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INSIDE THIS ISSUE

The Agent's Voice

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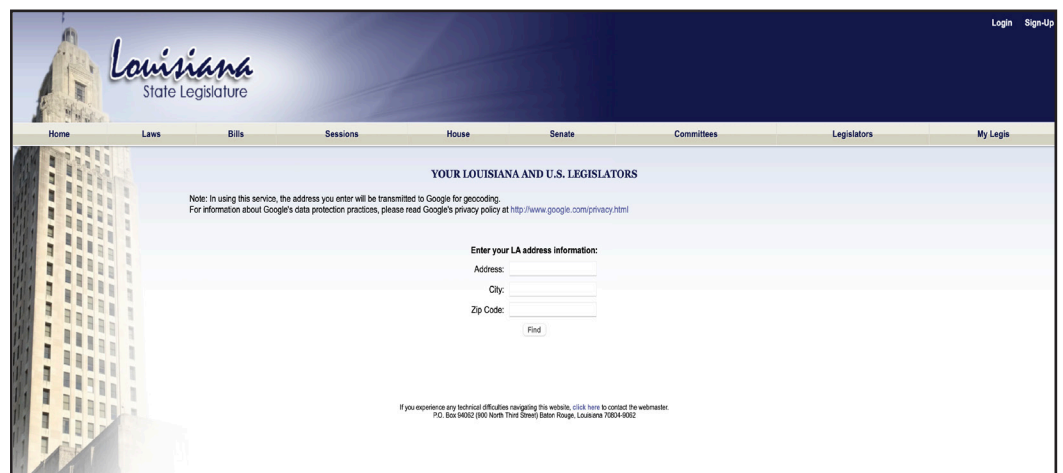
The past several months we have all done the best we can to support our clients, maintain our books of business and travel the tricky roads of what has been labeled "Louisiana Insurance Crisis". The reasons for the insurance crisis are complicated and multifaceted with no simple fix.

Our PIA of Louisiana Governmental Affairs Committee has been busy at work, reviewing many legislative instruments that will impact our industry as set forth this 2024 Regular Legislative Session. Our Commissioner has a package that will address the state's legislative, regulatory & litigation environment. Some of the bills we have opposed in the past are being looked at from many different angles and it is imperative that a common ground is found that will allow carriers to remain and come to our state to write policies. PIA is supportive of Commissioner Tim Temple's Insurance Reform Package, which includes a number of bills designed together to improve the insurance industry in our state. This year we must come together and let our voices be heard. Below is a link to find your representative.

<https://www.legis.la.gov/legis/FindMyLegislators.aspx>

When the bills we support make it through committee and to the floor, we will send out emails requesting you to contact your legislators. They respond better to personal messages from their constituents and need to hear from YOU! I encourage you to educate your clients. The media has a way of only printing articles that paint our industry in a bad light and hammer on the insurance carriers. If we take time to explain the struggles we have faced and what the carriers are facing, it only helps us to better serve our clients. The Commissioner, along with agents and carriers, are working diligently to make it better. There is no quick fix and no guarantee that any one thing will reduce rates but we must try to find common ground and support the process.

As we watch the sleepy trees come alive with color, we also hope our industry will gain new companies and begin to thrive once again. We are grateful for those who have remained in Louisiana and are putting in time and effort to help fix this crisis. With the Easter holiday weekend approaching, I wish you all peace and happiness. I personally can't wait to watch my grandchildren hunt for eggs and run around laughing. Maybe, just maybe, we will enjoy some crawfish but whatever we eat, I'm just thankful it will be enjoyed with friends and family. 





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COMMISSIONER'S COLUMN

An Insurance Renaissance in Louisiana

Since I took office earlier this year, the Louisiana Department of Insurance has enacted significant regulatory changes aimed at fostering a more stable insurance marketplace in our state. Now that we have entered the 2024 Legislative Session, I am taking the next step by supporting reforms that will attract insurance companies to Louisiana and provide competition that benefits our consumers.

Insurance is increasingly unavailable and unaffordable here because we are struggling to compete with other states for the investment dollars of insurers and reinsurers. We must show insurance companies that doing business in Louisiana is at least as worthwhile as doing business in states like Texas, Mississippi, Alabama and Florida. As it stands now, Louisiana is an outlier in all the wrong ways.

Though hurricane exposure will always be a factor insurance companies consider when determining where to write policies, we can create an environment that positively impacts the affordability and availability of insurance by supporting reforms that stimulate our market.

The property reform legislation I am supporting this year is tailored to making the claims process more transparent so insurers can pay claims quickly while reducing the number of lawsuits filed against insurers operating in good faith. Claimants who have been mistreated by their insurer deserve to be fairly compensated through the legal process, but I believe litigation should not substitute for the ordinary process of adjusting claims.

We also aim to amend the "three-year rule," which prohibits insurers from drop-

ping policyholders if they had been with the insurer for three or more years, so that it does not apply to new policies and is phased out over time for existing policies. Louisiana is the only state that so drastically prohibits insurers from making changes to ensure they are effectively managing their risk. The three-year rule is a major deterrent for insurers considering Louisiana, and eliminating it indicates that we are serious about reshaping our market.

Other bills I'm supporting would modernize the rate and form-filing process by replacing our prior approval system with a more streamlined file-and-use approach, and would provide guidelines for the appraisal process to better protect all parties that use it as an alternative to litigation.

We will continue to strengthen the Louisiana Fortify Homes Program by eliminating its sunset date this session and identifying a long-term funding source in next year's fiscal session. The commitment to strengthening the resiliency of our homes and businesses is a long-term project that is vital to securing Louisiana's future and the safety of our residents.

In addition to property insurance reform, I am supporting several proposals that will reign in our sky-high personal and commercial auto rates. Louisiana's claims-to-litigation ratio and bodily injury statistics are worst in the nation, and it's clearly preventing insurers from doing more business in Louisiana.

I'm supporting legislation that would address those problems, including bills that add transparency to third party litigation financing, repeal direct action and put Louisiana in line with 47 other states, disclose what plaintiffs actually paid for medical expenses instead of only what they were




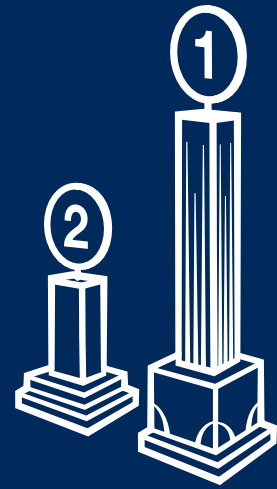
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billed, and extend the prescription period to two years.

The Louisiana Department of Insurance is a consumer protection agency, and that mission will not waver on my watch. However, it is also my job to create a competitive and stable insurance marketplace that will stimulate availability, access and affordability. As Commissioner of Insurance, I will not support any regulatory or legislative change unless I believe it will ultimately benefit the consumer.

I am confident that Louisiana's best days are ahead and excited to make a positive impact on the lives of our state's residents and business owners. The governor and our legislative leaders have been very supportive of insurance reform, and we are working together to ensure we take advantage of the opportunity to make a real difference. Please join me in this effort by contacting your legislators and speaking up at the Capitol this session in support of insurance reform. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Pass on our Grassroots Messages to your Insureds!

We are well into this year's Regular Legislative Session, and as I write this article, Staff Member Natalie Cooper and Governmental Affairs Committee Chair Clyde Bohne are in between the House Insurance and Senate Insurance Committee meetings this morning, advocating for change! We've already sent out our first grassroots alert as bills on helping to create quicker rate filing (HB 613 and SB 295) and fair claims processing (SB 323) have passed out of committees and are headed to the floor. And hopefully by print, they will have gone further along in the process. Commissioner Tim Temple writes about his Insurance Reform Legislative Package in his article this month, which he has worked with our group and others to develop to bring about much needed change in order for us to begin to attract companies to our state. As we've written you and said during our Virtual Town Hall

meeting prior to the start of this Session, we need your help! Please do NOT think someone else will send that message to your legislator! And, also don't just think if you send it, that's enough this time around. Rather, before that next insured calls, emails or comes in your office to complain how high their insurance premiums are, write them to encourage them to contact their legislator as well! Our voice must be louder this time around!

Becoming an Insurance Influencer is Easier Than It May Look


On social media, there are fashion influencers, travel influencers, food influencers. But what about an insurance influencer? It isn't as far-fetched as it seems. Insurance is complicated – and consumers could use practical advice on coverage and someone to answer their basic questions. The hardest part is just building a presence. But social media is a great tool to get in front of potential customers – and the best part is that it is free.

Daniel Seong, founder of Great Park Insurance in California, has been able to grow

his agency from scratch into a multi-million dollar enterprise – all with the help of social media. He has an active presence on all major platforms including TikTok and Instagram and talks about all things from life and food to personal finance and insurance. His agency is also top-rated on Yelp.

Daniel advises that all agencies can build up a social media following with a little time. He suggests that agencies post content everyday for 100 days straight. This not only gets you into a rhythm but also helps you understand what types of posts work well for your audience.

And for those who think that coming up with content would take too much time – the posts don't have to be intricate. Daniel explains that a simple picture of agency employees in the office is easy to do and engaging for customers.

Daniel spoke with The PIA Partnership's Thinking Bigger about how he has used social media to take his agency to the next level. You can check out his conversation here: www.piathinkingbigger.com 



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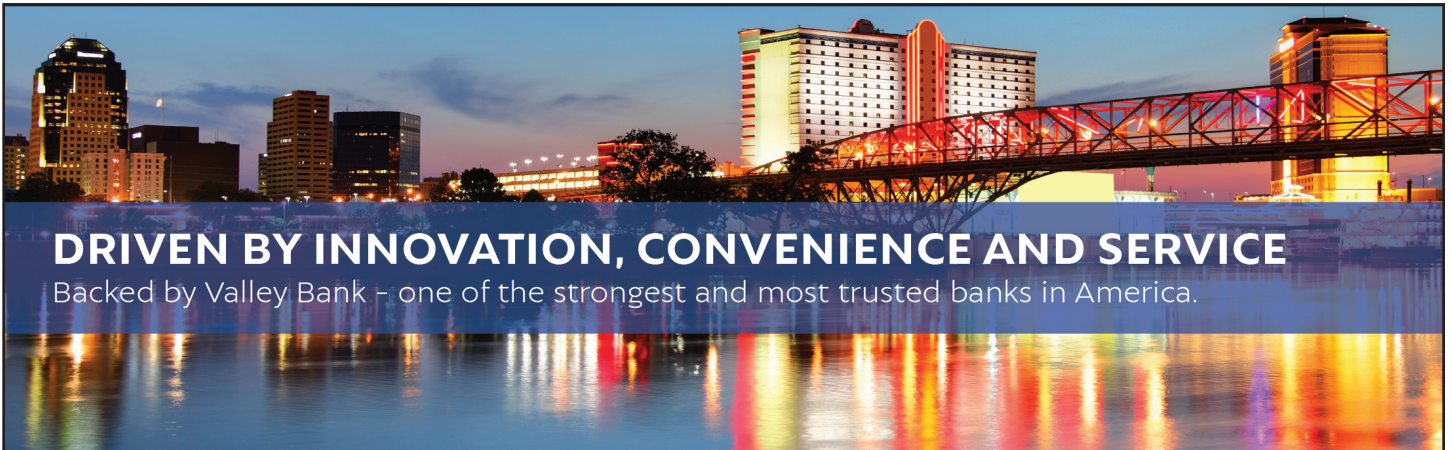


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LATEST FROM THE PIA ADVOCACY BLOG

PIA Opposes Two Damaging Federal Rules

PIA recently joined letters to oppose two harmful federal rules proposed by the Department of Labor (DOL). The first rule, titled "Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees," would change overtime regulations under the Fair Labor Standards Act (FLSA), and harm employers and employees alike. The second rule sets the enforcement standard DOL will use for determining whether a worker is an employee or independent contractor.

Overtime Rule

If finalized, DOL's Proposed Rule will substantially and negatively impact both the private and public sectors, as well as the workers they employ and the communities

they serve. DOL's rule would force the reclassification of millions of employees from salaried to hourly workers. This change means these employees could lose access to vital benefits, opportunities for career advancement, and accommodating work arrangements. These consequences will be disproportionately felt by entry level workers, especially those in rural areas.

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.

Independent Contractor Rule

The new rule will replace the current worker classification rule (the "2021 rule"). The 2021 rule established a guidance stand-

ard based on a review of decades of legal precedent which found that courts had consistently relied on two core factors when deciding worker classification issues under the FLSA. DOL's new rule will abandon the two core factors of the 2021 rule and instead rely on any of six different factors to determine employee status—an approach that inserts subjectivity and uncertainty into worker classifications. The new rule will result in confusion and invite frivolous litigation that could have a dangerous effect on independent work opportunities. This will be particularly problematic for small businesses that rely on independent contractors.

PIA supports H.J. Res 116 and S.J. Res 63, Congressional Review Act resolutions which will nullify DOL's confusing and harmful rule.

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Significantly Increase Sales by Practicing

By John Chapin

Every sports team practices. Not just the pros. College, high school, pee-wee, shoot I remember my Pony League baseball team practicing when I was five years old. Add to this the fact that many, if not most, professionals practice. Would you want a heart surgeon who hasn't practiced on cadavers, and in many other ways, shapes, and forms, doing open-heart surgery on you? Of course not. Actually, in that case, you'd hope that they not only had tons of practice before their first surgery and between the others, but you'd also hope that they got lots of game experience too.

As a salesperson, practice can have a significant, positive impact on sales numbers. In an article a few years back I referenced an old sales book: *Secrets of Closing Sales* by Charles B. Roth. In the book he talked about a group of salespeople in Detroit who roleplayed various sales situations with each other and their manager. In a year they increased their sales by 100%. He then talked about another group in NYC that used this idea of roleplaying and increased sales by 150%. Finally, he cited several examples of individual salespeople who increased their sales by as much as 400% using this idea.

I've had the same results in my sales career and with the individuals and companies I've worked with as a trainer. As a brand-new stockbroker, I remember walking around with a large tape recorder recording the top brokers in the office. I recorded their cold calls, presentations, answers to objections, closes, and everything else that they said to prospects and clients. Sure enough, when I started saying the same things, the same way, in the same situations, I started to get similar results until I too was one of the top brokers. With clients, I find the most effective word tracks for all sales situations, and then have the salespeople practice these until they are embedded in their subconscious and come out of their

mouths as automatic responses. The result? Sales go up almost immediately and skyrocket long term.

All that considered, why do the majority of salespeople not practice? In my experience, it happens for one or more of three reasons. First, they haven't been properly trained. In other words, no one ever taught them the process or required them to practice, and the thought never occurred to them. Second, many salespeople are simply lazy, and practice is extra work. Finally, the third reason salespeople don't practice it that they'd rather sound inept in front of the prospect, who is a stranger, than in front of their peers. It's true. If they come off as a blathering idiot in front of a prospect, that's okay because they don't ever have to see or talk to that person ever again if they don't want to. On the other hand, if they trip over their tongue and look bad in front of their peers, they have to see those people again, also, the ridicule is likely to be worse than in front of a prospect. A prospect is much less likely to laugh out loud or make fun of you than your peers. And while most of the time peers making fun of you isn't the case, most salespeople believe it will be and they imagine it will be much worse than it is. Bottom line, no one wants to be embarrassed in front of their tribe or made to feel singled out or less than.

90% of the time when I begin roleplaying with even veteran salespeople, and I give them a standard objection they've been getting since their third week in the business, the first sound out of their mouth is usually 'ahhhh,' followed by some off-the-cuff, made-up response. The lack of practice is immediately and painfully obvious. If you want to be a great salesperson, you simply must practice. Ideally, practice will be with other salespeople and your manager, but it can also be with your spouse, one of your kids, your dog, in the mirror by yourself, or in the car driving. And while

you'll get the most constructive feedback in front of your peers and manager, the most important piece is that you practice the right things, in any way you can, until they become second nature. If you correctly and consistently practice all the sales situations you're going to run into during the day, this one exercise alone will have a significant, positive impact on your sales numbers.

*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 34 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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Results from the 2024 PC360/PIA Independent Insurance Agent Survey

Roughly eight out of 10 of today's insurance producers are "very satisfied" with their work, despite challenging carrier relations, depressed sales and renewals, and agency succession concerns, according to our analysis of preliminary results of the 2024 PC360/PIA Independent Insurance Agent Survey. Initial takes:

Earnings continue to increase

Once again, the survey responses indicate that as measured by overall agency production and overall gross income, increasing growth continues year-to-year. In 2024, 29.0% of respondents reported that over the past 12 months, their overall insurance production increased by more than 10%. That compares with last year when 25.82 percent reported a greater than 10% increase.

Regarding **gross agency earnings**, there

was also a continued increase in growth. In 2024, a total of 31.3% of agencies reported an increase in gross earnings of greater than 10%, up from 25.68% in the previous year. These figures indicate robust growth continues in the independent agency distribution system.

Insurance is a people business

If there is one truism applicable to independent insurance agencies, it is that they are in a people business built on relationships. This was affirmed in no uncertain terms by the survey. Asked "How does your agency differentiate itself from direct competition?", the responses were clear.

The list was **led by Relationships, cited by 89.7% -- almost unanimous!** That was followed by service (81.9%), expertise (73.0%), advice (67.3%). Fewer listed choice and coverage, while rates – in other

words, price – brought up the rear with only 14.4%.

Use of various technologies

Agents indicated they were open to using new technology (49%) but many (41%) expressed caution, saying it depends on the technology.

As for Artificial Intelligence (AI), agents most often cited data management, marketing communication and the compiling of reports as functions that benefit most from AI in the agency environment. Fewer thought that about customer service, sales or managing claims. These responses indicate that more agents see AI as appropriate for traditional back-office functions, as opposed to client-facing tasks.

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PROPERTY LIMITS

- Wind available including all coastal counties
- Limits up to \$10,000,000 per location - higher limits available with Underwriting approval
- Business Income
- Equipment Breakdown
- Outdoor Property
- Exterior Signs
- Property Coverage Extension Endorsement
- Earthquake
- Ordinance & Law may be available



ELIGIBILITY

- No distance to coast requirement.
- All construction classes eligible with wind including coastal properties
- Older properties with renovations or updates to the roof, HVAC systems, electrical and plumbing
- Protection Class 1-8 eligible
9 & 10 refer to underwriting



CRIME

- Employee Theft
- Money and Securities
- Forgery and Alteration
- Robbery and Safe Burglary



DEDUCTIBLE

- AOP Options: \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000
- Wind & Hail Options: 1%, 2%, 3%, 5%, and 10%

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ACORD requires all users of ACORD Forms, including independent agents, to obtain an ACORD Forms End User License, regardless of how the forms are accessed. Independent agencies that are not participants in an eligible ACORD Forms program must typically purchase a paid End User License. However, PIA is happy to announce that we have entered into an agreement with ACORD that allows eligible PIA-member agencies to execute their annual license for free, or to participate in ACORD’s Advantage Plus Program at a reduced rate.

1. Program 1: For PIA members who access ACORD Forms through an entity licensed to redistribute them, like most agency management systems (AMSs) or the AVYST eForms Wizard, members whose gross revenue is under \$50 million can obtain a complimentary annual EULA. Using Program 1, each year, when an eligible agency executes a EULA,

the agency is granted a complimentary annual authorization to use ACORD forms. Eligible agencies participating in this program must execute a EULA every year to receive another annual complimentary use license.

2. Program 2: For PIA members whose gross revenue is under \$1 million and who prefer to access forms directly through ACORD, PIA membership entitles eligible agencies to a \$20 discount on ACORD’s Advantage Plus Program. Next Steps For PIA Members:

Contact PIA to get started. Visit ACORD’s website to claim your complimentary ACORD forms EULA or to use your discount to purchase ACORD’s Advantage Plus Program.

Step-by-step instructions in the Program Detail tab.



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