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The Agent's Voice

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INCREASE SALES BY GETTING BACK TO BASICS
P. 12



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As agents in Louisiana, we are used to navigating the intricacies of our home and auto markets and lately it seems we are going to be in for a wild ride on the home front. We have had homeowners companies becoming insolvent and even more losing their Demotech rating. I don't feel like it would be hyperbole to say the looming waves to come are going to really test our agencies.


It doesn't matter if we are up in the north and fairly insulated from the happening of the coastal regions or we are writing other types of business, the potential squeeze that is happening right now in the homeowners market should be concerning to every Louisiana citizen. Companies are being very tight about what they quote and, in some areas, will not even offer a rate. We still have claims being worked from hurricane IDA and homes that still need to be repaired and suddenly find themselves having to find new coverage.

You just have to peruse any social media platform to find people that have been affected by a non-renewal or a claim issue to see how worried people are. When the news hit of the latest companies to go into receivership, the blame was spread widely between the Commissioner of Insurance and "greedy corporations". Reading the general public's opinions on things this nuanced can be pretty eye opening, to say the least. Reading the comments just reaffirms my notion that our customers really don't understand what the Commissioner's job is or how companies

have to have reinsurance for their losses. They don't take into consideration the litigious nature of our state and how it can be difficult to operate in that environment.

As insurance professionals we understand the things that can go wrong and how they can have a ripple effect in the market. We understand that it isn't one thing that can get us to this point but it's a bunch of little things that can add up and create untold issues.

The problems are all easy to point out, but the fix is a harder matter altogether. The PIA State Board of Directors has been working diligently for months, holding meetings with both insurance carriers and separately with the Insurance Commissioner, and I can assure you everyone involved is well aware of the problems facing our markets and all are eager to fix the issues. I have seen great teamwork and a lot of informed agents come together with the Commissioner and the carriers to come up with solutions that not only help us now, but in the future, as well.

We, as agents, just have to do our best in communicating with our customers so that they become more informed as well in order to take an active role in protecting what is potentially one of their greatest assets. What we can offer them cannot be found online through some Insure Tech with a weird name, promising 2-minute quotes and super low rates. Now is the time we prove our worth. 





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COMMISSIONER'S COLUMN

November 30 marks the official end to the 2021 hurricane season but there may be some rough weather ahead for the homeowners insurance market in Louisiana. As a result of the historic back-to-back storm seasons and the higher than anticipated claims cost because of spikes in labor and material costs, we have seen our first property insurer insolvencies in decades.

As you're aware, the Louisiana Department of Insurance has been closely monitoring the solvency of our insurers since the winds of Hurricane Laura first blew in August 2020. On Nov. 10, I placed two financially troubled insurers, Access Home Insurance Co. and State National Fire Insurance Co., into receivership. Together, these companies had about 1 percent of our residential market. Court-appointed receivers are now in charge of these companies and will be in touch with agents about what will happen to policies. In the meantime, anyone with pending claims should call the Louisiana Insurance Guaranty Association (LIGA), which is prepared to pay claims if the companies are unable to do so.

We also expect to see rate increases next year as a result of these catastrophes. Statewide average homeowners insurance rates have gone up by almost 6 percent in the first ten months of this year. A large part of those rates increases is the cost of reinsurance, as many of the insurers operating in our state rely heavily on reinsurance to reduce their risk. Companies are allowed to pass on the costs of reinsurance in rate filings, so if reinsurance prices go up, so will rates.

With Hurricane Ida Louisiana had the misfortune to endure an almost Category 5 storm hitting our most populous section of the state. We were predicted to have another above average storm season by Colorado State University, which releases the most

anticipated yearly forecast. After the 2020 storm season saw three major hurricanes make landfall in Louisiana, many insurers structured their reinsurance programs around frequency rather than severity.

What we got, as we all know, was one monster storm in Hurricane Ida. The winds at landfall were equal in intensity to Hurricane Laura in 2020 and the so-called "Last Island" hurricane of 1856. Ida was stronger than Hurricane Katrina at landfall and I expect it will result in greater insured losses than we endured from Katrina.

Hurricane Ida's top winds were 150 miles per hour during its initial landfall and created a storm surge 16 feet above the ground. Category 5 begins at 157 mph, so this was a very strong storm. Earlier this spring, Hurricane Zeta was reclassified to a Category 3 from a Category 2 storm. It will be interesting to see what the National Weather Service learns about Ida as it gathers data for its post storm report.

For many of the smaller companies that started doing business in Louisiana after Hurricane Katrina, the 2020 hurricane season was the first time they were really tested. Insurers have paid or reserved \$10.6 billion in claims from hurricanes Laura, Delta and Zeta, the second most expensive season on record. In addition to the previously mentioned insolvencies, we are seeing some of our smaller homeowners insurers withdraw from our market.

Additionally, in July a Florida judge ordered the liquidation of Gulfstream Property and Casualty Insurance Co., a Florida insurer that operated in Louisiana. Gulfstream sold homeowners policies in Alabama, Florida, Louisiana, South Carolina and Texas. In February, I approved Centauri National Insurance Co. acquiring the renewal rights to approximately 9,000 policies in Louisiana



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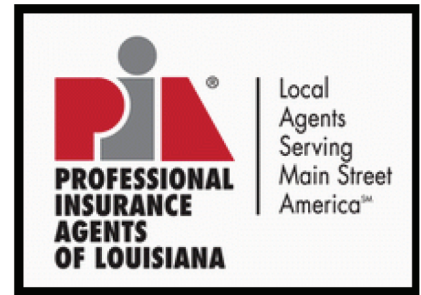
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from Gulfstream. This allowed Gulfstream's Louisiana policyholders to maintain their homeowners coverage ahead of Hurricane Ida and Gulfstream's insolvency.

Another insurer, GeoVera, commands 1.63% of the homeowner's insurance market in Louisiana and operates as a surplus carrier. It announced last month that it is leaving Louisiana and South Carolina. The LDI worked with GeoVera on some non-renewal issues over the spring and summer, and GeoVera indicated that it would be writing policies again in coastal Louisiana. But then Hurricane Ida hit, and GeoVera said that it was leaving. GeoVera had been a big writer in our state, so losing the company is a disappointment. We are encouraging GeoVera to find a "soft landing" for its policyholders the way Gulfstream did with Centauri.

Last week, FedNat Holding Co., the owner of two residential insurers operating in Louisiana, FedNat Insurance Co. and Maison Insurance Co., announced it was withdrawing from Louisiana and Texas to focus on its business in Florida. We also hope that FedNat can find another company to take over its Louisiana properties.

Continued On Page 10



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

On November 19, 2021, the U.S. House passed H.R. 5376, the \$1.75 trillion budget reconciliation bill which has been marketed by Democrats as the “Build Back Better Act.” If approved as-is by the Senate, the legislation will allocate roughly \$1.75 trillion in spending over a 10-year period. The bill passed largely along party lines by a vote of 220-213.

Provisions of note

Many of the provisions that would have been most harmful to independent agents were ultimately not included in the bill, thanks in large part to PIA’s advocacy on these issues. Over the last several months, PIA worked tirelessly to push back on a series of proposals that would have imposed unfair burdens on small businesses, including: the imposition of a broad new tax information reporting regime on all bank accounts over a certain amount; the reduc-

tion or repeal of the 20 percent deduction for passthrough entities (S corporations); ending the use of stepped up basis for capital gains; and the imposition of federal oversight of state workers’ compensation programs.

These provisions were all, at one time or another, under consideration for inclusion in the budget reconciliation bill, and we’re pleased to have successfully kept them out of the House-passed bill.


The bill includes several new tax provisions. For instance, capital gains earned from the sale or exchange of qualified small business stock would be included in gross income for taxpayers whose modified Adjusted Gross Income (AGI) is \$400,000 or more. It also establishes a five-percent surtax on high income earners, which increases to eight percent for the highest income earners, and an expansion of the Net Investment Income Tax (NIIT).

National Flood Insurance Program

The bill forgives in its entirety the existing debt of the National Flood Insurance Program (NFIP), directs funding to support flood mapping, and provides \$600 million for FEMA to develop a means-tested affordability program for NFIP policyholders whose household incomes are less than or equal to 120 percent of their area’s median income.

Next Steps:

Now that the House has passed the package, the reconciliation bill will go to the Senate for consideration, where changes are expected. If the Senate does revise and pass a bill, its revised version will need to be considered again in the House before it can be signed by President Biden.

Further analysis of the provisions in the package that may affect PIA members will become available in the coming weeks. We will also be monitoring Senate consideration of the bill for highly anticipated changes. 



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**Commissions Column Continued
from page 6**

If GeoVera and FedNat are unable to find other coverage in the private market, Louisiana Citizens Property Insurance Corp. is always ready to take such policies. Citizens is in excellent shape and offers up to \$1 million of coverage for homes.

We will keep the public updated as more information becomes available, but we want to assure policyholders and their agents that we have been monitoring the situation closely and are taking action accordingly. Just as after the devastating 2005 hurricane season, the market will smooth out as time passes from hurricanes Laura, Delta, Zeta and Ida. The industry will learn more about changing weather patterns and build more comprehensive models and people will rebuild stronger if they want to stay in coastal areas. Louisiana, as always, will come back stronger for our struggles. Thank you for working with us during this time. 



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Increase Sales by Getting Back to Basics

By John Chapin

The greatest in any field of endeavor have always been great at the basics. Vince Lombardi, the great Green Bay Packers coach, said football comes down to two things: blocking on offense and tackling on defense, and his great Packer teams spent 80% of their time on those in practice. Red Auerbach, who coached the Boston Celtics to eight consecutive championships, had his players practice free-throws and shots from very short distances over and over again. Bruce Lee, Pavarotti, Tiger Woods, and all the other greats have always known the importance of focusing on and mastering the basics in order to be successful. The same is true in selling. When it comes to sales and selling, there are certain key basics to follow that ultimately lead to sales success.

The 5 Basics to Sales Success

Basic Principle 1: Have a daily plan and get that plan done.

In addition to annual, monthly, and weekly goals, you need a goal and plan for daily activity. How many sales, proposals, and prospects do you need and how many calls and contacts do you need to make each day to get those? Whatever that goal is, your objective is to not only hit but exceed that goal, even if it's only by one or two calls. By the way, you should be prospecting every day. It keeps you sharp and consistent.

Basic Principle 2: Spend 80%, or more, of your prime hours on key sales activities.

The three activities you should be spending the majority of your time on during the work day are: prospecting, presenting, and closing. That's it. Everything else should be delegated or done during off-hours. Yes, things will come up during the day that you need to handle. That said, if you're focused on these three activities and adamant that you will do as much of them during the work day, avoiding procrastination and other time wasters, you'll rarely have to worry about your sales numbers.

Remember: sales IS a numbers game.

Yes, relationships and the quality of those relationships are important but to have the number of relationships you need, you have to be talking to lots of people. It's simple, the more people you talk to, the more business you will do. Even a blind pig finds corn if it digs enough. If you talk to enough people during the day, you'll eventually run into someone who says 'I need what you have' or 'I know someone who needs what you have.'

Basic Principle 3: Get great at selling.

After activity, making enough calls on qualified prospects, developing great sales skills is the second most important principle. If you are highly skilled at knowing what to say and do in all sales situations, your sales will skyrocket, assuming you're making the necessary calls. The better you know how to get to a prospect, get their attention and keep it, match solutions, listen, present, handle objections, close, etc., the more effective you'll be and the more sales you'll make.

The fastest way to get great at selling is to one: make sales a study, and two: do what the top salespeople do. Become a student of selling, be a sponge, read, listen to, and watch anything you can on the subject of selling. Invest in good books, audio, or other programs, from actual top salespeople and trainers who have 'been there, done that', and go through the material thoroughly. Next, find the top salespeople in your company, your industry, and in other industries. Call them on the phone, e-mail them, or otherwise get in touch with them and ask them what makes them successful. It's simple, if you do the same things as top salespeople, you will get the same results.

Basic Principle 4: Get back to personal communication and build relationships.


In-person is still the best way to contact people and stay in touch. With all the technology at our disposal there can be a tendency to use it too much. In-person communication has been replaced by e-mails, text messages, video conferencing, and other less-personal

communication. Make more in-person cold calls and visits to customers to say "hello", drop off the proposal instead of mailing or e-mailing it, and to follow up in person instead of trading voice messages. You should also be sending hand-written thank-you notes, birthday cards, holiday cards, and anniversary cards. Your objective is to have more personal contact at a time when your competitors are calling less and being less personal. At the end of the day, it's all about people and relationships. You have to connect with people on a personal level and stay in communication and continue to build the relationship.

Basic Principle 5: Work hard and smart.

We talked a bit about working smart when we talked about finding the top salespeople and doing what they do. Success leaves clues. You don't want to reinvent the wheel and you don't have to, simply find out what makes the top salespeople the top salespeople and do what they do. You also want to use best practices in your industry. Look for ways to work more efficiently.

In addition to working smart, you have to work hard. It takes time to make the necessary initial calls and follow-up calls. You may have to make more calls and work more hours in order to find the prospects and make the sales. In addition, every day you have to work hard on your mental attitude, on keeping negatives out, on staying motivated, on building your network, and on everything else that your selling career involves.

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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PARTNER NEWS

The Most Dangerous Jobs in America - When High Injury Rates Meet Safer Strategies Some PR Stories Provided by LUBA Workers' Comp

Slips, Trips, and Falls love company. Transportation incidents, exposure to harsh environments, and contact with objects and equipment are all competing to become best of friends. No really, the U.S. Bureau of Labor Statistics tells us that these types of injuries are extremely common across a rather small segment of industries. Let's take a look at why some jobs need to utilize workplace safety strategies and how these types of safety protocols help inform safety initiatives in a wide variety of workplace environments.

A sound strategy to keep us safer.

Based on the 2019 report from the U.S. Bureau of Labor Statistics, Injuries, Illnesses and Fatalities, a few industries are getting the attention they need to help improve overall safety and well being for their workers. LUBA Workers' Comp realizes the importance of safety and offers FREE loss control consultations to all it's policyholders.

Here's a look at a few close-to-home industries that made the list, and what improvements can be made:

- **Construction.** It's no secret that construction sites need to stay on top of safety. With heavy machinery, large amounts of materials, environmental elements, and constant movement from all the working parts and pieces of a jobsite, safety is a leading initiative for many construction companies today. LUBA's Loss Control team will always recommend a practice of wearing the right PPE for the right conditions. Hand injuries, silica dust, extreme heat, dropped objects, and even hazardous noise can all be better protected against with the right PPE. Gloves, face masks, anti-fog eyewear, hardhats and earplugs are essential components of a PPE safety strategy.
- **Oil & Gas Extraction.** A low tech, high tech world. Oil & Gas industries employ some of the most sophisticated technologies providing real-time data to ensure reliability, safety, and readiness to engineers, maintenance crew,

and managers. With new AI-based asset risk predictions, detections in anomalies in operating conditions, root cause analysis, and even future failure predictions can be viewed. When overlaid with LUBA's Loss Control strategies, additional protection and prevention plans can be added to elevate planning, driven by accurate data, which informs a real-time safety strategy.

- **Truck Transportation.** When thinking about Trucking, Shipping and Logistics we often think that most accidents occur out on

the road. The fact is that two-thirds of commercial fleet collisions actually happen in parking lots or loading zones. This is even further compounded by injuries from loading and unloading, operating equipment with heavy loads, warehousing, and improper infrastructure. LUBA Loss Control teams look at everything from guardrails on platforms and loading docks to anti-slip padding across high traffic areas in wet conditions. 🏠

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Our priority is to understand your business,
in order to best serve your customers.

EMERGENCY RESTORATION, INC.
Property Damage Specialist

Storm Damage

Mold Damage

Fire Damage

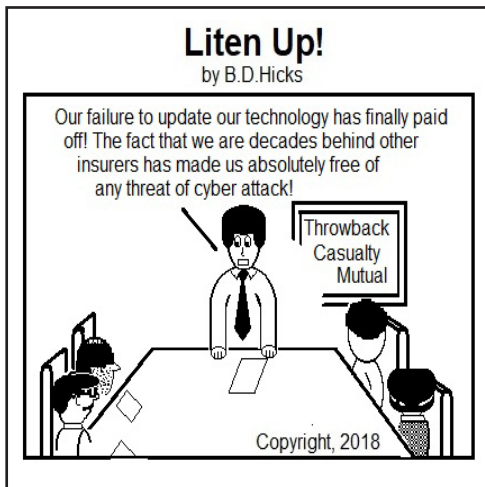
Water Damage

www.EmergencyRestorationInc.com

The advertisement features a central blue and white background with a palm tree silhouette. On the left, a photo of a destroyed house is overlaid with 'Storm Damage' and 'Mold Damage' banners. On the right, a photo of firefighters is overlaid with 'Fire Damage' and 'Water Damage' banners. The company logo and contact information are prominently displayed in the center.

MEMBER BENEFIT IN FOCUS

VIDEO: Be Independent Campaign



Be Independent – PIA has created a collection of digital marketing elements PIA member agencies can use to gain attention, engagement, and impact on social media and digital marketing channels – all for free. Simply download your favorite items and post to your agency’s LinkedIn, Facebook, Twitter, or other social networks. To find out more details, check out the PIA website at www.pianational.org. 



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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