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PIA[®] The Agent's Voice

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PIA'S 2024 ANNUAL CONVENTION
P. 12-13

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President, PIA of Louisiana




Welcome to SPRING! We want to thank PIA of Acadiana for hosting their annual crawfish boil. As always, it is such a great event and time well spent catching up with our PIA family & Partners. The YIPS Casino Night had a great turn out and lots of lucky players won some terrific prizes. It's great to see more and more young insurance professionals getting involved in our industry and joining our PIA family. Pictures of both of these events will be in the next issue.

We all look forward to our networking opportunities and what better place to network than Convention. This year is super special as we celebrate our 80th Year! Of course, that means we need to all dig deep into our closets, visit a thrift store, and gather up all your 80's themed attire. Although, I have seen some 80's attire returning to the clothing aisles here lately. Ladies, I'm not sure you can still find Aqua Net, but I'm sure there's some super strong hairspray out there to get your hair high! This event will be TOTALLY RAD!

For me, convention is a place where I have been able to grow as a new agent, become better and stronger as I gain knowledge about the industry as a producer, and most importantly, have the support and encouragement of my peers to become a principal owner. Every step of the way, PIA has been there. I have made connections with company representatives and gained appointments for markets I was missing or needing. Sometimes it's sitting across the table

at dinner or dancing the night away during those convention days where I've formed some of the best friendships.

We're getting ready to roll out our new association database, and it looks like convention will be our first big reveal for the members, so be on the lookout for emails to register online. We all know the challenges with new programs like these, so we ask that you be patient and help by providing us any feedback. We may have some hiccups this first time around, but staff is excited about all that the new system has to offer, which will include an info hub that allows you the ability to update your own information, view any outstanding invoices as well as upload calendar events and job listings, etc. At the same time, we're rolling out a new website, which works in conjunction with the database, so in the long run we're going to see some exciting improvements to our communications. Stay tuned!

This year is such an important time for us to all come together and share what we are seeing out there. Our new commissioner, Tim Temple, has been hard at work putting his DOI legislative package through the process. It is imperative that we support his efforts to improve our regulations and laws that impact our industry. So, I hope you all mark your calendars and join us this year in Point Clear at The Grand on July 13-15. I will make a valiant effort not to fall this year so I can see you all at the General Session! 



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COMMISSIONER'S COLUMN

Fighting Insurance Fraud in Louisiana

In recent columns, I outlined significant regulatory actions I have taken and legislative reforms I'm supporting that will address many of the major issues affecting Louisiana's insurance market.

Another problem we deal with in our state that requires immediate attention and effective solutions is insurance fraud. As Louisiana's insurance regulator, the Louisiana Department of Insurance (LDI) has a duty to work diligently with local, state and federal authorities on the prevention, investigation and prosecution of insurance fraud.

Let's begin by looking at the impact fraud has on insurance consumers. According to the Coalition Against Insurance Fraud, fraud costs consumers in the United States a total of \$308.6 billion dollars per year. That's about \$1,000 per person. That high cost defies the myth that committing fraud only harms big insurance companies. In fact, the opposite is true — the consumer ultimately bears the cost.

Since taking office, I have worked with the experts in the LDI's Office of Insur-

ance Fraud to create a comprehensive plan to tackle insurance fraud. Beginning this year, my office will place an emphasis on expanding the scope of what constitutes insurance fraud, raising awareness of the problem, and mobilizing a joint task force with Louisiana State Police and the Office of the Attorney General.

I am supporting several pieces of legislation this session that will make the LDI more effective when it comes to fighting fraud. House Bill 399 is designed to help the LDI quantify the problem by allowing us to monitor the effects of insurance fraud and better direct our resources to combat it.

We are also taking steps to fine tune our regulatory framework. House Bill 651 amends the definition of "fraudulent insurance act" in unfair or deceptive trade practices law to mirror the definition found in insurance fraud law. It also clearly defines the LDI's authority to investigate and take regulatory action against bad actors who intentionally submit fraudulent information during a claim.


It's vital for the LDI to work effectively with other state agencies to combat fraud. House Bill 790 would strengthen our joint task force with State Police and the AG's



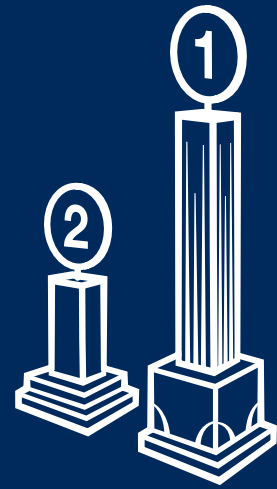
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office by repealing the sunset for the Insurance Fraud Investigation Unit. Passage of this bill would allow the task force to continue investigating and prosecuting insurance fraud where we find it and show the insurance industry that Louisiana is taking serious steps to address the foundational problems in our market.

State agencies can do a lot to fight fraud, but we can't do it alone. I need your help to educate policyholders about insurance fraud crime and the financial impacts related to it. Industry leaders, agents and advocates are essential to an effective plan of action, and I value your insight and recommendations as we develop new strategies to combat insurance Fraud in Louisiana. 

The screenshot shows the Louisiana Department of Insurance (LDI) website. At the top, there is a navigation bar with links for Home, Online Services, News Releases, Connect, Subscribe, and Contact Us. Below the navigation bar, there are two main menu items: Consumers > and Industry >. The main content area is titled "Insurance Fraud" and contains the following text: "Insurance fraud is the willful abuse of an insurance policy for financial gain. Fraud is an intentional act and is illegal. It includes any deliberate deception perpetrated against an insurance company and any deliberate deception committed by an insurance company or its representatives." Below this text, it states: "The Office of Insurance Fraud investigates all instances of alleged or suspected fraud committed by or upon insurance agents, brokers and companies. The office assists local, state and federal authorities in fraud investigations, as necessary, and cooperates with industry associations and organizations in the investigation and prevention of fraud." On the left side of the page, there is a sidebar with a "Contact Us" button and the text "Division of Insurance Fraud". On the right side, there is a dark blue box with the text "Learn more about Insurance Fraud" and an image of a police car with flashing lights.



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Just a couple of items to pass on about flood insurance that you probably have already seen, but thought it was worth reminding/passing on. First, regarding the NFIP Program - on March 22, Congress again avoided a partial government shutdown after reaching a last-minute deal to fund the federal government through the remainder of the 2024 fiscal year. Included in the agreement, known as a "minibus," was an extension of the National Flood Insurance Program (NFIP). **The NFIP will now be funded through September 30, 2024.**

This extension marks the 30th short-term extension of the NFIP since its last five-year reauthorization expired in 2017. In advance of that deadline, the 115th Congress was unable to agree on NFIP reforms, leading to a seemingly endless string of short-term extensions.


PIA will continue to work with lawmakers to bolster support for a long-term reauthorization of the NFIP with necessary reforms.

FEMA recently announced its intent to begin enforcing a requirement that every National Flood Insurance Program (NFIP) policy—both new and renewing—include both an agent and an agency National Producer Number (NPN). The announcement came via Bulletin W-23005 and applies to all NFIP policies with an effective date after January 1, 2024.

Five states—Iowa, Rhode Island, Tennessee, Vermont, and Wisconsin—do not require domiciliary agencies to obtain business entity (BE) licenses and thus do not require them to have agency NPNs. The five insurance departments offer optional BE licenses, but none require them. As a result, agencies domiciled in those states are less likely to have an agency NPN, particularly if they are not engaged in the sale, solicitation, or negotiation of insurance policies outside their home states.

PIA members selling NFIP policies in the affected states are encouraged to:

1. Reach out to your Write-Your-Own (WYO) partner(s) to ensure that their systems are able to accommodate both types of NPNs
2. Ask your WYO partner(s) how they are handling policies in states where agency NPNs are not required
3. Contact your domiciliary insurance department to begin the process of obtaining a BE license/agency NPN

According to FEMA, this year, NFIP policies without agency NPNs will not be invalidated or non-renewed. However, we cannot predict when FEMA will begin enforcing this requirement. Plus, agencies requesting BE licenses for the first time are likely undating regulators in the affected states, which may lead to a slowdown in those states' issuance of BE licenses. 

The National Flood Insurance Program provides insurance to help reduce the socio-economic impact of floods.



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LATEST FROM THE PIA ADVOCACY BLOG

FIO Reform Bill Passes House Committee with PIA's Full Support

On April 17, the House Financial Services Committee passed the Insurance Data Protection Act, which was introduced by Rep. Scott Fitzgerald (R-WI) with PIA's strong support, by a vote of 28-22. This legislation will meaningfully reform the Federal Insurance Office (FIO), an unnecessary federal bureaucracy created by the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act.

The Insurance Data Protection Act would repeal the FIO Director's subpoena and enforcement powers. Its subpoena power is the FIO's most powerful tool, and its elimination will help to counteract the FIO's ever-expanding authority. The bill would require the FIO to coordinate any of its data collection efforts with state insurance regulators and consult publicly available

sources of the data being sought. These provisions are designed to limit unnecessary data inquiries and prevent duplicative efforts across the federal and state regulatory landscapes, particularly in the context of work typically undertaken by the National Association of Insurance Commissioners (NAIC).

The bill would also set forth confidentiality procedures and disclosure requirements governing the way data, once collected from insurance carriers, could be used by

financial regulators. Finally, it would protect consumers by limiting the sharing of non-publicly available data with or by the FIO and other federal agencies and state insurance regulators. In essence, this bill would reset the balance of power between the FIO and state insurance regulators.

PIA has worked closely with Rep. Fitzgerald's office to build support for the congressman's bill ahead of the markup. PIA will continue to encourage the bills passage into law.



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Follow These Basics to Ensure Sales Success

By John Chapin

John Wooden, perhaps the best college basketball coach ever, used to start each season by showing players how to properly put on their socks and sneakers as a mistake here could 'domino-effect' its way all the way to lost games. Vince Lombardi, the great Green Bay Packers coach, once said that football basically comes down to two things: blocking on offense and tackling on defense, and those great Packer teams spent 80% of their time practicing those two basics. Red Auerbach, who coached the Boston Celtics to eight consecutive championships, is known for having players practice basic shots like layups and free-throws over and over and over again. Wooden, Lombardi, Auerbach, and all other great coaches have always known that mastery of the basics was the best way to ensure success. The best teams, companies, and individuals in any field of endeavor have always been really good at the basics. Selling is no exception to this. Here are basics to get great at if you want to be great in sales.

The 5 Basics to Sales Success

Basic #1: Plan your work and work your plan.

You have to start every day with a plan. To come up with your daily plan, start with your annual sales goal and work backwards. Based upon the size of your average sale, how many sales do you have to make to hit your annual goal? Based upon your closing percentage, how many proposals do you need to present to get that number of sales? Based upon your prospects to proposals ratio, how many prospects do you need to present that number of proposals? Finally, how many contacts, initial and follow-up, are necessary to get that number of prospects? Now break these down to annual, monthly, weekly, and finally, daily goals. Once you have those goals, formulate a plan to make them happen. Finally, execute the plan. Once this plan is developed, you

need grit and determination to stick to it daily. Evaluate where you are at the end of each day and adjust where necessary.

Note: Your primary objective is to hit these goals, your secondary objective should be to exceed these goals.

Basic #2: Spend more time on your most important tasks.

The three activities you should be spending the majority of your time on during the workday are: prospecting, presenting, and closing. That's it. Everything else should be delegated or done during off-hours. Now I realize the world isn't perfect and things will come up that you need to handle. At the same time, if you're focused on these three activities and adamant that you will do as much of them during the workday, avoiding procrastination and other time wasters, you'll find it will do wonders for your business.

Remember: sales IS a numbers game. Yes, relationships and quality are important but to have the relationships and the quality you first have to be talking to lots of people. It's simple, the more people you talk to, the more business you will do. As an expert networker once said, "If you get your face out there enough, you'll eventually run into someone who needs you or knows someone who needs you. Even a broken clock is right twice a day."

Note: Put a large sign in your work area, and also place one in your car if your outside sales, that says, "Am I doing my most important sales activities right now?" If you're on your way to the gym at 5 a.m. and the answer is 'no', that's fine, but if it's Wednesday at 10 a.m. and you're sitting in your office cleaning your desk, that's a problem.

Basic #3: Get back to personal communication and build relationships.

Today we have a plethora of technological devices at our disposal and there can be a tendency to use them too much. In-person communication has been replaced by e-mails, text messages, video conferencing, and sometimes, little or no communication at all. Focus on making more in-person visits to customers to say "hello", drop off the proposal instead of mailing or e-mailing it, and follow up in-person instead of trading voice messages, texts, or e-mails. Also, send hand-written thank-you notes, birthday cards, holiday cards, and anniversary cards on the anniversary date of the day you started doing business with someone. Your objective is to have more personal contact at a time when your competitors are calling less and being less personal.

At the end of the day, it's all about people and relationships. You have to connect with people on a personal level, stay in communication, and continue to build the relationship.

Basic #4: Get better at selling.

The better you are at selling, the more efficiently and effectively you'll work, your life will also be easier and more enjoyable. The fastest way to get better at selling is to one: make sales a study, and two: do what the top salespeople do.

Continued on page 18



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Follow These Basics to Ensure Sales Success Continued from page 14

Become a student of selling, be a sponge, read, listen to, and watch anything you can on the subject of selling in the form of books, audios, videos, classes, courses and the like. Next, find the top salespeople in your company, your industry, and in other industries. Call them on the phone, e-mail them, or otherwise get in touch with them and ask them what makes them successful. It's simple, success leaves clues. You don't want to reinvent the wheel and you don't have to, simply find out what makes the top salespeople the top salespeople and do what they do and you will get the same results. If they have books, audios, or other programs, invest in them and go through them thoroughly.

Note: The two most effective ways to increase sales are one: making more prospecting calls, and two: getting better at selling.

Basic #5: Work smart and hard.

The first four basics above are all great ways to work smarter. Some other ways to work smart: look for ways to work more effectively and efficiently; organize your workplace, put systems and processes in place, and learn to manage your time well.

In addition to working smart, hard work will add to your success. The most successful people in any field are the hardest workers. Hard work is particularly important in the beginning of your sales career and in tough times. At these times, you may have to make more calls and work more hours to make up for inexperience or to overcome the obstacles created by a tough economy or other industry disruption. Hard work also comes into play regarding your attitude, motivation, and in simply getting done what needs to get done when it needs to get done. Hard work makes up for a lot of mistakes and will bail you out of almost anything. If you're willing to work extremely hard and you combine that with working

smart, you'll have a combination that's tough to beat and your sales success will be all but guaranteed.

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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 36 years of sales and sales management experience as a number one sales rep

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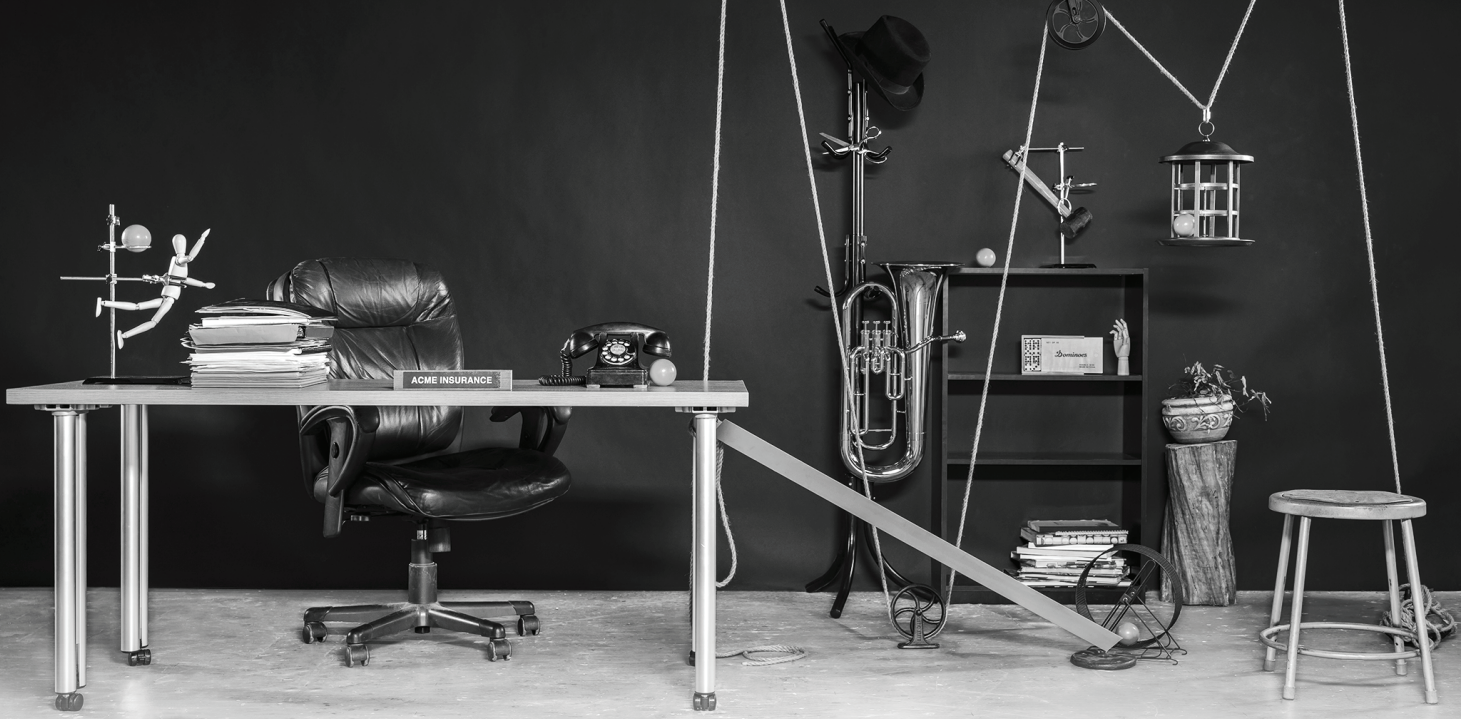
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PIA Expresses Concerns Following Release of DOL Overtime Rule

PIA expressed continuing concerns following the release on April 23 of the U.S. Department of Labor's (DOL's) final rule governing worker eligibility for overtime in accordance with the Fair Labor Standards Act (FLSA).

"The overtime rule revisions place an increased burden on America's small businesses, which form the engine that powers our economy," said Lauren G. Pachman, Esq., PIA's Counsel and Director of Regulatory Affairs. "We should be making business operations easier by decreasing regulations and reducing costs, not adding to them. PIA expects the DOL's action will dramatically and negatively affect businesses, the workers they hire, and the consumers they serve."

The rule will become effective on July 1, 2024 and will be implemented in two phas-

es for both categories of affected workers: minimum wage earners and "highly compensated employees" (HCEs). Phase 1 is scheduled to begin on July 1, 2024; Phase 2 is planned for January 1, 2025. The final rule also establishes a new system by which future threshold updates will be made automatically.

DOL's rule change could force the reclassification of millions of employees from salaried to hourly workers and result in fewer opportunities for advancement. Because the revision is likely to increase the pool of hourly wage workers eligible for overtime pay, it could prompt many employers to eliminate benefits and advancement opportunities for workers who have historically been classified as "exempt," to allow employers to avoid having to extend those benefits to their newly enlarged pool of exempt workers. The DOL's rule change

will likely cost employers more money and make it more difficult to hire and retain workers.

"PIA expressed its opposition to the proposed overtime rule revisions throughout the review process, and our many concerns were not addressed by the DOL," said Pachman. "PIA will continue to support efforts to delay the effective date of the final rule and discourage the DOL from implementing it." Read PIA's blog post on the DOL overtime rule.



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