The Voice Colorance Agents of Louisiana

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PIA'S 2025 ANNUAL CONVENTION P.12-13

FLOOD INSURANCE PRODUCERS NATIONAL **COMMITTEE**

P. 14

HOW TO SELL MORE REGARDLESS OF SITUATION P. 16



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Summertime! Summertime! We appear to be heading for a hot one. Nothing new for us, we are used to the hot temps. Time is flying, and as we go through the Legislative Session, I feel that we are on the road to recovery. It is still early, but from what I have witnessed the consensus agrees. We must have radical insurance reform. The time is here, for us to make a true change in our legal system and put laws on the books that will allow insurance companies to return to our state and be profitable.

Time will tell if all our efforts will pay off. We, as PIA staff, leaders and members have taken a stand in support and opposition to many of the bills in Session. We have spent time at the Capitol in training to educate us for what was to come. We showed up and continue to show up to voice the need for these changes, not only for our industry but for all of us and our customers. Insurance premiums affect us all, young, and old.

As your President, I have been educated to the legal side of things. It has been an eye-opener. I have enjoyed the time spent at the Capitol and will continue to fight, in any way I can. I encourage everyone to get involved.

I was asked not long ago what the challenges of PIA were. After much thought I responded in one statement: The challenge is keeping our members and our partners on fire for our mission. Our staff strives to



keep everyone up to date with what is going on from legislation to notices coming from the Commissioner's office. Not to mention keeping our database current as well as providing our members with continuing education, administering designation programs, and providing access to carriers. There are so many things we try to do for our members. I truly believe we have an amazing staff that keeps us going. Thank you so much for all you do!

And then there are events all over the state from our local chapters that provide wonderful networking opportunities. If you attended the Acadiana Crawfish Boil in Lafayette earlier this month, you were able to witness firsthand just how these events can bring agents and carriers together to better serve you. It was great! I can't wait for next year. They also had one in Shreveport and Baton Rouge this month that I hear was quite the success as well. I wish I could have made those as well, and I look forward to the photos to be forthcoming in next month's issue after New Orleans holds theirs on May 7.

In closing, please keep up the fight! Contact your Representatives, Senators, and the Governor to voice your support or opposition to the bills being considered. Again, now is the time for a radical insurance reform.

God Bless you all!

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COMMISSIONER'S COLUMN

Now is the Time for Meaningful Auto Insurance Reform Drivers in Louisiana don't have to be reminded that our private passenger and commercial auto insurance rates have remained stubbornly high for years.

There is no doubt our auto insurance markets face significant challenges and are in disastrous shape. Our state consistently ranks as the most unaffordable state for auto insurance, and Louisianans pay significantly more for auto insurance than drivers in any other state.

Loggers, big truck drivers and other businesses across Louisiana have expressed their frustration about the lack of options for affordable commercial auto insurance, and many businesses are considering leaving the state because of it.

Enough is enough. Now is the time to tackle this crisis head on, stabilize Louisiana's insurance landscape and revitalize our state's economy.

We were successful last year by working with legislators to pass a comprehensive package of property insurance reform measures designed to attract more insurers to our state.

That package passed with broad, bipartisan support, and the data shows we are already trending in the right direction with 10 newly licensed homeowners insurers, a reduction in the severity of rate increases and significantly more insurers taking rate decreases in 2025 compared to recent years.

The cost drivers of our high auto insurance costs are no mystery. We pay so much for auto insurance because of Louisiana's litigious legal environment and high rate of injury claims. This is an issue that must be addressed—Louisiana drivers have suffered long enough. Unless meaningful changes are made, the cost of auto insurance will remain painfully high in our state.

The measures we are proposing this year tackle the major issues that drive up the cost of auto insurance. I have been working



Tim Temple
Commissioner of Insurance
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Insurance

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with lawmakers since the end of the last session to develop legislation that addresses medical billing transparency, comparative fault, general damages and other areas where we do things differently than states with more affordable auto insurance rates.

I ran for this office to make every type of insurance affordable for the people in our state. I'm glad the legislature is fully focused on this important issue, and I look forward to working alongside them to bring much-needed relief to our citizens.





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.



We're in our third week of the Fiscal Legislative Session, and things are looking good for us. I especially like all our member participation. On the first week, we had about 15 members in Civil Law on Tuesday and the same in House Insurance on Wednesday. They started early in hearing important bills and we were ready with a crew to show support and opposition as needed. As I write this, many of those bills we are supporting just passed out of the House floor.

On our second day, we had a visitor from our Governor on HB 576, which we are opposed to because it appears to be setting up our Insurance Commissioner, giving him authority he's not asking for and putting him in an unfavorable position. Many took to social media to oppose his testimony, and I made sure to be included in that group. The Governor tries to say he must be doing something right because he's upsetting both the trial attorneys and the insurance companies, but the optics just doesn't support that at all. I'm *passing on* my post here to explain why I believe that's not the case and I'd encourage all of you to join in this dialogue, because I truly believe we're winning with the public opinion, and that may be our best hope for seeing true reform this year.

There's nothing balanced about his approach and I can't see how he's made any of the trial attorneys upset. The ones I see are voting with him.

The Governor didn't invite Insurance Commissioner Tim Temple to go hunting with him, some legislators and trial attorneys in Texas. Nor did he need to, but one would think he would have if his goal was to be

PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

balanced. I know Commissioner Tim Temple would have met with him anytime, anywhere right here in Louisiana. After all, Tim has been all over our state doing town hall meetings and other local civic gatherings to discuss our insurance crisis with the good people of Louisiana desperate for a solution. Just check out the Louisiana Department of Insurance's Facebook page if there's any question about that.

When asked in the House Insurance Committee if it was true that he and Commissioner Temple haven't talked since May, 2024, his answer was that they met in September and yesterday. So, does that mean with the insurance crisis we've been having...that all of us have personally felt and he cares so deeply about...that he's only met twice (in his own words) with our Insurance Commissioner? Really? He put together his own Insurance Reform package and didn't think/want to meet with the Insurance Commissioner until the day before this hearing? And, this isn't party politics, my friends. They're both Republicans. So, what is it?

Well, to answer that question, just look around the room. Who's not there putting cards in or testifying in support or opposition, depending on the bills, like they have been every other time? No, the ones not there know they don't need to be. The deals have been made. And if insurance folks weren't invited to discuss insurance reform but trial attorneys were, and they don't need to show up to a Committee hearing where insurance reform is being discussed, then what are we left to believe?

But that doesn't mean we have to sit back and take it. Just like the Constitutional Amendments weren't the slam dunk they thought they would be, don't let them get away with making deals that are going to continue to keep Louisiana having the highest insurance rates while the trial attorneys keep getting richer.

I work for insurance agency owners. They get paid commissions, so one would think they would want higher premiums because they make more commission, right? But no, they ARE in the room putting cards in and testifying in support or opposition, depending on the bills. That's what has always impressed me about my members. It's not about taking advantage of their clients, who are also their neighbors, friends and colleagues. They will shop your insurance every renewal to get you the best possible rate and coverage, which also means they will make less. They still make a good living while saving you money. But, it's frustrating for them to not have the number of companies they need to drive rates down and to service their customers the way they want to.

Yes, insurance companies exist to make profits. They never pretend otherwise. You may be suspect about a lot of things related to insurance, but one thing that should be quite obvious: If they were making the record profits that are reported by the Governor, they would be knocking down our borders to do business here. They simply are not. But, on the other hand, we have no shortage of attorneys.

So, please help us by making your voice heard. Call/write your legislators and our Governor to say enough is enough. We don't need deals made. We need honest debate and support to those legislators who know and want to do the right thing. If you need help knowing how to contact your elected officials, let me know. I'm happy to help. I don't normally use my personal Facebook page to discuss my work, but it's that important.





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Flood Insurance Producers National Committee (FIPNC)

Update: Developments in the National Flood Insurance Program and a Recap of Our Last Annual Meeting March 13, 2025

The Flood Insurance Producers National Committee (FIPNC) is a national committee that works closely with the Federal Insurance and Mitigation Administration (FIMA) a division of FEMA, to provide expertise in flood insurance product design and development, insights on marketing and servicing the National Flood Insurance Program (NFIP), and guidance on the overall operation of the NFIP. FIPNC also offers professional advice and counsel on all issues related to insurance agents' involvement in the NFIP and flood insurance.

FIPNC is composed of the nation's three major insurance associations: the Council of Insurance Agents and Brokers (CIAB), the National Association of Professional Insurance Agents (PIA), and the Independent Insurance Agents and Brokers of America (IIABA). It was formed by the Federal Insurance Administrator in 1982 to assist in improving and expanding the NFIP, its book of business, and the communities participating in the program. The committee serves as a direct and honest communication channel to the Administrator and provides real-world marketplace and program operational feedback.

FIPNC at the IBHS Annual Meeting

On Thursday, March 13, 2025, FIPNC chairmen Bryan Duplantier and Joe Rossi once again participated in the Institute for Business and Home Safety (IBHS) Annual Meeting on the Florida International University campus In Miami. This event brings together a diverse group of stakeholders, with a strong focus on flood insurance provided through FEMA and the NFIP - both directly and through Write Your Own (WYO) carriers.

This year, FEMA representatives were unable to attend in person due to government constraints. However, an abbreviated Zoom session was held to address issues related to WYO companies and other areas of concern.

Key Developments in the NFIP - Installment Options

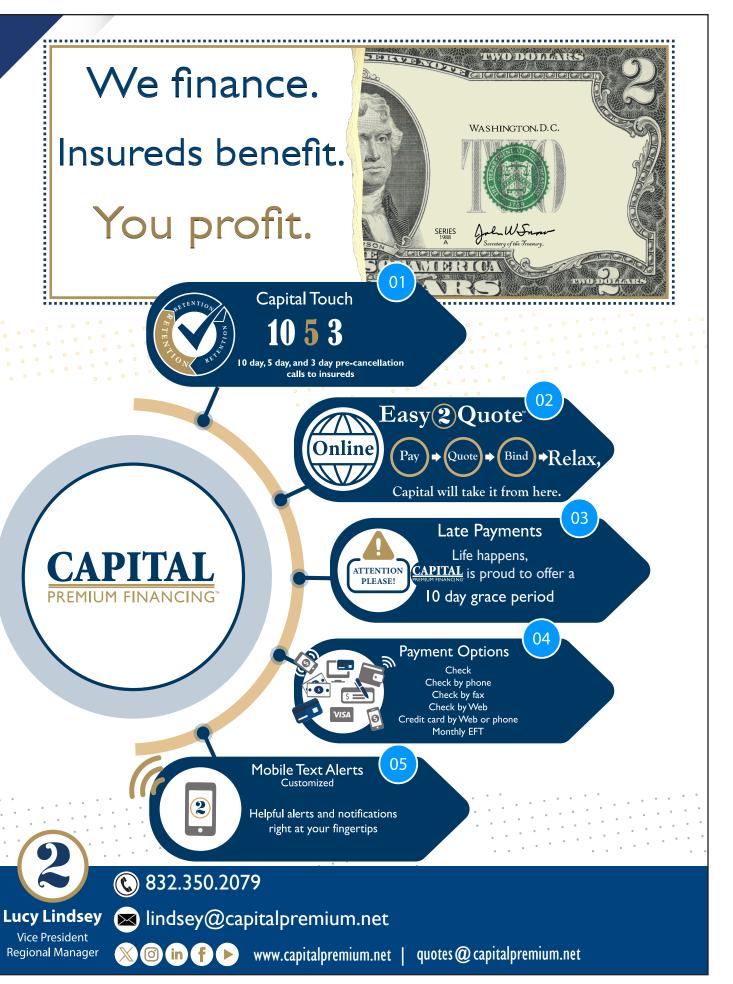
A major point of interest is the recent Congressional mandate for a monthly payment option for flood insurance policies. This long-discussed development is now moving forward, including rulemaking for policy

issuance, administration, and cancellation under the new installment structure.

Implementing installment payments requires significant administrative updates and system programming—representing a major shift in current WYO operations. Additional, yet-to-be- addressed expenses for WYOs are also anticipated.

Continued on page 18





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How to Sell More Regardless of Situation or Circumstances

By John Chapin

Back in 2009, while we were still in the throes of a difficult recession, and in 2020 during the pandemic, I wrote similar articles to the one below. That said, while these tips are critical during difficult times such as something in the economy, your market, or any other disruption, this article will help you sell more anytime, good or bad.

Six Tips and a Bonus Tip for Sales Success

Tip #1) Don't let anything outside of you be your excuse.

After a tough day or some difficult sales calls, it's easy to blame a host of things other than yourself. If you do, as most of communication is non-verbal, people will see and hear your doubt and you'll sell less. This attitude will also demotivate you which will lead to working less. When salespeople struggle or have doubt, the vast majority cut calls and activity significantly. The answer? Use difficult times and perceived challenges as a warning and motivation to work harder and smarter, not as an excuse to back off. Have a plan in place, know what you have to do every day, and make sure you do it. If you back off, business will go down, if you work harder and smarter, business will improve. As I've said before, "In tough times, be it personal or professional, don't give up, double up."

Tip #1a) Always be on offense.

This is related to the last two sentences above but broken out for emphasis. In war, retreating, or sitting and waiting, are sometimes viable options, they aren't when it comes to business. In business it leads to stagnation and paralysis. At that point, your first indication that things are back to normal will be your competition whizzing past you while you sit still. Let me say that again because it's that important: Always be on offense.

Tip #2) Get better at selling.

When there are fewer sales opportunities and prospects, you must do better with the ones you have. The way to do this is to get better at selling. Become a student. Read books, listen to audios, watch videos, become a sponge and absorb everything you can get your hands on. Using this strategy has helped many salespeople improve to the point where they actually sold more in a so-called tough market than they sold when times were good. Now is the time to improve your skills; constantly and consistently getting better at selling is the best way to grow your sales.

Tip #3) Keep a good attitude.

Your attitude is your most important sales tool in your arsenal. It's almost impossible to watch the evening news and be positive. Our brains are like computers "Garbage in, garbage out." Put as many good ideas as possible into your brain. Pick up anything inspirational, motivational, positive, and upbeat and use it to keep a good attitude and stay focused. Be positive and persistent. In addition to putting good ideas into your brain, eat good foods, get plenty of rest, exercise, and surround yourself with positive people. Stay away from negatives and negative people.

Tip #4) Prepare for the price objection and build value.

This tip is ALWAYS a good idea. Price will usually be a factor in some way, shape, or form. Many prospects do everything they can to commoditize vendors and simply go with the lowest price. Thus, it is very important that you build value. What are your primary benefits? How are you, your company, and your product better than the competition? Are you local; is your long-term cost less, can you respond to service calls faster? You need to accentuate your primary benefits, make them as powerful as possible, and provide proof in ROI Models, testimonials, and the like. Finally, come up with some solid responses to the price

objection.

Tip #5) Focus on relationships.

The relationship with the salesperson is the number one reason people give for doing business with a particular company. We've all seen it happen, you make an overwhelming case for your product versus the competition and vet, the prospect still buys from your competitor because they're golf buddies. Relationships are extremely important, in most cases more than anything else, so you need to focus on not only staying in touch with and keeping your name in front of customers and prospects, and delivering value each time, but also on taking that next step and building solid, long-term relationships. Send handwritten thank-you notes, anniversary cards, birthday cards, and holiday cards. Follow my 28 Items to increase your personal connection. E-mail me if you need this. Your objective is to touch the customer more often on a more personal level at a time when your competitors are calling less and being less personal.

Tip #6) You are completely responsible for your success.

Five years from now you and your career will arrive somewhere, the question is: where? If you decide that something outside of you, such as the economy, tariffs, the market, inflation, or another factor is responsible for your success or failure, you give away power and control of your destiny and your ultimate success. The way to change that is to remember that your success is up to you, you own it, and you control it. Provided you have solid goals and strong enough reasons why you need to get there, you will arrive where you decide to arrive, regardless of any outside factors. Reminding yourself that you are 100% responsible for your success keeps your success under your control and within reach.

Continued on Page 19





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.



Key Developments in the NFIP – Installment Options continued from 14

Key details:

- Final rules are pending, but installment-based coverage is expected by Spring 2026.
- Initial payments will be limited to automatic debits from checking accounts.
- Credit card payments may be introduced in future phases.

To help prevent policy lapses related to payment problems or policyholders with a seasonal interest in coverage, updated NFIP rules will include:

- A 14-day grace period post-lapse, allowing continuation of coverage via installments.
- A 30-day grace period, aligned with current policy standards, permitting reinstatement and preservation of "glidepath" premium credits if the full remaining balance is paid. Return to installments will be prohibited for one year.
- Future re-enrollment in monthly installments will be subject to final regulations and is not yet confirmed.

The new installment plan is aimed at helping consumers who previously couldn't afford full annual premiums gain and maintain coverage.

Direct-to-Consumer (D2C) Program Concerns

FEMA and the NFIP have been developing a Direct-to-Consumer (D2C) program over the past two years. A referral feature has recently launched on FEMA's website, enabling consumers to get quotes and choose an agent using a simplified rating system.

However, we believe the agent selection process needs substantial improvements. We continue to advocate for:

- Ensuring consumers can easily locate their current agents.
- Guaranteeing local agents are consistently displayed in the selection results.

Due to staffing reductions, including furloughs and retirements among key FEMA personnel—

we anticipate delays in final implementation. A related concern is that a third-party entity could become a de facto nationwide flood insurance agent, disadvantaging WYO partners and independent agencies.

Personal note: As agents, we represent a reliable and professional distribution network fully capable of providing flood insurance—without the need for NFIP Direct.

Despite the staffing setbacks, NFIP Direct remains on track for completion. We will evaluate the system once it is fully operational.

Visit to the National Hurricane Center (NHC)

As part of this year's meeting, we toured the National Hurricane Center (NHC) in Miami, operated by NOAA. With just 40 full-time employees, the NHC operates 24/7/365 and monitors data from 122 locations across the Atlantic and Pacific.

Notable updates:

- Hurricane path forecast accuracy has dramatically improved—from over 300 miles to within 75 miles.
- Artificial Intelligence (AI) has significantly enhanced storm modeling precision.
- Storm surge risk is increasing due to rising storm intensities.
- NOAA's SLOSH models (Sea, Lake, and Overland Surges from Hurricanes) have been further refined.
- Evacuation advisories are now based on more accurate data, improving public safety.
- Surge models are also used as educational tools for homeowners and businesses.

The old thinking - "if a storm is forecast five days in advance to hit my town, it probably won't" -no longer applies. With better data and technology, we must take every warning seriously.

Looking Ahead

FIPNC and your trade organizations are closely monitoring FEMA and NFIP developments to ensure producers have a seat at the policymaking table

Recently, the Department of Homeland Security (DHS) issued a Request for Public Input on FEMA disaster response, as part of a Presidential Executive Order establishing a council to evaluate the agency.

We're gathering real-world feedback from agents, including:

- Claims experiences from NFIP policyholders—both positive and negative.
- Cases where non-policyholders received FEMA aid, such as grants or loans.
- Firsthand insights into FEMA's post-disaster processes and where improvements could be made.

If you have stories or examples to share, we encourage you to do so—they are extremely valuable.

In related news, lawmakers are backing a bill to remove FEMA from under the DHS umbrella. The FEMA Independence Act, introduced by Reps. Jared Moskowitz (D-Fla.) and Byron Donalds (R-Fla.), would establish FEMA as an independent, Cabinet-level agency reporting directly to the President. Moskowitz, a former Florida Director of Emergency Management, has long advocated for this change.

We remain committed to advocating for fair, practical, and effective changes to flood insurance regulations that support both consumers and our industry. We also continue to support the Professional Insurance Agents (PIA) and our customers' flood insurance needs.

Stay tuned for further updates.



6 Tips for Selling More Regardless of Market, Economy, Tariffs, & Prices continued from page 16

Bonus Tip: Here are some other quick ideas on sales success:

- The #1 reason salespeople fail is that they don't talk to enough prospects to make enough sales.
- In selling, most attempts fail. Failure is the path to success.
- You have unlimited opportunities for success. What's required is that you keep stepping up to the plate and swinging the bat.
- Stop looking for the easy way or short cuts which will never get you to where you want to go; it only leads to frustration and continued mediocrity at best. Success requires hard work on the key sales activities: prospecting, presenting, and closing. Follow the tried-and-true path that's stood the test of time and been

shown to lead to guaranteed success providing you continue on the course and don't give up.

 Resolve to do what is required for success, ethically of course. Success at the highest levels requires hard work, dedication, and facing fear and uncertainty and stepping out of your comfort zone.

John Chapin is a motivational sales speaker, coach, and trainer. 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.



It is Good to Look Back

One of the hardest things I've ever done was hike to the top of Half Dome in Yosemite National Park.

20 miles - 4,000 feet up, drenched by the mist of the pounding Vernal Falls, feet like concrete as we hiked the sands of the Muir trail, quads burning as we hike to the granite steps, eyes keenly trained on the next step as we moved up one step at a time, blocking the thought of 4,000 feet of openair between us and the valley floor.

Then, before your eyes, as you take your first step into the Saddle. Your eyes follow the cables that rise at a 45-degree angle, following the monolith's surface, Half Dome!

We pressed forward, willing ourselves one step at a time. In the back of my mind, my voice thundered, "Don't give up; you can't give up." My hand reached forward, grasped the cable, and then pulled, step, pull, step, pull, step, one rung at a time. My

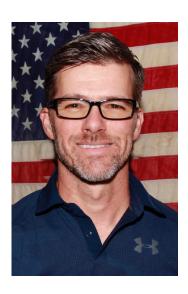
wife is with me; we press forward. Arms ache, and legs burn, but you push forward; keep pushing forward.

We reached the top and gently walked to the overlook, now standing on the edge of Half Dome's face. My eyes fell to the floor, 4,000 feet to the floor, and I saw the trail's head where we started—so far away.

Not until that very moment did I understand what I did. What all the effort was about, and now I can really appreciate the sacrifice.

Life and business are a lot like that.

In the push, head down, grinding it out, we can miss where we have arrived too and also where we came from, and miss an opportunity to be grateful. Truly grateful.



By Beaux Pilgrim

Founder and CEO of IA Blueprint, a BPO company for insurance agents Contact: www.iablueprint.com | 318-414-0033 | beaux@iablueprint.com

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LATEST FROM THE PIA ADVOCACY BLOG

Bill to Extend NFIP Through 2026 Introduced in Senate

Last month, Louisiana Sens. Bill Cassidy (R) and John Kennedy (R) introduced S. 1015, a bill to extend the National Flood Insurance Program (NFIP) until December 31, 2026. PIA strongly supports this legislation, which would provide much needed certainty to the NFIP while Congress works towards a long-term reauthorization.

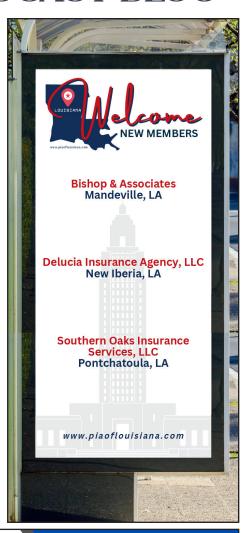
In 2017, more than seven years ago, the NFIP's most recent five-year reauthorization expired. In advance of that deadline, the 115th Congress was unable to agree on NFIP reforms. As a result, the program briefly lapsed three times. Since the end of the 2017 fiscal year, the NFIP has been subject to 33 extensions of varying lengths, none longer than one year. Its current authorization will expire on September 30, 2025, during the peak of the Atlantic hurricane season.

NFIP lapses of any length are disruptive to consumers. When the program lapses, consumers cannot renew existing policies or purchase new

ones. Claims may be paid on losses associated with existing policies, but only for policyholders whose losses occurred before the lapse began. Those who experience a flood loss during a lapse may not be so lucky; claims on those losses may not be processed until the NFIP is reauthorized. Previous NFIP lapses are estimated to have disrupted the sales of over a thousand homes a day, and the longer the lapse, the greater the disruption.

PIA strongly supports S. 1015 because it will give policymakers the time to ultimately pass a long-term NFIP reauthorization that includes key reforms and recognizes the essential role independent agents play in delivering the program to consumers. PIA appreciates the leadership demonstrated by Sens. Cassidy and Kennedy in introducing S. 1015 and looks forward to working together towards a long-term reauthorization of the program with needed reforms.

For more details on PIA's advocacy in the area of flood insurance, please visit the flood insurance section of the PIA Policy Priorities webpage.



CPIA2025 FALL CLASS SCHEDULE

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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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

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Outdoor Property

Exterior Signs

Property Coverage Extension Endorsement

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Ordinance & Law may be available



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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



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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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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:

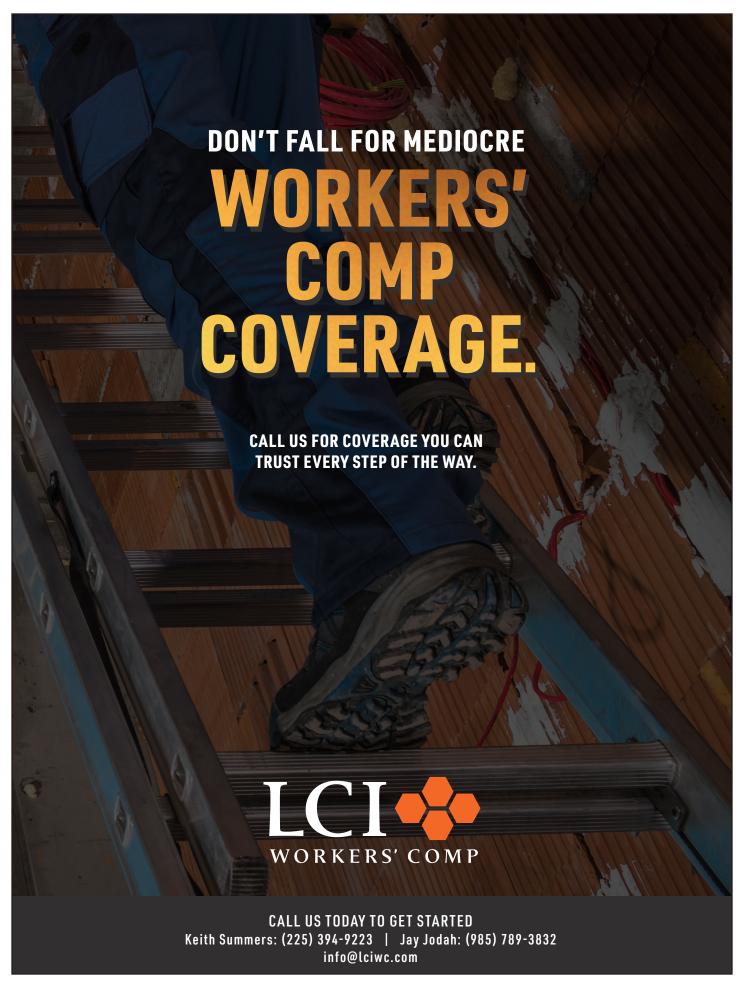
- Flood zone determinations.
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