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Agent's *Voice*



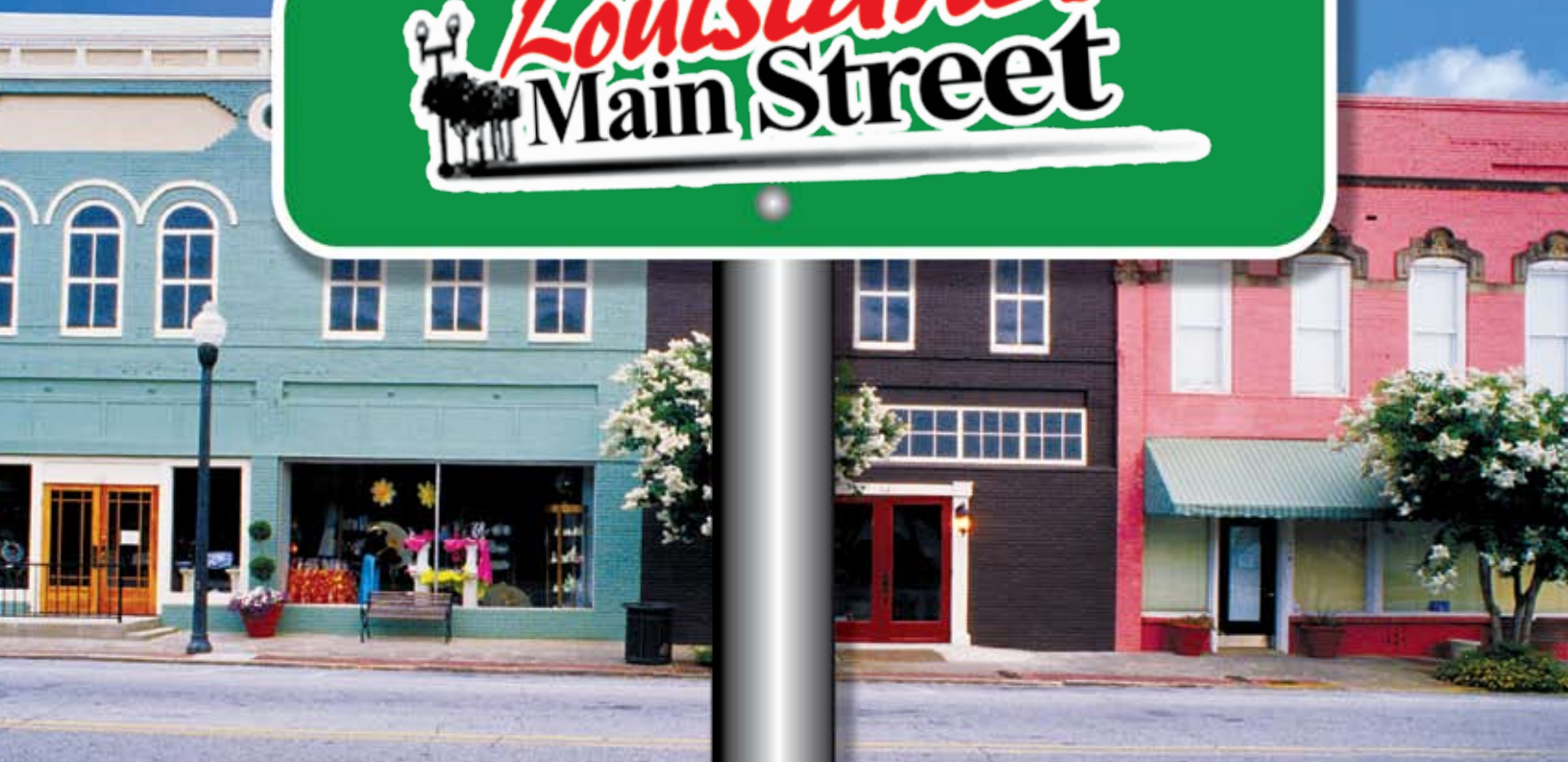
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**Business Ideas that Drive
The Right Results**
pg 15



RUSTON, LA

March 2014
Vol. XLI, No. 2





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Mission Statement

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**President's
Message**

**Advocacy – Speaking or
writing in support of some-
thing.**



The PIA of Louisiana, your association fills the role of your advocate on many levels and in various aspects of the insurance industry. We attempt to always advocate and be your voice in support of the independent agency system and the important role independent agents play in the distribution of insurance.

There are several industry groups where PIA has representatives serving to support our role. Many of our past presidents stay involved in our industry and in service to the independent agents of PIA. Our National President elect, Richie Clements, serves on the federal flood panel, which has been in the forefront of the industry and news lately due to the implementation of the Biggert-Waters Act, and the subsequent passing of the Homeowner Flood Insurance Affordability Act passed by Congress and signed by the President.

PIA, and Richie Clements himself, were actively involved in this process and advocating for our industry and the citizens of south Louisiana, in particular. The act introduced by Congressman Dr. Bill Cassidy, and supported by all of our Congressional delegation from Louisiana, will certainly reverse some of the devastating effects Biggert-Waters had on affordability of flood insurance by re-instituting grandfathering of flood policies that were priced according to flood maps at the time the home was built, but were subsequently changed by new mapping. This would have had a devastating effect on our real estate market as well, and we applaud our leaders for their efforts. In fact, the Executive Committee of PIA of Louisiana is headed to Washington, D.C for the Federal Legislative Summit where we will have the opportunity to thank all of our Senators and Representatives in person.

President,
PIA of Louisiana
Darryl Frank CPIA, Metairie

Another area where we are well represented by our past President Gene Gal-

ligan is on the Board of Directors of Louisiana Citizens Property Insurance Corporation. Gene is very involved in the issues regarding our state market of last resort and has represented us well. The depopulation process of Louisiana Citizens policies into the private market has given us all opportunities to write business with many of our company partners, thus reducing the exposure to our citizenry. PIA

lobbyist Robert Wooley is also leading us in a pilot program that we are introducing again this year before our State Legislature to use a portion of the unclaimed Louisiana Citizens assessment fees charged on all

policies written through admitted carriers. We would like to see these funds used for a grant that homeowners could apply for to mitigate and / or elevate their homes to make them eligible for coverage in the private marketplace, thus further reducing the Louisiana Citizens policy count.

We are also well represented by Past Presidents Manuel DePascual and Richie Clements, as well as Board member Lou Fey who sit on the Commissioner's Agent Advisory Council and make sure that our voice is heard by the Commissioner. Manuel also sits on the Medical Malpractice Board. Lou, has also recently been asked to chair the P & C Commission in the upcoming year and I can assure you from our meetings on property and casualty issues, he is extremely knowledgeable and will represent us well.

I hold the PIA seat on the Board of Directors of the Property Insurance Association of Louisiana and I am PIA's voice in expressing our interests in the rate-setting and other business of PIAL.

Continued On Page 13

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Commissioner's Column

By James J. Donelon

Louisiana Seeing Growth in the Property and Casualty Market

Less than a Decade Post Hurricanes Katrina/Rita

As Louisiana's Insurance Commissioner I am charged with attracting new insurance companies to the state to create a broader choice for policyholders. I am often reaching out to property and casualty insurers who are not doing business in Louisiana with the purpose of recruiting new carriers to our state. In recent years these efforts have met with surprising success. A combination of strategies to improve Louisiana's property insurance market since Hurricanes Katrina and Rita has resulted in 20 new insurance groups actively writing homeowner policies in our state.

Following Hurricanes Katrina and Rita in 2005, a number of insurers stopped writing policies in coastal areas from Maine to Miami and around to Mexico, with a few companies leaving our state entirely. The Insure Louisiana Incentive Program was created by the Louisiana Legislature in 2007 and beginning in 2008 Louisiana sponsored a depopulation program to get policies out of Louisiana Citizens

Property Insurance Corporation (Citizens) and back into the voluntary market.

The Insure Louisiana Incentive Program was a grant program developed to attract new homeowners and commercial property insurance companies to Louisiana. The program attracted five companies with Louisiana providing grants to these companies totaling \$29 million. Four of those companies are writing homeowners insurance and one is writing commercial insurance. As part of the requirement to earn 100 percent of the grant, 25 percent of the company's new insurance premium must come from Citizens and the company must participate for the five-year grant program duration.

One of the five companies has completed the program. Three other companies will complete the program in 2014 and the fifth company is scheduled to complete the program in 2015. To date under this program, these five companies have earned more than \$18 million of the incentive money they received.

We are also attracting new companies to our property and casualty market and continue to see signs of improvement as Citizens continues its trend of downsizing. Since Hurricanes Katrina and Rita in 2005 its policy count has reduced from a high of 174,000 in September 2008 to below 95,000 at the end of 2013 through its depopulation program. What this means



in terms of market share is that Citizens dropped from 9.8 percent of the homeowners market in

2008 with a ranking of third largest homeowners writer to an estimated 2.7 percent market share with a ranking of ninth largest homeowners writer in Louisiana at the end of 2013. This reduction in market share also means that all Louisiana property owners benefit as it reduces the risk of future assessments in the event of another Katrina-level event.

The Insure Louisiana Incentive Program, the Citizens depopulation program and our active recruiting have certainly proven to be effective in bringing new insurance companies to Louisiana, giving consumers more choices and allowing Citizens, the state-backed insurer of last resort, to reduce the market share of its book of business.

The efforts to attract competition to Louisiana's property and casualty insurance market by so many have also helped to create more competitive pricing of property insurance policies.

These accomplishments have gone a long way towards meeting the mission of the LDI which is to make insurance affordable and available to consumers through providing them the opportunity to access cheaper and better coverage by shopping their coverage needs.

Continued on page 13

Commissioner of Insurance
Louisiana Department of Insurance
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**Contact the
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**or call
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Passing It On!

By Jody M. Boudreaux, CAE, CIC, CISR

On July 19, 2014, The Professional Insurance Agents of Louisiana will kick off its 71st Annual Convention at The Grand Hotel in Point Clear, Alabama. You should have received your convention packet and hopefully, you're already making plans to join us. Even if you're a regular to our convention, I would urge you to read the information sent to you, especially regarding the schedule of events. We've decided to mix it up quite a bit, so you want to make sure you're at the right place at the right time.

As well as moving things around, we're adding new features. One of the additions I'm most excited about is our Gathering Room, which will allow us to take our networking efforts up a notch. We're often told this is one of our greatest member benefits – the opportunities we afford for our agents and company reps to network with each other. Well, we're providing just one more way to do this! Each day of the convention, we'll have our Gathering Room open for attendees to gather in an informal setting, grab a cup of coffee and do a little business or catch up with an old friend or colleague. I think it's going to be a wonderful addition to our already loved program.

One of the changes that I was hesitant about making has received incredible feedback. We're doing away with our Annual Banquet – the formal event of our convention. I've heard nothing but rave reviews on this decision. Since we lose quite a few folks for the banquet, we figured we'd change things around to include more family events, so our closing event this year will be a family dance party.

This year we are continuing on with a new tradition - our silent auction. This silent auction will provide PIA of Louisiana with the necessary funds to initiate and maintain its new PR campaign. We are committed to making this event a huge success and I am hoping you will help.

We are currently collecting merchandise and services for our event and I

am requesting your support. By making a donation to our auction, you are making a contribution that will not only benefit PIA's mission, but will also give your company/agency valuable exposure at our event. Last year our convention had hundreds of attendees, many of whom have eagerly supported our donors throughout the year. This year we plan to expand the silent auction to include those who are unable to make the convention, which will greatly increase your exposure!



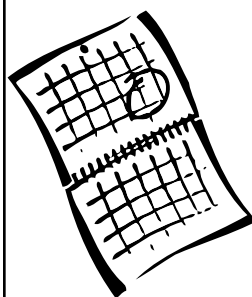
Executive Vice President,
PIA of Louisiana
jody@piaoflouisiana.com

If you would like to donate an item or prize certificate, please e-mail the PIA office. We ask that all commitment forms, items and prize descriptions be submitted **June 27, 2014**. If you have any questions, please feel free to visit our

website at <http://www.piaoflouisiana.com> or contact Laurie Whipp at laurie@piaoflouisiana.com or 800.349.3434. Funds raised from your contribution will support our PR campaign, which in turn supports the agents and the products they sell.

Also, if you have any questions about our convention program, you can call or email Coleen Brooks at coleen@piaoflouisiana.com.

We hope you'll join us this year and experience all our changes. We're excited and think you will be, too!



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PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA

Does your year-end review include an agency audit? claim

At the end of each year, agency ownership/management does the typical “crunching of the numbers” to assess how the agency fared. An overall review will include an evaluation of premium and policy count changes, an assessment of how well various objectives/metrics were met and a careful dissection of the agency’s financial picture.

Looking at these issues, as well as producers’ hit ratios and by-customer policy numbers, reveals your status from the business side of the equation. Yet how well do they determine the agency’s “E&O health?” To a significant degree they don’t, creating a need to perform a review that probably does not get as much attention as it should. Namely, “auditing” many of the key agency procedures to verify to what degree each of the staff is meeting the various agency expectations.

Most important

If your agency has not been performing a staff audit, now is a good time to start, focusing on those procedures/expectations that are most important. This includes documentation – is it being done promptly, accurately and professionally? – the handling of e-mails, policy checking, and more.

Employees not meeting the agency’s expectations increase the potential for an E&O issue to arise, so it is best to discover the issue and resolve it before it grows. Moreover, the possibility that agency expectations are not being met could result from employees not completely understanding those expectations, which suggests a need for further training.

When it comes to producers, how comfortable do you feel with the way they perform their duties? When was

the last time the agency owner/sales manager “rode along” with a producer to see how the call is handled, hear what is said and note how those discussions are documented?

Throughout the year

Ideally, an audit process – essentially a review of a set number of files per person based on his or her position – works best when the review is broken down and performed at periodic times during the year. Most agencies should perform this review quarterly.

It is more efficient that way, and allows for a “quicker” identification of problems or issues that must be addressed via training or individual/group consultation.

While performing periodic quality control audits helps management understand what’s happening within the agency, it will also demonstrate that the staff is being held accountable for their work product and the performance of agency procedures. While the mention of an audit process might get some folks nervous, the staff must realize that auditing is performed in virtually every business and helps ensure the organization’s health.

Trust, but verify

If you don’t have an audit form today, don’t worry about getting the process perfect right from the beginning. As you perform quality-control audits, you will be able to identify areas that must be added – or deleted – from the audit form.

How many files should be reviewed? Many agencies strive for a 10% sampling, although the proper number will depend greatly on the amount of work performed. The goal is to review the



number of files that provides credibility to the final score. If, for example, you are reviewing files for all customer service representatives, make sure it really

does include all customer service representatives. While you may want to trust that your 30-year veteran is doing his or her job, it’s still best to “trust, but verify.”

Because your agency probably consists of numerous disciplines – marketing, customer service, sales, accounting, etc. – ensure that each of these is reviewed. Each area has procedures that, if disregarded or not performed properly, could cause problems for the agency. Now is also a good time to review the agency’s website and promotional material to determine to what degree they continue to accurately portray the agency. Are you using any of the “dangerous words” such as “expert” or “specialist?” If so, you might want to change them.

Make it complete

Results should be tabulated and reviewed for each of the areas within the agency and for each employee. Advise staff members who performed well on the review and thank them for their efforts and commitment. For those that struggled or did not “pass” the review, meet with them individually to better understand the reasons. Is there a need for additional training or another reason, such as the employee thinks his or her way is the better way? Consider factoring the audit results into an employee performance review to add some “teeth” to the process.

Bottom line, it is difficult to grow in professionalism and efficiency without an auditing process. Your year-end agency review is not really complete without a review of the year-end audit results.

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April 8: Shreveport
April 9: Lafayette
April 10: Baton Rouge
April 11: New Orleans

COMMERCIAL CASUALTY I

May 8: Shreveport
May 9: Lafayette
May 13: New Orleans
May 14: Baton Rouge

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2014 CPIA Class Schedule

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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Continued From Page 6
(Commissioner's Column)

One measure of market competition is the size of the residual market of last resort. As mentioned, the market share for Citizens has continued declining among the top writers of homeowners. Another example is the Louisiana Automobile Insurance Plan. The Plan had nearly 10,000 policies in the mid-1990's and today has fewer than 25 personal and commercial policies. This improvement is due to the auto market becoming more competitive with more insurance products available, giving consumers more choices in the voluntary market. While monitoring the market for competition is essential, ensuring these regulated entities are responsive to policyholders and financially sound is equally critical in maintaining a robust and competitive marketplace. The LDI's Office of Financial Solvency monitors the viability of an insurer's financial structure as well as the insurer's competitiveness in the marketplace, as the first responsibility of insurance regulators is to see to it that insurers are able to fulfill their promises to their policyholders.

The Office of Financial Solvency monitors the business operations of insurance companies, ensuring that all licensing requirements are met on an ongoing basis. This office routinely analyzes the periodic financial statements and other required filings of licensed insurers, primarily those domiciled in Louisiana, to ensure their financial condition would not be hazardous to its policyholders or the general public. Areas of review include, but are not limited to, capital & surplus, risk-based capital, plan of operation, corporate governance, cash flow, premium, losses, reinsurance, complaint data, holding company registration statements, affiliated transactions, and investments.

The Office of Financial Solvency's Actuarial Division assists in the monitoring process by reviewing Louisiana-domiciled insurer financial statements. The Actuarial Division also monitors property and casualty markets, enabling the LDI to be aware of any specific market turn that may become a regulatory concern. Recently some markets have shown signs of moving through a pricing cycle. On the personal lines side, both homeowners and personal auto have

seen prices harden on a national basis but availability of products and competition among insurers has remained strong. For homeowners, the market experienced double digit average rate increases after 2005's hurricane season but has since stabilized to average statewide rate changes around the five-percent level.

The insurance industry has safety nets in place in case claims exceed capital or in case the insurance company becomes insolvent. Reinsurance is a mechanism by which insurers are able to transfer risk. Many insurers obtain reinsurance to protect their operations from severe losses that may result from a catastrophe. Property reinsurance rates impacting Louisiana have declined in recent years and are expected to decline again in 2014. With fewer catastrophic events in recent years (impacting both the Louisiana and worldwide market) and with competition from alternative reinsurance products, the traditional reinsurance market is quite competitive which results in lower rates for Louisiana insurance companies.

The Louisiana Insurance Guaranty Association (LIGA) is another means by which policyholders are protected. Although insurance companies are required to meet specific solvency requirements, it's not impossible for a company to become insolvent. LIGA is funded by assessments on insurance companies for the purpose of paying covered claims with a minimum delay and minimum financial loss to the policyholder due to insolvency of an insurer domiciled in Louisiana. LIGA may assess insurance companies up to one percent of property and casualty premium, but has not made assessments since 2004 as the Association is well funded and has had minimum active claims recently. LIGA even had surpluses that allowed it to return about \$76.8 million to insurers in 2009 from assessments made in prior years. Consumers have the added assurance of knowing that their property and casualty policies are insured to a limit of \$500,000 per accident or occurrence on covered claims. This higher limit was passed in the 2010 Regular Legislative Session, which was an increase from \$300,000 per accident or claim. Prior to

2008, the limit was \$150,000 per accident or claim.

Nearly a decade after the most expensive insured loss event in the history of insurance anywhere in the world, the efforts of countless individuals have succeeded in restoring choices and stability to the insurance marketplace in Louisiana. I am pleased with our progress but more remains to be done. I look forward to continuing to work with you to strengthen our property and casualty markets and expand choices for Louisiana consumers.

Continued From Page 4
(President's Article)

PIA also maintains an excellent working relationship with the Louisiana Surplus Line Association (LSLA), the Coalition to Insure Louisiana, and others. We have several members who are dual members and are actively involved in both organizations. In fact, Danny Gendus is the current President of LSLA and is a Past President of PIA of Louisiana.

As you can see, your association leadership, past, present and future stay very involved and active throughout our industry to assure that your voice, that of the independent agent, is heard and our interests are protected.

I encourage all our membership to get involved. Let us know your thoughts and concerns so that we can keep you better informed and represented. Our State Legislature is now in full swing and our Governmental Affairs Committee is busy monitoring and evaluating all legislation that has been and may be filed by the April 1st deadline. Once all bills are filed, we will send to you our thoughts and positions on how these bills could affect our industry and policyholders. Please be on the lookout for this and also please respond when we issue a Grass Roots alert. Please contact your representatives when requested so we can make them aware of our position on these matters. After all, they are elected to be our Advocates!

Cracking the Personality Code: Identifying Sales & Marketing People That Flourish in Today's Economy

By Dana Borowka, MA, Lighthouse Consulting Services, LLC

Not all sales and marketing people are created equal. In a challenging economy, you want to hire people who are creative, innovative and can get results despite the roadblocks. After all, today is a new day with new opportunities for those that are open to them. To improve hiring decisions, many companies have found out how to crack the personality code by using robust in-depth work style personality testing. Work style assessments tests are a standard recruiting practice for many branches of the government and military, as well as many Fortune 500 companies when assessing potential hires for key or critical positions.

Our research for our book, *Cracking the Personality Code*, reveals that this is not guesswork or an untested science. Here are eight proven ways to use in-depth work style personality testing to hire the right sales and marketing people who are willing to fight for market share.

1. Compare Their Resume Against Your Job Description
Sounds obvious, doesn't it? Surprising how easy it is to blow right past this step in the hiring process. Past experience alone is not what you are looking for when you review the resume. You are looking at how well they performed, what were their successes, and how adaptable they might be to the job that needs to be done for your organization. Experience is nice, but it is results that really count.

2. Assess Their Problem-Solving Resources
Is this person a problem solver? If so, what kind of problem solver? Each of us has unique problem-solving resources on which we rely. You will want to determine what the person's strengths are when it comes to problem solving. What are the usual approaches this person will use to resolve these problems?

3. Determine Their Patterns For Coping With Stress

Stress is a force that tends to distort the body, a factor that induces bodily or mental tension, or an automatic physical reaction to a danger or demand in the environment. As one physician stated, "Stress is any demand, either internal, external or both, that causes us to mentally and physically readjust in order to maintain a sense of balance within our life."

Without a doubt, stress is a fact of life in today's work world. So determining a candidate's or employee's ability to cope with stress is critical for a manager.

4. Examine Their Interpersonal Interaction Styles

Breakdowns in communication are never good for an organization. So take a good look at the individual's style for relating and communicating with others. How do they usually react in dealing with others? What is their comfort level in interacting and personal connection with others? Personality assessments can tell you the person's major sources of gratification and satisfaction when building relationships with each other.

This is the time to identify potential red flags. A personality assessment can discover issues that are sometimes overlooked during the traditional interviewing process and can quantify a hunch or feeling the interviewer may have about a particular candidate. Knowing interpersonal interaction styles can also help understand how to manage individuals for greater work performance. A comparison of the interpersonal dynamics of teams, departments, employees and candidates is well worth the effort.

5. Analyze Career Activity Interests

Certain personality tests help you gain information which may either support the person's present career choices or assist them to explore, consider and plan for another career direction. This is not to say you will be recommending another career choice to someone you are considering hiring or currently managing. Rather, you are using this information to determine fit. All organizations want to ensure that they have the right people in the right positions and effectively distribute these human assets and talents.

6. Assess How They Respond To Tests

You should also use tests with scales for what is known as "impression management." This is necessary in order to understand the accuracy of results and whether someone is trying to "fake good" or misrepresent themselves. A critical element in predicting a potential candidate's success is measuring real personality and style in an interview. An in-depth work style and personality assessment presents a fairly accurate picture of a candidate's personality, work style and fit within a company's culture.

If a profile does not have an impression management scale, then it is difficult to tell how accurate the data is. A profile needs to have at least 165 questions in order to gather enough data for this scale.

7. Chronicle Strengths & Weakness Ledger

Benjamin Franklin reportedly had a decision-making process when he was faced with important challenges. Franklin divided a sheet of paper into two columns, and on the left side listed the reasons for doing something and on the right side the reasons against.

Continued On Page 17

Business Ideas That Drive The Right Results

by John Graham

Americans spend more than \$12 billion a year on the nation's most pervasive addiction. Like other compulsions, we can't get enough to satisfy our longing. It's self-help and the seemingly insatiable desire to be more successful.

Every couple of weeks, there's a new self-help book, video or seminar. Malcolm Gladwell's latest addition to his shelf of self-help books is totally enticing — "David and Goliath: Underdogs, Misfits, and the Art of Battling Giants." How can anyone resist the appeal of getting to the next rung on the job ladder, of making the numbers every quarter and of going from the bottom to the top?

If self-help were so effective, then tens of millions more of us should be the most engaged and highly motivated people in the world, smashing every performance record where we work.

That's not the case, to say the least.

The problem isn't how we think or feel, but what we do. It's the doing that makes the difference. Here are business ideas that get the right results:

1. Stop talking to ourselves. As individuals, it's so easy for us to think we're right. And it's the same with companies, too. A recent cars.com TV commercial makes the point. When the "team" hears the new plan, everyone cheers — all except one guy, who says, "It's a stupid plan." In the next shot, he's standing at the curb hold-

ing a box with his personal stuff.

Many companies, like individuals, become so enamored with their own ideas (read brilliance) that they shut out other views.

Amid the cheering, no one dares say, "That's stupid."

Ideas, plans, initiatives, campaigns and just about everything else benefit from diverse input.

2. Never stop improving. While this Lowe's tagline has a clear double meaning for that home improvement company, the words apply to all businesses and employees. Many get to a cer-

tain point — a plateau — and stop, as if they've gone far enough, while a few keep on improving.

"From the time she was very young she aspired and achieved, and often did it by breaking down barriers," said her son David of his mother, Myril Axelrod Bennett, a Young & Rubicam VP and a pioneer in advertising research. "Everything she did, she did to perfection, and she demanded that of herself," as the Boston Globe report. And she was doing a weekly blog until just before her death at 93.

A never stop improving attitude puts the focus on what matters: performance.

3. Avoid corporate narcissism. Facebook's phenomenal success is no surprise, as a recent Boston University study, "Why do people use Face-



book?" points out. It meets two basic human needs: the need to belong and the need for self-preservation.

Businesses aren't much different, always seeking opportunities

to showcase themselves. The pull is irresistible, as compelling as that of Facebook. For example, a regional daily newspaper sent subscribers a letter with a \$50 or \$100 voucher charities can use to "purchase" advertising.

Ironically, the first half of the letter was devoted to talking about the newspaper. In fact, the headline started off this way: "We are proud to launch...." The final sentence thanked subscribers "for helping us support our community." From start to finish, the focus was on the publication. More than a community service, the program came across like an "ad" for the newspaper.

It takes enormous willpower, discipline and skill for companies to keep the spotlight on their customers.

4. Get good at connecting the dots.



In spite of a major recession, high unemployment, and pervasive wage stagnation, we might think that few, if anyone, could be heard to say, "Hey, what do you expect? I'm doing what I was hired to do," as if that were a remarkable accomplishment worthy of special recognition.

Continued On Page 23

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

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Much like a bank ledger with credits and debits, this simple tool greatly aided the analysis of information. Often a quick scan of the two lists gave him the information he needed to make the right choice.

We recommend you do the same for the personality of a job candidate or an employee under your supervision. Like a bank ledger, every credit should have a corresponding debit. That is because for every strength a person possesses there is a corresponding weakness. Being assertive is a strength; however, that personality can be too assertive and off putting for some people they deal with.

8. Create Probing Interview Questions

So, what have you learned about the job candidate so far through personality assessments? What remains to learn? To find out, develop interview questions that probe facets of the personality you need more details on.

Forget those old standby questions like,

'Tell me about your strengths and weaknesses'. Instead, let's say you wanted to determine how they cope with stress. You might ask the candidate to give an example of when they made a terrible mistake and how they handled it. Ask them how they think others perceive them when they are under stress. For making a mistake, did they blame others or take responsibility for the outcome? Listen for their process. Do they ask for help? Watch body language and tone of voice to see how much insecurity the candidate expresses at the idea of making a mistake or having stress.

As consultants trained in psychology, this is something we help our clients create for new candidates. To help you create questions, here are some preliminary interview questions for a candidate. Naturally, these are not meant to be questions to ask all candidates, but are indicative of the types of questions you might ask:

- What process do you think helps you to learn? Give an example of how you learn

a very complex system or skill and what your process was?

- How would you handle a situation that brought up many different changes? How do you like to see change take place? Give an example when change was implemented and it just didn't work out.

- Have you ever worked with individuals who are abstract thinkers? How did you deal with that kind of thought process?

- Give an example of when you have had to make an exception to the guidelines or rules. How have you handled that?

- What was the most challenging sales situation you have ever faced and won? Give an example of when you lost a sale and what you could have done differently.

Whew, seems like a lot to worry about. As with any business decision, having and organizing the right information is critical. Work style and personality assessment testing can provide insight into potential hires, as well as the current workforce. The trick is to gather the information and then look at it in an organized fashion.

Company News

HOMEBUILDERS SIF RETURNS ANOTHER \$1 MILLION TO QUALIFYING MEMBERS

The HomeBuilders SIF Board of Trustees recently declared a \$1 Million dividend be distributed to qualifying members by March 15, 2014. This distribution will be the second dividend returned during the 2013 Fund year, with \$2 Million having been distributed in July 2013. Since 1994, 58 dividend distributions have been returned to qualifying members, totaling nearly \$73 Million.

The HomeBuilders SIF is a group self-insured workers' compensation program, designed especially for residential and light commercial contractors. Endorsed by the Louisiana Home Builders Association for over 30 years, the program is sold exclusively through select independent insurance agents. For more information about the program, or to find an authorized agent, visit lhasif.com.

HOMEBUILDERS SELF INSURERS FUND ANNOUNCES OFFICERS FOR 2014

The HomeBuilders Self Insurers Fund has announced its newly installed officers for the year 2014. The SIF, now in its 35th year of providing affordable workers' compensation coverage to members of the Louisiana Home Builders Association, is managed by builders and associates elected from each local association.



Vince Roubique, has been elected to serve as Chairman of the Board of Trustees for the HomeBuilders Self Insurers Fund. Roubique, owner and president of Hammond based Tangi Electric and Maintenance Company, has been a participant in the Fund since 1989 and has been on its Board since 1997, serving on several committees, as well as Chairman in 2004. Roubique is also an active member of the Tangipahoa Home Builders Association. The Home Builders SIF is a group self-insured fund that has provided workers' compensation coverage to members of the Louisiana Home Builders Association for over 30 years.



Jeff Tidwell, has been elected to serve as Vice Chairman of the Board of Trustees for the HomeBuilders Self Insurers Fund. Tidwell is the former owner and president of Opelousas based Standard Building Corporation. He is a founding member of the HomeBuilders SIF and has served on its board since its inception. Over the past 30 years he has held positions on multiple committees and is past-Chairman. Tidwell also sits on the Board of Directors and is a past-president for the Louisiana Home Builders Association. He is currently the President of the St. Landry Home Builders Association. The Home Builders SIF is a group self-insured fund that has provided workers' compensation coverage to members of the Louisiana Home Builders Association for over 30 years.



Geno Guercio, has been installed as the Secretary of the Board of Trustees for the HomeBuilders Self Insurers Fund. Guercio has been a member of the CRBA since May 1985. Guercio has been an SIF Board Member for over 18 years, having served as Chairman of the Board in 1994 and 2007.

Partner News

LWCC BOARD DECLARES RECORD POLICYHOLDER DIVIDEND

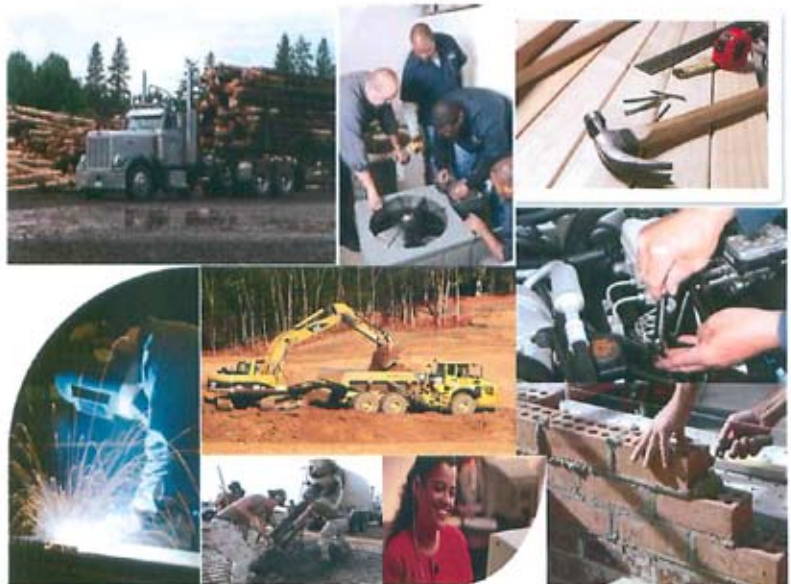
The board of directors of Louisiana Workers' Compensation Corporation (LWCC) has declared a 2013 dividend of \$69.1 million, bringing the cumulative total dividend over the past 11 years to more than \$300 million. The dividend, the company's largest to date, will be paid to qualifying policyholders in April.

More than 16,000 policyholders will receive a portion of this dividend. Individual dividend awards are based on a calculation that takes into account policyholders' premium and longevity with LWCC over the last five years.

"It is exciting to hear the stories of policyholders reinvesting these funds into their businesses to improve efficiencies, prevent future accidents and provide their employees with a quality work environment. This is real money, going back into real Louisiana businesses, providing real benefits," stated LWCC President and CEO Kristin W. Wall.

The 2013 dividend is the result of several contributing factors. LWCC policyholders' employees experienced fewer than expected work-related accidents during the year. The number of catastrophic injuries was also lower than typically experienced in a calendar year. Additionally, the company's investment portfolio continued to outperform when compared to industry peers.

LWCC Chairman Murphy J. "Mike" Foster, Jr. stated, "This company has set out to do what we hoped it would do over twenty years ago by providing a ready market for all Louisiana businesses, a driving focus on safety, and quality care for workers injured on the job." Foster added, "LWCC's rates have been reduced by over 52% since inception, a true testament of the dedication and expertise of LWCC's outstanding employees."



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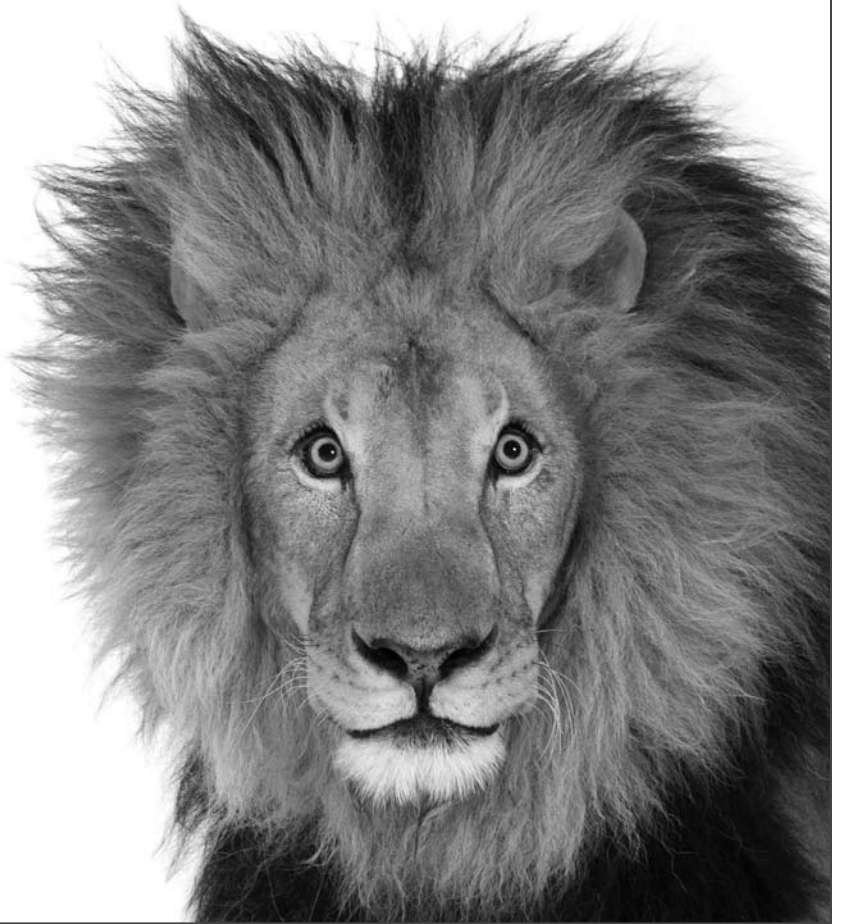
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Most people can describe what they do at work, but far too few can recognize opportunities, identify problems and come up with solutions that have a positive impact on the company. It's the ability to connect the dots that separates average employees from those displaying superior performance.

5. Seek ownership opportunities.

Workers come in two varieties, those who see themselves as employees and those who act as owners. There are many of the former and too few of the latter.

If there's anything managers need and want from employees, it's having them "take ownership," taking charge of one's job by controlling outcomes, meeting deadlines, overcoming hurdles and reaching goals.

With the current "teamness" throughout the business world, we might expect that the ownership spirit would be thriving. Since that's not the case, is it possible that "teamness" is either wishful thinking or window dressing — or both.

Unless being a "team" member is wedded to ownership, it's nothing more than another example of jargon.

6. Beware of "passive customer loyalty"

Those customers who never complain, keep coming back, pay promptly, appear satisfied may also be off our radar screen. We take them for granted. Some have been around so long they're invisible. We can call their behavior "passive customer loyalty."

It's worth thinking about because it's dangerous. These are the customers who quietly disappear. No one misses them until they're gone, and then we say, "I wonder what happened?"

"Active customer loyalty" is quite different. It results from constant cultivation, reinforcing how much we appreciate them, always looking for new ways to "refresh" their interest, feedback and loyalty. It's worth the effort because losing customers is costly.

7. Don't get suckered into doing something dumb. Of all the lessons from the Obamacare website debacle, one towers above all others: never launch anything before it's ready.

A CNET eBulletin evaluated entrants in the blossoming smartwatch category. Whether selling for \$49.95 or \$950, one word described them: clunky. It wasn't the first time. Microsoft's SPOT smartwatch was said to be "a bulky and poor design," when it appeared in 2004. Needless to say, it went missing rather quickly.

It happens every time someone says, "We've got to get this out now or else." Or else what? Or else we'll look stupid, wrong, or embarrassed? Whether it's a product, a plan, a project or anything else, getting it right is the only test that counts.

In business as in life, it takes the right ideas to drive the right results.



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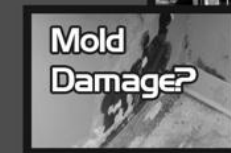
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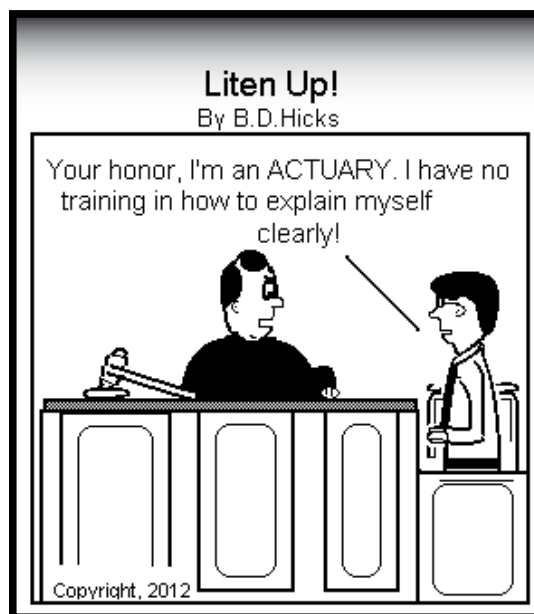
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