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PIA[®] The Agent's Voice

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The Agent's Voice

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President, PIA of Louisiana



Fall is in the air! What a wonderful season - leaves turning, cooler temps, hunting season on the horizon, and FOOTBALL!!! Even though we have a new spring in our step, there is so much happening in our industry - Hurricanes, Presidential Election, higher than ever property and auto premiums. The struggle is real, people! Our coast has already been tested with Francine. Though she came in with a bang, we held on strong with mostly water damage. New levees that have been put in place proved to hold, causing great relief to those who have been devastated in the past. As hurricane season is in full force as I write this article, there are several more storms in the making, and we pray these do not make it to our coast. As we make strides to strengthen our homes against the mighty storms, Commissioner Temple has developed a new lottery system to receive up to \$10,000 grant for those who qualify to fortify their roofs. You need to go onto the LDI website for more details and to register to be in the drawing.

Oh, did I mention the high cost of property and auto premiums? Well, as all of us are feeling the pinch, please know that we are fighting for you. The PIA Executive Committee and others just came back from Washington, DC where we, along with the National PIA leadership, petitioned with our Congress and Senators to pass laws that will help with the high cost of premiums in our state. This is a trying time, with flood insurance costs on the rise and FEMA wanting more policies written, but the cost is so high, some are not financially able to purchase this type of policy. This is especially true if they are not required by their mortgage company to have the coverage. With the high cost of everything, this puts the flood coverage out of reach for many.


We petitioned for legislation to be passed for more transparency on exactly how the FEMA 2.0 rating system works. Also, how FEMA does NOT need to implement a Direct-to-Consumer flood rating system

without the access to the unparalleled expertise of an agent. And once again, we discussed the importance of extending the NFIP for a longer period and not letting it lapse on September 30, 2024. As of now, it has been extended through Dec. 20th of this year.

There were those who petitioned for the Repeal or Reform of the Federal Insurance Office, and to reinstate inflation adjustment for Crop Agents. There is so much happening in our industry. We need your help. Contact your Representatives, Senate, and Congress. Be a force for change. Contact the Commissioner's office to see how you can help. We are working closely with Commissioner Temple in trying to get our state back to a place that insurance companies want to do business. But to do this there are laws that must be changed.

I want to thank Commissioner Temple, PIA Governmental Affairs Chair Clyde Bohne and all the staff of PIA, who are working diligently in the "not so easy task" of changing our state into the best it can be. I believe we are on the right track with the right people in place to make the change. I encourage everyone to hang in, be patient, change is coming.

Last, but not least, it is Election time. YOUR VOTE COUNTS! Not only for our next President, but for all local candidates as well. Vote, not on personalities, but for what the party/person stands for. For whom you feel can and will lead our great nation with strength and courage. This is your time to shine.

Please remember you are our focus. We are here for you. Reach out should you have any questions or need any of our services. Oh, and don't forget to check out our new and improved website. I want to personally thank our PIA staff for all of their hard work to make this happen. 



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COMMISSIONER'S COLUMN

Hurricanes will always threaten Louisiana and other coastal states. Though we can't change the weather, we can take steps to protect our homes and property from the hurricane-force winds we so often face during storm season.

When Hurricane Francine made landfall in southeast Louisiana on September 11, it served as a reminder of how crucial the resiliency programs like the Louisiana Fortify Homes Program (LFHP) are for strengthening our homes, businesses and infrastructure. Thankfully, Francine caused significantly less damage than what we saw after similar hurricanes in 2020.

I believe this lower level of damage resulted from recent investments our state made in initiatives like the LFHP. Legislative support and public interest for the program have been enthusiastic and strong. So far, the legislature has allocated \$45 million for the program, and we've put nearly 1,500 roofs on houses since the project launched a year ago.

By the time 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.

Unlike the previous rounds that operated on a first-come, first-served basis, the fifth round was conducted using a lottery system, and I anticipate we will continue using that model moving forward. Round five was also limited to residents of Louisiana's Coastal Zone, which includes all or parts of 20 parishes along the coast, as well as the Lake Charles area, because those communities are the most vulnerable to hurricane-force winds. According to advice we've received from reinsurers and from the Strengthen Alabama Homes Program, focusing fortification efforts in specific areas may have a more substantial impact on attracting insurers than the program otherwise could.


The registration period saw such a high volume of registrants, my office doubled the number of grants available from 300 to 600. The Louisiana Department of Insurance sent emails to inform registrants if they were selected to participate, placed on a waitlist or not selected to participate following registration.

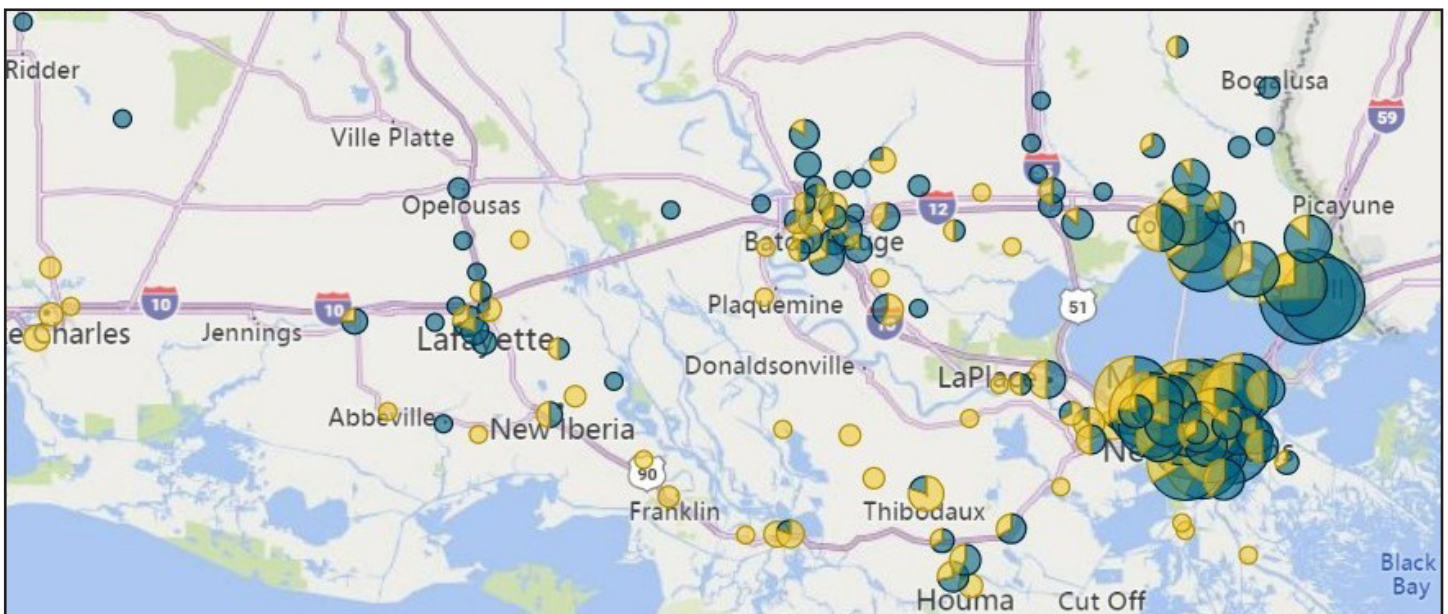


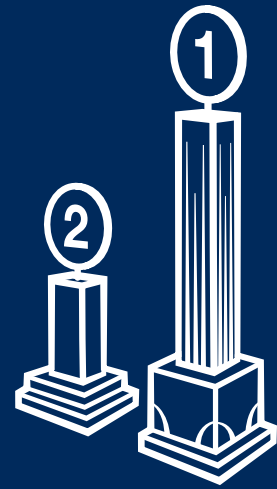
Tim Temple

**Commissioner of Insurance
Louisiana Department of
Insurance**

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The massive response to the program shows that Louisianans recognize the need to build more resiliently, but it also indicates how much work still needs to be done. It is imperative that we continue supporting the LFHP, because building stronger homes is one way we can make Louisiana a more attractive market for insurers to invest their dollars, which will attract competition and stabilize our high insurance rates. Resiliency programs like the LFHP, stronger building codes and environmental restoration projects are some of the best investments we can make to help ensure that we Louisianans can continue living, working and enjoying our way of life – even during hurricane season. 





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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

During our recent visit to Washington, DC (see pics on page 18), we as usual discussed the importance of a stable NFIP. We had an additional fight on our hands this year, however. It's really interesting, and scary, to hear what they are working toward with their new efforts, Direct-to-Consumer. I know you all remember how they pushed through Risk Rating 2.0, so that makes this concept even scarier. In a future issue, we'll get into more details, but for now, I'll pass on some information I've recently read of related topics.

Federal Flood Maps Outdated With New Era of Climate-Fueled Disasters

The recent Hurricanes Helene and Milton have demonstrated the inadequacy of federal flood maps. FEMA's set of flood maps is the best known guide for flood risks in

the U.S., designating high-hazard areas where homeowners with mortgages are required to purchase flood insurance. However, these maps are often out of date and don't focus on the danger of rain-caused flooding, even as storms are supercharged by rising temperatures.


Bloomberg Green's analysis shows the discrepancies between the FEMA high-risk areas and four locations hit by Hurricane Helene's floodwaters: Tampa, FL; Augusta and Valdosta, GA; and Greenville, SC. In Tampa, 66% of flooding happened in FEMA's high-hazard zones, while 34% was observed outside of them. But in the other cities it was less. In Augusta, only 49% of flooding occurred in high-hazard zones. In Valdosta it was only 17% and in Greenville it was 24%.

The full story can be found at Carrier Management, October 9, 2024 issue (<https://www.carriermanagement.com/news/2024/10/09/267428.htm>)

Hurricane Milton Pushes Total Industry Losses in 2024 Beyond \$100 Billion

Hurricane Milton may not have delivered the worst case scenario that meteorologists feared regarding a 15-foot storm surge in Tampa, but it left a path of destruction, producing more than 100 tornadoes, widespread flooding, and leaving millions without power in Florida.

Fitch Ratings expects between \$30 billion and \$50 billion in insured losses from Milton. This will push the total industry losses for 2024 past \$100 billion for the fifth consecutive year, with Milton as the third costliest U.S. hurricane, behind Katrina and Ian.

The full story can be found at Insurance Journal, October 11, 2024 issue (<https://www.insurancejournal.com/news/national/2024/10/11/796897.htm>) 



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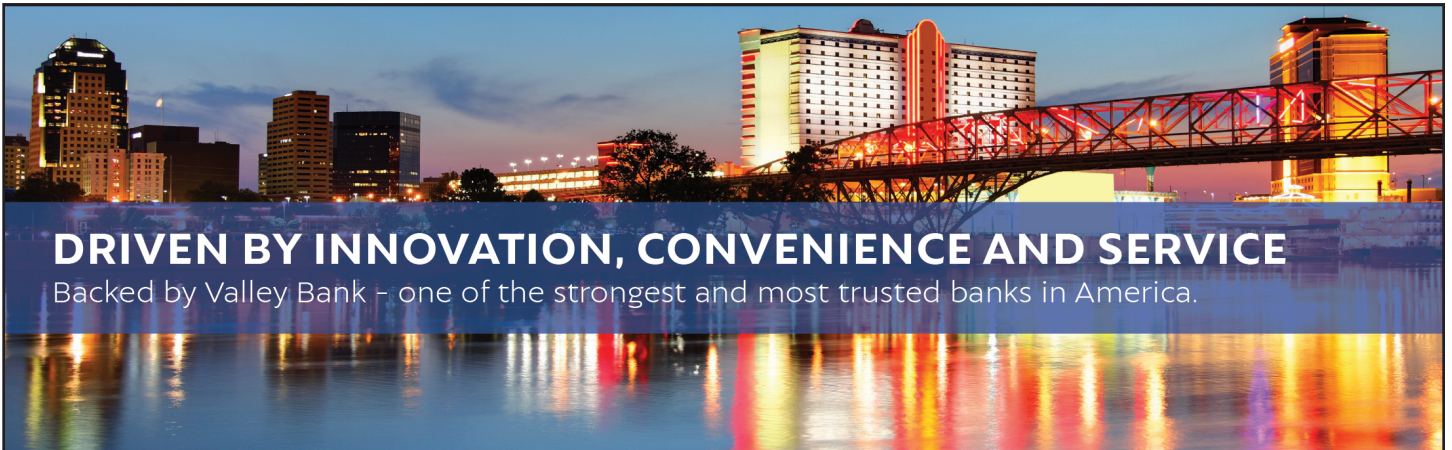


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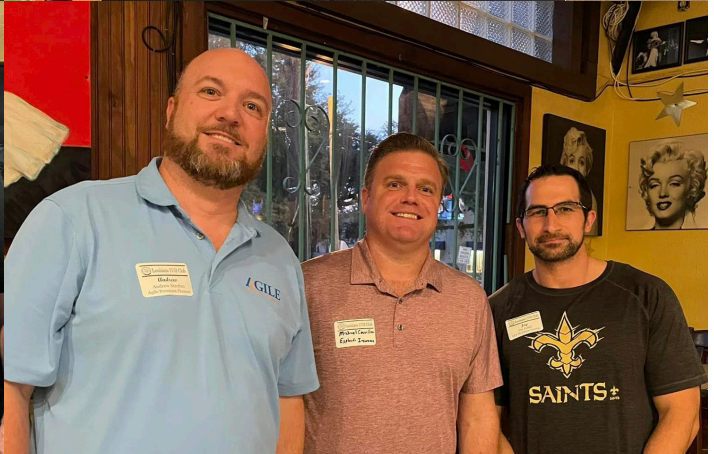
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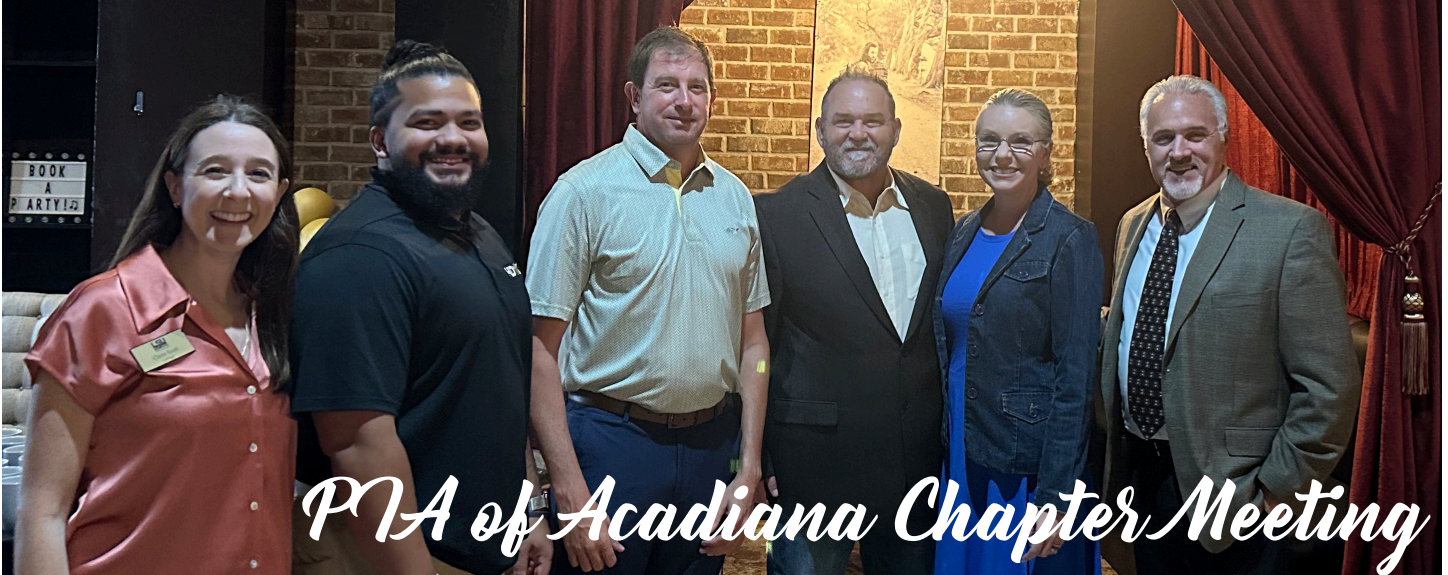


LATEST FROM THE PIA ADVOCACY BLOG

On September 25, Congress once again 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, along with the rest of the federal government, will now be funded through December 20, 2024.

This extension marks the 31st 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. 



PIA of Acadiana Chapter Meeting

The Unvarnished Truth about What it Takes to be a Great Salesperson

By John Chapin

When I talk about being great in sales, I'm not talking about simply hitting your sales quota, I'm talking about being the best of the best, and not for a month, or a quarter, or one year, I'm talking about consistent sales results that would put you in the top 1 or 2% of most sales organizations over a span of many years and even decades. And by the way, when you get to this level, you'll know intimately that what I talk about in this article is 100% true. You'll be one of the ones that 'gets it.'

First off, let me say that most of the information out there from sales 'gurus' on what it takes to be successful in sales is wrong. Most of the so-called sales experts haven't actually sold successfully and/or consistently over the years, if at all. If a 'guru' tells you there's an easy, stress-free, rejection-free way to sell, in which you don't need to reach out to or call on anyone but instead people come running to you in droves and practically beg you to buy, first, get a firm grip on your wallet, and second, turn 180 degrees and move as fast as possible away from them. There are about six or seven people in the sales training world that speak the truth. They speak the truth because one, they have been top sales reps so they know what it actually takes, two, they are actually interested in helping people instead of just making bunch of money by telling people what they want to hear versus what they need to hear, and third, they aren't concerned with what people think about the truths that they speak when it comes to sales, they are simply interested in making sure salespeople and sales managers know the truth, even if it's unpopular. On this last note, they aren't concerned with the number of likes they get on social media; in fact, they know that by telling the truth they're more likely to get fewer likes, more negative comments, and more haters. So, before you do any training with or take advice from any sales 'guru', find out what their real-world selling experience actually

looks like. That said, what makes the great salespeople in the top 1 or 2%?

The truth is that sales at the highest levels is far from a 9-5 job. It's not a stress-free, comfortable existence. It requires you to work hard, talk to strangers, and face lots of rejection. It is not hanging out in the same comfortable networking group where you've known everyone forever, spending countless hours on social media, hiding behind a bunch of cold, spam emails, or waiting for leads from marketing. IT IS being proactive and knocking on doors and ringing phones... of strangers. It is answering your phone early in the morning, late at night, and on weekends. The same goes for emails and texts messages. It's going above and beyond and delivering more than expected.

What else does that top 1 to 2% look like? It's doing the things that no one else wants to do, that you don't want to do either, but that you get yourself to do because you know that's the only way to the promised land. Biggest among the things that no one wants to do are making cold calls, continuing to follow up with people beyond one, two, or three tries, and roleplaying sales situations with peers.

It's also showing up every day with a proactive action plan for exactly what needs to be done to hit your sales goals and then getting that plan done every day, and if you do miss a day, making up for it tomorrow. It's not allowing excuses, negatives, and disempowering beliefs to stop you. It's having the right attitude, the perseverance, and drive.

It's being persistent. It's having thick skin, and being able to take lots of rejection while not taking it personally. It's having the same demeanor on the next call whether the last person you spoke to bought from you, or swore at you and hung up, the latter

of which happens very rarely by the way.

It's confidence and conviction. It's believing in yourself and your product. It's being an effective communicator who is likeable and easy to get along with. It's making friends easily and putting prospects at ease quickly.

Probably most important, it's getting really good at the basics which starts by focusing on your most important activities which are prospecting, presenting, and closing and spending the most time possible on those while delegating other tasks or doing them off hours. It's not looking for the Easy Button, the shortcut, or the hack, it's sticking with the tried-and-true method that has always worked: the hard work of making lots of calls, talking to strangers, and facing rejection. It's studying sales and constantly and continually working on sales skills. It's learning exactly what to do and say in each and every sales situation then committing that to memory.

It's also understanding that very little has changed in sales in the past 100 years. Sure, there is better technology and other tools that can make aspects of the job easier, but when it comes to talking to people and selling, there is no new relationship selling, or new customer-centered, peer-to-peer approach. The best have always focused on the relationship and doing what's right for the customer. They've always had, and continue to have, open, honest, direct conversations with prospects and customers. Sure, there were some temporary successes in the past, and even today, who got away with showing little regard for the customer and shoving product down someone's throat, but that kind of so-called success has always been short-lived.

Continued on Page 16



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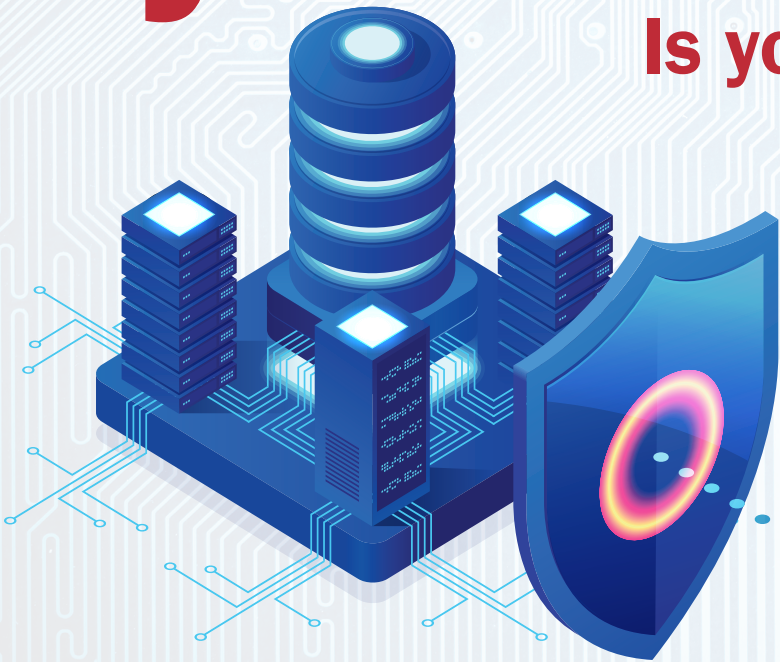
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Notification ON = Productivity OFF

Here is a completely and utterly obvious statement: Insurance agencies get too many emails.

No kidding, right?

Here is something most overlook: It is killing your productivity. I'm sorry to tell you that it is your fault. Let me explain....

You're sitting at your desk, working on an account.....DING! "You have mail!" Or it's a text or a phone call, or someone pops in to ask you something. Your attention is ripped away from something important to you to something important to someone else.

Once you return to what you were doing before, 10, 20, or 30 minutes have passed, and you have had to change your focus several times.

Why do you let that happen?

Letting your email inbox or the countless other things that require your attention distract you in this way kills productivity because you have to move in and out of focus on multiple things without completing a task from start to finish. That eats up time and causes anxiety.

I like the way Winston Churchill addresses this:

"You will never reach your destination if you stop and throw stones at every dog that barks."

Think about it, all day long, every day you have these things competing for your time:

- Office phone
- Cell phone
- Text
- Office text
- Email
- Fax (for a few of us still)
- Instant messenger

- Slack
- Teams
- Facebook
- LinkedIn
- Fellow employees
- Customers
- Prospects
- Insurance companies
- Vendors
- Calendar
- AMS reminders
- AMS tasks

All these things represent people. All of these people share a common trait: they believe their time is more important than yours and have no hesitation in disrupting your workflow for their priorities.

As Nancy Regan said in the 80s, "Just say no!"

Take back your productivity and your workflow by saying "no."

Look, these people interrupting you are not doing so to be rude; you allow yourself to be interrupted, so they do it.

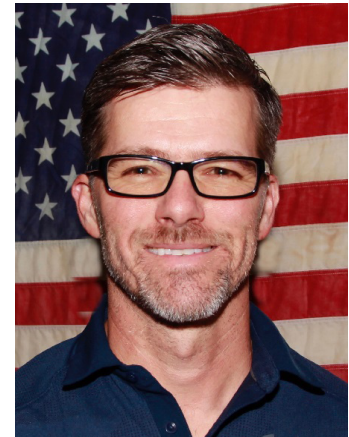
Here are a few tips to help manage this:

- Turn off ALL notifications. Anything that dings or pops up on your screen.
- Set a time (or times) each day that you check: email, texts, voicemails, etc. This may need to be different blocks of time.
- Time block when you make and receive calls
- Set a block of time for you to do focused work. Call it quiet time, focus time, me time, whatever. Just set the time aside. If you are the owner, let people know about this time. If you are an employee, suggest this as something your office does.
- Do the most important work during your

"focus time"

- Use Outlook Rules to filter out the non-urgent emails

To sum it up. Take back your productivity by turning off notifications and managing distractions.



By Beaux Pilgrim

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

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The Unvarnished Truth about What it Takes to be a Great Salesperson Continued from page 12

Also, the top people are very careful about how they use AI and other technology in their businesses. It's good to use technology where you can, to simplify or off-load certain mundane tasks where human involvement is not a differentiator, but unless you're simply selling a commodity, in volume, at the lowest price possible, it's important to keep the aspects of selling in place where human involvement is a differentiator. For example, in the insurance industry, it's important not to replace the Trusted Advisor with a chat bot on your website. Keep in mind that in any long-term sale, the relationship, the human connection, is still the trump card. The top people know they are the key differentiator.

When I see people failing in sales it's almost always because they're failing to do the things they know they need to do in order to be successful. On the flip side, sales success at the highest levels is both doing the things you need to do to be successful and working harder and doing more of them than everyone else. For the most part, it comes down to how badly you want to be great and how committed you are.

*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.*



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PIA Holds Annual Advocacy Day on Capitol Hill

Independent insurance agents from around the nation converged on Washington, D.C. on September 18 for PIA's annual Advocacy Day. Attending from Louisiana included: **President Linda Gortemiller, Secretary/Treasurer Barry Neal, Immediate Past President Danette Castello, National Director Al Pappalardo, Jr., YIPs President Mary Dias, YIPs Immediate Past President Jason DiMaggio and EVP Jody Boudreaux.**

Agents met with Senators, Representatives, and congressional staff to discuss PIA's key legislative issues. Among PIA's top issues were building support for the Ensuring Access to Risk Management Act, a bipartisan bill requiring USDA's Risk Management Agency (RMA) to reinstate the inflation adjustment for crop agents, and the inclusion of the legislation in the Farm Bill; the need for the long-term reauthorization and reform of the National Flood Insurance Program (NFIP) prior to its scheduled expiration on Sept. 30, 2024; PIA-backed

legislation to reform or repeal the Federal Insurance Office (FIO); and ensuring a carveout for the business of insurance in any legislation regulating data privacy. **PIA**



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- 1-9-24 ADVANCED WEBINAR - E&O LOSS CONTROL FOR AGENCIES
- 2-6-24 CPIA-1 WEBINAR
- 3-5-24 CPIA-2 WEBINAR
- 4-2-24 CPIA-3 WEBINAR
- 8-6-24 ADVANCED WEBINAR - AGENTS GUIDE TO UNDERSTANDING & MITIGATING CYBER EXPOSURES
- 9-4-24 CPIA-1 WEBINAR
- 10-8-24 CPIA-2 WEBINAR
- 11-5-24 CPIA-3 WEBINAR

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