

[VOL. XLVII, NO. 01 | JANUARY/FEBRUARY 2020]



THE Agent's Voice

**CONTRARIAN THINKING CAN PUT US ON
THE RIGHT TRACK**

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**SALES BY THE OBVIOUS, AND NOT - SO -
OBVIOUS, NUMBERS**

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Throughout your career in the insurance industry, I am sure you have traveled to many places. I just visited Scottsdale, Arizona for an Agent Advisory Council meeting. This very dry location was the host town of the flood insurance-related meeting, which was very interesting and successful for all parties. However, the entertainment provided after the meeting was fantastic. We were provided an excursion with nice amenities to the Phoenix Open PGA Golf Tournament. The Waste Management Phoenix Open professional golf tournament is held in late January/early February at the Phoenix Country Club (TPC) of Scottsdale, Arizona. It is nicknamed "The Greatest Show on Grass" and is one of the most popular events on the PGA tour. Attendance is typically in excess of 500,000.

The most impressive and unique feature of the event is the 16th hole. There is a 20,000 seat grandstand that encloses the par 3,150-yard 16th hole, known as the Coliseum. Caddies race from the tee box to the green. Players are booed when they miss the green. Players have even given the finger to the crowd after making a bad show! Though the Ryder Cup has the team spirit and cheering occurring on the course, this is at a whole different level.

This is an event that is perhaps the beginning of a newly accepted viewing of what is considered a conservative, old school gentleman's game that has now been growing in popularity recently. For me to write about it means it made a real impression. The experience of being in the rambunctious crowd creates a different feeling when watching a golf game.

This change in the viewing of a golf tournament presents an interesting marketing and philosophical change to the traditional game of golf. So, instead of trying to prevent a divergence from the norm, the Phoenix Open has embraced the playfulness of the 16th hole and turned it into an iconic symbol of their tournament. They have been marketing the alternate format and have turned their tournament into one with the largest attendance on the PGA tour.

Check out this hole and imagine it full of people hanging out, drinking, eating and having a party while professional golfers are playing for millions of dollars.

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COMMISSIONER'S COLUMN

Soon the 2020 Legislative Session will begin in Baton Rouge. Due to term limits, this incoming class of legislators includes dozens of new or repositioned faces amid the returning members. Having traveled the state during the election cycle, I can tell you that no issue is more of a focus for these newly-elected Representatives and Senators than the cost of auto insurance in Louisiana. It is my firm belief that this effort will lower auto insurance rates here in Louisiana while opponents to these reforms have debated their impact and are offering no real alternative. Louisiana voters have made it loud and clear that our tort system needs fixing and my staff and I stand ready to work with legislators to bring meaningful reforms in our state.

Representative Ray Garofalo has pre-filed the Omnibus Premium Reduction Act of 2020, or House Bill 9. This bill closely mirrors last year's package and focuses on reforming elements of our laws that make

Louisiana an outlier from the majority of other states. Garofalo's bill calls for a reduction of the jury trial threshold from the highest in the nation \$50,000 to \$5,000 and it would also increase the time to file a lawsuit from one year to two years, more closely aligning us with other states in these two areas. Further, the bill would allow for reduced damages from collateral sources of which we are one of only fifteen states and removes a provision that allows claims to be filed against an insurance company as opposed to a named defendant. This principle, known as direct action, is only applicable in two other states. Lastly, this legislation seeks to unmask the fact that a plaintiff was not wearing their seatbelt at the time of their accident. Most importantly, it would mandate insurance companies to make annual rate filings to measure the impact of these reforms on their profits and premiums.

Many Legislators have expressed inter-



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est in supporting the Omnibus Premium Reduction Act of 2020 and we have been sharing our knowledge and expertise with all interested parties ahead of the session. We are proud to do our part in attempting to find affordable relief for consumers and businesses to the challenges in our private passenger and commercial auto markets.

The 2020 Regular Legislative Session will open on March 9, 2020.

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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

There is power in numbers! We know this to be true, and so we are asking you to help PIA grow its numbers so your organization can be more beneficial to you! We know that face-to-face conversations are the most impactful interactions when attempting to communicate a value (i.e. in this case recruit/sell membership). We also know that personal testimony is one of the most powerful tools of persuasion. Chapters, and the members who comprise them, are in the industry and brushing shoulders with potential members on a day-to-day basis. Therefore, it is sensible that the association draw on our volunteers and other active members at-large to reach potential members to help grow and sustain a healthy membership. So, we urge you to help PIA grow!

In January, we held a Leadership Orientation, which included chapter and YIPs Board members. We kicked off a Member Campaign that will run through May 31, 2020. We want all our members to help grow PIA, so we're providing you the details below. Together, let's grow PIA!

PIA Member Recruitment Campaign

Objective:

To employ the volunteers and active members to grow the association by communicating the member value proposition and drawing potential agency members to join.

Incentives:

Chapters AND Individual Members who recruit new PIA Members will be recognized and rewarded for their successful efforts:

For Chapters:

- Current chapter level scoreboard published in current publications.
- Each Chapter that meets their individual chapter goals during the campaign period will be recognized at convention and in publications.
- Top Chapter Recruiter will win Chapter Challenge and be awarded during PIA's Awards Ceremony during the PIA 2020 Convention.

For Individuals:

- Individuals will be recognized in The Agent's Voice and The Agent's Link each time he/she recruits a new member.

- Each individual who recruits 3 new members in the campaign period will be awarded one of the following of their choice:
 - One PIA of Louisiana Spouse/Guest Registration for the 2020 Convention OR
 - A \$100 VISA gift card
- The TOP RECRUITER for the campaign period will also be recognized during PIA's Award Ceremony during the 2020 Convention.
- Each time a new member is recruited, the individual sponsor will be entered into a drawing for a \$25 Visa gift card.
 - 2 drawings will be held: 3/31 (for the period 1/1-3/31) and 6/30 (for the period 4/1-6/30).

Continued On Page 9



Wednesday, April, 22, 2020

8:00 pm - 11:00 pm

(the evening prior to the Acadiana Crawfish Boil)

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It is enjoyable to see a transformation in the mundane three-day golf tournaments held all over the world. Golf will and should always retain its formalities, but when a new twist brings interest and improves the sports in many ways, the industry must notice and adapt. Will it affect other tournaments and will others duplicate parts of the Phoenix Open? Well, time will tell.

Our insurance industry is seeing a radical change due to the onset of big data. There are Insurtech companies being created and a whole new way of marketing that is anything but traditional. The change is here, and it is affecting the industry in many ways very positively. It will be difficult for many to adapt, some will go all in and have great success; some will fail.

Our vision theme for 2020 salutes the 16th Hole as it provides us with a moniker for change. Be progressive and have a path to follow while you adapt to what you can see

and where the future may bring you.

May the force be with you! 

Passing it on Continued from Page 8

Additional Tools & Support:

PIA of Louisiana will provide:

- A pipeline of member leads, plus any hot leads that come in during the campaign
- Electronic copies of member benefits brochures, applications, and other recruitment tools (contact the PIA office for these materials)
- Phone/email support for member benefit questions
- Follow up to potential members when requested and contact information is provided

Guidelines:

- To be eligible for monetary rewards and recognition a member must be a current member in good standing of PIA of Louisiana by May 31, 2020.
- New Members must be recruited for the

following membership category: Agency

Terms and Conditions:

- A new member is someone who never had a membership with PIA or who has not renewed their membership for at least 2 years.
- A new member must join PIA by June 30, 2020 to be counted in this campaign’s recruitment count.
- In the event that two members are recruiting the same individual, credit will be given to the member who is noted as the Sponsor’s Name on the new member’s PIA Membership Application.
- In the event of a tie for the Top Recruiter prize, the winner will be the Member who first recruited the most new members. The Membership Committee will verify the date of joining for new members as recorded by the PIA state office.
- The campaign period runs from January 1, 2020 to June 30, 2020. 



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Contrarian Thinking Can Put Us On The Right Track

By John Graham

It makes business more interesting when there are a few contrarians around. A Jeff Bezos, a Steve Jobs, or an Elon Musk, those who challenge commonly accepted assumptions. They stir our placid mental waters to get the creative juices flowing.

As it turns out, the start of a new decade is a good time for a little contrarian thought—for looking at things differently. In fact, it may be helpful since we're entering a period that will present us with far-reaching changes and daunting challenges. In other words, a time when we can benefit from getting tougher with ourselves.

Here are four contrarian thoughts about taken-for-granted ideas that may be tried but, as it turns out, not necessarily true:

1. Keep your head down and go with the flow

Never raise your hand. Don't do anything to call attention to yourself. Keep a low profile. Go along to get along. Whatever else may be said about the need for new ideas, these remain the mantras for success. Those who dare to wander off the path do so at their own peril.

All of it may have worked when the goal was having managers lead organizations. Their mission was to make sure things ran like well-oiled machines. It's no surprise that surveys indicate that a high percentage of employees (one puts it as high as 83%) are bored, want new challenges, and are actively looking for new jobs.

Today, the term manager is fading and being replaced by a leader, someone who is charged with the responsibility of assuring an enterprise meets challenges by helping people succeed.

2. Everything's going down the drain

In spite of an abundance of bad news and unspeakable horrors, nothing seems to stop us from hitching our wagons to a star, as

the saying goes. Even though we're faced with mountainous problems, nothing seems to curtail optimism, that tomorrow will be a better day.

To be sure, there are good reasons why the idea of progress holds sway over us. Indicators over the last two centuries paint a bright picture of the future—improved health, longer lives, technological advancements, a better educated citizenry, income growth, and dozens more.

All this is wonderful, except it's not always the way it plays out in our individual lives: loved ones die, promises are broken, jobs are lost, and dreams don't come true even when we work hard. As someone has said, "Bad things happen to good people." They do, so it's easy to be bitter, angry, and just plain negative.

Not long ago, I spoke with a man receiving palliative care after surgery for stage 4 pancreatic cancer, which was discovered weeks after his long-anticipated retirement. To keep busy following surgery, he took a part-time job. After a few minutes on the phone, he told me he needed to get ready for work, and added, "I love it!" That's when I came to understand the awesomeness of resilience and optimism.

3. Don't sweat the small stuff

This is good advice since our lives seem to be plagued with endless amounts of irritating, time-consuming, and inexcusable stuff that drives us crazy. This is why it's helpful to take a "water off a duck's back" approach as a way to keep our sanity.

But (and here it comes), not about everything. In a client memo, an attorney used "onerous" (it means burdensome) instead of "onus" (it means responsibility or duty), Small stuff? Just a mistake. Perhaps, but when you're preparing a legal document that impacts someone's life, it can be a big deal.

This is why a "Don't worry about it" attitude simply won't cut it in a business environment,

one that requires (and rewards) accuracy, clarity, and focus. Vocabulary may not save the world, but it may save your next sale, deal, or even your job.

4. I'm a good judge of people

Most of us take pride in being good at figuring out others. If asked, we would probably say, "I sure like to think I'm a good judge of character." But, if you're like me, it's easy to forget about the times you were wrong about someone when it came to telling the truth. Then, we wonder why we missed it. But it still doesn't stop us from thinking we're a pretty good judge of people.

This is more than a personal issue, since it has implications in business for hiring, selecting people for promotions, and evaluating written communications and presentations, as well as working with consultants, vendors, and co-workers.

Yet, I struggled with why it's so hard to know when someone is lying. I found the answer when reading Malcolm Gladwell's book, *Talking to Strangers*. He discussed the "Theory of Truth Default," a concept developed by communications researcher Timothy R. Levine, Ph.D. We've all criticized others for failing to spot a liar, even though there were plenty of reasons or "red flags" to alert us to a problem. But, as Gladwell says, we should be asking something else "The right question is: were there enough red flags to push you over the threshold of belief? If there weren't, then by defaulting to truth, you were only being human."

Here's an example. A Board of Realtors hired a marketing consultant to help with announcing the hiring of a new president, who was to arrive shortly from another state. Even though at the last minute, several executive board members expressed concerns about the individual's qualifications at a meeting.

Continued On Page 19

Sales by the Obvious, and Not-so-Obvious, Numbers

By John Chapin

There really is no debate that sales is in fact a numbers game. Here are some of the sales numbers you know about along with some others you may not.

The obvious numbers

The more people you talk to, the more business you will do. Even a blind pig finds corn. If you talk to enough people, you will eventually bump into someone who says, "I need what you have" or, "I know someone who needs what you have."

99.9% of the time when someone fails in sales it's due to a lack of activity. They didn't make enough calls to contact enough people, to get enough qualified leads, to make enough sales. The other .1% of the time, they got hit by a bus.

You have to know your numbers and do the math. What is your annual sales goal? How much is your average sale? Based upon that information, how many sales do you have to make? Based upon your closing rate, conversion rate, and contact rate, how many calls do you have to make to get the necessary prospects and sales? Next, break your numbers down into monthly and weekly goals, and daily activity.

Increase your daily-activity numbers above by 10 to 20% because most salespeople over estimate their success rate.

If you want to increase sales, simply increase your prospecting by that amount. For example, if you want to increase sales by 20%, increase prospecting by 20%.

If you want to increase your sales exponentially, increase your number of calls and get better at selling. When you get better at each aspect of prospecting, presenting, closing, and building relationships, and thus are more effective with your calls, a 20% increase in calls will lead to an increase in sales far greater than 20%.

The larger your network is, the more business you will do. Your biggest issue is that not enough people know who you are and what you do. If everyone in your town and surrounding towns, knew who you were and what you did, you'd have plenty of business. Assuming of course, that once they contacted you, you were pleasant, trustworthy, and easy to do business with.

The not-so-obvious numbers

Years ago, you had to contact someone at least seven times before you started to get mindshare and they began to have an idea of who you were. The new number is 9 to 13 times. This is due to all the extra noise in the world these days: the internet, cell phone, e-mail, etc. On that subject...

81% appointments are set after the fourth contact.

80% of salespeople never make four contacts.

44% of salespeople never follow up at all.

28% of salespeople never make a second contact.

47% of sales go to the first company that follows up on a lead.

To maximize your odds of making a sale, follow up with a lead within an hour of them hitting your website, or otherwise reaching out to you.

Contact your top accounts 18 – 26 times per year because the average person starts to forget about you after 21 days.

6:00 a.m. or before = the time that most of the top salespeople wake up in the morning.

80 hours+ = the amount of time the most successful salespeople put into their business per week, the first three to five years in business.

There are 28 items you want to get on each one of your top clients. E-mail me if you need the list.

The 80/20 Rule applies to many aspects of selling. In general, the top 20% of your accounts will generate 80% of your sales. 80% of your prime-time should be spent on sales activities: prospecting, presenting, and closing. The top 20% of salespeople make 80% of the sales. Though, in my experience, I've found the numbers to be more like the top 5 to 10% make 90 to 95% of the sales.

John Chapin is a motivational sales speaker and trainer. For his free newsletter, or to have him speak at your next event, go to: www.completeselling.com John has over 31 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia. You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com. 

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PARTNER NEWS

LWCC announces 2.9% overall rate reduction for 2020

LWCC has completed its annual actuarial review and analysis and is pleased to announce an **overall rate reduction of 2.9%**, effective May 1, 2020. Since inception in 1992, LWCC has reduced rates by 60.5% in support of our mission of providing competitive workers' compensation insurance to our policyholders and to fulfill our purpose of helping Louisiana businesses thrive.

We are accepting submissions for May 1, 2020, beginning today, January 2, 2020. You may begin submitting business by emailing applications to Application@lwcc.com. Once the information has been uploaded, you will receive a confirmation email, and you can then proceed to CompZone to complete the submission and receive a final quote. Alternatively, you may also enter the submission within CompZone.

Additionally, LWCC has adopted the National Council on Compensation Insurance (NCCI) miscellaneous values and the officer and owner payroll limitations for all new and renewal business bound on or after the effective date of May 1, 2020. (Click here to view the NCCI Miscellaneous Values 2020. Click here to view the Officer and Owner Payroll Limitations.)

As a reminder, LWCC revised the commission schedule increasing commissions for all agents. Click here to view the commission schedule that will become effective May 1, 2020.

We greatly appreciate your continued support and business. If you have any questions, please feel free to contact your underwriter or agency relations representative.

LUBA Workers' Comp rated "A-Excellent" by A.M. Best Company for the sixteenth consecutive year

Baton Rouge, La. (January 7, 2020) – LUBA Workers' Comp, a regional casualty insurance company insuring businesses in Louisiana, Mississippi, Arkansas, Texas, and Oklahoma recently received an "A- Excellent" rating with a stable outlook from A.M. Best Company for the sixteenth consecutive year.

LUBA's A- Excellent rating demonstrates its financial strength, strong operating performance, sound claims handling practices and long-term stability. The company has been rated "A- Excellent" since 2003, proving its long-standing position as a trusted insurance carrier in the marketplace. LUBA is the second largest writer of workers' comp in Louisiana, the fourth largest in Mississippi, and continues to expand its footprint across the region.



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Contrarian Thinking can put us on the right Track Continued from Page 14

Sensing the situation, the consultant asked if he could be of help. They agreed. Within 36 hours, he turned up sufficient negative information to push the executive committee over the edge of belief. The employment offer was withdrawn, avoiding a potentially disruptive situation.

Dr. Levine holds that defaulting to truth is human, which can be the easy way out. So, when we have doubts, it's not time to remain silent but to dig deeper.

While some contrarian thinking can be damaging, it can also be helpful in clarifying thinking and making better decisions.

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 or johnrgraham.com. 

Partner News Continued From Page 16

"We are proud to have carried our strong rating for 16 years despite difficult market conditions," said Mike DePaul, COO of LUBA Workers' Comp. "This reinforces LUBA's dedication to genuine dependability, sound business practices, and superior customer service."

As the world's oldest and most authoritative rating agency, A.M. Best's Credit Ratings are benchmarks for assessing an insurer's financial strength, as well as the credit quality of its obligations. Ratings are based on four primary factors: balance sheet strength, operating performance, business profile, and enterprise risk management (ERM). 

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Janice Hopkins

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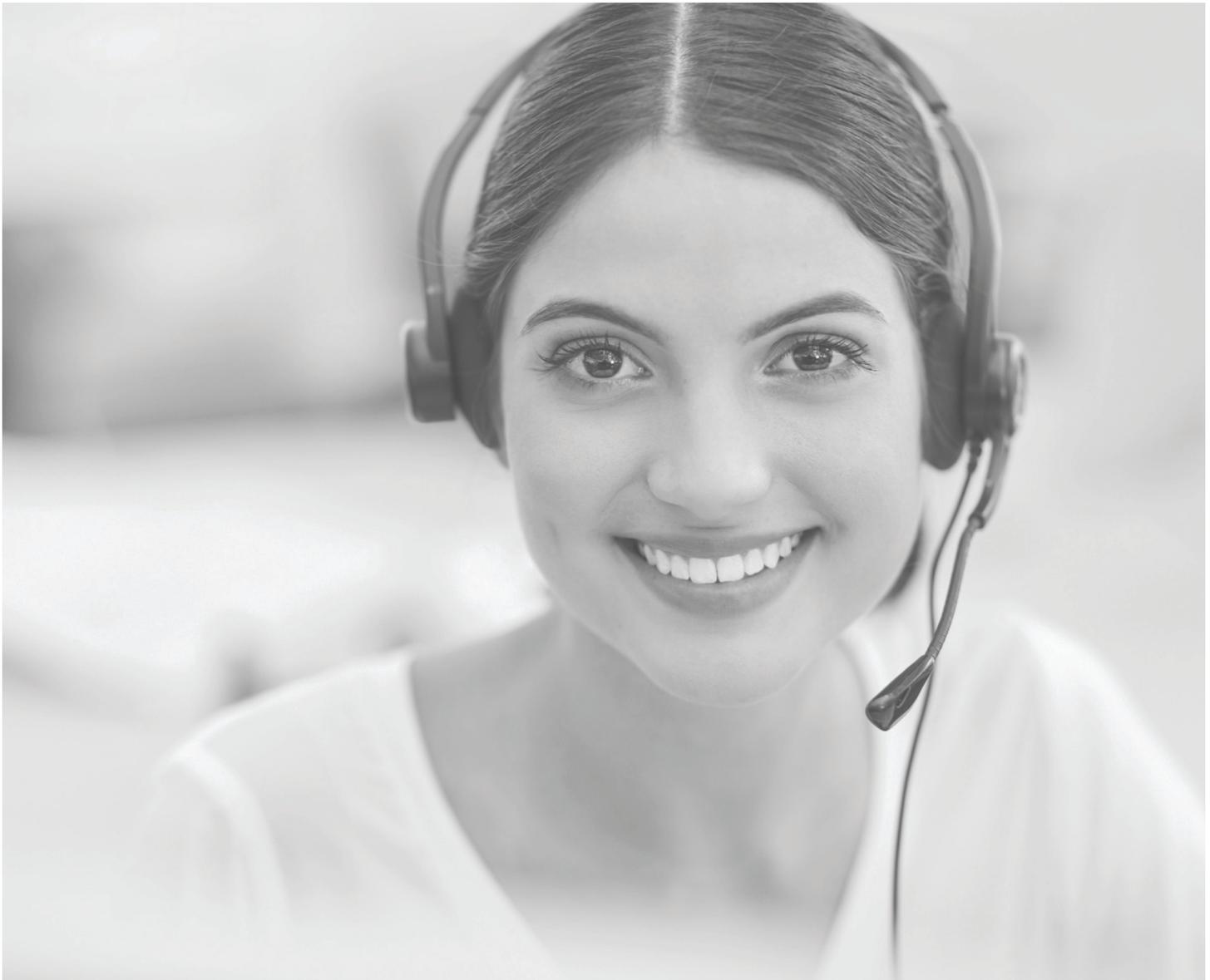
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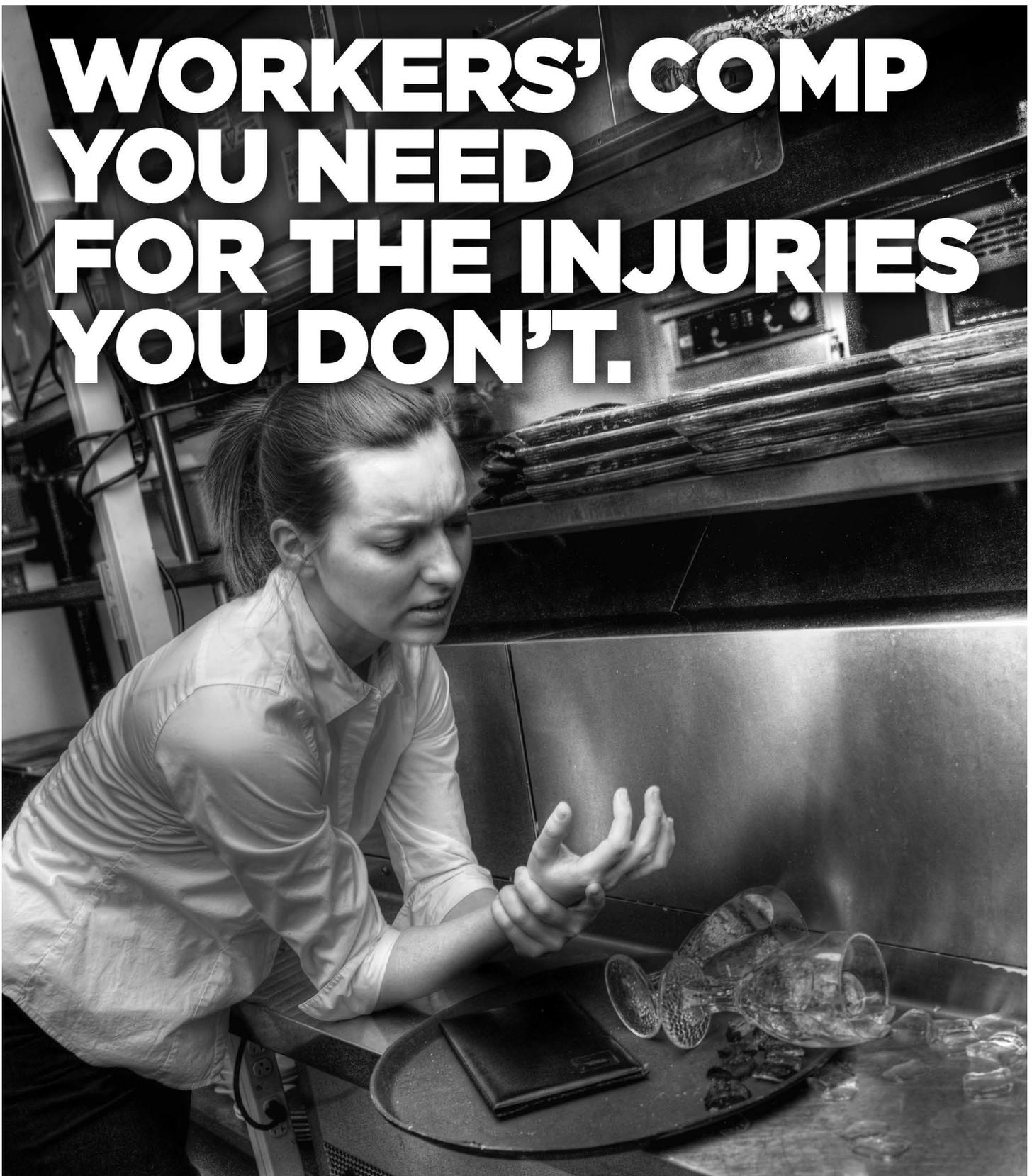
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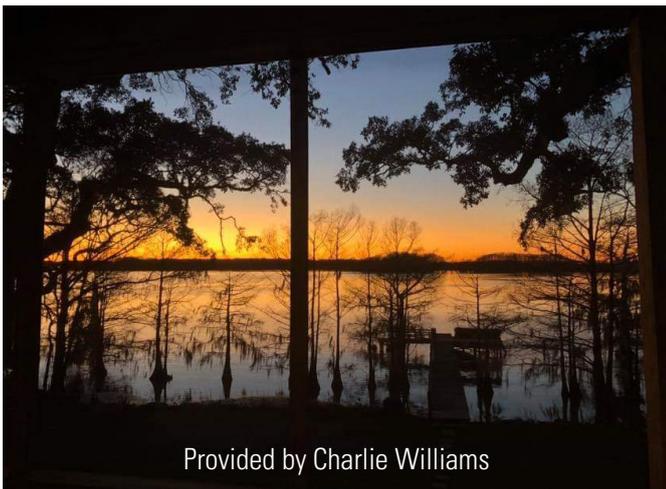
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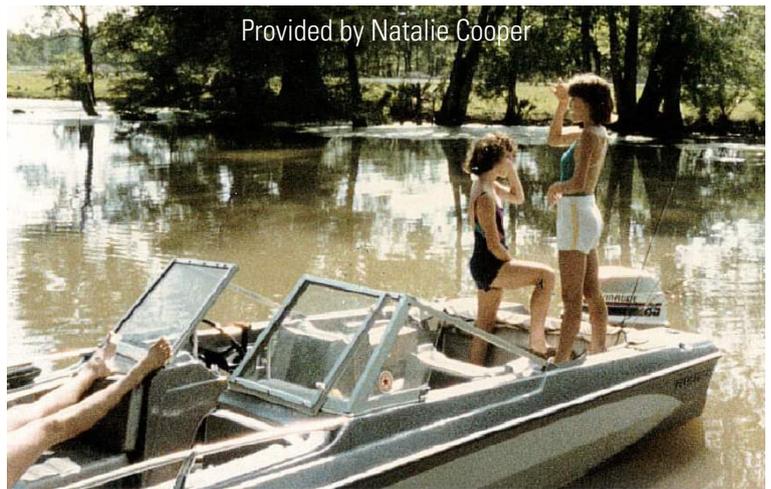
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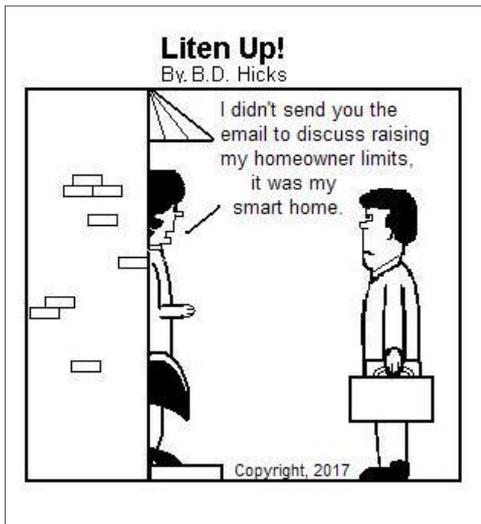


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Flood Insurance Marketing Support Center – Access and review monthly newsletters from The Hartford and Floodbroker.com, download brochures to share with your clients, and stay-up-to-date with FEMA/WYO bulletins.

Additional Flood Support Materials

Floodsmart.gov for Agents – Provides resources, tools, and downloadable marketing materials and social media support for agents that focus on selling, marketing, and servicing flood insurance.



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