

[VOL. XLVII, NO. 03 | APRIL 2020]



THE Agent's Voice

**PIA NATIONAL OPPOSES BUSINESS
INTERRUPTION**

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THE Agent's Voice

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Address inquiries to:

EDITOR, THE AGENT'S VOICE
4021 W. E. Heck Ct., Building K
Baton Rouge, LA 70816

Phone: (225) 766-7770
Watts: (800) 349-3434
Fax: (225) 766-1601
Email: info@piaoflouisiana.com
Website: www.piaoflouisiana.com

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Inconceivable times! As we approach the end of April, everyone is thinking what a strange six weeks it has been. What will the next six weeks bring? We are in what feels like uncharted territory, but there have been similar times in the past.

All throughout man's history, epidemics and pandemics have ravaged our lives and affected history in some way. In recent history, we weathered the Philadelphia yellow fever epidemic (1793); Flu pandemic (1889-1890); American Polio epidemic (1916); Spanish Flu (1918-1920); Asian Flu (1957- 1958); AIDS (1981-current); H1N1 Swine Flu pandemic (2009-2010); West African Ebola epidemic (2014-2016); Zika Virus epidemic (2015- current). Now we have the COVID-19 pandemic that will make history by effecting our way of life and businesses.

There are meaner viruses in the world that can do more harm than COVID-19. Despite this, the world has taken drastic action to flatten the curve at a tremendous cost both physically and financially. Our lifestyles have been changed, and our businesses are being tested. When will we be back to a more normal life and what changes will our industry institute due to its existence? There are more questions than answers, and in a year like 2020, our vision for the future is definitely not 20/20.

So, you may want to put the long-term strategic plan on the back burner temporarily. Concentrate on the short-term immediate needs of our industry and our agencies. Everyone has their own situation, but in general, we are very similar in our operations. Hopefully, the Payroll Protection Program will provide a boost to the bottom line that will allow us to maintain our operations in a similar manner throughout the next 90 days. There will be changes in the economy that will affect us due to the shut down, and you need to be planning for both survival and opportunity. By understanding both, you can react as the future

becomes clearer.

May 12 will also be a unique day when Emergency Rule 40 expires. There has been confusion and uncertainty as to how the rule will ultimately be interpreted. My opinion is that "only time will tell" and that there will be some problems. Premium financed accounts with "power of attorney" present a special concern for insurance companies and the premium finance companies. If and when a policy may be cancelled due to nonpayment has generated different opinions. Direct bill policies, that would have cancelled for nonpayment but could not be cancelled, will have earned premium that may or may not be collected. When you rewrite a policy, will there be a lapse in coverage causing an increase in the pricing? Will a cancelled auto policy on a commercial fleet that is not operating be charged a fine by the Department of Motor Vehicles? Hopefully, everyone will work together similarly to how we worked out these events in the past (Katrina, Rita).

Your Board of Directors has been working during this event, and we are addressing the many upcoming activities that are scheduled. Many activities have been cancelled, but we are hopeful and optimistic that we may be able to hold our education programs and most importantly, our State Convention, in July at The Grand Hotel. Currently, the plan is to wait and see what happens. Then, we will decide around the beginning of June whether to cancel, postpone, or to have our event. The convention will look different if it is held this year, and we are discussing what changes are needed while keeping the overall experience at a high level.

All of staff have continued the normal operations of PIA. We are all holding a steady pace toward adapting on an as needed basis.

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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Defining the New Norm: From Our Current Reality to the New Normal

Until recently, working remotely wasn't a necessity, it was an option. To keep your organization in motion, a crisis strategy based on transitioning on-site workers to home offices was quickly, and perhaps roughly, established. But, crisis actions aren't the new normal; they are temporary solutions to big problems. The new normal comes once we rise from the crisis and return to our lives pre-pandemic. So, what does that mean? What will your new normal look like? Do you keep your workforce working remote or require them to report back to the office? The workplace has evolved, and leaders must adapt to keep employees engaged.

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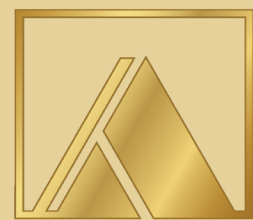
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PIA National Opposes Business Interruption Legislation

The National Association of Professional Insurance Agents (PIA) has today announced it strenuously opposes legislation introduced separately by Reps. Mike Thompson (D-CA) and Brian Fitzpatrick (R-PA) that would empower the federal government to rewrite existing business interruption (BI) insurance provisions drafted with otherwise applicable exclusions.

“PIA is deeply engaged in wide-ranging efforts to assist the business community during this national crisis. Unfortunately, these two bills would apply business interruption coverage where it doesn’t exist, exacerbating existing disruptions and further delaying our nation’s economic recovery,” said PIA National Executive Vice President & CEO Mike Becker.

BI provisions typically do not cover losses resulting from risks like the coronavirus. Retroactively rewriting contracts undermines existing contractual relationships and risks injecting new uncertainties into our current economic crisis. Such proposals purport to quickly provide assistance to businesses in need, but in reality, such a response would not help all businesses; only one in three small


businesses even has business interruption coverage. As such, only a small percentage of businesses would benefit in any way from it, and thousands of small business owners would be left struggling.

“PIA believes policymakers should pursue legislative solutions that raise up all struggling businesses, not create statutory winners and losers. Proposals that deprive about two-thirds of all small business owners of financial assistance are unacceptable,” said PIA National Vice President of Government Relations Jon Gentile. “Policymakers should ensure all small businesses receive relief during this challenging time. To that end, PIA has been working with others in the business community to develop the Business and Employee Continuity and Recovery Fund.

The COVID-19 Business and Employee Continuity and Recovery Fund (Recovery Fund) would be housed within the U.S. Department of the Treasury. Modeled on the September 11th Victim Compensation Fund, the Recovery Fund would be operated by the federal government and run by a presidential appointee authorized to enter into contracts

with interested businesses to administer the Recovery Fund and facilitate the distribution of financial resources to affected businesses.

The Recovery Fund would provide short-term liquidity for small businesses by creating a simple form that could be electronically filed to help businesses maintain solvency while continuing to pay their employees. The Recovery Fund would protect lost wages for employees unable to work because of COVID-19 infection, quarantine, or operational shutdown; preserve jobs through payroll assistance for temporarily closed businesses that continue to retain their employees; and provide solvency assistance for businesses in danger of failing as a result of the pandemic.

“The Recovery Fund offers a solution to the current crisis facing small businesses and their employees, without rewriting insurance contracts and without depriving about two thirds of all small businesses of help. PIA rejects this limited business interruption proposal and calls on Congress to instead make policy that aids all suffering businesses during this difficult time by passing the Recovery Fund into law,” said Gentile. 



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Where We Stand

PIA supports its members and the policy proposals that will best help them to maintain liquidity and, ultimately, solvency during these tumultuous economic times. Our industry must work together and with legislators and regulators to initiate actions that support the industry and insureds. PIA has embarked on a three-step plan:


1. The first step is the simultaneous implementation of both the Families First Coronavirus Response Act (Families First) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The Families First Act provides financial support to employers seeking to retain their employees, and the CARES Act establishes special loan and grant programs to assist businesses with fulfilling payroll, mortgage, and other financial obligations associated with retaining employees and physical spaces during the pandemic while they are unable to operate normally.

2. The second step is the PIA-supported Business and Employee Continuity and Recovery Fund, which would provide prompt, streamlined financial liquidity to the businesses most affected by mandatory social distancing, temporary closures, and quarantines. Modeled on the September 11th Victim Compensation Fund, the Recovery Fund would be housed in and operated by the Treasury Department. Applicants would electronically submit a form demonstrating their need, and, if approved, funds would be transferred directly into an applicant's bank account within 15 days.

We support the Senate's approach to addressing the pandemic and oppose any attempt by Congress to legislate the retroactive application of business interruption provisions that explicitly exclude pandemic-related interruptions. Such a response would not help all businesses; only one in three small businesses even has business interruption coverage. By contrast, the Recovery Fund would apply to all businesses impaired by the pandemic, regardless of the availability of business interruption coverage. PIA National encourages policymakers to include the

Recovery Fund in the next coronavirus bill.

3. The third step is the Pandemic Risk Insurance Act (PRIA), which would provide prospective relief for a future pandemic with a goal of making coverage for pandemics available and affordable. PIA supports the concept of an PRIA as a long-term response to future pandemics, and we are currently working with Congressional offices to help develop this proposal.

For the most up-to-date information on PIA National's policy positions and the activities in which we are engaged to support them, please visit our advocacy blog. 



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The ONLY Message Customers Want From You

By John Graham

Messages that miss the mark

It only took the pandemic a couple of weeks to turn it all upside down—including marketing and sales. And along with it has come an endless tsunami of email messages flooding consumer email mailboxes. It was war with 50% to 80% off sales, “Lowest prices ever,” “Free shipping—Free returns,” “Final Markdown,” “Sale ends in 4 hours and 17 minutes,” and BOGO offers.

Emails to customers from well-meaning businesses streaming to smartphones and computer desktops. It seems like a domino effect. One company starts it, and everyone else follows—with their version of the same message. Most open with a comment on the COVID-19 scourge and then quickly offer assurance that “We are here for you.” Words that companies would like to think customers want to hear.

Then, in a nanosecond, attitudes changed. Customers rejected the century-long proposition that the near-sacred role of marketing and sales was getting customers to buy more stuff and doing anything and everything to get the job done. And driving it all was the arrogant (and mistaken) belief that, no matter how you dress it up, customers exist for only one reason: *what they can do for us*. And it worked—then it didn’t.

How has the marketing and sales world changed? Some companies are listening. They get it: *It’s no longer about what customers can do for us by buying our stuff. Now, it’s all about what we can do for them.*

Arrogance is out; candor is in. Opinion is out; facts matter. Lying is out; empathy is in. Telling customers what they want to hear so they will take the bait is out; understanding and transparency are in. Being conned and ignored are out, truth matters and play it straight are in.

Sending customers BS-filled messages isn’t just unacceptable and stupid, it’s far more than that—it’s a missed opportunity. As demanding

as it is to craft meaningful messages in troubling times, customers respond to those that make a difference in their lives.

What customers want to hear

What customers are looking for is understanding and help. Not the run around, not endless delays, not a pat on the head, calling another number, not incomplete information, not being dropped like a hot potato the moment the order is placed.

Isolated, alone, stressed, and frightened by an unseen enemy, they look for those who are prepared to come to their aid, who are on their side. It’s also a message that better be clear, compelling, and positive, if we want their attention and their business.

The good news is that the growing cadre of companies that get it is growing. But it may take sales reports dripping with gloom to spur the creative juices flowing in many more businesses.

Nevertheless, it’s happening and that’s good news. Here’s a sampling of companies that are looking inward to find ways to help customers cope with a relentless enemy that would harm their health and safety.

Anton’s Cleaners, New England’s largest dry-cleaning company, took the what-can-we-do-to-help question seriously and came up with an on-target message for the COVID-19 crisis:

We care about your health. Sterilization is a standard part of our cleaning process

No coupons, no discounts, no “Offer expires in 2 days.” Just a simple, direct, and factual message, that answers the question why someone should take their clothes to Anton’s: Anton’s sterilizes your clothes. The message neither knocks competitors, nor is it price driven. It highlights an *existing benefit*. It’s a guess that few Anton’s customer knew their clothes were being sterilized and all of a sudden, it’s a huge deal.

Even so, there’s another side to the story.

Supermarkets everywhere jumped in with early morning hours for the most vulnerable coronavirus age group, those age 60 and older. Some didn’t stop there. They limited the number of customers in a store the same time, provided wipes, and installed see-through barriers at check-out.

Come to think of it, “Early Senior Hours” may deserve becoming permanent at least a day or two a week. Seniors tend to rise early and seem to like a slower pace when shopping, which might also please those who are in more of a hurry later in the day.

What’s it take to get your message right?

Now, here’s the point. Why does it take something like a whack on the head with a two-by-four to come up with worthwhile idea like early morning hours for seniors? We talk “customer commitment” to death, without having a clue as to what it means. Happily, a growing number of businesses are now getting it and are coming up with helping innovative ideas that benefit customers. Here’s a snapshot of a few that are doing it right:


- Cox Communications has increased internet download speeds from 30 MPS to 50 MPS to help improve productivity for at home workers.
- Allstate’s “Shelter-in-place payback” is returning \$600 million of auto insurance premiums customers because fewer motorists are driving due to COVID-19, according to the Chicago Tribune.
- Best Buy offers contactless curbside service for purchases and returns.
- Constant Contact has a free Website Builder Business Plus plan to help small businesses get an ecommerce site up and running.

Continued to Page 15

**The Only Message Customers Want From You Continued
From Page 14**

- The Institute of WorkComp Professionals is offering its members a free five-part webinar series on prospecting and LinkedIn positioning.
- Meero offers free large-file transfers to help remote workers, according to Forbes.
- Planet Fitness offers free online home workouts.

Sure, the cynics may scoff. Sure, these companies want more business. But, so what? Yet, these, along with others, are digging deep to find new and innovative ways to be of help to their customers at a painfully difficult time. All we need now is more like them and we'll come through this energized and on our feet.

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. 



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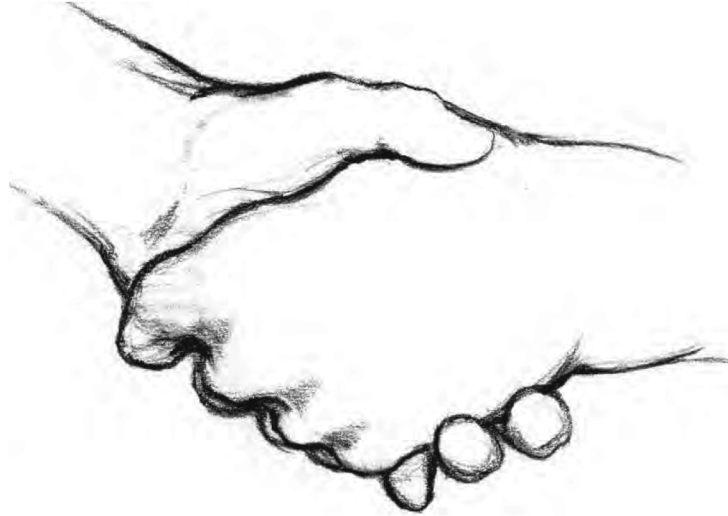
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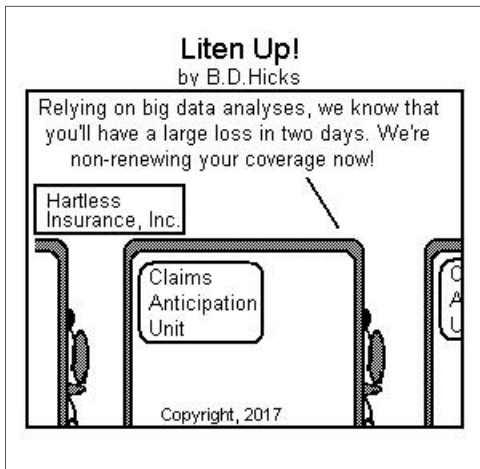
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As the global pandemic of COVID-19 continues to affect the way we do business, PIA is highlighting specific programs that may be useful to you right now. We hope this is helpful.


Why care about this now? During this pandemic, we are finding ourselves at home working remotely for an indefinite amount of time. Computer hackers can use this time to deploy aggressive ransomware attacks, and sophisticated social engineering scams to try and trick you into divulging sensitive information. It's important to know what to look out for so that you don't become a victim of a cybercrime; more importantly, if you know what to look out for, you can also help educate your clients to their vulnerabilities.

What is it? Free to PIA members, Cyber 101 is an educational series that informs you about the seven most common cyber risks that can affect small to medium-sized businesses. The seven most common risks are:

- Social engineering
- Funds transfer fraud
- Ransomware/extortion
- Network interruption
- Data breach
- Network security
- Media liability

This educational series includes 30-minute webinars covering each risk, informational PDFs, and interactive claims examples. We've also created customizable cyber education flyers that you can share with your clients online and on social media.

You may also be interested in protecting your agency with PIA Cyber Insurance or offering PIA Cyber Insurance to your clients. You may also contact Natalie Cooper directly to assist you with markets available to your agency.

To learn about other PIA member benefits, please refer to the 2020 PIA National Guide to Member Benefits. 

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