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# PIA<sup>®</sup> The Agent's Voice

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**THE RISK OF ONLINE SALES OF NFIP  
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*President, PIA of Louisiana*



Thanksgiving!!! My favorite time of the year! Family! Food! Great Weather! This is the time of year that we reflect on all we are thankful for. This is also the time that life gets even more hectic. It's when the holidays begin, with parties, buying that perfect gift, and the hustle and bustle of getting from point A to B, all the while still doing our everyday obligations. Just remember to BREATHE! Take some time for yourself, no matter how small. Not only do you need it, but you also deserve it!

This November has proven to be one for the history books. Not only do we have a new President but the hurricane season, thus far, has been good to our state. We continue to pray for the remainder of the season to be a quiet one.

There is a change coming for our country as well as our state. The Special Session started Nov.6th. There are issues being discussed we need to focus on as both individuals and business owners. Don't dwell on where we were but on where we're going. Do your part!


Governmental Affairs Chair Clyde Bohne states: "Since July, legislative leaders and the Commissioner have been working on solutions to address the key cost drivers of auto insurance premiums. Their efforts will result in bills aimed at improving transparency that should reduce costs. As agents, it's important for us to support legislation that fosters competition, attracts more insurers, and helps make insurance affordable for our clients."

You should have received or will be receiving a PIA Member Survey that we are asking you to complete. This will help us to have the support needed to be a voice and have the power to make a difference.

We need to continue to support Commissioner Tim Temple in his quest to get insurance reform in our state. There have been great strides made so far. We

look forward to more changes that will better our insurance industry.

Last, don't forget to view our new website. We know change is not always easy, but the new website offers lots of advantages as well as it will be a lot easier for staff to manage changes and easier for you in the long run to keep up with your activity with the association. For those of you that have questioned about the log-in, you DO NOT need a log-in to access the website. We have one more phase to roll out, which is the Info Hub, and that will allow you to access your own profile and make updates as well as keep track of any transactions. That is the only section that will require a log-in once its available. As soon as we roll that out, we'll create a "virtual tour" to help you find your way around the new site and take advantage of all that it offers.

Stay positive, stay focused! We have so much to be thankful for! God Bless! 

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# COMMISSIONER'S COLUMN

Hurricane season is unpredictable, but having the right information can make all the difference.

Though the 2024 hurricane season officially comes to an end on November 30, the tropics are still buzzing with activity. Hurricane Rafael formed on November 5 and churned its way into the Gulf of Mexico three days later as a powerful Category 3 storm.

As I write this, a second November storm, Tropical Storm Sara, has become the Atlantic Basin's 18th named storm of the season and its impact is still to be determined.

Louisiana was not immune to tropical disturbances this year. Hurricane Francine made landfall in Terrebonne Parish on September 11, but the damage it caused was significantly less than what our state experienced after hurricanes Delta and Zeta in 2020, which were similar in strength. Though only eight hurricanes in recorded

history made landfall along the Gulf Coast in November, we know to never say never when it comes to hurricane season. As we've seen with Rafael and Sara, storms can form at any time, and that is why it is important to remain vigilant year-round.

To that end, I introduced the Be Insurance Ready campaign earlier this year at the Louisiana Department of Insurance.

Be Insurance Ready is not limited to hurricane prep activities like stocking up on supplies and trimming trees – it also encourages policyholders to stay informed about their insurance coverage. Even after hurricane season ends, severe weather events don't just fade away.

Insurers and insurance agents are the best sources of coverage information for policyholders and must take a proactive approach to keeping policyholders informed. The interactions insurers have with policyholders




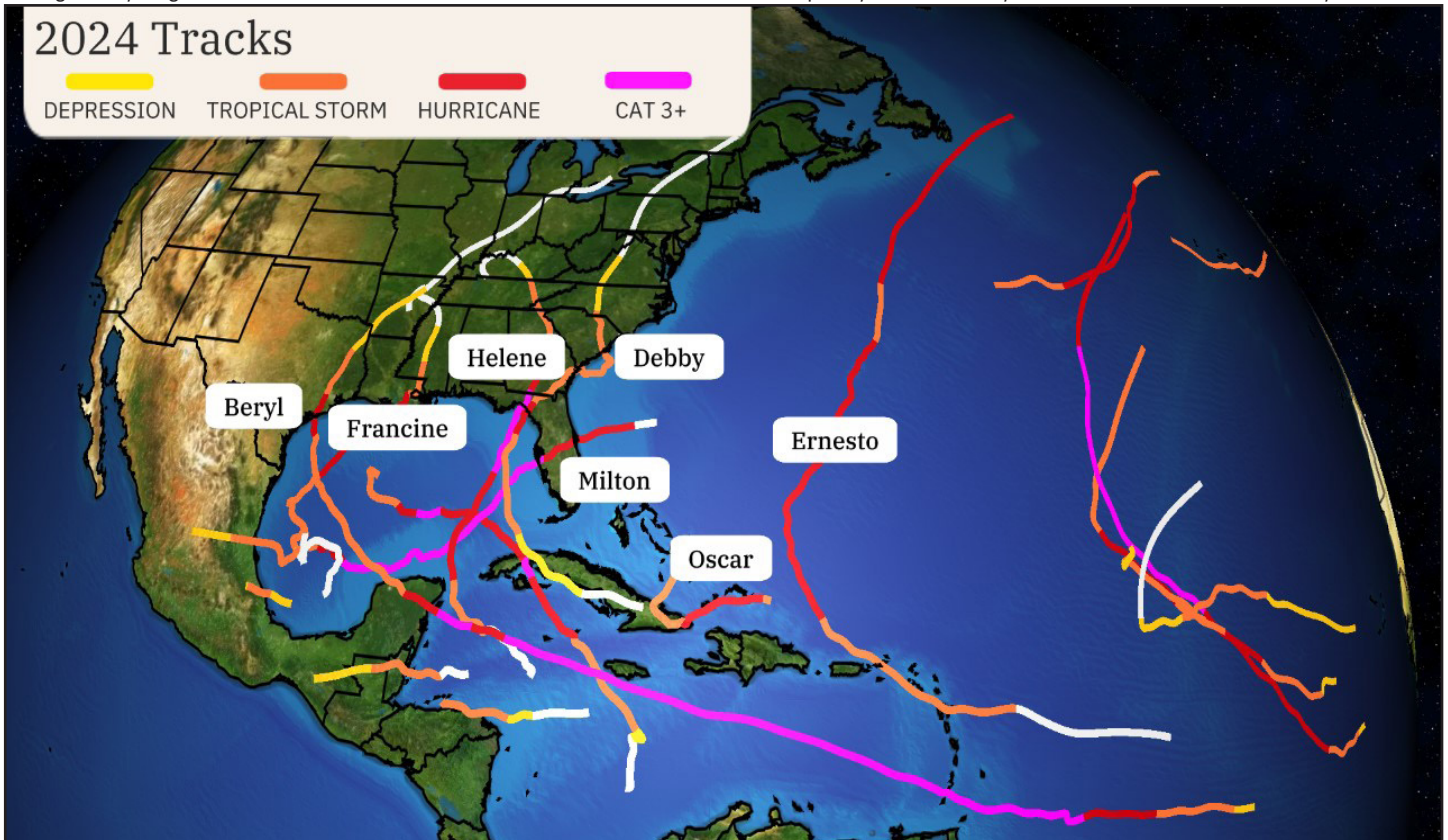
**Tim Temple**

**Commissioner of Insurance  
Louisiana Department of  
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are opportunities to clearly communicate what is and what is not covered by their policy; what their named storm deductible is and how much money they would pay out of pocket for a claim; and more.

Hurricane seasons are stressful, but communicating with consumers provides the tools to help them make informed decisions about their options. Please join the Louisiana Department of Insurance as we ask policyholders to Be Insurance Ready. 





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# PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Recently, FEMA proposed a direct-to-consumer (D2C) model, through which consumers would be able to buy an NFIP policy online, ostensibly without the agent expertise that undergirds the program. The D2C proposal risks cutting consumers off from agents—the people most capable of giving consumers accurate information about flood insurance.

RR 2.0 requires extensive, specific data to generate a policy quote for a property. Each data point is comprehensively explained in the Flood Insurance Manual, a 400-plus-page guide for writing NFIP policies. D2C presumes that consumers will have somehow acquired the data points themselves and an understanding of the complex rules that govern each one. D2C will confuse all consumers, but the damage will be most concentrated among low-information con-

sumers. D2C purports to be an attempt to improve the consumer experience, but it fundamentally misunderstands the level of information a prospective NFIP policyholder has about their own property.

PIA also has other substantial concerns about the perils of implementing a “Direct to Consumer” option, which can be found in the article entitled, “The Risk of Online Sales of NFIP Policies” on page 7


While we were given the latest on this new endeavor by NFIP during our Advocacy meetings in DC in September, we were just informed by National as I’m writing this article that the Direct to Customer (D2C) Quoting Tool went live on Monday, November 18. According to the release from NFIP, they wrote:

*This is a big step forward in making flood insurance more accessible, closing the insurance gap, and strengthening our relationship with our customers.*

What This Means for Industry:

• **Customer Feedback:** *With the D2C Quoting Tool going live, customers can directly interact with the platform and provide valuable feedback. This will be instrumental not only in improving the D2C program, but also in refining other NFIP products. The D2C team will share this feedback and findings with our industry partners to ensure any lessons learned can be leveraged to improve the customer experience.*

• **Iteration and Improvement:** *This is just the first iteration of the product. FEMA is committed to continuously enhancing the tool, gathering feedback, and releasing new features based on customer input. Please reach out if you have any feedback.*

So, we’re also interested in your feedback. Check out the article on page 16-17 and let us know what you think of this new NFIP initiative. 



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# LATEST FROM THE PIA ADVOCACY BLOG

## PIA Welcomes New Administration and 119th Congress

Dear PIA members:

As the results of the 2024 elections are finalized, the National Association of Professional Insurance Agents (PIA) looks forward to welcoming the new Administration and members of the 119th Congress to Washington, D.C. We are excited to both introduce ourselves to newly elected lawmakers and enhance our work with those returning to office to continue our advocacy on behalf of independent insurance agents. We will continue to craft, support, and

advocate for policies that protect and strengthen the independent agent structure and the key role independent agents play in supporting their clients and local communities.


PIA remains focused on protecting the crucial role of independent agents in the National Flood Insurance Program (NFIP), promoting a long-term reauthorization of the NFIP, reinstating an inflation adjustment for crop insurance agents, protecting the state-based regulation of insurance from proposals that would erode that regime, and promoting PIA's positions on all the other issues that concern our member agents.

Short-term, we look forward to advancing some

of these goals during the lame-duck session of the 118th Congress, as we prepare for the new Congress to be seated in January.

PIA looks forward to working with the new Administration and members of the 119th Congress to promote the interests of our independent insurance agent members.

Advocacy is one of our four pillars and when PIA members engage with lawmakers as a group, it strengthens our ability to defend and promote legislation that supports independent agents.

As always, if you have any questions or would like additional information on the work we do, please contact me at any time. 

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# How to Stay Motivated When Selling

By John Chapin

I'm writing this article on November 10th 2024. Recently I've had A LOT of people asking me how to stay motivated. Whether it's the very contentious election that's still wrapping up, at least on the House side, or the fact that we're getting to the end of the year and the holidays, I'm not quite sure. Either way, here are some ideas on how to show up with some motivation.

First, there are four forms of motivation: external negative, external positive, intrinsic, and peer. The best and potentially most powerful is the third one: intrinsic. That's internal motivation otherwise known as your why or, why do you do what you do? Why do you get out of bed in the morning, why do you go to work, or why do you work out and eat right? Answers might be to provide for your family, to buy a dream house or car, to go on a dream vacation, or to stay healthy to be able to impress someone or fully enjoy all of the previous items mentioned for as long as possible. Bottom line here: what do you want out of life that your sales career will provide the money for?

Next, you can use external positive motivation to get you moving. External positive is a reward you give yourself for hitting a goal. An example is buying something you really want like a nice watch or something bigger like a car, depending upon the size of the goal. If you want to get the family involved, have a family trip to Hawaii as the payoff for achieving a big goal, or going out to eat at a nice restaurant for a smaller goal.

Another form of external positive motivation is to realize that every call, regardless of what happens, puts money in your pocket. Figure out how much money you make on a sale and how many calls it takes you to get to the sale, and then break that down to how much money you make per call. So, if it takes ten prospects to get a sale and ten calls to get a prospect, that means it

takes 100 calls to make a sale. If every sale is worth \$1000, then every call, regardless of what happens, equals \$10.

External negative is a penalty for not doing something. This one you'll usually base on activity goals, for example a set number of prospecting calls for the week or month. The reason you focus on activity in this case versus a result is because you can always control activity, you can't necessarily control the results. An example of external negative motivation is: if you don't hit the number of prospecting calls for the month, you have to give \$1000 to a political candidate you can't stand. It can also be going without something you enjoy like a certain dessert for a week or two.

Peer motivation can come in the form of competing with others in the office. You could challenge others to see who can get the most leads in an hour. Another form of this is to ask others to hold you accountable for certain sales goals you're hoping to hit.

Other than the four forms of motivation, what else can you do? One is to get completely sold on what you have. If you are completely sold on your product and you KNOW it's going to help lots of people and make their lives significantly better, you'll be more motivated to sell. As one of my sales managers used to say, "If you had a cure for cancer, you'd be out telling everyone."

Also, be prepared. The better prepared you are for any and all sales situations, the more likely you are to want to make some sales calls. If you aren't prepared, you'll tend to avoid calls. In any case, your preparation level will definitely affect your motivation.

Another idea is to take better care of yourself and your health. If you're putting the wrong food in your body or your sleep deprived, that will have a negative effect on

your motivation, and it could be a substantial one. Get plenty of sleep, eat right, and exercise.

All of the above said, realize that you won't always be motivated. This is where self-discipline comes in. If you can get yourself in the habit of making calls and doing the things you don't want to do when you don't feel like doing them, you'll engrain those habits and it will be easier to do the things you need to do even when you don't want to.

Bonus: In a pinch, if nothing else works, you can take some caffeine to give yourself a boost. Just try not to do this with any regularity, or, if you do, try to limit your daily intake to 300 milligrams or less.

*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](http://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](mailto:johnchapin@completeselling.com).*



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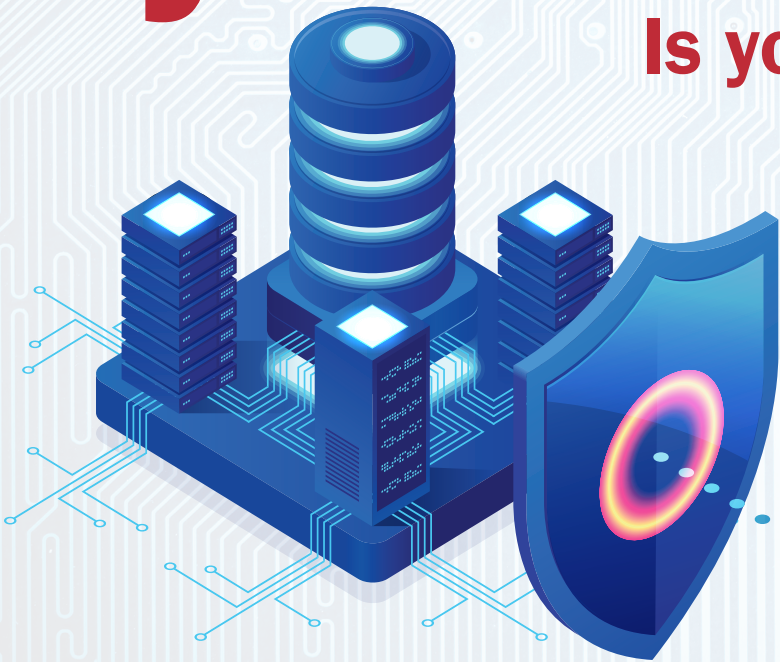
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# Don't Find Yourself, Invent Yourself

A friend of mine, Jake Ferrara, said this one day, "Don't find yourself, invent yourself." It's a simple phrase but carries profound truth. We live in an era where people often embark on quests to "find themselves," and that sounds noble at first. But too often, it becomes a convenient excuse for stagnation. "This is just who I am," they say, as if the personality traits they uncover are set in stone, not to be improved or evolved.

The harsh reality? When we dig deep into ourselves, we might not always like what we find. It's uncomfortable to face our flaws, our bad habits, or the areas where

we consistently fall short. But discomfort shouldn't signal defeat. Instead, it should be the spark that ignites change.

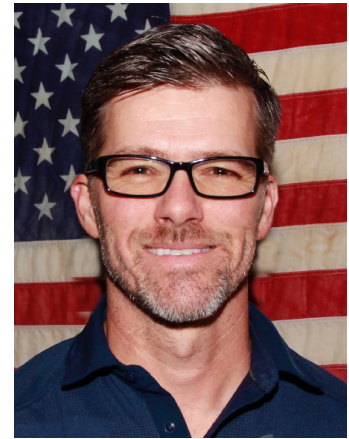
If you don't like what you see, then change it. It's that simple. No one is obligated to be the same person they were yesterday, and it's certainly not "fake" to strive for something better than what you are right now. It's called motivation. It's called drive. It's the energy that pushes you to transform not just who you are but who you could be.

The truth is, we're all capable of becoming something more. Every day is a new op-

portunity to invent, improve, and push the boundaries of what we thought possible for ourselves. Don't let past versions of you define what's possible. Instead, dare to be better than you are today.

Jake's words are a reminder that the future isn't merely discovered—it's created. Your tomorrow is shaped by your imagination, fueled by your effort. So don't just wander in search of "who you are." Instead, take charge. Set your sights on who you want to be, and build toward that vision every single day.

Don't find yourself, invent yourself.



## By Beaux Pilgrim

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

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## The Risks of Online Sales of NFIP Policies

The functionality of National Flood Insurance Program (NFIP) relies heavily on a structure involving Write-Your-Own (WYO) carriers, which write nearly 90 percent of all NFIP policies. WYO carriers contract with independent agents to sell and service those policies; independent agents are the salesforce of the NFIP. Agents with comprehensive NFIP expertise are rare and valuable, and their counsel is vital to consumers. The agent-WYO relationship benefits consumers in countless ways.

**Risk Rating 2.0 (RR2) has complicated the NFIP.** FEMA left agents with few of the resources they needed to make the substantial changes to their business practices that were necessary to implement RR2. Now, FEMA's proposed direct-to-consumer (D2C) model would require even more changes. This is not the time to burden FEMA or its partners with another expensive experiment.

**Consumers would benefit from plain language FEMA deliverables on rating variables, mitigation credits, Special Flood Hazard Areas (SFHAs), and Elevation Certificates (ECs).** FEMA should table D2C until it can thoroughly address the significant challenges still facing NFIP consumers. FEMA's focus should be on delivering a simple, non-binding rate estimator that could provide the public with a likely range of premium rates for an NFIP policy using parameters like the RR2 rating factors, which could be entered and adjusted by a consumer.

**Information Imbalance Works Against Consumers.** Flood risk misinformation is everywhere, and consumers sometimes mistakenly believe their homeowners' insurance covers flood losses right up until they have a loss. D2C risks cutting consumers off from agents, the people most likely to give them the facts about flood insurance. RR2 challenged consumers, even though carriers and agents shouldered most of the burden of its implementation. D2C will cause confusion among all consumers, but it will be most damaging for low-information consumers. D2C purports to be directed at improving the consumer experience, but the proposal fundamentally misunderstands the amount of information a prospective NFIP policyholder has about their own property.

**Consumers lack the data required to generate a flood policy quote.** Extensive, specific data is needed to generate a flood policy quote for a specific property. That data includes:

- Foundation type (chosen from among six possibilities)
- Presence and number of flood openings, depending on foundation type
- Date of construction
- Existence and identification of any "substantial improvements," a term of art meaning any reconstruction, rehabilitation, addition, or other improvement of a building, the cost



of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement

- Construction type (chosen from among three possibilities)
- Floodproofing status
- Eligibility for Machinery and Equipment (M&E) elevation discount
- Square footage
- Number of floors
- Building replacement cost, including foundation

Each of these data points is accompanied by voluminous explanatory material in the [NFIP Flood Insurance Manual](#) intended to assist agents in writing these policies. D2C presumes that consumers will have somehow acquired both the data points themselves and an understanding of the complex rules that govern the determination of each.

If a consumer has an Elevation Certificate (EC), depending on the part of the EC they are relying on, the consumer may also be asked for the following additional characteristics of their property:

- First floor height (FFH) in feet
- Building Diagram Number
- Lowest Adjacent Grade (LAG)
- Lowest Floor Elevation (LFE)

The typical consumer is unlikely to have most, if not all, of this information, and FEMA has not explained how the D2C system will address missing information in a consumer application. This represents a fundamental weakness in the D2C proposal: if consumers can complete the purchasing process without supplying all the necessary information, they are likely to inadvertently buy a product that is unsuitable for their property. If, on the other hand, they are barred from completing the purchasing process because they lack some or most of the required information, they are unlikely to stop to gather the missing data and eventually return to the D2C process. On the contrary, consumers who are unable to finalize the purchase of a flood policy in a single sitting are probably going to entirely abandon the process of purchasing flood insurance.

**Flood insurance is different from other types of property/casualty insurance.** The concept of purchasing insurance online is not new; some auto insurance companies have been selling insurance online for several years. However, no one provides homeowners with an instruction manual that lays out the essential details they need to know about their homes before they purchase an NFIP policy. The D2C format will not provide a prospective policyholder with an independent agent to guide them through the process of identifying their home's foundation type or their eligibility for an elevation discount.

**Online Sales Portal Could Reduce Total Number of Policies in Force (PIF).** Details on this initiative are scarce, but the complexity of the NFIP policy purchasing process will likely prompt consumers to give up during the online process if they encounter a question they cannot answer or if the D2C system produces a rate they consider exorbitant or somehow inaccurate. This could exacerbate the rapid decrease in NFIP policy counts prompted by premium increases caused by RR2.

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# WINNING@TALENT

Your guide to hiring, motivating and retaining employees.

[WinningAtTalent.com](http://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:



# CPIA 2025 CLASS SCHEDULE



- 1/7/25 DISASTER AND CONTINUITY PLANNING FOR BUSINESS AND FAMILIES
- 2-13-25 CPIA-1 WEBINAR - POSITION FOR SUCCESS
- 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

[WWW.PIAOFLOUISIANA.COM](http://WWW.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%

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

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## PIA Disaster Relief Fund: Providing Support in Times of Crisis

Natural disasters can disrupt lives and livelihoods in an instant. The PIA Disaster Relief Fund was created to provide timely support for PIA members, other independent insurance agency owners, and independent insurance agents affected by natural disasters. Eligible applicants may receive a one-time grant up to \$2,500 to assist with business or personal recovery needs.

Applications are open on an ongoing basis until funds are exhausted.

To learn more about eligibility and to apply, visit the PIA Disaster Relief Fund ([Link:https://www.pianational.org/inform/pia-disaster-relief-fund](https://www.pianational.org/inform/pia-disaster-relief-fund)). 

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