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PIA[®] The Agent's Voice

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**PIA OF LOUISIANA 78TH CONVENTION
HIGHLIGHTS
P. 10-15**

**WHY YOUR SALES NUMBERS AREN'T GOOD
P. 18**

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The Agent's Voice

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Address inquiries to:

EDITOR, THE AGENT'S VOICE
4021 W. E. Heck Ct., Building K
Baton Rouge, LA 70816

Phone: (225) 766-7770

Watts: (800) 349-3434

Fax: (225) 766-1601

Email: info@piaoflouisiana.com

Website: www.piaoflouisiana.com

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One of the hardest things for me being President this year was the article that I had to write every month for Jody. She really gives me carte blanche to write about anything that moves me. There in lies the problem for me. I want her to tell me EXACTLY what topic to pontificate on and then I'd feel like I could knock it out of the park. This being the last I have to write during my term, she tells me to just recap the year and write about my time serving. That instruction alone had me sweating because what do you say about a year like we just had? So I figured I would just start from the beginning and tell you how it started, how it's going and where I think we will end up.

Like many of you, I grew up in this business. My father started his P&C agency out of necessity for renewals. He was in the Life and Health business before becoming ill and dealing with health issues for a few years. He financed the P&C business with a couple of large groups he still had on the books and bit by bit, he built his agency. He saw the need for a steadier income and not just the lure of big commissions on one-time sales. Growing up watching him, I saw the hours he put in and how hard he worked. If he was home before 7:00 p.m., he was either sick or it was a holiday.

I remember my brother and I were fairly young, but old enough to push a lawnmower, and on the weekends my dad would have us at the office doing the whole weed eat, mow and blow deal. It wasn't really fun but it paid nice. When I got to high school, not only was I the resident lawn man for Advanced Insurance Planning, but as a senior I left school half days with our Cooperative Office Education class to work the other half day at an "office job". I must have been unbelievably bad at my office job because I think I ended up with a B in that class. My aunt just so happened to be the office manager at the time

and let's just say she could have been nicer on my evaluations.

I didn't have a lot of duties at the time because really who wants to talk to a 17-year-old kid about their insurance policy. My role was more of a "empty the trash cans out" and "put a new bag in" along with what felt like 3 hours of daily filing. I grew to hate paper and putting things in alphabetical order.

You tend to look back on those days and forget that those years also had their challenges. We are up in the far north and while we don't have to dodge hurricanes, we have our fair share of tornados and flooding. I remember after a particularly bad storm we had Automotive Casualty set up in our break room adjusting claims and writing checks. That always stuck out to me as an example of how companies and agents were partners back in the day. I think we need that again now more than ever.






So, that's how I started.

How it's going is a whole other story that can't really be summed up well in my allotted time but can only be described as a trial by fire. When I started working in earnest and really started earning my pay - not just milking the clock like when I was in high school - I had already been out of college for eight years and in the work force selling software to people far smarter than I was. For the most part the office was still run the same way as years before. We would write a policy, build a file and finally make an ex-date card. When I came back we quickly changed that because I never forgot my hatred of filing paperwork. I set out to spend a bunch of my dad's money on things like IP phones, raters and fancy management systems.

Continued on page 16

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COMMISSIONER'S COLUMN

On the first of August, the Louisiana Department of Insurance released the most recent numbers from our data call on Hurricane Ida claims and payments. Insurers reported they have paid or reserved to pay \$13.1 billion on over 460,700 Ida-related claims of all types in Louisiana through June 30.

Seven insurers with Louisiana policyholders failed in the aftermath of the catastrophic hurricane seasons Louisiana experienced in 2020 and 2021, and an eighth had to cancel its policies to avoid insolvency. It's safe to say the unprecedented level of damage from Hurricane Ida together with their losses in the Florida market broke the backs of these companies.


While the LDI was able to secure arrangements for Centauri and SafePoint to take on all 63,000 policies left behind by the first four failed companies — Gulfstream, Access Home, State National Fire and Americas — the hardening reinsurance market made it impossible to do the same for the 84,000 policies left behind by Lighthouse, Southern Fidelity, Maison, and Weston.

Due to the overwhelming number of canceled policies, finding new coverage for policyholders of these three companies quickly became extraordinarily difficult for Louisiana agents. I have heard many stories of agents and their employees coming in early, staying late, and working weekends and holidays to take care of their customers.

As can be expected, the private insurers still writing policies have been more selective in the properties they are willing to take on. This means many homeowners are left applying for a more expensive policy with the insurer of last resort, Louisiana Citizens Property Insurance Corporation (Citizens), which must be done through an agent.

The situation was exacerbated because the sheer volume of agents trying to access Citizens' website simultaneously was simply too much for the system to handle. Agents began experiencing long lag times and system errors — and were repeatedly kicked out of the system. It has obviously been a frustrating experience for agents and policyholders who are anxious to secure new policies for their homes.

I personally worked with Citizens to come up with possible solutions to this problem. Citizens added a second server to increase its website's capacity for handling applications. We also worked with Citizens to provide policyholders of those four companies an extra 60 days after the cancellation of their policy to bind a new policy with Citizens while maintaining coverage in the event of a loss between the date of cancellation and the date they bind a policy with Citizens. I believe these measures are providing agents and their policyholders with much-needed relief as they work to find new coverage.

I know this has been a stressful four months, and I am grateful for the hard work and dedication Louisiana's insurance agents have shown during this challenging time. Thanks largely to the efforts of Louisiana agents, I am confident in our state's ability to weather this storm and reestablish our property insurance market. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

The “Friends” theme for this year’s convention, “We’ll Be There For You,” was definitely appropriate this year. It’s been a crazy roller-coaster ride since last August when the first company went insolvent.


Never in my 27 years working for PIA have we received more calls and emails from our membership. It’s new territory for all of us, but we’ve been working together through the chaos. We introduced the Facebook Group Page, PIA of Louisiana Peers, at the beginning of the closures due to COVID, and it had a slow start, but this past year more and more folks have used it to post questions as well as to share information. It’s been the virtual version of PIA’s networking, which we are so well known for - our members helping members! If you’ve not joined this group, you need to do so! It’s the fastest way for us to get news out to you and a great way for PIA peers to share among each other. Just a couple of points – it is for PIA members only so you can feel some comfort in sharing issues that you might not want the general public to see. However, this also means there is not a “share” option. Just keep that in mind as we do get requests to “share” certain posts, but that is why that feature is purposely not available.

This issue gives you a wrap-up of our 78th Annual Convention. In the centerfold, you see a collage of pictures. It was a smaller group this year, with everything going on, but we’ve gotten great feedback from those that attended that they had fun and appreciated the opportunity to be together. Also, check out our award winners as well as event winners along with another thank you to our Keynote Sponsors, Sponsors and

Exhibitors. We could not do our convention without them, so I encourage you to review that list and help us personally thank all those that support our association through the convention.

Lastly, I want to recognize one of my employees, who has been with me the longest and who just celebrated 20 years working for PIA on May 1 this year – Natalie Cooper. During the Awards Luncheon, we presented her with a photo book, providing her with just a few snapshots of the many fun memories we’ve made with her during this time. Many of you have worked with her as she has shopped your E&O – and if not, you should! And, you probably also have had her research some insurance issue for you – a newly passed law (or an old one that has just come up again – like the 3-year rule). Again, if not, you should! She’s the best at finding answers to those specific questions our agents have...better than Google.

Inside her photo book, the staff paid tribute to her by recognizing all her wonderful attributes, which can best be summed up by the scripture we opened with, which she certainly lives up to every day: “Each of you, should use whatever gifts you have received to serve others, as faithful stewards of God’s grace in its various forms.” 1st Peter 4:10.

Thank you, Natalie, for your many years of service, your beautiful heart and incredible friendship. Keep ‘passing it on!’ 




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FUN RUN KIDS

Boys: 1st place - **Cannon Jack Duncan**, 2nd place – **Gavin O'Brien**, 3rd place – **Gunnar Duncan**.
(no girls participated)

Presidents Message continued from page 4

I remember all the reps would say it wasn't too late to back out, but I guess that's why they say you can get in the business but you may never leave. For a lot of us that old joke has a deep ring of truth. In my relatively short time in the business, I can definitely see the cycles. One year its auto markets that we are worried about and the next year it's the home markets. The only thing you can really count on is flood is ALWAYS an issue.

As if our regular worries weren't enough, 2020 brought something none of us saw coming: COVID. Lock downs and quarantines were a major disruptor of business, but thankfully all those things we had done in years past to make our life easier and bring the business into the 21st century, was starting to pay off. All of our offices could share a rater, IP phones will ring anywhere you happen to be and the management system can be accessed by everyone 24 hours a day.

And, that's pretty much how its going.

Now, for where I think we will end up... This past year I have gotten to see just how the sausage is made - all the things working behind the scenes to shape our industry. I've seen agents (who are volunteers in this role) spending countless hours lobbying and working to bring to light the issues we face. I don't have enough fingers and toes to count the number of Zoom calls we have had this year between our biweekly meeting with the commissioner and also our annual Advocacy Day, legislative visits and other general Association meetings. I applaud all the people who have worked to come up with solutions to our unprecedented issues. The Commissioner gave us unfettered access to his office for questions as well as the team at Louisiana Citizens working with our members to provide real solutions to our problems.

I believe that going forward, just as years past, there will be more changes. Companies will come and companies will go. Markets will tighten and sometimes it will seem like the wild, Wild West. I won't deny that we are in a really tough homeowners market right now, but I truly believe as long as we stay plugged in and involved, we can weather any storm that is thrown our way. Katrina couldn't stop us. COVID gave it a good try. But in the end, we just adapted like we always do. Will this homeowners' crises be the thing that finally does it? Knowing this group and all that our members have been through over the years, I seriously doubt it. 🏠



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Why Your Sales Numbers Aren't Good

By John Chapin

I belong to a workout group called Battle Ready. Basically, it's everything you want to know about working out, weight management, etc. It's run by Erin Alejandrino. We have a couple of group calls every week, and a recent one: 'Why Your Results Suck', tied into sales. The first five reasons for bad results in workouts, weight goals, and overall health, were also the same reasons that most salespeople's sales results are bad. Here are the five.

Reason #1: A lack activity

I've said it many times, the number one reason salespeople fail is that they don't make enough calls to talk to enough people to get enough qualified leads to make enough sales. You have to know your annual, monthly, and weekly goals along with the daily activity that it takes to reach those goals, and then you have to get that daily activity done, no matter what. Ultimately how many calls, follow-up calls, e-mails, etc., do you need to make daily to hit your goals? Know those numbers and follow the Rule of More, which means you make more calls than you need to in order to hit your goals. The bottom line is: you simply have to perform the necessary amount of the right activities during the day to hit your sales goals.

Reason #2: A lack of accountability

There are three levels of accountability: self, manager, and others. Others include friends, family members, coaches, and anyone else who can hold you accountable. First, you must be able to hold yourself accountable. You are the only person who's with you 24/7. You know whether or not you're cutting corners or not getting the work done. The most successful salespeople are able to push themselves harder than anyone else. That said, you also need people outside of you who can give you the unvarnished truth, who can objectively see

things that you can't see, and who know more than you in one or more areas so they can guide, educate, and help you. The bottom line: you and others need to hold you accountable to getting the work done.

Reason #3: Distractions

Distractions can run the gambit including social media, television, calls from friends during work hours, computer games, even chasing a fly around the office for ten minutes. Distractions are anything that pull you away from doing your most important sales activities. Make a list of the things that distract you during the day and set rules around them. It's fine to take occasional breaks and do non-work or fun things, just make sure you don't take too many breaks and also make sure that a few minutes don't turn into an hour.

A more subtle distraction can be looking for the magic bullet, the shortcut, or the 'easier way', versus doing what works. An example is substituting an e-mail for a phone call or in-person visit, especially on the initial call to a prospect. Another example is hanging out on social media all day versus, again, picking up the phone or calling in-person. Don't get distracted by the easier, more-comfortable way. It's one thing to work smart, it's another to avoid the fear and discomfort of calling people on the phone or in-person.

Reason #4: Vices

Vices are similar to distractions but they are habitual and more pervasive. By the way, these usually start out as distractions and then over time build into vices. The first time someone smokes a cigarette or drinks, rarely are they hooked but, as they continue to do them, they become hooked. These can lead to being out too late and drinking too much on a work night or drinking too much at company or customer events or parties. Smoking a cigarette or chewing

tobacco to relax might be fine once in a while, but over time these tend to increase in frequency and lead to dependency. Other vices such as porn, overeating, and binge watching tv will also negatively affect your energy, health, effectiveness and even your confidence.

Reason #5: Excuses

Excuses such as: our prices are too high, there's too much competition, my territory isn't good, that won't work here or in our industry, are usually just that: excuses. Whatever excuse you have, there's someone who has had it worse and overcome it. In fact, with roughly 7.3 billion people on the planet, there are probably a lot of people who have had it worse and overcome it. It's simple, if you see roadblocks and excuses, those will be your reality. If you see reasons and solutions, those will be your reality. You see what you believe and you find what you look for. Whatever excuses you have, you want to question and eliminate them. If you believe your prices are too high, there's too much competition, or it's a bad market, those will show up as objections and negatively impact your selling. There may be some truth to these but you can't let them completely derail your sales efforts. There are always pluses and minuses in every company and with every product, territory, or anything else in life. You need to be able to build on the positives and strengths, and find a way to minimize the or eliminate the negatives or weaknesses.

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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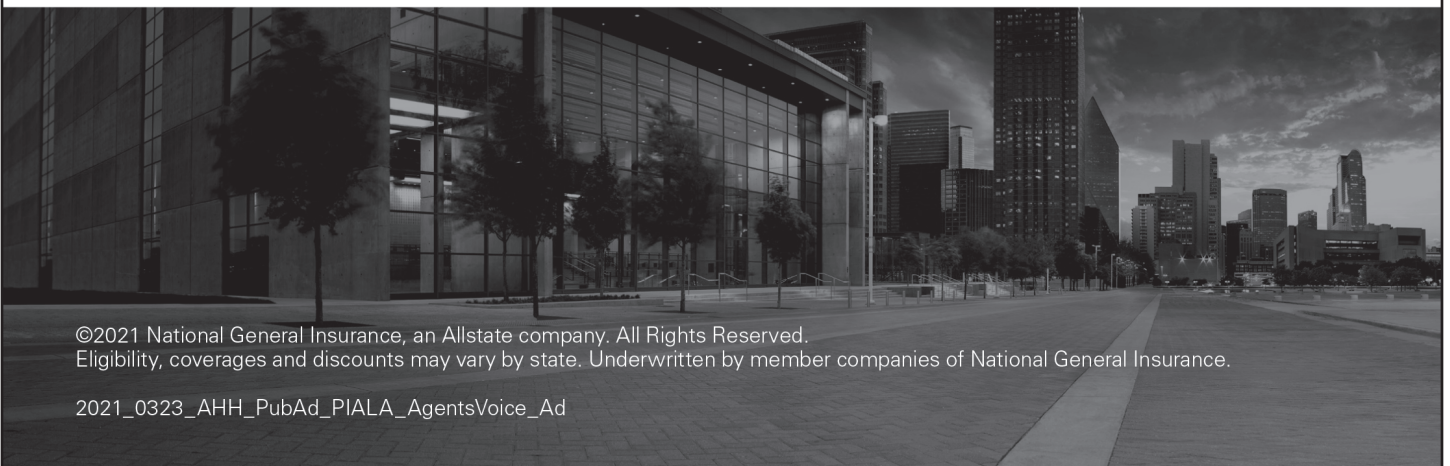
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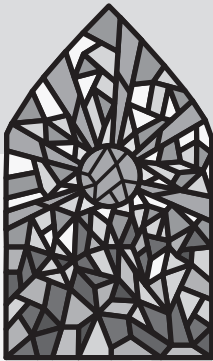
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