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The Agent's Voice

[VOL. XLVIII, NO. 10 | DECEMBER 2022]

The official print publication of the Professional Insurance Agents of Louisiana



**SHOULD YOU WORK HOLIDAYS, FRIDAY
AFTERNOONS, AND SIMILAR TIMES?**
P. 12

FEMA FLOOD INSURANCE SIMPLIFIED
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The Agent's Voice

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Happy New Year, everyone!

It was a tough year to be in insurance. If you are in the insurance industry, I know you worked hard and you deserve a break. Unfortunately, it looks like reinsurance rates are going up as of January 1, sooooo...breaks over, but I hope you had fun.

This is typically the time when people review how their year went and then look ahead to plan the upcoming year. If you aren't doing that personally, then there is probably some manager somewhere asking you to do it.

It's not a bad thing, though. Goal setting absolutely works. This is a bit of an obscure quote, but I heard George Shinn (former owner of the Hornets NBA franchise in New Orleans), once say the following at a luncheon and it stuck with me. (If you haven't heard George Shinn speak, just use Ross Perot's voice in your head).

"Goals are important. Imagine watching an NBA game without the goals, the guys would just be running around dribbling." -George Shinn

A simple point, but a good one. If you don't know what your goals are, then how do you know if you're winning. If you don't like winning for some reason, then just substitute succeeding. If you don't care about succeeding, then what are you doing? I'm not trying to define success for you. You can have your own definition of success, but how do you accomplish that success if you can't define it?

As you are reading this, please don't mix up your organization's "sales goal" with success. That might mean success for the people that are interested in making more money or staying employed, but for some people it might just be the freedom to do what they want when they aren't at work.

Motivation is an odd thing.

It all comes down to the very simple question of, "what do you want?" Top answers in this category probably include, "not to be bothered", "enough money to pay for _____", "my kids to have a better life", "work from home", "cheaper gas", "Elon Musk to do or not do something". Ask "why" to whatever it is that you want, until you get down to the root cause. Root causes of motivation typically include food, shelter, safety, love, respect, and self-fulfillment.

The luckiest people in the world are the people that know what they want. They can focus all of their energy on getting that thing. I think most of us just focus on what we don't want. We don't want bad things to happen more than we want good things to happen. I haven't read any studies on this, but I'm guessing that's an unhealthy way to live.

I'm sure everyone has heard this advice before. It's probably one of the closest things to a magic trick that I've ever seen. People can't explain it, but everyone says it works.

Whatever your goals are for the year, just write them down. The act of writing down your goals somehow helps them to manifest. Maybe it's like gambling and people only talk about it when they write it down and hit the goal. Or maybe it's like fortune cookies and horoscopes and we rationalize how what we wrote matches what happened. I don't know, but I can tell you that I've seen it work.

Step 1 – Figure out what you want.

Step 2 – Ask why until you understand the motivation.

Step 3 – Write down what you want. Not the "why", the "what" and be specific. If it's money, write the dollar amount.

Continued on Page 10



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COMMISSIONER'S COLUMN

A Year in Review: Looking Back on 2022

In the two years following the devastation of hurricanes Laura, Delta, Zeta and Ida, the Louisiana insurance market has been tested and challenged like never before.

We are experiencing the most difficult homeowners insurance market since Katrina and Rita ripped through our state in 2005. Insurers have paid or reserved to pay \$13.9 billion on all types of Hurricane Ida-related claims in Louisiana through September 30, and policyholders have filed 478,417 claims of all types for Hurricane Ida losses. This follows 500,000 claims being filed the year before for Laura, Delta and Zeta, which resulted in \$10 billion in losses paid.

Despite those difficulties, 2022 has been a year of accomplishments and opportunities. The past 12 months served as an example of working together for a common goal, and one of those goals is strengthening Louisiana's insurance market. I worked with the Louisiana Legislature during the 2022 Legislative Session to develop and pass the Catastrophe Reform Package, a series of initiatives that will significantly improve the insurance claims process and strengthen the overall market.

The Insure Louisiana Incentive Program, which was included in the package, is designed to attract more companies to the state. A similar program played a crucial role in the successful recovery from hurricanes Katrina and Rita and is again a vital step in the strengthening of our insurance market. This program allows the LDI to issue matching grants to insurers that serve vulnerable customers in the hard-to-insure parts of our state. This initiative will give policyholders options and stabilize rates in the private market as well as assist in

depopulating Citizens, our state's market of last resort. Though the incentive program was passed, it still needs to be funded by the Legislature.

As you know, the LDI approved Louisiana Citizens' requests for a 73% increase on commercial policies beginning November 1, 2022, and for a 63% rate increase on residential property insurance policies beginning January 1, 2023. These rate increases will not affect Citizens' policyholders until they renew their policies after those dates. For example, if a residential policyholder obtains a Citizens policy on December 1, 2022, their premium will not be impacted by the rate increase through November 30, 2023.

These increases are almost entirely the result of the higher cost of reinsurance for Citizens' increased number of policies during this hurricane season. Citizens has over 120,000 policies, up from 35,000 when Laura hit in 2020, most of which were added after the failure of several insurers in the aftermath of Hurricane Ida last year. Therefore, there is still time for most policyholders to find a cheaper insurance policy in the private market before the increases affect their premium at renewal.

I recently approved the annual loss cost filing of the National Council on Compensation Insurance (NCCI) for a -12.2% reduction in workers' compensation rates. The decrease, which will take effect May 1, 2023, continues the downward trend seen in nine of the last 10 years. Workers' comp rates have fallen significantly over the past two decades including a combined decrease of -35% over the last five years. The total Louisiana workers' comp insurance market in 2022 is estimated to have about \$850 million in written premium with a record 251 companies writing in competition



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with one another.

There is also good news on the health insurance front. The final reviewed rate filings for individual plans sold on Louisiana's Health Insurance Marketplace show an average increase of 1.7% in 2023, which is significantly lower than the national average increase of 6.24%. The final reviewed rate filings for the small group market show an average increase of 4.8% for 2023. The low average increase we are experiencing in Louisiana indicates that our health insurance market is stabilizing after a few years of moderate cost growth.

This year has been filled with unprecedented challenges, but Louisiana's insurance agents have met those challenges head-on and have overcome major obstacles. I appreciate all your hard work during the last several months and look forward to 2023 with, hopefully, another quiet hurricane season.

I wish you and your families a joyful and safe holiday season. 🎄

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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

As we prepare for the New Year, it's natural to reflect on what a trying year it has been for all of us in the insurance industry. In fact, it's been a challenging few years. And while most of it has been out of our control, it's probably best to let that go as we look ahead and focus on what we can control. I figured for this article, I would suggest something that I know from talking to many of you has been on the back burner. In fact, we've avoided doing any heavy marketing on it because it felt insensitive with all that has been going on with the lack of markets. But then again, one younger agency owner reminded me not long ago that he actually feels the playing field is more level now since even the larger agencies are having market issues. I would say that's looking at the glass half full.

So, besides the markets available to them, what makes an independent insurance agent stand out? Their sales and service ability. Recently, we sent out a member survey to our agent members to find out what the most pressing issues were (which we probably know that without asking) as well as what services would they like us to provide. For many years, our agent members have asked us to help with sales training. Our Young Insurance Professionals (YIPs) decided to address that a couple of

years ago and partnered with Dale Carnegie to offer both sales and customer service training.

Why is sales and customer service even more important now than ever? Because more than ever, you're going to see your insureds shop. When you present them higher rates for less coverage, which will happen, they better know they can't get a better deal anywhere else – that's where customer service comes into play. But no matter how good you are at customer service, you'll also need to focus on sales, too...because folks are going to shop and you want to be there for them when they do!

These sales and customer service courses would normally cost you thousands of dollars to offer to your staff, but because of the deal YIPs negotiated, your staff has access to 23 hours of training for just a few hundred dollars! The breakdown is 13 hours focused on sales and 10 hours for customer service – you get all 23 hours for just \$325. And, the 10 hours of customer service have been approved for CE, too! It's a great deal that you can't afford to pass up. Start the year out right – make that plan – and include sales and customer service training in it! Check out on page 18 for more details and register TODAY!

In addition to this program, we recently were made aware of a sales tool that NFIP just put out, which is meant to simply flood insurance and boost sales for flood policies. Get a thorough introduction to—or review of— flood insurance, with sections on:

1. Policy coverages and exclusions
2. Pricing methodology
3. Flood risk and flood sources
4. Speaking to potential clients

For details on how you access this Flood Insurance sales resource, check out page 13

By next issue, we will have held our Board Retreat and we'll hopefully be on the way to providing you with some more solutions/member benefits to address those most pressing concerns you told us about in the member surveys. That's the way this works...but don't let it stop there. Stay in contact with us. Let us hear from you often. If there has been one good thing that has come out of this nightmare we've lived through this past year, we have heard from more of our members (and more often!) and we feel that more than ever our members understand why they pay dues. While it is our prayer to have a better year, we hope when we do, that we still continue to hear from you! Cheers and best wishes to all of you in 2023! 🍀



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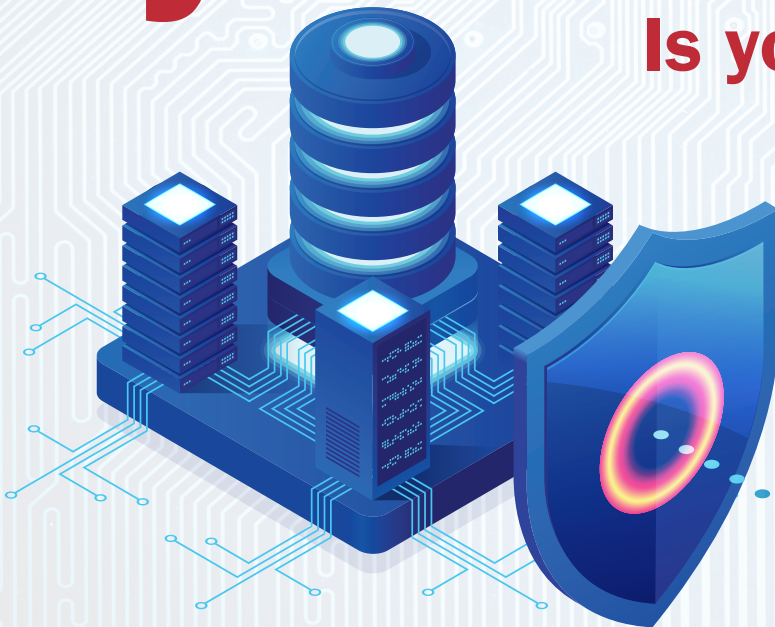
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Presidents Message continued from page 4

Next steps are up to you. It works differently for different people:

Share it with everyone, don't show it to anyone.

Check it every morning, check it once a year.

And everything in-between. It doesn't matter, just do the first three steps, then do whatever you want. You'll be headed in the right direction.

I'm a big believer in telling people. But try not to accept the praise for telling them your goals. Don't even feel good about it if they tell you, "good for you." That might be the reason why you are setting the goal in the first place. Don't accept the praise until you meet the goal. Just tell them, "Thanks, but I haven't done it yet."

I like to tell people, because I hate letting people down.

So, here is my list and feel free to hold me accountable:

1. Focus on the proper accounts. (a bit vague but as much as I like to share, I don't really feel comfortable providing numbers on this one)

2. Learn Spanish.


3. Get in shape – for me this means six pack abs.

4. Help the people on my team move up to the job they want and achieve their goals.

2 and 3 have been on my list for a long time. (I wish number 2 was on my list when I took Spanish in school from 1st grade to 6th grade.)

Hopefully with the pressure of not letting you guys down, I'll actually accomplish these this year.

Hope you guys all hit your goals as well... unless they are mean. I'm not sure how often Putin picks up "The Agent's Voice", but I'm pretty sure I don't want him to accomplish his goals.

Keep up the great work in 2023. I'm not sure how often you hear it from insureds, but everyone associated with PIA knows how hard you are working and appreciates it! 



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Should you work holidays, Friday afternoons, and similar times?

By John Chapin

I'll begin by saying my answer to this question is an emphatic YES! A week before Thanksgiving it happened again; as it does every year since I began in sales in 1987. I overheard a salesperson say, "Yeah, well, we only have a couple days next week and then of course everyone pretty much takes off the rest of the year, with the holidays coming, so I'll probably wrap up my prospecting for the year this week."

This, along with salespeople ducking out at noon of Fridays, are my biggest triggers; they get me on my soapbox immediately. For me, it's worse that fingernails down a chalkboard. There are a number of reasons why, here they are.

First, regarding the end-of-the-year holidays, no prospect or client takes off the entire last six weeks of the year. Zero. Okay, maybe one in one hundred million. Yes, most take some time, a few days to as much as a week or two, but not Thanksgiving week, the rest of November, and all of December.

Some quick math: If you slack off the last six weeks of the year, you're missing almost 12% of the entire selling year. That's a lot of selling time and will absolutely negatively affect your sales numbers.

The laws of physics apply to sales: a salesperson at rest tends to stay at rest, one in motion tends to stay in motion. If you sit still for the last six weeks of the year, good luck hitting the ground running at the beginning of the year. It's going to take some time to get up to speed and back in a groove. The beginning of the year is when you want the most momentum, not the least. Get behind early in the year and you're likely to be stressed and find yourself behind the eight ball.

This is the same reason I tell salespeople to do at least some cold calling every day


you're working. Like anything you want to get good at and make a habit, the most important aspect is consistency. The more you do something on consecutive days, the faster you'll learn and the more it stays with you. If you only cold call on Wednesdays, you'll fall out of practice Thursday through Tuesday so that when Wednesday rolls back around, you'll once again feel the law of physics, not only will it be tough to get moving, but you'll also be rusty due to the amount of time off.

Let's talk about the other time when salespeople like to 'take it easy' and make few to zero calls: Friday afternoons. I've heard a number of reasons for this but this usually comes down to the salesperson looking forward to ending the work week early and settling in to the weekend. I've heard some salespeople say something along the lines of, "People don't want to hear from a salesperson Friday afternoon; they are busy wrapping up their week and they just want to get out of the office as quickly as possible." Like most other excuses for not making calls, this one sounds good and logical, but is wrong. Serious businesspeople and executives aren't focused on the weekend when they're at work and they certainly aren't trying to cut out of work early. Personally, I believe the reason for a lack of calls is the former reason: the salesperson wants to stop working and start the weekend early, versus the latter: that people don't want to talk to them. Real businesspeople like to talk to people who can help them and their business and give them a competitive edge.

Now, some more quick math. If you skip Friday afternoons, you essentially miss 10% of a five-day work week. Combine that with taking off the last six weeks of the year and now you're down 22%. So, now you have 78% of the time to hit 100% of quota, or hopefully more.

All of the above said, what are the advantages of calling people Friday afternoons and around the holidays, including the days before and after Thanksgiving, December 24th, and December 31st? The first advantage is that people usually have more time to talk to you. Things do slow down a bit and people who would be trying to get the prospect's attention at other times of the year and week, including competitive salespeople, aren't calling on them because most people make excuses to relax and not work at these times. Next, people are generally in a better mood on Friday afternoons and around the holidays. Finally, you'll stand out from the other lazy and unmotivated salespeople who take off early on Fridays and don't make calls on and around holidays. As a side note, I made one of the biggest sales I ever made in 35 years, into a competitive account, at a little after 3 p.m. on December 31st. I can't tell you how many sales I've closed at Christmas, Fourth of July, and other holiday parties, and on Friday afternoons, but it's been A LOT.

Here's a rule I follow regarding holidays and other days off: if your customers are open for business, you're open for business. Just because your company is closed the Friday after Thanksgiving, or on the 5th of July because July 4th was on a Sunday, doesn't mean your customers' businesses aren't open. If they're open, you're taking and making calls.

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. 



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The PIA Partnership

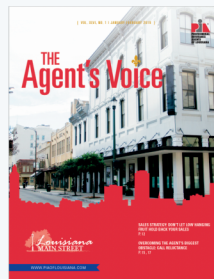
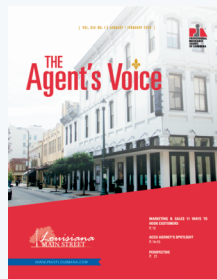
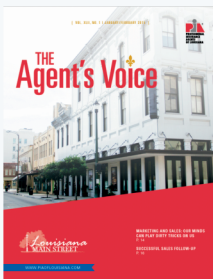


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MEMBER BENEFIT IN FOCUS

What is the PIA Member Reimbursement Program?

Two Parts to the PIA Member Reimbursement Program

Marketing Reimbursement Program:

Request a reimbursement of up to \$250 when using PIA's marketing services to build new business. PIA member programs eligible for the Marketing Reimbursement include:

PIA DMV: PIA's Direct Marketing Vault, direct mail and digital marketing made easy

PIA Design & Print Services, PIA's in-house, agent-focused, design agency

Partnership Reimbursement Program: Request a reimbursement of up to \$250 when using the following programs made available through the PIA Partnership:

Agency Journey Mapping, the PIA Partnership's new perpetuation planning program

IdealTraits employee recruiting platform, as seen in the PIA Partnership's Winning@Talent

Omnia Profile behavioral assessments, as seen in the PIA Partnership's Winning@Talent

Step 1. Place an order through any of the programs described above.


Step 2. Email paid receipt to agentsupport@pianational.org along with the following information (* INDICATES REQUIRED):

PIA member's full name *

Agency name *

Street address, city, state, zip code *

PIA National A1 Member ID#, if known

To find our more information on this program, please contact us at info@piaoflouisiana.com. 

How to Get Reimbursed

PIA members, please follow these simple steps to get reimbursed (one Marketing Reimbursement and one Partnership Reimbursement per PIA National membership, for a maximum total reimbursement of \$500).

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