

Promoting the professional insurance agency system, leading through support, representation and fellowship.



The Agent's Voice

[VOL. XLIX, NO. 01 | JAN/FEB 2023]

The official print publication of the Professional Insurance Agents of Louisiana



YOUR FIRST CONVERSATION WITH A PROSPECT
P. 12

YIPS WINTER CONFERENCE WRAP-UP
P. 13-15

WWW.PIAOFLLOUISIANA.COM



ALLIED TRUST INSURANCE

**WE WANT TO BE MORE
THAN JUST A CARRIER.
WE WANT TO BE
YOUR PARTNER.**



ALLIED TRUST



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

INSIDE THIS ISSUE

The Agent's Voice

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. Non-
member 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
Commissioner's Column	6
Passing It On	8
Around the State	16
Welcome New Members	22

FEATURES

Your First Conversation With a Prospect	12
YIPs Winter Conference Wrap-Up	13-15

IN EVERY ISSUE

Index of Advertisers	22
Member Benefit in Focus	22



MISSION STATEMENT

Promoting the professional insurance agency system, leading
through support, representation and fellowship.

PRESIDENT'S MESSAGE



OFFICERS

Ryan Daul, Gretna
President

Danette Castello, Zachary
President-Elect

Linda Gortemiller, West Monroe
Secretary/Treasurer

Clint Gulett, Shreveport
Immediate Past President

Al Pappalardo, Jr., Mandeville
National Director

DIRECTORS

Charlie Babineaux, Lafayette

Robert Broussard, Baton Rouge

Guy Chabert, Thibodaux

Jennifer Clements, Metairie

Sherry Flanagan, Baton Rouge

Danielle Gendusa-Wagner, Hammond

Barry Neal, Scott

Beaux Pilgrim, Vidalia

Robert Ruel, Metairie

PIA OF LOUISIANA STAFF

Jody M. Boudreaux
Executive Vice President & Editor

Natalie S. Cooper
Director of Industry Affairs

Caroline Adams
Director of Marketing

Coleen Brooks
Director of Member Services

Tara Higgins
Director of Member Programs

Ryan Daul, Gretna

President, PIA of Louisiana



Wow...it's already almost March and... Jesus, it's only almost March. What kind of world do we live in where both of these feelings can be true at the same time? Time goes too fast and not fast enough.

Happy Valentine's Day (I know that's late, but it's the day I'm writing this article). Mardi Gras is on the horizon and hopefully everyone had a good one.

The highlights over the last 30 days or so:

The Legislature passed the funding for the "Insure Louisiana Incentive Program". Carriers are currently applying for the program. Thank you to all of those that were engaged in this process.

The YIPs Conference just wrapped up – Congrats to Outgoing President Eric Vocke and to Incoming President Jason DiMaggio.

I understand that if you are reading this, you are the choir, but in the immortal words of Bruno Mars, "Can I preach?"

If you aren't going to these conferences, conventions, events, get-togethers, then you should be. This is where the magic happens. Spending time with other people that understand what we're all dealing with and trusting each other enough to share information is what makes our currently difficult jobs bearable...I mean...and the money.

If you went to the YIPs Conference, then you probably know more about Fortified homes than most agents. You also probably have a new perspective on how the reinsurance market works. You've also realized that "good food" means something different in Natchez. I like Natchez a lot, but they aren't killing it on the food. However, if you like 90s music, it's the place to be. (I know that sounds like two negatives, but I miss 90s music.)

The PIA Convention is coming up soon. If you missed the YIPs, you've got another chance coming to hang out with a bunch of good people and learn some things that will make you a better agent.

The theme of the convention this year is "Saturday Night Live". I've already been told that I can't dress as my three favorite characters, but Chris Farley as a Chip and Dale dancer hasn't been ruled out yet by the powers that be. The PIA staff and the Membership Committee are all over this theme already. The show has been on the air since 1975, that's 48 years of characters; everyone should be able to find at least one that they like.

The insurance industry is going to have a difficult legislative session this year. Please stay engaged and let the PIA know what you are seeing and hearing. Your input to your reps and senators is extremely important.

Thanks for making it to the end!



Industry-Leading Technology One Digital Platform

LESS DOING, MORE DONE.
THAT'S THE POWER OF
ONE.



Integration



IPFS Connect®



IPFS Credit Advantage®



Agency Dashboard



IPFS TotalPay®



Credit Card and ACH
Down Payments



Online Payment Options



eSignature



Quivit™



eForms



Cancellation
Avoidance Tools

CONTACT

BAYLIE BABIN, CISR, CPIA | District Sales Leader | 504.228.7160 | baylie.babin@ipfs.com

LYLE LeJEUNE, CIC, CPIA | Senior Sales Executive | 504.228.6152 | lyle.lejeune@ipfs.com

Copyright © 2022 IPFS Corporation®. All rights reserved. Imperial PFS® is a trade name affiliated with IPFS Corporation® (IPFS®), a premium finance company. Loans remain subject to acceptance by IPFS in its sole discretion; issuance of a quote does not constitute an offer to lend. IPFS's down payment processing service is provided as a convenience only and is subject to prior agreement to IPFS's terms and conditions. Our electronic payment processing service provider may charge a technology fee where allowed by law. Access to products and services described herein may be subject to change and are subject to IPFS's standard terms and conditions in all respects, including the terms and conditions specifically applicable to use of IPFS's website and mobile application, as applicable, and IPFS's eForms Disclosure and Consent Agreement.

COMMISSIONER'S COLUMN

Passage of Insurance Incentive Program Brings New Opportunities

The Louisiana Department of Insurance (LDI) worked with lawmakers last year to pass several new laws that strengthened the state's insurance market following the devastating 2020 and 2021 hurricane seasons.

Another key step in stabilizing home insurance rates was taken during a Special Session earlier this month. The Louisiana Legislature overwhelmingly passed \$45 million of funding for the Insure Louisiana Incentive Program, which is aimed at attracting insurers to the state. Governor John Bel Edwards announced that he signed the bill into law on February 7.

As with most legislation, it was not a quick and easy process, but there was strong bipartisan support in both the state House and Senate.

I urged the governor and legislative leadership to call the Special Session to expedite the process and bring relief for homeowners because time is of the essence. The governor's signature enacts funding for the program and allows the LDI to begin bringing in more insurers to write policies for Louisiana property owners.

The incentive program, which is modeled after a successful plan that was put into place after hurricanes Katrina and Rita, will award grants of between \$2 million and \$10 million to each qualified company that applies and is permitted to participate.

Those companies will provide 100% matching funds for the grant they receive, and the total new premium required to be written by each company is at least two times that combined amount.

For example, if a company receives a \$5 million grant, it would be required to write at least \$20 million in new premium, and at least half of that \$20 million would have to be written in high-risk parishes. Companies must stay on that coverage for a five-year period and will earn 20% of the grant in each of those five years.

Participating insurers will be subject to enhanced solvency monitoring, including newly increased capital and surplus requirements, monthly reporting, in-depth reinsurance program reviews and premium limits in each parish.

The \$45 million dedicated to the program will be used to attract new companies to the market and encourage existing companies to write new policies, which will depopulate Louisiana Citizens and stabilize rates through competition. Over 10 companies have expressed interest in the program so far.

We issued a public invitation for insurers to apply for the program on February 9. After 30 days, we will evaluate the applicants and determine which insurers will receive the funds. The Joint Legislative Committee on the Budget will then review and hopefully approve our recommendations in March. This would give participating insurers a three-month period to access reinsurance for their increased book of business and start writing new policies before hurricane season.

The entire state will benefit from the new competition and Citizens depopulation. Reducing the number of Citizens policies lowers the cost for Citizens' reinsurance program that renews on June 1 and makes it less likely that every policyholder in the state will be assessed as a result of future Katrina or Ida-level losses.




**Commissioner of Insurance
Louisiana Department of
Insurance**

public@ldi.state.la.us

Though I am pleased the incentive program was passed, there is still work to be done. The incentive program is only one part of our overall plan to stabilize the homeowners insurance market. We will advocate for longer-term solutions to the insurance crisis during the Regular Session in April. One of those solutions is providing grants to homeowners who replace or retrofit their roofs to the higher FORTIFIED standard.

As we count down to another hurricane season, the LDI will remain committed to stabilizing insurance rates and weathering this crisis. I want to thank Governor Edwards, President Page Cortez, Speaker Clay Schexnayder, Senate Insurance Chair Kirk Talbot, House Insurance Chair Mike Huval and the members of the Louisiana Legislature who worked diligently to advance this priority legislation in an overwhelmingly bipartisan fashion.

The last several months have been challenging for everyone involved in the Louisiana homeowners market, from lawmakers and regulators to agents and policyholders. Your hard work to take care of your clients during this emergency has not gone unnoticed. We will continue working around the clock to stabilize rates for residents and attack this crisis head-on. 

Membership Benefits that Maximize Your Agency Revenue

Through your PIA membership and the PIA's premium finance program with AFCO, 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 ALL of you, especially if your agency isn't earning at least 1% of the amount financed.

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

For more information, AFCO, please visit: <https://www.afco.com/>

For more information about your
PIA Premium Finance Member Benefits,
please contact me. I will be happy to help!

Contact :

Allison Salter

Assistant Vice President

504-875-8655 | awsalter@afco.com | [afco.com](https://www.afco.com)



PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Well, it's been a tough 2022 and it looks like 2023 is coming with its own challenges as well, but we will prevail! I'm sure of it! We've now lost another company, and although most of you have been moving any UPC accounts in preparation for the May 31 deadline, it's still another blow. We never want to hear the words "insolvency" again, right? But, I want to focus on a couple of positives.

First, we were successful in getting the funding passed in the Special Session for the Insurance Incentive Program. Commissioner Donelon talks about that in more detail in his article this issue on page 6, so I won't be repetitive, but I do want to thank all of you that helped us by either emailing your legislator as well as those that came to the Capitol when the bill was being heard at the committee level. It was a perfect example of how our grassroots efforts are effective. And, I think with our current insurance crisis, we might have gotten their attention at the Capitol. Perhaps we'll also be successful in getting some other important legislation passed this coming Regular Session. Please be sure to stay involved in the process. We're working now with other industry lobbying groups and our Governmental Affairs Committee to develop a focused plan of action. With it being a fiscal year, we'll be limited on the number of bills that can be introduced, so we want to make sure to focus on those that are most important in helping our insurance marketplace. Again, be on the lookout for more details and be sure to respond when we send out our grassroots alerts.

Second, we're revitalizing an old program we had in the past, the Business Link, which will help us get our agency members in front of any new companies that come into the state. By the time you read this, you should have received a survey from us to complete so we can have some basic agency data to present to these companies. If you have not seen this be the time you read this article, please contact me so we can make sure to get the survey to you. We'll also be sending communications out with general information on any of these companies as they are approved with DOI.


Third, our Young Insurance Professionals remain very active. As I attend national meetings, I'm always proud of our YIPs when so many other states are struggling to get young people involved with their associations. Well, that's one problem we don't have here in Louisiana. Our YIPs just recently held its Annual Meeting in Natchez, MS and we had a great turnout, especially considering all our market issues of late. Thankfully, our members see the importance of staying connected and continue to support our programs. Check out our centerfold for a recap of the YIPs Conference.

The YIPs is also planning once again the Casino Night prior to the PIA of Acadiana Crawfish Boil. We had such a successful first event, with right at 100 people, that they're expecting to possibly double it! That's a hefty goal, but we think we can do it! Check out the details and QR code with how to register on page 16.

And, the YIPs also partnered with Dale Carnegie last year to offer a Professional Sales and Customer Service Series, offering our members a VERY MUCH discounted rate. We've had a slow start with it, because we know everyone's been busy this past year just moving accounts, but I would urge you

to take a look at it this year. Don't underestimate the importance of your employees having the proper sales and customer service skills right now. I would even say it's MORE important than ever! So, take some time to invest in your people and see how it pays off!

I also want to just make sure you're taking advantage of another wonderful member benefit. We have always been known for our networking opportunities, and if COVID brought us anything good, it was the ability to offer those same networking opportunities virtually. If you're on Facebook, be sure to follow our PIA of Louisiana Peers Group Page. I'm so excited to see more and more people taking advantage of this incredible resource. As a member, you can post a question that you have and then let other members share their answers and/or experience with whatever your issue is. It's also the fastest way for us to put out information, such as any DOI directives or company concerns and/or updates that we become aware of.

And, I want to point out one last positive for us. It's kind of a bittersweet positive. Because we've had so many struggles of late, we've actually experienced membership growth the past year. Unfortunately, many people don't see the benefit of an association until they are faced with challenges and realize they need to join forces with like organizations. While we hate that it takes that, we are very thankful to see our membership numbers grow and we welcome all our new agency members. We also want to thank all you that have been long-time members — so many of you that have always been so supportive through the years and make our organization what it is...as we often say, a family. Together, we'll get through this difficult time. 

JULY
22-24, 2023

SAVE
THE
DATE

PIA OF LOUISIANA
79TH ANNUAL CONVENTION
POINT CLEAR, AL

*Do you want
to see your business
in The Agent's Voice?*

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

There are more

cyber risks **THAN
EVER.**

Is your agency at risk?

The answer is yes—everyone is at risk.

The best defense is a strong offense.



**Winning@CyberSecurity Defense is a
customized 4 step program**
to make your agency and its customers
more secure and stronger.

pianational.org/cybersecurity

© Copyright 2022 National Association of Professional Insurance Agents

504-736-0472

Our priority is to understand your business,
in order to best serve your customers.

Storm Damage

Mold Damage

Fire Damage

Water Damage

EMERGENCY RESTORATION, INC.
Property Damage Specialist

www.EmergencyRestorationInc.com

DRIVEN BY INNOVATION, CONVENIENCE AND SERVICE

Backed by Valley Bank – one of the strongest and most trusted banks in America.

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

AGILE
PREMIUM FINANCE
A Division of Valley National Bank®



FOREST INSURANCE FACILITIES

Local Family Owned Surplus Lines Broker



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



Metairie, Louisiana

Personal Lines

DWG-3, HO-3, HO-4, HO-6, Vacant Home, Builders Risk, Excess Flood
Minimum Values Apply

Comprehensive Personal Liability, Premises Liability, Personal Umbrella,
and Hobby Farm Liability

Commercial Lines

Commercial Property, Casualty, Contractors, Garage, Excess & Umbrella, Inland Marine,
Mercantile, Professional Liability, Product Liability, Entertainment, Sports, & Leisure



JV Franks
jfranks@hullco.com
504-613-5367



Dave LeBlanc
dleblanc@hullco.com
504-613-5365



Chad Harrington
charrington@hullco.com
504-613-5368



Rob Jones
rjones@hullco.com
504-830-7344

Contact a Hull & Company professional today to discuss your next account
and to find out why so many "Think Hull" when they think Surplus Lines!

Your First Conversation with a Prospect

By John Chapin

I was recently in a sales meeting for a company that I just started working with. One of the subjects that came up was how to handle the first interaction with the prospect. By first interaction, I'm referring to the first conversation with someone who seems to have some interest and has decided to at least give you a few minutes of their time. In sales meetings, I'll usually ask if someone has an example of what they do in that situation and if they could share it with the group. In this case, Wayne volunteered. He's a veteran at the company having sold for them for about 17 years. He started speaking and after about 90 seconds of verbal diarrhea, I stopped him.

What came out of his mouth was a monolog about their company and their products. It amazes me how much this happens. Most lectures, like the one Wayne was giving, last five to ten minutes, or more, and the salesperson does not ask one question or get any input from the prospect, they just drone on hoping they'll say something the prospect will find interesting.

The most important part of a first conversation with a prospect is to get them talking as much as possible. The 80/20 Rule applies here. Now depending upon whom you're talking to, what kind of initial impression you've made, when you catch them, their personality type, etc., you may or may not achieve 80/20, but that's the goal: them speaking about 80% of the time, you speaking about 20% of the time. And, when you do speak, most of that will be in the form of asking well-thought-out questions that both separate you from your competitors and help you determine the prospect's needs, wants, and desires. Near the end of your first meeting, you may mention some ways you, your company, or your product might be a good fit for what they are looking for or make some comments on some of what they shared with you but this first conversation, even though you are

controlling it, as you control all sales situations, the prospect is the star of the show.

The best way to open this conversation is by asking why they decided to meet with you. It can be simple as asking, "So, why did you decide to meet with me?" Or, "Why did you decide to give me a few minutes today?" If they reached out to you, you want to ask why, but you also want to find out why they reached out to you specifically now versus a month ago or a month from now.

If they open the conversation by asking any questions about you, your company, or your product, you can address those briefly, but you want to get them talking. Later you can fill them in on you, your company, and your product based on the information they shared with you about what they may or may not be looking for. For example, if they say something like, "So, I've heard about your company, but really don't know a lot." Come back with, "Well, I'm happy to share some details about our company and why many in your industry currently do business with us and a lot of that will depend upon your current situation and what you're looking for. Is it okay if I ask you a few questions about your current situation?" After getting an affirmative response, you can ask your diagnostic questions to determine needs, wants, problems, and desires, and determine whether or not you have a solution for them.


Questions you ask will revolve around why they've decided to meet with you, what their current situation is, if they have any wants, needs, or problems and how bad and urgent are they, when they looking to make a decision, how they make a decision, what would make them decide to do business with you or someone else, are there any rules or parameters within which they'll make a decision, what are the most important factors in making a deci-

sion, what kind of resources do they have to invest in a solution, etc. Basically, your questions will focus on how ready, willing, and able they are to invest in a solution that involves you and your company. Of course, you also want to make sure you listen well to the answers and get details documented.

Here are some other things to consider in this first interaction:

- Verify important information.
- Make a note of their words and phrases, so you can "speak their language."
- You need to be scripted and you need to practice questions and what you're going to say ahead of time; be prepared. I'm not going to point-counter-point the whole script thing. The best teams, movies, shows, and performances are all scripted and all the best players practice them and know them cold.
- Close during the call, whether that be a sales attempt, a next meeting or call, or gracefully bowing out because you realize this is not a good prospect for you. You must close on all calls.

Above all else, remember, especially in this first meeting, to let the prospect talk more than you and make sure you listen well. If you catch yourself talking for a couple of minutes or more at any point, it's probably time to ask a question or simply shut up and let them speak.

*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 35 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. *

YIPS ROLLIN' ON THE RIVER

The Young Insurance Professionals bid farewell to the big city to slow down in the lovely Natchez, Mississippi as they went **Rollin' on the River** for their 2023 Winter Conference. The conference was held at The Natchez Grand Hotel & Suites from **February 9 – 10, 2023**.

At this year's conference, YIPs started off nice and easy with education and networking. Then they kicked things up a notch during an exciting off-property event. The conference events were streamlined to best maximize attendees' time out of the office. The two-day conference concluded on Friday afternoon with the YIPs Annual Business Meeting.

CE SESSIONS

YIPs members and guests honed in on their skills with six hours of continued education sessions. We want to thank our speakers, **Alexandra Cary of the Insurance Institute for Business and Home Safety, Julie Shiyou-Woodard of Smart Home America, Noel Bunol of Gulf States Insurance Company, Ron Henderson and Chuck Myers of DOI.**



EXHIBIT HALL

This year's conference showcased 13 exhibitors. It offered a great networking opportunity between agents and company reps. Booths were setup as small high tops to keep an intimate networking ambiance.



"PROUD MARY" SPECIAL BREAK

To go with our Rollin' on the River theme, attendees got a little creative...and competitive...as they concocted their own version of the traditional Bloody Mary. The winning team not only had the best tasting "Proud Mary" but also had to come up with the best drink name and jingle. The winners of our "Proud Mary" Cocktail Contest were **Jessica Miller, Naomi Fields, Russ Vegas, Britt Grieme and Daniel Netterville**. And, special thanks to our judges, **Casey Lane, Nick Farley and David "Moose" Bulloch**.



DOWNTOWN EVENT

The YIPs Conference Attendees always love a good Pub Crawl and downtown Natchez provided the perfect setting for this crowd favorite event.



GENERAL SESSION & FAREWELL

To close the festivities, the new Board members were sworn in and we heard from our outgoing President **Eric Vocke** and incoming President **Jason Dimaggio**. We thank them both for their time and commitment to our great association. And, we also expressed our gratitude to our retiring Board member, Immediate Past President **Ryan Page**. We look forward to another great year and we hope you join us in 2023!



CONGRATULATIONS TO THE 2023 YIPS OFFICERS & BOARD OF DIRECTORS

President Jason Dimaggio

SageSure (Slidell)

President-Elect Mary Dias

Dan Burghardt Insurance (Metairie)

Secretary/Treasurer Baylie Babin

Imperial PFS (Metairie)

Immediate Past President Eric Vocke

Capstone Insurance Agency (Metairie)

DIRECTORS

Tristin Clements - CRC Group (Metairie)

Jared Denais - Renew Insurance & Financial Services (Lafayette)

Nick Farley - Pappalardo Insurance Agency (Mandeville)

Britt Grieme - AMWINS (New Orleans)

Chad Harrington - Hull & Company (Metairie)

Sarah McConnell - Spears Insurance (Franklinton)

Jessica Miller - Arthur J. Gallagher (Baton Rouge)

Thanks to all our Conference Sponsors:

AFCO Insurance Premium Finance

Agile Premium Finance

Allied Trust Insurance Company

AMWINS

Bankers Insurance Group

Forest Insurance Facilities, Inc.

Gulf States Insurance Co.

Imperial PFS

Johnson, Yacoubian & Paysse

Lane & Associates, Inc.

LCI Workers' Comp

LWCC

LRA Workers' Comp

Markel

Progressive

Risk Placement Services

SafePoint Insurance Company

USG Insurance Services

Wright Flood

Thanks to all our Conference Exhibitors:

Agile Premium Finance

AMERISAFE

AMWINS

Forest Insurance Facilities, Inc.

ia Blueprint

Imperial PFS

LCI Workers' Comp

LHBA General Liability Trust

Lighthouse Excalibur

LRA Workers' Comp

LWCC

National General, an Allstate Company

SageSure

USG Insurance Services

AROUND THE STATE *NORTH SHORE CHAPTER MEETING*



YIPS CASINO NIGHT
WEDNESDAY, APRIL 26, 2023
8:00 PM - 11:00 PM

(the evening prior to the Acadiana Crawfish Boil)

warehouse
FIVE ★ THREE ★ FIVE

535 GARFIELD ST, LAFAYETTE, LA
(same location as the Acadiana Crawfish Boil)

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 bill sm

CAPITAL
PREMIUM FINANCING™

Contact us today for details.

Lucy Lindsey

832-350-2079

Lindsey@capitalpremium.net

www.capitalpremium.net



YIPs Teams with Dale Carnegie to offer its own Professional Sales & Customer Service Series

Live Online Training, In-the-Moment Coaching & Customizable Learning Certificates for Your Employees

Dale Carnegie Unlimited equips teams with our virtual instructor-led skill development library through a convenient subscription with flexible course schedule.

There are seven levels of Live Online Subscriptions with Dale Carnegie Unlimited, each offering certificate paths designed to equip your employees with relevant skills that align with critical professional development needs.

YIPs has teamed with Dale Carnegie to offer you two of these seven at an incredible discounted rate, which makes up the YIPs/Dale Carnegie Professional Series. You pay only **\$325** for these two levels: **Sales Essentials Certificate** and **Customer Service Essentials Certificate**. And as an extra bonus, you also receive **10 hours of CE** credit toward your insurance license re-newal when you complete the Customer Service Essentials module.

CLICK ON THE LINKED COURSE TITLES BELOW FOR A COURSE DESCRIPTION

Sales Essentials Certificate

[Appeal to Buyer Motives to Close More Sales](#)
[Cross and Up Selling](#)
[Compelling Sales Presentations](#)
[How to Cold Call and Build New Customers](#)
[Negotiations—a Human Relations Approach](#)
[Present to Persuade](#)

1 hr Webinar
3 hr Webinar
3 hr Webinar
3 hr Webinar
2 hr Webinar
1 hr Webinar

Total 13 hours

Customer Service Essentials Certificate—CE approved for 10 hours

[Attitude for Service](#)
[Manage Customer Expectations](#)
[Outstanding Customer Service](#)
[Transforming Customer Complaints into Opportunities](#)

3 hr Webinar
3 hr Webinar
1 hr Webinar
3 hr Webinar

Total 10 hours

Once you register for this YIPs/Dale Carnegie Professional Series, you have **one year** to complete the course. You register for each webinar at a time that is convenient for you. There are many, many options for days and times to register for each of these. And, you can also review different instructors to choose the one that seems to interest you most.

Register Now!

Registration: \$325

ATTENDEE INFORMATION

Mr./Ms.: _____ First Name: _____ Last Name: _____

Agency/Company Name: _____

Email Address: _____ Phone Number: _____

PAYMENT INFORMATION

- ☐ **Visa**
- ☐ **MasterCard**
- ☐ **AMEX**
- ☐ **Check Payable to YIPs**

Card #: _____ Expiration Date: _____ CVV: _____

Name on Card: _____

Billing Address: _____

City, State: _____ Zip Code: _____

Signature: _____

Questions: Contact Jody Boudreaux at 225-766-7770 or jody@piaoflouisiana.com



Main Street Property Business

We offer special form property coverage including wind for main street business classes.



PROPERTY LIMITS

Wind available including all coastal counties

Limits up to \$10,000,000 per location - higher limits available with Underwriting approval

Business Income

Equipment Breakdown

Outdoor Property

Exterior Signs

Property Coverage Extension Endorsement

Earthquake

Ordinance & Law may be available



ELIGIBILITY

No distance to coast requirement.

All construction classes eligible with wind including coastal properties

Older properties with renovations or updates to the roof, HVAC systems, electrical and plumbing

Protection Class 1-8 eligible
9 & 10 refer to underwriting



CRIME

Employee Theft

Money and Securities

Forgery and Alteration

Robbery and Safe Burglary



DEDUCTIBLE

AOP Options: \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000

Wind & Hail Options: 1%, 2%, 3%, 5%, and 10%

PEACE
OF MIND
STARTS
HERE

with above average levels of policyholder surplus and local presence, SafePoint has the resources to protect your client's most important assets.

WINNING@TALENT

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

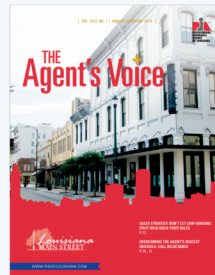
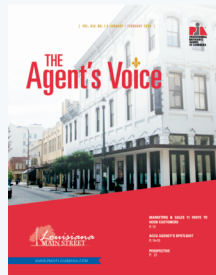
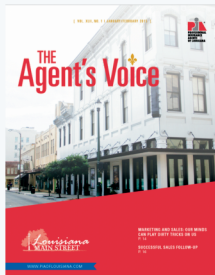


Winning@Talent is brought to you by The PIA Partnership – PIA's national carrier council. Partnership companies include:



LIKE WHAT YOU SEE?

East Printing has been printing the PIA Publication for over 30 years!



Whitney East

Find us on Facebook

225-315-1014

eastprinting@cox.net

We offer a complete suite of printing services with quick turnaround times and delivery.

PIA VOUCHER PROGRAM EXCLUSIVE DISCOUNTS



WebCE®

Online Education Vouchers

FLOOD

ETHICS

GENERAL



for PIA MEMBERS

**You could save
up to \$20
on each class!**

Save your Agency or Company time and money
by pre-purchasing PIA education vouchers for
your employees!

For more information, please contact the PIA office.

800-349-3434 OR Coleen@PIAofLouisiana.com

www.piaoflouisiana.com

How Will You Find Top Talent for Your Agency?

IdealTraits can help with your hiring needs.

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.

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



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

LANE &
ASSOCIATES, INC.

**NEW YEAR, SAME
GREAT SERVICE!**



Proper Growth ▶ *Delivered*™



**Proud Rhodium
Sponsor**

gotolane.com | (504) 467-3123
questions@gotolane.com

f t in
#GoToLane


MEMBER BENEFIT IN FOCUS

Sell PIA Cyber Insurance to Your Clients!

You are invited to attend a PIA member webinar that will discuss how to sell the PIA enhanced cyber insurance product to your clients. For registration information contact PIA at 800-349-3434.

Small and mid-sized businesses are extremely vulnerable to security threats. PIA and ABA Insurance Services have worked with Great American E&S Insurance Company (rated A+ by A.M. Best) to create a cyber insurance program tailor-made for you. PIA members are eligible to sell the PIA enhanced cyber insurance product to clients.

Join PIA and ABA Insurance Services on Tuesday, March 14 at 2 PM ET to learn about:

- The overview of the PIA cyber insurance program
- Coverage highlights
- Submission process
- Commission
- Q/A session 



INDEX OF ADVERTISERS

AFCO	7
Agile Premium Finance	10
Allied Trust	Inside Front Cover
Capital Premium Financing	17
Emergency Restoration	10
Forest Insurance Facilities	11
Hull&Company,Louisiana	11
Imperial PFS	5
Lane & Associates	21
LCI Workers Comp	23
LWCC	Back Cover
SafePoint Insurance	19





**BEWARE
THE
UNAWARE**

Unlike other workers' comp providers, LCI is a Louisiana business that understands how Louisiana businesses work. We take the time to get to know our members personally, which means we get to know the ins and outs of your business. So when you need us most we won't show up with a giant ice ax. 985-612-1230 :: lciwc.com

LCI30
WORKERS' COMP
YEARS



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



At LWCC, our business is Louisiana business. As we continue to champion our great state, our agents are our first partner in preparing for the future of workers' comp. LWCC remains dedicated to helping both our agents and our state thrive, and together we will continue to better Louisiana one business and one worker at a time.



Learn more about our commitment to both our agent partners and our state at louisianaloyal.com