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The Agent's Voice

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**DOUBLE YOUR SALES WITH ONE SIMPLE
IDEA**
P. 13

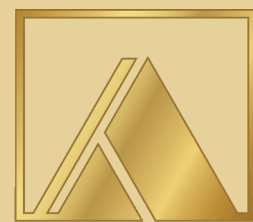
**PIA OF LOUISIANA 77TH CONVENTION
HIGHLIGHTS**
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The Agent's Voice

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This month's President's Message was taken from the President's Address during the PIA Convention.

Greetings and welcome to the 77th Annual PIA of Louisiana Convention and to The Grand. I am so glad you decided to 'Gather' and I hope you get to 'Breathe Easy.' Already it has been so good to see several of you and I look forward to drinking with, ... uh, I mean speaking with the rest of you.

Our PIA staff has worked very hard for two years to put us in a position to have a great convention and we appreciate them so much. The Officers and Board of Directors have been instrumental in making decisions that we believe are good for our industry, good for our state, for our customers and for you, our agents. Our company partners have been so steadfast and not only reliable but encouraging and they are appreciated!


I've decided not to blather on about what we have done and things we have overcome like pandemics, multiple hurricanes, deep freezing weather and floods. I could go on... but have decided not to. Instead I'll make this short and sweet! But what I do want to take the time to do is thank each one of you for being here... for being a part of this great association... for making this convention.

The very word "Association" means "a group of people organized for a joint purpose" and "a connection or cooperative link between people or organizations." Technology has its purpose, and while we had to resort to it quite a bit this past year to maintain those connections, nothing can take the place of live

interaction with our peers, especially when so many of us do not just consider PIA our professional association, but we consider it family. If you're new this year to the convention, I hope you get a sense of that and know that we welcome you into this family.

We invite you to come again and get involved in an even greater way. As we all know, the outcome or experience we gain from anything we do is largely determined by what we put into it (or give). We have a lot of givers in this organization... and I thank each and every one of you, because my experience as a member, on the state Board (twice), as an officer and ultimately as president has truly been something special.

In 1958 my Dad, Daly Williams, was president of this association, although at the time it was the Mutual Insurance Agents Association, which subsequently became PIA. The convention was held at the old Broadwater Beach Hotel in Gulfport. All five kids went with our parents to convention, and we had a grand time on the beach and in the pool. One time in the pool my little sister, Virginia, was talking to the daughter of the current president, I'm not sure which one it was, and his daughter was bragging that her Daddy was the President. My sister, not to be outdone, said her Daddy was PAST President as in 'beyond President'. Being "Past" was Superior! And so now, I will also wear proudly that title. Past President. Sounds good.

It's been my pleasure to serve as your President, but I'm looking forward to being 'Past President!'" 



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COMMISSIONER'S COLUMN

As we approach the peak of the 2021 hurricane season in August and September, it can be helpful to review what we know about last year's devastating season and the fallout that exists a year later. Hurricane Laura made landfall on Aug. 27, 2020, and was quickly followed by Hurricane Delta, which made landfall on Oct. 9, 2020, with both hurricanes making landfall in the same area of Louisiana around Lake Charles.

According to Munich Re, hurricanes, wildfires and other disasters across the United States caused \$95 billion in damage last year. That's almost double the amount in 2019 and the third highest losses since 2010. Closer to home, the 2020 storm season was the worst for Louisiana since 2005, when Katrina hit New Orleans and Rita hit southwest Louisiana. Louisiana was hit by five named storms last season: tropical storms Cristobal and Marco, and hurricanes Laura, Delta, and Zeta.

As policyholders have struggled with adjusters, followed by a shortage contractors, roofers, etc. and huge increases in the cost of building materials, the Louisiana Department of Insurance (LDI) has received 1,659 complaints related to the 2020 hurricanes and has recovered more than \$49.2 million on behalf of policyholders through mid-July. Insurers have paid or reserved over \$10 billion on claims of all types in Louisiana through the end of June 2021 for hurricanes Laura, Delta and Zeta. This is an almost 30 percent increase over the reserve estimates at the end of 2020 as insurers have realized the true extent of the devastation. Policyholders have filed 316,879 claims of all types from the three hurricanes as of June 30. Sixty-five percent of all claims were closed with payment as of the same date.

Hurricane Laura is the second highest loss event in the state's history behind Katrina. Insurers have recorded more than 175,000

claims and have paid or reserved \$8.6 billion to pay for damage from the Category 4 storm that hit the Lake Charles area in late August.

Hurricane Delta made landfall in the same area as Laura in October as a Category 2 storm. Insurers have paid or reserved about \$870 million to pay for damages in Louisiana on 86,000 claims resulting from Delta.

Hurricane Zeta struck the New Orleans area in late October. Zeta has been upgraded to a Category 3 storm at landfall by the National Hurricane Center. Policyholders have filed almost 56,000 claims through the end June, mostly in the New Orleans area. Total paid losses plus reserves on reported claims from all surveyed lines of insurance were over \$600 million for Hurricane Zeta as of June 30.

With so many claims resulting from these devastating events, now is when the work of the Louisiana Department of Insurance is most critical. We're busy monitoring solvency, monitoring market conditions, and monitoring the resolution of claims. For several companies in our market, 2020 was the first major storm season since they started doing business in Louisiana. We are concerned that some companies have not performed as they should have in servicing claims and managing their books of business. The Louisiana Department of Insurance is undertaking several market conduct investigations to find out.


During the spring legislative session, former Sen. Ronnie Johns sponsored an amendment to the annual state budget bill to secure \$600,000 to cover the costs of performing market conduct examinations on five insurers that had a disproportionate share of complaints relative to their shares of insurance business in our state. Thanks to the former state senator from Lake

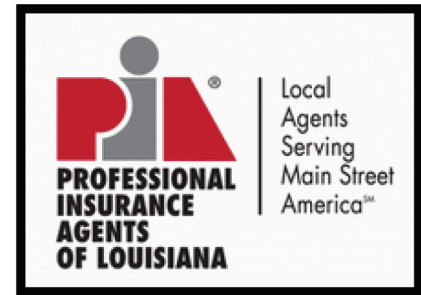


Charles, the Louisiana Department of Insurance has initiated formal examinations on the performance of individual companies after the hurricane season. Meanwhile, the Louisiana Department of Insurance issued a cease and desist order in late June to GeoVera Specialty Insurance Co. for improper non-renewals.

What the market conduct examinations of unnamed companies and the GeoVera cease and desist have in common is that both regulatory actions by the Louisiana Department of Insurance stemmed from complaints.

Our complaint process not only enables policyholders to get answers, but empowers consumers to inform the regulatory process as their reports help reveal patterns of claims handling and business practices. Insurance agents have also been key observers of what's happening on the ground. We are always happy to assist a policyholder or an agent about any concerns they have about the integrity or performance of players in the marketplace.

As they say at the airport, if you see something, say something. Tell your clients to file a complaint if they hit a wall in dealing with their insurer in the aftermath of the horrific 2020 storm season. You'll be helping the Louisiana Department of Insurance enforce the rules and keep Louisiana's insurance market strong and trustworthy for years to come. That benefits all of us, especially as we head into the peak of the 2021 hurricane season. 



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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Convention was a Success!

Well, it looks like we slipped our convention right in before COVID took a turn for bad again. We had a great turnout and I heard absolutely no complaints, which is unheard of. But it was evident that everyone was just so happy to see each other that no one was "sweating the small stuff" this year!

Our center spread this issue provides you with the highlights of this year's convention, so be sure to check out the pictures, our award winners and a list of all those companies that both sponsored and exhibited this year. We are so thankful to all of our company support!

We've emailed out a post-convention survey and would urge you to complete that so we can get your feedback. If you need us to resend, please just send me an email or give us a call.

PIA National has a new website! Have you seen it?

If not, we suggest that you be sure to check it out. At this year's convention, PIA National Director Al Pappalardo had Puerto Rico's


National Director Ariel Rivera join him in giving a quick tour of the new website as they focused on a few new member benefits as well. If you missed that, we invite you to take a look now by going to <https://www.pianational.org>.

Missing our regular chapter meetings?

While some of our chapters have suspended regular meetings, many have started back meeting again. We've heard some folks say they're not getting the meeting notices, so we want to make sure you know how to find out about these meetings. Most of the marketing is now coming directly from the chapters, so if you're not getting those, please be sure to let us know so we can make sure you're on the email list. Also, we do include the schedule in our e-newsletter, *The Agent's Link*, so be sure to look out for that. It will be in the bottom part of this e-newsletter, so make sure you scroll through the articles to not miss out! And lastly, you can always check out our Calendar of Events on our website at www.piaoflouisiana.com. You'll see a spotlight on those events coming up, but you can also view the entire calendar by month and even sort by chapters, YIPs, etc. If we have the details on the events, you'll see a link that takes you right to that and the registration form. If not, it will be just a "mark your calendar" note.

Join PIA for a Virtual Coffee Break

Networking is always one of our top member benefits that members talk about, so we want to make sure you know about another way you can network with agents around the country. Research shows it's great to build in breaks into your day while working. On the fourth Tuesday of the month, PIA hosts an informal, virtual coffee break for PIA members. This meetup is the perfect chance for you to connect with other independent insurance agents to discuss your goals, pressing issues, questions, frustrations, and seek advice.

So next 4th Tuesday of the month, stop whatever you're doing, make yourself a fresh cup of coffee or tea, and hop onto our video call to meet other PIA members across the country for PIA's monthly coffee break. For information on how to join in, check out the most recent *The Agent's Link* e-newsletter for the direct link or just give us a call at the PIA office and we'll be happy to forward it to you. 

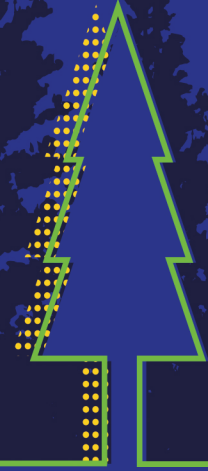


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Double Your Sales with One Simple Idea

by John Chapin

I recently came across an old sales book: *Secrets of Closing Sales* by Charles B. Roth. In the book he talked about a group of salespeople in Detroit who tried a new idea and increased their sales by 100%. He then talked about another group in NYC who used the same idea and increased sales by 150%. Finally, he cited several examples of individual salespeople who used the idea and increased their sales by as much as 400%.

Once again, what's the number one key to business building and more sales? Right, activity. Making lots of phone calls and/or in-person calls on lots of strangers that are potential prospects. Key number two? Right, having great sales skills. The new idea he's talking about ties in with key number two: sales skills, and these days, this idea is not a new idea, though very few salespeople use it even though it is one of the easiest ways to significantly increase sales in a relatively short period of time. So, what is the idea? Role-playing. That's right, role-playing. Good old-fashioned practice where you practice your sales skills hopefully with other salespeople and your manager but if not, with a friend or family member, your dog, in the mirror, or simply by yourself with none of that. Either way, if you consistently practice all the prospect/client sales situations you're going to run into during the day, you're going to get much better much faster and as a result sell more.

When you think about it, role-playing is really akin to professional football teams practicing during the week before games on the weekend. In fact, let's face it, college teams practice, high school teams practice, shoot, even Pop Warner teams practice. And of course, all teams, not just football teams, practice. Can you imagine any professional team in any sport not practicing? Crazy, right? I mean how could they expect to win many games, never mind a championship without practice? At the same, isn't it interesting that we call ourselves professional salespeople and yet, the vast majority of us don't practice.

How can you expect to be among the very best without practice?

There are a couple keys to role-playing however. First, you want your responses to be scripted. I know there's still some debate over scripts though I don't know why. Imagine your favorite movie scene for a moment, or one of them. Got it? Great, it's scripted. Your favorite TV shows... all scripted. Obviously, the actors and actresses have memorized and practiced the lines and scenes that you love,

and you need to memorize your lines too, but you simply must have what you need to say scripted into as few words as possible, using the most effective words possible. And that leads to point number two regarding role-playing which is: your ultimate success will only be as good as the content in the scripts and how well you know it.

Continued On Page 23

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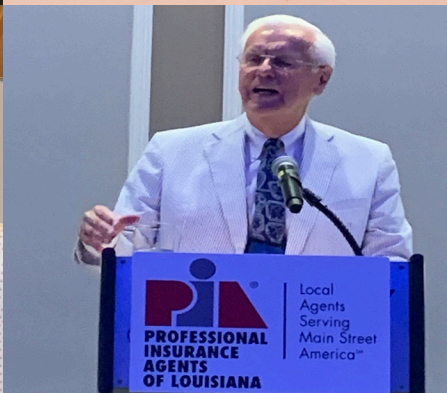
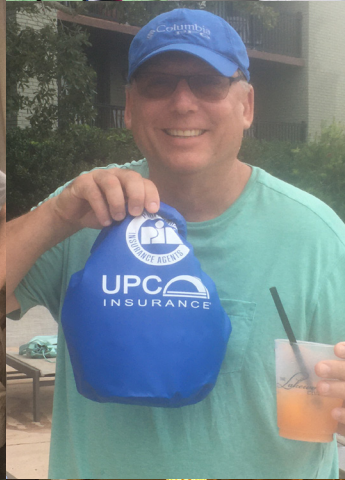
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PIA Volunteer of the Year

The Volunteer of the Year award is given, by the discretion of the President, to someone who had stood out over the year, did special things for the association or made life as PIA President better...

In their deliberations, PIA President Charlie Williams and Immediate Past President Bryan Duplantier decided that considering the recent challenges, no one deserves this recognition more than the PIA Staff. President Williams said, "These women have carried this organization through two of the toughest years ever in PIA history. Without the tireless

dedication of these women this organization would not thrive as it does. Thank you to Jody Boudreaux, Natalie Cooper, Caroline Adams, Coleen Brooks, Anne Adams and Ally Parker. These, my fellow PIA members, are our 2019/2020 to 2020/2021 Volunteers of the Year!"

Above and Beyond Award

The PIA Board of Directors unanimously decided they needed to recognize a member they felt has gone Above and Beyond in their commitment to our association. As a Board member or committee chair, you are expected to do various tasks and give a certain amount of your time to the association during your tenure. Instead of fading off into the sunset after putting in his time, LouFey has continued to look out not only for the association, but for you, our members as well. Lou represented PIA on the P&C Insurance Commission and almost immediately was appointed as Chair by Commissioner Donelon. This put him in the forefront of legislative issues that were being considered.



Lou also served on the Agent's Advisory council and chaired our Governmental Affairs Committee. He has engaged with legislators and fellow lobbyists to make sure that PIA has a voice, with his efforts surpassing even that of our paid lobbyists. Lou brings a unique, practical voice to the mix. He not only represents the industry with his many years of insurance experience, but he can also testify to how proposed legislation would play out in the real world. We want to thank Lou for saying yes when asked to serve as a PIA of Louisiana Board member...when asked to serve as an officer and ultimately President...for staying engaged as he moved into his Past President role... and for not becoming a has-been. We appreciate his incredible contribution!

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LUBA Workers' Comp hires veteran insurance professional, Trey Stone, as Senior Business Development Underwriter

Baton Rouge, La. (July, 14, 2021) – LUBA Workers' Comp has hired veteran insurance professional, Trey Stone, to support the company's continued expansion in Alabama and Tennessee. Stone will serve as Senior Business Development Underwriter, a new position within the company. "Trey has worked in the insurance industry for nearly 40 years and brings a unique perspective and deep understanding of both the agents' and policyholders' needs," said David Tucker, LUBA's Vice President and Sales Manager. "His multi-faceted expertise spans underwriting, business development, agency relations, claims and loss control."

LUBA has grown across the southeast United States through acquisitions and strategic market expansions. It is this model for steady, controlled growth, which has allowed LUBA to cultivate and attract top insurance professionals, like Stone. "I'm excited to have the opportunity to be a part of both the sales and underwriting teams which bring a dynamic and unique approach to the way LUBA does business," said Stone. As an Auburn University alumnus, Stone currently serves as Associate Member Director on the Alabama Independent Insurance Association (AIAA) Board of Directors and is a Past President of the Insurance Marketing Association of Alabama (IMAA).




Double Your Sales with One Simple Idea Continued from Page 13

You could role-play all day every day, but if you're saying the wrong things, you won't be successful so of course, you want to be role-playing effective material and again, you want to make sure you know it cold. I should be able to wake you up at three a.m., give you a common objection, and have the answer roll off your tongue, no problem.

How much should you role-play? In the beginning, or if you are new to sales, every day until you have all your lines completely memorized. Even at that point it's a good idea to do at least some role-playing every day. Also, sales meetings should always have a role-play portion in which you role-play difficult sales situations you're running into or important upcoming calls. If you are a sales manager or other sales leader, you should be walking by your people when they are in the office and hit them with objections and other sales scenarios.

It still amazes me that almost 100% of the time I start working with a new sales group and I go into the first meeting and start hitting them with objections and other situations they're running into, even the veterans are winging their responses which, by the way, almost always start with something like, "Ahhhhh..."

So, if you haven't already, put together scripts with some great sales content for every situation and scenario you're going to run into: every presentation, every cold call, every follow-up call, every objection, every stall, every close, everything, and start practicing those by role-playing them with other salespeople and your manager and I promise, as long as you're making the necessary calls, you'll see a good increase in your sales numbers.

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 33 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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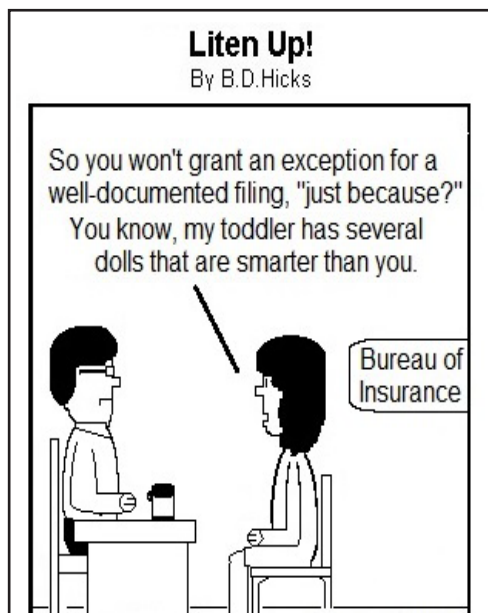
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