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PIA[®] The Agent's Voice

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**COASTAL HOMEOWNERS INSURANCE:
HELP YOUR CLIENTS UNDERSTAND THE
IMPORTANCE OF ACCURATE PROPERTY
VALUATION P. 11**

**HOW SUCCESSFUL SALES LEADERS BUILD
THEIR SALES MACHINE P. 16**

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President, PIA of Louisiana



Thanks to all of you for the incredible honor to serve as your 2024-25 President. I can't help but think about it being PIA's 80th Convention - but actually our 81st year. We only missed one convention in all those years, which is why this is our 80th Convention and not our 81st - and unfortunately, it was in our time -and yes, it was due to COVID.

But, I also think of all the presidents that served before me in those 81 years. Wow that's quite a list! Many of them we know, like one special one to me as we work together in the same agency - Barry White. And many others that continue to show up. We just recognized them during our General Session, but I'd like to recognize them again. Please indulge me by standing if you're here and remain standing until I finish calling the names: Danny Gendusa; Richie Clements; Hal Stiel; Brian Prejean; Duane Dimattia; Manuel DePascual; Darry Frank; Dawn Duhe'; Barry White; Lou Fey; Al Pappalardo, Jr.; Bryan Duplantier, the one that didn't get a convention, by the way; and Charlie Williams, the one who tried his best to share his convention; Ryan Daul and Danette Castello. As we celebrate our 80th Convention, I want to thank all of you for your service. As your incoming president, I have an idea of what I'm getting into, but I also know that I can't really know until I walk through it. I'm sure you all have your own story to tell - your own challenges that you had to deal with in your year as president - similar but still unique. I will definitely be praying all the way through my term. And, I also had you stand so I can make sure to tell you face to face: I'll be calling on you as I need help. You just thought you were done! Again, thank you for your time served and thank you for still being here with us.

As Danette just addressed in her speech, we've had some trying years. But, as I take the lead to continue the work that has been done, I remain optimistic. I look forward to seeing the results of the positive changes led by Commissioner Temple. And, Tim, we thank you for your dedication and commitment to

what we know is a thankless job, but such an important one as insurance affects every other industry. I believe you have been called for just a time as this. So, as I pray for my year as PIA president, know that we all are praying for your time as Commissioner as well.

I'm encouraged by the numbers registered for this year's convention - even though we are all busier than ever, struggling with market issues - those here still understand the importance of being a part of our association and staying involved. And as we just installed new Board members, I'm also encouraged that even as we are all swamped running our businesses, we still have good people that want to give back - to serve others in this great industry.

So, I've mentioned Barry White twice now, and I'll mention him again, because I started my story with PIA because of an invitation by Barry to replace him on the state Board when he retired as past president. Again, I wasn't sure what I was getting myself into, but I've made some forever friends along the way, and I've learned so much. I'm sure most of you are here because of an invitation by someone...that seems to work best. And, I would ask each one of you to think about someone you can ask to be a part of this great organization - someone else that needs to be in this room. We're committed to making them feel welcome, as we introduced this year our new Ambassadors Program. I appreciate our inaugural Ambassadors that were recognized during our General Session. Perhaps that's something you might be interested in doing as well. Sign up. As with most groups, we always have something for you to do. We have several committees - perhaps one of those would interest you: Governmental Affairs, Industry Affairs or Membership. We have sign-up sheets available for you and we'll also be following up after convention to give you an opportunity to consider which might be the best fit.

Continued on page 12



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COMMISSIONER'S COLUMN

Louisiana drivers know all too well that our private passenger and commercial auto insurance rates are significantly higher than drivers in our neighboring states like Texas and Mississippi pay. In fact, our state has the unfortunate distinction of having the most unaffordable auto insurance rates in the country.

We must address this crisis head-on if we want to stabilize Louisiana's insurance landscape and revitalize our state's economy. One factor contributing to our insurance costs is claim frequency for bodily injury. Louisiana's bodily injury claim frequency is twice the national average, which means insurers are paying out significantly more money here than they do in other states.

I am glad that members of the State Legislature recently began a series of meetings aimed at tackling this very issue. While much of the attention has rightfully been placed on the homeowners crisis, we need

to work on addressing insurance rates across the board if we want to boost Louisiana's economy and put more money in everyone's pockets.

In the meantime, four legislative committees studying auto insurance issues will continue to meet monthly and are working to come up with effective solutions to mitigate factors that drive up the cost of auto insurance. The members are identifying the auto insurance cost drivers and working together to find the best ways to address those factors. It is a matter of bringing all the interested parties to the table to find the answers.

These committees plan to continue meeting individually in October and November and jointly in December to continue the fact-finding process and determine next steps.




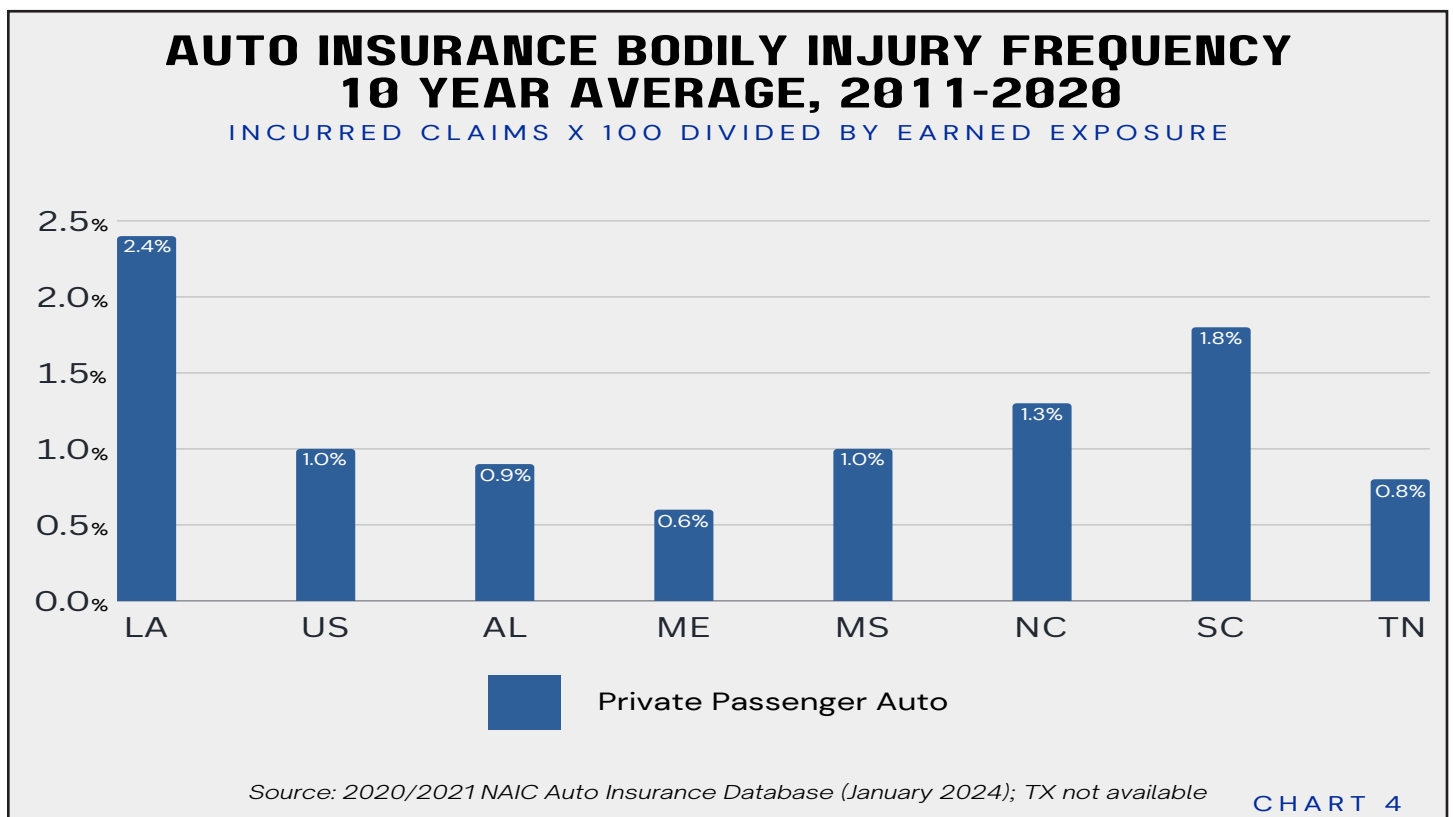
Tim Temple

**Commissioner of Insurance
Louisiana Department of
Insurance**

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I'm glad the legislature is fully focused on addressing our auto insurance crisis and I look forward to working with them to identify solutions to this economy killer for families and businesses across our state.

It's always helpful for our legislature to hear from folks on the frontlines – like insurance agents – during these hearings, so I highly encourage you to attend and share your concerns. 





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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

Medicare Part D Plans to Eliminate Agent Commissions in 2025.

While our focus is typically on P&C topics, we know that many of our members do crossover into this line as well, and I figured most of our membership would be interested in this topic. This actually was posted on PIA National’s Advocacy Blog. If you’re not getting notifications of these or regularly checking this section on PIA’s website, you might want to start. For now, I’ll pass on this information here.

The largest Medicare Part D (prescription drug) carrier recently announced its intent to eliminate independent agent commissions associated with Medicare Part D sales and renewals in 2025. These plans will also remove agents as the “agent of

record” when they assist clients with the enrollment process.

This decision jeopardizes seniors’ access to the expert guidance provided by independent Medicare insurance agents, who play a crucial role both in helping consumers to find appropriate coverage and in servicing that coverage once the enrollment period ends. Medicare Part D plans are notoriously complex, and carriers’ decisions to exclude independent agents from the Medicare enrollment process will create consumer confusion and negatively affect Medicare consumers and health insurance agents.

Licensed agents and brokers are crucial sources of expertise for consumers exploring the many Medicare plan options seeking coverage for specific prescription drugs. These professionals educate consumers on the mechanics of Medicare, both broadly and in conjunction with other potential coverage options. Health insurance agents

also often find themselves researching prescription formularies to recommend the most appropriate health and drug plans.

Such plans will strip seniors of industry experts, their most valuable asset in navigating their Part D options. Excluding independent agents from the Part D purchasing process will also harm agents, who invest significant time in familiarizing themselves with the ever-changing federal health insurance landscape for the purpose of protecting their clients.

PIA will continue to advocate for comprehensive consumer access to Medicare Part D information and compensation for the independent agents who provide it. We will also continue to collaborate with the Centers for Medicare & Medicaid Services (CMS) and industry partners to develop solutions that enhance, rather than diminish, consumer access to vital information.



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Coastal Homeowners Insurance

Help your clients understand the importance of accurate property valuation

Author: **Robby Horner**, Senior Vice President, ICAT Online

Mr. Horner has over 15 years of commercial property insurance experience and currently oversees all elements of ICAT's online policy administration platform, ICAT Online.

Homeowners in coastal regions of the United States face unique risks associated with the growing prevalence of hurricane and severe storm activity. Getting the right coverage plays a crucial role in protecting homeowners from the financial devastation caused by natural disasters and catastrophic events. Traditional homeowners insurance often includes coverage for damage caused by wind, but most standard carriers do not offer wind coverage in hurricane-prone regions.

Property catastrophe insurance is a specialized type of insurance that provides coverage for property damage or loss in the event of a natural disaster or other weather-related catastrophic occurrence. In this article, we'll explore property valuation and, specifically, Insurance to Value (ITV), which is a key component when evaluating this type of coverage with your clients.

Importance of Accurate Valuation

Valuation plays a vital role in determining the right amount of property catastrophe insurance coverage homeowners should carry. Insurance that does not cover the full, accurate value of the property can lead to a significant financial burden if damage occurs. ITV considers the property value

along with other factors, such as inflation, materials, and service costs to replace the property should a loss occur. As this table shows, undervaluation of a property can have a significant impact on whether a homeowner can recover adequately following a wind event.

Factors affecting ITV calculations

Replacement Value: An estimate of the cost to replace or rebuild a property following a loss. This value includes material, labor, debris removal, architectural services, permit requirements, and other expenses. Note: Estimations should consider inflation and other market trends. The following three factors should be considered when determining replacement value.

- **Demand Surge:** In the aftermath of a natural disaster, there is a greater need for materials and services, causing constraints that can increase costs.

- **Direct Expenses:** materials and labor needed to restore and repair the property. Material and labor prices fluctuate, so inflation and supply chain trends should be considered.

- **Indirect Expenses:** engineering services, consulting fees, and other expenses.

Property Age: additional construction costs from upgrading outdated building materials and equipment.

Building Codes: Properties may require specific modifications or upgrades to comply with modern building codes. Ordinance and law coverage helps with this cost and can be added as an additional coverage onto a policy and becomes a sublimit of the total scheduled value.

Property Accessibility: bracing or other safety measures during demolition and rebuilding operations to ensure accessibility. This coverage becomes a sublimit of the total scheduled value.

An accurate ITV calculation should account for each of the above factors to ensure a homeowner is sufficiently covered.

Ways Homeowners can Ensure an Accurate Property Valuation

- Utilize property valuation tools like Marshall & Swift.

- The amount of insurance your client buys should be revisited with each renewal term – more often if the property:
 - o Is located in a natural disaster-exposed area.
 - o Has experienced a change in assessed value.
 - o Has undergone recent renovations or modifications.
 - o Has added new features to mitigate risk, such as a security system or a new roof.
- A proper valuation assumes homes are well maintained, regularly updated, and taken care of year-round. Poor maintenance can cause inflated loss costs and potentially expose undervaluation problems.

Accurately valuing properties is crucial to assessing the amount of coverage your clients require, and ITVs should be reviewed regularly to avoid underinsurance in the event of a loss.

Getting the right coverage for your clients

As storm seasons persistently affect homeowners in coastal regions, having property catastrophe insurance becomes an essential element of every coastal homeowner's hurricane preparedness checklist. While ITVs are central to assessing risk, there are other considerations when buying this type of insurance.


In response, ICAT has created a guide, the Coastal Homeowners Survival Kit. This comprehensive resource is designed to answer common questions homeowners have about coastal homeowners insurance. You can find this kit on our website at www.piaoflouisiana.com by going to Inform - Industry News..

By working closely with your homeowner clients—keeping them informed about ITVs and the range of coverage options available—you can help them make informed decisions to safeguard their properties and financial wellbeing.

President Message Continued from page 4

So, as I look around this room and consider what all of you have given to be here...to play a part in the work and the history of this incredible organization, I want to thank you. Knowing that this job is not the work of one person - the president - but the work of many - a team of people, from our local chapters, staff and YIPs to our National Association - helps me to not feel completely overwhelmed in this new role. You have my commitment to do my part and if history serves as a good indicator, I know you all will do yours.

In closing, I want to give a special thank you to the Forth Agency, without their trust and continued support, none of this would be possible. And last but definitely not least, I want to introduce you to my rock, my person and soon to be "First Husband", Kenneth Gortemiller - AKA the "Boog".

Thank you! 



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National Association of Professional Insurance Agents Appoints Michael Skiados as CEO

The National Association of Professional Insurance Agents (PIA) today named Michael Skiados, MBA, CAE, as CEO following an extensive search process. PIA, in partnership with its nationwide network of affiliates, provides services, education, advocacy, and support for independent insurance agents. Skiados will join the organization on October 15, 2024.

Skiados is a leader in association growth and management with more than 20 years of experience running membership, education, marketing, and operations for a variety of large associations. He most recently served as managing director of membership strategy and engagement with The American Institute of Architects. In prior roles, his contributions have resulted in significant growth in membership and engagement, and new ways to unite association chapters. He held key positions with the American Speech-Language-Hearing Association,




American Society for Clinical Pharmacology and Therapeutics, and ASAE, The Center for Association Leadership.

At PIA, Skiados will focus on identifying ways to better serve members and affiliates, including creating new products and services, and education, leveraging PIA's Certified Professional Insurance Agent (CPIA) designation. He will also work closely with the PIA Partnership, the organization's carrier council, and its Technology Council.

tion's carrier council, and its Technology Council.

"Mike's ability to transform the member experience, combined with his operational expertise, will create significant opportunities for PIA affiliates and agency members," said Richard Savino, PIA National President. "We are thrilled to welcome him to PIA—his proven track record in innovation and growth will propel us to new levels of excellence."

"One of the most exciting things about Mike is his ability to understand what members want from their associations and develop ways to deliver on those unmet needs," said Gerald Hemphill, PIA National Immediate Past President and head of the Search Committee. "This is a unique skill set that he has applied in other roles with significant results, and we're eager for him to drive this forward at PIA." 



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How Successful Sales Leaders Build Their Sales Machine

By John Chapin

The “how-to” behind building a highly-effective, competition-dominating, sales machine is actually fairly simple. What isn’t simple is executing the steps and sticking to the plan. The dedication and resolve necessary to start and complete the process is where the majority of people fail. That said, if you’re ready to skyrocket sales in your organization, here are the steps that successful sales leaders take to get it done.

Step 1: Super-intense Sales Training

The most important tool a salesperson can have in their arsenal is great sales skills. The problem is that most companies spend their sales training time focusing on product training and technical skills as opposed to sales skills. Poor sales skills is the second biggest reason that salespeople fail. By the way, the first reason they fail is due to a lack of activity and hard work which I’ll discuss in Step 2.

When considering how to train your people, let’s start with the gold standard. In the best case your training would look like what my dad got from I.B.M. The first six months were spent at I.B.M.’s main office where new salespeople trained half the time on product and half the time on sales skills. Everyone was given a sales play book that included all scripts for what to say and how to handle all sales situations. That play book was memorized, practiced, and drilled until they had every single sales situation embedded in their brains. Role-play was a huge part of the training. When my dad finally returned from training at the main office, he was with his manager and one of the top sales reps out in the field for another three months. They practiced, drilled, and rehearsed everything before, during, and after live calls. Finally, after nine months he was allowed to go on calls by himself.

If you’re like most people reading this, you don’t have the resources of an I.B.M. and

you probably can’t invest nine months doing the training mentioned above. In that case, you want to do something similar to what I do when training brand new salespeople. I give them a play book, all the scripts, and everything else necessary to handle all sales situations and scenarios they’re going to encounter when they’re out prospecting and chasing new business. They memorize these and practice and roleplay them on weekly calls with me, daily with their manager and other sales reps, and at various other times such as when they’re driving. After a very short period of time, once they have the basics down, they start calling on live prospects. They learn most of what they learn by getting their nose bloodied out calling on small accounts.

After about a month of this, their sales skills are better than about 97% of the other salespeople they are competing against. As a result, because sales skills are the second most important tool, assuming they are making the necessary calls on the right people, they are doing a significant amount of business at this point.

Step 2: Activity

Although activity is actually more important than sales skills, it is second in chronological order. Before I send someone out to make calls, I want them to have a general idea of what they’re saying so we train on sales skills first.

Step 2 is all about massive activity and tracking that activity. Each sales rep has a quota for new prospects to contact every week. At the end of the week, they provide me with the number of new people they called on, the number they spoke to, the number of prospects they got, the number of appointments they set, the number of follow-up calls they made, and the number of sales, along with several other details.

While the most important tool a salesperson can have is great sales skills, the most important attributes a salesperson can have are: great people skills, hard-working, persistent, competitive, and an ability to persevere and face lots of rejection. This is all about making a ton of calls and staying after it no matter how badly they get beat up.

Step 3: Continuous practice and reinforcement of sales skills.

Your people have to constantly be reading the scripts, listening to sales audios in the car, roleplaying, and otherwise practicing, drilling, and rehearsing everything they’ve learned. As a leader you want to test them by giving them objections and different situations whenever you see them. It’s also important to work on sales skills in sales meetings. Finally, you should be going on live calls with them from time to time.

Step 4: Continue to improve and innovate.

Once you find what works in various sales situations, don’t rest on your laurels. Continue to look for ways to improve and get better. Look for better ways to compete, better answers to objections, better ways to communicate and build relationships, and in short, more effective and efficient ways to operate. A good way to do this is to find out who’s most effective with each part of the sales process and find out what they’re doing and saying. Finally, share this information with the whole team and make sure they are using the most effective methods.

Continued on Page 20

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You Are Neglecting Your Clients by Emailing Them

We typically are inconsiderate of the client's perspective when we email. Or we just don't email them at all. Both are a tragedy.

Okay, maybe "tragedy" is too strong of a word, but it is definitely not ideal. In our messaging to clients we need to address the number one stigma of home and auto insurance agents.

We are not trustworthy!

Gallup poll says we rank higher than only two professions, car salesman and members of Congress.

OUCH!

Sales really is about trust. Read that again to let it really sink in.

An insurance agent using effective communication with clients at each stage of their journey not only builds trust and loyalty but also drives growth for your business. Leverage that with automation, and you've just mastered messaging through the 4 life stages of every client.

Stage 1: The Prospect

****Trust is Key****

Prospects are the lifeblood of your business. They need to know why they should choose you over their current agent. Automated emails that showcase testimonials, success stories, and informative content about home and auto insurance can build trust and prove your value. Highlight how you can better serve their needs compared to their current agent and you win them back over in no time.

Stage 2: The First-Year Client

****Reassurance Matters****

Once you've secured a new client, the first year is crucial. It's about reinforcing their decision to trust you with their home and auto insurance needs. This is a great time for an onboarding campaign to introduce the client to your team, get them to follow you on social media, learn what makes you different, have regular check-ins, and ask Google reviews and client referrals. If they like you, they want to help you. All of these things reassure them that they made the right choice. This not only fosters a sense of security but also lays the foundation for a long-term relationship (in other words - keep those commission dollars in your pocket ;)."

Stage 3: The Renewed Client

****Consistency is Crucial****

Renewal time is when you prove your worth all over again. Most clients leave an agent because they feel ignored. Not because the rate when up. If you communicate with your clients they never wonder if they are important to you and then are less likely to shop around.

Automated renewal reminders, policy updates, and loyalty incentives centered around a client referral program can keep them loyal. Consistent communication ensures they always feel remembered and positions them as great referral sources for new business.

Stage 4: The Ex-Client

****Keep the Door Open****

Even the best agents lose clients. When this happens, it doesn't always mean, goodbye forever. This is a great opportunity to show them they made a mistake by leaving you. Automated exit surveys and win-back campaigns can prove how much you care and get the type of clients & business you want with half the work!

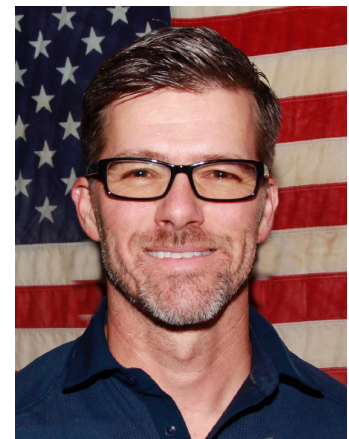
Embrace Automation for Consistent Success

Automation ensures that your messaging is consistent, reliable, and on time. No one has the time to check in on every client, send every email, and remember everything. You can't! But your automation service can.

KISS: Keep it Simple Stupid

An underwriter taught me that saying over 30 years ago. Many agency management systems offer at least some automation. We use Ezlynx in my agency, and it does all of the automation for us. It is all-inclusive, without the complicated technical knowledge needed, and very simple to use.

Understanding and addressing the four stages of the client life cycle—prospect, first-year client, renewed client, and ex-client—can transform your insurance agency. By leveraging automation, you can deliver targeted, timely messaging that builds trust, reinforces decisions, maintains connections, and keeps doors open. Don't let your business suffer from neglected communication; embrace automation and watch your agency thrive.



By Beaux Pilgrim

Founder and CEO of IA Blueprint, a BPO company for insurance agents
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Louisiana Fortify Homes Program Doubles Number of Grants to be Awarded From 300 to 600

Change made after nearly 12,000 signed up for lottery

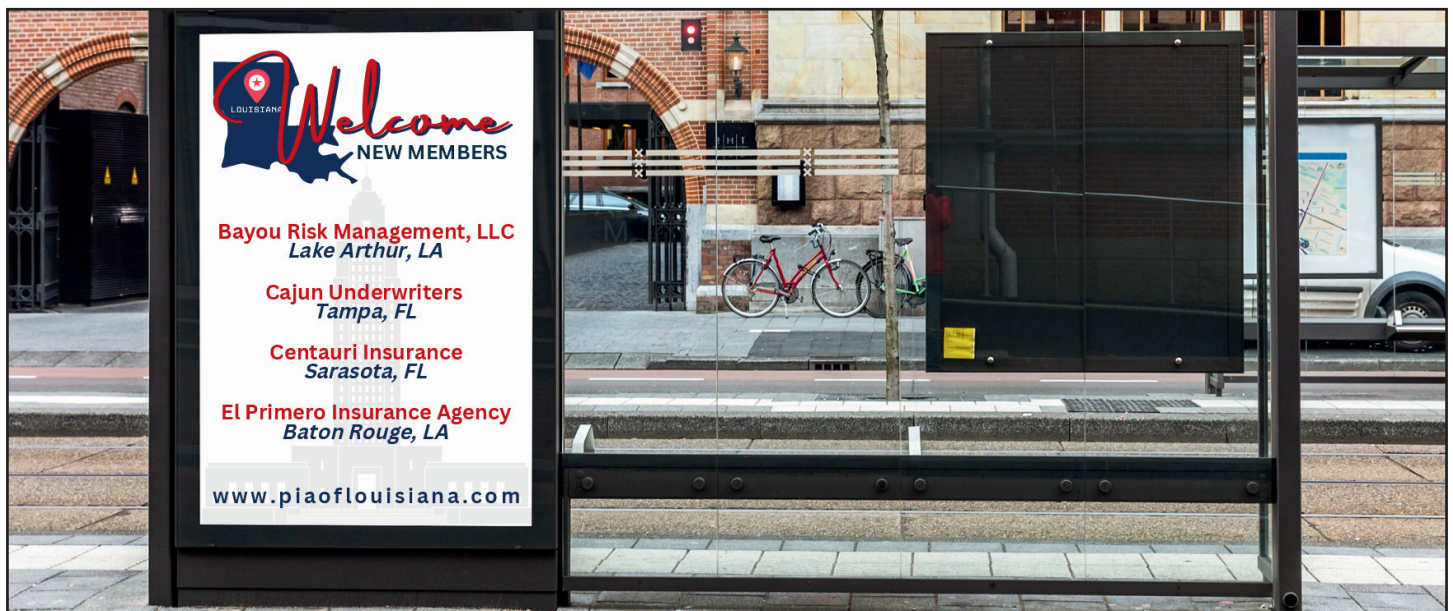
Registration for the fifth round of Louisiana Fortify Homes Program (LFHP) grants closed at 5 p.m. on Friday, September 20. Over 11,700 homeowners signed up for the lottery, which will award grants of up to \$10,000 to homeowners who upgrade their roof to the stronger FORTIFIED standard.

Because the registration period saw such a high volume of registrants, Commissioner Tim Temple doubled the number of grants available this round from 300 to 600. The LFHP sent emails this week to inform registrants if they were selected to participate, placed on a waitlist, or not selected to participate during the randomization process.

“The high level of engagement shows that Louisianans recognize the need to build more resiliently, but it also underscores how much work lies ahead,” said Commissioner Temple. “Whether registrants were selected, their decision to participate will demonstrate to the legislature that we need to continue supporting the Louisiana Fortify Homes Program.”

Anyone interested in receiving information about future grant rounds, including registrants who were not selected to participate in this round, can sign up for email alerts here.

“Building stronger homes is one of the ways we can make Louisiana a more attractive market for insurers to do business, which will attract competition and stabilize our high insurance rates,” said Commissioner Temple. “Resiliency programs like the LFHP and environmental restoration projects are some of the best investments we can make to ensure that Louisiana’s economic outlook remains strong — and that we can continue living, working and enjoying our way of life in Louisiana.”



How Successful Sale Leaders Build Their Sales Machine continued from page 16

Step 5: Remove obstacles from the sales process.

Obstacles come in several forms. It can be support people not doing their jobs, inefficient systems or processes, tedious, unnecessary, extra items that you ask your people to do or even having salespeople doing items that support people should be doing.

Keep an eye out for anything that seems to be taking your salespeople away from “new business” activities.

Step 6: Remove negativity and slackers from the environment.

The key to all of the above is to develop and follow a proven system that trains and reinforces sales skills and ensures your people are doing tons of the right activities the right way in the right environment.

*John Chapin is a motivational sales speaker, coach, and trainer. To have him speak at your next event, or train your people, go to www.completeselling.com. E-mail: johnchapin@completeselling.com. John has over 37 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: *Sales Encyclopedia* (Axiom Book Awards).*



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PROPERTY LIMITS

Wind available including all coastal counties

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

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Equipment Breakdown

Outdoor Property

Exterior Signs

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Earthquake

Ordinance & Law may be available



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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

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Money and Securities

Forgery and Alteration

Robbery and Safe Burglary



DEDUCTIBLE

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Virtual Coffee Breaks Offer Many Different Topics

Join PIA for a virtual coffee break on the fourth Tuesday of the month at 10 am CT. This meet-up is the perfect chance for you to connect with other independent insurance agents to discuss your goals, pressing issues, questions, frustrations and seek advice.

Creating the Agency Culture for the Future - A panel of agency leaders
October 22

Having a positive culture is critical to every part of an agency's business. It's reflected in countless behaviors—large and small—that define how the agency's employees relate to each other, customers, carriers, and others. Yet, culture—particularly in the last few years—is evolving. Whether your agency has a positive culture—or a toxic one—is up to the people who work there.

But owners set the tone and foundation for culture, from the programs they put in place to the actions they take. This panel of industry leaders will discuss the ways agencies can build positive cultures for the future.

Panelists include:
Brooke DeWyze
Chief Development Officer
PCF Insurance Services

Gerald Hemphill
GFH Insurance Agency Inc.
Immediate Past President-National

Octavio Padilla
Owner
Affordable Milwaukee Insurance Group

To register, go to PIA National's website or reach out to staff at 225-766-7770 for assistance. 

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