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PIA[®] The Agent's Voice

[VOL. L, NO. 10 | DECEMBER 2024]

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**A CURE-ALL THAT SIGNIFICANTLY
INCREASES SALES**
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HIRING? NAH, I THINK I'M GOOD
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The Agent's Voice

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Another year in the history books! This is the time of the year that we are stressed to the max. As agents, we must make sure all the last-minute insureds are covered while trying to manage our time off as well as our staff. It gets hectic at the end of every year, and this year is no exception! There is so much to do concerning our businesses and families. During this holiday season, I hope you find time to relax and enjoy the company of family and friends.

Please take a moment to look through the Around the State pics on pages 10-12 as members came together around the state to celebrate this holiday season. Several of our local chapters held their usual Christmas parties, while some made some little tweaks, and our Young Insurance Professionals (YIPs) once again had their annual Holiday CE at the Races event.


But remember, as we all have our own family traditions, parties and family gatherings, the true meaning of Christmas is the birth of our Savior, Jesus Christ.

Let us all not only have a light on our tree but have a light in our hearts. Make sure you spread Love, Kindness, and Joy anytime the opportunity arises.

As this year comes to an end, let us reflect on what has been an amazing year. Our state survived the hurricane season with minimal damage - that alone is a wonderful blessing. Put that with what Commissioner Tim has accomplished, coupled with a new President that will take over in January, we all have a year we can rejoice over.

We look forward to what 2025 has in store for us. We must continue to do our part. Stay involved with what legislation is doing. You have a voice, use it.

Please remember, PIA is here for you. Should you ever need to reach out to us, feel free to do so anytime.

Merry Christmas and Happy New Year! 

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COMMISSIONER'S COLUMN

2024: Looking Back and Moving Forward

January marks my one-year anniversary serving as Louisiana's insurance commissioner, and I want to take this opportunity to thank everyone for their continued support. We've taken the first steps this year to transform Louisiana into a more desirable destination for insurers to do business by improving the state's regulatory environment.

Starting in January, my team and I hit the ground running in our effort to make insurance available, affordable and accountable for our state's residents and business owners. We started off this year on the right foot by implementing several significant regulatory reforms at the department and passing a property insurance reform package during the Legislative Session aimed at strengthening our state's insurance market.

We also expanded and improved upon the Louisiana Fortify Homes Program to strengthen our homes, which is a major part of ensuring that Louisiana's residences, businesses and infrastructure are resilient to the risks we face as a coastal state. So far, the legislature has allocated \$45 million for the program, and we've installed

over 1,600 roofs on houses since the project's inception.

When the registration period for the program's fifth round closed on September 20, nearly 12,000 homeowners had applied for a \$10,000 grant to upgrade their roof to the stronger FORTIFIED standard.

In addition, we launched a mobile app called LDIconnect that provides convenient digital access to resources like the Wind Mitigation Survey, insurance-related alerts and other important LDI resources. The app is part of my initiative to modernize the department and provide tools to help policyholders stay informed.

I also traveled this year to the Bermuda and London reinsurance markets alongside a large delegation of Louisiana representatives to share the news of what Louisiana is doing on the legislative, regulatory and resiliency fronts to make it a place where they can feel confident in investing their insurance dollars.

Those meetings went well, and I will continue to take that message to insurers across the country who I believe we can bring to




Tim Temple

**Commissioner of Insurance
Louisiana Department of
Insurance**

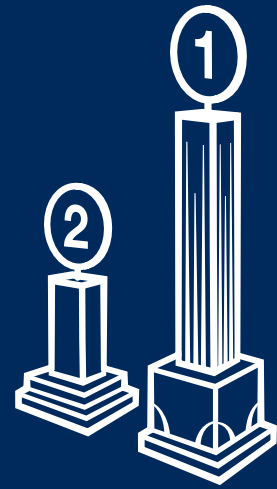
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Louisiana to increase competition in the market and stabilize rates for consumers.

Looking back, we accomplished a lot in this first year, but we are just getting started. It will take time, but I am confident we are on the right path to position Louisiana to compete with other coastal states as a place where insurers want to do business.

Making insurance available and affordable will help our citizens continue to live, work and thrive in this wonderful state that we call home. As we close out 2024, I'm excited and optimistic about what the future holds. Louisiana's best days are still to come. 





Somebody has to come in second. Make sure it's not you.

There are no insurance MVP trophies, no best powerpoint awards, no fantasy broker leagues. You show up first with the best option for your client, or you lose. We never take this for granted. That's why we leverage all of our people, data and relationships to reach one goal:
We help you win.

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We help you win.



PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

As we close out one year and look to another, I am feeling especially sentimental this December. It's so hard for me to believe that in February, I will have worked for PIA and all of you great folks for 30 years! How can that even be possible? It has been a wonderful honor for me, and I want to thank all of you for allowing me this incredible journey. I also want to thank all of my past presidents and Board members as well as our local chapter and YIP leaders. It has been such a treat to work alongside each of you. It's crazy to see some of you that I first started working with now selling or retiring, but while I will miss seeing you I am also so thrilled for you. Wishing you all a very special 2025!

Through the years, we've experienced some very trying times together. Probably the most notable, of course, was following Hurricanes Katrina and Rita. And to be honest, it has felt like we've just had one natural disaster after another attack us east and west since then. And, of course, our insurance market has reflected those hits. I can't imagine a more resilient industry than ours. So, I am also proud to serve alongside each of you. It is BECAUSE of those challenging times that we have understood our relevance. So, what now?

We've reached a critical point in this story together. The time is ripe. We can't change the weather, but we MUST change the insurance CLIMATE of this state. On paper, this should be a no-brainer. The political STARS should be aligned to see real insurance reform, as we now must call it. So, why is it still so difficult? That seems to be the question I hear most often. Are we really going to be able to make the needed reforms to see real change? I can hear and feel the doubt in the question as it is raised. Oh, how I want to be able to answer that affirmatively for each of you. You deserve optimism.

An association works best when its members truly work together as a team. We have a great team. I know that firsthand. We often don't know our power, though. It's easy to focus on what we're lacking, and those that don't want us to succeed would have us do that as well. So, I'm asking you to help us by focusing on our strength. We are the association of Professional Insurance Agents. WE need to know WHAT that means and we need OTHERS to know what that means.

Recently, we sent out an Agency Member survey that requested some general data about your agency. While it obviously makes some of you a little uncomfortable to share that information, I urge you to consider the request. It's imperative for those that are making the decisions affecting

our livelihoods to understand how many voting individuals we touch. As we speak with elected officials, it's not enough to say we represent 300+ agency members. We know that's just the surface. We need to be able to fill in those blanks and add those other numbers, which include employees, insureds and businesses – all who hold the power of the VOTE. And we all know when our non-industry friends want to know who's going to best help them lower their insurance rates, they come to US in the industry. Now, we need to make sure THEY know it as well.

That is the power that we hold. And this year, we must commit to use that power to influence. We will be introducing some new advocacy initiatives this year, so be on the lookout for more details on that. But for now, please give us the first ammunition we need – the DATA. We recognize that legislators want to see the DATA, so we must make sure we have the right numbers when presenting to them. If you've not already completed that survey, please be sure to do so. If you need us to resend or have any questions about the survey, please just reach out. You have my word that ONLY the PIA staff will have access to that data and it will only be used COLLECTIVELY. For it is collectively that we will affect real reform that will lead to real change.

Come on, I want to see it before I retire.



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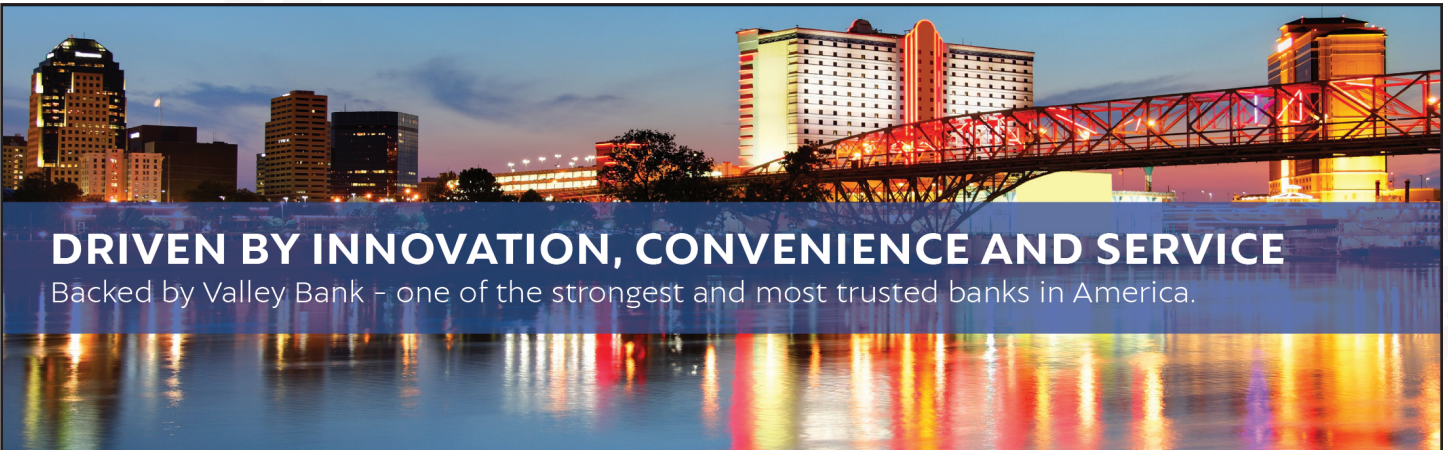


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MERRY CHRISTMAS AROUND THE STATE



Acadiana




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LATEST FROM THE PIA ADVOCACY BLOG

NFIP Extended to March 14, 2025

On December 20, Congress avoided a government shutdown after reaching a short-term deal, called a continuing resolution (CR), to fund the federal government. Included in the agreement was an extension of the National Flood Insurance Program (NFIP). The NFIP will now be funded through March 14, 2025.

This extension marks the 32nd short-term extension of the NFIP since its last five-year reauthorization expired in 2017. In advance of that deadline, the 115th Congress was unable to agree on NFIP reforms, leading to a seemingly endless string of short-term extensions.

PIA will continue to work with lawmakers to bolster support for a long-term reauthorization of the NFIP with necessary reforms. 





New Orleans



YIPs HOLIDAY AT THE RACES



Our shared values are becoming one vision.

To serve you better, Forest Insurance Facilities is joining RPS, an industry-leading wholesale and specialist insurance broker with strong values and a passion for excellence. As part of RPS, we will continue to provide you with the local expertise you've come to trust, but now we'll have the enhanced strength and resources to offer you even more comprehensive risk placement solutions.

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A Cure-All That Significantly Increases Sales

By John Chapin

Lately I've heard two sales 'gurus' in particular talking a lot about the importance of tone and how to use it when selling. By the way, tone is not the cure-all I'm talking about, it is actually one of the results of using the cure-all. As a side note, both the 'gurus' I'm referring to really know their stuff and have proven themselves when it comes to sales, they're also right about tone. That said, the cure-all I'm referring to not only virtually guarantees that your tone is correct, but it also ensures that several other key sales elements are in place.

What are the other sales elements? Building rapport with the prospect, doing what's right for the prospect, fighting off buyer's remorse, building a foundation for a strong relationship, and paving the way to more sales, either to that prospect or to people they refer to you. So, what is this cure-all? It's caring. Right, caring. Stick with me for a moment.

If there's one thing that seems to be missing in most sales these days, it's truly caring for the prospect. If you truly care, then tone, and the other sales elements mentioned above, naturally follow. Think about some examples in your personal life; if you're proposing to the love of your life, or yelling to stop your kid from running into the street and oncoming traffic, does someone have to tell you to use the right tone? If you're giving a eulogy for your closest friend or family member, is anyone talking to you about what tone to use? No. You know intuitively, and it flows because you care deeply in each of the above scenarios. It's the same when you truly care about doing what's best for the prospect. If you sell life insurance for example, and you're truly concerned for the 28-year-old prospect who's married and has two young children and no life insurance, or other means to make sure their family is taken care of in the case of their untimely death, no one has to tell you to have a tone of concern when

you respond to those facts. The proper tone comes out of your mouth just as naturally as if you're proposing to the love of your life, saving your kid's life, or eulogizing your best friend.

In addition to getting the tone correct, truly caring will also give you the additional benefits mentioned earlier: in short, skyrocketing your closing rate, building strong relationships, and leading to more sales down the road.

So, where is the disconnect with caring and how can we remedy it? Salespeople are busy and they are under pressure to make sales. Did I mention that a lot of salespeople are also lazy? So, it isn't really the case that salespeople don't care, though some don't, I believe most do. The problem is that their actions don't necessarily convey that. Why? The actions that it takes to convey to the client or prospect that you truly care, are cumbersome. In other words, they take time and work; more time than most salespeople think they have and more work than most are willing to put in. So, what is that work? That work is primarily preparation and practice. Preparation includes researching and getting ready for your meeting with the prospect. Both of these will vary based on the size of the sale, the length of the buying cycle, and the number of decision makers involved. Practice means roleplaying the different sales scenarios and knowing what you'll do in all sales situations.

The truth is the average salesperson does not do the necessary work, so they find themselves in a situation where they simply show up and pitch their product hoping it's what the prospect needs and wants. That's why the average salesperson's closing ratio across industries is 33%. They have a square peg that they try to force into a hole regardless of its shape, square, round, oval, or otherwise. Even in cases where they do

run into a square hole, many times they've addressed something incorrectly by pitching versus problem solving.

How do we show we care and how does that make the sale so much easier? One is by doing the necessary research and also preparing well-thought-out questions that both set you apart from the competition and show the prospect you've done your homework. The next is to follow that up by focusing on problem solving versus pitching. When you approach each conversation from the mindset of being their problem-solver, not your product promoter, everything shifts. You start engaging with meaningful questions, listening more than talking, and responding in ways that naturally build trust and rapport. You need to see each meeting as a chance to step into the client's world, ask meaningful questions, and bring solutions that are customized to them. The most effective way to do this is to approach each meeting with curiosity and a desire to truly understand what your prospect or client wants and needs and make sure they get the right solution.

When you go into each meeting not only truly caring about the prospect, but also taking the actions that convey that, you'll no longer have to worry about your tone, building rapport, and making the sale, all of those will naturally flow as a byproduct of your caring and concern.

*John Chapin is a motivational sales speaker, coach, and trainer. If you have questions, or to have him speak at your next event, go to www.completeselling.com John has over 37 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



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PARTNER NEWS

LWCC is Acquiring Prescient National

LWCC is acquiring North Carolina-based Prescient National, an AM Best "A" rated, high-performing workers' compensation carrier licensed to provide coverage in nearly all 50 states. LWCC and Prescient National will continue to operate as separate businesses.

What does this mean for you and your LWCC clients?

The acquisition will not impact LWCC's rates, services, or our commitment to providing best-in-class workers' comp coverage for employers in Louisiana. AM Best has confirmed that LWCC's Financial Strength Rating of A (Excellent) and Long-Term Issuer Credit Rating of a+ (Excellent) are unchanged.

Why did LWCC pursue this acquisition?

As a mutual company, LWCC focuses on the long-term, ensuring stability and profitability through sound business practices and a strategic approach that maximizes returns for our policyholders. The acquisition represents a smart, long-term investment for LWCC's investment portfolio. It is expected that the growth and success of Prescient National will continue, resulting in future positive returns for the portfolio.


We look forward to the mutual learning to come for both companies. Over time, LWCC will explore potential opportunities and benefits for you and your clients related to the acquisition of Prescient National.

About Prescient National

Prescient National is headquartered in Charlotte, North Carolina. They specialize in delivering forward-thinking workers'

compensation insurance solutions to employers throughout the United States. By anticipating legal trends, market shifts, and economic cycles, Prescient National provides tailored risk management, claims handling, and coverage programs that help employers address today's needs while preparing for future challenges.

Questions?

If you have questions related to the acquisition, please contact Seth Irby, LWCC's Chief Strategy Officer, at Seth.Irby@lwcc.com. 

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All sessions are at 1 PM ET.

FEB 4: Customer Service Philosophies

FEB 11: 10 Ways to WOW Your Clients Part 1

FEB 18: 10 Ways To WOW Your Clients Part 2

FEB 25: Handling an Upset Customer & Time Management

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Read Letter from President Scott Landry



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- 3-27-25 CPIA-2 WEBINAR - IMPLEMENT FOR SUCCESS**
- 4-8-25 CPIA-3 WEBINAR - SUSTAIN SUCCESS**
- 8-28-25 E&O LOSS CONTROL FOR ALL AGENCIES**
- 9-3-25 CPIA-1 WEBINAR - POSITION FOR SUCCESS**
- 10-9-25 CPIA-2 WEBINAR - IMPLEMENT FOR SUCCESS**
- 11-4-25 CPIA-3 WEBINAR - SUSTAIN SUCCESS**

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Hiring? - Nah, I think I'm Good

Who doesn't want to grow their income?

Your business and income will grow if you are an insurance agency owner, driven, and good at what you do. This is a natural progression.

An unfortunate reality of this success is that growth in your insurance agency also means you will have more clients to manage and more to do. More to do means less time for stuff other than work.

This progression is fine until it's not. One day, you find yourself with too much to do, and you must start making personal sacrifices. This is fine initially and briefly when starting your business, but it shouldn't be your business plan for the rest of your working days!

Before you get to this point, take some time to think through if you would like to have employees or not. Would you like to lead a team, or would you assume not to do that?

After all, you can choose not to have a team.

Here is a myth: a larger team means more personal income and more free time.

Reality: your effectiveness in hiring well, managing well, strategizing well, imple-

menting well, evaluating well, and correcting well will dictate your personal income and free time. (YEAH, all that stuff)

Back to the question: Do you want to manage a team?

If the answer is NO. Here is how you keep from having employees.

1 Be very selective with your "ideal client".

You would have an idea of them that says what things are typical about them:

- Couples or not
- Children or not
- Blue collar or white
- Rural, suburban, urban
- Income per household minimum
- Service time required maximum
- Lines of business minimum
- Get the idea?

The more specific you are at saying who the client is, the more specific you say who does not fit in your agency. You also set a standard for minimum revenue per account to be a good trade-off for your time.

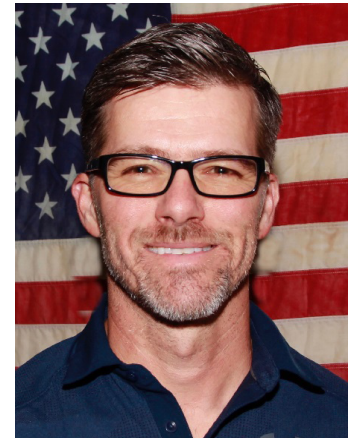
2 is you outsource the things you are not good at or that just take up a lot of time.

Outsourcing is a great way to offload the tasks that take up time and keep you from

giving your business, clients, and family the attention they deserve.

Many things can be sourced: renewal quoting, proposal building, application completion, submission management, email and text correspondence, e-signature management, and cleaning out your inbox.

Identify your ideal client, outsource the things that keep you from the key revenue-generating tasks, and grow your business without sacrificing income and time.



By Beau Pilgrim

Founder and CEO of IA Blueprint, a BPO company for insurance agents
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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.

MEMBER BENEFIT IN FOCUS

PIA Flood Insurance Program

Since 2004, PIA and The Hartford have joined together to provide PIA member agents the opportunity to offer their customers flood insurance through The Hartford, a WYO company. The program is available to PIA members and their policyholders in all 50 states, the District of Columbia and Puerto Rico and offers special PIA member commissions starting with the first sale (no minimums to qualify).


The Hartford is dedicated to providing PIA members with extraordinary customer service and value. The Hartford Flood program offers an easy enrollment process, competitive commissions and allows agents to broaden their offerings to customers who are in areas susceptible to flooding.

With The Hartford, PIA members will get the best in service with:

- A dedicated and knowledgeable book transfer team.
- A dedicated, local sales director for your territory.
- Training and continuing education credits.
- Proprietary flood CAT e-alerts.
- Easy-to-use marketing and sales tools.
- State of the art analytics and tools to help you cross-sell to your existing customers

Through The Hartford Flood's online platform, we offer the most advanced Internet services available including:

- Flood zone determinations.
- Claims reporting.
- Policy database download and maintenance.
- Electronic application submission.
- Electronic movement of premium and commission funds.
- Production reports.

- Assistance in obtaining elevation certificates.
- Repetitive loss review. 

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COVERAGE.**

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LCI 
WORKERS' COMP

CALL US TODAY TO GET STARTED
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info@lciwc.com



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Loyal to Louisiana **businesses.** Loyal to Louisiana **workers.**

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Louisiana Firefighter

*St. Tammany Fire
Protection District #4
Policyholder since 2000*

Read their
Louisiana Loyalty
Story here



LWCC® is loyal to the future of our home state, because it's more than just our job to make sure Louisiana thrives. **It's our purpose.**