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The Agent's Voice

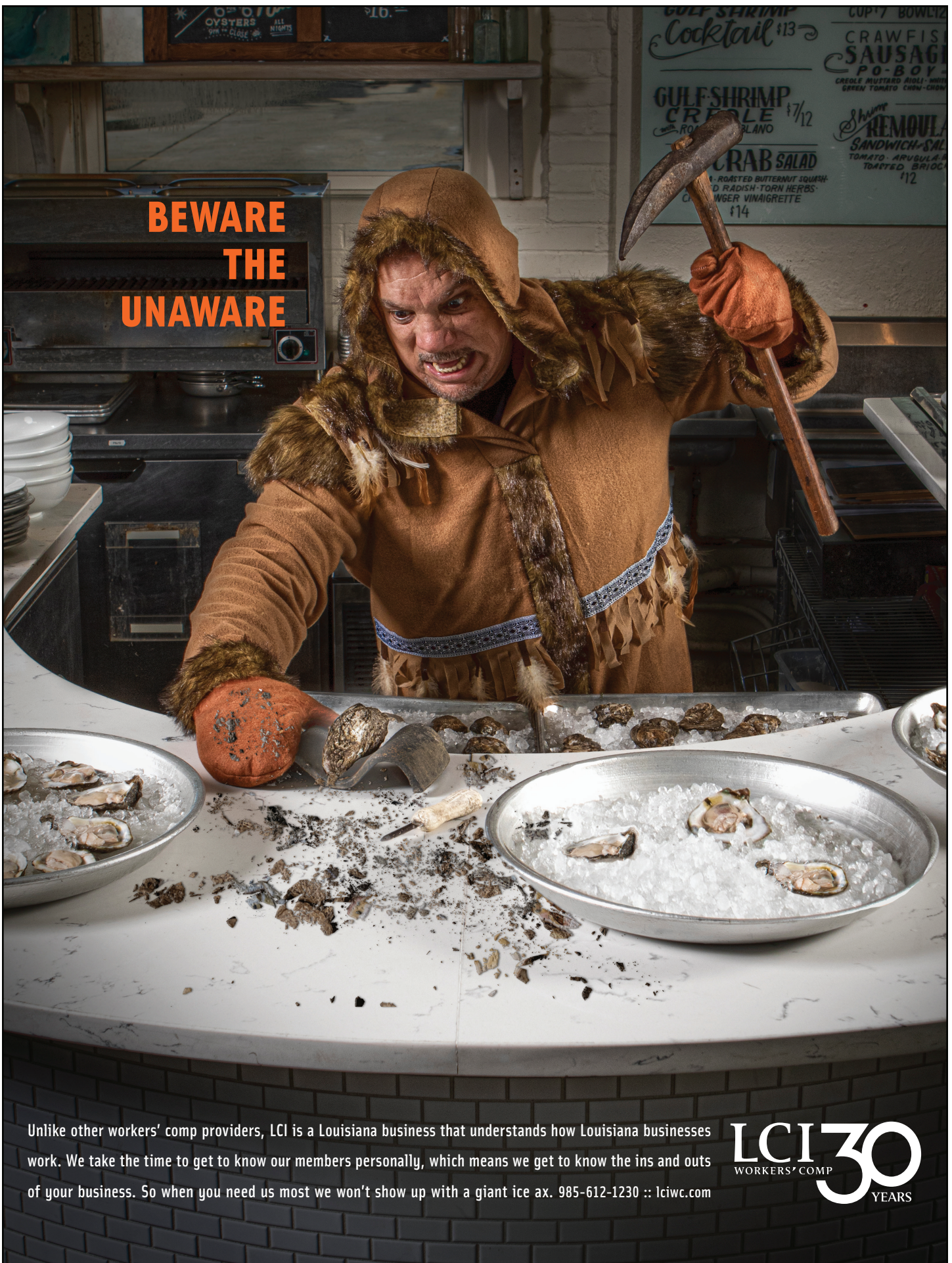
[VOL. XLVIII, NO. 01 | JAN/FEB 2021]

The official print publication of the Professional Insurance Agents of Louisiana



WHAT DO CUSTOMERS EXPECT FROM SALESPEOPLE?
P. 12

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INSIDE THIS ISSUE

The Agent's Voice

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President, PIA of Louisiana




As President of the association there are a few things I can do, like an Executive Order kind of thing. So, here in mid-February with it still freezing outside (but improving), I have created a Task Force with member agents from all across the state to be on the look out for the next catastrophe we might have to endure. Their charge is to look for the unexpected, but I did suggest they keep an eye out for Locust and Bloody Looking Water! We as citizens and agents in the insurance industry sure have been tested.

On a more serious note, the PIA of Louisiana Board of Directors has generally had a Board Retreat every other year where we look at our goals, see where we stand, make sure we are on track and evaluate our direction. We are more than a year off, like almost everything else is but we decided to have our retreat - carefully- this year. We gathered on February 10th and met for several hours in the afternoon and then I had a friend boil crawfish for us. We ate 'til our fill and then sat and visited. It's fun to get to 'know people' when you have more time to visit and can talk about things other than insurance. Naturally, though, we almost always migrate back to shop talk. And that, too, is good to learn from others and come closer as a board. We had four 'camps' within walking distance of each other for sleeping and for meetings. The following morning, we had a nice breakfast and several more hours of meeting when we were then dismissed back to our corners of the state. Those that were not able to attend were missed but those that did venture out have the foundation of a better Board and made some pleasant memories. Special thanks to our Exec., Jody Boudreaux, for conducting our retreat.

Just a week earlier, the Young Insurance Professionals also decided to carefully conduct their Winter Conference, which included their Annual Meeting,

Exhibit Hall and a new event, meant to get everyone outside to be more conscious of COVID precautions, which was a Walk-a-Thon. The theme of the conference was "YIPs Gives Back" and the Walk-a-Thon allowed the participants to raise money for their favorite charities. I'm proud to report they raised more than \$5,000 for some wonderful causes after YIPs matched the first \$50 of everyone's donation. While, unfortunately, I was not able to attend the event, I heard some great comments about it. It seems quite a few people were ready to get together again with 64 registrants. Check out the pictures in this issue.

The YIPs Conference has got quite a few people also asking us if we're going to have the PIA convention this year. The short answer to that is: We're going to try to. But because we also know that we live in very unpredictable times, we want to move forward with cautious optimism while also having a back up plan in place. Which by the way, that reminds me – if you had last year's Virtual Convention Swag Box delivered to you before we had to postpone (and then ultimately cancelled it altogether) – and you haven't opened it – you can open it! You might be able to salvage something edible at this point. We've had some tell us either they still hadn't opened it or they just opened it, so we figured we'd better let others know. Of course, many of you never got it at all because the main day deliveries were scheduled to take place on the day we learned Hurricane Laura was headed our way and we decided to postpone. Then each time we tried to reschedule, another storm was brewing. We figured we'd not play with Mother Nature anymore and just try again in 2021. And so now with the Winter Storm we just had this past week...um, the final word on that is to be continued, I guess. We'll be checking in with that newly formed Task Force to see how their research is going and we'll report back to you next month! 



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COMMISSIONER'S COLUMN

If things always seem darkest before the dawn, then we must be approaching daylight at any moment. Last year brought plague, fires, pestilence and hurricanes -- in spades. With our attention split among so many disasters it's easy to get into a mindset of keeping our heads down and bracing for the next catastrophe, but reflecting on our past is how we safeguard our future.

Over my 15-year tenure as Louisiana's Insurance Commissioner we've experienced the worst hurricane in history in Katrina, the worst environmental disaster caused by the BP oil spill, and a flooding event of historic proportions in the August 2016 flooding of two of our largest metros: Baton Rouge and Lafayette. And there have been plenty of other natural catastrophes along the way. 2020 added a record five hurricanes to make landfall on the Louisiana coast and devastation to the southwest area of the state beyond what many can comprehend without seeing it first-hand. Lake Charles Mayor Nic Hunter has implored the media, and the country at large, not to forget about the people living through this nightmare inside of the worldwide crisis that has been with us for a year now.

Cristobal, Marco, Laura, Delta and Zeta tested the state's readiness time and again this storm season. We found that many of us were prepared and some of us were not. Some companies were able to answer the need for quick turnaround and clear answers for consumers and some sadly fell short.

Louisiana Citizens Property Insurance Corp. (Citizens) stepped up to the task of fast turnaround for customer claims and avoiding assessments for the rest of property insurance policyholders through a historic hurricane season. The size of Citizens has shrunk dramatically as the Louisiana Department of Insurance has attracted new

insurers to the state and promoted competition. These efforts have paid off in the 2020 hurricane season. As announced last fall, Citizens will take only a \$35 million financial hit from last year's storms because of a strong reinsurance program. Meanwhile, Citizens has improved its operations and financial strength in an effort to avoid repeating the situation after hurricanes Katrina and Rita in 2005, when Citizens was plagued by complaints about its claims handling and had to issue a \$250 million assessment on all property policies and issue \$1 billion in bonds that we still have five more years to amortize.

Some of the companies that answered the call after the 2005 storm season have now seen first-hand the pace of a multi-storm season and can move forward with experience under their belts. While this hurricane season was certainly more active than usual, especially for those in the southwestern portions of the state, insurers need to be ready to assist their policyholders during the worst of times. Complaint data collected by the Louisiana Department of Insurance (LDI) shows that we've received more than 1,000 complaints due to hurricanes Laura, Delta and Zeta. While the vast majority of these have been closed, the Department is working with consumers, municipal bodies and the Legislature to find ways to improve the claim experience for consumers. For your perspective, I've included links to our website where you can see the ranking of the top 15 companies by numbers of homeowners complaints (80% of all complaints) and the claims and costs of Laura, Delta and Zeta through Dec. 31, 2020.

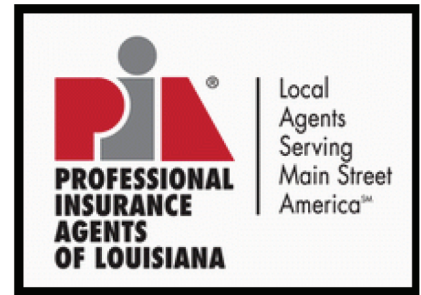


**Commissioner of Insurance
Louisiana Department of
Insurance**

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I am committed to continuing to educate consumers and policyholders about both the necessity for insurance and how to be informed users in their time of need. The Department relies on all those on the front lines of these catastrophes, agents, adjusters and customer service representatives to help guide policyholders who are facing one of the most difficult losses in their lives through the claims process. That can't have been an easy task while so many of us were juggling new schedules for working from home, new expectations for childcare and education and new pressures from the coronavirus economy.

I appreciate all that has been accomplished over the past year and look forward to working together to make the insurance industry, and the policyholder experience, stronger in the future. 



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PASSING IT ON!


By Jody M. Boudreaux, CAE, CIC, CISR

So, we have a new look to our association publication, *The Agent's Voice* – hope you like it? We also have changed the look of *The Agent's Link* – the e-newsletter as well as included this similar map/blueprint design to a new email publication we're starting – *The PIA Resource*, which is solely meant to highlight some of the products and programs available to you through your PIA membership. It's sort of a marketing piece, but we're not asking you to "buy" anything – we're just wanting you to take advantage of what's already available to you! Be sure to check it out! We thought it was time to change our look a little and we're moving some things around as well, too. We're going to be highlighting the state and chapter events in *The Agent's Voice* rather than sending a separate monthly email for that, so you'll get to see what's happening twice a month rather than just once. You can always check out our Calendar of Events on

our website, too, at www.piaoflouisiana.com. And if you don't remember seeing either of these e-newsletters, be sure to contact us so we can find out why not.

The YIPs had a great conference earlier this month, so be sure to check out the pictures under Around the State on page 14. Our chapters are starting to meet again, so we had some pictures from the Baton Rouge chapter meeting in January where they installed their new 2021 Board and Officers. You can see them in Around the State as well.

Richard Newberry, CEO of Louisiana Citizens, reached out to us earlier this month about an issue they were experiencing and wanted our help in communicating to our agents about it. It has been brought to his attention that LCPIC may have not been clear on when and how to properly quote those properties needing coverage that have existing damage from the 2020 storms, so they sent a flyer to help clarify the proper LCPIC quoting process. That flyer has been reprinted on page 18 (We also immediately posted it on our PIA of

Louisiana Peers Facebook Group Page but I wanted to pass it on again here. If you're not on that page, be sure to contact us so you can get this information more quickly.) This listed process will ensure a proper quote from LCPIC and give producers an option to stand in the gap for those property owners who need coverage in this great time of need. First, the producers need not count the 2020 named storms in the prior loss information and should always start by quoting Dwelling 1 for personal lines and the Standard Commercial Policy for commercial risk quotes that are in need of repairs. The Builders Risk and the Renovation policies are to be used for those with very extreme damages or those that may have even been previously deemed total losses by their original insurer. Be sure to refer to the graphic on page 18 for a quick and easy explanation. 

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MEMBER NEWS

IN MEMORY OF PIA PRESIDENT

Tom Hudson



Thomas Wayne Hudson, 80, passed away Thursday, January 7, 2021. Tom was a long-time member of PIA and served as president in 1983. He is survived by his wife of 52 years, Donna; daughter, Michelle Byers (Tommy), son, Tim Hudson (Chetta); seven grandchildren Haley Hudson, Blair Byers, Mary Grace Byers, Hudson Byers, Kendall Hudson, Lauren Brown, London Brown, and soon to be great grandchild Lola Rose Zumo. He also was survived by one sister Karen McDougal (John), brother Tommy Hudson (Pam), brother-in-law Wayne Roper, nieces, nephews and friends. Memorial donations in Tom's name to be made to Butterfly Wing (BRG).



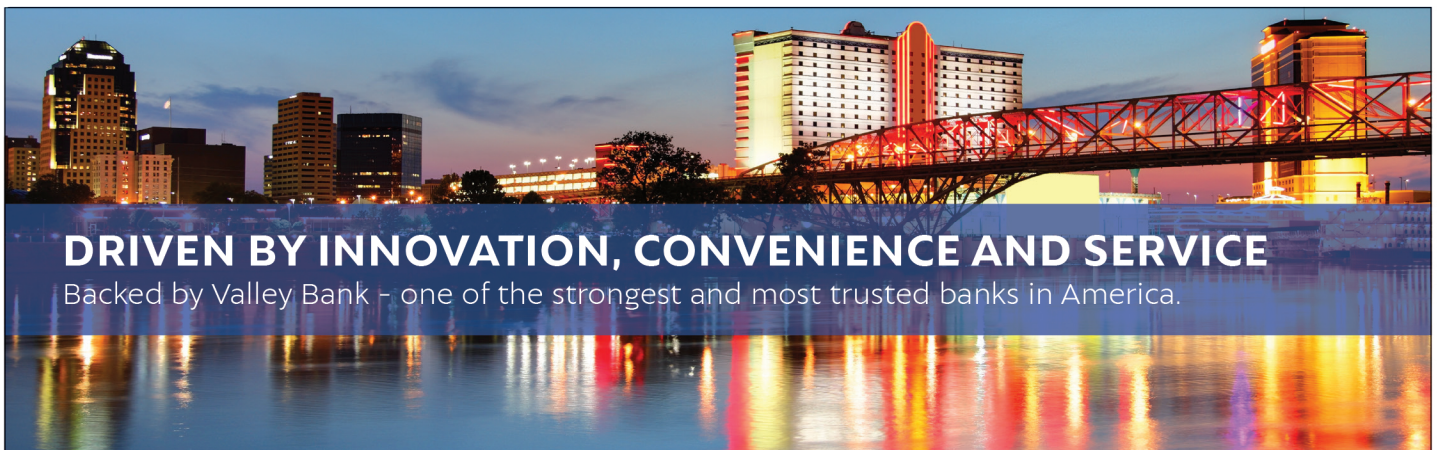
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What do customers expect from salespeople?

By John Graham

What sales reps expect from customers

We all know what we expect from customers—or at least we think we do. We want them to give us their attention, give us a fair hearing, and be open to our recommendations and pay what they owe us. Some customers live up to this standard and some don't make the cut. Just about everyone in sales also works at making sure customers like them, the cornerstone of a good relationship.

That's not all. They also expect customers to be frank and open, even though some have an agenda they keep well hidden, leaving us guessing and suspicious.

Whether accurate or not, most sales reps expect buyers to believe their representations are in the customer's best interest. All this shouldn't be surprising to anyone in sales, since this is how most reps like to think of themselves.

What customers expect from sales reps

Even so, all this is only half the story. What's missing is at least equally or more important today when it comes to success in sales. In other words, it's time to ask, "In the current state of the economy and what consumers have been going through the past year of the pandemic, what do customers expect from salespeople?"

1. Customers want to do business with someone who understands them. Working with a salesperson is like dating, except for one major difference. The conversation goes from "Hi, I'm Bob. Should we get married now, or see how things go in the next seven minutes?" If customers are going to spend time with you, they expect some indication of "instant friendship" or compatibility that tells them it's going to be OK. They're going to be comfortable. This is what people mean when they say, "That's a great salesperson." If this message isn't clear, they're gone.

2. Customers expect a salesperson to be

responsive to their situation. Or, to put it another way many customers want to tell you their "story" as the way for you to understand and help them. Don't cut them short and plow ahead with your own spiel. If you do, they will be offended and feel rejected. Most customers know what they want to say, but they may not know how to express it. They are hoping that you will figure it out. If you do, they will reward you by giving you the sale.

3. Patience sends the message to customers that you want the sale. It's not what you say, but how you act that demonstrates you get it. If you do, then it's time to slow down, both in terms of your manner and how fast you are speaking.

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It takes time for information to sink in. That's why consumers don't want to be rushed or pushed. While they may have tolerated some nudging or even a little push in the past, but not now. "This is a great price, but the inventory is tight," says the rep. That was a year ago, but not now. No matter what it is, consumers will find what they want at a price they want to pay sitting in their sweats in front of a screen.

4. Customers expect salespeople to be reliable. Or, to put it more accurately, there are no second chances; customers don't come crawling back. They know their options; they're not alone. Social networking is empowering. They trust their friends, relatives and neighbors, which just happens to be an interesting description of small communities, places where people watch out for each other. When a salesperson gets a bad reputation, the news spreads like a virus

5. Customers expect salespeople to be a resource. But there is only one reason Jeff Bezos is one of the largest retailers in the

world: consumers are suckers for convenience (read: immediate gratification). Something happens in the human brain when we see the words, "You'll have it tomorrow." But there's another part of the brain that pulls toward "due diligence," taking responsibility for making good decisions. Finding a salesperson who fuels that desire by sharing their knowledge and expertise, along with a give-and-take, is immensely rewarding.

6. They expect you to be candid with them. Some in sales think it takes painting a perfect picture of what they're selling to make the sale. It isn't. Everyone knows nothing is perfect. What's refreshing is when a salesperson says, "This is a terrific product. My customers are more than satisfied with it, but it's important that you follow the periodic service instructions. If you like, we'll send you reminders." Customers equate candor with honesty and transparency.

7. Customers expect follow-through. It's a useful way to judge a salesperson's performance before signing the order. "I'll get

back to you late this afternoon with answers to your questions," says a smiling rep, who gets busy and forgets about it and then blames on someone else. Whatever picture the customer had of the salesperson changed, and not for the better.

All of this may come across as unnecessarily obvious to both customers and sales reps. Perhaps. But even physicians can turn their backs on the Hippocratic Oath to "do no harm" and some salespeople play by their own rules, which may not be life threatening, but do harm, nevertheless, both to them and their customers.

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 or johnrgraham.com.

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Important clarification of quote process for properties with existing damage from 2020 named storms

1. Do not include claims from 2020 named storms when asked the question shown below:

Prior Loss Information				
Has the insured had any paid losses in the last 5 years?	No ▾			
<input type="button" value="Restart"/>	<input type="button" value="Save"/>	<input type="button" value="Back"/>	<input type="button" value="Next"/>	<input type="button" value="Override"/>



2. Personal Lines - Dwelling 1 policies should be used first to quote properties that have been previously damaged and in need of coverage during the repair process. (\$2,500 AOP Deductible Required)
3. Commercial Lines - A standard commercial policy should be used first to quote properties that have been previously damaged and in need of coverage during the repair process. (\$5,000 AOP Deductible Required)
4. Personal and Commercial Lines - Builders Risk should be quoted if building has severe damage and was deemed a total loss by the previous insurance company.
5. Personal and Commercial Lines - Builders Risk Renovations should only be used for properties damaged by any peril other than wind/hail.

As always, note that any property with existing damage may be required to supply photos of damage, signed contracts for repairs, and building permits as needed for underwriting.

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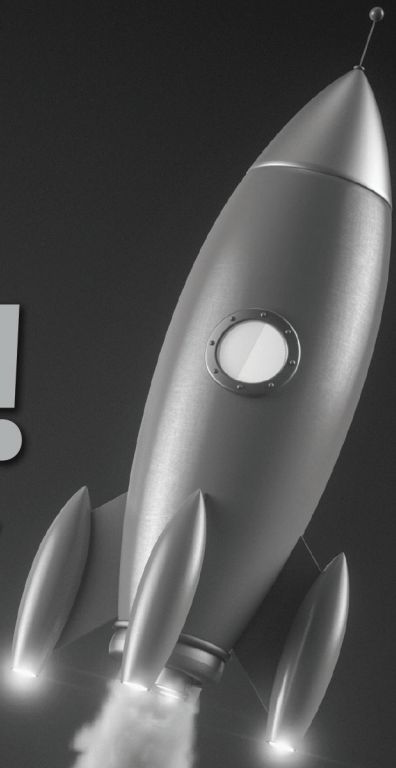
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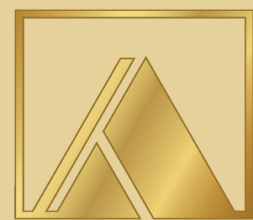
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The Agent's Resource

The official print publication of the Professional Insurance Agents of Louisiana

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Agents may sometimes wonder, "What does being a member of PIA do for me?" No doubt you are aware of the abundant networking opportunities the PIA of Louisiana Family affords members. And you certainly know that PIA represents your agency's interests in Baton Rouge and in Washington, D.C. But what else is there? *The Agent's Resource* is a new publication

designed to help you bridge the gap in your PIA Membership by providing you with monthly highlights of member benefits with real value and impact for your agency.

In the first issue, we highlighted these topics. Did you miss it? Be sure to let us know and we'll make sure you don't miss it again! 

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Bridge the Gap with These Tools for Your Agency

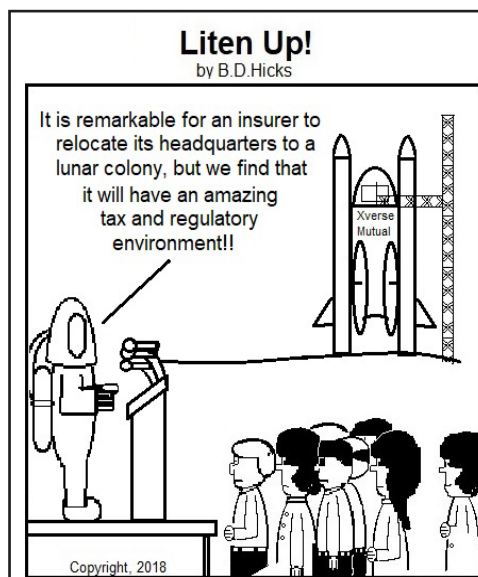
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