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The Agent's Voice

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YIPS WINTER CONFERENCE WRAP-UP
P. 12-14

HOW TO PROTECT YOUR PASSWORDS
P. 16

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There has been a lot of talk about the homeowner's market in our state for the past several months and there is a fair bit of uncertainty within a lot of our agencies. Agents spend a majority of their day quoting homeowners policies and fielding calls from new and existing customers as well as with questions about renewals and claims and anything in-between. Usually, this activity would mean new policies and new customers, but now it is just an opportunity to retain the business we already had.

We, as agents, know the precarious position the customers are in and we know this is a perfect time to show our customers the value of an independent agent. We stay up-to-date on the markets and we have positioned ourselves to weather the storms. I have been very impressed with our organization and the lengths we have gone to so we are able to provide the resources and information that is so important to our industry. Within the last month alone the PIA has had multiple calls with Commissioner Donelon who has been instrumental in keeping us informed on any new updates such as progress on receivership and claims processed to potential new companies coming to our state. Commissioner Donelon has been a great source and an excellent sounding board for us as we bring him issues from our membership.

Along with the calls with the Commissioner, the state leadership for the PIA has held town hall meetings with the membership. We decided to do the Zoom Town Hall meetings as another way for our members to plug in. We understand that every member may not have access to a local chapter or, due to increased workload, cannot attend in person

luncheons, so the Town Hall Zoom was the next best thing. Our Zoom meeting produced a host of issues directly affecting our members and we were happy to bring those up during our follow-up meetings with the Commissioner. This also was a great way to meet and talk with agents all around the state and it turns out that we share a lot of the same concerns.

While PIA was working to keep our members informed and provide value to our members, it was the YIPs who were providing what we all have come to really love about our association...fellowship! The YIPs had its Winter Conference earlier this month. They provided a super fun environment to fellowship and connect with multiple companies that were in attendance as well as CE opportunities. Their events are always entertaining and each one feels more like a party with friends than a work event. If you or your younger staff are not participating with this organization, you need to be sure to do so – there is so much value in these gatherings. And their next meeting will be the YIPs Casino Night, which will be the night before the PIA of Acadiana Crawfish Boil. I know everyone is excited after two years that we'll be holding that event, which draws more than a thousand folks!

The past few months have seemed more like "a light at the end of the tunnel" and not just "a freight train coming our way" and I attribute a lot of that to our PIA members and partners working together and sharing our experience with one another. I, for one, am ready to find out what the rest of the year holds in store for us. 



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COMMISSIONER'S COLUMN

A new year brings a renewed commitment to exceed goals and overcome challenges. Residents across Louisiana are still in recovery mode following two devastating storm seasons. Hurricane Ida made landfall in Louisiana on Aug. 29, 2021, as a Category 4 storm, following a year in which we were hit by another Category 4 (Laura) plus two other strong storms, all which continue to reshape our communities. Louisiana's resiliency has been thoroughly tested in both 2020 and 2021, but, as in the past, we will overcome those challenges to our insurance market.

Hurricane Ida caused widespread damage, and many policyholders are still navigating the claims process. Insurers have paid or reserved \$10.5 billion on all types of Hurricane Ida-related claims in our state through the end of 2021. As of December 31, policyholders had filed 434,633 claims from Hurricane Ida. Of those claims, 259,134, or 60%, were closed with payment, garnering \$6.5 billion in payments for damage caused by the hurricane and an additional \$4 billion reserved for the outstanding claims.

The Louisiana Department of Insurance (LDI) has a dedicated team of insurance specialists who are investigating Hurricane-Ida related complaints. Nearly 80% of the 3,305 hurricane-related complaints received by the LDI are about homeowners insurance. The LDI investigated and closed 1,962 of the 3,305 complaints by January 1.

Last Fall, the LDI established the Hurricane Ida Mediation Program to help policyholders settle their claims with insurers. The mediation program is open to all authorized property and casualty insurers and surplus lines insurers as well as their residential policyholders. It is designed to mediate residential property insurance disputes of up to \$50,000 and is currently set to expire on

June 30 of this year. As we continue our efforts to help Louisianans put the 2021 Atlantic Storm Season in our rearview mirror, we also look ahead to keeping the Louisiana insurance market competitive and stable.

The solvency of property and casualty insurers operating in our state has been a major topic of discussion since Hurricane Ida. I recently placed three homeowners insurance companies into receivership: Access Home Insurance Company, State National Fire Insurance Company and Americas Insurance Company. These companies were deemed insolvent, and I acted quickly to protect policyholders.

In December, SafePoint Insurance Company agreed to assume all 29,000 policies left behind by Access Home and State National on the same terms and conditions as they had at the time of the insolvencies, including voluntarily granting the three-year protection status to those policies. This will provide a smooth transition to the policyholders of those failed companies and help our residual market (Citizens) avoid being flooded with thousands of policyholders looking for coverage in a tight market. Although SafePoint, which is based in Florida and has been licensed in Louisiana since 2015, has a small footprint in Louisiana with \$959,035 in direct written premium and 0.05% of the residential homeowners insurance market, it will grow dramatically with these transactions. By the time you read this, the LDI will likely have also announced the name of the company that agrees to take on Americas' 24,000 policies.

Meanwhile, the homeowners insurance market experienced rate increases with a statewide market impact of +6.7% as of the end of 2021. That follows 2020 and 2019, when the market impact of approved changes was +1.9% and +1.6%. For com-



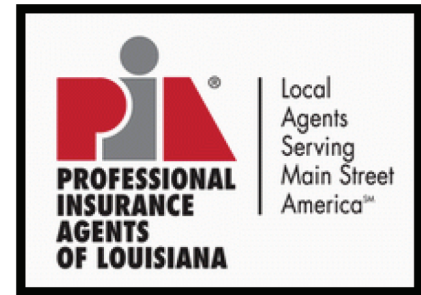
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mercial multi-peril, the market impact of rate change in 2021 was +1.5% following a +0.9% increase in 2020.

The workers compensation market is thriving and represents great news for Louisiana employers. We've seen a strong downward trajectory in rates over the past two decades including this year's double-digit decrease. A rate decrease of -10.5% submitted by the National Council on Compensation Insurance will take effect May 2022. The total Louisiana workers' compensation insurance market in 2021 is estimated to have about \$850 million in written premium. Louisiana has a record 249 companies writing workers' compensation insurance, creating a very competitive market. In fact, that competition has contributed to a cumulative drop of -38% over the last 10 years including this year's rate decrease.

Much work remains to be done across Louisiana's insurance markets. My staff and I will continue working to ensure consumers have access to insurance at a fair price and insurers have the opportunity to operate a successful business. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

We want to thank all of you who participated in this year's **YIPs Winter Conference**. It was another great success! I also want to thank my staff who made the Mardi Gras theme so much fun! You have to check out the pictures in the center spread of this issue. I was so impressed with everyone who participated in the Mardi Gras Float contest – how creative and competitive you always are!

I also want to make sure that you are aware that we're kicking off our first ever **YIPs Casino Night**, which will be the night before the Acadiana Crawfish Boil, on April 27 (the Crawfish Boil is on the 28th). We planned to hold this event back in 2020, but after two years we're so excited to not only finally hold this event, but to be able to attend the Acadiana Crawfish Boil once again. Make your plans early to attend—we just know it's going to be a record year!


On February 15, PIA and The PIA Partnership introduced Winning@Cybersecurity Defense. The program is a four-part educational resource created to teach agents

and their clients about the most common cyber dangers faced by small and mid-sized businesses as well as the best business practices and insurance coverages that can reduce these risks. Winning@Cybersecurity Defense includes materials agents can share with their clients to help them understand their cyber exposure and the benefits of purchasing a cyber policy for their business. We have some more information on this on page 16-17, but also be sure to contact our office if you're interested in getting more details.

PIA National is calling for nominations for **three prestigious national awards**.

- Professional Agent of the Year
- Customer Service Representative (CSR) of the Year
- Young Insurance Professional (YIP) of the Year

Nominations for all three awards will be accepted **now through Friday, March 18, 2022**. For more information and to download nomination, please visit www.pianational.org/awards. The YIP of the Year Award is sponsored by **Rough Notes** magazine. **Questions?** Contact Sade Hale, PIA's communications manager, at 703-518-1350 or shale@pianational.org.

Lastly, we're getting ready for the upcoming Legislative Session, which starts on March 14 and ends June 6. As always, be on the lookout for grassroots alerts. We know it's going to be a very challenging Session as we try to balance the frustration of so many insureds following the 2020 & 2021 storms with our market challenges. It is imperative that you stay engaged and help us by contacting your legislators when needed. Please be sure to reach out with any questions and also share your experiences so we can pass those on! 



YIPs Casino Night
Wednesday, April, 27, 2022
8:00 - 11:00 PM
warehouse
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KREWE OF YIPs

The **Krewe of YIPs** kicked off its Mardi Gras festivities during their Annual Winter Conference on **Thursday, February 3-4, 2022**. The conference - themed "From Skills to Thrills" - took place at The Hilton Baton Rouge Capitol Center.

At this year's conference, YIPs sharpened their professional skills through education and networking. They also enjoyed some thrills in Downtown Baton Rouge. Our events were streamlined to best maximize the attendees' time out of the office. Our two-day conference concluded on Friday afternoon with the YIPs Annual Business Meeting.

CE SESSIONS

YIPs members and guests honed in on their skills with six hours of continued education sessions. We want to thank our speakers, **Matthew Monson, of The Monson Law Firm, Jamie Renton, of Imperial PFS and Ron Henderson of DOI.**



EXHIBIT HALL

This year's conference showcased more than 20 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.





A LITTLE MARDI GRAS TEAMWORK & COMPETITION

To go with our Mardi Gras theme, attendees got a little creative... and competitive... as they decorated their own Mardi Gras Floats. The winning team not only had to have the best looking float, but they had to show that they could work as a team as well as make the best sales pitch! The winners of our Mardi Gras Float Contest were Baylie Babin, Tatem Ruiz, Gabriela Velazquez, Jessica Miller, Danielle Wagner and Laurie Whipp.



DOWNTOWN EVENT

The YIPs Conference Attendees also had the opportunity for thrills during this nighttime event. They didn't let a little rain get in the way of the fun as they did a little bar-hopping and King Cake tasting through Downtown Baton Rouge.



GENERAL SESSION & FAREWELL

To close the festivities, the new "Krewe"/Board members were sworn in and we heard from our outgoing President Ryan Page and incoming President Eric Vocke. We thank them both for their time and commitment to our great association. And, we also expressed our gratitude to our retiring Board member, Immediate Past President Jessica Clayton. We look forward to another great year and we hope you all will be a part of our Krewe of YIPs in 2022!



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How to Protect your Passwords

The PIA Partnership Program—Winning@ Cybersecurity Defense (pianational.org/cybersecurity) - helps educate your agency about cybersecurity.

Passwords are the first line of defense on any account platform, yet not everyone uses them correctly. In fact, 58 percent of baby boomers still don't use secure passwords, according to Norton's Cybersecurity Insights Report.

Follow these tips to best secure your accounts.

Don't use common phrases

Surprisingly, the password "123456" is still used by 23 million account holders. Weak passwords often include personal and guessable information about the user like childhood pet names or specific dates. The simpler the password, the easier to hack. Generating passwords that use a combination of uppercase and lowercase letters, numbers, and symbols helps protect you from data breaches.

Use different passwords for different accounts

Overall, 53 percent of people admitted using the same password for different accounts, according to a report by identity company SecureAuth. But the actual number may be even higher. Using the same passwords for multiple sites across different platforms increases vulnerability. If one platform is hacked or if you are hacked, more information is compromised.

Implement two-factor authentication (2FA)

It's not as difficult as it sounds. Advancements in technology, like dual factor authentication, generate another line of defense in data protection. Using a 2FA system typically includes a code being sent to an employee's phone or email as a real-time approval to proceed with the log in. Major companies like Amazon and Apple implement 2FA into their consumers' accounts. It often only adds a few minutes to the process but deters thieves.

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Keep your Passwords Private

While some companies make employees change their passwords every couple of months, this can actually increase the chances of confusion and can make accounts vulnerable. In these cases, employees often write down their passwords on sticky notes, enhancing the likelihood of the password being leaked to other employees, non-employees on conference video calls, or anyone who walks into the offices. If you need to write down your passwords, keep them in a secure journal. And keep the journal locked up, knowing that if someone were to find it, they'd have access

to all of your personal accounts.

The best passwords balance the users' ability to remember their accounts and also deter those trying to gain access. Spending a little extra effort on password safety will better secure and guard your agency's accounts.

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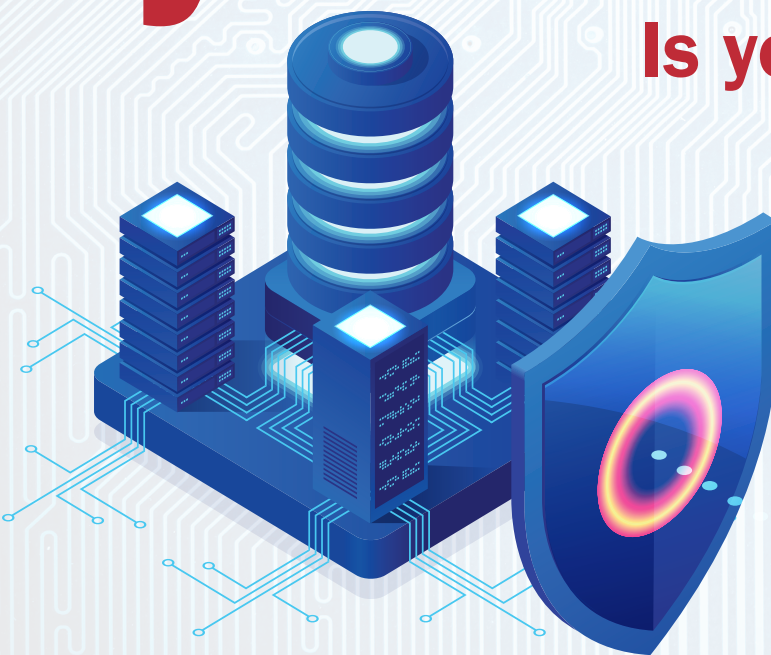
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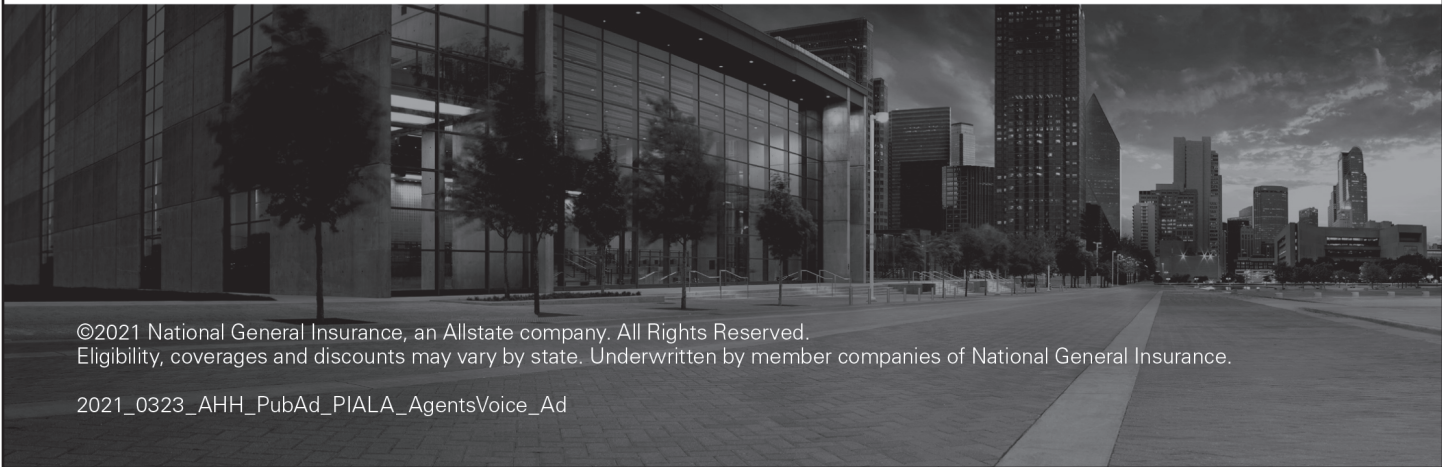
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MEMBER BENEFIT IN FOCUS

Why are fraudulent funds transfers a threat?

Criminals gain unauthorized access to a user's system via email to then obtain online banking credentials, allowing the criminal to initiate an online transfer of funds to their account.

Want more cyber info? Check out the PIA Partnership program [Winning@Cybersecurity Defense](mailto:Winning@CybersecurityDefense) (pianational.org/cybersecurity).


What's ransomware?

Ransomware prevents you and your customers from accessing your computer systems by encrypting files so they're unusable. To release them, the criminals ask for something in return, usually money or information.

Want more cyber info? Check out the PIA Partnership program [Winning@ Cybersecurity Defense](mailto:Winning@CybersecurityDefense) (pianational.org/cybersecurity).

Why are cyber-attacks a big risk for small businesses?

More than 40% of cyberattacks are on small businesses with fewer than 250 employees.

Want more cyber info? Check out the PIA Partnership program [Winning@Cybersecurity Defense](mailto:Winning@CybersecurityDefense) (pianational.org/cybersecurity) 



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Learn more about our commitment to both our agent partners and our state at louisianaloyal.com