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The Agent's Voice

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PIA ANNUAL CONVENTION - MAKE PLANS TO BE THERE!
P. 12-13

HOW TO HIRE PRODUCERS
P. 14

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It's that time of year again! The time of year where the weather is getting nice and you find any excuse you can to get out and enjoy the weather. Whether it's your kid's soccer game or a nice afternoon gathering on the patio with your friends, there is just no denying that the weather makes you want to congregate and have a good time.

The changing of the season also lets you know that it's time to start planning your summer fun, and one of the things we have come to look forward to is the PIA state convention. I am sure by now everyone has received their postcards in the mail inviting them to this year's convention. I received mine last week, and this year we will be in Galveston, Tx at Moody Gardens Hotel, Spa and Convention Center. I know there are mixed opinions about the venue, but I have attended at this location before and I had a wonderful time.


Again this year, we will have a one-day, longer expo session to allow for plenty of time to meet and enjoy great food and beverages. Along with the extended session, we are going to be repeating the relaxed tempo we enjoyed last year to provide ample time to attend education sessions and nurture business relationships, while enjoying the pool and other attractions around the property.

While the Convention is always great for making business contacts and increasing your knowledge

through education, you can't discount the fact that Moody Gardens is a great venue with plenty of attractions for the whole family. I have three children, ranging in age from 10-16, and they have a great time when we go to Moody Gardens. While I enjoy all the meetings and education, my kids can be at Palm Beach, which is included with registration and your hotel reservation. There are multiple pyramids on property that have great appeal to kids of all ages. Whether it's the Aquarium Pyramid or the Rainforest Pyramid, you will have something for everyone.

We usually visit all the pyramids when we go to convention, but my crew's favorite is always the Schlitterbahn Waterpark, which is right next to Moody Gardens. The tickets are good for the week and they can stay there all day without getting bored. I find it to be a great time and a good way to make memories with your family while still technically working.






I can't wait to see everyone there, and I know if it's your first time attending you will have a great time. For all those that never miss a convention you already know what is in store. I know some will miss The Grand this year, and you can count me as one of them, but never fear we shall return again. I follow the adage: It's not where you are, but who you are with, that really matters.

Look forward to seeing you in Galveston! 



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COMMISSIONER'S COLUMN

Having flood insurance is one of the most important steps Louisiana property owners can take to protect their homes and businesses — no matter where you live in the state. Whether purchased from the National Flood Insurance Program (NFIP) or from a private carrier, flood policies protect property owners from financial loss and provide a quicker recovery following a flooding event. Unfortunately, this all too important lifeline is in danger of failing those who need it most.

Louisiana has the distinction of having the nation's highest participation rate in the NFIP. Out of the 5 million NFIP flood policies written nationally, Louisiana has nearly 500,000, or 10%, of those policies. On top of that, a whopping 80% of those Louisiana policies are expected to see price increases under the NFIP's new Risk Rating 2.0 methodology that took effect on April 1 for renewal policies and in October 2021 for new policies. The level of expected rate increases could easily price many Louisianans out of their homes and make those homes harder to sell — if they are marketable at all. Exacerbating this problem is the fact that many property owners are still dealing with the significant expense of rebuilding after the four major hurricanes that hit our state in 2020 and 2021.

There is also a great risk that many homeowners will be forced to drop flood coverage altogether and be left with no protection at all. The Congressional Budget Office estimated that 900,000 policyholders, or about 20% of the program's participants nationwide, will drop their coverage following the implementation of Risk Rating 2.0.

Under this new methodology, thousands of policyholders can expect to see premium increases of 18% compounded each year until their policy reflects the true risk of their

property. With the changes, 20% of policyholders are expected to see a premium decrease for the first year; 70% are expected to see an increase of up to \$120 per year; and 7% are expected to see an increase of up to \$240 per year. The remaining 3% of flood policyholders are expected to see increases higher than \$240 a year — much higher in many cases.

The NFIP has provided few details about how rates will be impacted beyond the first year. We need more clarity on the formulas and weighting of risk factors used to set rates under the new system as the entire Louisiana Congressional Delegation has been repeatedly calling for.

Instead of using flood zone maps as in the past, the new system looks at each property individually to determine its rates. FEMA says the new rating system is fairer because it considers specific characteristics of individual properties to set prices. Some of the criteria to be used includes the property's elevation, construction type, cost to rebuild, storm surge history, prior flood loss and distance from bodies of water. There is also uncertainty about how levee systems are being factored into the rates. If a levee is not in the national database, FEMA is using what data is available and has not provided detail on how the levees will affect individual rates. There are concerns in some areas that significant improvements made to the levee system may not be reflected in the pricing.

On March 29, I joined several south Louisiana parish presidents and other leaders at an event held by the GNO Coalition for Sustainable Flood Insurance to make a unified plea, warning of the potential harm Risk Rating 2.0 will have on the working coast of our state. The group urged FEMA to provide more transparency and public engagement



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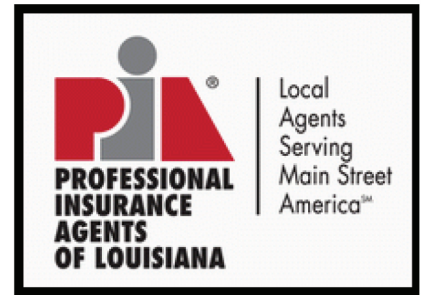
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in implementing Risk Rating 2.0. The Coalition is also working with the Louisiana Congressional Delegation to advocate for making the program more affordable and sustainable nationwide.

This isn't our first rodeo challenging FEMA on flood insurance rate changes. I fought hard at the federal level to keep flood insurance rates affordable for Louisiana residents when the Biggert-Waters Act threatened to devastate our communities. The implementation of the Homeowner Flood Insurance Affordability Act limited the catastrophic increases mandated under Biggert-Waters by delaying and limiting some of the provisions.

It may be necessary for many Louisiana residents to purchase private flood insurance to protect their homes following the Risk Rating 2.0 changes. The LDI pursued legislation in the 2021 session that encourages private insurers to write more flood insurance in our state. Act 77 changed the LDI's oversight of private flood insurance policy rates from a prior approval system to a file-and-use system until January 1, 2027. While file-and-use rates are audited with the same rigor by the LDI, insurers are allowed to offer revised premium rates to consumers immediately after filing, allowing them to make quicker competitive decisions.

Continued On Page 16



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

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401(k) Plan takes on the oversight and execution of the tasks required to keep each plan compliant.

PIA National has introduced so many new products in the last couple of years. It's just so hard to make sure our members are aware of all they have to offer. It's a challenge we discuss often during our Board meetings. I would encourage you to take a look at their new website, too. You'll find a host of great information.

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How to Hire Producers

By John Chapin

Three times in the past two weeks, prospects or clients have asked me about hiring producers; so, here are my tips.

Keys to Hiring Producers

Tip #1: Start with people skills.

If someone lacks people skills, they will never be able to sell effectively.

Tip #2: Look for self-esteem, self-confidence, work ethic, integrity, and the right attitude.

After people skills, these are the key character traits. These can't be trained; people have them or they don't. You have to look for these and test for them in your hiring process.

Tip #3: Be wary of unemployed producers.

Unless someone's company just blew up, or there is some other crazy extenuating circumstance, salespeople typically aren't unemployed unless they can't sell and got fired, or lost their cool and quit. People do switch jobs for legitimate reasons, just make sure the reason is a good one and they can back up the stellar sales skills they claim to have.

Tip #4: Watch out for people making lateral moves, especially in the same industry.

A salesperson in the same industry looking for the same job elsewhere typically does so because they can't sell and they're blaming someone or something other than themselves. Even if someone is coming from another industry, why are they making the lateral move? It happens, just make sure the reasons are solid.

Tip #5: A salesperson looking for a big

salary is a red flag.

Good salespeople are willing to work mostly or completely on commission because they know that's how they make the most money. If a salesperson wants a large salary, it's usually because they know they won't sell enough to pay the bills. If someone says they need a big salary because they are taking a pay cut coming to work for you, run the other way. Top salespeople don't take pay cuts.

Tip #6: Have a hiring process.

Have several people put their eyes on a potential hire. Do all your testing, check all paperwork, cross all your T's and dot all your I's. Don't take shortcuts, have a process and stick to it like a pilot doing pre-flight.

Tip #7: At some point in your process tell people you don't think they have what it takes.

When you ask the question, "Why should I hire you?" Whatever answer they give, even if it's the best you've ever heard, your response should be, "I don't hear it. I don't think you're what we're looking for." You'd be surprised how many times the conversation will go something like, "You don't?" "No, I don't." "Oh, okay." The people you want should sell themselves at this point. If they can't, or they won't, you don't want them.

Tip #8: Test their sales skills.

If they've been in sales for any length of time, and they're any good, they can effectively answer objections, know how to compete, have standard closes, and can handle all sales situations. Ask who their primary competition is at their current company and why someone should do business

with them versus the competition. In addition, give them some standard objections and ask for their best responses. Ask them for their top closing questions. Ask for their follow-up process. Test them and role play sales situations with them.

Tip #9: Give them homework.

Give them assignments during the hiring process. It could be to reach out to the other four or five people they will be interviewing with to set up an appointment, to read a particular sales book and give you an executive summary, or give them some scripts, have them practice them, and then test them on the scripts.

Tip #10: Shake up the testing process.

Telling an applicant you are about to hire that they did not get the job, bringing them to an event with an open bar, playing golf with a candidate, or visiting them at their home, are some great ways to find out what people are really like. Use personality tests, in-office interviews, and other standard, accepted hiring practices as your foundation, but realize that most tests can be beaten, and most people can put their best mask on temporarily. To find out what people are really like, move them out of the typical hiring environment.

Tip #11: Be skeptical of references, especially personal references.

Anyone can find a third cousin twice removed to say the candidate is the best thing since the wheel. Still get references, but be skeptical. If they are that good, the wheel never would have been invented.

Tip #12: Do a background check.

Continued on Page 16



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Questions: Contact Jody Boudreaux at 225-766-7770 or jody@piaoflouisiana.com

Commissioner's Column Continued from Page 6

In 2017, actuarial consulting firm Milliman looked at Louisiana, Florida and Texas — three states that account for 56% of NFIP policies — and found that although 69% of Louisianans could see cheaper flood insurance premiums with private insurance, 21% of Louisianans would pay over twice as much for private insurance as they would for an NFIP policy and 10% would see no change in their premium.

Risk Rating 2.0 has the potential to be devastating for flood insurance policyholders in our state, and I will not stop calling on FEMA to increase transparency in their methodology so Louisianans can truly prepare for its ramifications. 

How to Hire Producers Continued from Page 14

You should be able to find enough information on social media and elsewhere without paying for a background check. That said, a full background check is not a bad idea.

Tip #13: Have standards and stick to them as if your life depends upon it...

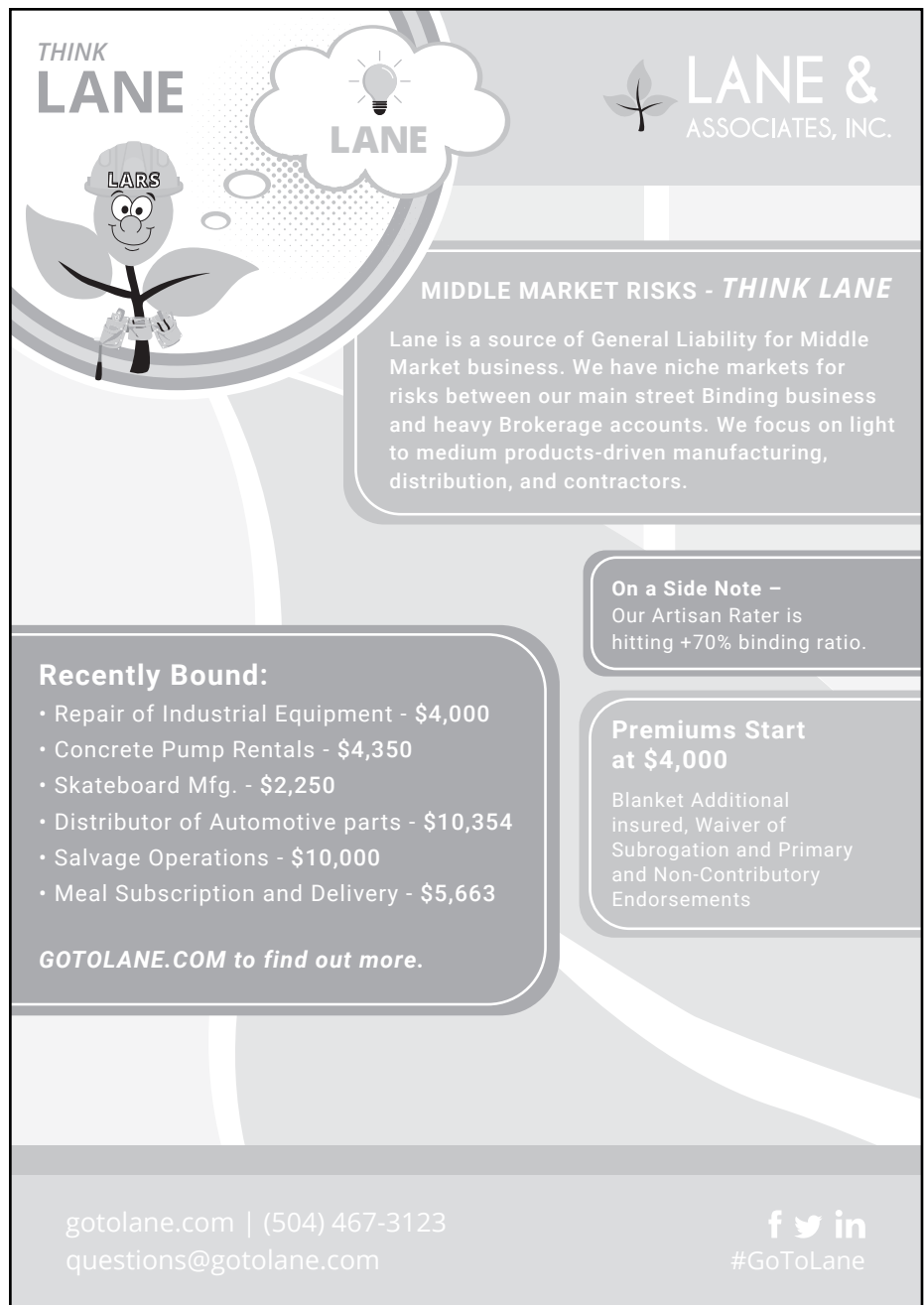
Because the life of your business does depend upon it. Don't lower your standards because you "don't have any good applicants, but you have to fill the position with someone."

Tip #14: Set expectations up front.

Show them a job description up front which includes: activities they are expected to perform, number of calls they are expected to make, anything they are expected to learn, hours you expect them to work, including any weekends and nights, and how they will be evaluated on job performance. Also, let them know if there will be travel involved, what training looks like, and anything else they can expect to encounter on the job. Get agreement on the expectations up front.

Tip #15: Watch them before, during, and after the hiring process.

Other than dressing well, showing up on time, communicating well, being pleasant, etc., do



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they follow up with you after each step of the interview process and how? How do they do on any assignments you give them? How do they interact with other people they come into contact with?


Tip #16: Hire slowly and fire quickly.

Do the work up front and don't cut corners. If you do hire the wrong person, let them go quickly.

Tip #17: Provide the right environment.

It doesn't help to hire the right people if you bring them into an environment where chronic underperformers, negative people, a lack of

support, and other similar cancers exist. Have an effective on-boarding and training program along with an atmosphere of professionalism and high standards. Give them a success track to run on that establishes good sales habits.

With the current hiring systems companies use, only about 20% of salespeople work out long-term. Even if you're at 50%, is it really worth all the time, effort, and money that you waste hiring the wrong salespeople? While the above is a lot of work, if you follow it correctly, you'll have a 90 to 95% hiring success rate and save thousands of hours, headaches, and, in the long-term, likely hundreds of thousands of dollars. 

WINNING@TALENT

Your guide to hiring, motivating and retaining employees.

WinningAtTalent.com

Our 3-part toolkit helps agencies understand how best to recruit great talent and enhance the employee experience so they stay. We trust you'll find this content very useful and another example of the value of our Partnership.

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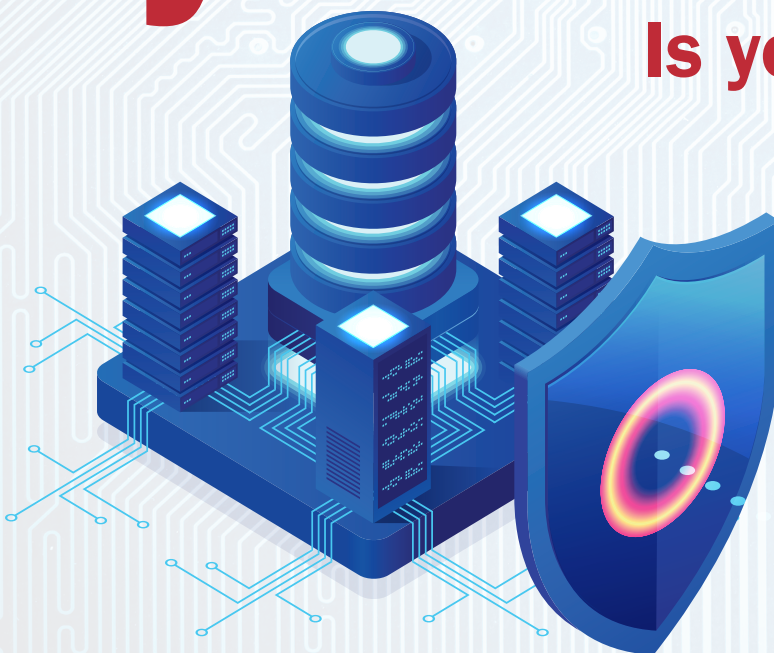
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Consumer-Facing Marketing Content

As you may have heard, our popular PIA consumer-friendly issue papers have returned as infographics! We are releasing each new issue papers as infographics in three formats (PDF, JPG, and PNG), which are perfect for agents to easily share on social media.

New issue papers will be released monthly via Leadership Update. This month's new issue paper is on Condo Unit Owner Insurance.

We have also revised and updated several of the older consumer-friendly issue papers, and we will be continuing to reissue our existing catalogue of one-pagers in the upcoming months. This month, we updated the issue papers on Drones and Insurance and Insurance and College-bound Children. The new versions can be viewed and downloaded here.

Questions or topic suggestions? Contact Lauren Pachman, PIA's counsel and director of regulatory affairs, at 202-431-1414 or lpachman@pianational.org. 

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