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Agent's *Voice*

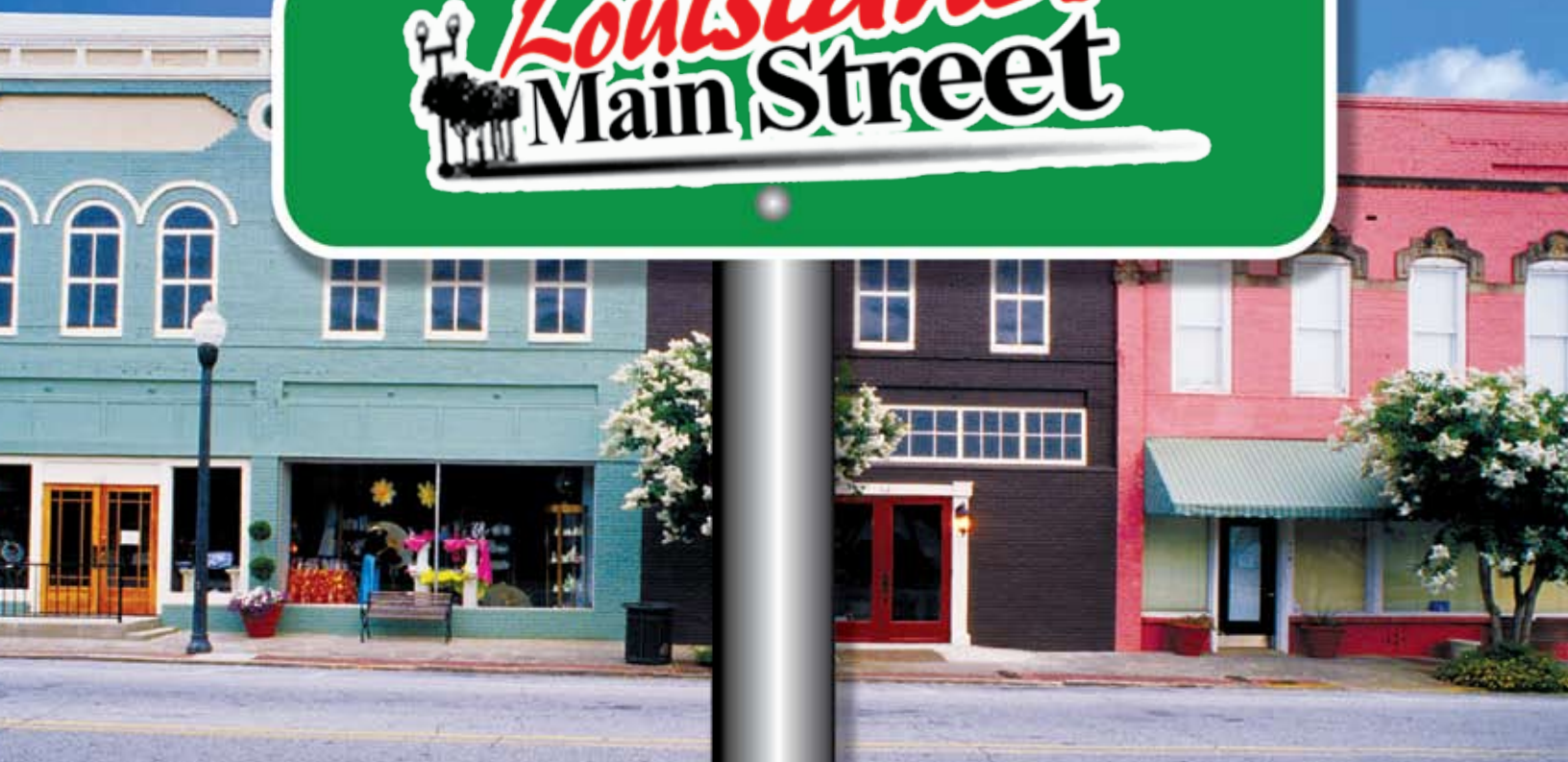


How to Land That Big Account
pg 14

Most Effective Salesperson
pg 15



January/February 2014
Vol. XLI, No. 1





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President's Message



Sincere Appreciation

PIA is truly fortunate to have such fine companies who choose to express their support and belief in the independent agency system by partnering with us. These company partners are prominently listed on the first page of our website and I ask all of our members to show our appreciation for them by using their products and services in your agency.

I would like to take just a moment to highlight two of those companies that have chosen to distinguish themselves by also offering a product and service to support PIA in an additional way, a sponsored program. This opportunity is available to any of our partners, and these are two that approached our leadership with their idea to promote both their company and PIA

President,
PIA of Louisiana
Darryl Frank CIPA, Metairie

Accu Auto provides a comparative rater that will save you time and increases your close ratio by quoting new and renewal auto business. Their system allows you to quote up to 11 carriers at once.

-Accu Agency is a web based agency management system that integrates agency management and document storage all in one. It includes Acord Forms, reports, document and image storage, file storage, rolodex, letters, notes, reminders, receipts and more.

-Agency Thrive is websites and search engine optimization. They will help you build your website, but perhaps more importantly, help you drive traffic to your site.

Accu Auto has been in business for over 25 years providing software solutions for independent agencies and services to insurance carriers. Their marketing representative is Shay Robinson, CIPA and she can be reached at (225) 938-5332 or email shay@accuauto.net.

Prime Rate Premium Finance Corp has been PIA's endorsed provide since 2008, offering agents competitive premium financing rates, a user-friendly quoting system, and superior customer service, tai-

lored to the agent's needs. Prime Rate offers straightforward solutions that help their insured customers finance personal lines and commercial policies. Prime Rate's portfolio offers the highest level of premium financing products, technology, and service to PIA of Louisiana members. They will work hard to meet or exceed your agency's expectations.

All of us, as agency owners, need premium financing options and Prime Rate does an excellent job. Why not give them an opportunity to assist you and your insureds and help PIA at the same time? Bennie Spadoni is their VP and Senior Business Development Officer. He can be reached at (713)409-2249 or bspadoni@afco.com. Their website is www.primeratepfc.com for more information.

I can personally attest to the benefits of these two companies' products, as I use them both in my agency operations. I have found them both to be easy to work with and quite willing to assist my agency staff in any way they can.

The revenue generated by these sponsored programs is critical to the financial health of our organization and our mission of providing member benefits to our association. I would encourage all of our PIA agency members to consider using these sponsored programs in your operation and help support your association. For further information or to sign up you can contact me, Jody, Shay or Bennie directly.

On a personal note, I would like to express my sincere appreciation to so many of our PIA members who have reached out to me regarding the recent passing of my mother. We so often hear that PIA is like family, well they proved it to me. I am proud to have so many of you that I call friends. My family and I certainly appreciate it.

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Commissioner's Column

By James J. Donelon

Federal Legislation Overview December 2013



At the beginning of each year my column takes a closer look at federal legislation passed during the previous year that has an impact on insurance in our state. As you may have heard me say in the past, insurance is not something that folks in Washington do very well, and this past year it has been the areas of health and flood insurance that are the subject of much debate both in the nation's capital and in homes and businesses across the country.

The Affordable Care Act has dominated national headlines following the troubled launch of the online Health Insurance Marketplace, a major provision of the Affordable Care Act. Policies purchased in the marketplace before December 15 were to begin coverage as early as January 1, 2014. However, due to the technical problems that plagued the online marketplace, the Obama administration announced it would allow consumers additional time to sign up for health insurance coverage that would take effect at the beginning of the year.

Technical issues with the marketplace

were not the only problems the Affordable Care Act (ACA) rollout faced. After being told they could keep their current health plans if they liked them, millions of policyholders nationwide, including more than 90,000 in Louisiana, were subject to cancellations of their policies because their plans did not meet ACA requirements. This prompted members of Congress to sponsor such bills

as S. 1617 – If You Like Your Health Plan, You Can Keep It Act and H.R. 3350 – Keep Your Health Plan Act of 2013. Both of which would essentially permit those with existing health insurance coverage to keep their existing policies.

In November the Obama Administration announced it would allow plans renewing between January 1 and October 1, 2014 to be extended without including certain 2014 market reforms required under ACA, provided that coverage was in effect on October 1, 2013. The decision to implement the president's proposal was left to the discretion of each state's insurance commissioner.

In hopes of alleviating some of the pressure and concerns of consumers and to allow more time for them to familiarize themselves with the complexities of the ACA, as the commissioners in Mississippi, Georgia, South Carolina and many other states did, I opted to allow insurers to offer "transitional relief," or extension of the non-ACA compliant policies. This decision was reached after closely reviewing the potential ramifications of the proposal, including the legal, health and solvency issues. Insurers are not required to of-

fer policy extensions; however, the Louisiana Department of Insurance (LDI) has pledged to work with companies who decide to do so.

Due to the numerous kick-off problems, the Obama administration has moved to a rolling implementation of ACA, pushing back deadlines on other components of the law including postponing the employer mandate for one year and delaying online enrollment for small businesses looking to purchase coverage through the health insurance marketplace for one year.

Another major topic of interest in the insurance industry this year was the Biggert-Waters Flood Insurance Reform Act of 2012. Passed by Congress in July 2012, the Act aimed to make the National Flood Insurance Program (NFIP) actuarially sound by raising flood insurance rates to more closely resemble the true flood risk and losses in flood-prone areas. In doing so, the Biggert-Waters Act unintentionally imposes unaffordable flood insurance premium increases across the nation, potentially rendering properties unaffordable or worthless.

Flood insurance premium increases were to achieve actuarially sound rates on primary residences which had benefited from the grandfathering of previous flood risk determinations. Biggert-Waters ordered an end to many premium subsidies for property owners and a remapping of communities to establish current and more accurate flood zones. This resulted in additional property owners being required to purchase flood coverage.

Continued on page 13

Commissioner of Insurance

Louisiana Department of
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Passing It On!

By Jody M. Boudreaux, CAE, CIC, CISR



Since this issue is our combined January/February issue, we've two months of benefits to cover. In January, we repeated our E&O focus. Please don't forget that we've got additional markets to shop for your E&O. Give us a chance to get you both the coverage and rate you desire. We know there are lots of non-association markets out there and some use the marketing ploy to not go through an association because it saves you money in association dues. Well, that's like direct markets telling your clients to avoid agency commissions! And in our case, that's not even true. It is not mandatory for you to be a member to purchase E&O through PIA.

So, let me tell you the benefits to having your agency's E&O with PIA:

- PIA wants to personally know you and your agency so we can better serve your E&O needs...you're not just another account to us. We consider our service as part of our membership benefits. We've many times even lowered our members' E&O premiums without even writing the account! How's that for service?
- PIA understands your agency's needs and the challenges Louisiana agents face – we only write E&O, so it's what we know best!
- PIA is accessible and accountable to you.
- PIA offers exceptional service – service is what we're all about as a member organization.
- PIA is a local, agent's association – having your E&O through PIA supports the Louisiana economy and helps to strengthen the Louisiana insurance industry.
- PIA specializes in E&O and can assist in placing risks of any size, history and nature, including start-up agencies.
- PIA is here to serve your agency needs and has your best interest in

mind – Often in the process of quoting E&O, we learn of issues and solve other problems for our agents.

- PIA offers FREE annual E&O seminars for PIA's policyholders and their employees.

February's focus is on our different agency endorsed products. I'll start off by talking about Accu-Auto, our Platinum Partner who continues to add programs to help agencies.

They're not just a auto-rater anymore! In fact, they also go by AgencyThrive to better encompass all their many services. For this issue, I'd like to focus on their new website services. They have


several different categories to choose from, offering you choices, to meet you exactly where you want to be in web marketing services. Check out their ad on page 5 for more details. We are so appreciative of the Partnership we have with AccuAuto!

Secondly, I want to remind you about our endorsement of Prime Rate Premium Finance. PIA of Louisiana joined

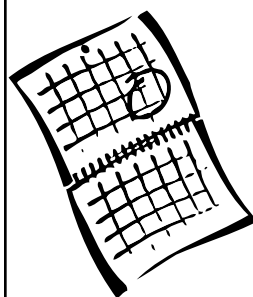
with Prime Rate in July of 2008 to offer an exciting program especially for PIA Members. This program is designed to offer the most competitive rates, user-friendly quoting system and a full staff of customer service personnel to support your agency needs.

Through PIA, not only does your agency gain access to the competitive financing rates, you, the member, also benefit from a revenue-sharing opportunity. Through normal, everyday business activities, your agency will earn additional income, while also supporting PIA of Louisiana and its member program.

Lastly, I want to remind you that when you support PIA's programs, you also support PIA and help to keep dues down. We do our best to keep our membership dues the lowest possible and we're only able to do that through the support of our Partners and non-dues income. We urge you to support our endorsed programs. To find out more information on any of the above, please just call the office at 880.349.3434 or check out our website at www.piaoflouisiana.com.

Thanks for your support as a member and in our programs! 

Executive Vice President,
PIA of Louisiana
jody@piaoflouisiana.com



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PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA

“Do’s” and “don’ts” of reducing chances of an E&O

The duties of a producer or account executive/customer service representative in an agency present tremendous challenges and responsibilities. It’s hard work and is not getting any easier. The knowledge expected would fill volumes and the workload probably seems like it never ends. These staff members deserve a tremendous amount of credit because without them, the agency would not be the same. While the degree to which these men and women perform this job professionally and ethically can greatly determine the agency’s success, it can heavily determine the agency’s errors-and-omissions risk, too.

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Gaining knowledge

Both producers and account executives must have a strong technical knowledge of the industry. Customers and prospects rely on them for this knowledge to ensure their assets are properly protected. To meet this challenge, a commitment to knowing the various classes and lines of businesses, and the uniqueness of each, is required. Because there is so much to learn in the insurance business, there will be times when a producer and account executive does not possess the necessary knowledge. How these instances are handled and knowing where to find the information are vital. Bluffing one’s way through the answer is not recommended. This might work once in a while, yet since there is a very good chance the customer or prospect is documenting the conversation, it’s only a matter of time before it catches up with the agency staffer.

A great tool for producers and account executives is an exposure analysis checklist. These checklists provide tremendous detail on more than 650 classes. For a producer, this is an ideal resource for knowing the prospect or client. Before visiting a jewelry store prospect, for example, the producer should take the time to educate himself or herself on a jewelry store’s exposures. For account executives, these checklists are also a solid way to improve their knowledge of various lines or classes of business.

Sales skills and more

Yet having the knowledge and knowing where to get it are only parts of the solution. The formula for success also includes the need for sales skills. Having knowledge with no sales skills – or sales skills without knowledge – can be extremely dangerous for the agency from an E&O perspective. Without a doubt, the sales process doesn’t end when the sale is made. How producers and account executives conduct themselves during the sales process – pre-sale, sale and post-sale – will likely determine whether they are successful and to what degree they are an E&O risk.

When interacting with the client, in most states, an insurance producer, including account executives, has a common-law duty to obtain the coverage the client specifically requests within a reasonable time or inform the client of the inability to do so. Thus, it is key to listen for what the customer or prospect is asking. Not providing



what the customer requested has been a root cause of many E&O claims.

The words or phrases used to promote your agency and abilities are also important for avoiding an E&O claim. Telling customers and prospects you are an “expert” or that “at our agency, we make sure that you are properly covered” sound impressive. However, while the belief may be that the ability to be successful is enhanced, it can also lead to the producer and the agency being held to a greater degree of liability should a problem develop. Choose the words and phrases used verbally or in print carefully.

One word to avoid is “recommend.” It’s not as harmless as it might sound. For example, say the agency recommends that the client secures a \$1 million umbrella. If the client ultimately has a loss well in excess of the \$1 million, the agency could face an E&O claim for “recommending” a limit that was insufficient for the loss suffered. The best approach is to offer coverage options and limit options for each of those coverages, and then let the customer make the decision. Don’t make it for them!

Document and review

In all of the various interactions, whether with the prospect or the markets you are using, is the need for prompt and professional documentation. Reinforce that this need for documentation applies to producers and account executives. While the “old

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(PIA Errors & Omissions)

school” approach of documenting the discussion in the file or agency management system may be sufficient at times, there will be situations where the documentation should also involve a note to the customer or prospect detailing the essence of the conversation. The goal here is to avoid any misunderstandings before a claim occurs. If a problem develops, this documentation – or lack of – will greatly determine the direction of the E&O claim. Documentation is not an option; it is mandatory. It must also be prompt and professional.

Does the customer always buy all of the coverages noted in the proposal? No. Both producers and account executives should get the customer’s sign-off on the coverages/limits they will not be securing.

After receiving the order, it is crucial to review the policies upon receipt of them to ensure they reflect what was ordered. The producer and account executive should be involved in this process to ensure the coverage is what the customer requested. In all but a few states, the client has a duty to read his or her policy. Therefore, it is strongly suggested to include a cover letter with the policies advising the customer to review the policies and contact the agency if there are any questions or any of the policies need correction. If the producer is delivering the policy, include the cover letter with the policies and bring the letter to the customer’s attention.

In all likelihood, the marketplace has prompted accounts to be remarketed on renewal to other carriers in your office,

so bring to the customer’s attention any deficiencies or coverages being “given up” by moving the account to another carrier. Document these discussions. This also applies if you are moving the account from the standard marketplace to the E&S marketplace.

Oftentimes, carriers will change their guidelines. Agency staff must be aware of these guidelines and to adhere to them. Overstepping the carrier’s binding guidelines is a common reason carriers are increasingly suing their agents.

Going a long way

Being a producer or account executive requires tremendous knowledge, professionalism and attention to detail. This will go a long way to ensuring success – and ensuring you are not an E&O nightmare waiting to happen.



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Pelican General Agency Celebrates 15 Years Golf Course Vision Turns Into Reality

Golf is not merely a leisure sport. It is a buoyant venue where dreams are made and business gets done in the modern workforce. Over 20 years ago Richard Beach reunified a friendship with Walter Kelly that began years before as classmates at Northwood High School Shreveport. As fate would have it this golf course encounter would play a major role in both a personal and business relationship.

Though Richard and Walter had separate business careers they maintained a friendship through weekend golf and their wives, who both happened to be teachers in the Caddo Parish School System, all having graduated from Northwood since its opening in 1967. In fact, their lives were intertwined even then as Patti Kelly taught Richard's children, Ryan and Nealy and Bab taught Walter and Patti's daughter Melissa.

In 1993 Richard convinced Walter that a career in the insurance business might be worth pursuing plus Richard had a vision that one day they would have their own agency. With hope for the future, Walter Kelly, entered the Property and Casualty insurance business on the Program Management

side. In 1997 Richard Beach decided the time was right for that "golf course vision" to become a reality and both he and Walter took the first step in forming Pelican General Agency.

Even though they faced giant hurdles in the beginning, the business partners stayed focused and kept their "eye on the ball". The mission statement for Pelican General Agency in 1998 was to simply provide an underwriting profit to their carrier and reinsurance partners by constantly striving to be an underwriting facility rather than a production facility. As Mark Twain once said, "Always do right this will gratify some people and astonish the rest". Though ownership and management has changed throughout the years, Pelican General Agency has not wavered from their original mission.

In 2011 Richard Beach decided to semi-retire and sold his interest in Pelican General to Patrick Kelly, Walter's son and now business partner. Walter and Patrick are now the sole shareholders of the company. Richard continues as a consultant on a part-time basis while son-in-law, Grey Digilormo, who joined the firm in 2006, serves as the Property Casualty Underwriting Manager. Grey was a former graduate and football coach at Northwood.

Since the inception of Pelican General Agency, and as they celebrate their 15th Anniversary, the principals of Pelican have lived by a disciplined and ingrained philosophy. They provide hands-on ownership and are involved in the daily operation of all facets of the business and its operation.



Walter Kelly (seated) and Richard Beach (standing)

Pelican has grown to offer a well-rounded and diversified portfolio that includes Commercial Auto, unusual Brokerage Risks through Lloyd's of London, General Liability, Property, Inland Marine and Towing and Recovery throughout Louisiana and Arkansas. Their commitment is to place the customer first by providing the independent insurance agent with various products through "A" rated carriers and by doing so with a smile.

So, as you see, golf is not merely a leisure sport. For Walter and Richard and their families it turned into a four-hour business meeting that both influenced and affected their lives forever.

Happy Anniversary, Pelican!



Grey Digilormo (standing) and Patrick Kelly (seated)



2014 CISR Schedule

COMMERCIAL PROPERTY

March 18: New Orleans
March 19: Baton Rouge
March 25: Shreveport
March 26: Lafayette

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April 8: Shreveport
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April 10: Baton Rouge
April 11: New Orleans

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Spring Series:

CPIA-1 Position For Success

February 19th Lake Charles
February 26th North Shore

CPIA-2 Implement For Success

March 20th Lake Charles
March 25th North Shore

CPIA-3 Sustain Success

April 15th Lake Charles
April 29th North Shore

Fall Series:

CPIA-1 Position For Success

September 9th Opelousas
September 23rd New Orleans

CPIA-2 Implement For Success

October 14th Opelousas
October 22nd New Orleans

CPIA-3 Sustain Success

November 4th Opelousas
November 11th New Orleans



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- Hartford Steam Boiler – A+
- Maxum Indemnity Company – A-
- The Republic Group* – A-
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* The Rating is applicable to each company of The Republic Group

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(Commissioner's Column)

Premium increases as a result of Biggert-Waters have been of particular interest to property owners here in Louisiana, where more than 480,000 flood insurance policies are insured through the NFIP. Approximately 18,000 of those policies are immediately impacted by the Biggert-Waters rate increases and another 50,000 will be impacted once they are sold.

In September, Mississippi Insurance Commissioner Mike Chaney filed an affordability-based lawsuit in the United States District Court for the Southern District of Mississippi to try to halt the NFIP premium increases imposed by Biggert-Waters. The lawsuit stated that the Federal Emergency Management Agency (FEMA) had failed to provide an affordability study to Congress by April 2013, as required by Biggert-Waters and asks that rate increases as a result of Biggert-Waters be blocked until FEMA has fulfilled every requirement of the law including submitting an affordability study.

In Louisiana we have also been proactive in attempting to block the oppressive rate increases of Biggert-Waters. In addition to filing an amicus curiae, or "friend of the court" brief, in support of the lawsuit filed by Commissioner Chaney, I've met with numerous state and federal officials over the past few months to discuss the issues resulting from the Biggert-Waters Act. Additionally, I was invited to Washington by the U.S. Government Accountability Office (GAO) in August to take part in a round table discussion as required by Biggert-Waters to study the possibility of privatizing the NFIP and I also was part of a group of state, local and congressional officials who met with NFIP Administrator Dave Miller in New Orleans to make our case for relief from the Biggert-Waters rate increases.

Most recently, during my meeting with President Obama at the White House, I personally handed him a letter on behalf of public and private interests in many states asking him to intercede to protect residents from the unintended consequences of Biggert-Waters. Essentially, the letter asked the president to impose a forbearance on rate hikes established under the 2012 law at least until an affordability study is completed.

Although in October the House and Senate members were able to reach a bipartisan agreement to delay NFIP rate increases that became effective on October 1, 2013, we have yet to see any success in the effort, legislatively. Two bills were introduced in Congress in late October as a result of the bipartisan agreement led, in part, by Rep. Maxine Waters who was a key drafter of Biggert-Waters. The goals of the two pieces of legislation are to ensure that changes to the NFIP rates would be more affordable without the unintended effect of pricing large numbers of property owners out of their homes.

The two bills introduced were H.R. 3370 – Homeowner Flood Insurance Affordability Act of 2013 and S. 1610 – Homeowner Flood Insurance Affordability Act of 2013. Both bills call for a four-year delay on most flood insurance rate hike implemented under Biggert-Waters and required FEMA to complete an affordability study. The study is estimated to take up to two years to complete. Within 18 months of completing study, the bills state that FEMA must propose an affordability framework that addresses the affordability issues of Biggert-Waters and allows Congress six months to review the proposed regulations. Properties included in the four-year delay proposed by the bills include primary, non-repetitive loss residences that are currently grandfathered; all properties sold after July 6, 2012; and all properties that purchased a new policy after July 6, 2012.

Efforts to delay NFIP rate hikes currently face an uphill battle in Congress. Even though it is now widely known that drastic

rate increases would be imposed on millions of property owners as a result of Biggert-Waters, many members of both the Senate and House of Representatives still stand behind the implementation of the flood insurance program overhaul. This opposition has forced supporters of the delay of NFIP rate increases, such as Sen. Mary Landrieu and Rep. Bill Cassidy, to examine alternative solutions. One promising solution comes in the form of recent legislation by Cassidy. H.R. 3693 – The Flood Insurance Relief and Transparency Act would delay NFIP rate hikes for certain properties in high-risk flood zones until March 2015, six months beyond when the increases are scheduled to start being phased in. But his bill has opposition since it doesn't address all the critical consequences of the NFIP increases contained in Biggert-Waters. That legislation is currently awaiting a House vote.

A four-year respite from Biggert-Waters rate hikes would undoubtedly be great news for Louisiana, where many residents in coastal communities will be severely impacted by the increases. I will continue to support legislative efforts to halt these premium hikes that would devastate our state's economy and to work with Congress for a more reasonable approach; one that will protect our working coastal families.

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How to Land that Big Account

By John Chapin



Two months ago we looked at the groundwork necessary to land that big account and how to get the attention of key people at the account. Now that you have all your ducks in a row, how do you land the account?

Three Steps to Land the Account

Step 1: Set up a meeting with the key people.

If you've taken the steps I talked about in the last article, you've either already met the key people at your target account, you're on their radar screen, or you're well on your way to both. At this point you need to set up a meeting to show them how you can help them. If you've met the key people or they know who you are, you can contact them directly and ask for a meeting. If they are not aware of you yet, you want to get an introduction from someone they know well. Again, the average person knows 250 other people, you know someone who knows them well, but you may have to do some digging. If that doesn't work, you'll have to begin a contact plan consisting of in-person calls, phone calls, e-mails, and regular mail. Persistence pays off and remember: catch their attention by saying something meaningful that's important to them. Also, make the first meeting short, ask for 30 minutes to discuss some ways you've discovered that have had a profound impact on businesses like theirs.

Step 2: Have a great meeting.

Once you get a meeting with the key people, make it count. There are several steps to a great meeting, they are:

a) Be prepared. Make sure you've done all your homework on the company and the individuals. Visualize the meeting ahead of time, make sure everyone knows their part, and be ready to give them something meaningful.

b) Make a good impression.

When you do meet the key people, make sure you're dressed the part, neatly groomed, confident, make good eye contact, give a firm handshake, and otherwise carry yourself well. Be conversant not only in their business and industry, but also in current events and general knowledge subjects.

c) Show your intelligence in a smart way.

Pun intended. Let them know you've done your homework and that you know them as individuals and as a company. Show them you know their industry and have thought intelligently about how you can save them time, money, effort, and/or energy and make their life easier. Be careful not to come across as a know-it-all or leave the impression that you think you know more than they do. Think peer relationship where you are on equal footing, putting your heads together in order to solve a problem or make their life noticeably better. Ask good questions and make sure to listen at least twice as much as you talk, and in most cases, even more. Remember you're there to find out how you might be able to help, before you prescribe a solution make sure you understand them and their situation and how you fit in. Make sure they have spoken openly, honestly and completely about their situation and that you fully understand their situation. Make it "them" focused, say something meaningful and helpful, and focus on benefits while citing examples of similar situations you've been involved and how you've solved them successfully.

d) Close on the next step in the process.

The next step may be a proposal, it may be a follow-up meeting, or it may be a commitment to follow up in some other way at some other time. Whatever it is, make sure you leave the meeting with a commitment as to what will happen next and when.

Step 3: Follow up and continue to build the relationship(s) until you get in.

After the meeting, make sure you do what you say you'll do when you say you'll do it. Breaking that rule will kill your chances with the prospect. Next, regardless of what happened in the meeting, you want to treat the prospect the same way you treat an important client or customer. Keep communication constant and build the relationship(s). Whether you have a shot at the business at the present moment or not, you want to get their permission to put them on your e-mail, mail, and phone contact lists, and start reaching out on a regular basis. Make sure to send pertinent information and any item that may be of benefit to them. Start sending items of personal interest and get them on your Three-Card mailing list. You also want to begin gathering information on The 28 Key Items to Know about Each Customer; if you don't have this already, e-mail or call me and I'll send it to you. And you want to use this information to further solidify the personal relationships. Finally, make sure to go far above and beyond and exceed any and all expectations. Ultimately your goals are to: continue to make a great impression, maintain and increase mindshare, and out-relationship and do more than the competition.

The most important keys to landing that big account are:

have a solid plan with goals and objectives and a strategy that sets you apart, have a solid unique selling proposition, work hard and work smart, be persistent, and **build solid relationships**. Don't expect to land that big account overnight, it may take a year or more but if you hang in there, you'll get a shot because they like you and the competition messes up, something else changes, or they simply decide to reward your hard work and persistence.

Becoming The Most Effective Salesperson

by John Graham



One seminar leader opened a workshop for property and casualty insurance agents by asking this question: "Why do people buy insurance?" After the participants offered a variety of responses, he says there's only one right answer: "To take care of claims." What seems rather intuitive to most consumers, may not be quite so clear to insurance salespeople.

While this may help explain the near fanatical customer loyalty enjoyed by such companies as Amazon, Apple and others, it also calls into question the traditional and cherished role of salespeople as intermediaries operating between a company and its customers.

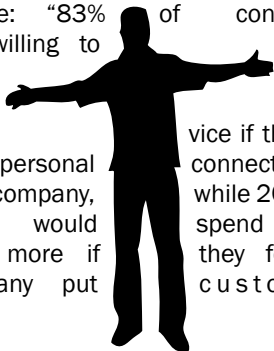
How could they miss something that seems so obvious? It's easy. Insurance salespeople are knowledgeable about analyzing and managing risk. This is their job; it's what salespeople know. It's ironic that the strength of knowledge shifts to weakness when they blindly approach solutions from their perspective. But today's customers want their issues and their interests addressed by salespeople. They want to tell their story and expect salespeople to listen.

John Graham of Graham-Comm is a marketing and sales consultant and business writer. He publishes a monthly eNewsletter, "No Nonsense Marketing & Sales." Contact him at johnrg31@me.com, 617-774-9759 or johnrgraham.com

However, this shouldn't cause anyone to conclude the change diminishes the salesperson's value. But it does suggest that salespeople now have the task of aligning a company with its customers in ways that result in ever increasing loyalty. Those salespeople who are most successful in accomplishing this objective, a role some call "customer experience facilitator," deserve to be compensated appropriately for their efforts because of their ability to clearly understand customer needs and expectations.

To be a salesperson today isn't easy -- in fact it's difficult. So, here are six ideas that will help you become a more effective salesperson.

1. Embrace a changing role. A recent Silverpop white paper referred to a study, one that directly affects salespeople: "83% of consumers are willing to spend more on a product or service if they feel a personal connection to the company, they would spend up to 50% more if the company put first."



RESPONSE TIME

2. Make 'now' the only acceptable response time. When business email recipients are asked who they should respond to first, the most common answer is "the boss." And it's downhill from there. Perhaps this explains why so many customer emails fail to receive priority attention or why "I'll get back to as soon as I can" is insulting.

When Boston Business Journal asked Adam Kennedy, 37, the regional prop-

erty manager for Peabody Properties, Inc., about his guiding management principles, he put communication at the top. "Response needs to be immediate," he said. Those few words say it all. "Now" is the only acceptable answer. This is what customers expect and how they "score" those they do business with.

3. Always think strategically. "It's absolutely appalling -- and I never use that word -- that there are large, public companies with CEOs who cannot tell what the company's unique vision and value proposition are," writes management consultant Steve Tobak of Silicone Valley-based Invisor Consulting.

If this is accurate, then is it any wonder that others in companies are focused on what they're doing, but don't have a clue as to the mission of the enterprise? Ask someone in sales their mission and chances are they will say, "Make the numbers." On and on it goes -- no strategy.

"Tell me what your business was born to change?" asks Christoph Becker, Global CEO of gyro. "Who are the people? What is their dream? How is your business set to change the world?" He notes that this is what it takes to make a brand relevant to people.

4. Don't jump to a solution before understanding the need. Sending customers the message that your goal is "making the sale" rather than "helping to solve a problem" is the most common mistake in sales. Today's customers don't want any part of "being sold." What they're looking for is help. Those salespeople who don't understand the difference are headed for trouble.

Continued on page 23

AROUND THE STATE



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Member News

CONGRATULATIONS!



Congratulations to Crystal DePascual of RPS First Premium on the birth of her first son, Allen Joseph Bourgeois III! "AJ" was born on January 11th, weighing in at 7 lbs, 10 oz.

PIA MEMBER WEBINARS: CLOSING THE GAP – GROWTH & PROFIT

The PIA Partnership is hosting two webinars to help PIA members learn about their newest tool, Closing the Gap – Growth & Profit. To attend one of these 30 minute webinars, simply register via the links below.

- **March 5, 2pm Eastern webinar.**
Register <https://attendee.gotowebinar.com/register/1496820510993581569>
- **March 20, 3pm Eastern webinar.**
Register: <https://attendee.gotowebinar.com/register/1702340124946168834>

Closing the Gap – Growth & Profit is a new tool designed to help independent insurance agencies achieve growth and profitability. Agencies begin with calculators created to project their sales and revenue, comparing various ways in which their own retention rates, premium rates and commissions factor into agency profitability. Agencies can then create "what if" scenarios and improve their bottom-line results by adjusting factors including improved retention, increased sales goals and ramping up account-rounding activities. Agencies are then offered three, proven, turnkey approaches for use in their own agencies to achieve their goals.

Get Started Now:

- Access the promotional website for this new tool at <http://agency-growth-profit.com>.
- If you are ready to get started, visit PIA National's website at www.pianet.com/pia-partnership/growthprofit where you can log in and access the fully functional tool.

Closing the Gap – Growth & Profit is brought to you by PIA and The PIA Partnership companies:

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Partner News

LWCC BOARD OF DIRECTORS ELECTS OFFICERS

The board of directors of Louisiana Workers' Compensation Corporation (LWCC) has elected its officers for 2014. They are Murphy J. "Mike" Foster, Jr., chairman; James N. "Jim" Hall, vice chairman; and Byron Craig Thomson, secretary.

Former Governor Foster, previously a board member from 1991 through 1997, was elected to fill a vacancy on the board

in 2011 and served as vice chairman from 2012 through 2013. Hall was appointed to the board in 2006 and served as secretary from 2007 through 2013. Thomson is serving for the second time on the board. He was originally appointed in 2002 and served until June 2004. He was reappointed in August 2005 and has served consecutive terms since.

Donald T. "Boysie" Bollinger, the board's outgoing chairman, has been a member of LWCC's board of directors for 16 years and served as chairman from 2012 through 2013

LRA SIF ANNOUNCES NEW CLAIMS MANAGER



The Louisiana Restaurant Association Self Insurer's Fund for Workers' Compensation (LRA SIF) is pleased to welcome Melissa Dixon, SCLA as its Claims Manager.

In her new position, Dixon will be charged with leading the LRA SIF's claims department and ensuring workers' comp claims are dealt with efficiently, with the injured employee returning to work as soon as possible.

Dixon was most recently with third party administrator, Gallagher Bassett Services, Inc., based in Houston, Texas. She managed the United Airlines Team and multiple other clients.

"We are happy to have someone of Melissa's experience and expertise on board, leading our claims team," said LRA SIF President & CEO Stan Harris. "She is certain to enhance the LRA SIF's reputation of superior claims management."

A native of Terrytown, La., Dixon graduated from John Ehret High School and attended the University of Houston. She obtained her Senior Claims Law Associate Designation from American Educational Institute.



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PIA members, get started at <http://agency-growth-profit.com>.

If you are not yet a PIA member, please consider joining today. Contact us for a membership application or visit us online at www.pianet.com/joinpia.

Closing the Gap – Growth & Profit is brought to you by PIA and The PIA Partnership companies: Encompass Insurance; Erie Insurance; Harleysville Insurance; Liberty Mutual Insurance; MetLife Auto & Home; Progressive Insurance; Selective Insurance Group; State Auto Group; The Central Insurance Companies; The Hanover Insurance Group; The Hartford; The Motorists Insurance Group; and Travelers.



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Continued from page 15

The path to the right solution starts with asking questions -- taking time to ask lots of questions. "At first it bothered us that she was asking so many questions," said the manager regarding a meeting with a salesperson. "It was irritating because we knew what we wanted." Then, with a sheepish smile, he added, "It didn't take long before we realized that we had been going in the wrong direction."

If there were ever an overlooked truth in selling it's this: Questions, not presentations, close sales. Why? Customers recognize the value of salespeople who understand what it means to help.

5. Make compelling statements that deliver the right message. Jim Corliss is the owner of Braintree (Mass.) Printing, a successful company that's long been known as an early adopter of new technology. "Some things work better than others," says Jim candidly. "But I feel it's important to be on the leading edge."

When asked about his new 3-D printing capabilities, Jim said, "It's going slower than I would like, but people need to get a feel for what it can do for them and that takes time."

It takes powerful, compelling messages to put a company "out in front," to attract customers and to separate it from the competition.



6. Never stop engaging customers. This may seem so basic and obvious it's not worth taking time to talk about it. Perhaps, but the evidence suggests otherwise. In effect, most companies don't make engaging customers an ongoing activity; stupidly, they actively promote "anti-loyalty." Customers conclude, "I'm not important to them."

Customers are amazed that so few salespeople ever both to follow up after a sale, let alone as time goes by. When auto dealers fail to stay in touch with car buyers more than a few months or maybe a year, the customers fall off the database cliff, which then gives them "permission" to shop elsewhere the next time around. If salespeople want loyalty from customers, they must demonstrate loyalty as well.

Today, there are so many available buying channels for customers that continuing to engage them is a salesperson's most important task.

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Company News

THE WRIGHT INSURANCE GROUP TO BE ACQUIRED BY BROWN & BROWN, INC.

Management teams, services and producer/policyholder relationships remain in place.

The Wright Insurance Group, LLC (Wright) announced that it has entered into a merger agreement to be acquired by Brown & Brown, Inc. The transaction is expected to be completed in April, 2014, subject to receipt of required regulatory approvals. Wright Insurance Group, LLC is currently owned by management and a group of investors led by Aquiline Capital Partners, LLC, headquartered in New York.

Wright's current operational leadership will remain in place, and Wright will con-

tinue to operate from its current locations in Uniondale and Albany, New York and St. Petersburg, Florida. All of Wright's operations will become part of Brown & Brown's National Programs Division. The senior leadership at Brown & Brown have confirmed that there will be no disruption to Wright's service teams, and there will be no change in Wright's policyholder and producer relationships.

"We are delighted to join forces with a permanent owner that is so highly respected in the program insurance sector.

Brown & Brown has an outstanding track record of preserving the autonomy of the companies it acquires," said William Malloy, president of The Wright Insurance Group. "Having the deep resources of Brown & Brown behind us will allow us to expand our specialized insurance and risk management services and to continue the extraordinary growth and success our company has enjoyed. Further, Brown & Brown's experience in the public entity sector will only serve to strengthen Wright's current capabilities."

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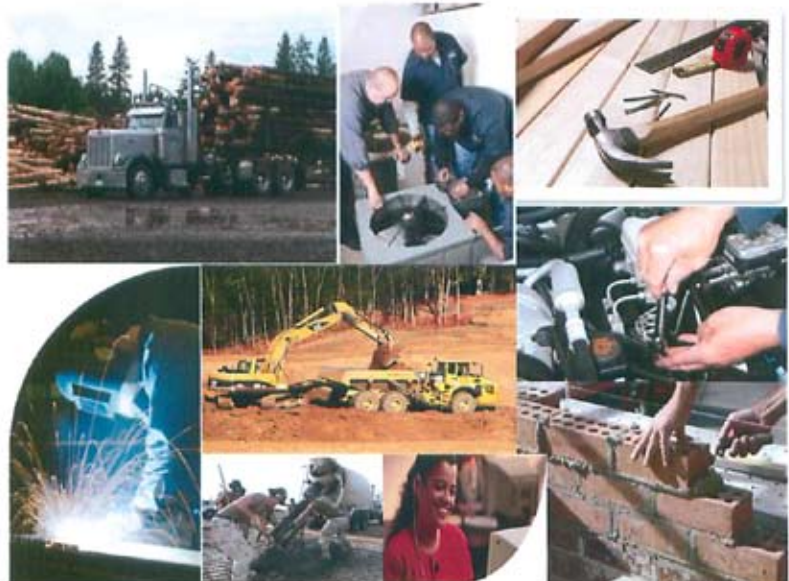
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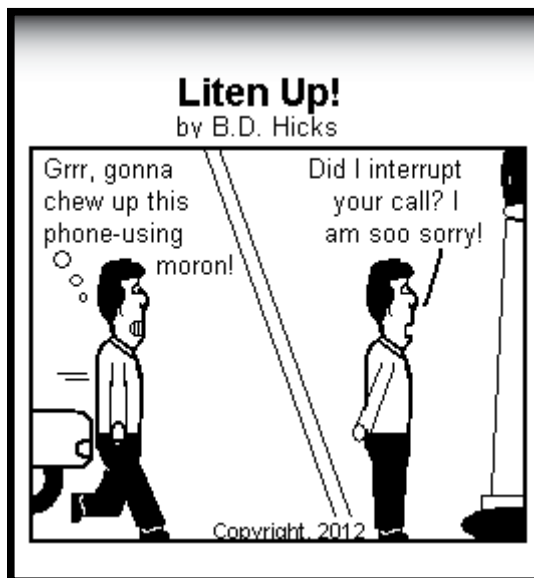
ADVOCACY – JOIN US FOR THE 2014 PIA FEDERAL LEGISLATIVE SUMMIT:

PIA members will reconnect Main Street with Capitol Hill when they convene March 26-27 in Washington, D.C. for the 2014 PIA Federal Legislative Summit (FLS). The annual PIA Federal Legislative Summit (FLS) is a gathering of PIA members who come together in Washington, D.C. to meet with their Members of Congress.

PIA members will advocate on a host of issues. Members will attend a legislative briefing on the afternoon of March 26, in advance of the next day's Capitol Hill visits. The briefing will cover several issues that Congress is currently focused on: flood insurance, healthcare and insurance regulation. The briefing will also include overviews of TRIA renewal and crop insurance, and other priority issues for many Members of Congress from various districts. Issue sheets and talking points on all of PIA's issues will be available at the briefing, which will include an open Q-and-A session.

"PIA's annual legislative summit is an important part of our year-round program of legislative advocacy," said Tim Russell, chairman of the PIA National Government Affairs Committee. "There is no better way to forge and maintain relationships with lawmakers than to do it up close and personal. It gives lawmakers the opportunity to meet with Main Street insurance agents from their districts who do business with real people, in the real world."

Make plans to join your fellow agents from around the country at the 2014 PIA Federal Legislative Summit. Go to www.pianet.org for the registration form. Have a question about the FLS? Please contact Jon Gentile, PIA National's director of federal affairs, at either (703) 518-1365 or jonge@pianet.org.



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