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The Agent's Voice

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**CONGRATULATIONS TO OUR 2020
DESIGNATION GRADUATES**
P. 12

**HOW AGENTS CAN MANAGE THEIR TIME
BETTER**
P. 17

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On May 12, during our Advocacy Day, we were advocating for you, our agent members, along with our customers and our companies. For years, PIA members have flown to Washington D.C. and personally met with our US Senators and US Congressmen (and their staffs) to inform them of a list of important issues that they have jurisdiction over. Last year, the forgotten year, our meetings were canceled. But PIA National knows how important this interaction is so they came up with a plan. They contracted with an outside vendor who would coordinate all of us agents, and Jody, to virtually attend meetings with those elected representatives and their staff via Zoom. We had to train for it. Now you might think that this late in the pandemic we'd all be Zoom savvy but there were a few wrinkles we had to iron out. And speaking on my own behalf (and Barry White) a few of us are 'old' and practice with technology is a good thing.

This year we had a short list of subjects we could discuss with those officials that are to represent us, so as not to overwhelm them we were consistent across the board. Of the handful of issues the predominant one was seeking the long term reauthorization of the national Flood Insurance Program. Our PIA Advocacy Day was a big success as we spoke directly to Senator Bill Cassidy, Representative Garrett Graves and the newest member of the House, Congresswoman Julia Letlow. (For anyone who hasn't followed her story, Congresswoman Letlow certainly is impressive, having just lost her husband to Covid late last year after being elected to Abraham's old seat, and with two small children she decides to run for his spot, which she easily won. We certainly wish her all our best!) We had meetings with the staff of Senator Kennedy, Congressmen Johnson and Higgins. We were unable to connect with neither Congressman Scalise nor the newest Congressman, Troy Carter, as he was just elected in the special election. Those are the people that represent us in Washington D.C. The people who represented you TO those people were

PIA and YIPs members Clint Gulett, Ryan Daul, Bryan Duplantier, Al Pappalardo, Ryan Page, Linda Gortemiller, Barry White, Jody Boudreaux and me. Our first Zoom was at 8:30 and the last was at 3:30, so it was a long day.

PIA National published a short article about the 2021 PIA Advocacy Day saying, "The impact of PIA Advocacy Day had immediate effect with increased co-sponsorships for legislation we support as well as increasing support for our other goals of reauthorization of the National Flood Insurance Program" (and the other issues).

On a separate note, my mother had a saying I heard hundreds of times growing up, "A blind hog found an acorn!" Well, I think our PIA staff found an acorn. Months and months ago when the Board and staff were trying to figure out if and how we might have our annual convention they came up with a theme. It reads, "Come Gather. Breathe Easy." It was wishful thinking on our part as when we were making theme decisions and ultimately the decision to go forward with the convention, the numbers were not good enough but improving. The pandemic was easing but ever so slowly and we were 'betting' on having a convention. We knew that if the science did not support our decision that we already knew how to cancel a convention, having done that in 2020. But people are getting vaccinated (I am double vaccinated as of February) and the virus is slowly being contained. It feels like every week we get some new restrictions lifted and we are getting closer and closer to being back to normal, even if it is a new normal. So 'Come Gather. Breathe Easy' was a prophetic theme for our convention. Therefore, I hope to see you at Marriott's Grand Hotel at Point Clear Alabama on July 17th through the 19th. Thanks to our company sponsors and your enthusiastic registration I believe we'll have a grand make up convention and truly breathe easy as we gather. See you at the Point! 



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COMMISSIONER'S COLUMN

As we move into the 2021 hurricane season, it helps to look back on last year and the costs that are still being incurred by policyholders and the property and casualty markets. According to Swiss Re, the North Atlantic hurricane season was our most active on record with an unprecedented 30 named storms, but its insurance price tag of \$20 billion was moderate compared to the record seasons of 2005 and 2017. That's cold comfort to the families in Louisiana who experienced the destruction of hurricanes Laura, Delta and Zeta. Eight months after Hurricane Laura made landfall, the Department of Transportation and Development announced that they had just finished clearing the last of road debris from the 2020 storms off of state roads. The burden of preparing for hurricane season in an area that still bears the marks of last year's hurricanes is an enormous one for Lake Charles and other affected areas.

But preparations must happen despite the other difficulties that are ongoing. Part of those preparations in Louisiana include folks reviewing their policies and purchasing flood insurance if they don't currently have it. Assuming all goes according to plan, the National Flood Insurance Program (NFIP) will be transitioning to a new program called Risk Rating 2.0 over the next 12 months. For new policies, the program will begin in October 2021 and for renewal policies it will begin in April 2022. NFIP has announced that the changes to the program will make it more sustainable and more equitable for policyholders.

Under both the current system and Risk Rating 2.0, policyholders can see premium increases every year until policies reflect the true risk of the properties. But Risk Rating 2.0 focuses on the characteristics of individual structures instead of zones. Under Risk Rating 2.0, a building's size, elevation, proximity to a water source, and other fac-

tors will all be considered in the rating.

Of the almost half a million NFIP policies currently in force in Louisiana, the program expects 20 percent to see an immediate decrease from their current premiums. About 70 percent of current policyholders will see up to \$120 per year increases and an additional seven percent will see up to a \$240 per year increase. The remaining three percent of policies will see increases of higher than \$240 per year increases. In short, 97 percent of current policyholders' premiums will either decrease or increase by \$20 or less per month under Risk Rating 2.0 according to the NFIP. There is a cap on any increase at 18 percent per year per policy.

FEMA statistics show that Louisiana property owners have filed about 462,000 claims since 1978, resulting in more than \$19.8 billion in payouts with claims coming from each of the state's 64 parishes. The next closest state in terms of claims since 1978 is Texas, with more than 380,000 claims and nearly \$17 billion in payouts. Rounding out the top three is Florida with a little over 305,000 claims and \$5.7 billion in payouts.

Following Hurricane Katrina, the NFIP saw a significant increase in the number of flood insurance policies in Louisiana – from about 380,000 policies in 2003 to nearly 500,000 policies by 2006, an increase of about 30 percent. However, the number of NFIP policyholders has been up and down in recent years. After every flood disaster, we see the policy count go up until it fades from memory and people begin to shed policies. Currently, there are 495,500 policies in force in Louisiana.

The Department is also interested in encouraging consumers to consider flood insurance from private insurers rather than the NFIP, and we've introduced legislation to make it easier for private companies to

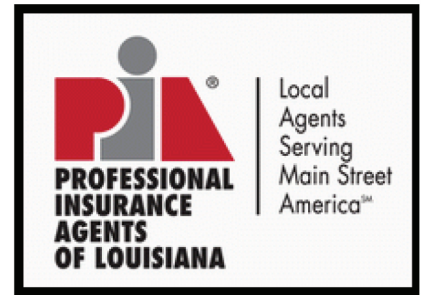


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write flood. H.B. 577 would temporarily change LDI's oversight of private flood insurance policy rates from a Prior Approval system to a File and Use system until Jan. 1, 2027. Under this legislation, insurers would be allowed to offer revised premium rates to consumers immediately after filing allowing them to make quicker competitive decisions; any file and use rates would be scrutinized with the same rigor as prior approval rates at the LDI. The bill is modeled on a similar Florida law that has increased the market share of private flood insurance in that state with 27 companies new to that state writing first dollar and excess flood coverage. South Carolina has also passed a similar law in late 2020, and we are monitoring the results of that effort.

Regardless of whether consumer get covered through the NFIP or a private insurer, flood coverage is necessary in all 64 parishes. As the new Risk Rating 2.0 rolls out, some policyholders may consider dropping flood coverage at a time when unpredictable weather events mean they are more needed than ever. Louisiana is far and away the largest recipient of NFIP funds and homeowners should be encouraged to keep that protection – even at a higher price. Although it is a federal program and not subject to state oversight, the National Flood Insurance Program is vital to Louisiana's residents and businesses. 🏠



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

On May 12, your PIA leaders met “virtually” with our congressional delegates to discuss several issues, but the reauthorization of NFIP was on the top of the list (check out our President’s Message and page 7 for more details on PIA’s Advocacy Day). On May 18, the U.S. Senate Committee on Banking, Housing and Urban Affairs held a hearing on this same topic. PIA submitted testimony in which we urged the Committee to pass a long-term reauthorization and highlighted several specific reforms we’re pursuing this year.

Just as a little history, the NFIP’s most recent five-year reauthorization expired on September 30, 2017. Leading up to that deadline, the 115th Congress was unable to agree on reforms to the program. Since 2017, the NFIP has been subject to a total of 16 extensions of varying lengths, and some of the shortest extensions resulted in three brief NFIP lapses within a three-week period in early 2018. The NFIP has not been reauthorized for longer than its current one-year extension since its last five-year extension was passed in 2012. Its current authority will expire on September 30, 2021.

This relatively early attention to the NFIP by the Senate Banking Committee is a positive sign that this Congress may try to pass a long-term reauthorization before the NFIP’s next expiration later this year. We certainly hope that’s the case.

Agents’ Commissions and the NFIP WYO Rate


The Write-Your-Own (WYO) reimbursement rate is the vehicle by which you, the agents, are compensated for selling NFIP policies. Carriers earn a payment of 29.9 percent of premium from the NFIP, and carriers pay agent commissions out of those proceeds. Any cut to the WYO reimbursement rate would prompt carriers to pass their loss on to agents by reducing your commissions.

Unfortunately, during the hearing, the commission structure of independent NFIP agents was inaccurately characterized as 30 percent of the total premium paid. This misstatement was one of several, each of which served as a potent reminder of the NFIP’s steep learning curve and inherent complexity, to which the Senators and witnesses were not immune.

In prepared witness testimony and verbally during the hearing, we were disappointed that some witnesses and Senators expressed skepticism of the demands placed on NFIP agents and were dismissive of the value agents provide. These unfair depictions wrongly deny the expertise that agents provide to their customers and

erase the extensive learning curve agents new to the NFIP must navigate to achieve that expertise.

On our agent members’ behalf, PIA submitted supplemental testimony to challenge these claims. For years, PIA has opposed any attempts to cut the WYO reimbursement rate because such a cut would unfairly reduce agents’ commissions for selling NFIP products. Independent agents often invest years of time and effort in the sale and maintenance of NFIP policies. They may not net any revenue at all until they have been servicing the policy for multiple years. Reducing the commissions to which NFIP agents are entitled would discourage them from remaining in the program and disincentivize new agents considering the expansion of their businesses to include flood products.

PIA strongly supported the 2019 House Financial Services Committee reauthorization bill that unanimously passed out of committee at that time. Notably, that package maintained the existing WYO reimbursement rate. PIA encourages this Congress to pass a bill like the 2019 House package, and we will oppose any bill considered by this Congress that would reduce the WYO reimbursement rate. Be on the lookout for any grassroots efforts we need you to get involved in, and if you know your congressman/woman, be sure to reach out to them early and often to express your views on this important issue. 



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EDUCATION CLASSES

General Session - Sunday, July 18th; 10 am–Noon

Annual Business meeting of the Professional Insurance Agents of Louisiana, including An update from the Department of Insurance. (2 Hrs CE applied for)

Don't Stress... It's Just Flood - Sunday, July 18th; 2 pm–5 pm

Noel Bunol with Gulf States Insurance Company will review flood fundamentals, rating concepts, private flood markets and new changes to the NFIP rating system. (3 Hrs Flood CE applied for)

Understanding Public Financial Information - Demotech - Monday, July 19th, 10 am–Noon

Demotech President and Co-Founder, Joe Petrelli, will provide attendees with an understanding of how to review and compare key financial metrics to evaluate the relative financial position of markets. (2 Hrs CE applied for)

Let Social Media Do Your Marketing For You - Monday, July 19th; 1 pm–3 pm

Ariel Rivera, Deer Insurance Agency, will lead a discussion on marketing your business through social media. (2 hrs CE Applied for)

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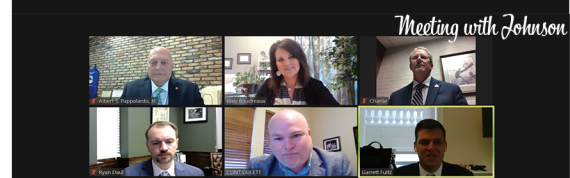
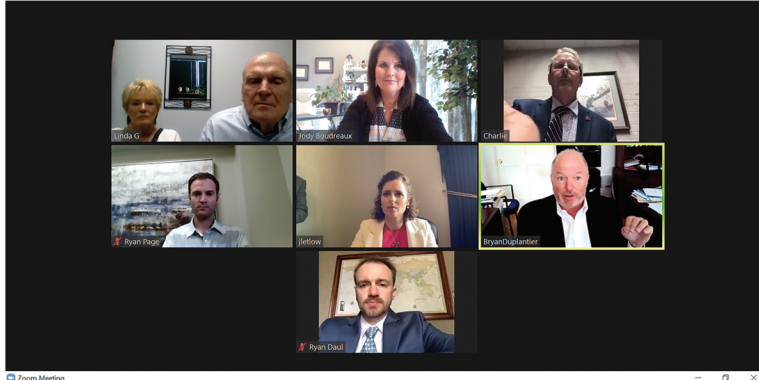
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October 27, 2021	Commercial Casualty-1
November 17, 2021	Commercial Casualty-2
December 7, 2021	Personal Lines Misc.

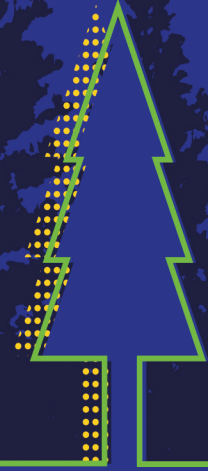

CPIA-1 August 5, 2021
CPIA-2 September 9, 2021
CPIA-3 October 7, 2021

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How Agents Can Manage Their Time Better

By John Chapin

When I talk to sales reps who aren't hitting their numbers it usually comes down to a lack of activity, in other words, they aren't making enough calls to get the prospects and ultimately make the sales. "I don't have enough time" is the biggest excuse I hear regarding why they aren't making the necessary calls. Not having enough time can be due to a few factors. Here they are and here's what you can do about them.

3 Time Hurdles and What to Do

Time Hurdle #1: There Really Isn't Enough Time

This is the person being pulled in too many directions, they have too many non-sales items on their plate. These items could be service or administrative items, putting out too many fires, leadership responsibilities, and, in general, anything other than sales activities: prospecting, presenting, closing, and some high-level servicing of your most important accounts.

Many salespeople do this to themselves by over servicing accounts and doing paperwork and other administrative items that others can and should do. Other salespeople have these items forced upon them either by management or a lack of company support.

If this is self-imposed, you have to stop doing what you shouldn't be doing: non-sales tasks others should be doing, and start doing what you should be doing: making more calls and more sales. If someone else is requiring you to do non-sales items that are taking up too much of your time, you have to talk to that person and either get some or all of these items off your plate, or have your job redefined and make the proper adjustments to pay, sales quota, and other expectations.

Time Hurdle #2: Other Priorities

At worst, this is the person who doesn't have time to make calls and hone their sales skills, but has time to go out drinking with friends three or more nights a week, play golf multiple

times during the week, and knows exactly what happened in last night's baseball game.

At best, this is the person who helps get the kids off to school in the morning, is home by five for dinner, dedicates nights and weekends to family and other personal items, and as a result, simply isn't putting enough hours into selling and/or their job.

While the latter situation sounds better, and probably is, if the net result is not meeting your sales goals and expectations, your career needs to become more of a priority. Sales is not a 9 to 5 job especially for the first five years in any industry, and anytime you're not hitting your numbers.

Continued On Page 20



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How Agents Can Manage Their Time Better... Continued from Page 17

The disproportionate time commitment needs to be understood by the salesperson and communicated by the salesperson to all interested parties including family members and friends. While it's great to be there for all the family activities, have fun, and hang out with your friends, and that's the ultimate goal down the road, not pulling your weight and not doing what you're getting paid to do doesn't set a good example, and losing your job isn't good for anyone involved.

By the way, the number one reason for failure in sales is simply not putting in the necessary hours to learn sales and make the necessary calls. Simply a 15% increase in hours worked has shown to increase production as much as 38%.

Time Hurdle #3: Overall Poor Time Management

Most salespeople aren't great when it comes to time management. Here are some tips to

improve your time management:

- **Study time management.** If you read some books and take some courses, you'll most likely pick up some good tips that will help you significantly improve how you manage your time. Find people who manage their time well and learn from them.
- **Have specific sales goals including one for daily sales activity and put a plan together to make those goals a reality.**
- **Have the self-discipline to stick to your plan.** Your number one priority is getting your daily activity done.
- **Get organized.** Put everything in its place. Keep like things together. Develop policies, procedures, and systems for things that are done repetitively. As I suggested with time management, study organization too. Read a few good books and take some courses. Also, find someone who's organized and find out what they do.
- **Find out where you're wasting your**

time. Keep a time log for two weeks and keep track of where you spend your time during the day. No, this won't take more time, it will actually save you time because you'll stop doing things you shouldn't be doing because you don't want to write them down.

- **Work hard and work smart.** Work when you're at work, don't waste time. Develop a sense of urgency and try to get through things quickly. Also, follow the 80/20 Rule. This rule states that 80% of your results come from 20% of your activities. Do your best to work mostly on those 20% during the day. Find the quickest, most efficient ways to do things. Finally, don't do non-time sensitive items during prime calling times.

- **Come up with your most important tasks for the next day the night before and prioritize those activities.** You should have a maximum of six to ten priority items. Do your best to get those activities done before anything else.

Continued On Page 22



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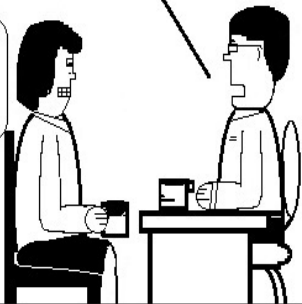
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Flood Resources for PIA Members

Floods are the most common and costly natural disaster in the U.S. Flooding events have occurred in all 50 states and 98% of counties in the U.S. and there is no sign of flood devastation slowing down. That's why educating your clients and prospects about the importance of flood insurance is critical, and timing your marketing efforts to anticipate local flood risk is key.

Following the recent flooding we've received this month as well as in preparation for Hurricane Season, we've gathered resources that can help you market flood insurance to your prospects and clients.

Flood Insurance to Sell

Hartford Flood Insurance – Looking for a new flood insurance market? PIA has endorsed The Hartford as our flood provider since 2004. The Hartford provides dedicated local sales directors and book transfer/rollover team to help move your flood book. Plus, PIA

members receive special commission rates. Contact your local Hartford sales director. If you're not sure who that is, contact our PIA office.

Flood Sales Marketing Support

Flood Insurance Marketing Support Center – Access and review monthly newsletters from The Hartford, download brochures to share with your clients, and stay-up-to-date with FEMA/WYO bulletins.

Additional Flood Support Materials

Floodsmart.gov for Agents – Provides resources, tools, and downloadable marketing materials and social media support for agents that focus on selling, marketing, and servicing flood insurance.

Want to know how you access any of these flood marketing resources? Contact our PIA office at 800-349-3434. 

How Agents Can Manage Their Time Better... Continued from Page 20


- **Eliminate and ignore distractions.** Shut off e-mail and voicemail notifications and only check them four or five times during the day. Put signs up, close your door, say 'no', and don't get sucked into useless conversations or sidetracked by people who simply want to waste time.

- **Delegate and hire other people to do things for you.** Find someone who's super-organized and have them control your calendar.

The simple solution to all of the above is to make your sales activities a priority and commit to learning how to manage your time better. If you follow through on those two decisions, you'll get more sales activities

done and you'll become significantly better at time management.

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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