

Promoting the professional insurance agency system, leading through support, representation and fellowship.

The Agent's Voice

The official print publication of the Professional Insurance Agents of Louisiana



SALES IS STILL A NUMBERS GAME
P. 12

TOP 7 TIPS FOR CYBER PROTECTION
P. 13

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The Agent's Voice

Published by the Professional Insurance Agents of Louisiana, Inc.

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The Agent's Voice is published ten times a year by the Professional Insurance Agents of Louisiana, Inc. Free subscription is included in PIA membership. Non-member subscription is \$2.50 per copy, \$25 per year. Contact the Editor for more details.

All communications for publications, including news, features, advertising copy, cuts, etc. must reach publisher by 1st of month prior to month of publication. Advertising rates furnished upon request.

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Well, my friends (and you other people that are just looking for spelling mistakes), it's somehow been a month already. As insurance professionals, you all know how drastically this industry changes from day to day, but the interesting thing is that it doesn't change that much from month to month, or at least the angst of the day to day gets lost over a one-month time period.

What I mean by that is... I don't really have anything new to share.

I would like to give a quick shot out to the many fans that commented on my last article.

Baylie Babin, District Sales Leader with IPFS.

That's actually the only one. But you have to keep your fan happy.

My guess is that this issue will have quite a few references to the property market increases that have been announced by Louisiana Citizens. It will probably also contain an update on the Louisiana Legislative Joint Insurance committee meeting held by the House and Senate Insurance committees. PIA was represented by Lou Fey in that meeting and he did an excellent job of laying out some potential solutions to our difficult property market:

- Funding of the Louisiana Incentive Program
- Fortified Homes Program
- Continuing to create and protect a legal environment where carriers are interested in doing business (that's a paraphrase, but I only get so many words)


It's not easy to go in front of one legislative committee, much less two. Let's all give Lou a big round of applause. (I hope you guys clapped at your desk just now for Lou)

An interesting statistic presented to the committee by Jeff Albright, of IABL, based on an AM Best study is that our Homeowners premium per year is roughly \$2 Billion. Since 2005, it appears that the underwriting profit for Homeowners in our state is -\$14 billion. That's a difficult number to overcome. However, I think it's one that we all need to know when trying to explain to our customers why their Homeowners rates are going up.

Now for a quick informational nugget. The October nugget:

It's Halloween, things are spooky. It's actually very easy to tell if your house is haunted... it isn't.

I think I can prove to this group that ghosts don't exist. You know that if ghosts were real insurance carriers would have a ghost exclusion in their policies. We may have just found a loophole for coverage.

Speaking of Halloween, PIANO had its Big Easy Bash. It looked a little more like Hide and Seek than Trick or Treat, but the food was good, the costumes were excellent and the karaoke was like music to everyone's ears, but not exactly music. Kidding, I have nothing but respect for the people that will get up and sing in front of a bunch of costumed insurance folks. You guys are the best, you are professionals at work and at parties! 



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COMMISSIONER'S COLUMN

Strengthening protections for policyholders has been a top priority for me in the aftermath of the devastating 2020 and 2021 hurricane seasons, and I'm grateful that we were successful this legislative session in doing just that.

I recently sent a letter to every member of the Louisiana Legislature thanking them for working with me during the 2022 Legislative Session to address the challenges facing policyholders in the days following hurricanes Laura, Delta, Zeta and Ida. Together, we passed a series of new laws that significantly improve the insurance claims process and strengthen the overall market here in Louisiana. We also successfully prevented those who would have us copy the mistakes Florida has made in creating a crisis in their market from doing the same here.

Our Catastrophe Reform Package consists of new measures designed to increase the minimum capital and surplus requirements for residential property insurance companies; create a grant program for residents to cover the cost of replacing or retrofitting roofs with more robust construction standards; establish an insurer incentive program to attract more companies to the state; and more.

The re-enactment of the Insure Louisiana Incentive Program, which was instrumental in the very successful recovery from hurricanes Katrina and Rita in 2005, is a vital step in the recovery of our insurance market. This initiative allows me to issue matching grants to attract insurers to participate in the hard-to-insure parts of our market.

Though this incentive program was passed, it still needs to be funded by the Legislature. I am seeking authority to use \$15 million of my department's surplus funds to get the

incentive program up and running early next year. This plan of action will give policyholders more and cheaper insurance options in the private market.

These initiatives come during a time when Louisiana is experiencing the most difficult homeowners insurance market since Katrina and Rita left a path of destruction across our state 17 years ago.

As you know, the Louisiana Department of Insurance (LDI) recently approved Louisiana Citizens' requests for a 73% increase on commercial policies beginning November 1, 2022, and for a 63% rate increase on residential property insurance policies beginning January 1, 2023. These rate increases will not impact Citizens' policyholders until they renew their policies after those dates. For example, if a residential policyholder gets a Citizens' policy on December 1, 2022, their premium will be unaffected by the rate increase through November 30, 2023.

These rate increases were almost entirely driven by the higher cost of reinsurance for Citizens' increased number of policies during this hurricane season. Citizens has over 120,000 policies, up from 35,000 when Laura hit in 2020, most of which were added after the failure of several insurers in the aftermath of Hurricane Ida last year. This means there is still plenty of time for your clients to find an insurance policy in the private market before the increases affect their premium at renewal.

Due to its ongoing crisis, which was greatly exacerbated by Hurricane Ian, Florida's insurance market has also been in the news lately. As I pointed out in my recent letter to legislators, Louisiana is in a better position than Florida to quickly recover our market and offer more affordable insurance options to our residents.



**Commissioner of Insurance
Louisiana Department of
Insurance**

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That is evidenced by the fact that about 61% of homeowners premiums in Louisiana are written by the eight largest homeowners insurance groups, according to analysts at ALIRT Insurance Research. Those same eight groups write less than 25% of the homeowners premiums in Florida. Not only is Florida more reliant on smaller insurance groups, but it is also being inundated with insurance litigation which has greatly contributed to the problems in that state. Last year, while Florida accounted for just 7% of all homeowners claims in the United States, it saw 76% of all homeowners lawsuits against insurers, according to data released in July from the Florida Office of Insurance Regulation.

Though many companies have paused writing new policies here in Louisiana, the process should become easier as we move out of hurricane season and attract more insurers to the market. I'm strongly encouraging policyholders with a Citizens policy to contact multiple agents — both independent agents and captive agents — and shop around once or twice a month until they find a policy in the private market.

Continued on Page 10

Membership Benefits that Maximize Your Agency Revenue

Through your PIA membership and the PIA's premium finance program with AFCO, not only do you have access to **competitive rates** and **pre-approved loans up to \$100,000** but you may also benefit from a **revenue-sharing opportunity** that positively impacts your bottom line while providing PIA with a direct economic benefit that helps keep your membership dues to a minimum. All this with little to no additional time or monetary investment on your part!



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

October is probably best known for being Breast Cancer Awareness Month. But it's also Down Syndrome, National ADHD, Domestic Violence, Pregnancy & Infant Loss and Blindness Awareness Month, among others. Did you know October month is also Cybersecurity Awareness Month? While we support all those others, we figured we were best suited to talk about Cybersecurity.

There are more cyber risks than ever. Is your agency at risk?

The answer is yes—everyone is at risk. The best defense is a strong offense.

Cybersecurity defense

The good news: there are opportunities to prepare. Step one means getting smarter about the risks and the insurance programs that can cover those risks. We created Winning@Cybersecurity Defense to make you aware of the different cyber risks and provide specific advice on how you can take action to protect yourself. This program will not only make your agency stronger, it will also help you make your customers stronger.

How do you access Winning@Cybersecurity Defense? If you're a member and logged in, you can go to <https://www.pianational.org/pia-partnership/winning@cybersecurity-defense-program/winning@cybersecuritydefense>. If you have questions, contact PIA at 800-349-3434.

Brought to you by the PIA Partnership, it's practical, useful, and action-oriented.

There are 4 parts. Agents can take a customized approach and tackle Parts 1, 2, 3, and 4 in any order.

Part 1: Cyber Risk from A to Z

Grow your knowledge of cyber risks and the issues they can cause. This section covers 7 risks and includes examples and quizzes to test your understanding.

Part 2: Cyber Risk Insurance Protection

Insurance is a big part of cyber risk. Learn about the various aspects of insurance: what it covers, how to sell it, what questions to ask your customers, and programs you can check out.


Part 3: Cyber Risk Assessment

One of the most important steps you can take is to assess your own agency's risk. This means looking at your operations and how you work with vendors. You can sign up for a custom assessment here to see where you have vulnerabilities.

Part 4: Cyber Resources for Your Agency

Check out a variety of tools and vendors to help you protect your agency and your customers. If you're just getting started, head to the beginner section. If you've been working on security, check out the advanced section.

Cyber Liability Insurance from PIA

Sixty-two percent of all cyber attacks hit small and mid-sized businesses. That's why PIA created a cyber insurance program tailor made for PIA members and their small and mid-sized business clients. And while it's great for agents to sell, it's so easy for agents to buy you'll never shop for cyber any other way again. And just like independent agents, your association has options for you, so please contact Tara@piaoflouisiana.com to learn more about our PIA cyber liability insurance products. 



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Commissioner Column continued from page 6

As I mentioned in a previous column for this publication, Louisiana's insurance agents have stepped up to the plate in a big way over the past few months. I know you are working hard to help your policyholders make it through this difficult time. I appreciate your efforts, and I look forward to the reestablishment of a strong, competitive property insurance market in the months ahead. 



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Sales IS still a Numbers Game

By John Chapin

These days a lot of sales 'gurus' try to refute the fact that sales is still a numbers game. They say things like, "It's not about the numbers, it's about the relationships." Well, they're right on the latter part of that statement, it is about the relationships but, in order to get the number of relationships you need, you have to be out talking to a lot of people. It's simple, the more people you talk to, the more business you will do; even a blind pig finds corn. Now granted, you have to have quality behind the numbers, but assuming you're talking to the right people the right way, it's all about the numbers. That said, there is also a second way that sales is a numbers game. You can also use numbers to guide and predict success. Here are six ways to do that.

6 ways to make the sales numbers work for you

1) Set results and activity goals.

Start by setting an annual sales goal. How much do you want to sell, or how much money do you want to make? Once you know this number, you can back into the other numbers. So, based upon your annual goal, calculate your monthly and weekly sales goals. From there, calculate your daily activity. So, if your annual income goal is \$200,000 and your average sale pays you \$5,000, then you need 40 sales for the year. You can then divide those by 12 and 50 to get monthly and weekly goals, assuming you take some vacation. But ultimately how many proposals does it take to get a sale, how many appointments to get a proposal, how many people do you have to talk to in order to get an appointment, and how many calls do you have to make to talk to someone? That will give you your daily activity which you will then time block each day.

If you're not sure of the numbers you need in each area, talk to your manager and other salespeople, or take an educated guess.

Just start somewhere.

2) Track your numbers.

Have a sheet of paper, use an excel spreadsheet, just have something to track your calls, number of people spoken to, meetings, proposals, sales, and size of sale.

3) Keep track of what happens on each call.

For example, if you made ten cold calls, perhaps two weren't there, two you didn't get in to see, two weren't qualified, two weren't interested, and you got two leads.

4) Get some reasons behind the numbers.

When will the two people be there? Why didn't you get in to see the two prospects? Why didn't the two qualify? Why weren't the two interested? Why were the two leads you did get interested?

5) Analyze the information.

From the above pieces of information, you will start to recognize patterns and areas of the sales process that need work. For example, are you making your cold calls at the right time of day? Are you effectively handling the gatekeeper? Are you calling a qualified list? Are you building sufficient interest? What are you doing right on the leads you do get?

What about your presentations or sales calls? What happened on each call? Did you close the sale? Did you lose the sale because the person got cold feet or didn't qualify for financing? Did you get an objection you couldn't overcome?

What does that information tell you? Did you not build enough rapport? Enough urgency? Was the person not really an inter-

ested lead? Did you fail to properly qualify the prospect? What are you doing right and what do you need to work on?

Save these numbers in a logbook so you can come back to them later to review and look for trends. This will give you some ideas as to what you need to improve in order to make more sales. Also, take the results to your manager and the top salespeople in your company, get their feedback, and then work on your weak areas.

6) Adjust the numbers if necessary.

If you find you are not reaching your sales goals, adjust your numbers accordingly. Continue to tweak the numbers until you're where you want to be.

Finally, just make sure your sales plan includes massive 'call' activity.

Again, at the end of the day it's all going to come down to calling on lots of the right people. Hopefully you're able to figure out your numbers and come up with a plan but when it doubt, just go knock on doors and ring lots of phones. While you can't always control what happens on your calls, the one element you have complete control over is your activity: the number of people you call on and reach out to on a daily basis.

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 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.



TOP 7 TIPS FOR CYBER PROTECTION

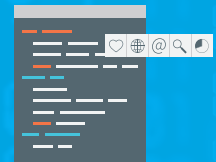
1 KNOW YOUR DATA

Know where and how your data is stored. Is it kept in-house, at an offsite data storage facility, or outsourced to a third party? Many transaction components require businesses to send customers' personally identifiable information, such as credit card information for payment processing, to a third party. Consider all the elements of your data when evaluating your cyber coverage needs.



2 KNOW YOUR SOFTWARE

Businesses often utilize third-party software programs to pass or retain data. Those businesses may maintain liability should a breach occur. Know how the programs work, who has access to the program, and what security measures are in place.



3 SECURE YOUR TECHNOLOGY

Security measures aren't just for your desktops and servers. Consider all devices that retain or have access to data such as smart phones, home computers, tablets, and other portable devices. Such devices should be password protected and data transmitted to and from them should be encrypted.



4 PRACTICE SECURITY MEASURES

Put into place routine security measures such as updating passwords, requiring the installation of software security patches in a set period of time, using firewalls, and making backups of important business data.



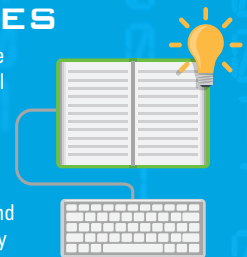
5 CONTROL ADMINISTRATOR ACCESS

Limit the number of individuals who have privileges to run, change or control critical business applications.



6 TRAIN EMPLOYEES

Educate employees on the risks of providing personal information on social media, the risks of catching computer viruses from suspicious email links or websites, and the risks of using company resources such as laptops on public networks.



7 MONITOR, MONITOR, MONITOR

Ensure that internal security measures are being followed, anything unusual is investigated, and the business is routinely updating protocols for cyber breaches.



The Partnership

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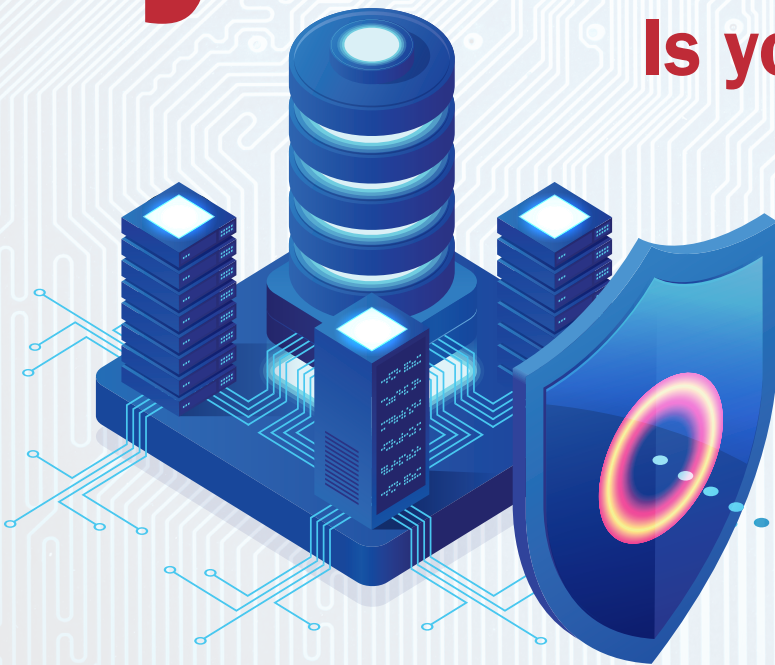
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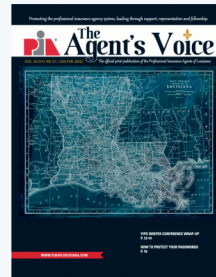
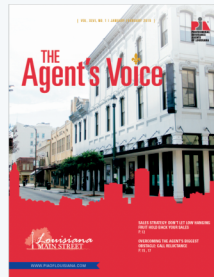
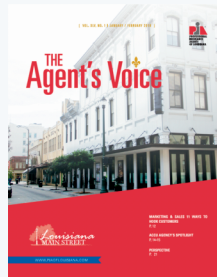
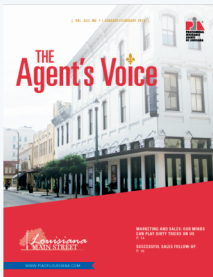


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Large corporations aren't the only ones that must worry about cyberattacks. Not only are small businesses susceptible – they might be at greater risk because many lack appropriate cybersecurity measures. Overall, 61 percent of data breaches hit small businesses.


The good news: there are opportunities to prepare. Step one means getting smarter about the risks and the insurance programs that can cover those risks. We created Winning@Cybersecurity Defense to make you aware of the different cyber risks and provide specific advice on how you can take action to protect yourself. This program will not only make your agency stronger, it will also help you make your customers stronger.

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NEED GARAGE INSURANCE?


BIND WITH LANE

- Small to medium risks
- Auto dealers – Private passenger autos
- General auto maintenance and repair – private passenger autos
- Heavy truck sales and repairs
- Upholstery shops
- Tire dealers and service – New tires and private passenger autos only
- Limits up to 1 million/3 million
- Minimum premiums: \$500 for service risks and \$750 for dealers

For Special Events, Bind with Lane!




- 200+ classes
- 1M/2M limits - in-house authority (Up to 5M available)
- Liquor liability can be included
- Concession, kiosk and vendor liability

For events with attendance greater than 10,000, call for your application.



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gotolane.com | (504) 467-3123
questions@gotolane.com

#GoToLane

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THE
UNAWARE**



Unlike other workers' comp providers, LCI is a Louisiana business that understands how Louisiana businesses work. We take the time to get to know our members personally, which means we get to know the ins and outs of your business. So when you need us most we won't show up with a giant ice ax. 985-612-1230 :: lciwc.com

LCI 30
WORKERS' COMP
YEARS



4021 W. E. Heck Ct., Building K
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At LWCC, our business is Louisiana business. As we continue to champion our great state, our agents are our first partner in preparing for the future of workers' comp. LWCC remains dedicated to helping both our agents and our state thrive, and together we will continue to better Louisiana one business and one worker at a time.



Learn more about our commitment to both our agent partners and our state at louisianaloyal.com