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The Agent's Voice

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IDEAS TO KEEP IN MIND WHEN CLOSING SALES
P. 12



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Making a living in the insurance business can be hard when everything is perfect and can be almost impossible when times are tough. We all suffer the same growing pains and questions about how to best market your business or find quality employees along with many other issues. New years bring new issues and in a lot of ways this is just a normal year. We are dealing with what seems like an endless state of emergency. Whether its pandemic -related hardships or storms developing in the gulf, we are accustomed to dealing with all the issues gulf state living has to throw at us. We are unique in that way because it seems like no matter what comes around the corner, we take it and continue to thrive. We know that no matter what happens there are people just like us that are going through the same issues and navigating the same storms.


With the PIA celebrating 90 years of service to independent Insurance agents this year, I wanted to share some of my favorite benefits as well as encourage our members to champion our organization and talk about what their favorite benefits are.

Information – I find that I get a lot of information from the PIA newsletters and also email blasts from the state staff. You can get the latest news on storm-related emergency rules or any new developments in the ever-changing flood market. The PIA Connection, PIA's award-winning magazine will also keep you up-to-date on how changes in the industry affect independent agencies. The magazine is loaded with articles that can teach you how to increase your commissions and market your agency effectively as well as information about the programs and products PIA membership entitles you to.

Education - I take advantage of a variety of the educational opportunities for me and my staff to further our professional education. The classes offered not only help to maintain state licensing requirements but also give an opportunity to pursue more advanced certificates such as the CISR and CPIA designations.

Advocacy - Being a member of the PIA ensures the members' voices are heard by lawmakers and regulators alike. I don't follow every single issue because I may or may not work in that market but the PIA is always on top of issues that affect the industry as a whole and for that I am grateful.

Protection - To me protection is taking advantage of the products and services specifically designed for us to protect and grow our business. I find that PIA fills that need through E & O insurance as well as market access. The PIA has a program that provides access to over 50 national and specialty carriers and allows you to rate them online. I don't think the program is for everyone but it can be invaluable for new agents.

Networking - One of the last benefits that I enjoy is just being able to gather with my fellow agents (and friends) from all over the state and share ideas and discussions. At the end of the day, we are all in this together and the people are the most important part of any organization. We share the joys when times are good and commiserate when things are not so good. I am a firm believer that "high tides raise all ships" so surrounding yourself with like-minded and successful individuals will have nothing but a positive effect on your outcome. 



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COMMISSIONER'S COLUMN

Last month, I intended to acknowledge September as Life Insurance Awareness Month in this column, but Hurricane Ida and the devastation that storm caused took precedence. I'd like to take this opportunity to talk about life insurance and recognize this vital piece of the industry. In regular times, it can be difficult to draw consumers' attention away from health or property insurance to safeguard their families' futures through the purchase of a life insurance policy. As anyone can attest though, these aren't regular times. Between major hurricanes, questions about Covid and wondering if life will ever get back to "normal," making financial plans for the future is important for our families and our own peace of mind.

According to the American Council of Life Insurers, the life insurance industry generates more than 25,000 jobs in Louisiana, with 459 life insurers licensed to do business in the state and 24 domiciled here. Each day, life insurers pay out \$19.6 million in life insurance and annuities to Louisiana families and businesses. Life insurance companies invest about \$69 billion in Louisiana's economy.

Industrywide we've seen an uptick in the number of Millennials who are interested in life insurance policies. According to research by the Life Insurance Marketing and Research Association (LIMRA), Millennials are the generation most likely to be influenced by the pandemic to purchase life

insurance. Forty-five percent of Millennials (ages 22-40) said they are more likely to buy life insurance due to Covid-19. That's in comparison to 31 percent of consumer of all ages who say that Covid-19 has made it more likely they will purchase life insurance in the next 12 months. Millennials' interest in life insurance represents an important business opportunity for agents.

LIMRA also found that 42 percent of Americans would face financial hardship within six months if the primary wage-earner in the household were to die unexpectedly. Despite these figures and the news that many consumers have interest in purchasing life insurance in the near future, life insurance ownership has fallen slightly in 2021. Fifty-two percent of American adults reported having life insurance coverage, which is down 2 percentage points from 2020. This could be because some policyholders may have lost employer-provided coverage when losing or leaving a job and have not yet replaced the coverage.

Even though life insurance has a long history, this year LDI has had to correct some misconceptions that policyholders hold. We launched a campaign to urge the public to beware of misinformation circulating on social media sites claiming that receiving a COVID-19 vaccination would result in the death benefit not being paid on existing life insurance policies or would result in an individual not being able to obtain new life




**Commissioner of Insurance
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insurance. Other rumors suggest that life insurance policies do not cover death due to COVID-19. This information was, and is, false.

On the paperwork side of life insurance, if you have a client that is looking for life insurance policies after the death of a loved one, there were changes made in the 2021 legislative session to the life policy search. Act 28, effective July 1, 2021, repealed the requirement for Louisiana to maintain its own policy search on life insurance policies. Louisiana consumers are now directed to a national policy search vehicle maintained by the National Association of Insurance Commissioners (NAIC).

We will continue to work to bring consumer attention to life insurance products that can help them sustain their homes and families through tough times. The peace of mind these products can bring are important blocks for Louisiana to build upon now and in the future. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Happy 90th Birthday, PIA!

Join us in celebrating PIA's 90th Anniversary. In this month's article from our president, Clint Gulett, shares with you some of his favorite member benefits. Be sure to check those out and reach out to us if you have any questions about any of those. I'm also highlighting our newest member benefit below, but before I do that, let's talk Risk Rating 2.0...

Risk Rating 2.0

This month our members were able to share their experiences with the new Risk Rating 2.0 program with members of GNO, Inc., which they also have provided a spreadsheet for members to provide examples of rates they are seeing so they can pass those onto our elected officials. And following that meeting, we also participated in a call with Senator Cassidy's office so we could express our concerns about this new rating system. We're not sure what impact this will have, but we need your help in building the case, so if

you haven't sent in your examples, please do so. Also, PIA National has developed a Risk Rating 2.0 FAQ section on the Advocacy page of their website at www.pianational.org. (Or specifically <https://piaadvocacy.com/2021/10/01/risk-rating-2-0-frequently-asked-questions/>). Be sure to check that out if you're looking for more information. If you're asking the question, more than likely someone else has as well and you'll find the answer there.

PIA's Newest Member Benefit

As an insurance agent, relationships are at the core of what you do. PIA's newest program, *The Agent Experience*, was created to expand your views about building relationships in a virtual world. Take the Agency Experience self-assessment to see where you stand in terms of opportunity and how you operate.

79% of agents said they do not think the online environment is conducive to establishing trust with clients, according to a recent PIA survey. Many agencies have developed relationships with clients in person over time. But what happens when those tried-and-true tactics aren't all available to you—like in a pandemic?

The Agent Experience - Building relationships in a digital world, is a tool designed to help you use digital technologies to strengthen and grow your customer relationships. The toolkit contains videos of agents' real-life experiences, tip sheets, and a resource hub to help you build and grow relationships online. Learn more about transforming your agency to compete in a digital world on PIA National's website at www.pianational.org and take the Agency Experience self-assessment to see where you stand in terms of opportunity and how you operate. 



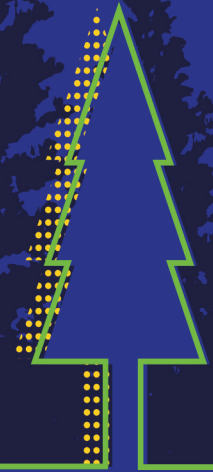

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Five Self-Deceptions That Hold Us Back

By John Chapin

Without closing nothing happens, products aren't manufactured, trucks don't move, people don't work, and money doesn't change hands. If there is no closing there will be no business. So, arguably closing is the most important part of the sale however, if you have a great presentation and you give it to a prospect who is not qualified, the best closing skills in the universe won't bail you out. In this article I'm going to assume you've done everything else right, in other words, you have a properly qualified prospect, you have a good presentation, you've sufficiently matched your solution with their needs and desires, and the only thing left to do is close the sale. In that case, here are some ideas that will help you.

Closing Rules

1) Do it.

The most important part of closing is to do it. Closing doesn't always mean getting a sale, it may mean closing on the follow-up appointment, or whatever the next step in the process may be. Either way, you must close on every call. It's amazing how many salespeople do not actually close. Many sales situations go something like this: The salesperson goes through the entire presentation, arrives at the end, and says something like, "So, what do you think?" which of course is not a closing question. The prospect responds, "Well, it looks pretty good. Why don't you call me in about a week." The salesperson says, "Okay," packs up his materials, says goodbye, and leaves. In this case, the prospect was the only one who closed. He closed the salesperson on buying his excuse for not moving forward. If you don't close, most prospects will be happy to simply exchange pleasantries with you and not buy today, even though they may have been perfectly willing to.

2) Work hard on your closing techniques.

Script, practice, drill, and rehearse your closes and your closing techniques. Know them in your sleep. Most important, practice and perfect your closing out in the field.

3) Always be prepared to close.

Make sure you're mentally prepared, have all materials with you, and that your materials are presentable, operational, and ready to go. Have calculators, pens, contracts, and everything else necessary to consummate the sale. Add the numbers before you show up. Know how far you can go with your discount and other concessions. Know what all the terms and conditions of your contract are and what they mean.

4) Once a decision has been made, close the sale as soon as possible.

When a prospect is ready to buy, close the sale. If you are on the phone setting up an in-person appointment with a prospect who has just decided to buy, get over there as soon as possible. Let as little time as possible pass between the point when a decision is made and when the signature goes on the contract.

5) After you close, remain silent.

After you close, keep your mouth shut. The first one to talk buys. Either the prospect buys your product or service, or you buy the prospect's excuse for not moving ahead.

6) Make the closing process as smooth, relaxed, and as simple as possible.

Try to limit paperwork, the time it takes, and the level of work that goes into it. Do as much of the paperwork as you can before you get there, such as filling in the prospect's basic information. One of the worst things you can do is close the prospect then spend ten minutes filling out paperwork before getting the contract signed.

7) Keep yourself busy, avert your eyes, and stay quiet while the prospect is signing.

You don't want the prospect to feel as if he or she is under a spotlight. Look at your calendar, phone, or anything else you have with you.

8) Smile and thank the customer for his or her business.

Make sure you cover all necessary details including what will happen next in the process.

9) Follow up after you close.

Follow up promptly after the close and make sure the sale is solid. You want to prevent buyer's remorse and anything else that could "unclose" the sale after it's been closed.

Some other ideas to keep in mind:

- You must be convinced that your product is a great product before you close the prospect on it being a great product. The first sale is to you!
- Close different people and personality types differently.
- Look and listen for indications that it's time to close.
- Get in front of the prospect to put the odds in your favor.
- Bring as many senses as possible into the close.
- Be prepared to hear "no" and to handle objections and close several times afterward.
- Know how far you can go to get the deal done.

Continued on Page 16



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PARTNER NEWS

Lifestyle Changes THIS WAY! Some PR Stories Provided by LUBA Workers' Comp

Hectic and busy lives often lead to neglected health and wellness. As recent reports across rural America tell us, many are now opting for a slower pace, more rural environment, and in-turn, better wellness overall. The current pandemic has likely expedited this trend as individuals realize that a work from home office environment, family time and smaller communities may offer them less stress and improved overall health and wellness. This is exciting as mental health and awareness has been brought to the forefront as a major goal that is attainable.

Major shifts show us that Employers and Insurers really do care. Employers are now creating mental health education and programs to help their workforce maintain a safe and healthy work environment and culture. Behavioral change is difficult. It takes repetition in order to make impactful changes stick and become part of our everyday lives. With companies leading the charge in improving the lives of their employees, they know that overall wellness can lead to many benefits such as fewer workers' comp claims, and long term savings. Here's a look at what this means for you and the industry as a whole.

•Getting a Clear Headspace. Depression alone is associated with higher rates of disability. Depression can interfere with a person's ability to complete physical job tasks about 20% of the time and reduces cognitive performance about 35% of the time. Improving these numbers leads to less injury, fewer claims, and happier employers and employees.

•Resources for All. Some companies are creating employee assistance programs to provide employees resources such as in-house chaplains and additional mental health educational avenues. Going beyond this, individuals now have access to online counselors and self-help apps at their fingertips, ready at a moment's notice.

•Home Offices. For some, a home office offers flexibility and a less stressful environment overall. Setting up your home office the right

way is key for optimum productivity. Eyestrain and musculoskeletal injuries such as neck or back pain are common with remote workers. Checking desk height, proper adjustments to chairs, along with taking frequent breaks can keep you feeling great.

•Comp Claims for Mental Health. Acceptance of mental health components incomp claims is changing because insurers, using data analytics and injured worker questionnaires, can more quickly identify such issues. Realizing that physicalinjuries do have psychological impacts can help identify proper treatment. Being depressed, stressed, or

anxious can be normal reactions to various injuries. Acknowledging these challenges allows for quicker response, proper diagnoses, and tailored solutions to get workers feeling better both mentally and physically.

•Sweet Dreams. Believe it or not, better sleep is a major pathway to improving health and wellness. The Centers for Disease Control (CDC) reports that almost 35% of Americans do not get the required seven hours of sleep they need each night. A well-rested employee is often less likely to create or be involved in a workplace accident. 🏠

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Ideas to Keep in Mind When Closing Sales Continued from page 12

- Do what you can to get the deal done now.
- Trust your gut. If the deal doesn't seem like a good one for some reason, let it go. Sometimes it's better not to close business.
- Keep track of your closing success rate.
- Take advantage of holidays and Fridays when closing. Both tend to find people in better moods and with their defenses down.

• And last but not least, you will be most effective when closing, and selling in general, if you are enthusiastic, motivated, ethical, and completely believe in your product or service. If you are motivated and have a strong belief in your product, you'll ask people to buy and you'll fully believe they are better off with your product than without it. You'll also have conviction when selling.

You can find previous articles at: <http://www.completeselling.com/blog/>

John Chapin is a motivational sales speaker, coach, and trainer. For his free eBook: 30 Ideas to Double Sales and monthly article, or to have him speak at your next event, go to www.completeselling.com John has over 33 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com



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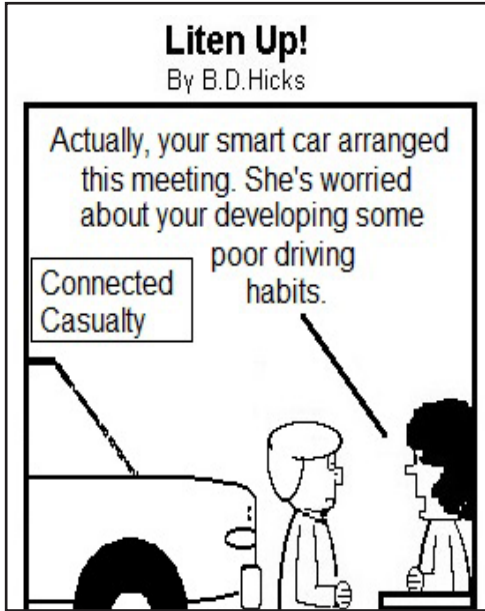
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Unlike other workers' comp providers, LCI is a Louisiana business that understands how Louisiana businesses work. We take the time to get to know our members personally, which means we get to know the ins and outs of your business. So when you need us most we won't show up with a giant ice ax. 985-612-1230 :: lciwc.com

LCI 30
WORKERS' COMP
YEARS



4021 W. E. Heck Ct., Building K
Baton Rouge, LA 70816



Together, we are

**LOUISIANA
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At LWCC, our business is Louisiana business. As we continue to champion our great state, our agents are our first partner in preparing for the future of workers' comp. LWCC remains dedicated to helping both our agents and our state thrive, and together we will continue to better Louisiana one business and one worker at a time.



Learn more about our commitment to both our agent partners and our state at louisianaloyal.com