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PIA[®] The Agent's Voice

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SALES IS A CONTACT SPORT
P. 10

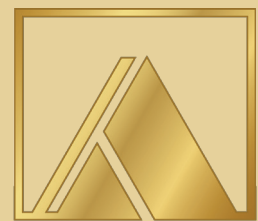
YIPS WINTER CONFERENCE WRAP-UP
P. 12-15

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INSIDE THIS ISSUE

The Agent's Voice

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DEPARTMENTS

President's Message	4
Commissioner's Column	6
Passing It On	8
Welcome New Members.....	18

FEATURES

Sales is a Contact Sport	10
YIPs Winter Conference Wrap-up.....	12-15

IN EVERY ISSUE

Index of Advertisers	22
Member Benefit in Focus	22



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President, PIA of Louisiana




Welcome to 2024! I pray everyone had a joyful holiday season and some much-needed down time. As we enter a new year, we still face an uphill battle with the current market conditions, but fear not, you are not alone.

The YIPS conference was held January 31- February 2nd in Natchez, MS. We had an excellent turnout with more than 100 participants. Agents and Carriers showed up all gussied up in their best Gatsby glam to solve a murder mystery while they shared input on the current market conditions. YIPS honored and thanked Jason Dimaggio for his service as the 2023-2024 president and welcomed Mary Dias D'Antonio as the 2024-2025 President. It is always exciting to see young professionals passionate about our industry and I look forward to working with them this year.

The keynote speaker was Andy Case with the Mississippi Department of Insurance. He shared information on what makes carriers want to write in Mississippi and not in Louisiana. In his opinion, it has a lot to do with regulation. Mississippi is one of the least regulated states and he attributes much of their success to this. He also outlined how bad faith penalties impact carriers to a point where it is not profitable and is damaging to the consumer and catastrophic to carriers.

It is imperative everyone participants in the grassroots efforts for the approaching legislative session. Consumers, carriers and agents all need to be heard so we can begin to fix our state. We must create a better legal environment and reduce frivolous lawsuits so we can attract more carriers. We need stronger building codes to help mitigate damage during hurricanes. Carriers need more flexibility with setting rates which would allow them to more accurately price policies based on the risk and encourage competition.

Let's face it. Louisiana is a coastal state that we all CHOOSE to live in. We are subject to natural disasters that result in catastrophic losses. That will not change. By nature, we want to protect our clients and help them in a time of need. We need to educate our clients about the risk but we also need to educate them on the struggles the carriers face when doing business here. And, we definitely need to make sure our elected officials understand this as well. Be sure to let us know if you know your elected state representative and/or senator so we can be sure to use your connections when we need them for important bills. And we need everyone to contact their legislator when you are called to through our grassroots alerts. There isn't one thing or even a short list of what it will take to fix this crisis but we are all in this together. 





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COMMISSIONER'S COLUMN

Insurance Challenges Bring Opportunities for Growth

I'd like to begin my first Commissioner's Column by thanking readers for the overwhelming amount of support and encouragement I've received in the months since becoming commissioner-elect last summer. When it comes to insurance, there's clear consensus that we need to find a way to lower insurance rates for property owners in Louisiana.

I look forward to working together on a roadmap of solutions that revitalize our state's insurance market. I am excited about the opportunities we have at the Louisiana Department of Insurance to usher in an "Insurance Renaissance" that makes a positive impact in the lives of our state's residents and business owners.

The challenges we face today provide a unique opportunity to build a more stable and predictable insurance environment. My priority is to make our state a more desirable destination for insurance companies to do business while protecting consumers.

I learned throughout my 20-plus year journey in the insurance industry that it takes everyone to be part of the solution, whether you are a consumer, insurance company, claims adjuster or agent.

After graduating from Southern Methodist University in 1993, I worked as an insurance agent in Shreveport and later helped businesses recover from the devastating BP oil spill in 2010. I served as chair of the Louisiana Committee of 100 for Economic Development and as president of Temptan, a family-owned investment management business in Baton Rouge.

I first learned the value of teamwork from my father, Aubrey, who cofounded Amerisafe, which is headquartered in my hometown of DeRidder and provides specialty workers' compensation insurance in 27 states. My father also served as the founding Chairman of the Board of the Louisiana Workers' Compensation Corporation (LWCC) for the first 23 years of its existence.

During the mid-1980s, my father and his business partner saw a need for a workers' compensation writer in the logging industry. He identified the problem, brought stakeholders together to tackle it and developed a plan to fix it. I plan to take a similar approach to addressing our state's insurance crises in the homeowners, property and auto insurance markets. We will identify the issues, bring the right people together and create solutions that directly address the problems.

A dozen insurers that wrote policies in Louisiana have gone insolvent over the past couple of years, and several more have indicated they are not going to do business in our state any longer. We must work hard to attract companies by cultivating a predictable, stable and healthy regulatory environment.


Our state's hurricane risk and coastal exposure will always be factors that insurers consider when determining where to write insurance, but until we address some of the fundamental challenges facing our state, affordability and availability will continue to frustrate Louisiana consumers. With the right reforms, we can begin stabilizing our market immediately.

Though we can't control the weather or the global factors increasing the cost of capital for insurance investment, we can still improve our regulatory and legal environment



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while focusing on mitigation to reduce our actual risk.

By attracting more insurance companies to our state, we will help lower insurance rates to provide a better quality of life for every Louisiana resident. As we approach the legislative session, I look forward to working with Governor Jeff Landry, our friends at the legislature, consumers, the industry and stakeholders like you to rebuild Louisiana's insurance market. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

The Federal Emergency Management Agency (FEMA) recently began requiring every new and renewing National Flood Insurance Program (NFIP) policy to include both an agent and an agency National Producer Number (NPN). The announcement was made in FEMA’s Bulletin W-23005, and this change is applicable to all NFIP policies with a policy-effective date on or after January 1, 2024.

In October, FEMA representatives assured PIA staff that, at least in 2024, NFIP policies would not be invalidated or non-renewed because an NPN was missing. However, FEMA could always change its plans to begin comprehensive enforcement of

this requirement. PIA urges its flood agents who have not already done so to reach out to their Write-Your-Own (WYO) partners to ensure that their systems are able to accommodate both agent and agency NPNs and, when necessary, to learn how WYOs are handling independent agencies that do not have agency NPNs. PIA is working with FEMA and the National Association of Insurance Commissioners (NAIC) to ensure that independent agencies without NPNs are given a chance to obtain agency NPNs before FEMA concludes that they are non-compliant.

PIA will continue to pass information from FEMA out to our members and solicit feedback from them about their experiences with FEMA and the NFIP.

Also, PIA’s 2024 National Policy priorities have been released. Again they focus on

topics such as Flood Insurance, Crop Insurance, Tax issues, Cannabis Safe Harbor, and the Repeal/Reform of the FIO office. If you want to know more details on any of these, please go to PIA National’s Advocacy page of their site at www.pianational.org.

On the local level, we’re gearing up to what could possibly be one of the most exciting Legislative Sessions. With a new Governor, Insurance Commissioner and several new legislators, we’re hopeful that we can finally get some legislation passed that will make our state more appealing to insurance companies. We NEED you to help us out. We’ll be calling on you to not only do regular grassroots with your legislators, but to spread the message to all your consumers to help with our grassroots efforts. More to come, so be sure to be on the lookout and be prepared to ACT! 



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Sales is a Contact Sport

By John Chapin

A few days ago, I was watching an Ed Mylett interview featuring Ryan Serhant, a highly successful real estate agent in New York City. According to Ryan, a key factor in his success is reaching out to 15 new people daily. This resonated with a conversation I had two months ago with Rick Finger- man, a local financial planner, who shared a similar strategy. He recounted the story of a very successful insurance agent who attributed his success to talking to three new people seven days a week about what he did for a living. He said it didn't matter if they were at the supermarket or he met them at church, the key was to talk to three new people a day.

During my three-plus decades in the sales industry, I've observed many examples of the importance of what Ryan and Rick emphasized. The idea of salespeople going out and talking to lots of people about what they do remains a timeless and crucial element of sales success; it was effective from the inception of sales, continues to yield results today, and will endure as long as selling exists.

For another example of the importance of contacting lots of strangers about who we are and what we do, we can go all the way back to 1940 when Albert E. N. Gray wrote *The Common Denominator of Success*. Albert was an official of the Prudential Insurance Company of America where he was in charge of supervising life insurance agents in their sales efforts. In this role, he thought it would be helpful if he could determine the differences between the successful and the unsuccessful agents so he could better direct all of them toward success. What he discovered was that the common denominator of success was the fact that every individual who has ever been successful formed the habit of doing things that failures don't like to do. And what are the things that failures don't like to do? They are the same things that successful

people don't like to do. Specifically related to life-insurance salespeople, he said, "We don't like to call on people who don't want to see us and talk to them about something they don't want to talk about." Those who failed gave into this dislike and avoided making calls while successful agents were able to push through this barrier and get themselves to make the number of calls necessary for success.

In a more recent example, I was reading an article about billionaire John Paul De- Joria, the co-founder of two billion-dollar companies: hair products brand Paul Mitchell and tequila company Patron Spirits. To summarize the article, he talks about all the rejection he faced growing up selling encyclopedias and shampoo door-to-door and then later in life building the haircare and tequila companies. He said that dealing with rejection is a tough but necessary skill if you want to be successful. That in order to make it, you need to deal with the rejection so you can knock on enough doors to get enough people to listen to you.

In all these examples, the key was to talk to lots of new people about who you are and what you do. The popular saying, "If you build a better mousetrap, the world will beat a path to your door," carries a crucial caveat—awareness is key because while having a better mousetrap is great, if no one knows about it, they won't be beating a path to your door. Another saying is that 'people need to know, like, and trust you before they do business with you.' This is true but the first part is the most important with a slight twist, 'people need to know of you and what you do for a living'. If enough people know you exist and what you do for a living, you'll have plenty that contact you when they need what you have. From that point they'll determine whether they like and trust you. If they do, you'll have plenty of business. So, if you're not a nice person or trustworthy, you want to work on that but

assuming you're generally likeable, honest, and have integrity, focus on the first part: making sure plenty of people know you exist and what you do for a living.

Sales is a contact sport; it is a numbers game. In my 36-plus years in sales, literally every time I've seen someone fail it's because they didn't contact enough people to get enough leads to make enough sales. Sales is about people and relationships and in order to get the number of relationships we need to make the necessary sales and be successful, we have to contact lots of people. Even a blind pig finds corn, if you talk to enough people, you'll eventually bump into someone who says, "I need what you have" or, "I know someone who needs what you have." Now go contact some people and let them know you're on planet Earth and how you might be able to help them.

*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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YIPS CONFERENCE NEVER KILLED NOBODY

As an encore to last year's successful convention, the Young Insurance Professionals held its conference in Natchez, Mississippi again this year and it was the perfect setting for its Gatsby theme, "A Little YIPs Conference Never Killed Nobody". The 2024 conference was held at The Natchez Grand Hotel & Suites from **February 1 – 2, 2024**.

CE SESSIONS & NETWORKING

At this year's conference, YIPs started off nice and easy with education and networking. The conference events were streamlined to best maximize attendees' time out of the office. The two-day conference concluded on Friday afternoon with the YIPs Annual Business Meeting.

YIPs members and guests honed in on their skills with six hours of continued education sessions. We want to thank our speakers, **Natalie Cooper of PIA of Louisiana and Beau Pilgrim of ia Blueprint**. We also want to thank **Andy Case, Director of Consumer Services for the Mississippi Department of Insurance**, who addressed members at our Annual Membership Meeting.



EXHIBIT HALL

This year's conference showcased 19 exhibitors. It offered a great networking opportunity between agents and company reps. Booths were setup as small high tops to keep an intimate networking ambiance.



DOWNTOWN EVENT

The YIPs Conference Attendees had fun with this year's theme as they worked together to solve a Murder Mystery at Frankie's on Main.



GENERAL SESSION & FAREWELL

To close the festivities, the new Board members were sworn in and we heard from our outgoing President Jason Dimaggio and incoming President Mary Dias. We thank them both for their time and commitment to our great association. And, we also expressed our gratitude to our retiring Board members, Immediate Past President Eric Vocke, Chad Harrington and Sarah Spears. We look forward to another great year and we hope you join us in 2024!



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INDEX OF ADVERTISERS

Agile Premium Finance	9
Allied Trust	Inside Front Cover
AMWINS	7
First Onsite	9
Forest Insurance Facilities	17
Hull & Company, Louisiana	17
Imperial PFS	5
Lane & Associates	18
LCI Workers Comp	23
LWCC	Back Cover
National General	11
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