[VOL. XLVII, NO. 05 | JUNE 2020



Agents Noice



HELPING CUSTOMERS NAVIGATE PANDEMIC CHALLENGES P. 11

100 PUTTS TO SALE SUCCESS - IT TAKES WHAT IT TAKES P. 13



INSIDE THIS ISSUE



Published by the Professional Insurance Agents of Louisiana, Inc.

No material may be reproduced in whole or in part without written consent of PIA of Louisiana, Inc.

Statements of fact and opinion in The Agent's Voice are the responsibility of the authors alone and do not imply an opinion on the part of the officers or the members of the Professional Insurance Agents.

Participation in PIA events, activities and/or publications is available on a non-discriminatory basis and does not reflect PIA endorsement of the products and/or services.

The Agent's Voice is published ten times a year by the Professional Insurance Agents of Louisiana, Inc. Free subscription is included in PIA membership. Nonmember subscription is \$2.50 per copy, \$25 per year. Contact the Editor for more details.

All communications for publications, including news, features, advertising copy, cuts, etc. must reach publisher by 1st of month prior to month of publication. Advertising rates furnished upon request.

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

DEPARTMENTS

President's Message	4
Passing It On	6
Partner News 1	14

FEATURES

Helping Customers Navigate Pandemics Challenges1	11
100 Putts to Sale Success - It Takes What It Takes 1	13

IN EVERY ISSUE

Index of Advertisers	22
Member Benefit in Focus	22



PRESIDENT'S MESSAGE



OFFICERS

Bryan Duplantier, Gretna President

Charlie Williams, Jennings President-Elect

Clint Gulett, Shreveport Secretary/Treasurer

Al Pappalardo, Jr., Mandeville Immediate Past President & National Director

DIRECTORS

Danette Castello, Zachary

Jessica Clayton, Kenner

Jennifer Clements, Metairie

Danielle Gendusa-Wagner, Hammond

Ryan Daul, Gretna

Linda Gortemiller, West Monroe

Barry Neal, Lafayette

Blaine Prejean, Scott

PIA OF LOUISIANA STAFF

Jody M. Boudreaux Executive Vice President & Editor

Natalie S. Cooper Director of Industry Affairs

Caroline Adams Director of Sales

Coleen Brooks Director of Member Services

Anne Adams Administrative Assistant

Bryan Duplantier, Gretna

President, PIA of Louisiana

This has truly been an unprecedented presidential term. The 2020 vision theme of planning and seeing the future has turned into a weekly looking forward concept. The PIA staff and your board was planning for the annual convention under the premise that Louisiana would not return to more stringent conditions, nor that there would be a major change in infection rates. This was a tough position for the board and staff. First and foremost, we wanted to provide the members an opportunity to spend a safe, more normal retreat at the Grand Hotel with their family, friends and business associates at the end of July.

On June 1st, the board passed a motion to go forward with planning for the state convention. It required a 2/3 favorable vote verses a simple majority. The basis of this motion was dependent upon zero negative changes from the status quo at that time, as well as continued improvement prior to the event. It was imperative that PIA could comfortably host this event with solid support. The vote passed.

Two weeks later, Governor John Bel Edwards announced that the State of Louisiana will stay under Phase Two on June 22nd for an additional 28 days. Four weeks later on June 30th, Governor Kay lvey of Alabama extended their Safer at Home Order to expire now on July 31st, 2020.

In addition, the State of Alabama and specifically, Baldwin County, which is where the convention is located, are now considered hot spots with new outbreaks and confirmed cases.



The Executive Committee convened on Tuesday June 30th, along with our Executive Director, and studied the situation from an interpretive, logistical, financial and personal standpoint. With heavy hearts and with a clear conscience, the decision to cancel the event was made by the full board in accordance with the motion we had agreed to at the beginning of June.

It was a hard decision, but it is the right one. There are too many unknowns given the governments are moving on short intervals and the unpredictability of the virus. We could not wait any longer to sign our new contract with The Grand, which came with some big commitments. They were great about working with us through these times, and we look forward to returning there in 2021.

There is good news though! Our budget will be tough to meet, however, the Paycheck Protection Program is doing its job in our case. It will soften the blow of canceling the convention significantly. We also are following the lead of some other PIA associations and will plan an event for the agents and vendors in the Fall, assuming there is improvement which we feel good about. One more item is that if you want to still go to The Grand, they have agreed to extend the room rates for a short time. You should have received an email about this.

We all look forward to the future with optimism for our families, heath, industry and association. Here is to visiting with you soon, but not too close...



LOCAL SERVICE LOCAL VALUES

THE PROFESSIONAL INSURANCE AGENTS OF LOUISIANA MATTER TO US.

In addition to a strong local business financing Commercial and Personal lines, we are dedicated to Customer service and delivering advanced technology to better serve YOU. We shape our business around the things that will benefit you the most – service, technology, and reliability. Our stable and experienced team finds creative solutions to provide competitive rates and flexible terms to address your needs and help grow your books of business.

CONTACT: JAMIE RENTON | 504.616.4931 | jamie.renton@ipfs.com LYLE LEJEUNE | 504.228.6152 | lyle.lejeune@ipfs.com BAYLIE BABIN | 504.228.7160 | baylie.babin@ipfs.com



Visit us online at **ipfs.com** or download our **IPFS Connect**® mobile app

Copyright 2020 © IPFS Corporation. All rights reserved.



Customers Aren't the Only People You're Competing For

It's often said that an insurance agency's most important assets are the ones that show up for work every day. And while employees can make all the difference in your agency's success, it's important to note that they have lots of choices when it comes to their career. That's why the PIA Partnership, PIA's national carrier council, has created Winning@Talent.

Winning@Talent is a 3-part toolkit created specifically to help agencies understand how to best recruit in today's talent marketplace, while enhancing the employee experience so that employees want to stay.

Part 1, Are You Ready to Recruit?,

focuses on helping agencies assess their employer brand so they can see their agency the way prospective employees see their agency.

Part 2, Sourcing, Recruiting and Hiring, focuses on sourcing potential

hiring prospects, recruiting them into your agency and ultimately hiring them.

Part 3, Retaining Your Best Employees,

focuses on how you can retain your best employees.

Get started Winning@Talent today at www.winningattalent.com.

Winning@Talent is brought to you by The PIA Partnership, a joint effort of leading insurance companies and PIA. Thank you to the members of The PIA Partnership: Encompass Insurance, Erie Insurance, Liberty Mutual Insurance, MetLife Auto & Home, National General Insurance, Progressive Insurance, Selective Insurance Group, State Auto Insurance Companies, The Hanover Insurance Group and West Bend Mutual Insurance Company.

PIA Member Benefits: IdealTraits Hiring Tool

Many independent insurance agencies struggle to find top talent. PIA has partnered with IdealTraits to help solve this problem.

How can IdealTraits help with your

hiring needs? If you use IdealTraits, you can streamline the hiring process to save time. As a PIA member, you can use this

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

hiring tool to find top candidates quickly, send mass emails to candidates, and increase the number of applications.

What is it? IdealTraits is a platform tool that helps insurance agencies hire top performing sales and service staff. The tool helps with sourcing, recruiting, and hiring processes. If you are having trouble finding top talent, or you would like to improve your hiring strategy, IdealTraits may be the best solution for you. IdealTraits' new PIA program ensures PIA members can use this comprehensive tool to hire top performers for their agencies.

The features of this program include:

- Post jobs for free on numerous online platforms
- Track applicants in one place
- Pre-screen candidates to predict job performance
- Identify the right candidate and hire

Want to learn more? Visit www.idealtraits.com/pia.

0r

Attend a short webinar about PIA's program with IdealTraits (recording available to all attendees).





ALLIED TRUST INSURANCE

A COMPANY YOU CAN COUNT ON. A COMMISSION YOU DESERVE.



LET'S TALK

EDDIE STORY | LOUISIANA TERRITORY MANAGER CELL | 504.430.0050 EMAIL | ESTORY@ALLIEDTRUSTINS.COM

We're a proud Diamond sponsor of PIA because we love our agents

OUR PROMISE

Count on us at the time of greatest need.

Property and liability insurance you can count on from a company with a long track record of success in being here for property owners in their time of greatest need.

Financially stable and proven through 16 separate hurricanes and tropical storms. Products that work for agents and policyholders. Prompt and fair claims service. Ease of doing business. Competitive pricing.

UPC Insurance. Keeping the promise since 1999.



contact Margaret Miller, State Sales Director phone 337-802-6788 email mmiller@upcinsurance.com upcinsurance.com

HOMEOWNERS | DWELLING FIRE | CONDOMINIUM OWNERS | RENTERS | FLOOD





131 Airline Drive, Suite 300, Metairie, LA 70001-6266 P.O. Box 7635, Metairie, LA 70010-7635

PHONE: (504) 831-8040

FAX: (504) 831-4499

www.forestinsurance.com

LUBA (loo•bah)

IT'S HOW YOU PRONOUNCE LOWER RATES

LUBA Workers' Comp offers coverage to businesses in Louisiana, Mississippi, Texas, and Arkansas. LUBA provides lower rates to policyholders.

Visit our website to learn more or call your insurance agent today. LUBAwc.com • 888.884.5822

A BEST



Genuine Dependability[™]



Helping Customers Navigate Pandemis Emotional Challenges

By John Graham

Now that we're once again getting open for business, this raises the question of what we'll be talking about with customers. Millions of Americans remain unemployed, more are still on furlough, while others are underemployed. Countless businesses are on the brink and others are going over the edge. Too many families will remain in the grasp of financial hardship for months, some for years.

And then there's coping with upended lives, dashed dreams, sleepless nights, endless worries, mind-boggling stress, as well as the painful after effects of social isolation. In such circumstances, who would dare minimize, let alone turn a blind eye, to the realities of life for so many?

If this picture is even close to accurate of where we find ourselves today, then talking with people can be a helpful task, one that deserves to be near the top of the list of our priorities. What's needed isn't difficult to accomplish. It's simply giving people an opportunity to talk about what's important to them, to share their thoughts, feelings, and, yes, their fears. We may be resilient, but all of us can benefit from support and understanding.

Even though being helpful is rather simple, not many of us find it easy to speak about much other than sports, the weather, or the boss's limitations. This is where professional salespeople can come into the picture to play a role. Unfortunately, as it turns out, those in sales, are both an undervalued and underused business resource.

When it comes to connecting with people, few others are better prepared than are salespeople for engaging others in helpful and sympathetic conversations. Before rolling your eyes and passing this off as another crazy idea, consider the following:

• Except for those in sales, there are few among us who are trained and skilled listeners, who know how to put others at ease. This is how they earn their living.

• Salespeople know how easy it is to turn off customers by talking themselves right out of a sale.

• They are astute at asking questions that give customers permission to express themselves.

• Although they can be accused of being overly zealous and pushy, experience has taught those in sales the value of patience.

• Because their antennae are always up, they're sensitive to a person's feelings. By coming on too strong or inappropriately, they know they will drive prospects away.

• They recognize that customer connection and intimacy are at the heart of selling.

• They know that telling a good story is one of the best ways to engaging customers. At the same time, they learned not to talk about themselves.

• Salespeople also know why it's important to slow down and remain silent so customers have time to think.

But this is not all. To their credit salespeople don't wallow in pessimism. When something goes wrong–and it always does, they dust themselves off and make another call. Even on the darkest day, they are (thankfully) upbeat and optimistic. The salesperson's cup is more than half full. All of this adds up to one conclusion. Those in sales are an incredibly valuable resource for doing good at a time when many are isolated and alone in one way or another and long for someone to notice them, whether it's in the course of the day, around the neighborhood, at work or anywhere else, including making a sale.

This suggests that there are always opportunities if you seek them out, even in trying times. And this is certainly one of them. Even though you may be preoccupied with your own issues, it can also be that there are customers who need to know you are concerned about them and their well-being.

Expecting anyone to change the world is certainly asking too much. Even so, as a salesperson, you can demonstrate your commitment to helping customers by putting your skills to work beyond closing sales. You can make a difference by engaging your customers in such a way that enhances your relationship with them. It may not change the world, but it will help make it better for them and help your business thrive.

John Graham of GrahamComm is a marketing and sales strategy consultant and business writer. He is the creator of "Magnet Marketing," and publishes a free monthly eBulletin, "No Nonsense Marketing & Sales Ideas." Contact him at jgraham@ grahamcomm.com, 617-774-9759 or johnrgraham.com. ₽





Learn more at www.lexcalins.com Homeowners / Dwelling Fire



100 Putts to Sales Success - It Takes What It Takes

By John Chapin

From the title, you might think this article is about networking on the golf course and having a successful business. It's not. It actually refers to something I heard Phil Mickelson say on a recent podcast by Ed Mylett. Ed asked Phil the difference between the top golfers in the world that play on the PGA Tour week in and week out, and those that never quite make it. They're good enough to still be pros and they do 'okay', but they never break into that top 130 or so that you constantly see on the Tour. Phil told a quick story. He said that a golfer, similar to the caliber Ed was talking about, told Phil he was having trouble with short putts and asked for his advice. Phil, who had a similar problem at one point in his career, relayed some advice he had gotten from one of his mentors years earlier. He said. "Go out and hit 100 putts in a row from about three feet. They have to be 100 straight putts. If you miss one, you have to start over." On the podcast Phil mentioned that when he did it, it took him two days to hit the 100 straight. In fact, in one attempt he hit 99 in a row and missed the last one, so he had to start over. Luckily for him, he hit the 100 in a row on his next attempt. But vou know if he hadn't, he would have kept going. Phil said he ran into the golfer he had given the advice to a couple weeks later and asked how it went with the 100 putts in a row. The golfer said something along the lines of, "Well, I managed to get to about 50 straight, but that was it." And, of course, Phil said he doesn't see him on the tour. On the podcast Phil also talked about visualization and some other factors, but that "100 putt" example gives an idea as to the dedication and hard work necessary for top achievement in anything you do. I suggest you watch the podcast on Youtube.

Coincidentally, the podcast also tied in with a book I recently read: It Takes What It Takes by Trevor Moawad. In his book, one of the concepts Trevor talks about is the concept that if you want to be successful you really don't have a choice when it comes to certain behaviors. For example, the great players know they don't have a choice as to whether or not they can go out drinking at night. They don't have a choice about what kind of foods they eat or how much work they put in. They don't have a choice when it comes to anything that will lead to their success and give them that edge. The mediocre and poor players treat the same decisions as if they have a choice and typically, they make the wrong one. They go out into the wee hours, eat whatever they feel like eating, and they usually only do the work that they're required to do by coaches and others, and don't put in any extra work. Using Phil's example, Phil knew he had to follow through on the advice of his mentor to hit 100 3-foot putts in a row. It wasn't a choice, it was a requirement. The guy who Phil gave the advice to treated it like a choice, and that's why he's not among the best.

Trevor goes on to say, "A habit has no way of hiding in sports. Good or bad. The film will be watched. You will be graded. **Continued On Page 17**



PARTNER NEWS

The LWCC Foundation Awards \$500,000 in Grants to Support Frontline Healthcare Workers

The LWCC Foundation announced today it has awarded \$500,000 to 24 hospitals and hospital foundations across the state to support COVID-19 frontline healthcare workers. The grants make up the second phase of the foundation's Louisiana Well Again: COVID-19 Response Package, a \$1.1 million, three-phase grants and gifts package dedicated to helping Louisiana respond to and recover from the pandemic.

"Our vision is to make Louisiana home to the healthiest and safest workforce in America," said John Hawie, LWCC Foundation Board Chair. "Right now, a sector of this workforce is being challenged in unprecedented ways while trying to make Louisiana citizens safe and healthy, and we're honored to help them continue to fight this important battle."

With medical supplies running low at many hospitals, even as the number of COVID-19 cases continues to spike in areas statewide, some grants recipients will use their awards to purchase much-needed PPE and additional supplies. Others will allocate the funds to support critical childcare for frontline hospital workers — everyone from nurses volunteering their time to medical residents to staff making minimum wage. And some healthcare centers will use the grants to buy iPads that enable isolated patients to connect with their loved ones; provide groceries to those working long shifts or facing food insecurity; or offer mental health services to workers struggling with the emotional toll of treating so many severely ill patients, as well as the fears they face around contracting the disease and bringing it home to their families.

"COVID-19 has placed unprecedented forms of stress on the healthcare system," said Kendra Harris, MD MSc, Tulane University School of Medicine. "Frontline providers- from doctors to nurses to essential personnel like custodians — had to worry about securing adequate personal protective equipment. The workforce had to grapple with a childcare crisis of epic proportions with schools and daycares shutting abruptly. Additionally, many industries are shedding jobs. It is through the help of community partners, such as the LWCC Foundation, that we were able to rise and meet this challenge. And although we are through the first surge, we all must prepare for what the fall and winter hold."

These awards conclude Phase 2 of the LWCC Foundation's Louisiana Well Again: COVID-19 Response Package. Phase 1 entailed the distribution of a \$100,000 gift to Feeding Louisiana, a nonprofit organization that supports food banks across the state. Phase 3 will see another \$500,000 in grant money awarded, this time to fund initiatives focused on long-term solutions to improve the health, wellness, and safety of Louisiana workers, and will begin once there is greater clarity on the impact of COVID-19 on Louisiana's workforce.

Please visit louisianaloyal.com for more information on the LWCC Foundation, the Louisiana Well Again: COVID-19 Response Package, and LWCC's overall vision for elevating Louisiana.

The LWCC Foundation

The LWCC Foundation is a private foundation created by LWCC to formalize the company's commitment to its vision of being a catalyst to elevate Louisiana's position in America. Our mission is to inspire and create transformational change in Louisiana businesses and workers by partnering with nonprofits focused on health, wellness, and safety. Today, the best way we can be true to our mission and purpose is to help fight COVID-19. We have repurposed the foundation's resources through the Louisiana Well Again: COVID-19 Response Package, a \$1.1 million commitment to help Louisiana respond to and recover from COVID-19 in three phases. Information about the foundation and Louisiana Well Again can be found at louisianaloyal.com/foundation.





- **Products:** Homeowners, Dwelling Fire, Manufactured Home & Flood
- Prompt professional 24/7 claims service
- Established in 2012 & domiciled in Baton Rouge, Louisiana
- Managed by a trusted Team of Insurance Professionals with over 150 years of combined experience in Coastal Property Insurance

Maison is Committed to Protecting Your Tomorrow...Today.

We know you have many choices when selecting a trusted partner for your customer; we are committed to Louisiana, our agents and our customers. We want your first choice to be **Maison Insurance!**

MaisonIns.com 1-844-9-MAISON







NOW, HOMEOWNERS WHO INCUR PROPERTY LOSSES FROM HURRICANES OR OTHER CATASTROPHES NO LONGER HAVE TO DELAY VITAL REPAIRS UNTIL THEY CAN PAY THEIR DEDUCTIBLE.

Access Home's Exclusive Deductible Installment Plan* allows homeowners to begin repairs immediately and pay the deductible in three easy installments spread over 30 months.

>>> No other insurance company can offer this plan! <<<

- This benefit is available to all of our HO3 and Dwelling Fire insureds.
- Deductible payments can be spread over 30 months.
- No payment is due for the first six months. The last two payments are billed on an annual basis.
- Homeowners can repay sooner if they'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in premium.
- Applies to up to 2% of Coverage A for all policies.
- Repair work can begin immediately with one of our preferred vendors.
- All repairs are guaranteed for 2 years.

Unlike most insurance companies, we ease the burden of having to pay the entire deductible up front, before any repair work can commence. Immediate repairs prevent the home from suffering additional damage and it gets our homeowners on their feet and back home sooner.

To find out more about the Deductible Installment Plan visit www.accesshomeinsurance.com/DIP



www.accesshomeinsurance.com 1-888-671-AHIC (2442) (?) *Multiple patents have been filed. Must use an AHIC approved vendor.



100 Putts to Sale Success - It Takes What It Takes Continued From Page 13.

Your competency is forced on you. You can't hide behind ignorance. You can't say "I didn't know", because the team also has video of the coach telling you the thing you were supposed to know. And... if you think you're hiding behind ignorance in your nonsports job, you're not. You may not have a 'tell-the-truth Monday' with video in your office, but that doesn't make the reality any different. It takes what it takes in every walk of life. In your relationships-it takes what it takes. With your health—it takes what it takes. To get promoted—it takes what it takes. Average people become average by doing average [sh*t]. It takes a specific set of behaviors (or lack of them) to be average. No one is born that way. People can behave themselves into mediocrity. They can also behave themselves out of it... This isn't about an outcome... It's about creating the opportunity to win by behaving like people who win." Rarely do I recommend a book, but I recommend this one, again, it's called: It Takes What It Takes by Trevor Moawad.

The title of the book also reminds me of a conversation I once had with a business owner about some young salespeople he had recently hired. He was frustrated because they weren't making much progress. To make a long story bearable, even though they were brand new to the industry and fairly new to sales, they were only working about 45 hours a week. I told him, "Look, in order to be successful, they're going to have to put in about 70 hours a week."

To which he responded, "You can't expect this generation to put in that many hours."

"Well, they basically have two or more fulltime jobs between learning the industry, learning the sales profession, and learning how your company does things. How many hours do you think they should put in?"

"Hm, I guess you're right, probably around 70, but you can't expect that."

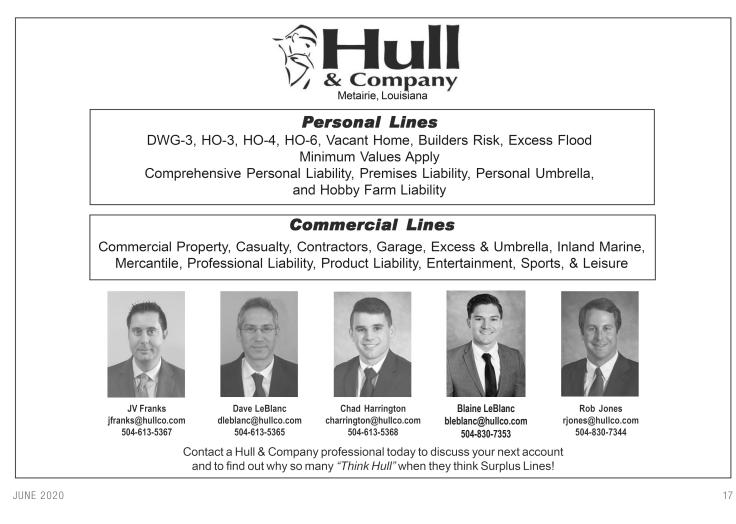
"It sounds like the reason you're frustrated with their progress is because you're expecting 70-hour results in 45 hours. You have one of two options: either adjust their expectations and require them to put in more time, effort, and energy, or, adjust your expectations to what you should expect for an investment of 45 hours by a newbie. Oh, and you'll want to adjust their pay too if you go the second route."

He kept them around for a couple more years, really didn't change anything, and they both failed, and he wasted a ton of money.

Overall sales success is pretty simple, it's not advanced math at MIT, calculus, or even algebra. It's simple addition and subtraction. Once you have the right person, there are several key activities that determine success or failure. People either do those things and succeed, or they don't and they fail. It takes what it takes.

John Chapin is a motivational sales speaker and trainer. For his free 5-steps to Sales Success Report and monthly article, or to have him speak at your next event, go to: www.completeselling.com John has over 32 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.







Membership Benefits that Maximize Your Agency Revenue

Through your PIA membership and the PIA's premium finance program with Prime Rate, not only do you have access to **competitive rates** and **pre-approved loans up to \$100,000** but you may also benefit from a **revenue-sharing opportunity** that positively impacts your bottom line while providing PIA with a direct economic benefit that helps keep your membership dues to a minimum. All this with little to no additional time or monetary investment on your part!



We want to hear from <u>ALL</u> of you, especially if your agency isn't earning <u>at least 1% of the amount financed</u>.

Contact us for a portfolio evaluation and to discuss your revenue opportunity, ASAP!

For more information, about Prime Rate Premium Finance Corporation, please visit: <u>https://www.primeratepfc.com/</u>

For more information about your PIA Premium Finance Member Benefits, please visit: <u>http://www.piaoflouisiana.com/primeratepremium.php</u>

Contact: Allison Salter Assistant Vice President

504-875-8655 | awsalter@afco.com | primeratepfc.com

©2017 Prime Rate Premium Finance Corporation

PIA Member Reimbursement Program Expands

PIA now has **two programs** to help PIA members get back to business in the wake of the global COVID-19 pandemic. PIA members may participate in both, getting separate reimbursements for each.

Marketing Program:

The original reimbursement program provides a \$250 reimbursement for purchases made through the PIA DMV: PIA's Direct Marketing Vault or PIA Design & Print Services.

Partnership Program:

PIA'snew reimbursement program provides up to a \$250 reimbursement for purchases through the PIA Partnership's Agency Journey Mapping (perpetuation planning) and Winning@Talent (agency hiring) programs.

Full details are available online: PIA Marketing and Communications Reimbursement Program.

Thank you! These programs are made available to PIA members through generous donations from the following PIA Partnership carriers: National General Insurance, Progressive Insurance, State Auto Insurance Companies and West Bend Mutual Insurance Company. PIA thanks these companies for their support of professional insurance agents.

When requesting your \$250 marketing reimbursement (PIA National A1 members only), please provide the following information from PIA National's membership database to expedite your request. **PIA National Member Type:**

PIA National Member ID:

Member Name:

Agency Name:

Mailing Address:

Phone Number:



If we havent met, let us introduce ourselves



We are Capital Premium Financing, proud Sponsor, Supporter and Partner of PIA of Louisiana.

With exclusive profit sharing programs and service options, financing insurance premiums has never been so easy or so profitable. Our unique approach puts more money in your pocket than traditional premium financing plans.

We finance.

Insureds benefit.

You profit.



service as unique as a two dollar billsm

PREMIUM FINANCI

Contact us today for details.

Lucy Lindsey

832-350-2079

Lindsey@capitalpremium.net

www.capitalpremium.net



Agile Premium Finance is a leader in the insurance premium finance industry. As an innovative and progressive organization, we are committed to providing you with convenient and efficient premium finance solutions to improve cash flow, preserve working capital and retain funds for projects, expenses and investments. We are proud to offer long-term premium finance and direct billing solutions so you can focus on your clients and your company.

There's a reason why we're recognized as a leader in the premium finance industry. Work with us and find out for yourself.

> For more information, contact: Andrew Strohm 225-229-3035 astrohm@agile-pf.com



Your guide to hiring, motivating and retaining employees.

WinningAtTalent.com

Our 3-part toolkit helps agencies understand how best to recruit great talent and enhance the employee experience so they stay. We trust you'll find this content very useful and another example of the value of our Partnership.

The PIA Partnership

Winning@Talent is brought to you by The PIA Partnership – PIA's national carrier council. Partnership companies include:



PROGRESSIVE



SELECTIVE

BE UNIQUELY INSURED



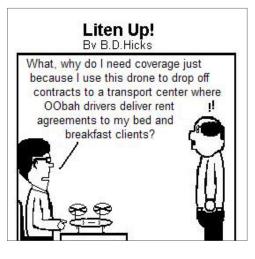
surance Compar



MetLife



MEMBER BENEFIT IN FOCUS



INDEX OF ADVERTISERS

Access Home Insurance 16
Agile Premium Finance 21
Allied Trust 7
Capital Premium Financing 20
Emergency Restoration
Forest Insurance Facilities
Hull&Company,Louisiana17
Imperial PFS 5
Lane & Associates 13
LCI Workers Comp Inside Front Cover
Lighthouse 12
LUBA 10
Maison 15
Prime Rate18
SageSure 23
UPC

Introducing IdealTraits, PIA Members' NEW Agency Hiring Tool

If you are having trouble finding top talent, or you would like to improve your hiring strategy, IdealTraits may be the best solution for you. IdealTraits is the go-to hiring tool for insurance agencies across America. Their new PIA program ensures PIA members can use this comprehensive tool to hire top performers for their agencies.

Step 1 - Post Jobs: Build the best job postings with versatile templates for ZipRecruiter, Google for Jobs, Indeed, Glassdoor, and 100+ job boards.

Step 2 - Applicant Tracking: View resumes, comment, rate, organize, and move your candidates through hiring stages.

Step 3 - Send Pre-Hire Assessments: Pre-screen candidates to predict job performance.

Step 4 - Identify and Hire: Use assessment results to identify strengths and weaknesses and hire the best candidate.

Get started with IdealTraits today at

www.idealtraits.com/pia.

Do you want to see your business in The Agent's Voice? Find out more details on advertising in The Agent's Voice

on advertising in The Agent's Voice by calling the PIA office at 1-800-349-3434.

Insurance Agency Hiring Made Easy





www.piaoflouisiana.com





DEDICATED TO YOU

WE'RE HELPING YOU DO MORE IN LESS TIME

At SageSure, everything we do is to help you succeed. Our innovative quoting platform makes it easy to find the right homeowners insurance for your customers. And with multiple products from highly rated carriers available at your fingertips, we make it easier than ever to win with SageSure.

Learn more at SageSure.com.



4021 W. E. Heck Ct., Building K Baton Rouge, LA 70816



