

[ VOL. XLVII, NO. 04 | MAY 2020 ]



# THE Agent's Voice



**WILL CUSTOMERS COME BACK?**

P. 11

**6 TIPS FOR SELLING MORE IN ANY MARKET  
OR ECONOMY**

P. 13

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# INSIDE THIS ISSUE

## THE Agent's Voice

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"Flattening the Curve" was the most politically talked about and important short-term goal we were confronted with accomplishing as a society of the past months. If you turn on the news any time of the day, what you would hear is "gloom and doom," but low and behold, "the sky is not falling." A new day has arrived. While we are not out of the nasty woods yet, a solid ray of sunlight shines through like a beacon in the night. Thank God, and we pray no clouds, especially hurricanes, block its path to the new normalcy.

Challenging times bring out the best and sometimes worst in people, but luckily for us, most people are good. We have seen generosity, compassion, flexibility and compromise.

The best has been seen in our members' continued commitment to our clients, towns, and businesses. PIA has continued to focus on our members and has continued to provide many resources and services for our members.

A tough question that keeps being asked everywhere is, "Now what?" Well your association is cautiously moving back to a semblance of normal activities and wellbeing. In a positive direction, we have decided to move ahead with our State Convention at the Grand Hotel, however with numerous changes. While the potential for a last-minute cancellation exist, we as a Board decided that our risk management techniques can minimize the negative issues and provide greater positive results. There are individuals on different ends of the spectrum regarding stay-at-home, masks, social distancing and germs in general. While we are going forward with the convention, each of you must decide if it is right for you and your family. The Marriot assured us that they have taken extensive precautions and have implemented hygiene procedures to minimize the contagion potential. Again,


everyone must assess their personal tolerance for exposure, and make the decision to attend just like you do daily regarding what activities you are comfortable to engage.

As the revised agenda is prepared and we determine the hygiene protocol, you will receive additional information so you can reassess your plans.

Please be sure to register for the convention ASAP so that we can provide our exhibitors and the PIA staff a good estimate of the number of attendees. The terms of the registration are flexible due to the unique situation we are presented. Planning this convention is like none that we have seen and will take some creative work. We will give it a best effort and expect that you will have a good experience at a terrific hotel. I am personally looking forward to the event and sincerely hope you can attend.

Memorial Day is a day when we recognize and pay tribute to those who have been injured or given their lives for the benefit of our country and for what it stands. This history is extremely important now.

In the USA, we appear to have fought off the blitzkrieg of COVID 19; however, other parts of the world are still in a very dirty battle with limited resources. Hopefully, the sacrifices we made will keep COVID 19 at a manageable level. The virus will always be present and looking for opportunity.

Similarly, our country has conflicting basic ideologies preying upon us, which these soldiers have given their bodies to protect. The reason that the sacrifices were made must be acknowledged, also taught to our children, and be perpetuated if we want to live as true Americans. 



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# PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

## Progressive Supports PIA Members' Marketing and Communications Efforts With Substantial Donation

Progressive Insurance Company, a long-time member of The PIA Partnership and a past PIA National Company of Excellence Award winner, is stepping up to help PIA members keep their sales pipelines filled during, and after, the COVID-19 pandemic.

Progressive has made a substantial donation to help PIA members communicate with those in their communities and elsewhere. Whether agents want to send a customized message of support to those in their local marketplace as they navigate these uncertain times, or a message about a particular product or service that they believe will resonate right now, Progressive and PIA are here to help—with specific marketing tools PIA members can use and a \$250 investment to help offset the cost.

**Qualifying Programs:** PIA members who would like to receive their \$250 marketing

reimbursement from Progressive (reimbursed to PIA members directly by PIA National—see instructions online) can do so by using either of the marketing programs listed below:

### 1. PIA DMV: PIA's Direct Marketing Vault (turnkey with option to customize):

The PIA DMV enables PIA members to launch hybrid print/digital marketing campaigns to households grouped together in USPS postal routes. As the basis for their marketing campaigns, PIA members can use an existing PIA template (no additional cost) or create a custom message of their own (\$225 includes an oversized postcard and a suite of matching digital ads). Using our online portal, PIA members can select one or more postal routes to include in their marketing campaigns. Their postcard is then mailed to each household in those postal routes. Using geofencing technology, digital ads are then delivered multiple times to computers, tablets and smart phones in those same households. PIA members using the PIA DMV never need to leave their desks to implement a robust marketing campaign in their local community or other target market.

### 2. PIA Design & Print Services (customized marketing pieces created by PIA):


PIA members who need custom

pieces that don't fit into the PIA DMV program will appreciate PIA's Design & Print Services. Whether they need social media graphics, a flyer, a brochure, an advertisement, or even a newsletter, trade show display or promotional items, PIA's team of designers can help PIA members draft copy and design stunning marketing pieces. Printing and mail services are available, using PIA's in-house print shop to save agents money.

**Claim Your Funds:** To learn more about this program, start your marketing campaign and claim one of these reimbursements, please visit <https://pianet.com/agentsupport>.

Available funds are limited, and will be reimbursed on a first-come, first-served basis, so please act soon.

**Questions?** Please direct all questions to PIA National at [agentsupport@pianet.org](mailto:agentsupport@pianet.org).

*Current PIA National membership required to participate in this reimbursement program. One reimbursement per PIA National A1 member agency. Reimbursements will be made on a first come, first served basis until available funds are depleted. Please check <https://pianet.com/agentsupport> for an update on funds availability. *

## PIA of Louisiana's 77th Annual Convention

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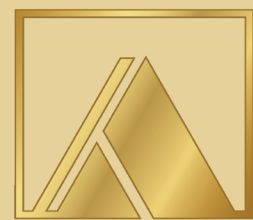


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# Will The Customers Come Back?

By John Graham

When we narrow down the current COVID-19 economic situation, we're all in the same boat. No matter who we are or what we do, getting back to doing business hinges on having customers. Whether we like it or not, there's no guarantee they will be there. Although it may be disconcerting, here's why:

- Some customers will decide they don't need us. Their situation will have changed and they've moved on.
- Others will have found new solutions. Competition will be fierce with appealing options popping up everywhere.
- More customers than we dare imagine will have simply disappeared, whether individuals or companies. For one reason or another, they aren't around anymore.
- Many will be far less accepting and far more demanding than they were in the past. They've had time to rethink what's important to them and established new priorities.
- Others are so stressed and preoccupied with their situation, they're unable to make decisions, let alone move forward. They can't shake it off.

This may not be where we would like customers to be, but it's where they are. As frightening as it may appear, we can't expect them to dust themselves off and pick up where they left off. Just saying these words sounds, dare I say it, pessimistic. This isn't the way we see ourselves. We're optimists down to our DNA. We face danger squarely and we welcome challenges. To even suggest that a virus, of all things, could possibly disrupt our lives goes against the grain. It's more than a mere slap in the face; it's the ultimate humiliation.

So, what are we to do? How will we deal with the cards we're left holding? Hope for the best? Keep our fingers crossed? Turn on the optimism and bring back a pop tune from the 1940's:

You've got to accentuate the positive

Eliminate the negative

Latch on to the affirmative

Don't mess with Mister In Between

That's us—or is it? The words seem weak and out of place today. Here's the point: rather than trying to pick up where we left off or hoping for the best, we will be better served by recognizing that we've all been through a lot and a lot has changed.

Here's a checklist for reaffirming relationships with existing customers and building new ones with prospects. This is anything but easy. But it can happen!

1. Customers perceive us as being authentic. Pointing to Growth from Knowledge's Coronavirus Consumer Pulse findings, Marketing Insider's Stacy Bereck says that "85% of U.S. consumers feel that the way brands behave during the COVID-19 crisis will affect their desire to do business with those companies in the future."

2. We let them know we want to understand their situation. Call it empathy or whatever you like. Consumers want to feel they are doing business with those who are interested in them and not just making a sale.

3. We introduce ways for customers to stretch their money. It's more important than ever. Here's how the Betty Crocker folks are responding to this obvious challenge. "Impossibly easy dinners for \$2.50/serving. Dinner doesn't have to be spendy to be delicious. These fuss-free recipes are big on flavor and easy on your wallet." Right upfront they make it clear why their recipes are a good fit. They use the right key words: easy, inexpensive, and delicious. A winning combination.

4. We help them avoid making purchasing mistakes. I can hear someone say, "That's not a salesperson's job. I'm there to make a sale." That was then. Now, it's the smart

salesperson who takes time so customers can arrive at an informed buying decision who will get the business—and be remembered.


5. We focus on helping customers. Explore options with them. Not good, better and best; not low, medium and high prices, but options you and your customer develop together such as poor fit, good fit, and best fit. In other words, options that make sense to them.

6. We try to pull customers rather than pushing them. This will take a lot more listening than talking, a lot more patience than persuasion, and a lot more understanding than ever before.

7. We don't think we can pick up where we left off. Let's face it, there's not much worse than being unwillingly slowed down, sidelined, and told to stay home. We may be charged up and chomping at the bit to get going. Even so, it's not like coming back from vacation. All of which is to say we need to give both ourselves and our customers time to adjust to a new and different situation.

8. And, finally, our customers will stay with us if we let them know we're depending on them. Some will see this as a sign of weakness and take advantage of us. But if we believe in building relationships, it's a chance worth taking.

In the past months, we have learned there is much that's out of our control. Even so, that's not the last word. What we do next when it comes to our customers and prospects is up to us.

*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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# 6 Tips for Selling More in Any Market or Economy

By John Chapin

Back in 2009, while we were still in the throes of a difficult recession, I wrote an article with (almost) the same title. Well, some things have changed and some haven't, so, here's an updated version which applies to the current situation.

1) Don't let anything outside of you be your excuse.

After a tough day or some difficult sales calls, it's easy to blame a host of things other than yourself. If you do, people will hear it in your voice and you'll sell less. This attitude will also demotivate you which will lead to working less. In tough times, when salespeople should be increasing their calls and activity level, the average salesperson cuts calls and activity significantly. The answer? Use difficult times as a warning and motivation to work harder and smarter, not as an excuse to back off. Have a plan in place, know what you have to do every day, and make sure you do it. If you back off, business will go down, if you work harder and smarter, business will improve. As I've said before, "In tough times, don't give up, double up."

2) Get better at selling.

When there are fewer sales opportunities and prospects, you must do better with the ones you have. The way to do this is to get better at selling. Become a student. Read books, listen to audios, watch videos, become a sponge and absorb everything you can get your hands on. Using this strategy has helped many salespeople improve to the point where they actually sold more in a so-called down market than they sold when times were good. Now is the time to improve your skills; constantly and consistently getting better at selling is the best way to grow your sales.

3) Keep a good attitude.

Your attitude is your most important sales tool in your arsenal. It's almost impossible to watch the evening news and be positive. Our brains are like computers "Garbage in, garbage out." Put as many good ideas as

possible into your brain. Pick up anything inspirational, motivational, positive, and upbeat and use it to keep a good attitude and stay focused. Be positive and persistent. In addition to putting good ideas into your brain, eat good foods, get plenty of rest, exercise, and surround yourself with positive people. Stay away from negatives and negative people.

4) Prepare for the price objection and build value.

While you should have a Script Book that includes great answers to all objections along with several strong value statements, this is particularly important when money might be a little tighter than usual.

**Continued On Page 17**

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# Introducing PIA's NEW Agency Hiring Program

PIA and The PIA Partnership are proud to introduce Winning@Talent, the independent insurance agent's guide to hiring, motivating and retaining the best agency employees.

Winning@Talent is a 3-part toolkit featuring intuitive tools that take agency employers through a simple journey that starts with determining if their agency is well positioned to attract quality candidates and ends with a happy, productive employee.

**Part 1, Are You Ready to Recruit?**, focuses on helping agencies assess their employer brand so they can see their agency the way prospective employees see their agency. In this section, we help agency owners and managers assess their employer brand, provide tools to help them build and strengthen it, and offer best practices on how to make it resonate across communication channels and social networks.

**Part 2, Sourcing, Recruiting and Hiring**, focuses on sourcing potential hiring prospects, recruiting them into your agency and ultimately hiring them. This section offers resources and best practices to help agency owners and managers find, screen, interview and evaluate candidates in ways that will help them reduce their time to fill key positions, build their talent pipeline and meet long-term recruiting goals.

**Part 3, Retaining Your Best Employees**, focuses on how agencies can retain their best employees because employee retention is vital to growing any agency. This section provides best practices and resources that agency owners and managers can share with their employees to help those employees with their own career development.

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## PIA Webinars: How Empowered Employees Impact the Client Experience

What does it mean to be empowered?

Empower (verb): Give someone the authority or power to do something. Or better yet: Make someone stronger and more confident, especially in controlling their life (or in this case, their job).

Empowered employees have a sense of ownership in their organization, their team and their individual jobs. Micromanagement and unnecessarily tight procedural controls can limit an employee's ability to create solutions that boost customer service. And in the worst-case scenario, it could even stifle the urge to help.


But like anything else, how you empower the members of your team depends on their personality styles and preferences.

Your producers likely need a lot of latitude to

devise plans, make decisions and call their own shots (hopefully within reason). Give them broad parameters and let them loose.

Your support team likely needs more structure and more information regarding expectations, guidelines and procedures. They want to know you are there to help when needed without looking over their shoulders (everyone needs to feel trusted). They work solidly within a procedural framework and can feel uncomfortable having to act outside that framework.

As a result of the different personality types at work in your agency, being empowered can look a bit different depending on the person. Learn what people need to feel empowered toward providing the ultimate customer experience.

Attend a PIA members-only webinar on June 17 at 2pm EST, we'll talk about how to use personality data to empower your employees. Click here to register. 





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**6 Tips for Selling More in Any Market or Economy**  
Continued From Page 13.

5) Focus on relationships.


The relationship with the salesperson is the number one reason people give for doing business with a particular company. We've all seen it happen, you make an overwhelming case for your product versus the competition and yet, the prospect still buys from your competitor because they're golf buddies. Relationships are extremely important, in most cases more than anything else, so you need to focus on not only staying in touch with and keeping your name in front of customers and prospects, and delivering value each time, but also on taking that next step and building solid, long-term relationships. Send handwritten thank-you notes, anniversary cards, birthday cards, and holiday cards. Follow my 28 Items to increase your personal connection. E-mail me if you need this. Your objective is to touch the customer more often on a more personal level at a time when your competitors are calling less and being less personal.

6) You are completely responsible for your

success.

Five years from now the current pandemic will be long gone and you and your career will arrive somewhere, the question is: Where? If you decide that something outside of you, such as the economy, is responsible for your success or failure, you give away control of your destiny and your ultimate success. The way to change that is to remember that your success is up to you, you own it, and you control it. Provided you have solid goals and strong enough reasons why you need to get there, you will arrive where you decide to arrive, regardless of viruses, markets, the economy, or anything else for that matter. Reminding yourself that you are 100% responsible for your success keeps your success under your control and within reach.

If you put the above tips to work, you will see an improvement in business, perhaps a significant one. Ask yourself the question: What am I capable of if I really set my mind to something and get to work? The answer is: pretty much anything. The sky really is the limit, so stay positive, work hard, work smart, and dream big.

*John Chapin is a motivational sales speaker and trainer. For his free 5-steps to Sales Success Report and monthly article, or to have him speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com) John has over 32 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). You can reprint provided you keep contact information in place. E-mail: [johnchapin@completeselling.com](mailto:johnchapin@completeselling.com). *



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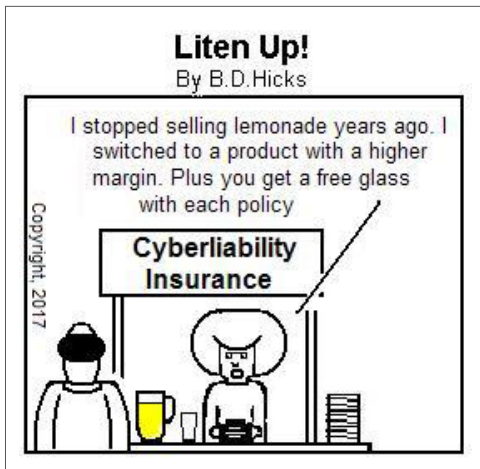
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