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PIA ADVOCACY DAY: 2023 POLICY PRIORITIES P. 12-13

IS SERVICE PART OF SELLING? P. 20



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President, PIA of Louisiana

Hello PIA faithful.

I hope everyone is having a great summer thus far. We're 7 days into hurricane season and so far, we've only had one named storm (Arlene) and one earthquake (3.3 magnitude 120 miles off the coast of Gulf Shores.) Hopefully that doesn't become the average for this storm season.

The Louisiana property insurance market is miserable. But you guys should love this...we have company. State Farm and Allstate have stopped writing new homeowners in California. Obviously, there are many things that play into why an insurance market tightens and why carriers decide to operate in certain places, but in reading articles about the California exit, the takeaway that seems to be able to be applied to our state as well, is that if a market does not allow for rate flexibility, then the carriers will leave.

It seems like that should make sense to everyone. If carriers can't set their rates based on the risk, then they aren't going to deploy their capital in that area. We all make that same decision daily.

We typically think of businesses having to make that decision. However, with insurance prices increasing like they are, it's a daily event that someone purchasing homeowners and flood wants to walk through the financial decision of paying off their mortgage and forgoing ("self-insuring") flood and wind coverage.

In my experience, most homeowners still do not want to take on the financial risk of having to either rebuild



their home or in the event of a total loss, start over somewhere else without the equity derived from their home. Basically, people want insurance companies to take on a risk at a cheap price, that they themselves don't feel comfortable taking on. I know it's more complicated than that because Insurance companies spread the risk and they receive investment income, but ultimately when it's your money on the line, it's hard to risk it on an asset as valuable as your home when the home sits in Southern Louisiana.

I do want to make sure that I clarify a few things. I have a house in southern Louisiana. I did not pay off the mortgage. I am still buying wind and flood. I do think insurance carriers should insure my house cheaper than they are currently insuring it. I'm right there with everyone else being upset that insurance carriers won't insure something risky that I don't want to insure myself.

PIA has been working with our state and federal delegations to try to tackle all of these issues. The PIA members, board and staff have been consistently pushing for the right types of legislation that will start to improve our market. But...It's gonna take time. A whole lot of precious time. It's gonna take patience and time...to do it right, child.

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COMMISSIONER'S COLUMN

It's Time to Prepare for Hurricane Season

From floods to tornadoes to major hurricanes, our state is no stranger to natural disasters and the disruptive impacts they have on our way of life. With the 2023 Atlantic Hurricane Season beginning June 1 and running through November 30, I urge you to contact your customers and advise them to assess their homeowners and flood insurance needs now

Meteorologists from Colorado State University predict 13 tropical storms will form this year, six of which are slated to become hurricanes. Last year brought 14 named storms including eight hurricanes. A typical year averages about 14 tropical storms, seven of which intensify into hurricanes.

Because of Louisiana's central location in the Gulf, our state gets slammed by more hurricanes on a per-capita basis than any other state by far. As we know all too well, it just takes one storm to make a hurricane season devastating. Though we had 15 years of relatively quiet hurricane seasons after Katrina and Rita, hurricanes Laura in 2020 and Ida in 2021 were two of the most powerful hurricanes in history with 150 mph winds that destroyed swaths of Louisiana. Laura, Delta and Zeta resulted in \$10.6 billion in insurance losses and Ida racked up over \$13.9 billion.

Multiple insurance companies with Louisiana policyholders failed in the aftermath of these catastrophic storms, and many insurers that stayed have temporarily stopped writing new policies. Thousands of Louisiana homeowners are still reeling from those storms, and many are experiencing either skyrocketing insurance costs or a dearth of options exacerbated by inflation and the high cost of living.

As the Department of Insurance works with state lawmakers to stabilize the property insurance market, I urge residents to prepare for whatever Mother Nature throws at us next. Although flood insurance rates are increasing for most policyholders because of FEMA's new Risk Rating 2.0 system, I still believe flood insurance is the best insurance purchase property owners can make anywhere in Louisiana.

Unfortunately, only about 25% of homeowners in Louisiana have flood insurance. We all have a significant water risk in this state, and I strongly encourage residents without flood insurance to consider the still significantly subsidized national flood insurance program.

There are other ways policyholders can safeguard their property during storm season. First, ask consumers to review their property insurance coverage and be aware of whether they have named storm, wind and hail, or hurricane deductibles. Make sure current levels of coverage are still enough to repair their homes or replace valuables that could be lost in a storm. If they have made significant changes or upgrades to their homes, remind them that claims they make in the future will have to reflect the upgrades.

Please also remind your policyholders to update their home inventories using a cell phone camera, dedicated smart phone app or even the tried-and-true pen and paper. These inventories make the claims process easier in the event of a loss. Be sure to tell homeowners to include identifying information such as brand names and serial numbers when possible.



Commissioner of Insurance Louisiana Department of Insurnace

public@ldi.state.la.us

I ask you to join me in my commitment to educate Louisiana residents about their property and casualty insurance options. While I am hopeful this hurricane season will be calm and uneventful, Louisianans must prepare for the worst every year as hurricane season approaches.







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PIA members from around the nation converged on Washington, D.C. on May 10 for the 2023 PIA Advocacy Day. This included your very own PIA of Louisiana and YIPs Leadership: PIA President Ryan Daul; PIA President-elect Danette Castello; PIA National Director Al Pappalardo, Jr.; YIPs President Jason DiMaggio; YIPs Past President Ryan Page and EVP Jody Boudreaux.

Agents met with Senators, Representatives and their legislative staffers with a specific focus on PIA's key legislative issues.

Among the topics of discussion were PIA's campaign urging the USDA's Risk Management Agency (RMA) to reinstate the inflation adjustment for crop agents; the need for a long-term reauthorization and reform of the National Flood Insurance Program prior to the program's scheduled expiration on Sept. 30, 2023; and PIA-backed legisla-

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

tion to repeal the Federal Insurance Office (FIO).

For a complete list of 2023 Policies Priorities and pics, refer to our center page layout on pages 12-13.

On the state level, the Louisiana Regular Legislative Session is wrapping up. We'll provide you with a full report next issue on bills that pass and how that affects your agencies. We are also hosting a PIA Town Hall Meeting in June, following the Session, so be on the lookout for that. We'll be able to give you a legislative update, answer your questions as well as hear from you. We know there has been a lot of angst with our current market situation. Please join us and come ready with your questions. We're in this together, so come hear from your fellow agent members as well.

Let me also remind you of a few other ways you can network with other agencies, both in state and around the nation. First, we have our national Facebook group page PIA Peers as well as the state version of this, PIA of Louisiana Peers. If you're not a mem-

ber of these group pages, be sure to make that request. This is a great way to post any questions as well as see other member questions that you might share. It's also the fastest way for us to get timely information to you.

PIA National also holds a monthly Coffee Break the first Tuesday each month at 10:00 a.m. This virtual meetup offers a space where PIA members can connect with other independent insurance agents. It's just another way to come with your comments and questions, share your frustrations, and seek advice from other members around the nation.

Convention July 22-24 at the Marriott Grand Hotel in Point Clear, AL. There are plenty of opportunities to meet up with your peers as well as company reps during this fun and educational experience. If you've not been to PIA's convention, you really need to make a point to be there this year. Never before has it been so critical, and our already great numbers show that members realize that.



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2023 Policy Priorities

The PIA Government Relations staff has reviewed PIA's past policy positions and Congress's current priorities, and, in consultation with PIA members across the country, we have developed our 2023 Policy Priorities. While the items below are our top priorities for 2023, PIA is always working to promote the interests of our independent agent members, wherever those interests take us.

Crop Insurance: PIA supports the federal crop insurance program, which is a highly technical program that relies on the expertise of independent insurance agents. The Farm Bill, which includes the federal crop insurance program, is up for reauthorization this September. PIA plans to continue its work ensuring policymakers understand the critical role our independent agent members play in providing crop insurance as the Farm Bill process moves forward.

PIA supported provisions that were included in the year-end FY 2023 appropriations package to address inflation adjustment issues that have plagued crop insurance agents for the last seven years, when the USDA's Risk Management Agency (RMA) stopped providing them with administrative and operating (A&O) inflation adjustment relief. These provisions made explicit Congress's view that the RMA has the legal authority to provide crop insurance agents with inflation adjustment relief. PIA will continue to urge the USDA to restore the inflation adjustment and ask Congress to address the issue legislatively via the Farm Bill reauthorization process if the USDA fails to act.

Flood Insurance: PIA supports the long-term reauthorization of the National Flood Insurance Program (NFIP). PIA is encouraging Congress to pass a long-term reauthorization with key reforms like continuous coverage and a means-tested affordability program. The NFIP, which has been extended 25 times since 2017, will expire again on September 30, 2023.

Recently, FEMA proposed a direct-to-consumer (D2C) model, through which prospective NFIP policyholders would be able to buy a policy online, ostensibly without the benefit of the agent expertise that undergirds the program. The D2C proposal risks cutting potential policyholders off from agents—the people most capable of giving consumers accurate information about, and thus convincing them to purchase, flood insurance. We are asking Congress to oppose any effort by FEMA to create an online NFIP sales portal, which will only hurt consumers.

Cannabis Safe Harbor: PIA strongly <u>supports</u> the Secure And Fair Enforcement (SAFE) Banking Act, which would protect insurance agents and carriers from federal criminal liability for engaging in the business of insurance with cannabis-related entities in states where cannabis is legal. Initially conceived as a banking-specific bill, the SAFE Banking Act was reintroduced in the 117th Congress with several essential new provisions meant to protect agents, brokers, and insurers.

Tax Protection: PIA supports the Main Street Tax Certainty Act (not yet introduced in the 118th Congress), which would make permanent the 20 percent tax deduction available to some S corporations, also known as passthrough corporations. Unfortunately, in contrast to the permanent tax cut provided to C corporations by the 2017 tax reform law, the passthrough deduction will expire on December 31, 2025, unless Congress extends it. PIA will ask Congress to provide eligible independent agencies with much-needed tax certainty by making permanent this important provision.

Repeal of the Federal Insurance Office (FIO): Since 2016, PIA has been working to have the FIO repealed. The FIO was a creation of the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act and is an ongoing threat to the successful state insurance regulatory system. To prevent the continued expansion of the FIO's authority, and to avoid further federal intrusion on states' power to regulate the business of insurance, the FIO must be fully repealed. We will continue to encourage members of Congress to introduce and support FIO repeal legislation in both chambers.

Healthcare Issues: PIA supports policies that improve independent agents' ability to sell health insurance and demonstrates the value of employer-sponsored health coverage.

The Centers for Medicare and Medicaid Services (CMS) recently finalized a rule that made significant changes to existing marketing requirements for both Medicare Advantage and Medicare Part D plans. PIA, along with other agent groups, strongly opposed the final rule, which imposes an additional demand on licensed agents and brokers trying to assist Medicare beneficiaries in choosing suitable health care and prescription drug plans. In 2022, legislation (not yet reintroduced in the 118th Congress) was introduced that would have narrowed the third-party marketing organization (TPMO) recording requirement in the Medicare rule by clarifying that agents are not TPMOs. PIA strongly supports this legislation and will seek to have it reintroduced in the 118th Congress.

Consumer Data Privacy: PIA supports the state-based protection of insurance consumer data privacy and opposes the development of a prescriptive federal legislative or regulatory regime that would override existing state oversight of the insurance industry's management of consumer data.

If Congress does legislate on this issue, its activity must require any Congressionally developed standards to be implemented by state insurance regulators. Consumer data privacy regulations must be developed by state insurance authorities and appropriately tailored to meet the specific needs of their domiciliary independent insurance agency licensees.

Protecting Non-Competes: The Federal Trade Commission (FTC) has proposed a ban on non-compete agreements, and members of Congress have introduced bills that would ban them as well. Independent agency owners are among millions of businesses that rely on non-compete provisions and agreements to protect their livelihoods.

PIA will continue to oppose all legislative and regulatory efforts to ban employment agreements that enable independent insurance agencies to appropriately protect their businesses.

For more information on any of PIA's 2023 Policy Priorities, please contact Jon Gentile, PIA's vice president of government relations, at <u>igentile@pianational.org</u>.





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Is Service Part of Selling?

By John Chapin

This week's quote that prompted this article, "I like doing deliveries. I look at that as end-to-end sales. I sell it, make sure everything goes smoothly and then finally I deliver it and make sure they're happy."

On the surface, it sounds good, right? I mean that makes sense except for one thing: the definition of salesperson is someone who sells, not someone who sells it, takes care of all the paperwork, financing, etc., preps it, and finally delivers it.

I find that for whatever reason, whether it's the fear of rejection, or simply not wanting to call on strangers because it's hard to do, many salespeople will fill their day with service issues and other items that can easily be done by other people, and have little or nothing to do with the actual sales process. But, as the lifeblood of the organization, it is critical for salespeople to spend as much time as possible on sales tasks. Organizations survive, thrive, or die based on the level of sales revenue. If a company sells enough product, at a high enough profit margin, and doesn't do anything illegal, it stays in business, if it doesn't sell enough to pay the bills, it doesn't stay in business. Sales keep everything else alive and moving. Yes, the other parts are important but with no sales or low sales, the company dies. As a result, your salespeople need to be freed up to sell as much as possible. This means having adequate support people for deliveries, billing questions, and other non-sales-related tasks.

Think of a salesperson like an airline pilot. They get the plane off the ground, land the plane, and handle any inflight emergencies. They aren't back serving drinks or food to passengers, they don't service the plane, put fuel in it, etc. Takeoff, landing, and inflight emergencies, that's it. Imagine a pilot saying they wanted to serve the drinks and food, fill the plane with fuel, and fix any mechanical issues while the plane was sitting

in the hangar. You'd think they were crazy, right? And you wouldn't want to fly on that plane. Pilots don't get paid for that, it's not their expertise, and they would not necessarily be good at those other items, in any case, they definitely aren't as good as the people who actually do those things, especially when it comes to mechanical upkeep of the plane.

Ideally, in the perfect world, a salesperson would be prospecting, presenting, and closing 100% of the time to maximize revenue for the organization. Those are the three activities that lead to the salesperson's goal: sales. In the real world, things look a little different. In the real world, the salesperson will have other activities they need to do such as paperwork, putting out fires with current customers, and doing some relationship building with current customers. There may also be times when they have to do something for a customer that they normally wouldn't but, no one else is available, but this should be a rare exception. So, in the real world, the goal is prospecting, presenting, and closing 80% of the time during prime calling hours. Prime calling hours are the hours that prospects are available to be called on. 20% of that time may be used for emergencies, service items, and other things that need immediate attention. Any activities they do, such as paperwork and other non-time sensitive tasks, should be done off prime hours.

Salespeople are supposed to be busy in meetings with prospects during the day doing sales calls and not taking calls regarding administrative and other mundane items. The advantage of having support people doing non-sales related tasks such as handling billing issues, and other similar items, is not only can they get to those items quicker, but they are also better at getting them done. As a result, the customer actually gets better, quicker service when they deal with someone who is spe-

cially assigned to handle that. Some salespeople say that a customer will only deal with them, regardless of the issue, but trust me when I say that the customer does not care who handles their issue for them, they only care that it gets done as quickly and as painlessly as possible.

So, look, is service part of sales? Yes. Is it as much a part of sales as most salespeople make it? No. The reality is, the rep in the first paragraph might deliver equipment under one of three circumstances, one, this is the first delivery to a brand new customer who is also a potential large customer, one that can significantly impact your business, two, this is a delivery to a large customer, like the one just described, that you haven't seen in a while, or three, there is no one else available to deliver the equipment. Hopefully this third case is rare.

The above said, what's the definition of a salesperson, producer, agent, or whatever you call them in your business? Right, it's to produce sales. It isn't to do deliveries, it isn't to answer billing questions or tell a customer where to send a check or do other basic, non-sales items, it's to make sales and produce revenue for the company. That's it.

Again, the only reason the amount of service ever comes into play in the sales discussion is that most of the mediocre and poor salespeople prefer to do service work because it's easier than drumming up new business, it's easier than talking to strangers and facing rejection.

John Chapin is a motivational sales speaker and trainer. For his free newsletter, or to have him speak at your next event, go to: www. completeselling.com John has over 35 years of sales experience as a number-one sales rep and is the author of the 2010 sales book of the year: contact information in E-mail: johnchapin@completeselling.com.



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By offering a white-labeled surety bond platform backed by "A" rated carriers, Propeller makes it easy to search for, purchase, and distribute bonds while **earning a competitive commission and growing your surety revenue** through a lead generation-based model.

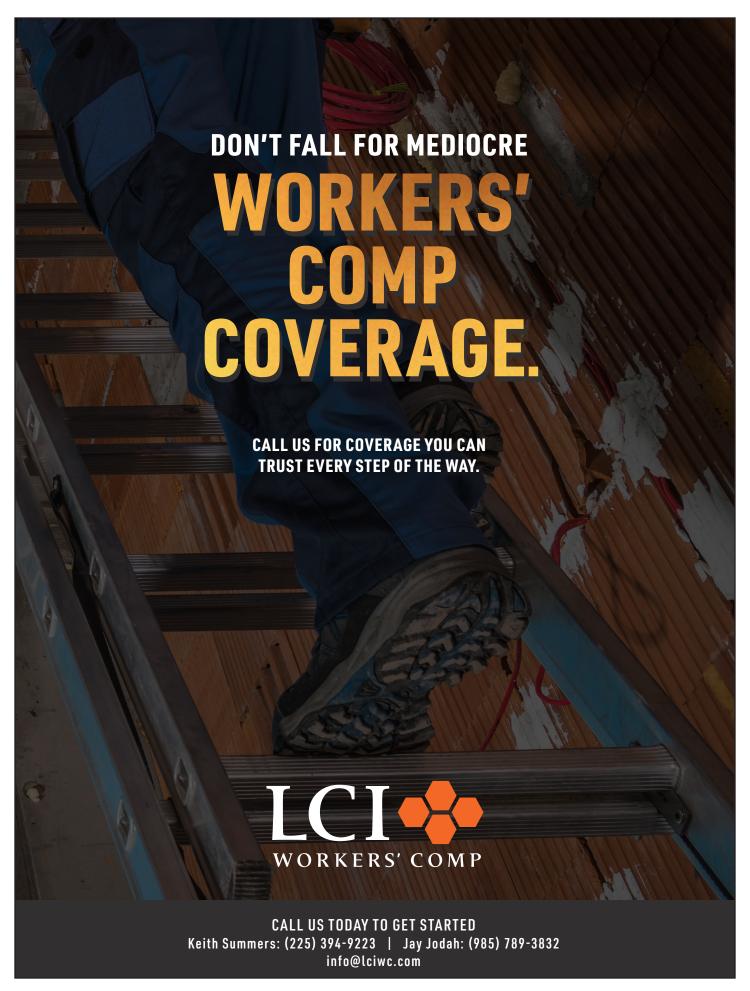
Agency Perks:

• 30% Commission on all bonds, new and renewal: Contract, Commercial and Fidelity.

- Performance Plus Program offering up to \$1MM in credit-based underwriting for Contract Bonds.
- Book Roll Bonus Program providing agents a large bonus in addition to the 30% commission on bond purchases for rolled books of business.
- A library of 7,000 bonds available with dozens more being added each month.
- Free access to technology, surety markets, and surety experts allowing your agency to become a great bonding resource overnight.
- An MGA licensed in all 50 states.

Get started at: pianational.org/propeller







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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.

