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# PIA<sup>®</sup> The Agent's Voice

[VOL. L, NO. 06 | JULY/AUG 2024] The official print publication of the Professional Insurance Agents of Louisiana



**PIA OF LOUISIANA'S 80TH CONVENTION HIGHLIGHTS**  
P. 10-15

**KEY SALES SUCCESS TRAITS THAT REQUIRE NO TALENT**  
P.16

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### MISSION STATEMENT

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

# PRESIDENT'S MESSAGE



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## **Danette Castello, Zachary**

*President, PIA of Louisiana*



*Adapted from President's outgoing speech during convention.*

Who knew one of the most difficult things for me to accomplish in my career would be to make it to this stage without falling.... So, if you see me in tennis shoes or flats when I should be wearing heels, just mind ya business, okay? My husband considered putting me in bubble wrap, so I chose the shoes... As we all know, the last few years have been different in our industry. We have had super storms in the middle of spring, hurricanes, ice storms and even a draught that caused saltwater intrusion, which we had no idea how to address. There was COVID, and that completely changed how we operate our agencies. We have lost clients that we thought would never leave over rate increases that are simply out of control. We have gone from developing long-lasting relationships with our company representatives and underwriters to seeing many of them replaced with call centers and online Chat boxes. So, what does our future look like?

I believe it will take an extraordinary team of dedicated individuals willing to have difficult conversations. Conversations with our clients, the legislature, companies and industry leaders to express the views of all to come up with a solution. We all need to step out of our comfort zones and be the voices to speak for those who can't. Where do we find these people? We find them here in this room.

Now more than ever we need to lean on each other. We are competitors but we are family. Fraud is more prevalent in our industry than ever before. We must find a way to stop it and I believe education is key. Educate yourself and your staff on the laws we have in place and the laws that are being created. GET INVOLVED. I have learned so much by attending meetings, events and asking questions. Talk to your clients and communities about the issues we are all facing and encourage them to call their Representa-


tives. Tell them to call the Department of Insurance and express their concerns. Don't take a backseat in this fight. Be the one who helps, not hurts.

The work Clyde Bohne and the Governmental Affairs Committee put in this year was outstanding. There were many, as Al says, "meetings between the meetings" held before, during and after the Session. Legislation was passed that will make more companies want to come to Louisiana and encourage those that have stuck with us to continue to want to write here. There were also some disappointments. There is still so much work to do but we are grateful for what has been done.

I would like to thank Jody and the staff for their commitment to helping PIA be successful. They have all put in countless hours throughout the year to represent you, the members, and to support the Board. Without them we simply wouldn't survive. Thank you to Al Pappalardo for representing us on a National level and bringing our successes and challenges to a larger platform.

Thank you to all the PIA Board members, past and present. I know that Linda will have an outstanding year and we look forward to her leadership. Thank you to YIPS for working hard to be a voice for the younger generation in our industry to "make their mark". Thank you to our PIA Partners who continue to support us. Thank you, Commissioner Temple, for being our leader and calling for Special Sessions to address the crisis we are facing. We look forward to continuing to work with you.

Thank all of you for allowing me to serve as your president this past year. It has been an honor.

Lastly, thank you to my family. They have always believed in me and pushed me to be better. Life is a puzzle and every piece matters. Thank you all for being part of my journey. 



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# COMMISSIONER'S COLUMN

Hurricane Beryl was a reminder that storms can form at any time of the year, not just during the peak of hurricane season.

This year's potentially active hurricane season is just getting started, and we need to be ready for what Mother Nature throws our way. Though we can't control the weather, we can mitigate potential damage from hurricanes and other disasters by strengthening the structures in our state.

That's why mitigation efforts like the Louisiana Fortify Homes Program demonstrate our commitment to increasing the resiliency of Louisiana's homes and businesses, which is essential for attracting insurers to our marketplace and keeping our residents safe. Louisiana's dedication to the program was strengthened by a bill passed this session that removes the program's sunset date.


Around 3,000 grant applications have been submitted and, after a home's roof has been upgraded, the homeowner is eligible for a discount from their insurer under a new law passed in 2023. I'm happy to report that we recently installed the 1,000th FORTIFIED-certified roof — and that is only the beginning.

The program, which grants up to \$10,000 to homeowners who upgrade their roof to the stronger FORTIFIED standard, was created in 2022 and funded with \$30 million in 2023 and \$15 million in 2024.

The Institute for Business & Home Safety (IBHS) Rating the States study, which examines the building codes of 18 hurricane-prone states from Texas to Maine, ranked Louisiana fifth and named it as one of the two of the most improved states. Louisiana has gained 9 points in the IBHS report since 2021 thanks to improvements

in enforcement and training requirements and the launch of the Louisiana Fortify Homes Program, and we are one of only five states that has achieved a score higher than 90 points, which indicates a top-performing building codes system.

In addition, the Federal Emergency Management Agency (FEMA) gave Louisiana the highest ranking in the region for its adoption of stronger building standards in its latest Building Code Adoption Tracker with a score of 98.4%.

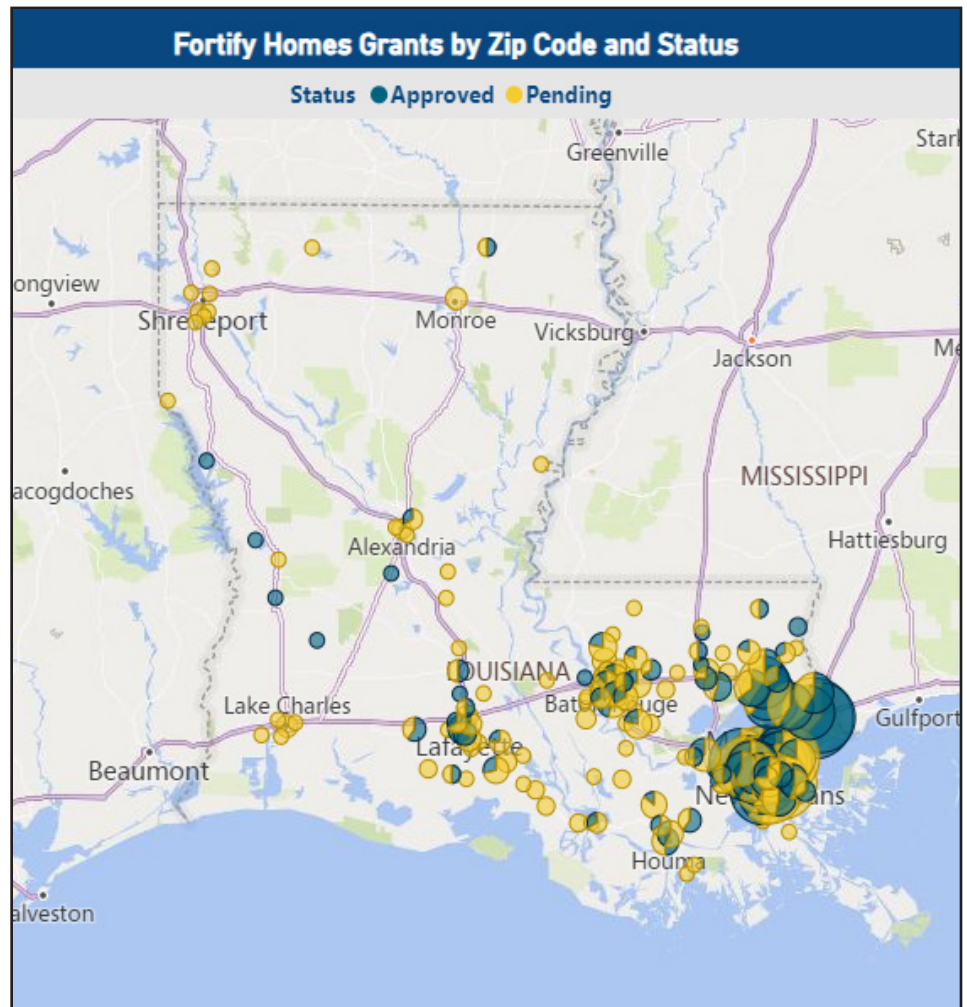
Much work remains to be done, and we are going to continue working to improve building standards so that the people who build and live along the coast are better prepared for future hurricane seasons. 

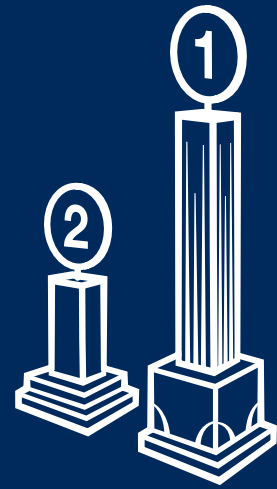


**Tim Temple**

**Commissioner of Insurance  
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# PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Convention has come and gone, and we provide the highlights in this issue’s center spread. We had another successful one, celebrating 80 years this year. What an accomplishment! And, I’m so honored to have been a part of such a big chunk of those (no, not going to say how many!)

And just like that, we move on to other events, such as our PIA Advocacy Day. Below are the five Issues of Focus. While these issues are our focus for Advocacy Day in 2024, we always work to promote the interests of our independent agent members, wherever those interests take us. We’ll be meeting with our Louisiana delegation on September 18, so we’ll provide you with an update of those meetings in an upcoming issue.

### Repeal or Reform the Federal Insurance Office (FIO)

- Build support for H.R. 5535/S. 3349, the Insurance Data Protection Act, which would remove FIO’s subpoena authority, introduced by Rep. Scott Fitzgerald (R-WI) and Sen. Katie Britt (R-AL).
- Build support for H.R. 2933/S. 1694, the FIO Elimination Act, which would repeal the FIO, introduced by Rep. Ben Cline (R-VA) and Sen. Ted Cruz (R-TX).

### Support Bill to Reinstate Inflation Adjustment for Crop Insurance Agents

- Build support for bipartisan legislation, H.R. 8055, the Ensuring Access to Risk Management Act, introduced by Reps. Austin Scott (R-GA) and Jimmy Panetta (D-CA). This legislation would reinstate an inflation adjustment factor applicable to the cap on

A&O and establish a minimum A&O reimbursement rate for specialty crop insurance policies. These key provisions were also included in the Farm Bill that passed the House Agriculture Committee this spring.

- There is no Senate bill, but key provisions from the legislation were included in the Republican Senate Farm Bill Framework released this spring by Senator John Boozman’s (R-AR) office.


### Urge Introduction of Bill to Protect Independent Agents in the National Flood Insurance Program (NFIP)


- Support the introduction of a bill to protect the independent sales model as the primary method of delivery of NFIP flood insurance.
- Highlight the important role of independent insurance agents in the operation of the NFIP and the urgent need for legislation to protect the independent sales model as the primary method of delivery of NFIP flood insurance.

### Make permanent the tax deduction for qualifying passthrough (S corporation) entities

- Build support for H.R. 4721/S. 1706, the Main Street Tax Certainty Act, introduced by Rep. Lloyd Smucker (R-PA) and Senator Steve Daines (R-MT). This bill would make permanent the 20% tax deduction for qualifying S corporations, which was passed in the 2017 Tax Cuts & Jobs Act but will expire December 31, 2025 absent Congressional action.

### Advocate for insurance industry carveout in any legislation that would create a federal standard for data privacy.

- Highlight concerns with the American Privacy Rights Act (APRA) of 2024 and urge inclusion of an insurance industry exemption in any legislation establishing a federal standard for data privacy. Such a federal standard would preempt state laws. 



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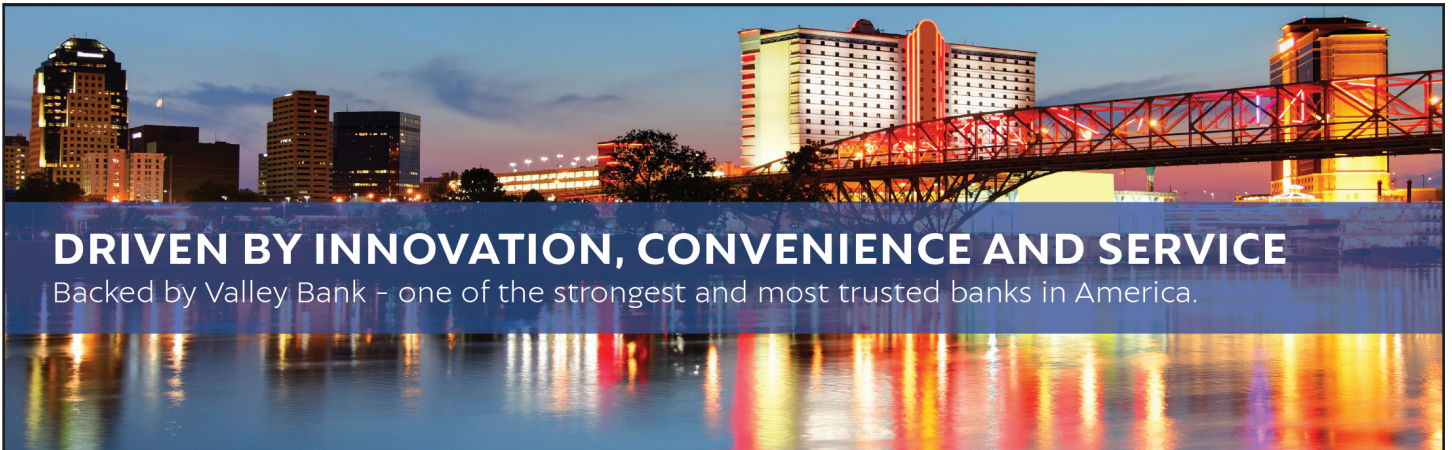


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ANNUAL CONVENTION

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Acosta Insurance Agency



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PIA President Danette Castello & Noel Bunol)



Volunteer of the Year  
Clyde Bohne,  
Preferred Insurance Agency



1752 Club Woman of the Year  
Debbie Harrington,  
RODCO



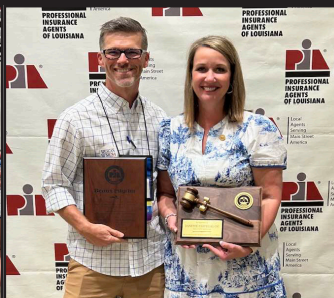
1752 Club Company Rep of the Year  
Dianna Sessums,  
Wright Flood



Agent Free Convention  
Registration  
Tina Barrios



PIA Outgoing Board Members  
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Danette Castello, Castello Agency

**Incoming President**

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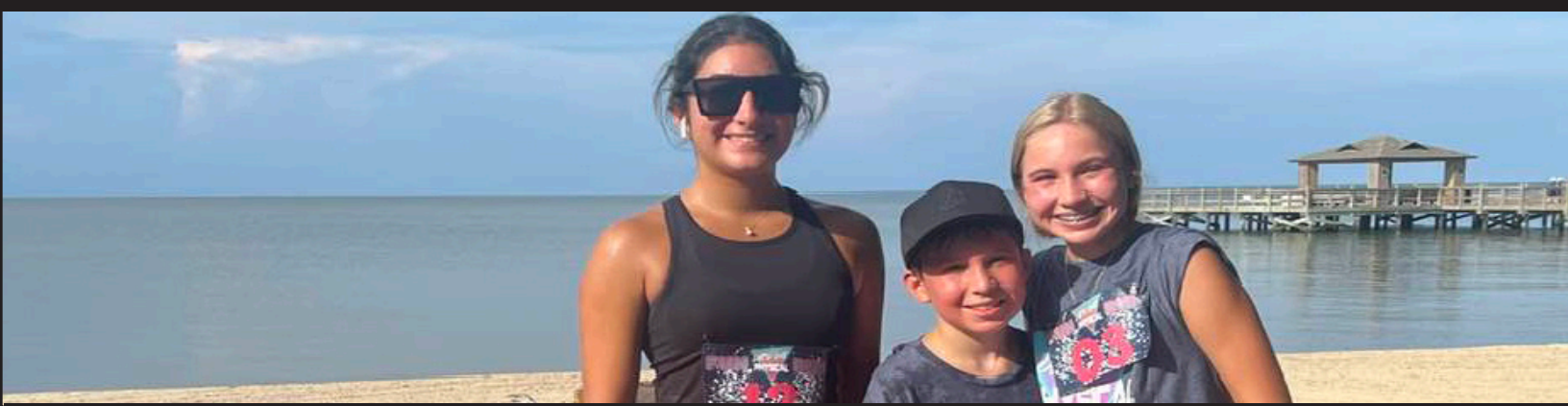
Back Row Left to Right: Directors: **Robert Broussard**, **Robert Ruel**, **Tammie Acosta**, **Danielle Dausat**, **Brandi Lamonte**, **Michael Couvillon** and **Clyde Bohne**.



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Men's Division: 1st = **Heath Mills**, 2nd = **Ross Fayard, Jr.**, 3rd = **Pedro Romero**



**Fun Run Kids**

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# Key Sales Success Traits that Require No Talent

By John Chapin

Many of the most successful salespeople are not Rhode Scholars and they possess no particular talents or gifts. Some might say, "Well, wait, they have the gift of gab. That's a talent." Yes, some do, but many do not, and many are introverts who are not super-comfortable on the social scene. That said, they are still successful. The reason being is that a lot, if not all, of the most important sales success traits don't require you to be a member of Mensa nor do they require you to be a born socialite equipped with a silver tongue. So, what are these key success traits that almost anyone from any walk of life can have? Here they are...

## **Trait 1: Work Ethic**

You can work as hard and put in as many hours as you decide to. The most successful people in any field are the hardest workers. The most successful salespeople may not be the hardest workers in advanced evolutions of their careers, but they were when they were just starting out and building their business.

## **Trait 2: Grit and Determination**

You can decide to have courage and resolve and be resolute in your desire to go through whatever you have to go through to come out successfully on the other side.

## **Trait 3: Attitude**

You can decide you're going to stay positive and have a good attitude no matter what. Sure, this may take some work especially if you tend to be negative, but ultimately your attitude is up to you.

## **Trait 4: Action**

We don't always have complete control over our feelings, and our thoughts can take some practice to completely control, but the one thing we always have control over is our actions. For salespeople it's doing enough of the necessary sales activities.

## **Trait 5: Persistence and Perseverance**

This is the long-term version of grit. It is continuing the course no matter how much hardship there is and how long it takes. Success does not come overnight and there is a lot of rejection and failure especially at the beginning of a sales career, but if you press on no matter what, you'll eventually come out the other side a winner.

## **Trait 6: Follow through and follow up**

You decide whether or not you follow through both on tasks assigned directly to you and those you've passed off, to ensure they get done. You also decide how many times and how you follow up with someone. Most salespeople don't follow up nearly enough.

## **Trait 7: Honesty, integrity, and character**

This is doing the right thing, all the time. This is not making sales that shouldn't be made. In other words, not making money at the customer's expense. This is doing what you say you'll do when you say you'll do it. This is being a person of your word and keeping the promises you make.

## **Trait 8: Professional and Personal Growth**

This is getting better at your profession while at the same time becoming a better you. You decide if you keep growing and becoming more both professionally and personally.

## **Trait 9: Continual learning**

This is an aspect of the above trait but is more specific to developing your mind. While the above trait could include working on performing certain work tasks better or getting into better physical shape by eating better and exercising more, continual learning is about expanding your brain. It's reading, studying, and taking courses that either help you professionally or personally.

## **Trait 10: Delivering more than expected, going the extra mile**

You decide what level of service you provide. Do you put in extra time, effort, energy, and perhaps even money, to deliver more than people expect? Do you 'wow' them with your service? Putting in extra effort and going the extra mile is simply a decision.

## **Trait 11: Being Super-Responsive**

This is responding to people as quickly as possible. It could be a text, a phone call, an email, or some other request that someone has made of you. You decide how quickly you respond whether it's immediately, an hour or two, or 24 hours. Whatever it is, the decision is yours. Sure, there may be times when you're on a plane or otherwise unavailable, but you decide what your rules are for how quickly you respond to people.

What's great about the above traits is, not only will adherence to them essentially assure your success, but all of them are simply a choice, available to anyone who chooses to use them. Will it be easier if you have certain talents and abilities? Probably, but talent and special abilities are not necessary. You can decide to work hard, you can decide to keep going, you can decide to have a good attitude, you can decide to follow through and continue to follow up, you can decide to be honest, do the right thing, and not sacrifice your character, you can decide to challenge yourself and to continue to learn and to grow, you can decide to put in extra effort, and you can decide to answer emails, texts, and phone calls, and respond to other requests as quickly as possible. Sure, some of the above traits may be hard to pull off at times, or do all the time, but they require no special skills or even above average intelligence, they simply require the decision to act in accordance with them.



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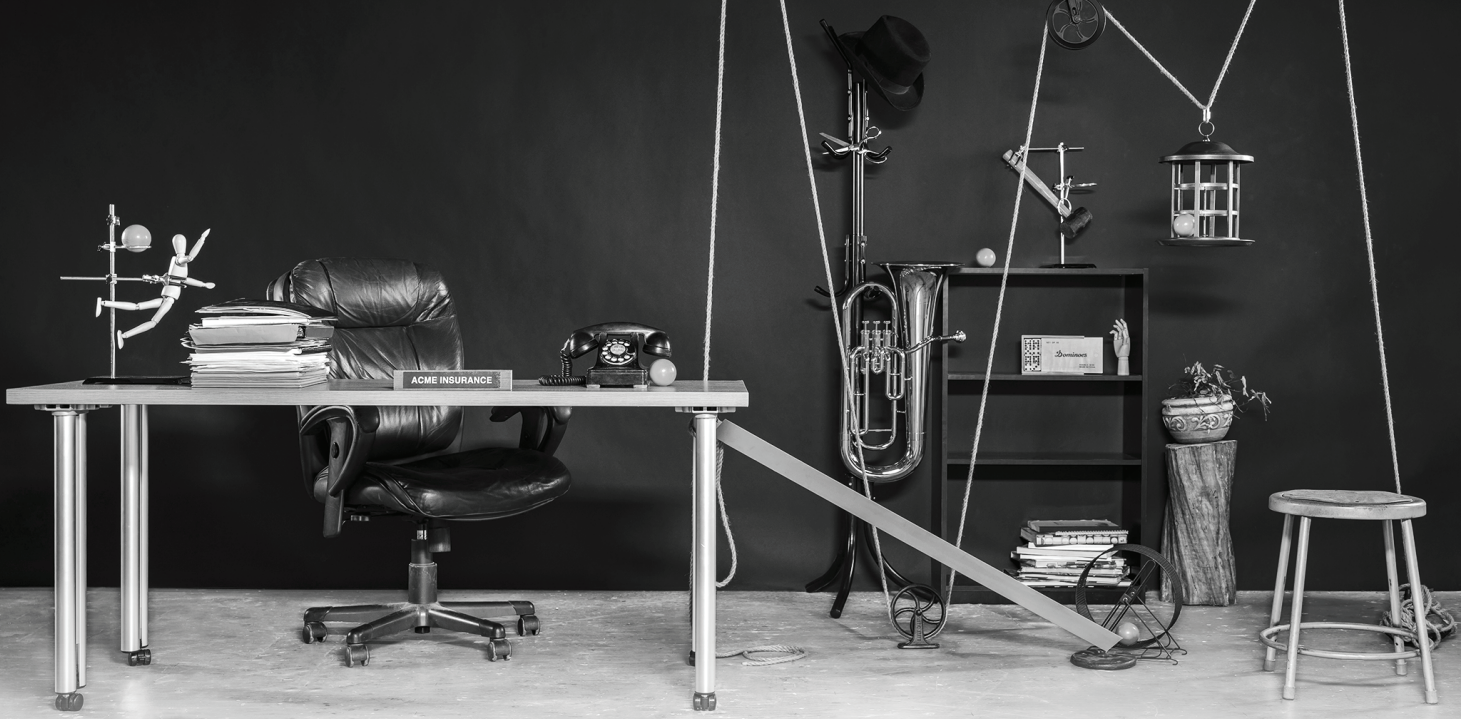
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# Main Street Property Business



We offer special form property coverage including wind for main street business classes.



## PROPERTY LIMITS

Wind available including all coastal counties

Limits up to \$10,000,000 per location - higher limits available with Underwriting approval

Business Income

Equipment Breakdown

Outdoor Property

Exterior Signs

Property Coverage Extension Endorsement

Earthquake

Ordinance & Law may be available



## ELIGIBILITY

No distance to coast requirement.

All construction classes eligible with wind including coastal properties

Older properties with renovations or updates to the roof, HVAC systems, electrical and plumbing

Protection Class 1-8 eligible  
9 & 10 refer to underwriting



## CRIME

Employee Theft

Money and Securities

Forgery and Alteration

Robbery and Safe Burglary



## DEDUCTIBLE

AOP Options: \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000

Wind & Hail Options: 1%, 2%, 3%, 5%, and 10%

**PEACE OF MIND STARTS HERE**

with above average levels of policyholder surplus and local presence, SafePoint has the resources to protect your client's most important assets.

# MEMBER BENEFIT IN FOCUS

## FAQ Guide to AI in Your Agency

This guide is designed to help answer basic questions about AI enhanced solutions. Below is just a brief introduction, but to learn more about each, go to [www.pianational.org](http://www.pianational.org). If you need help finding this information, just reach out to your PIA staff.

### What is AI?


#### How can I use AI within my agency?

There are many different types of AI solutions and many technology providers are incorporating it into their platforms. While this is not an exhaustive list, these are some common ways AI can be used to improve agency operations:

- **Sentiment Analysis:** Sentiment analysis helps identify how happy clients are. Sentiment analysis solutions use AI to analyze communications from customers including emails and phone transcripts looking at the tone, word choice and other factors to determine how happy or dissatisfied a customer is.

- **Chatbots:** These solutions can be integrated into your agency website or customer portal and answer common questions enabling your agency to provide faster service to customers. Chatbots powered by generative AI will be able to learn from client interactions and improve their interactions overtime.

- **Sale Assistance:** AI powered solutions can scan your book of business, identify areas for upselling and cross-selling, as well as target prospects that fit your service areas.

- **Content Creation:** From customer emails to blog posts to social media, ChatGPT enabled platforms can help you boost your marketing capabilities by making it faster and easier to create valuable content. 

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### **Alan Adams**

*Tower Division Supervisor at  
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