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HOW TO GUARANTEE SUCCESS IN SALES P. 10

AMERICANS STRONGLY OPPOSED TO AI INSURANCE AGENTS, SURVEY FINDS P. 14

A NEW PIA NATIONAL PRESIDENT INSTALLED P.18

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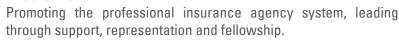
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President, PIA of Louisiana

First month in and boy it has been a busy one. PIA National had their annual meeting in Naples, FI in late September. Jody, our Louisiana National Director AI Pappalardo, and I were able to attend. We met with other leaders to discuss current market conditions, share ideas on technology and how it will enhance our industry and watched our next National President, Richard A. "Rich" Savino be installed. It was nice getting to meet with industry leaders and find out more about all the benefits PIA has to offer its members. There are so many tools on the website: *www.pianational.org.* Members gain access to markets, agency management tools, Advocacy, Education and more. I encourage all members to visit the site and let your membership work for you!

On a state level, we feel your pain. Our lack of carriers and capacity with those still here with us is affecting all of us. Trying to meet contract requirements, keeping our employees, finding new ones, and just daily operations are taking a toll. The Board has met and continues to have committee meetings to be your voice. The Industry Affairs committee is working on outlining priorities to approach prospective companies while also communicating with existing carriers to find out what it will take to gain capacity and "open up". We don't have a magic wand and we can't make new appointments happen, but we are working to find out what they need.

Part of this process has been working alongside Insurance Commissioner-elect Tim Temple. I feel encouraged by how much Tim has responded to our request for meetings, sharing his perspective on the market, and wanting to hear what we have to say. We held a very successful fundraising event on Oc-



tober 11th for Tim. Although he ran unopposed, he has hit the ground running and is already doing work for us. He has spent countless hours in meetings with constituents, company owners, the existing DOI and its staff to prepare for when he steps into his role as Commissioner. We look forward to continuing to work with him and his staff. If you were unable to make the event and would like to contribute, please scan the QR code below.



When I began this journey with PIA several years ago, I had no idea it would turn into a board position much less President. My personal growth as an agent, a community leader, a principal owner has had many ups and downs (some even really hard trips) but it has pushed me into doors I would have left closed, and now I look forward to opening them. Here's to next month....



COMMISSIONER'S COLUMN

Private Flood Insurance Gains Momentum After Risk Rating 2.0

Louisiana residents are no strangers to natural disasters. Every year we face the threat of hurricanes, tornadoes and floods that can cause hundreds of millions of dollars in property damage across the state.

Though insurance can provide some financial protection against storm damage, it is important for consumers and agents to work together and ensure policyholders have the coverages that fit their needs. Floods are the most common and destructive natural disaster in the nation, according to the National Association of Insurance Commissioners (NAIC). Ninety percent of all natural disasters involve flooding, and every state has experienced floods or flash floods in the past five years.

Flood insurance is the best way for Americans to protect themselves from losses caused by flooding. Because it doesn't take a named storm in Louisiana to produce horrific water damage, the availability and affordability of flood insurance is vital to our state.

Louisiana leads the nation in participation in the FEMA-sponsored National Flood Insurance Program (NFIP). In fact, over 10% of NFIP policies written nationally come from our state alone. As of April 30, 2023, there were almost 445,000 residential NFIP policies in force statewide, which is about 22.6% of all Louisiana residences.

The NFIP's pricing for flood insurance used to be based upon whether a risk is in a special flood hazard zone and the likelihood of that zone to experience a 100-year flood event, which was determined by things like levee protection, pumping capacity, lot elevation, etc. Unfortunately, the NFIP's new Risk Rating 2.0 methodology is upending this important lifeline for those who need it most. Over 80% of Louisiana NFIP policies are expected to experience price increases under the revised rating system.

The Risk Rating 2.0 program began April 1, 2022, for renewal policies and took effect in October 2021 for new policies. Instead of using flood zone maps as in the past, Risk Rating 2.0 looks at each property individually to set its rates. The expected rate increases could easily price Louisianans out of their homes and make those homes harder to market.

Thousands of property owners are still grappling with the significant expense of rebuilding after four major hurricanes ravaged our state in 2020 and 2021. There is also a great risk that many homeowners will be forced to drop flood coverage altogether and be left with no protection in a state filled with rivers, flash floods and coastal exposure.

In the wake of Risk Rating 2.0, some property owners are turning to the private market for their flood insurance coverage. According to the NAIC, NFIP policies have been slightly decreasing while private flood policies have steadily climbed during the past five years.

In 2018, the U.S. had over 372,000 private residential and commercial flood insurance policies worth about \$404 million in direct written premium. In 2022, the number of policies nearly doubled to 641,000 with \$1.3 billion in direct written premium. In Louisiana, private residential and commercial flood policies have increased from 6,632 in 2018 to 10,657 in 2022. Louisiana had 40 private flood insurers in 2018, and

that number increased to 55 in 2022.



Commissioner of Insurance Louisiana Department of Insurnace

public@ldi.state.la.us

In 2016, my office began receiving annual statements from insurers for the first time in 2016 that provide us with information on the amount of private flood policies written in Louisiana. Previously, insurers reported the combined total of federal and private flood insurance.

The 2021 Louisiana Legislature expanded our regulatory authority over private residential flood insurance. As with all rates that are subject to the regulatory authority of the Department of Insurance, these rates must not be excessive, inadequate or unfairly discriminatory and must be actuarially justified.

It's good to see so much growth in the private flood market, but I will continue to work diligently with our representatives at the local and national levels to increase transparency in the Risk Rating 2.0 methodology so that Louisianans can get the information they need to make informed decisions about their flood insurance needs.

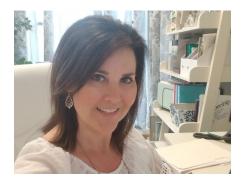
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I want to thank all of you that supported our fundraiser this month for Tim Temple. President Danette Castello writes about it in her article as well, but please refer to page 12-13 for pics. We are excited to be working with Tim as he prepares for his inauguration in January.

As part of our Strategic Planning Task Force efforts, your PIA staff has put together a presentation highlighting member benefits and we're going on the road to give these presentations. We already spoke to our Northshore chapter at their meeting this month. We'll be making plans to do the same with all our other chapters as their schedules permit.

Also, I want to use this article this month to highlight some things going on at PIA National as we just got back last month from meeting with National staff and our counterparts around the country.

First, since we've returned from these meetings, the House and Senate passed an NFIP extension, but only til November 17. PIA Advocacy is a one-stop shop for inde-

pendent insurance agents to get timely updates on what's happening on Capitol Hill and on state and federal regulatory issues. You can visit the blog anytime at *https:// piaadvocacy.com/.*

For complete directions on how to subscribe as well as what were some recent posts, see below:

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By Jody M. Boudreaux, CAE, CIC, CISR

PASSING IT ON!

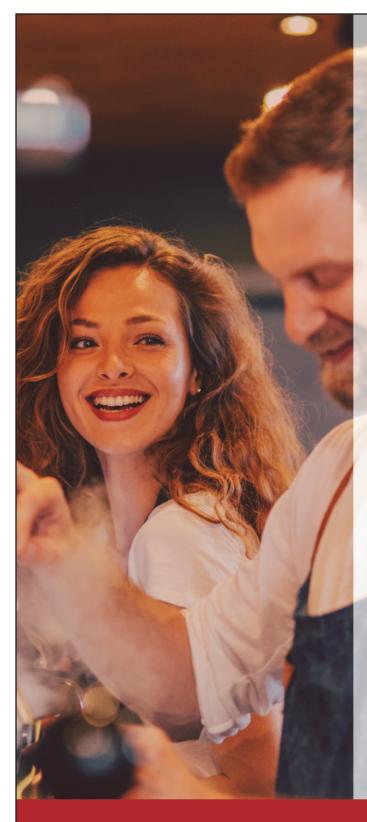
Recent posts include:

- NFIP Lapse and Federal Government Shutdown Possible at Week's End
- GAO Report on Risk Rating 2.0 Validates PIA Agent Concerns
- Bill to Remove FIO's Subpoena Power Introduced
- PIA Joins Letter in Support of the Protecting Small Business Information Act

PIA also recently revised and updated several of its older consumer-friendly issue papers, and will be continuing to reissue the existing catalogue of one-pagers in the upcoming months. All new and refreshed issue papers can be viewed and downloaded on the website at *www.pianational. com.* If you need help with your log-in and password, just contact us at the PIA office at 800-349-3434 or email at info@piaoflouisiana.com.

If you're not able to attend a local chapter to learn more about member benefits or maybe you just don't want to wait until then, please feel free to call our office anytime and we'll walk you through all that PIA has to offers. There really is so much – be sure you're taking advantage of all that your membership offers!





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How to Guarantee Success in Sales By John Chapin

Sales success can be broken down to an almost mathematical equation that works every time. There is a direct correlation between work and results when it comes to sales success. If you do the proper amount of work in three key areas, you pretty much guarantee sales success. If you don't do the proper amount of work in those three areas, you will struggle and may fail completely.

Let's start with the key to sales success which is: Talking to enough of the right people the right way. If you talk to enough of the right people, in other words, people who want and need your product now, have the means to invest in it, and have the ability make a buying decision, and you talk to them the right way, meaning you say the right things, you'll make the sales you need to make. In order for that to happen you have to put the proper amount of work into three key areas, one: number of contacts, two: sales skills, and three: product and industry knowledge.

While all these areas are important, the first one, number of contacts, is the most important. If you read my articles with any regularity or you've heard me speak, you've undoubtedly heard me say 99.9% of the time when someone fails in sales, they fail due to a lack of activity; they didn't make enough contacts to get enough leads, to make enough sales, the other .1% of the time someone fails in sales, they got hit by a bus. Literally in my 36 years in sales, every time I've seen someone fail in sales it's been a failure of usually all three of the activities we're talking about here, but it's always, and primarily this first one, not making enough contacts. Another saying of mine is 'even a blind pig finds corn', in other words, if you're out calling on enough people, you'll eventually bump into someone who says, "I need what you have" or, "I know someone who needs what you have." Bottom line on area number one is: you've got to make enough contacts, to get to enough people, to ultimately make enough sales.

The second area, sales skills, is the second most important. The reason the number of contacts is more important than sales skills is because someone with the greatest sales skills in the world who doesn't call on anyone, or very few people, will almost always make fewer sales than someone with average or bad sales skills calling on hundreds of people. When it comes to sales skills you have to do enough work in this area so that you know exactly what to say in each and every sales situation. You must then commit all that knowledge to memory so that the responses flow smoothly and easily on sales calls.

It's simple, provided a salesperson can get through the gatekeeper to the decision maker, get and keep the decision maker's attention, say what they need to say to set an appointment, effectively qualify the prospect, find wants, needs, desires, and problems, tailor that into an effective presentation and quote, answer any questions, overcome any objections, close the sale, keep the sale closed, and go on and build the long-term relationship, they're going to make some sales. These sales skills coupled with area number one, the proper amount of contacts, will lead to a good amount of sales.

Finally, we have the third area, which is knowing your industry and your product or service. This is the third most important area. The reason it's the third most important is because if you're not calling on enough people and when you do call on people, you don't know what to say, all the technical knowledge in the world won't bail you out. That said, if you are making enough calls and you have the sales skills necessary, then you add that to strong technical skills, in other words, knowing your industry and product well and specifically why people should absolutely buy your product, your company, and you, now you'll be unstoppable.

If you are at least average in intelligence and people skills, your sales success will be virtually guaranteed by working hard, correctly, and enough in the three areas mentioned above. The biggest mistake I see salespeople make is that they avoid this work as much as possible. They look for shortcuts and ways to game the system. While it's one thing to work smart, and you should do that, the goal of their short cuts is to avoid the work necessary for success while at the same time avoiding any discomfort that comes from rejection and putting themselves out there in the world. Avoiding the work I've outlined here leads to failure, doing this work leads to success. Sales is like jiu jitsu, playing hockey, or anything else you want to get great at in life, you have to do the drills and put in the hours to get the results. You've got to do the necessary work to be successful.

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 35 years of sales and sales management 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.

If we havent met, let us introduce ourselves



AROUND THE STATE







OCTOBER 2023

Americans Strongly Opposed to Al Insurance Agents, Survey Finds

1.6 million U.S. insurance agents can breathe a little easier this morning, thanks to a recent survey by GetSure, a leading online insurance agency.

"Al is coming to Insurance distribution and has the potential to do wonders for the customer experience," said Rikin Shah, Founder & CEO of GetSure. "Getting this right, however, will require an open dialogue with consumers, and that's exactly why we ran this survey."

The survey measured 1,000 Americans' views about working with an AI insurance agent, and revealed that:

• Only 9% of respondents were "very comfortable" with the idea of an Al insurance agent while a staggering 70% did not feel comfortable

• Even with the promise of discounted rates, 55% of respondents still preferred a human agent over an Al agent.

"That's a strong statement," added Shah.

"Consumers are telling us loud and clear that you couldn't pay them to work with an Al."

When asked why they were reluctant to work with an Al-powered insurance agent, respondents cited the following as their top three worries:

- Inaccurate recommendations (59%)
- Job loss for humans (53%)
- Misuse of personal information (43%)

In one of its most surprising findings, the survey found that, despite their distrust, Americans seem to have accepted that AI will be the future face of the Insurance industry. A whopping 68% expect that within 20 years, the majority of U.S. insurance agents will be AI.

"We understand the concerns and reservations consumers have about AI in insurance," said Shah. "And we're committed to maintaining an open dialogue with our customers, listening to their feedback, and continuously improving our products."

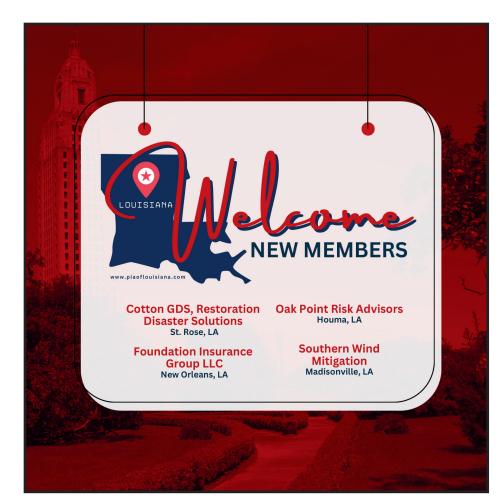
GetSure is set to launch its first set of Al-enhanced tools in early 2024, which focuses on improving efficiency and the consumer experience during the life insurance application phase.

For more details on the survey, please visit GetSure.org.

About GetSure:

GetSure is an online insurance agency that offers Americans the tools and transparency they need to make informed purchasing decisions. *GetSure* sells term and whole life insurance to Americans ages 50+ through partnerships with 18 companies, including Mutual of Omaha, Transamerica, Aetna, Gerber Life, and AIG. *GetSure* is licensed in all 50 states (plus D.C.), is a member of the U.S. Chamber of Commerce, and holds an A+ rating from the Better Business Bureau.

Would you be comfortable with an Al insurance agent?	Count	%
Yes, very comfortable	90	9%
Yes, comfortable enough	205	21%
Neutral	245	25%
No, not comfortable enough	280	28%
No, very uncomfortable	180	18%
What concerns you about having an AI as an insurance agent?	Count	%
What concerns you about having an AI as an insurance agent? It may be biased or it may discriminate	Count 260	% 13%
It may be biased or it may discriminate	260	13%
It may be biased or it may discriminate It may not give accurate recommendations	260 590	13% 31%



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A New PIA National President Installed



Richard A. "Rich" Savino, CIC, CPIA, was installed as President of the National Association of Professional Insurance Agents during the organization's September 20, 2023 board of directors meeting held in Naples, Florida.

"As professional insurance agents, many of us are facing new challenges. These challenges will have to be faced not just by us, but by our carrier partners, our clients, and our communities," Savino said, adding that increasing natural disasters and extreme weather events are making insurance placements more difficult. However some states like Florida, Louisiana and California are certainly experiencing the pain."

Savino is a Principal/Managing Partner of Broadfield Insurance, headquartered in Warwick, New York, with affiliated offices around the nation. Founded in 1864, Broadfield Insurance is a part of PCF Insurance Services, a top 20 U.S. insurance brokerage firm, which acquired the agency in 2019. Savino's personal book of business is niched in the construction industry and related trades.

Savino has been active in the insurance industry for more than four decades. He was President of the Professional Insurance Agents New York (PIANY) from 2010—2011, currently serves on its board of directors, and has represented PIA-NY on the national board of PIA.

Savino's stint as President of the national PIA follows that of his brother and business partner at Broadfield Insurance, Keith Savino. A top industry leader and advocate on insurance technology issues for independent agents for decades, Keith was President of PIA National from 2017—2018. "To my knowledge, this is the first time in PIA history that two brothers will have served in this capacity as president," said Savino. "Some have referred to us jokingly as the Savino Dynasty; however this not only proves our dedication but our willingness to give back to an industry that has given so much to us.

"PIA will continue our commitment to working with our carrier partners, and has started new engagements with insurtech firms," Savino said. "We lobby to protect what is best for not only our clients but agents as a whole. We work tirelessly to ensure that the Independent Agency system stays relevant and continues to be the number one source of insurance policy procurement.

"Three words that really matter to me are support, dedication, and vision," said Savino. "While I can control vision and dedication, one thing I can't control is support. I'm very blessed – I don't have just one family, I have three families. I have my immediate family, I have my PCF Insurance family and I have my PIA family.

"I have to thank my PCF family," he said during the reception. "I'm very fortunate to have several of our leaders from PCF here, not only to support me, but to show support of PIA. I think that speaks volumes about what PCF is all about."



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Alan Adams

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Tower Division Supervisor at LRC Wireless, an LWCC Policyholder since 2016