Promoting the professional insurance agency system, leading through support, representation and fellowship.



The official print publication of the Professional Insurance Agents of Louisiana



WHY LESS WORK IS THE WAY TO "SALES SUCCESS" P. 13

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PRESIDENT'S MESSAGE



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Well Friends, this is the end. My last "real" article. (There will be one more article, but it's just a recap of the convention and I basically get a ghost writer. THANKS JODY!).

This is it. Pretty soon you will have completely different president's articles to skip past. However, the picture next to the article will definitely be prettier.

And after 17 years there will be a new picture next to the Commissioner's Column pretty soon as well. Thank you to Commissioner Donelon for all of your service. It's not an easy job and I think that's made evident by the fact that there is currently only one guy (brave/crazy) enough to run for it. (I like these articles to be interactive, so feel free to circle the word that you think best describes Tim Temple in the previous sentence.)

You didn't think you'd get through something without seeing or hearing Tim's name, did you? That guy is everywhere right now. If he becomes Commissioner, I'm sure he'll do a great job, but based on his ubiquity I think he would make a great cat adjuster.

QUICK TIME OUT FOR A \$1,000,000 IDEA: Animal Chiropractor!

Well...scratch that, I just looked it up and here is what Zip recruiter tells me:

"As of Jun 16, 2023, the average annual pay for a Veterinary Chiropractic in the United States is \$61,479 a year."

I'm not sure if any of you picked up on it, but if you go back and read all of my articles you will notice that they were written in iambic pentameter. Basically, non-rhyming and therefore worthless poetry.



Fine, I'm lying about the prior articles being written that way. But since they aren't readily available, who's going to go back and actually look?

As a matter of fact, I should probably just copy and paste one of my first articles below. I'm not sure that much has changed over the course of 10 months. PIA worked its posterior off in the last legislative session and had some huge wins, which basically means we beat bills that would have killed our industry. There is more to the PIA than just the legislative stuff, but as we say in New Orleans, that's where the rubber meets the pothole.

Outside of the legislative efforts, PIA has done just about everything that it can do to make sure the members have the best experience possible while working in this industry. PIA fosters camaraderie, commiseration, counsel and probably a lot of other words that don't begin with "C".

The July nugget – Alien Abduction Insurance is real and has been sold since 1987. Apparently there have been two claims paid out as well.

Let us know if you've ever sold Alien Abduction insurance. Based on recent whistleblower testimony this field of insurance might be...taking off...soon.

Thank you for letting me fill up this page for a year and for allowing me to represent the PIA as President. I think I've made it pretty obvious that the PIA staff can make anyone look good!

Nothing but love for you guys! 🛋



COMMISSIONER'S COLUMN

After concluding the 2023 Legislative Session, I am pleased to report that we have made significant progress to strengthen Louisiana's housing stock and stabilize our property insurance market.

I worked closely with Senate Insurance Committee Chair Kirk Talbot and House Insurance Committee Chair Mike Huval to pass a series of measures that not only address the affordability and availability of property insurance but also makes our market more attractive for insurance companies to do business.

One part of our plan is well underway. Earlier this year, we worked closely with state leaders, including Governor Edwards, Senate President Page Cortez, House Speaker Clay Schexnayder and others during a special session to fund the \$45 million Insure Louisiana Incentive Program which provides matching grants to insurance companies that agree to write at least half of their new business in south Louisiana.

The program currently has eight participants that collectively applied for \$42 million in funding. To earn that money, these insurers must write a total of nearly \$170 million in new premium and stay on it for at least five years. House Appropriations Chair Zee Zeringue authored legislation this past session to appropriate an additional \$10 million to the program, which means we have a total of about \$13 million in grant funding to offer insurers in an upcoming second application period for the program.

We have received the first report from the companies participating in the program, and it is a strong sign the program is working as intended. The eight companies collectively wrote about \$40 million in new premiums through April, including taking on thousands of policies from United Property Insurance Company (UPC) that would have otherwise been written by the Louisiana Citizens Property Insurance Corporation (Citizens) after UPC failed earlier this year. We will continue to monitor the program moving forward. In the meantime, I encourage Louisiana residents looking for a new policy to shop around at least once a month until they find a policy.

The centerpiece of our legislative package this session is the Louisiana Fortify Homes Program which allows residents to apply for grants to repair or replace their roofs using more robust building methods that meet or exceed the FORTIFIED home standards of the Insurance Institute for Business and Home Safety (IBHS).

Although homeowners will need to meet some eligibility requirements and pay for permits, inspections and similar fees, the grants will provide them with up to \$10,000 toward the total cost of replacing their roof to the FORTIFIED standard.

Though the Fortify Program was created last year, it was not funded. I am pleased the program received overwhelming bipartisan support and \$30 million in funding this session. In the meantime, the LDI has been working on the infrastructure needed to administer the program. My staff are working with contractors and evaluators who are certified to work with FORTIFIED roofs to make sure they can hit the ground running when the program opens later this year.

I believe the Fortify Program will not only help homeowners prevent storm damage it will also potentially reduce property insurance costs for the entire state in the long run.

These measures are not the only insurance-related legislation that passed this session. Other notable bills that passed



Commissioner of Insurance Louisiana Department of Insurnace

public@ldi.state.la.us

with our support include Senate Bill 96 which immunizes Louisiana Citizens from bad faith penalties and class action lawsuits for untimely payment of claims. Prior to this, Louisiana Citizens was held to the same bad faith timelines and penalties as any other insurer, but Citizens is not like any other insurer being the state-created insurer of last resort backed by all of the policyholders in Louisiana.

We also supported House Bill 183 which prohibits persons providing services for the restoration, inspection, or protection of a property from receiving a policyholder's right of action or right to insurance proceeds in exchange for services. Senate Bill 156 prevents insurers from including language in their policies that prohibit a policyholder from hiring a public adjuster except for commercial policies written by a surplus lines insurer. Senate Bill 143 will help prevent future insurance failures by prohibiting former officers and directors of insurers that became insolvent from serving as an officer or director of an insurer doing business in Louisiana. There is an exception for officers or directors whose acts or omissions did not contribute to the insolvency.

Continued on page 15





Membership Benefits that Maximize Your Agency Revenue

Through your PIA membership and the PIA's premium finance program with AFCO, not only do you have access to **competitive rates** and **pre-approved loans up to \$100,000** but you may also benefit from a **revenue-sharing opportunity** that positively impacts your bottom line while providing PIA with a direct economic benefit that helps keep your membership dues to a minimum. All this with little to no additional time or monetary investment on your part!



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For more information about your PIA Premium Finance Member Benefits, please contact me. I will be happy to help!

> Contact: Allison Salter Assistant Vice President

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As an agency member, did you know your PIA membership not only includes the state and local chapter dues, but also membership in the National PIA? While we consider ourselves one PIA, it is important to know that we each provide different benefits, so be sure that you're not missing out on all that your membership offers. PIA National does an excellent job representing our agents on the national level as well as they offer unique member benefits, too. If you haven't been to their website in a while, be sure to do so and make vourself familiar with all the different programs and services they have available to you as a member. Go to www.pianational.org. There really is so much good stuff - be sure to take advantage of all that your membership offers at all three levels – national, state and local.

After conducting a comprehensive evaluation and considering various factors impacting the association, the national board of directors has determined that a \$50 increase in membership dues is necessary, effective October 1, 2023. I can attest that PIA National has not had a dues increase in 20+ years. This decision was not taken lightly, and it is based on the association's mission to support its four pillars – Inform, Educate, Advocate, Protect.

Inform: As a PIA member, you are always in the loop. Our wide array of information resources keep you informed on subjects of key concern to independent agents and the agency distribution system. PIA National Newsline, PIA Connection, the PIA website and Advocacy blog ensure that you're in the know, while your support helps position PIA as an authoritative go-to source for the industry.

Educate: PIA is investing in professional development programming to support the growing needs of our members. With the Certified Professional Insurance Agent (CPIA) designation now part of PIA, investment into the educational offering will enhance the content of the program.

Advocate: PIA advocates for its members in Washington, DC and in state capitals across the country. Just this year alone, PIA is advocating to make the current 20 percent tax deduction available to some passthrough entities – like insurance agencies – permanent; to reinstate an inflation adjustment for crop agents; to secure a long term reauthorization of the National Flood Insurance Program; and to protect state insurance regulation by advocating for repeal of the Federal Insurance Office

(FIO). You can receive regular updates by subscribing to the PIA Advocacy Blog at www.PIAAdvocacv.com.

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Protect: Throughout the year, PIA routinely introduces new programs to enhance your membership experience, protect your role in the industry, and increase your success as an independent agent. With more exciting programs planned for 2024, this year PIA rolled out: Winning@Customer Retention; Winning@Cybersecurity Defense; PIA Propeller, a surety bond solution; PIA Breeze, a top-rated disability solution. There are also a wide range of ongoing programs, such as the highly successful PIA Flood Insurance Program with The Hartford that pays higher commissions to PIA participants.

The dues increase is necessary to sustain the long-term success of your association and the professional growth of its members. PIA values your membership and is committed to providing you with the necessary member experience to thrive as an independent agent.

We commit to you that your dues dollars are a well-spent investment. In fact, we've laid that out for you on the Value of PIA Membership flyer on page 9, the opposite page of this article. We appreciate your support through membership. Please let me know if you have any questions.



Good Business Decisions Help An Agency Succeed and Secure Its Future.

PIA membership gives you access to resources, products, and services designed to make it easy for you to run your business—not only day-to-day but with strategic planning for the future.

Business-building tools - Numerous tools to build your business and grow from Breeze Disability Insurance to PIA Market Access to marketing support, and more!



Agency Management Tools - Manage with efficiency and provide your staff resources with Ascend payments, the PIA 401(k), hiring tools, the PIA Blueprint for Agency Success, and more.



Advocacy - PIA's daily vigilance ensures that the needs of independent agents are being prioritized by policymakers as they consider issues surrounding crop insurance, flood insurance, the use of noncompete agreements, consumer privacy, the state-based insurance regulatory system, and much more.



Education - Ample opportunities to earn designations and stay current with CE and licensing requirements.



PIA Member Exclusives! - Access to PIA Connection magazine, the PIA Advocacy Blog, tools from The PIA Partnership, discounts, community and networking opportunities, and more!



Credibility - PIA covers the insurance industry through articles and commentary to make sure the views of independent agents are accurately represented.





PIA members can EARN \$1,000+ PER MONTH

more in commissions when they write business with PIA Market Access, PIA's flood program with The Hartford, PIA Cyber Insurance, and Breeze Disability Insurance.*

The above is a snapshot of the many PIA member benefits available through a PIA membership to help you save money, maximize commissions, and grow your agency.

TO TAKE **ADVANTAGE** OF YOUR **MEMBER BENEFITS** visit: www.pianational.org

*The availability and effectiveness of any of the named programs depend on each agent's individual circumstances. Many features, including applicable state law and regulation, may cause individual results to differ from those of this hypothetical PIA member, and these results are not necessarily indicative of future commission earnings. Results will vary by agent, location, regional market variations, and other factors. This example is for informational, illustrative, and educational purposes only. Members or prospective members should not assume their commissions will equal or exceed those in the example shown above. The specific products listed in the example may not be availability of each product may vary among and even within states.

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AGENDA JULY 22-24, 2023

SATURDAY, July 22nd Noon – 1:00 p.m. Noon – 7:00 p.m. 1:00 p.m. – 5:00 p.m. 3:00 p.m. – 6:00 p.m. 6:00 p.m. – 7:30 p.m. 7:30 p.m. – 10:00 p.m. 10:00 p.m. – 1:00 a.m.

SUNDAY, July 23rd

7:30 a.m. - 8:00 a.m. 9:00 a.m. - 4:00 p.m. 9:00 a.m. - 5:00 p.m. 10:00 a.m. - Noon 12:30 p.m. - 2:00 p.m. 2:00 p.m. - 5:00 p.m. 2:00 p.m. - 5:00 p.m. 5:00 p.m. - 7:30 p.m.

MONDAY, July 24th

8:00 a.m. - 9:00 a.m. 8:00 a.m. - 4:00 p.m. 8:00 a.m. - 2:00 p.m. 10:00 a.m. - Noon 10:00 a.m. - Noon. Noon - 1:00 p.m. Noon - 1:30 p.m. 1:00 p.m. - 3:00 p.m. 4:00 p.m. - 6:00 p.m. 7:00 p.m. - 9:00 p.m. Board Lunch Gathering Room Open Board Meeting Registration Welcome Back Reception Company Dinners (on your own) YIP Hospitality (Adults Only)

YIPs Yoga

Registration Gathering Room Open General Session (2 hrs CE) (Adults Only) Awards Lunch w/Board Installation (Adults) Exhibit Set Up Ethics CE (3 Hrs. CE) Exhibit Hall Reception & Prize Drawing Dance Party (Adults Only)

Fun Run

Registration Desk Gathering Room Open CE Seminar: (2 Hrs. CE) YIP Board Meeting Free Time/Lunch on Own Past Presidents' Lunch (Private Event) CE Seminar: (2 Hrs. CE) YIP Pool Party (Adults Only) Family Event YIP Hospitality (Adults Only)

Hr.







Why LESS work is THE WAY 'to Sales Success'? By John Chapin

The above title "Why LESS work is THE WAY" showed up in my e-mail box from a sales speaker and trainer in another attempt to make a ton of money with an online course. I see this far too often. Another example of telling salespeople what they want to hear instead of what they need to hear. The average salesperson is desperate to significantly increase sales while at the same time avoiding calling on strangers and facing rejection. Look, unless you have tens of thousands of dollars to spend on online advertising, or you can afford to hire a bunch of good appointment setters, the only way you're going to ramp up your sales is through the tried-and-true method that works every time.

The biggest issue I see with unsuccessful salespeople is that they aren't willing to do the work. Specifically, they aren't willing to go out and make the calls and face the amount of rejection they need to face in order to have a successful business. The most popular phrase I hear from these people is, "I believe in working smart, not hard." Obviously, you want to work smart when and where you can. I'm not talking about hard work and grinding it out without any thought. After all, you can work really hard running as fast as you can looking for a sunrise, but if you're running west, it isn't going to happen. Be smart, but first, be willing to work hard.

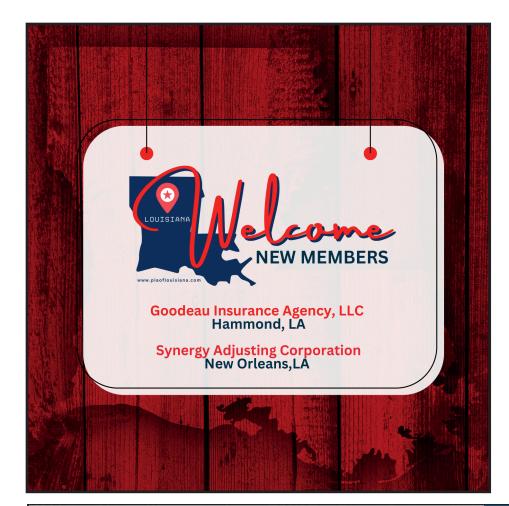
The problem is, most people's version of working smart is coming up with ways to avoid making sales calls either face-to-face or via the phone, or both. They try to cheat the system, by finding a shortcut or magic bullet versus following the one sure way that works. Many hide behind spam e-mail or only do prospecting in networking groups where they see the same people over and over again, most of whom are looking for business themselves, so they don't even hear you when you're talking about your business. These salespeople spend years searching for the secret to significantly increase sales while avoiding rejection. They spend hours upon hours chasing the less-work-more-sales lies, going down the rabbit hole, and even after all those hours, and wasted money on courses, they continue to mire in mediocrity either not hitting quota or barely hitting it. They just scrape by, bouncing from sales job to sales job, continuing to think, 'I know there's an easier way, a way to make a bunch of sales without doing all the work of making calls, talking to strangers, and facing rejection.' Ten, fifteen, twenty years later, they find themselves still chasing the secret when there never was any secret. This is not the smart way, it is not the shortest distance between where they are now and great sales success, it is the long way, the hard way, because these shortcuts, these magic bullets, these secrets don't work. Meanwhile, these people are scraping by and struggling instead of living a great life created by selling the right way. The answer is and always was right there the whole time, the only problem is that the answer requires hard work and the average human does not like hard work.

Rudy Ruettiger, who they made the movie Rudy after, said that people aren't afraid of the hard work, they're afraid that the hard work won't pay off. While I absolutely agree with that, I think he gives the average to poor salesperson too much credit. The average or poor salesperson won't do the hard work even if they do know it will pay off because they're lazy. These are the same people who think sales is a 9-5 job Monday through Friday that should still pay a minimum of six figures.

So, what is the tried-and-true method, the non-secretive, direct route to sales success? Primarily it's going out and making the calls. Lots and lots of calls. Initial calls, follow-up calls, follow-up e-mails, follow-up physical letters and packages, making anywhere from eight to 13 contacts with leads, and sometimes more. In addition, it's learning the sales skills, learning the industry, learning your product and your competitors' product, working on your unique selling proposition, and taking the time to develop yourself personally and professionally. Then of course, there's also the hard work involved in building relationships, not only with your prospects and clients, but also with the people at your company, and other support people outside of your company whether it's other companies that support your business, or the person at the post office, or Federal Express, or the catering company. Finding out about them, who they are and what they are interested in. Sending out the cards and thank-you notes, sending items of interest, and doing the other things necessary to build the personal relationship and stand out. Going above and beyond, being super-responsive, and doing more than people expect.

The biggest roadblock to hard work for these people seems to be motivation. Look. as the saying goes, "Sales is the highest paying hard work and the lowest paying easy work." Your focus should be on the 'highest paying hard work' piece of this. If you work hard and refuse to guit, your hard work will pay off but you have to work hard on the right things, those that I mentioned above. Bottom line, you should be prospecting, presenting, and closing 80% of your prime time. Successful selling comes down to talking to enough of the right people the right way. Start by working hard by making the calls and learning how to sell. Set some goals around what you want for yourself and the people in your life, what kind of a difference you want to make in the world, what you want your legacy to be, and what you want people to say about you when you're gone. Okay, now get to work.

Continued on page 15



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Commissioner Column continued from page 6

House Bill 281 expands the scope of the Louisiana Automobile Theft and Insurance Fraud Prevention Authority to include fraud related to property insurance, workers' compensation insurance, health insurance and other forms of fraud affecting the business of insurance.

l encourage you to visit legis.la.gov for more information on these and other insurance bills considered during the 2023 Legislative Session.

Why Less Work is the Way to "Sales Success" continued from page 13

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 35 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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| | Total | 13 hours |

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|---|--------------------|
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Questions: Contact Jody Boudreaux at 225-766-7770 or jody@piaoflouisiana.com

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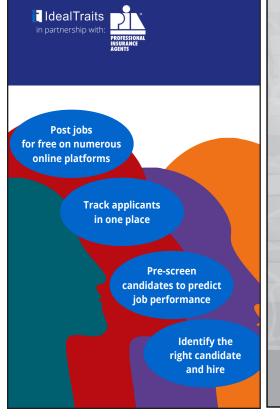
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At LWCC, our business is Louisiana business. As we continue to champion our great state, our agents are our first partner in preparing for the future of workers' comp. LWCC remains dedicated to helping both our agents and our state thrive, and together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



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