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PIA[®] The Agent's Voice

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INSURERS SEEK TO KEEP PACE WITH EXPLOSIVE USE OF AI
P. 13

SIX SUCCESS TRAITS OF TOP AGENTS
P.14

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The Agent's Voice

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President, PIA of Louisiana



While we have all been focusing on the legislature and the important bills that have been presented, we now push forward to preparing for storm season. Many of us are questioning if June 1st is truly the start of hurricane season. The past few storms that hit central Louisiana have had high winds, lots of downed trees and powerlines and caused substantial damage that would normally take place during a hurricane. I believe being prepared for hurricane season is crucial for safeguarding your life, property, and minimizing potential damage.


With the difficult market the industry has had, many simply can't afford to have all the coverage they need. In an effort to keep our clients insured, some have opted to reduce coverage in one way or another. One of the best ways to prepare is to educate your insureds. When writing homeowner and property policies, be sure to outline the deductibles in plain sight and let them know how they are applied. If coverage was reduced in any way, be sure to have it documented properly with the insured's signature requesting the changes. Give your insured guidance on how to prepare their homes and have a plan to mitigate damage if a loss occurs.

Using social media outlets to bring emergency preparedness to as many people as possible has become the newest and fastest growing method. PIA has crafted a social media campaign to educate the insurance-buying public about the value of working with an independent insurance agent over a direct

writer. This resource is intended specifically for your personal-and commercial-lines clientele and covers a variety of lifestyles. Many carriers already have social media ad content available to agents with the click of a button. Everyone should utilize these tools to help grow their agencies and educate their clients.

While damaging winds and downed trees can cause a tremendous amount of damage, coverage is included on most policies. Flood, however, is not. I encourage all of you to take advantage of the relationship with PIA and The Hartford to offer flood coverage to all your clients. PIA continues to fight for transparency with FEMA and works diligently with our legislatures to stress the importance of a long-term authorization. At the end of the day, we are in business to help our clients be fully protected.

Lastly, we can't provide help to our clients if we aren't prepared agencies. PIA has a "Ready for Everything" information hub that gives its agent members resources on planning, remote working, and employee and customer communications in a time of crisis. Check out this link to access the hub. <https://www.startreadyforeverything.com/>

I look forward to seeing everyone at the convention as we celebrate our 80th Anniversary! See you at The Grand! 

Welcome to Our Crisis Resource Hub for Insurance Agents.



Can a crisis make your agency stronger? The answer is yes according to many who — during the Coronavirus — have found opportunities to connect with customers in new ways, stress test work-at-home capabilities, and build greater teamwork.

Insurance agencies are well-versed in all types of crises, regularly steering clients through the claims process after floods, fires, and storms to name a few. This pandemic is different in many ways, and similar in some. **Good planning, flexibility, and work-from-anywhere technology are key to surviving — and thriving — during any crisis.**



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COMMISSIONER'S COLUMN

Flood Insurance and Severe Weather Preparedness

Here in Louisiana, we know severe weather can appear at any time regardless of the season. This spring, severe thunderstorms have produced tornadoes and flash flooding across several parishes. These weather events are a reminder that having the right insurance coverage is key to protecting your home and property. It's urgent that we encourage policyholders to act now by reviewing and making changes to property insurance policies if necessary, and by encouraging them to consider purchasing flood insurance before hurricane season begins.

Residents and business owners across the state have voiced their frustrations about the cost of property insurance. With folks barely able to afford their homeowners or commercial property insurance, I am concerned many who should also purchase flood coverage will forgo it to cut costs. Louisiana is no stranger to the devastating effects of flooding, and I believe flood insurance is a vital piece of being fully covered for our residents.

According to FEMA, the National Flood Insurance Program provides coverage to about 4.7 million policyholders across the

country. I support our congressional delegation's efforts to keep the program affordable and provide more transparency regarding how the program is setting risk.

Colorado State University researchers are forecasting an active hurricane season with 23 named storms. We cannot predict if a storm will make landfall in Louisiana, but we can put forth our best effort in preparing and understanding post-disaster recovery. The first step is consumer outreach and educating residents about policy components, the claims process and mitigation.

This hurricane season, I am eager to work alongside insurers, agents, local governments and other stakeholders to ensure our guidance to policyholders this hurricane season is helpful and effective. Let's urge residents to review their insurance coverage, consider purchasing flood insurance, create a home inventory list, and make an evacuation plan.


This year, I am focusing on educating policyholders about how the claims process works before they have to go through it. Policyholders should be encouraged to contact their insurance company or agent first to file a claim. I am optimistic about our plans to simplify the claims process, and you may be aware of the recent signing of several



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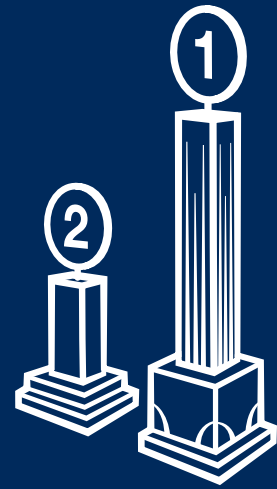
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insurance reform bills including Senate Bill 323. It establishes a simple, clear timeline for the claims process that makes it easier for policyholders and insurers to understand what their responsibilities are during the claim. The measure aims to reduce unnecessary litigation and simplify the legal process when litigation is needed. It also creates a cure period to give parties more time to resolve disputes before turning to litigation.

The Department of Insurance will consistently update our regulatory framework to improve the insurance market in our state. I understand the importance of working with industry professionals to help consumers get the most out of their insurance benefits. Please keep us in mind as a resource for you and those you serve. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

I can't write another article about this year's Legislative Session or markets (or lack thereof), or even convention. As I sat to write this issue's article, I looked to our national organization to find a topic that might be a little different. Well, it's the old, new news, I guess. Some would probably laugh at me writing an article on this topic, because shortly after joining PIA, which is coming on 30 years now, we dedicated an entire NEW conference to this topic...yes, it was called our Technology Conference.

Do you still feel lost when it comes to technology? Are you looking to your children/grandchildren to help you? Well, give those babies a break, and look no further than your professional association to assist with these challenges with technology. PIA has brought together a council of technology leaders and solution providers who will provide ideas, input, and insights on technology

and agents to PIA and PIA leadership.

Their mission is to advance agents' access to, adoption and integration of technology, enabling them to better service clients while growing revenue, profits, and market share.

Their goal is to encourage new ideas that strengthen agents' ability to use technology to better serve clients, engage technology leaders to help advance agent access to and adoption of technology & increase agent awareness of specific technology solutions to communicate with and help clients. Which they are hoping will generate excitement for the power of technology to improve agency results!

Their objectives include the following:

- Stimulate new ideas that strengthen agents' ability to use technology to better serve clients.
- Engage technology leaders to help advance agent access to and adoption of technology.

• Increase agent awareness of specific technology solutions to communicate with and help clients.

• Generate excitement for the power of technology to improve agency results

• Provide agents with clear information to become automated.

Sounds like something you could use in your agency? For more information about the PIA Tech Council and to see participating companies visit pianational.org/protect/pia-tech-council

The PIA Tech Council

Home > Protect > The PIA Tech Council

What is The PIA Tech Council?

A council of technology leaders and solution providers who will provide ideas, input, and insights on technology and agents to PIA and PIA leadership. In turn, solution providers will have opportunities--both in person and online--to drive awareness and use of their solutions among agents.

In This Section

- Agency Insurance
- Sales and Marketing
- Agency Operations
- The PIA Partnership
- The PIA Tech Council**

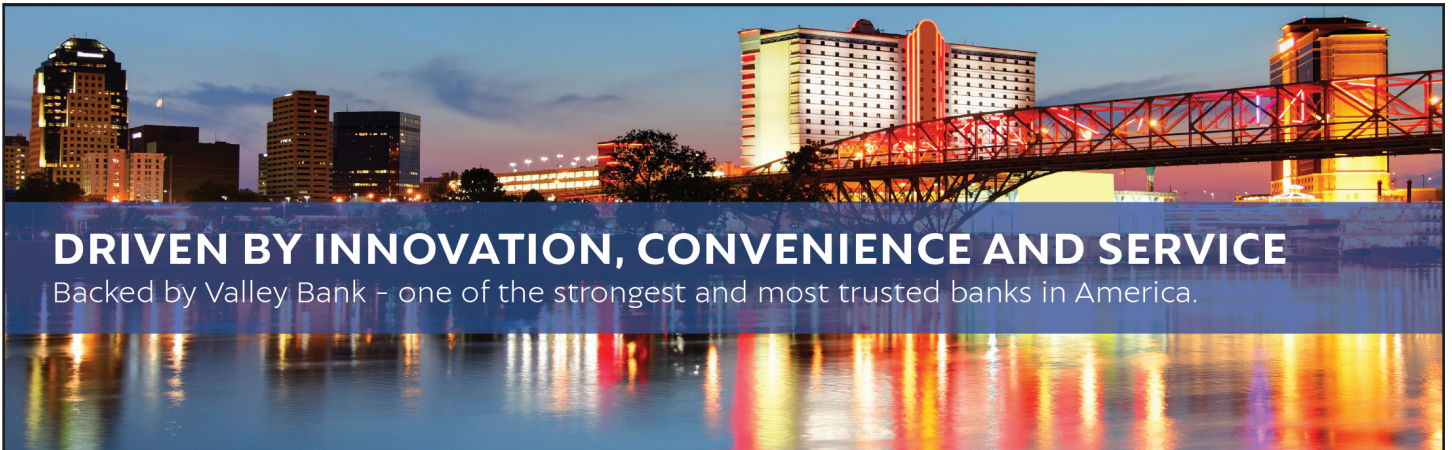


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LATEST FROM THE PIA ADVOCACY BLOG

PIA, along with a diverse group of business stakeholders sent a letter to the Department of Labor (DOL) urging it to delay the first increase to the minimum salary threshold under the Department's new overtime final rule until at least September 1st, 2024. Delaying implementation of the rule will give employers the necessary time to adjust to the new regulation.

Phase 1 is currently 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.

PIA supports the Overtime Pay Flexibility Act (H.R.7367), introduced by Rep. Eric Burlison (R-MO), which would protect workers, employers, and the economy from this ill-advised regulation while preserving DOL's authority to make future adjustments to the overtime rules as appropriate.

Crawfish Boil Continued



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Insurers seek to keep pace with explosive use of AI

The meteoric rise of artificial intelligence across numerous industries has led insurers, brokers, lawyers and others to pause and consider what new risks and exposures the developing uses of the technology may create.

While generative AI and its use in “deep-fakes” are grabbing attention, commercial insurance claims for losses related to the emerging technology have yet to reach the critical mass necessary to spur insurers to adjust policy language or issue widespread exclusions.

Change has nonetheless begun, as governments move to develop parameters for the new technology (see related story), and at least one company has introduced an affirmative AI coverage endorsement.

“It will take time for the market to mature on these points for the exposures to be identified,” said Julian Miller, London-based partner at DAC Beachcroft LLP, who has worked on policy wordings for insurers. So far, he has been asked only once to add an AI exclusion to a policy wording.

“From a technological perspective, I’m seeing new nuances to existing categories of risks. I’m not seeing any completely new categories of insurable risks that have surfaced because of generative AI as a technology, at least not so far,” said Jaymin Kim, Toronto-based senior vice president, cyber risk practice, for Marsh LLC.

Ms. Kim leads emerging technologies work within the global cyber practice at Marsh in a role “to assess whether there’s any net new categories and insurable risks that are surfacing with emerging technologies ... not limited to artificial intelligence,” she said.

Over the past 15 months or so, during which high-profile AI technologies have been introduced, “companies across virtually every industry have been reaching out to talk about AI,” the vast majority of which has to do with generative AI, computation-

al systems that run on deep learning techniques intended to create original content, she said.

AI has become a topic of discussion among brokers and policyholders.

“We make sure it is front and center in all of our conversations, particularly if there is a current cyber renewal,” said Nadia Hoyte, New York-based national cyber practice leader for USI Insurance Services LLC.

Exposures

Organizations are evaluating how AI may affect coverages or trigger claims.

Bob Wice, West Hartford, Connecticut-based head of underwriting management, cyber and tech, at Beazley PLC, said his group writes standalone cyber insurance policies that cover privacy, liability, breach response costs, business interruption and security events, as well as technology errors and omissions policies and media liability policies.

“That mix ... needs to be discussed in the context of what additional exposure should we be thinking about affirmatively covering. Should we be thinking about whether there’s additional exposure that we’re facing that we hadn’t faced before, and how artificial intelligence and generative AI really plays into all of that?” he said.

“From a coverage point of view, at this point, when you think of generative AI, it’s a tool, not a new form of entity or existence,” said Elisabeth Case, Chicago-based global product manager, cyber, for Liberty Mutual Insurance Co.

AI-related claims may fall under property/casualty or specialty lines, sources said.

“The types of claims that are likely to come out of the use of AI tools are claims that are covered under existing policies,” said Marshall Gilinsky, a shareholder in Boston

and New York for policyholder law firm Anderson Kill P.C., who practices in the firm’s insurance recovery and commercial litigation departments.

“It goes back to the exposures and the risks. They’re already there; it’s just a matter of whether the use of AI is going to make them more prevalent and more efficient, and more numerous,” said insurer attorney Meghan Dalton, a Chicago-based partner at Clyde & Co.

“It is important to note that AI may not introduce new risks, but it changes the frequency and severity of risks that are already in place in ways that we don’t yet understand,” said Matt Harrison, London-based executive director, casualty, for Gallagher Re, the reinsurance unit of Arthur J. Gallagher & Co.

For example, a doctor using AI may be better at diagnosing 95% of diseases, but due to potential biases in training data may chronically under-diagnose or not recognize 5% of diseases. “Misdiagnosis was always a risk. AI just changed it,” Mr. Harrison said.

Michelle Fesi, technical director of special lines at Schaumburg, Illinois-based Zurich North America, said AI training bias can lead to potential exposures.

“Bias is a concern. Language models trained on biased datasets can perpetuate prejudices related to gender, race, religion and other social factors. This can have significant impacts on decision-making processes and customer experiences, potentially leading to legal or reputational consequences,” she said.

Seeking clarity

The industry appears to have started efforts to add contract clarity, according to sources.

Continued on Page 18

Six Success Traits of Top Agents

By John Chapin

There are six important success factors that top salespeople possess. Although some of these factors are arguably more important than others, they are all critical to a salesperson's success.

When I talk about top salespeople, I'm referring to people who are great salespeople and great human beings. Over the years there have been salespeople who are good at pushing product with little regard for customers. This kind of success doesn't last; moreover, the other areas of their lives are often plagued by neglect and mismanagement. I hope you'll use these tips to get great at selling while also helping customers.

Six Sales Success Factors

1) Positive attitude: enthusiasm, drive, competitiveness, and confidence

Top salespeople have a positive, can-do, winning attitude. Specifically, they are enthusiastic, driven, competitive, and confident. Top salespeople have dynamic energy and are highly motivated to succeed. A top salesperson is easy to spot the second they walk into a room. Their clothing, the way they walk, their overall demeanor—everything about them exudes an air of confidence. This self-belief is borderline cocky, yet doesn't cross the line into arrogance. They see selling as a competition, and they love competition.

Top salespeople do whatever it takes to win—ethically, and they do not quit. They are extremely persistent, yet they are not pests. They are always moving ahead, changing, growing, and pushing through the bad times until they make it.

Top salespeople have a win-win attitude. They believe that both they and the person getting involved in their product or service win as a result of the transaction.

They truly like and care about other people. Top salespeople thoroughly enjoy selling. They view victories and defeats in proper context. They don't allow a victory to make them comfortable or a defeat to ruin their day. They have an expectant attitude that something good will happen every day.

2) Being action oriented

Top salespeople take purposeful, focused, well-thought-out action. They are not frozen by fear or paralyzed by indecision. Like others, they may occasionally feel fear, yet they act in spite of it.

Top salespeople are clear about what they are doing and why they are doing it. They don't procrastinate. They are protective of their time and use it wisely. Top salespeople have a plan and they work their plan every day. They know what actions lead to their success and that's where they spend their time. They follow the 80/20 rule, realizing that 80 percent of their results come from 20 percent of their effort. They do not waste time on menial tasks. They effectively delegate these tasks and focus their efforts on the crucial 20 percent.

3) Preparation.

Top salespeople are prepared for anything and they over-prepare for everything. They never wing it. They have prepared scripts, presentations, answers to objections, and closes. They practice, drill, and rehearse. They never rest on their laurels and are always looking for ways to improve.

They are familiar with all the details of their job. They make sure they have all the tools of their trade with them, and they know how to use each one. They are ready for anything and expect the best, yet they have a plan if the worst or anything else in between shows up.

4) Being businesslike and business-savvy

Today's consumers are smarter, competition has increased, and consumers are focused more than ever on getting the most for their money. Companies have a goal of running more efficiently and being more cost effective than the competition. Consequently, top salespeople partner with customers and build a compelling business case based upon what's best for the customer. They know their customers' business and problems intimately. They ask intelligent questions that both set them apart from other salespeople and, more important, let the customer know they thoroughly understand the business.

5) Ability to stand out from the crowd.

Top salespeople have the ability to differentiate themselves from other salespeople. They don't sound or act like other salespeople. They don't say the same things that other salespeople say—they are original.

A top salesperson doesn't come across as someone trying to sell; he or she comes across as an interested and informed party—someone there to help.

Top salespeople have an aura of respect around them. The way they walk and talk demonstrates to others that they are professionals and in turn, they are treated professionally. Top salespeople are real, human, and down to earth, and people like them for this reason. Their caring, sincerity, and helpful dispositions stand out. They are memorable.

Continued on Page 21



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Insurers seek to keep pace with explosive use of AI continued from page 13

“Policies do need to clearly articulate whether this type of risk is included or not,” said Michelle Chia, New York-based chief underwriting officer, cyber, Americas, for Axa XL, a unit of Axa SA. Axa XL is reviewing its insurance policy language with an eye toward AI, she said.

One early mover is cyber managing general agent Coalition Inc., which in March introduced an artificial intelligence affirmative endorsement to clarify what is covered by its U.S. surplus lines and Canadian cyber insurance policies.

The endorsement has seen substantial uptake, said Tiago Henriques, Zurich-based vice president of research for Coalition, with one agency that places coverage with the MGA requesting it be added to all its Coalition policyholders’ policies.

Coalition introduced the endorsement because it saw a rising influence of AI in some of its claims reviews of cyber incidents, Mr. Henriques said. “We were starting to see those phishing emails increase in quality, and we were starting to see even in some situations deepfakes being used as well,” he said.

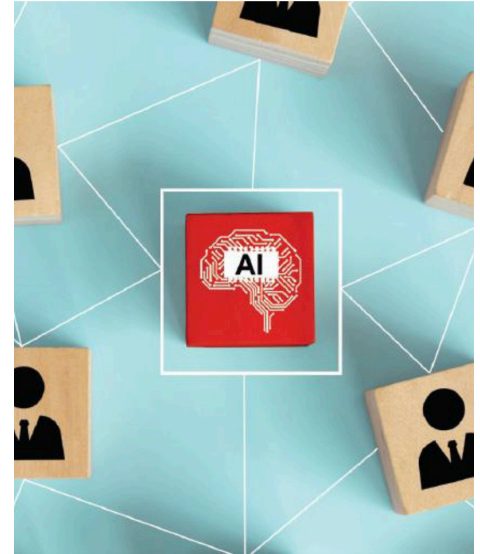
The endorsement was initially drafted in mid-2022 and Coalition then consulted with insurers, cybersecurity providers and others to hone the language, he said.

As the commercial insurance sector moves to accommodate artificial intelligence, the new technology appears to be growing in acceptance and penetration among the public.

A recent study by data analytics company Insurity LLC showed that 35% of consumers favor the use of AI in fraud detection in the commercial property/casualty insurance sector, with 32% in favor of AI use

to support delivering personalized products and promotions, and 24% in favor of AI in customer service.

The report also showed some reluctance, however, as 50% of consumers said they were against the use of AI in claims management, and 45% opposed AI’s use in underwriting policies. COPYRIGHT © 2024 BUSINESS INSURANCE HOLDINGS



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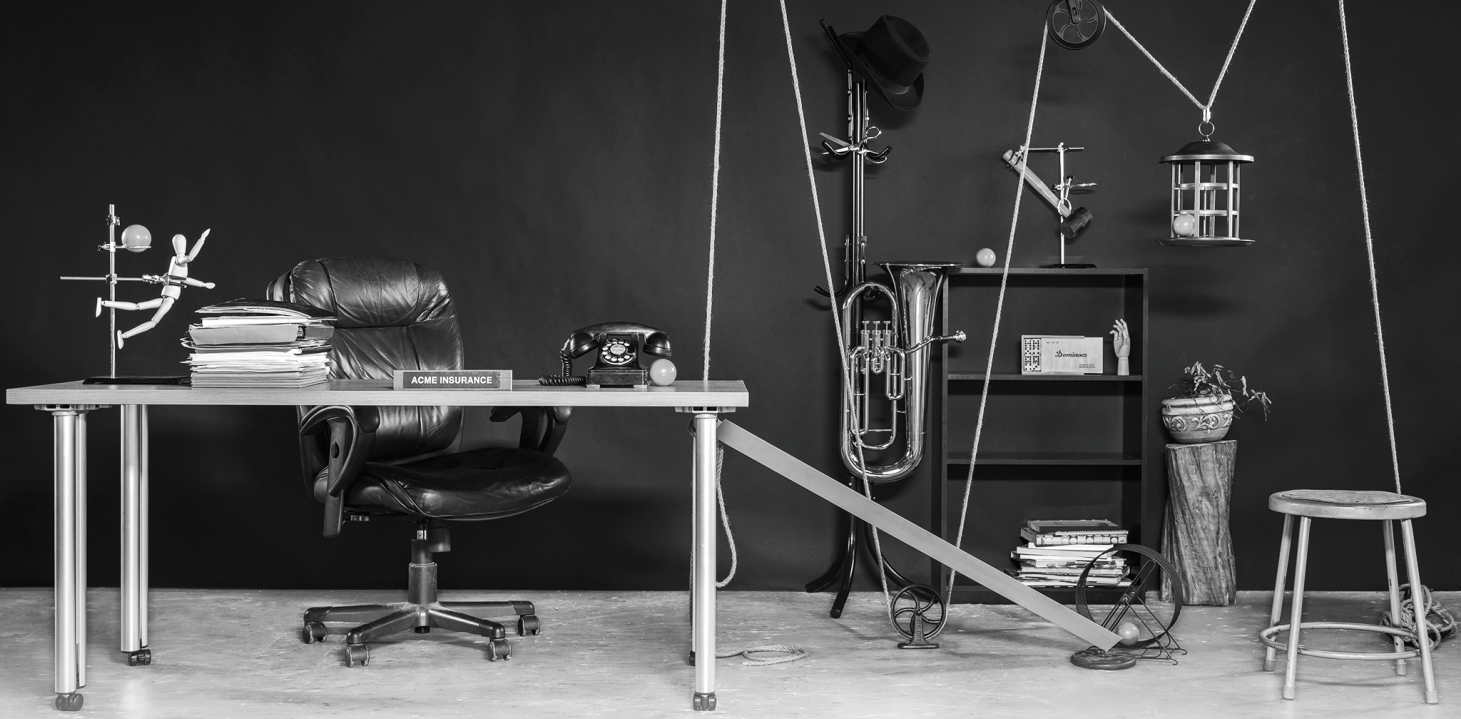
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Six Success Traits of Top Agents Continued from page 14

6) Likeability, trustworthiness, and the ability to build relationships

Sales has always been about building solid, loyal, long-term relationships. This is true even in businesses such as real estate and car sales, where the frequency of sales can be years apart. Top salespeople develop and nurture customer relationships and consider most of their customers to be friends. They get many referrals and do business with their customers' friends, family, and associates.

Sales success hinges on the ability to cultivate trust and likability. This, along with nurturing long-term relationships, sets top salespeople apart. Liked and trusted salespeople often make sales even if their product isn't top-tier. Conversely, if people don't like or trust them, they'll almost never make the sale.

Top salespeople easily establish connections and rapport, exuding trustworthiness and warmth. Their ability to make friends and convey genuine care and interest leaves a lasting impression. They prioritize making others feel valued and understood, forging personal connections that resonate with others.

Top salespeople are authentic, transparent, and show genuine interest in others. They prioritize serving clients, fostering genuine connections, and demonstrating sincere care for their needs and interests above everything else.

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 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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