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PIA[®] The Agent's Voice

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PIA'S 2021 ANNUAL CONVENTION
P. 14-16

**SALES SUCCESS REALLY BOILS DOWN TO
THESE TWO THINGS**
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On April 12, the Louisiana Legislature went into Regular Session. On the 8th, the PIA of Louisiana Governmental Affairs Committee met to review those bills related to insurance to determine our position. As I've served on this committee for some time now, I must tell you this is always an interesting process. First, we must try to decipher what the bill is trying to accomplish as well as identify any unintended consequences. Most bills are not all bad or all good, but somewhere in the middle. And secondly, we must realize that we can't fight nor carry the flag for all bills. We must pick our battles, as they say, in order to be most effective in our legislative efforts. So, we must first consider those bills that directly affect our main membership – the agents – and then secondly, consider those bills that may affect our companies to the point it would also negatively affect our agents and the general insurance marketplace as well. The work of PIA Committees like the Legislative Affairs Committee is the strength and the backbone of this association.

The good news is there aren't any glaring bills for agents to be too concerned with, but we'll still need to keep a close eye on some because they could create a negative outlook for our companies. I'll just address a few that might interest you.

The first group of bills have agents falling somewhere in the middle. They deal with the claims adjusting practices, that for me were quite personal since my area experienced significant loss after an active storm season this past year. We learned in 2005 (Katrina & Rita) that this was an 18-month marathon, getting claims finished. I think with Laura and Delta (and Zeta) it may take even longer! Thankfully, the industry is aware they can not just fight all of these bills, and they realize they need to focus on working with those legislators that have introduced bills they

can live with, such as Representative Firmment's HB 457, which deals with the conduct of adjusters. I'm intrigued to see how these different bills will play out and will be sure to keep you posted.

Some issues that we've seen before and have been reintroduced again include prohibiting certain rate-making methods for companies to use, such as credit (which we oppose) and Rep. Huval has introduced his hands free bill as well (which we support). After some success in passing tort reform legislation last year, I'm a little surprised we didn't see any new bills in that area to keep it moving forward, but not surprised at all that there are some we'll have to watch to make sure we don't take steps backwards, such as SB 71 by Senator Bernard, which is attempting to make changes in the Trial By Jury issues.

And some new topics added to the mix this year include HB 577 by Rep. McKnight, a PIA member agent, which would provide for a user-friendly way for companies to get into the private flood insurance market. While we're in favor of the concept, we're monitoring this one to see how the details play out. Another one that is interesting is HB 15 by Rep. Mack, which makes the staging of a motor vehicle collision a crime. Yes, that's right, you read that correctly. While that would seem obvious, it appears there have been several characters that have done quite well for themselves by doing just that, so we're of course supporting this one.

Those are just a few that I wanted to outline here, but you can view the entire list of bills that we're monitoring this Session on our PIA website at www.piaoflouisiana.com.

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COMMISSIONER'S COLUMN

After more than a year of intermittent isolation and sometimes sadness, we're starting to see a glimmer of light as things are getting back to a new sort of normal. The events of 2020 have not left us the same people we were though. Covid-19 has left its mark on everything from how we shop to how we work to how we travel and interact with loved ones. It's also left its mark on the insurance markets.

Last summer, we saw private passenger auto insurers return auto premium to Louisiana drivers as a response to emergency declarations and stay at home orders in place throughout the U.S., including Louisiana. Insurers are seeing significantly fewer miles driven, resulting in fewer accidents, fewer claims and ultimately, fewer lawsuits being filed. We saw 38 companies return more than \$215 million to policyholders through Covid-19 rebates in our state.

These rate reductions were not permanent, however. Travel is expected to pick up even more this summer and accident frequency is expected to approach the pre-2020 levels as leisure, school, and work driving behavior approaches a "new normal" above 2020 levels.

However, at such an unusual time, the future is anyone's guess because no one really knows to what extent or when things will return to normal – or how insurers will use the disruption as a competitive opportunity. At a time when some insurers are ending their temporary rate reductions or are moving forward with plans for rate increases that had been put on hold, Allstate announced it is cutting rates by a statewide average of 3% because it says that people still aren't driving as much as they used to. Progressive Insurance, Imperial Fire and Casualty Company, USAA and State Farm have also cut auto insurance rates in Louisiana in the past few months.

The overall market impact of Private Passenger Auto rates in 2020 was -4%. Much of this decrease is attributable to Covid-19. In 2019, it was -1.4%. The market is challenging for both personal passenger and commercial auto insurance due to our highest in the nation claims-to-litigation rate. Last year, I worked with legislators to get tort reform passed and the new rules took effect on Jan. 1, 2021. There were compromises made to get the law passed and we will need to wait to see how these rules affect the market in time.

The new rules only apply to the legal cases that result from crashes that occur after January 1. It will take a few years for dockets to be cleared of cases filed under the old regime, and for new court cases to be filed about new crashes and go to trial under the new law. Then it will take a few years for insurers to collect data on the new cost of claim settlements that will go into insurance rates.

The homeowners insurance market wasn't affected by Covid-19, but rather by a devastating 2020 hurricane season. With one of the worst hurricane seasons on record, including two hitting the Lake Charles area in rapid succession, and another storm striking the New Orleans area, we're watching the market very closely.

Despite these disasters, we have been successful at recruiting and diversifying our homeowners market to benefit consumers. Louisiana has 32 new insurers that were not in the state prior to Hurricane Katrina. We're also welcoming large insurers back to the state. Farmers Insurance, the nation's ninth largest property and casualty insurer, returned to the Louisiana market in March with auto, homeowners, condo and renters insurance. The return of old companies and the continued recruitment of new entrants to the market is a trend that we hope will




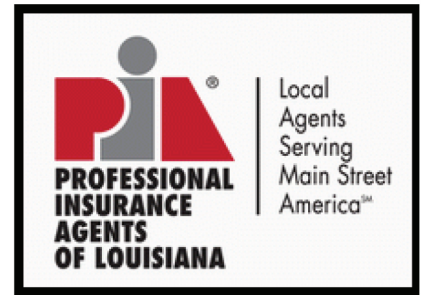
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continue over the next several years.

You can see the result of this competition in lower homeowners rate increases statewide. At the end of 2020, the market impact of homeowners rate increases statewide was +2%. In 2019 it was +1.6% and in 2018 it was +0.7%. We expect rates to rise going forward because of the 2020 storm season, but nothing like after hurricanes Katrina and Rita.

In both of these markets, we are working to recruit new companies and educate consumers on the best ways to protect themselves and properly utilize insurance in their plans for the future. I look forward to continuing to work with you to strengthen our markets for the benefit of policyholders and our overall Louisiana economy. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

It's Legislative time for PIA – both at the state and national level. As I write this, we're in our second week of the regular Session of our Louisiana Legislature and insurance committees have just begun to meet. It's a fiscal only year, so that means each legislator can only introduce five bills outside of that scope. That alone helps to keep the number of bills down. Most of the bills introduced are not directly geared toward agents, but as we know we can certainly be indirectly affected by them, so we're keeping an eye out on several bills – refer to our Governmental Affairs tab on our website for a complete list of those and our positions. And, be sure to pay special attention to our *Agent's Link* e-newsletter as we'll provide you regular updates in that publication. We save our Legislative Alerts for any big stories or if we need you to act.


And also as I write this, it happens to be 4/20, so that's pretty timely since the House just passed legislative protection from federal prosecution for insurance agents who do business with cannabis related enterprises in states in which such businesses are legal. H.R. 1996, the Secure and Fair Enforcement (SAFE) Banking Act, passed the U.S. House 321-101 on April 19.

In addition to protecting insurance agents, the SAFE Banking Act also makes it easier for banks to offer financial services to the cannabis industry. PIA has been working with a coalition of industry allies in support of this legislation, and we successfully advocated for key insurance specific protections to be included in the bill. Last week PIA reiterated our support for the legislation, and we're pleased it passed with such bipartisan support.

Nearly every state has legalized cannabis to some degree. PIA views its position as respectful of state insurance laws; PIA and our members seek to protect independent

agents from criminal prosecution for engaging in business activities that are legal pursuant to state law.

"PIA does not take a position on the legalization of cannabis and views this issue strictly as a matter of respecting state insurance laws," said Jon Gentile, PIA vice president of government relations. "PIA will advocate for the prompt Senate passage of cannabis safe harbor legislation that protects insurance agents, and we are making the passage of the SAFE Banking Act one of our top priorities."

And lastly, this month's focus is on our upcoming convention in July. Yes, it's happening! Check out the center spread for more details, but please plan to join us this year. We're so excited to finally be able to gather again and we want you to be there! Let's get back to business...and fun, too, of course! 



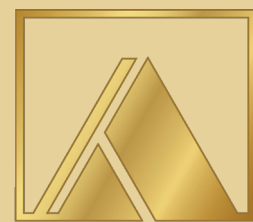
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President Message Continued from Page 4

In addition to our legislative work on the state level, we're also going to be meeting virtually with our U.S. congressmen, and first ever congresswoman, as well as our two senators, on May 12 to discuss federal issues important to us. Our main focus, of course, will once again be the reauthorization of flood insurance, but other issues discussed will include: creating a cannabis safe harbor for agents, making tax relief for passthrough entities permanent and defending the state-based insurance

regulatory system as well as others. In the past we have flown to our nation's capital and met directly with our legislators and/or their appropriate staff persons. There is something special about being on The Hill and seeing the Cherry Blossoms in person is quite beautiful. This year, however, we'll be doing it via Zoom. One good thing is PIA National is quite good at this and even has Zoom Orientation and Briefings for training, so we'll be effective when we're conducting the Zoom meetings with those Representatives and Senators.

So, while we'll be taking care of our federal legislative business virtually, I'm very excited that we'll be meeting in person for our Annual Convention at The Grand Hotel in Point Clear, Alabama. You can find information on this year's convention and how to register in the center spread of this issue. I suspect you are as eager as I am to SEE fellow agents and company people following the proper protocol that will be in place in mid-July. I hope to see you 'On the Point!' 

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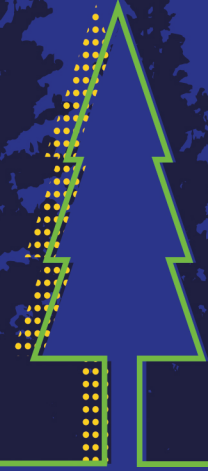
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Registration & Hotel Info

Convention Registration will open on Saturday, July 17th at 3PM, with our Outdoor Reception kicking off at 5PM. We know you will enjoy the beautiful, serene and slow-pace atmosphere of yesteryear, which is The Grand Hotel in Point Clear, Alabama. The hotel offers many rooming options starting at \$239 a night in various buildings. Rooms are expected to fill up quickly, so don't delay in making your reservation. More information provided via the Hotel Information Icon on PIA's Convention Webpage.

First Timers & Discounts

For those of you who are joining us for your first convention, we offer a convention First Timer Guide. It includes instructions on how to get the best experience during your stay. Stop in at the Registration Desk to pick up your guide. First Time Agents will also receive a special discount on their convention registration fee. We are also proudly continuing to offer our Additional Agent First Timer Discount to the second and subsequent attendees from your agency.

Agenda

We have kept your favorite events. However, this year's relaxed tempo will provide ample time for you to sharpen your mind in education, nurture business relationships and also slow down to lay out by the pool, enjoy leisurely strolls around the property, and nourish your whole self.

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CONVENTION

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Exhibit Hall

Get cozy and climb into our sweet Exhibit Hall. This year's Sweet Dreams Exhibit Hall will provide convention-goers opportunities to mingle with business partners and peers while sporting your favorite leisurewear! We will offer a one-day, longer expo session to allow plenty of time to have impactful meetings, enjoy great food and beverage and still get in plenty of rest and relaxation! We invite our exhibiting companies to decorate their booths in the Sweet Dreams Pajama Party theme. Prizes will be awarded for Best Decorated Booth, Best Dressed Exhibitor and Best Dressed Attendee. If you're looking to relax - just wear your PJs and have a relaxing time! If you're looking to give yourself a boost with a win - get creative and have fun!

Continuing Education

Let PIA remove the stress of finding, registering and attaining your required CE. This Convention offers you the opportunity to earn 9 hours of Continuing Education credit. Education offerings will include a 3-hour Flood Class as required by the Louisiana Department of Insurance for licensing renewal. More details on class offerings will be announced soon.

Attire

Leave your tuxedos and straight jackets at home. Attire for most convention events is resort casual. The General Session and Awards Luncheon are business casual attire. The meeting space temperature can sometimes be unpredictable. Be sure to stay comfortable by having a sweater or light jacket on-hand.

To register, visit www.piaoflouisiana.com/convention/2021.
For more information please contact Coleen Brooks at coleen@piaoflouisiana.com or 800-349-3434. We look forward to being together, relaxing, and having fun in Summer 2021!



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Sales Success Really Boils Down to These Two Things...

By John Chapin

Almost every time I get a new client and start to look at what the sales team is doing, I see the same patterns and mistakes over and over again. Many times there are a plethora of things to fix but what I've found is that if you can just focus on two key areas, a lot of other things align and allow you to significantly increase sales. So, instead of overwhelming them with everything they need to fix, I break it down to two steps and tell them to simply focus on these two areas.

Step 1: Make lots of new-business sales calls.

Every time I share this one, as it's coming out of my mouth, I'm thinking to myself, "C'mon, everyone knows this is the fastest way to increase sales, right?" I mean this one is as simple as those seven words: make – lots – of – new – business – sales -calls. Maybe there's a little bit of explaining, but not much. Literally if you just follow that directive and make lots of phone and in-person sales calls, you'll sell more.

To get a little more specific, we give each salesperson a set number of new-business calls they have to make each week. Let's say it's 50 to use round numbers. All calls have to be in-person if possible, and if not, they have to be phone calls; also, the number is probably higher if it's phone calls. The only calls that count are in-person cold calls or outbound cold phone calls that the salesperson has initiated. This is important. I've had people count a call-in as a new call, a follow-up call as a new call, and someone they met while out networking as a new call. Those don't count. Intentionally ringing the phone and knocking on the door of a stranger counts, nothing else.

Behind the scenes we also do the math to figure out how many calls they have to make to hit their annual sales goal and we track contact rate, first appointments, second appointments, proposals, closed sales, and similar, but bottom line, even without those, if you simply focus on making lots of in-person and phone new-business sales calls, you'll

significantly increase sales.

In fact, here's a simple way to double sales: double the number of new-business calls. If a sales rep is making 10 new business calls a week, and they double it to 20, sales will double. Why? Their call is the same, their skills and results at each level of the sales process remains the same, they're simply doubling the number of opportunities they have, and with everything else remaining the same, by the

law of averages, sales will double.

Step 2: Practice and continually improve sales skills.

This one is almost as obvious as Step 1, but people usually need some help and direction with the execution of this one.

Continued On Page 24

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PIA Advocacy Day

Issues of Focus

The PIA government relations staff has reviewed past policy positions and current Congressional priorities, and, in consultation with PIA members across the country, we have developed these 2021 Issues of Focus. While the items below are our top priorities, PIA is always working to promote the interests of the independent agent, wherever those interests take us.

4

Reauthorize the National Flood Insurance Program (NFIP)

PIA supports a long-term reauthorization of the NFIP that recognizes the key role agents play in delivering the program to consumers.

8

Create Cannabis Safe Harbor for Agents

PIA supports legislation to protect independent agents, brokers, and insurers against federal criminal prosecution and civil liability for those who engage in the business of insurance with cannabis-related enterprises in states that have legalized cannabis.

11

Make Tax Relief for Passthrough Entities (S Corporations) Permanent

PIA supports making the tax deductions currently available to some independent insurance agencies that organize as passthrough entities permanent.

14

Defend the State Insurance Regulatory System

PIA supports a modern, state-based insurance regulatory system and opposes federal laws and regulations that threaten it. As such, PIA supports the repeal of the Federal Insurance Office (FIO).

17

Protect Crop Insurance

PIA opposes cuts to crop insurance in the appropriations process and supports the vital role that independent agents play in the delivery of crop insurance.

20

Additional Issues of Importance

PIA is busy with countless issues in 2021 and beyond, including insurance data security; defending the employment classification of independent agents; and the implementation of the National Association of Registered Agents and Brokers (NARAB).





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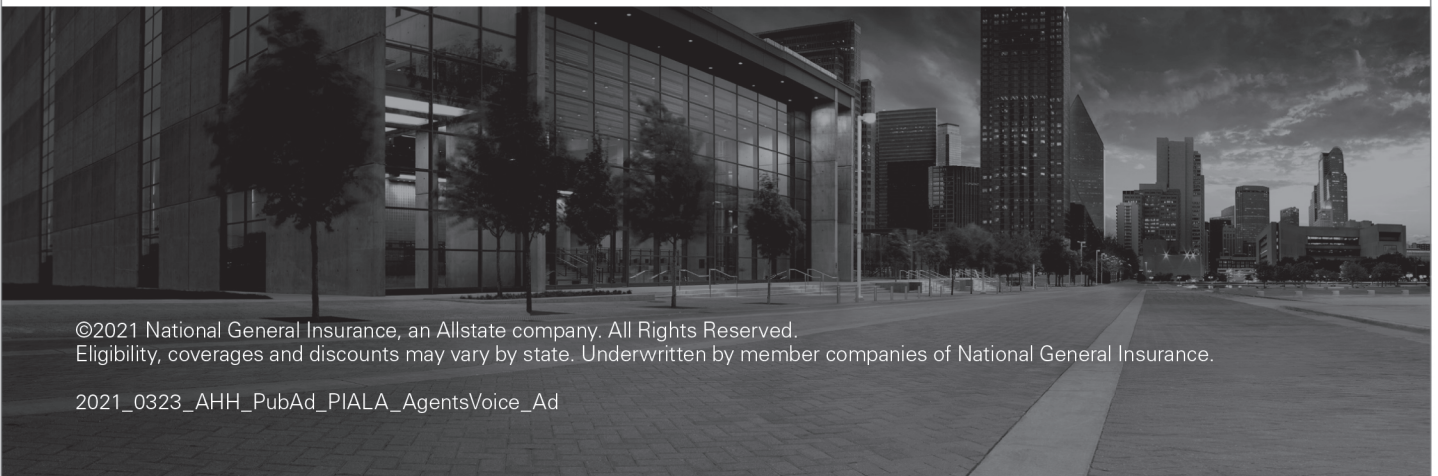
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Sales Success Really Boils Down to These Two Things... Continued from Page 18

Also, this step takes some time. Unlike Step 1, where you can simply better manage your 168 hours a week and make more calls, acquiring improved sales skills isn't a light switch you can simply turn on. While you can double your sales calls this week, doubling your sales skills takes weeks to months of hard work. Going a step beyond that, becoming the absolute best you can be takes years and is an ongoing, never-ending process of learning and improving. This is why 98% of salespeople don't do the latter, and 80% don't even put in the initial weeks and months. Yes, this step takes self-discipline, patience, and stick-to-itiveness even at the weeks-to-months level, but if you can get yourself to hunker down with some really good content for a few months, the increased sales will be well worth it.

Note: Don't be a perfectionist. Don't wait the few months to improve your sales skills before you start making lots of calls; start


making lots of calls right away.

Improving sales skills starts with having really good sales content: what to say and do and when to say and do it. Next, you need to practice, role-play, and otherwise become highly skilled with that really-good material. Finally, before, during and after learning your new sales skills, you need to go out and use that new content on lots of potential customers.

Once you combine Steps 1 and 2, the magic happens. Increased calls alone lead to increased sales, but with Step 2 in place you'll also be a lot more effective on those calls which leads to even more sales.

Of the two steps, making lots of sales calls is the most important. Because while you can make sales doing number one without number two, you can't make sales doing number two without number one. You can have the best sales skills in the world, but if you don't talk to anyone, you won't sell anything. So, at the very least, you want to make more sales calls, hopefully significantly more. The next

level would be the same number of sales calls you're making now, assuming it's well above zero, with vastly improved sales skills. The highest level is many more sales calls coupled with much better sales skills.

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 33 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. 



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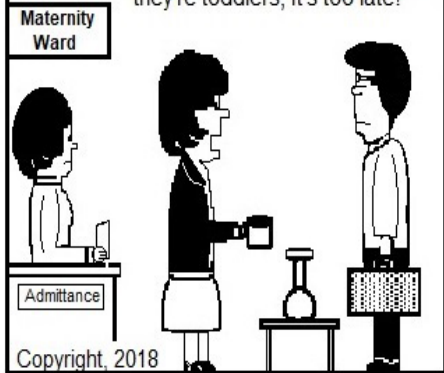
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