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[VOL.XLIX, NO.06|JULY/AUG 2023] RAND MENALLY G

> PIA OF LOUISIANA'S 79TH CONVENTION HIGHLIGHTS P. 10-15

HOW TO BE THE TOP SALES REP IN YOUR INDUSTRY
P. 18



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Agent's Voice

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President, PIA of Louisiana

Fooled yet again. Duped on my way in and my way out.

I was told that my last article would just be my speech from the convention. However, Jody deemed my speech so terrible and incoherent that she couldn't print it here.

So, this is like a triple good-bye. My good-bye article from last month, my good-bye at the convention and now...again...bu-bye. It's starting to get embarrassing.

The Convention was great. Clint Gullet pulled a Nancy Kerrigan on Danette Castello because he wants to be president again, but I think Danette is going to push through the injury and be the president that Clint and I both wish we could have been. (I guess I have to explain that a little. Unfortunately, Danette fell and hurt her knee at the convention and Clint had to give her speech. If you don't know who Nancy Kerrigan is, look up the 1994 Olympics.)

We have a new Insurance Commissioner-elect and we can all absolutely say that the best candidate won. Of course, he was also the only candidate once his competitor dropped out. Someone must have explained the position to the other candidate. That's a joke, of course, I don't know anything about the other candidate or why they decided to drop out. However, the PIA board and members have met with Tim Temple multiple times, and he is absolutely aware of the task in front of him.

I think the question that Mr. Temple has had to answer most often is, "Why do you want this job?" It's a pretty long answer and I don't remember all of it, so I'm just going to sum it up as "to help." I know



that we are all willing to help in that goal, but we will probably have some conflicting ideas of what actually helps our insurance market.

I know this will shock everyone, but the entire insurance market comes down to money. We tend to forget that because insurance has become such a standard and mostly affordable product.

What if we didn't have insurance companies? Would we make the same choices or would the risk and cost of loss move us away from the coast? Or would we just build differently? Less value in our homes, more durable material, maybe? I think we're starting to see that in this market already. Spending money on mitigation has become a better return, because no one wants to use their insurance due to the deductible and the future effects on the rate of having a claim.

Ultimately, I do think the answer is more competition.

Also, let's not forget about our current Commissioner. Jim Donelon did an excellent job as Insurance Commissioner through some very difficult times. Thank you, Commissioner Donelon!

And one last big "THANK YOU" to the members and staff of the PIA, who were all so awesome and generous. Thanks for allowing me to look like the leader for a year. We all know it's Jody and the staff. They are doing all of the hard work.

One last tip — If you get on the PIA Board, do not ever respond to a president's message about needing gift cards. Just delete the message and move on with your day. Love you guys!

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COMMISSIONER'S COLUMN

As we move swiftly through the summer and enter the peak of the Atlantic hurricane season, there is no better time to update insurance agents on the Louisiana Department of Insurance's (LDI) efforts to increase the resiliency of the homes and businesses in our state.

We are introducing three important FORTI-FIED roof programs for homeowners to take advantage of as the need for building to a higher standard becomes more and more apparent. Now is the time for agents, regulators, policy makers and others to work together to ensure policyholders are properly informed of these opportunities to be proactive in protecting one of their most valuable possessions.

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

The legislature created the program in 2022 and funded it on a broad, bipartisan basis with \$30 million earlier this year. Our first round of grants, which will be awarded on a first-come, first-served basis, will launch on

October 2 and make up to \$15 million available for current policyholders of Louisiana Citizens. We will launch a second round of grants about a month later. The second round will be open to all eligible homeowners across the state and will include the second \$15 million plus all funds remaining, if any, from the first round. I hope you will direct your policyholders to our website, Idi. la.gov/fortifyhomes, and encourage them to apply for a grant.

The second item has the potential to be even more impactful than the LFHP — but only with the help of insurance agents like you. Act 12 of the 2023 Legislative Session takes effect on January 1, 2024. It requires insurers to offer an endorsement to upgrade the roof of a policyholder's home to the FORTIFIED standard when the insured incurs covered damage that requires the roof to be replaced. I strongly urge all agents to make sure their policyholders are aware of this endorsement and encourage them to take advantage of it.

The final item, Act 1 of the 2023 Legislative Session, requires insurers to provide a discount to homeowners and owners of commercial property who have a FORTIFIED roof. In conjunction with the LFHP and the FORTIFIED endorsement programs I mentioned above, this discount will provide real relief to policyholders across the state. Based on FORTIFIED discounts filed so far,



Commissioner of Insurance Louisiana Department of Insurnace

public@ldi.state.la.us

the average discount looks to be about 23% of the total premium.

We know from experience that the only way to protect our property against severe weather is to build stronger and higher. These programs are a major, and frankly necessary, step forward in our work to strengthen the Louisiana homeowners insurance market in the long term. I am hopeful these efforts will result in fewer insured losses and make the property insurance market in our state more attractive to insurers.

I am confident Louisiana's insurance agents understand the importance of these new FORTIFIED roof programs and stand ready to encourage your policyholders to take advantage of them.



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Another Successful Convention...

This issue provides you with a wrap-up of our 79th Annual Convention. In the centerfold, you see a collage of pictures. We heard from many that they felt it was our best convention yet. We had a record number of agents in attendance and our number of exhibitors and company supporters was up again from last year. We also had some incredible speakers, including both the current Insurance Commissioner, Jim Donelon, as well as now we can say the incoming Insurance Commissioner Tim Temple. We saw some old faces that hadn't been there in a while as well as we had plenty of brand new faces. We want to thank you for coming back or for giving our convention a chance, and we certainly want to thank those that come back every year. YOU are the reason our convention is successful.

Announcing a Forthcoming Change in PIA-Acord Relationship

As you may know, for the past several years, PIA has offered its eligible mem-

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

bers complimentary access to the ACORD End User License Agreement (EULA), which provides qualifying independent insurance agencies with a license to use ACORD forms. The program and underlying agreement between PIA and ACORD have enabled qualifying PIA member agencies to complete the ACORD forms EULA and obtain a forms use license for free while the EULA remains in effect. Each year, when a qualifying PIA member agency uses this program to apply to ACORD and complete the EULA application process, that agency receives a license to use ACORD forms for that calendar year at no charge. Each such license must be applied for and completed annually for each participating agency to continue making use of ACORD forms for the applicable calendar year.

After careful consideration of the PIA-ACORD relationship over the past several years, PIA has decided that renewing the agreement governing this relationship would not be a sound business decision. The PIA-ACORD sponsorship arrangement will expire as of December 31, 2023. We do not expect this change to affect participating member agencies' relationships with their Agency Management Systems (AMSs), nor should it affect an agency's ability to access ACORD forms under any

current ACORD-issued EULA in effect through the end of 2023. Beyond December 31, 2023, each qualifying member agency will need to complete the process of securing a EULA for the following year to continue making use of ACORD forms. Please let us know if you need assistance in completing this process

We encourage qualifying PIA agencies using ACORD forms to take advantage of the availability of complimentary EULAs while they still can. Qualifying agencies can visit https://www.pianational.org/protect/agency-operations/acord-forms-licenses to begin the process of completing their free EULAs while this program remains available.

We will be communicating this information to all members in multiple formats over the next couple of weeks. Within the next several days, PIA will be sending a voice-mail message to all PIA members using the contact information provided to us via the membership reporting process.

Questions? Contact Lauren Pachman, Counsel & Director of Regulatory Affairs, at Lpachman@pianational.org or (202) 431-1414



AROUND THE STATE



UPCOMING EVENTS AROUND THE STATE

SEPT 06

New Orleans Chapter Meeting

SEPT 12 Northeast Chapter Meeting and Q&A with Tim Temple

SEP

Northshore Chapter Poker Crawl

SEP'

Acadiana Chapter Meeting and Q&A with Tim Temple OCT

Northshore Chapter Meeting

OCT 11

Baton Rouge Chapter Meeting

OCT 19

1752 Club Saints Party

0CT 18 New Orleans Chapter & YIPs Big Easy Bash & Bowl



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Fun Run Kids







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How to be the Top Sales Rep in Your Industry

By John Chapin

Recently someone asked me how they can become the absolute best salesperson possible. This question caused me to go back and look at my 35-year sales journey in which I became a number one sales rep in three industries during my sales career and number one in two more during my sales training career when I had to prove to two eventual clients my ideas would work in their industries too by outselling all their sales reps. The plan below takes into account everything I've learned about what it takes to be number one in sales anywhere in any industry. It is not the exact path I followed, it is better based on experience and mistakes made. The plan below is unique; I've never seen it described in any sales material before, and I've seen a ton of sales material. Once you see this plan, I think you'll understand how it will get you to the top in any industry if you follow it to the letter, no shortcuts, no half effort.

Note: This plan is the what-to-do from a pure execution standpoint. It does not reference character traits you're going to need to be number one in sales, namely: people skills, empathy, strong personal motivation, at least average intelligence, and an ironclad work ethic. Assuming you have those basic character traits in place, following the below plan will make you the best of the best anywhere.

Step one is to start with best practices and the best sales techniques in your industry. Focusing on these will help you learn good sales skills while also learning about the industry. You learn best sales techniques by seeking out the top sellers and finding out what they say and do in an attempt to do the same and get the same results. You also want to seek out a mentor and/or coach, trainers, and speakers who are also top sales and business experts in the industry. This learning process is typically a three to five-year endeavor at the end of which your knowledge of the industry and

your sales skills will be anywhere from good to very good to maybe even great if you've learned all of the best and applied it extremely well.

The next step to becoming the best is to pick an industry outside of yours. It really doesn't matter what they sell to who, it just has to be something different than what you sell. If you sell a product B2B, it may be an industry that also sells a product B2B. On the other hand, you may look at an industry that sells a service B2B or even B2C. For example, if you're selling construction equipment, you might look at sales skills and best practices in the commercial insurance industry. As one is a product B2B sale, and one is a service B2B sale, sales techniques and industry best practices will differ.

You're now going to replicate the learning process you used in your industry. In other words, find the top salespeople, along with mentors, coaches, trainers, and speakers who are also top sales and business experts in that industry. By the way, this does not mean listening to everyone. There are very few speakers and trainers in each industry who have truly been there, done that when it comes to sales. Most trainers and speakers have very little sales experience and the few that do, weren't that good when they were selling. Vet your sources carefully. That said, once you've found these people, work with and study them just as you did with your own industry. Some of the practices, habits, and other things you learn, will be the same. In fact, many of them may be. What you're looking for are the things that are different. The different ways they call on or approach prospects, the different questions they ask, how they look, sound, and do things differently, and how they approach situations differently. Unlike your industry, assuming you put in the necessary time and work, you should only have to spend about a year fully dissecting this second industry to master the best practices and best sales techniques.

Now shift to another industry and learn their best practices and best sales techniques. At this point though you do want to look for variances in either product, service, and/or audience. For example, if the first two industries you picked were products sold B2B, either pick a service sold B2B or a product sold B2C. You can also pick products or services sold primarily over the phone versus in-person. Once you've spent a year in this industry, shift again looking for another industry that differs in product, service, B2B, B2C, and/or phone versus in person. Spend a year here and then find another industry. Continue to follow this process by shifting industries yearly.

The longer you follow this plan, and the more industries, and products, and services, and audiences you encounter, the better you will get at selling. Just imagine how good your sales skills will be after doing this for ten or fifteen years or more.

By the way, I am not telling you to actually switch jobs and industries. The objective is to study the other industries and bring the best ideas to your current job and see if and how they can enhance what you're doing.

In addition, while you're studying other industries, you should also be reading books, taking courses, watching YouTube videos, and studying other really good sales material. Again, be careful here, I'm not telling you to just watch just anything. As I said earlier, make sure the material comes from legitimate sales experts.

John Chapin is a motivational sales speaker, coach, and trainer. For his free eBook: 30 Ideas to Double Sales and monthly article, or to have him speak at your next event, go to www. completeselling.com John has over 35 years of sales and sales management experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia

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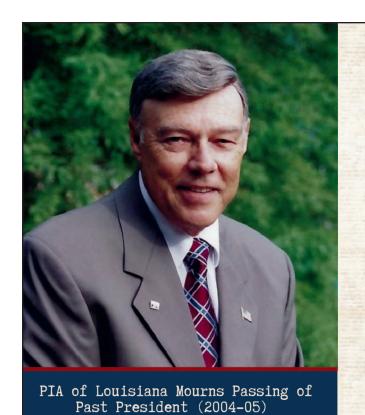
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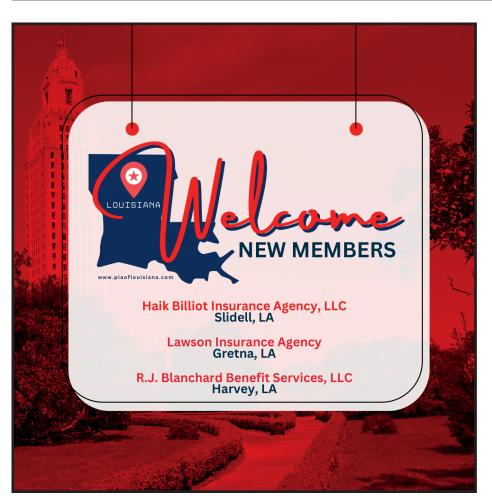
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William T. "Bill Mitchell

JULY 11, 1940 – AUGUST 14, 2023

Bill Mitchell journeyed home to be with the Lord on August 14, 2023, at the age of 83. He was in the presence of his family and visited by some of his dearest, lifelong friends. He recently became a great grandfather to two grandsons, and "Bambo" was so happy to be visited by them just days before his passing. Born in Denton, Texas, to Tom and Ruth Estes Mitchell, his family moved to Louisiana and eventually settled in Baton Rouge. After graduating from Baton Rouge High School, where he met Diane, his wife of 62 years, he attended LSU and then enlisted in the U.S Air Force. Bill's time in the Air Force ended far short of what he had hoped for, and he received an Honorable Discharge. He and Diane married, had three children and established Mitchell Insurance Services, where he was able to finally realize his desire to serve and help others. His clients were not just clients, they were often like family. Bill worked tirelessly to provide the best possible service to his clients, so they could focus on their lives and businesses, providing for their employees and families. Bill was an accomplished accordionist and, in his youth, performed on the stages of BRHS and The Paramount Theater. He enjoyed golf, a good joke, LSU football, Nascar and along with Diane, meeting up with his lifelong high school friends for dinners and other celebrations. He is preceded in death by his parents, Thomas Jackson Mitchell and Ruth Estes Mitchell. He is survived by his wife, Diane Hathorn Mitchell; three children, Lauren Mitchell Ford (Jeff), William Scott Mitchell (Sandi), and John Robert "Rob" Mitchell; grandchildren, Joshua Ford (Alexis), Shannon Ford Farris (James), Dr. Wesley Mitchell (Briley), William Mitchell Jr., and Olivia Mitchell; and great grandsons, Campbell Farris and Tallak Ford. A celebration of life will be scheduled later. In lieu of flowers, donations may be given to St. Vincent De Paul in Baton Rouge.







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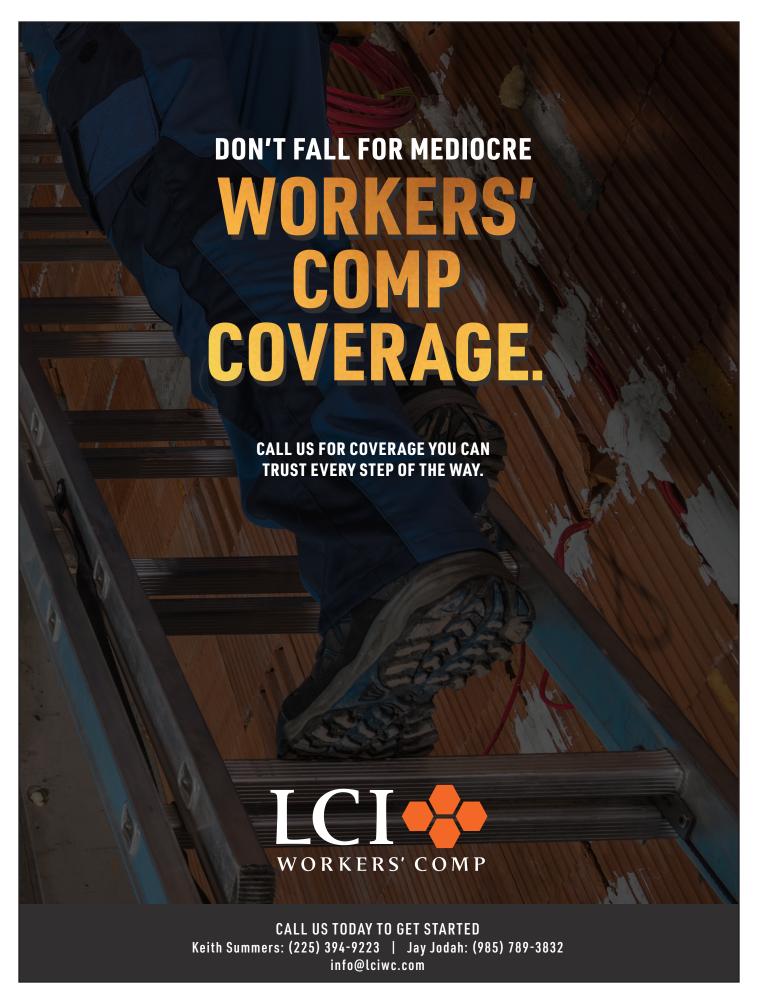
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