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The Agent's Voice

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WILL EMPLOYERS OR HELPERS HAVE THE UPPER HAND?
P. 12

WINNING AT VIRTUAL
P. 16

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The Agent's Voice

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A silver lining coming out of the rough year we've had in 2020 is that most of us have a deeper level of appreciation for things we may have taken for granted. Kids in school, pews full of worshipers, sporting stadiums, movie theaters, restaurants, and bars. Those were the days! We didn't know how good we had it and as we get closer and closer to whatever the new normal looks like I hope we will continue to appreciate it when we have it again.

One thing I know PIA of Louisiana appreciates is our Partners. Both the actual companies AND the staff that goes with them. They are an important part of who we are and how we get our work done. We want to recognize our Partners in this issue and we ask that each of our agent members would take the time to thank them as well when they see them. Our association is stronger because of the contributions made by them. See our Partners listed on page 18.

This past year has been a tough one for all of us - companies, customers and agencies. But one thing is for sure - we are all in this together. Besides COVID, this past year our state, especially my part of the state in Southwest Louisiana, was hit extremely hard by several hurricanes. We want to also thank our companies who stepped up to help our relief efforts in these hard hit areas, and we know that these losses only added to an already stressful year for so many. In response to that and on behalf of our Partner companies, PIA of Louisiana saw the need for some companies to get rate relief and we spoke at length with the Commissioner about this. To his credit, he not only heard us he decided to relax the one time rate change per year - desk rule. In the words of the Commissioner, "They just need to ask ..." We are very pleased with the outcome, and we hope our

Partners know that we have their back.

No rest for the weary! And now we will need to work together to ensure that both our consumers are protected and our Legislature does not overreact. Already, committee members and staff have been watching and getting ready for the next session of the Legislature which begins on April 12th. It'll be here before you know it. We'll be watching for bad legislation and good legislation and when the time is right, we will call for a 'Grass Roots' effort on your part. Your State Senator and State Representative will need to hear directly from you. Much like having a personal relationship with the Commissioner, having a relationship with your state elected officials can pay off. We will be calling on you to assist us in these efforts, so be ready to respond.

And lastly, on the federal front, our usual visits in DC have been revamped to happen virtually. We will be meeting with our state congressmen (and now first ever Louisiana Congresswoman) as well as our two state senators virtually on May 12. There are many different issues to cover: Helping Businesses Affected by COVID-19, Protecting Crop Insurance, Creating Cannabis Safe Harbor for Agents, Defending the State Insurance Regulatory System, Making Permanent Tax Relief for Passthrough Entities (S Corporations) and additional issues of importance, but once again our main focus will be the Reauthorization of the National Flood Insurance Program. NFIP is set to expire on September 30, and as always, we support a long-term reauthorization of the NFIP that recognizes the key role agents play in delivering this program to consumers. Again, when you are called upon to contact your elected official, be ready to act, because remember, we are all in this together! 



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COMMISSIONER'S COLUMN

April is Distracted Driving Awareness Month and I'm always happy to give such an important issue a platform. It can seem like a small matter in comparison to the things we have endured in the past year: a devastating pandemic, a record-breaking hurricane season and an ice storm throughout our state. But as we emerge from our homes and confront routines that have changed shape it's important to remember to move cautiously. We are all eagerly awaiting our first time to see loved ones, planning a long-delayed business trip or mapping out the driving directions for our first vacation in a while. I'd like to urge caution before getting behind the wheel for these trips and to issue a reminder about the seriousness of distracted driving.

In the insurance industry, any behavior that puts drivers and vehicles at greater risk of crash is figured into rate setting, and distracted driving is no exception. Distracted driving is shorthand for incidents of texting, talking on the phone, fiddling with the radio, eating or engaging in other activities while driving.

According to the National Highway Traffic Safety Administration, eight percent of fatal crashes, 15 percent of injury crashes, and 14 percent of all police-reported motor vehicle traffic crashes in 2018 were reported as distraction-affected crashes. That year there were 2,841 people killed and an estimated additional 400,000 people injured in motor vehicle crashes involving distracted drivers. In addition, 506 nonoccupants (pedestrians, bicyclists, and others) were killed in distraction-affected crashes in 2018.

When most people hear the phrase distracted driving, they often think of texting and using a cell phone while at the wheel. While this is a big part of the phenomenon of increased traffic accidents and fatalities, it isn't the only way we get distracted while

driving. Interacting with passengers, eating and using technology such as a GPS unit can cause the same inattention. In fact, a study by the AAA Foundation for Traffic Safety found that drivers spend more than half of their time behind the wheel focused on something other than driving.

Car crash fatalities had generally been declining for years because of increased use of seat belts, automobile safety improvements such as stability-control systems and air bags, plus more stringent drunk driving laws. But deaths from traffic accidents have been rising in recent years as smart phones became ubiquitous and distracted driving began pushing injuries and fatalities higher across the country. This disturbing reversal in safety gains was quickly reflected in higher auto insurance rates. Here in Louisiana, auto accident fatalities increased by almost 10 percent between 2013 and 2017, according to the National Highway Transportation Safety Administration. Over the same period of time, Louisiana auto rates increased by an average of 6.28 percent each year as insurers sought to account for this new risk. Traffic deaths in Louisiana peaked in 2018, and as insurers became more confident that they had appropriately priced for the risk of distracted driving, auto insurance rates began falling. Since 2019, we've had two years of decreases.

Cars themselves are now part of the problem. Newer model automobiles include the latest in Wi-Fi connectivity and infotainment systems that include hundreds of radio options, the ability to play movies for passengers in the back seat and texting and traffic updates right in the dashboard. Studies show that even when these features are voice activated, they distract the brain from the primary job of focusing on the road ahead and the surrounding traffic. But newer automobiles also come with systems that help drivers stay in their lanes, sound alerts



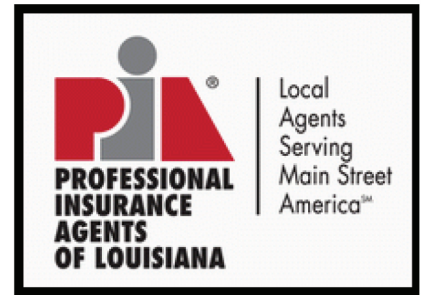
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when cars are passing or breaking, and of course, have cruise control. These systems are no substitute for driver attention, but they can help reduce the odds of reacting too slowly to a situation on the road.

There are penalties in Louisiana law that prohibit using a cell phone to text a message or post to a social networking site while operating a vehicle on any public road or highway. The fine is up to \$500 for the first offense and up to \$1,000 for each subsequent offense and up to a 60-day suspension of the driver's license. Operating a mobile device or cell phone in any manner is prohibited while driving through a school zone during the posted hours, with only very few emergency situations exempted. Any crash caused by distracted driving at the time of collision will be subject to double the usual fine for the offense. (La. R.S. 32:300.8)

If you're getting some déjà vu on this subject, it's because I've spoken on it before and the advice is the same. So as we all set out to find adventures away from home for the first time in a while, don't be afraid to spread the word on distracted driving and to practice safe driving habits yourself. Speak out when you see friends at the wheel using their cell phones. Refuse to text back when you know people are driving and use the safety systems that come with your car. These steps may save a life. 🚗



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

PIA National and its carrier council, The PIA Partnership, have unveiled a new toolkit for PIA members and agents appointed by carriers participating in The PIA Partnership.

The PIA Partnership’s new Winning@Virtual toolkit, available at www.winningatvirtual.com, enables independent insurance agents to make the most of today’s digital solutions so that they are prepared to excel at sales and service. The Winning@Virtual toolkit helps independent agents assess their virtual readiness; decide which technologies are right for their agency; calculate ROI on the solutions they choose; select vendors; apply best practices; and learn from other agencies.


Independent agents have grown increasingly comfortable using digital tools for some time, but the pandemic has sped up consumer expectations and agency own-

ers’ desire to invest in new technologies. Many agents find it difficult to determine which technologies are right for their agency and will have the biggest impact on their success. Winning@Virtual solves that problem and actually helps agents implement digital tools in their agencies.

Winning@Virtual includes a recommended set of nine digital tools for agencies, grouped into basic and advanced technologies. It describes these in layman’s terms, so agency owners can easily envision how each technology will benefit their agency.

The icing on the cake is a series of videos of PIA members explaining how they use these technologies in their agencies. These agents describe the benefits they are experiencing through these technologies, the business results their agencies are realizing, and pitfalls to avoid. Our very own, PIA National Director Al Pappalardo, Jr. is featured as one of these testimonials, so be sure to check it out. More information on this new program can be found on page 16.

There are quite a few other impressive member benefits that have recently been launched – this is just one of them. We struggle at knowing the best way to make sure you, our member, are aware of all the different tools available to you through your membership. We just launched a new e-newsletter, *The Agent’s Resource*, which highlights these member benefits for you, so be sure to not delete that email when it comes in your inbox. Get the most out of your membership!

If you are interested in learning more about all that your PIA membership offers but don’t have time to look through our website, we invite you to schedule a short meeting with one of our staff members to briefly run through them to determine which ones pique your interest. Then more time could be spent giving you additional information on those programs that fit your needs right now. Just call the PIA office today to schedule your PIA Membership Benefits Review. 



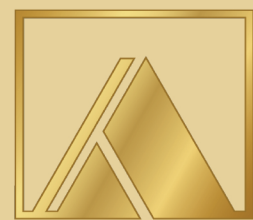
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Will employers or workers have the upper hand after the pandemic?

By John Graham

It's been a year now since we came under the relentless domination of the coronavirus. After all this time, the picture isn't pleasant. The end is uncertain and the implications for the future are far from clear.

McKinsey reports that "75 percent of employees in the United States and close to a third in the Asia-Pacific region report symptoms of burnout. European nations are reporting increasing levels of pandemic fatigue in their populations. The number of those who rate their mental health as "very poor" is more than three times higher than before the crisis, and mental health issues are still likely to rise." In spite of their severity, such figures should get our attention, but do they?

Perhaps the most dangerous part of the coronavirus is its divisiveness. More often than not, outside attacks—wars, famines, and natural disasters bring us together to slay the dragon. But the pandemic has driven us further apart. Who would have thought life could take such a painful turn?

Overnight, workers were told to leave their jobs and work from home. Not only did they do it, they liked it! Now, many are ready to refuse to go back to claustrophobic cubicles or vacuous open spaces where they lacked privacy. To express their pleasure of WFH, they remodeled their bedrooms, kitchens and basements, upgraded the Internet connection, purchased all sorts of digital devices and office equipment and didn't miss a beat.

They're choosy, too. "You want me in the office? I don't think so." Some moved to Boise or some other place in the middle of nowhere that welcomed them with open arms and lower living costs. They donned their sweats, popped open a laptop, jumped on virtual meetings, adjusted the lighting, turned on a monitor or two, and went to work in their new \$999 office chair or decided to stay in bed and make it their office that day. To the utter surprise to everyone, productivity went up.

That's just the first chapter. The McKinsey report also notes, "There is a veritable flood of new small businesses. In the 3rd quarter of 2020 alone, there were more than 1.5 million new-business applications in the United States—almost double the figure for the same period in 2019." That's not all. The 4th quarter found Apple ripe for success with the highest revenue in its history and the company wasn't alone.

All this adds up to an amazing, but totally counter-intuitive story. But what does it mean to all of us who must live it? Literally, what in the world is going on? Even more to the point, what's the message about the future—our future? Here are four thoughts about that:

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1. The genie is out of the bottle. It's finally happened. To put it another way, like no other phenomenon in modern history (perhaps in all of history), the pandemic released a level of momentum sufficient to turn the world and everything in it upside down in an instant. It may also be the catalyst that changes everything, from politics, public policy, health and medicine, education, work-life balance, business, entertainment, culture, industry, science, and government. When Jeff Bezos, the CEO of Amazon, steps back, we can be sure profound change is in the air.

2. Far more people have seats at the table. We talked for so long, but nothing changed. Then, suddenly, we became keenly aware of those who had long been invisible to us. We raised our hands and called them "Heroes" but never raised their wages. Overnight, our TV screens and advertisements changed color to black and white. All of a sudden, we've finally figured out that when everyone has a seat, we have better health care, better jobs, stronger families, and happier communities. Could it possibly be that it took a painful

pandemic to make more room at the table?

3. Everything is under a microscope. Again, counter-intuitive but nevertheless true, the number of applications for Fall 2021 at the University of California are breaking all records. It's happening at the same moment when millions of young Americans are questioning the value of a college education, particularly if it will take decades for them to free themselves from the sobering shackles of student debt. Those who went before them, the Millennials, are dogged in determining their own way in the world. Don't be surprised. The lens of the microscope may never rest.

4. Don't drink the Kool-aid. There are dangers in the tension-filled, stressful times like where we find ourselves. Someone has aptly described it as "hitting the pandemic wall" that's felt at home and at work. It's when we reach out for relief so we can get our lives on a better path. Simple, quick, and easy answers are what sell in turbulent times: "Buy this or do that and your problems

vanish and your dreams come true." We're too resilient to let us do that to ourselves.

Now, go back to where we started, the original question: "Who will have the upper hand after the pandemic, employers or employees?"

All this leads up to the final question. Through the pandemic frenzy, who will come out ahead, the workers or employers? The way it looks at the moment, it just may be the workers. But, as we all know, things can change.

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.

COMPANY NEWS

Top 10 P&C Insurer Farmers Insurance Returns to Louisiana

Insurance Commissioner Jim Donelon has approved rate and form filings for Farmers Insurance (Farmers), the nation's ninth largest property and casualty insurer, to return to the Louisiana market this month with auto, homeowners, condo and renters insurance.

"The addition of a major national company to the roster of insurers offering property and automobile insurance in our state is a huge win for consumer choice and cost," said Commissioner Donelon. "Recruiting more insurers – large and small – to write policies in Louisiana is part of our strategy to increase competition and put downward pressure on rates. I'm very glad to welcome Farmers back to our market."

Farmers began selling homeowners policies in Louisiana in 1999. Its market share in Louisiana peaked in 2007 when it became the

seventh largest homeowners insurer in the market with 4.1% of the state's policies and \$56.2 million in direct written premium. But the insurance group began shedding policies in our difficult market after Hurricane Katrina and exited in 2014, leaving only a subsidiary, Foremost Insurance Co., doing residential property business in Louisiana.


The California-based Farmers decided to return to Louisiana as part of a national expansion to the East and South. In the past decade, it has expanded into Florida, Connecticut, Georgia, Maryland, New Jersey, New York, Pennsylvania, South Carolina, Kentucky, and Mississippi. Louisiana will be the 40th state where the company sells insurance under the Farmers brand.

"While this decision is based on their national marketing strategy, I'm certain the company

noticed our state's effort to reform our tort laws and that initiative made our state more attractive to them than was the case when they exited our market in 2014. There is no doubt this additional competition will benefit our citizens," Commissioner Donelon said.

According to the National Association of Insurance Commissioners, Farmers Insurance Group was the ninth largest property and casualty insurer by premium in 2019, the most recent year for which data is available.

Farmers will do business in Louisiana under the names Farmers Insurance Exchange and Truck Insurance Exchange. Farmers plans to offer policies in all 64 parishes.

As Farmers returns to the market, the Louisiana Department of Insurance has now recruited 32 new property insurance companies to Louisiana since 2006. 

Commissioner Approves Rate Revisions for LA Citizens Personal Property Book of Business

Despite three hurricanes and two tropical storms striking Louisiana last year, residential property insurance rates for Louisiana Citizens Property Insurance Corp. (Citizens) will rise by only 2.3% this year, Louisiana Insurance Commissioner Jim Donelon announced.

The increase is in line with current inflation rates and evidences stability and appropriate rates in Louisiana's residential insurance market. By law, rates at Citizens, Louisiana's market of last resort, must be higher than the private market for home insurance.

"Citizens is currently in a strong financial place despite the multiple hurricanes that hit Louisiana during the last storm season, resulting in a minimal overall increase needed to continue to provide property insurance to Louisiana's most vulnerable policyholders across the state," said Commissioner Donelon.

Citizens insures properties that can't find coverage in the private market. Many of these properties, residential as well as commercial, are in locations where private insurers don't want to do business, including approximately 1,000 policies in the Shreveport area and 1,000 in the Monroe area.

Commissioner Donelon approved the rate filing of +2.3% for personal property policies in the FAIR and Coastal Plans this month after the proposed rate change was found to be appropriate based on actuarial and market analysis in compliance with Louisiana law.

The rate change will affect approximately 34,400 policies and takes effect for both new and renewing policies starting on June 1.

The new rates are in line with those in the previous five years, as outlined below.

Year	Rate Change
2016	-2.4%
2017	3.0%

2018	2.7%
2019	4.2%
2020	-0.1%

In January, Citizens completed its 14th round of depopulation in which selected policies are made available to private insurance companies with the goal of lowering premiums for policyholders in the Louisiana market. Because of its strong reinsurance program, Citizens estimates that it will pay only \$35 million of the estimated \$97 million in claims it will receive for the 2020 hurricane season, with reinsurance companies paying the rest.

"The rate trends, depopulation success and strong reinsurance program we are seeing with Citizens is a testament to the hard work of Citizens' management team and the excellent stewardship of its Board of Directors," Donelon added. 



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Part 1: Technology Stack

- Here we've selected the **top technologies** that can have the most impact on your customers' experience with your agency and grouped them into basic and advanced. Our goal is to help you evaluate which technologies make sense for you and to help you choose vendors that are right for your agency. The basic technologies include voice over IP, email marketing, video conferencing, and live chat. The advanced technologies include social media and search advertising, virtual assistants, collaboration tools, chat bots, and net promoter scores and referrals.

Part 2: Putting it into Practice

- This section provides access to **ideas and training** to make the most of the technology tools you've invested in. We've created a number of resources for you to improve your skills. From virtual presentations to email marketing to collaborating online, leverage our videos and toolkits to begin mastering these digital tools. And for those who may want

more support, there are options for additional training and services.

Part 3: Learning from Agents - Here you'll find best practices and stories

of real agents who are using digital technology to build and grow customer relationships as well as enhance employee communications and engagement. We've conducted interviews with agents who are taking advantage of some of the technologies highlighted in Part 1: Technology Stack. Watch their videos and you'll learn about the benefits they are experiencing, the business results these agencies are realizing, and pitfalls to avoid

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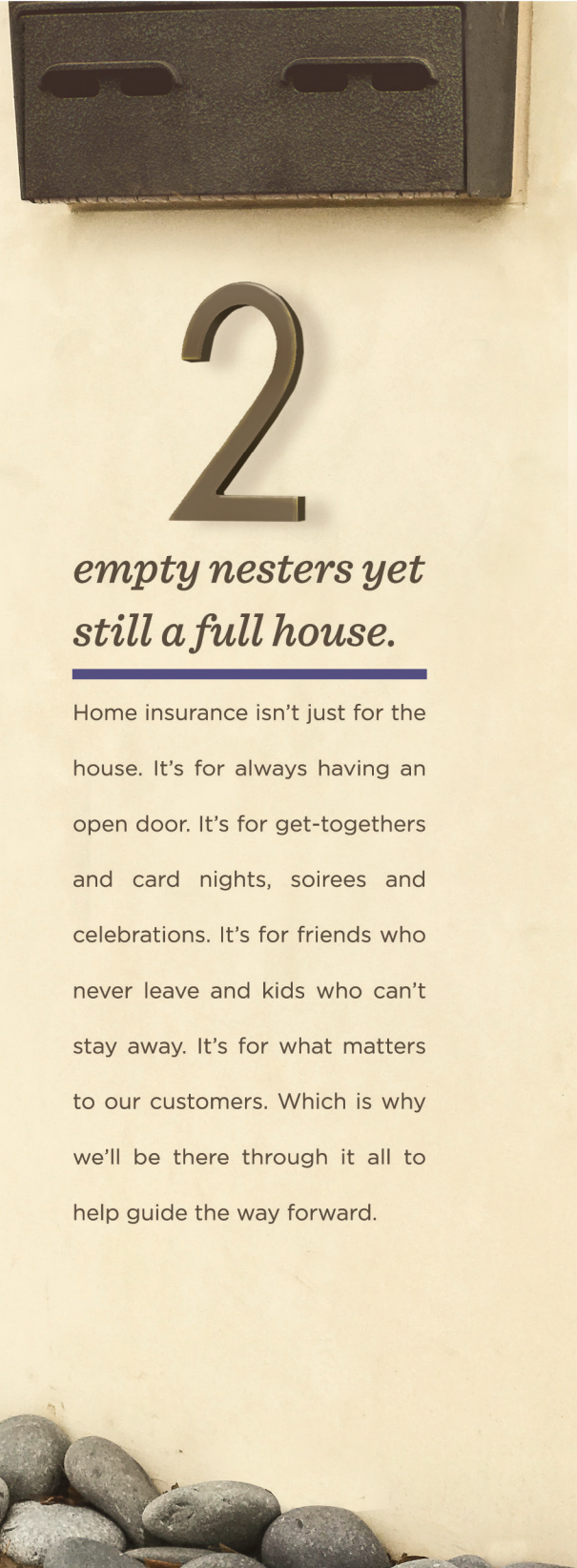
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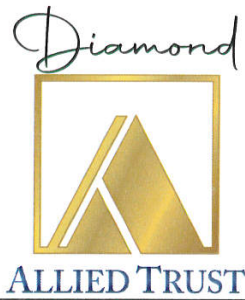
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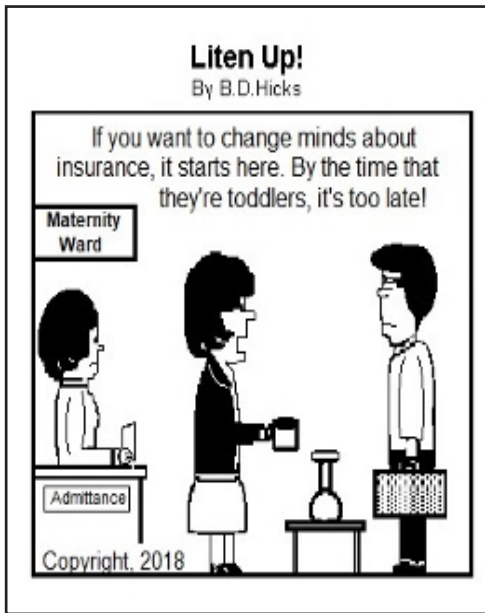
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