

[ VOL. XLVII, NO. 08 | OCTOBER 2020 ]



# THE Agent's Voice



**HURRICANES LAURA & DELTA RELIEF  
EFFORTS CONTINUED**

P. 13

**WHAT BUSINESSES AND SALESPEOPLE  
SHOULD DO IN THE CURRENT ENVIROMENT**

P. 16



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The Agent's Voice is published ten times a year by  
the Professional Insurance Agents of Louisiana, Inc.  
Free subscription is included in PIA membership. Non-  
member subscription is \$2.50 per copy, \$25 per year.  
Contact the Editor for more details.

All communications for publications, including news,  
features, advertising copy, cuts, etc. must reach  
publisher by 1st of month prior to month of publication.  
Advertising rates furnished upon request.

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*President, PIA of Louisiana*




In a game of 'one-upmanship' between Past President Bryan Duplantier and me, as the current president, I decided to take his pandemic and continue it and to match his Hurricane Laura. Then I saw his Hurricane Delta and raised him with a Hurricane Zeta! Really folks, can we 'fast forward' to 2021?

2020 has been a real test of our industry and our staffs. And enough is enough. If you are feeling the pain - 'I feel your pain!'

But, let's look on the bright side. We truly must turn our focus to finding some silver linings. When we came out of Katrina and Rita in 2005 our industry was in much worse shape. How many of us had substantial claims with Citizens and were concerned about the claims getting paid? A great many of us I believe. Some of the big boys were not catastrophically reinsured and therefore reserves were significantly damaged. Since then we have had many markets enter the property market in Louisiana and spread the risk. Now we'll watch to see just how well some of those markets were reinsured and how they perform. They have been put to the test and we get to judge. For the record, not only are the newer players being judged, so are the big boys. So the optimist in me believes we will look back on 2020 and

see that our industry is still solid and that most of the players did honorable and competent jobs of insuring our customers. Those that don't may have to fall by the wayside.

One of the side lessons that we are learning is that every once in a while the government does something good. The Louisiana Legislature had previously had bills for several years prior to 2005 that tried to change our building codes to meet the national standards. With pushback from several industries, including the construction industry, the bill was defeated every year up until 2006 when the new standards were voted on and adopted. I've seen side by side buildings that demonstrated the newer building codes did indeed prevent significant damage, whereas the building built prior to the implementation of the new higher standards were devastated.

What are the lessons we can learn from this incredible hurricane season? Are there any lessons to be learned from this wretched pandemic? And can we as an industry of affiliated agents take those new lessons and help enact legislation that will be good for our customers, good for our companies and therefore good for us? Let us hear your thoughts. 

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# PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Just as our cover story provides you with some tips you should be considering during this current work environment, your PIA staff has been doing some planning as well to take advantage of this time. We know things have changed for you; therefore, we need to adapt to those changes and how we serve you. This time has allowed us to look at our processes, programs as well as all our communications. It's been an interesting process and we look forward to bringing you some changes in 2021. Aren't we all looking forward to a fresh start in 2021?

I've also been sitting on PIA National's Logo and Brand Task Force, which they appear to be doing some of the same things. We'll be tweaking our current logo as well we're developing a value proposition for our members and prospective members. It's often asked, "What do I get for my membership?" Well, this will be our answer to that question.

In the meantime, PIA National has recently launched some new programs updated some existing programs. I pass on some

brief information about those below for you. Be sure you're visiting our PIA website for all our programs available to you. Our state website is [www.piaoflouisiana.com](http://www.piaoflouisiana.com) and PIA National's is [www.pianet.com](http://www.pianet.com).

## **New Program: Ready for Everything: Crisis Planning Hub from the PIA Partnership**

**What's new?** Everything! We've curated and organized a host of industry articles, videos and podcasts, and provided key takeaways in an effort to make it as easy as possible for insurance agencies to be more prepared – when the next crisis hits.

## **New Marketing Campaign: Agency Journey Mapping from the PIA Partnership**

**What's new?** We've updated the website that PIA members use to purchase the on-demand version of Agency Journey Mapping and created new marketing materials to promote it. The new focus is on the control that agency owners of all ages gain over their agency by taking the Agency Journey Mapping seminar and subsequently creating a perpetuation plan. Please note: this marketing campaign strives to appeal to a broader group of PIA members, however the online seminar and library of resources that agents access to

create their perpetuation plans has not changed.

## **New Advertisements: PIA Market Access Program**

**What's new?** This new print/digital advertisement stresses the two-month free trial available to all PIA members wishing to try out the PIA Market Access Program.

## **New Social Media Marketing Effort**

**What's new?** PIA National is upping our social media game. We'll have more of the same great posts followers are accustomed to, but we will be working more diligently with our stakeholders to get them to help us spread the word.

**What can you do today?** Please take a moment to follow PIA National's social media platforms from your personal and affiliate social media accounts. Like/retweet posts that interest you.

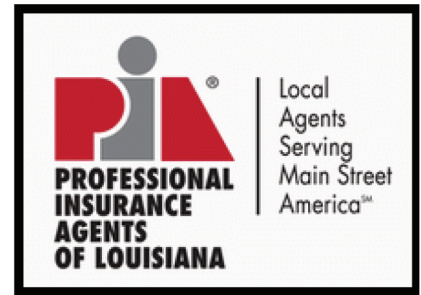
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# Hurricanes Laura & Delta Relief Efforts Continued...


Thanks to Ray Pate with Americas and Darryl Frank who spearheaded this last trip to Lake Charles, along with other PIA agency members Butsy Martin, Clint Dauzat, William DeBruler, Nolan Louque, Stephen Lovecchio and Bill Newton and Matt Monson.

Thanks to our cooks: Butsy Martin, the guys from Riverlands and Jody Lemoine.

We also want to thank all the others that helped serve food and supplies: Andrew Strohm, Alicia Stanley, Angie Louque, Baylie Babin, Casey Rodrigue, Dane Dauzat, David

"Moose" Bulloch, Dawn Duhe', Debbie Harrington, Debbie Lee, Kris Wilkerson, Michael Wattigney, Sharron Newton and Shaunte LeGuin.

We also want to thank those that donated money and supplies since our last trip as well: Allison Parsons with RPS, George Bernard with Gulfstream, Stephen Lovecchio, Jerry Tomlinson, Access Home, Southern States General Agency, Jose Ramirez, Deborah Brcka and Ace Insurance Agency.

We are especially grateful that this trip allowed us (Jody Boudreaux and Coleen Brooks) the opportunity to visit with some of our affected member agencies, bringing them food, supplies and special treats. We were not able to meet with them all, as some being displaced we could not reach, but we'll be back and encourage all our members there to let us know of any specific needs. 



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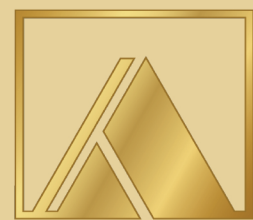






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# What Businesses and Salespeople Should do in the Current Environment

By John Chapin

After 54 years on the planet, and almost 33 in business, I know two things: one, this will be over at some point, and two, a few organizations will come out of this with a stronger, healthier business while the others come out of it anywhere from "okay" to "out-of-business." If you want to be in the first category, here's what to do.

**Note:** The "stronger and healthier" mentioned above doesn't refer to companies that will automatically grow from the current crisis.

## How to Excel in the Current Environment

Everything goes in cycles. The stock market, the economy, real estate... you name it. We are coming off of ten years of unprecedented growth. In the U.S., we have a disruption in the economy every seven to ten years. The past 19 years have given us 9/11, the 2008 recession, and now a virus. When the economy is strong, the stock market surging, and everything is coming up roses, the majority of companies and people act as if the good times will last forever. When things turn, most companies pull back, stop spending money, and hunker down and act as if it's the end of the world. In war, retreating, or sitting and waiting, are sometimes viable options, they aren't when it comes to business. In business it leads to stagnation and paralysis. At that point, your first indication that things are back to normal will be your competition whizzing past you while you sit still.

The few companies that expand and grow in bad times act courageously. They take smart risks, they double their efforts versus cutting back, they continue to invest in their business and people, and they continue to push into the market place. The companies that take a big hit, or go out of business altogether, act fearfully. Fearful actions shrink businesses. For example, the average company during an economic disruption cuts sales and marketing activity and spending by 37%. The companies that grow do the opposite. The point? It's okay to pause and get your bearings, just

don't get stuck in neutral or reverse. Don't panic and act on emotion. You'll lose market share. And it's tough to get going again starting from a stand still. So, **stop for a bit if you must, but once you get your footing, go on offense.**

**Remember why you're in business and the people you're trying to help, recommit to your mission.** Things are different, you may be working from home, you may figuratively have one or both hands

tied behind your back, but with today's technology, you can still get out there and get to people. Your approach will most likely vary, but your overall objective will always remain the same: **Act courageously, take massive action, and be visible and accessible in the marketplace. And ultimately deliver the benefits you promise clients and prospects.** Here are the steps to do that.

Continued On Page 20

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# PARTNER NEWS

## Americas Insurance Company Limiting Deductibles for Hurricanes Laura and Delta Victims

Louisiana Insurance Commissioner Jim Donelon announced that Americas Insurance Company has decided to waive a separate deductible for Hurricane Delta for insureds that were impacted by both hurricanes Laura and Delta, provided they have satisfied their full named-storm deductible. For policyholders who were under their deductible for Hurricane Laura, the remaining balance will be charged for Hurricane Delta, a large savings for those policyholders.


"I applaud our homeowners insurers for supporting their Louisiana policyholders during these difficult times," said Commissioner Donelon. "The financial cost of two hurricanes in less than two months to the same community is a massive burden to bear. I urge other insurers to recognize the

seriousness as Americas and USAA have done and to commit to waiving any additional deductibles for those unfortunate enough to be affected by both storms."

Louisiana's single-season named-storm/hurricane deductible law prevents admitted insurance companies regulated by the Louisiana Department of Insurance from charging more than one named-storm/hurricane deductible per year. But the law leaves companies free to charge the normal policy deductible on subsequent claims once the named-storm/hurricane deductible has been exhausted during a calendar year. The Louisiana Legislature created the single-season deductible law in 2009 after hurricanes Gustav and Ike hit Louisiana and Texas two weeks apart in 2008, illustrating

the potential for two hurricane deductibles in the same season.

Named-storm/hurricane deductibles are typically 2% to 5% of the insured value of a home. Americas Insurance Company's regular policy deductibles are typically \$500 to \$2,500 per claim.

In 2019, the Americas Insurance Company group covered 1.1% of the homeowners insurance market in Louisiana. 



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## What Business and Salespeople Should Do .. Continued From Page 16

### Step 1: Make clients your #1 priority.

Reach out and let them know you're there. Focus on showing empathy and let them know you care. First, find out how they and their family are doing then see if they have questions or need anything. They may not have time to talk right now, though most will, what's important is for them to know that you care and you're there should they need you.

**Also, when you do talk to clients, stay positive.** You don't have to be Pollyanna, but err on the side of being positive. You may have to let them vent a bit. One of your most important skills right now is to listen.

### Step 2: Reach out to current prospects.

As with clients, lead with empathy and concern. Ask how they are doing, then get an indication as how they'd like to proceed.

### Step 3: Reach out to others you know you can help.

If the current situation puts you in a unique position to help someone, contact them, but again, lead with empathy and concern. Address the trying times, then build rapport and ask questions and listen, versus launching into a sales pitch.

### Step 4: Reach out to past clients you'd like to get back.

Your objective is to be a resource should they have any questions, not to sell something, at least not right now. Reestablish that connection and let them know you care.

### Step 5: Look for future, or even current, opportunities.

Companies in the food and beverage and medical industries are growing and seeing an increased demand for products. Other companies have problems they've never seen before. Who is a good prospect?

**All your communications should be about intent right now.** Just as you should be doing at all times, do not focus on the money

or the sales. Let clients and prospects know you're thinking about them, you're there for them, and you care. Be the certainty and courage they need right now.

### Step 6: Prepare.

- **Build your prospect list and do research on them now.**

- **Create a vision and a plan for your business going forward.**

- **Work on professional and personal development.** Build your sales skills. Prepare for new objections and work on ones that have been tripping you up for years. Improve time management, organization, and mental toughness. Work on business and personal goals. Take some classes.

- **Work on your USP and overall messaging.** Most companies have a weak answer for 'why you?' Also, where can you add more value to clients?

- **Improve your sales process.**

- **Improve your Sales Playbook, Script Book and Concept Book.**

- **Work on systems you have in place to make sure they are running as efficiently and effectively as possible.**

- **Focus on your actions.** What are you doing every day to grow the business?

- **Do things you haven't had time for in the past, but do now.**

- **Make any migrations, changes, upgrades, or conversions to computer systems, phone systems, CRMs, and the like.**

- **Break some bad habits and create some new, good ones.**

### Other ideas to keep in mind:

- **Get back to the basics:** Hard work, activity, and perseverance are key character traits to embrace at this point.

- **Keep a good attitude in general.** Watch what you consume mentally and physically

because that will have the biggest impact on attitude. Practice healthy habits. Absorb positive, inspirational material, and surround yourself with positive people.

- **Don't make assumptions.** Don't assume people don't want to talk to you or don't have time.


- **You can use Zoom and Skype, in addition to regular phone calls, but make sure it's your client's preference.** Most executives prefer a phone call.

- **Your competition is facing the same problems you are.**

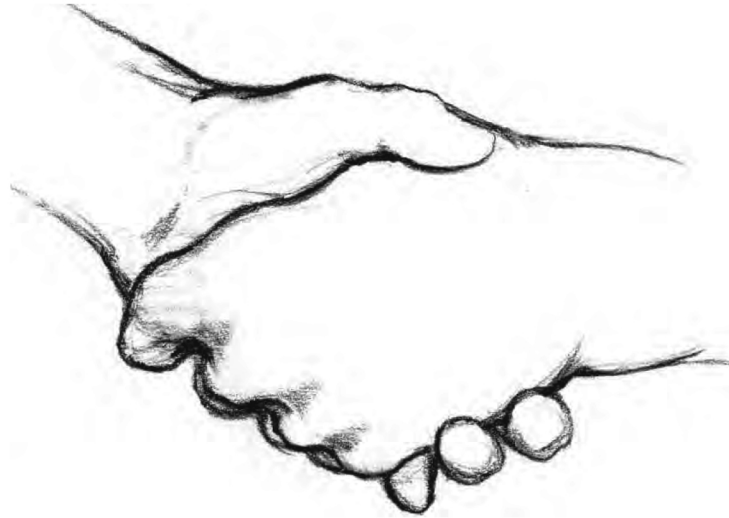
- **Look for ways to help your community, friends, and family in any way you can.**

**Use this time wisely. Make some changes, get educated, ramp up and get prepared.** Be out there and visible. If you have solid goals, strong enough reasons why you need to achieve them, and show up every day and do what needs to be done, you'll get to where you want to go, regardless of anything that gets thrown at you.

**Finally, I challenge you to come out of this better than you went in.** In better health, with better relationships, and with a better business. Your attitude and actions are 100% under your control.

*John Chapin is a motivational sales speaker and trainer. For his free 5-steps to Sales Success Report and monthly article, or to have him speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com) John has over 32 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](mailto:johnchapin@completeselling.com). *

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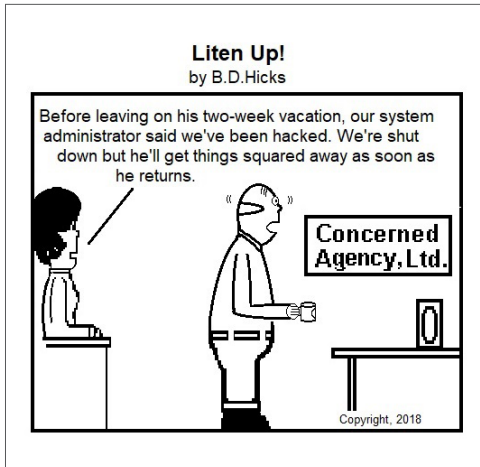
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# MEMBER BENEFIT IN FOCUS

## NEW MEMBER BENEFIT - The PIA Partnership Launches Crisis Resource Hub for Insurance Agents



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PIA National and its carrier council, The PIA Partnership, have unveiled a new crisis preparation toolkit for PIA members and agents appointed by carriers participating in The PIA Partnership.

The PIA Partnership's new Ready For Everything toolkit, available at [www.getreadyforeverything.com](http://www.getreadyforeverything.com), enables independent insurance agents to plan and prepare for virtually any type of crisis. The Ready For Everything toolkit gives agents resources on planning, remote working, and employee and customer communications.

"The COVID-19 pandemic has been a stark reminder to insurance agents that crisis planning must include more than just responding to a traditional natural disaster event such as a fire, flood or hurricane," said 2020 PIA Partnership Chair Ryan Dawson of The Hanover. "Crises can take many forms, and agents must be prepared to respond to these threats. The PIA Partnership's Ready For Everything toolkit is a step in that direction."

"Like all PIA Partnership programs, Ready For Everything was developed by volunteers from PIA working with our company partners to find ways to help agents," said PIA National President Wayne F. White, CPA, CPIA, PFMM, of Little Rock, Arkansas. "We've curated and organized a host of industry articles, videos and podcasts, and provided key takeaways in an effort to make it as easy as possible for insurance agencies to be more prepared – when the next crisis hits."

The PIA Partnership is a joint effort of leading insurance carriers and PIA. PIA and the companies belonging to The PIA Partnership work together to develop hands-on tools for PIA members and agents appointed by Partnership carriers, specifically addressing areas of opportunity in the agency-company partnership.

The PIA Partnership was established in 1996. PIA would like to thank the PIA Partnership companies that helped to develop Ready For Everything: **Encompass Insurance, Erie Insurance, Liberty Mutual Insurance, MetLife Auto & Home, National General Insurance, Progressive Insurance, Selective Insurance Group, State Auto Insurance Companies, The Hanover Insurance Group, Travelers and West Bend Mutual Insurance Company.** Learn more about The PIA Partnership at [www.ThePIAPartnership.com](http://www.ThePIAPartnership.com).

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