' compensation coverage to restaurant and hospitality-related businesses. The specialization allows LRA Workers' Comp to differentiate from its competition through focused underwriting expertise and by delivering unparalleled client services.





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Presidents Message Continued from Page 4

CHAT: Louisiana has a "collateral source rule" that allows accident victims to recover damages even if they have received compensation from other sources such as health insurance or workers' compensation. This rule can also contribute to higher insurance costs as it can lead to higher overall payouts for claims.

RD: What is the most expensive state per capita for flood insurance?

CHAT: According to a 2020 report from the National Association of Insurance Commissioners (NAIC). Louisiana is the most expensive state for flood insurance. The average annual premium for a residential property in Louisiana is \$912, which is significantly higher than the national average of \$642.

RD: What is the most expensive state per capita for homeowners' insurance?

CHAT: According to a 2021 report by the National Association of Insurance Commissioners (NAIC), the state with the highest average homeowners' insurance premium in 2019 was Louisiana, with an average premium of \$1,968.

RD: Do you have any jokes about insurance agents?

CHAT: Here's a joke about insurance agents:

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Why did the insurance agent refuse to pay the client's claim? Because it was "not covered" under the policy!

Apparently Chat thinks uncovered claims are funny. He also believes anything can be a joke so long as the first sentence has a "?" and the second sentence has an "!".

I quess comedians are safe for a while.

Looking for Another Source of Revenue Continued from page 14

RD: What are the factors in Louisiana's legal system that drives up the cost of insurance claims?

Start by finding out what's important to your client. The things they value most their family, home, financial plans, kids' college funds - these are the priorities they'll want to protect. Based on your conversations and knowing your client, you can help clients identify the things that are at risk if they were unable to earn an income.

Effective Conversation Starters:

- · What's the most important asset you have?
- You insure your car and your home why not your paycheck?
- · How much income would you need to support your family if you couldn't work due to illness or injury?
- · How long could you go without a paycheck before it became difficult to pay your bills?

· How would you afford to pay your mort-

gage or rent if your paycheck stopped?

Pro Tip #3: Make the Solution Incredibly Simple

At this point, your client has determined what is most important to them. They've considered the risks and the impact of losing their income. Now is the time to discuss how disability insurance can help provide the solution. However, clients don't want to be "sold." They want someone who can explain how disability insurance works, help them consider the various levels of protection, and feel confident that they're making the right decision.

Help your clients consider how soon they would need benefits to begin and how long they'd like

to be covered. Elimination and benefit periods for disability insurance policies affect the premium.

It's important for clients to feel they have coverage that meets their need and fits their budget.

Then introduce your clients to the solution -Breeze, the incredibly simple way to buy disability insurance online and protect your income. Show them how they can get an instant, personalized quote in seconds and complete a simple, secure application process in minutes — entirely online.

Start selling disability insurance like a pro with PIA and Breeze today.

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How to Cold Call and Build New Customers		3 hr Webinar
Negotiations—a Human Relations Approach		2 hr Webinar
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	Total	13 hours

Customer Service Essentials Certificate—CE app	roved for 10 hours
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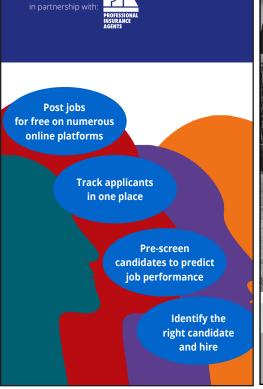
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