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Agent's *Voice*



How To Hire Top Agents
pg 14

**The Business Benefits
Of A Pipeline Mentality**
pg 15



BREAUX BRIDGE, LA

June 2014
Vol. XLI, No. 5





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Address inquiries to:

EDITOR, THE AGENT'S VOICE
8064 Summa Avenue, Suite C
Baton Rouge, LA 70809

Phone: (225) 766-7770

Watts: (800) 349-3434

Fax: (225) 766-1601

Email: info@piaoflouisiana.com

Website: www.piaoflouisiana.com

DEPARTMENTS

President's Message.....	4
Commissioner's Column.....	6
Passing It On.....	7
PIA Errors & Omissions.....	8

FEATURES

How To Hire Top Agents.....	14
The Business Benefits Of A Pipeline Mentality.....	15

IN EVERY ISSUE

Partner News.....	9
2014 CISR Schedules	12
Around The State.....	18-19
Company News.....	20
Welcome New Members	24
Index of Advertisers	26
Member Benefit in Focus	26



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**President's
Message**



BE PREPARED

As the temperatures rise and summer is upon us, we should not only be getting ready for our 71st Annual Convention at the Grand Hotel in Point Clear on July 19-22, hopefully we also are making our hurricane season preparations. So in addition to batteries, candles and drinking water, evacuation plans should be prepared, inventories taken, our insurance policies and other important documents gathered for quick access if we have to leave and all that goes into being ready. While we pray for a calm and non-eventful season, experience has taught us to not be caught off guard.

President,
PIA of Louisiana
Darryl Frank CPIA, Metairie

I want you to be aware that PIA is here for you to help you prepare before, during and after a natural disaster. Go to our State website (www.piaoflouisiana.com) and access our Hurricane Relief Center. On it, you will find many useful resources, including links and information so that agents, insureds and companies can find each other. We all remember what a challenge this was after Katrina when power, phone lines and even cell towers were out. There is also useful information from our company partners, the Department of Insurance, PIA National and other sources. You will find contact information for emergency assistance from the Federal Emergency Management Agency (FEMA), the Insurance Institute (disaster preparedness), the National Hurricane Center, the LA Office of Emergency Preparedness and

various State of Louisiana websites. There are also contact phone numbers and websites for claim centers, Louisiana Citizens, Floodsmart.gov, Acord forms for Agents, the United States Postal Service Mailing Stations and the State Police Road Closure Hotline.

You can be ready before the storm with tracking maps from the National Weather Service, NOAA, FEMA, and the Gulf Coast Hurricane Center. It also provides help after the storm with flood safety tips and instructions on what to do post disaster. There is also local media contact information. The internet and social media have taken us to another level in hurricane preparedness. Many of our Agency Management Systems are internet based and have back up centers in various parts of the country. Once you relocate and obtain internet access, you can gain access to your insured's files and information. Facebook and other tools are very useful in these situations as well.

PIA is here for you and is a member-driven organization. Our staff can provide assistance in relocating, finding office space and resources for you to help you get your agency back up and operational in the event the worst happens. BE PREPARED! But we hope the only hurricane you deal with this summer is at Pat O'Brien's! Stay safe my friends and I hope to see you all in Point Clear.

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Commissioner's Column

By James J. Donelon

Overview of FEMA's Flood Insurance Rate Mapping Process

Concerns regarding the correlation between FEMA flood maps and flood insurance rates as well as concerns over how flood maps will impact current real estate values and future growth in the housing sector have the attention of property owners, realtors and planners in our state. Some of these concerns were addressed with the recent passage of the Homeowner Flood Insurance Affordability Act which removed or revised many of the mandates of the Biggert-Waters Flood Insurance Reform and Modernization Act of 2012.

The Act did not nullify the role of updated flood insurance rate maps on flood insurance premiums. Policyholders will experience rate increases when properties are outside the flood protection system or when homes and businesses are determined to be below base flood elevation. The only exception under the Homeowner Flood Insurance Affordability Act is the grandfathered properties allowance for homes that complied with previous flood maps and after remapping are determined to be at greater risk of flooding. Flood insurance rates for such homes will not be increased for existing policyholders at this time. When a home with a grandfathered policy is sold, the new homeowner will no longer be subject to an immediate rate

hike to actuarial levels; instead increases will be phased in over many years. For homes that are not grandfathered, if the updated maps result in an increase in risk premium, that increase will be phased in over a five-year period at a rate of up to 18 percent per year.

In its mapping process, FEMA conducts a large-scale series of studies to re-examine flood hazards in the coastal and river communities.

A study does not always result in an updated map, but can also result in technical assistance, training, or the development of non-regulatory flood risk products to communicate risk.

According to FEMA, there are currently 36 projects in some stage of a study in Louisiana. Some of these are watersheds, some are parish-wide updates, and some affect smaller areas. The process for developing and updating flood maps is called Risk Mapping and usually takes from three to five years. One of the resulting products is new Flood Insurance Rate Maps (FIRMs), as well as Digital Flood Insurance Rate Maps (DFIRMs) reflecting up-to-date coastal flood hazard information. These maps contribute to the establishment of flood risk zones and the calculation of flood insurance premiums. There have been concerns over the implementation of new flood elevation maps. For example, recently FEMA announced a two-year delay in implementing 2013 Flood Insurance Rate Maps in Jefferson Parish. According to FEMA this will allow the incorporation of recently available data that more accurately reflects the actual ground elevation within the levee system. In January the Army Corp of Engineers released new ground elevation data that is critical to the production of accurate Flood Insurance Rate Maps. The delay



Commissioner of Insurance
Louisiana Department of
Insurance
public@ldi.state.la.us

will also give FEMA time to consider property owners' earlier extensive comments on 2013 proposed maps that relied on 2001 elevation data.

FEMA's mapping process is also something Congress is keeping a close eye on. Earlier this month the U.S. Senate Homeland Security and Government Affairs Subcommittee on Emergency Management held an oversight hearing on FEMA's mapping process. The concern over accuracy of mapping in the coastal areas and the consideration of locally built flood control systems in rural areas was discussed.

FEMA is currently conducting a new pilot program that will allow for recognition of non-accredited levees that were not considered in previous flood maps. Of the 25 Levee Analysis and Mapping Procedures (LAMP) pilot projects FEMA is conducting across the country, five of those projects are in coastal Louisiana parishes - Plaquemines, Lafourche, Terrebonne, St. Tammany and St. Charles. FEMA has said the pilot program locations were selected based on areas with higher population and property values. Results from the LAMP pilot program may be the basis for new procedures that allow a more precise level of modeling by analyzing the level of protection each levee reach can provide, allowing for better accuracy in reflecting the actual flood hazard areas for communities with levees. You can search online at FEMA's Map Service Center (www.msc.fema.gov) and find resources related to FEMA mapping. I encourage you and your community to become involved in the study process when FEMA goes to your locality. The more communities and homeowners know about this process, the better we can work together to make sure we build safely and resiliently and are adequately prepared for flooding and other natural disasters.

**Contact the
Louisiana
Department of
Insurance at**

www.lidi.state.la.us

**or call
1-800-259-5300**

Passing It On!

By Jody M. Boudreaux, CAE, CIC, CISR



Check out this new benefit from PIA! PIA has entered into an exclusive partnership with Floodbroker.com, which will allow PIA members' clients and prospects to learn about their flood risks and request a quote for flood insurance from their local, participating PIA member agency.

Floodbroker has automated the process of obtaining a flood insurance quote through the National Flood Insurance Program (NFIP) and makes this technology available to participating PIA member agents through their very own agency-branded, flood insurance microsites. Agents direct their clients and prospective insureds to their microsite where they can learn what flood zone they are in and request a flood insurance quote. After answering a few simple questions the quote is emailed to their agent who completes the sale offline using their agency's regular flood insurance carrier. In some cases an actual quote cannot be generated online, but the prospect can still submit the information they have input into the form so that their agent can get back to them and continue the flood insurance sale offline.

The best way to see how easy Floodbroker is to use is to test it out. Simply go to www.floodbroker.com and put in your address to see how easy it will be for your customers to generate their own flood quote. Or click on the "For Agents" link to see a short video that describes how the program works.

To learn how you can get your own agency branded Floodbroker website—with your logo and contact information—please contact Evan Spindelmann at 855-442-4130 or evan.spindelmann@floodbroker.com.

For more information or to attend a free informational webinar, please visit


PIA National's website at www.pianet.com/floodbroker. They also will be exhibiting at this year's convention.

Also related to flood, there are **New NFIP Consumer Fact Sheet On Rate Changes**: The National Flood Insurance Program (NFIP) is out with a new consumer fact sheet providing updates on the implementation of changes mandated by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). This 2-page fact sheet provides an overview of the changes to

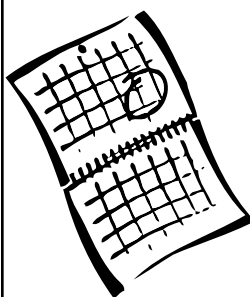
flood insurance rates under the NFIP. We sent this out in our latest *Agent's Link* (June 30), so you can refer to our archive section of this publication for a live link or you can check out PIA National's website

at www.pianet.org. We welcome your questions, comments, shared experiences and/or suggestions (send comments to patbo@pianet.org).

PIA is preparing for a series of meetings of the NFIP, along with FEMA, the Institute for Business and Home Safety (IBHS) and the Flood Insurance Producers National Committee (FIPNC). PIA National President-elect Richie Clements is Chair of FIPNC.

Let us be your resource for flood issues and during hurricane season. Be sure to check out our Hurricane Relief Center on the front page of our website at www.piaoflouisiana.com. 

Executive Vice President,
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PIA Errors & Omissions

By Curtis M. Pearsall, CPCU, AIAF, CPIA

When getting the client's signature may not be enough

Producers and customer service representatives are advised from early their careers of the importance of securing a customer's signature on an application. The basic premise is that if accurately completed and signed by the applicant, an application possesses tremendous power in the event of some type of errors-and-omissions litigation. The signed application played a significant role in the outcome of that litigation in a substantial number of E&O cases.

For agencies serious about reducing their E&O exposure, proper handling of applica-

tions is a great place to start. Unfortunately, there have been numerous E&O cases where the signed application lacked the power it should have had. For an application to really help the agency if E&O litigation arises, the customer must fully know the contents of the entire application. If the agency sends the customer the application to sign, the entire application must be sent. Sending only the signature page could cause a problem as it might enable the customer to disavow knowledge of the contents of the entire application.

The goal is to ensure that applications work for your agency, not against it. Here are some key items to follow:

Complete, current and correct

This is known as the "3 c's requirement." Are applications from your agency completed fully or are some questions left blank? If questions are left blank, why? The answers to these blank items could significantly impact the account's desirability or pricing. How confident is your agency on the accuracy of the answers to the ques-

tions? In the haste to get applications submitted, producers/account executives may answer the questions believing they are answering honestly and correctly. This has the

potential to cause some problems as carriers rely heavily on the application and presume the information to be truthful.

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What is your agency's approach when the carrier underwriter calls with additional questions? As a producer or CSR, do you presume to know the

answer or do you contact the prospect to check? It's best to contact the prospect/customer to ensure the information presented to the carrier is correct.

After a loss

What happens if, after a loss, the carrier discovers the information was incorrect? This is when your nightmare could start. The carrier may take the position that it would not have written the account had it known the correct information. Unfortunately, this scenario occurs much too often. At this point, the carrier will typically have two options: rescind the policy or honor the claim, but then take action against the agency. There have been many E&O claims where the carrier successfully sued the agent due to misrepresentation of the nature of the risk. This issue by itself heavily reinforces the benefits of having the insured sign the application to affirm the accuracy of the information.

The best approach

Complete the application face-to-face with the prospect/customer, ask-



ing him or her the questions exactly as they appear and accurately noting the response on the application. After completing the ap-

plication, the producer/CSR will usually request that the client sign the application. An additional requirement is recommended. Namely, don't just ask the client to sign the application. Require the prospect/customer to review the entire application to ensure you have accurately stated the exposure, and then have the client sign it. This is one of the most important procedures for an agency to insist on.

In virtually every state, the customer is held responsible for the contents of the application once he or she has signed it. If the client misled you in the completion of the application, his or her signature on the document could play a significant role if a problem develops. As stated previously, this means more than just sending the client the signature page to sign.

If getting the signature is not feasible for some reason, explore the possibility of providing the customer with the application electronically, asking him or her to review and approve the information for correctness. Be certain your file is well documented with the insured's approval.

Don't sign the insured's name

While the agency may believe the customer has authorized you to do so, don't sign for the insured! After a loss, the customer may disavow giving you this authorization. Handwriting experts have found their way into E&O claims, so extreme caution should be exercised in this area.

Continued on page 24

Partner News

CEO DAVID BONDY IS REGIONAL FINALIST FOR EY ENTREPRENEUR OF THE YEAR™



Global accounting firm EY (Ernst & Young) has announced that LUBA Workers' Comp founder and CEO David Bondy has been chosen as a finalist for the EY Entrepreneur Of The Year 2014

Award for the Gulf Coast region. The program recognizes entrepreneurial leaders who demonstrate excellence and extraordinary success in areas such as innovation, financial performance and personal commitment to their businesses and communities. Bondy was selected by a panel of independent judges, and award winners will be announced at a gala event on Thursday, June 26 at the Hilton Americas Hotel – Downtown Houston.

“Our goal at LUBA is helping other busi-

nesses provide a safe workplace for their employees,” Bondy said. “I’m honored to have been selected, but this recognition is a testament to the talent and dedication of the people who show up for work at our company every day.”

Since its launch in 1991 in Baton Rouge, La., LUBA has grown from a self-insured fund to a casualty insurance company that now covers about 155,000 employees for 4,500 individual businesses throughout Louisiana, Arkansas, Mississippi and Texas.

Now in its 28th year, the EY Entrepreneur of the Year awards program has expanded to recognize business leaders in more than 145 cities in more than 60 countries throughout the world.

Regional award winners are eligible for consideration for the EY Entrepreneur Of The Year

National program. Award winners in several national categories, as well as the EY Entrepreneur Of The Year National Overall Award winner, will be announced at the annual awards gala in Palm Springs, Calif., on Nov. 15. The awards are the culminating event of the EY Strategic Growth Forum®, the nation’s most prestigious gathering of high-growth, market-leading companies.

Sponsors

Founded and produced by EY, the Entrepreneur Of The Year Awards are sponsored in the United States by the Ewing Marion Kauffman Foundation and SAP America. In the Gulf Coast Region, sponsors include: Norton Rose Fulbright, Lockton Companies, LLC, BBVA Compass, Colliers International, Solomon Edwards, ADP, Pierpont Communications, Inc. and Smart Business Network, Inc.

JEFFREY H. SKAGGS JOINS LWCC AS SENIOR VICE PRESIDENT



Louisiana Workers' Compensation Corporation (LWCC) announces the hiring of Jeffrey H. Skaggs as senior vice president of policyholder services and agency relations.

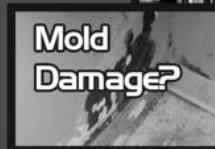
Skaggs has more than 27 years of experience in commercial insurance underwriting, marketing, and management. Most recently, Skaggs served as vice president of regional operations for Texas Mutual Insurance Company in Austin. He has worked in

underwriting, management, and executive positions with CNA Insurance, Reliance Insurance Company, Zurich-American Insurance, and Travelers Insurance Company.

Skaggs earned his Bachelor of Arts degree in government and politics in 1987 from The University of Texas at Dallas. He has an extensive background in coaching, training, leadership development, and succession planning through the Independent Insurance Agents & Brokers of America (IIAB).



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Did you know?

Did you know that PIA has figured out a way to make selling flood insurance easier?

PIA has entered into an exclusive partnership with Floodbroker.com which allows PIA members' clients and prospects to learn about their flood risks and request a quote for flood insurance from their local, participating PIA member agency.

Floodbroker has automated the process of obtaining a flood insurance quote through the National Flood Insurance Program (NFIP) and makes this technology available to participating PIA member agents through their very own agency-branded, flood insurance microsites.

Agents direct their clients and prospective insureds to their Floodbroker microsite where they can learn what flood zone they are in and request a flood insurance quote. After answering a few simple questions the quote is emailed to their agent who completes the sale offline using their agency's regular flood insurance carrier. Even in cases where an actual quote cannot be generated online, the prospect can still submit the information they have input into the form so that their agent can get back to them and continue the flood insurance sale offline.

Learn more about this program at www.pianet.com/floodbroker.

Not a PIA member? Please consider joining the association that arms agents with the tools they need to succeed. Contact us for a membership application or visit us online at www.pianet.com/joinpia.



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How to Hire Top Agents

by John Chapin

With all the advances in every area of life, you'd think hiring the right agents would be an exact science at this point. It isn't. Hiring the right people is a combination of science and philosophy and you have to utilize both effectively to hire someone who ultimately "makes it." Here are the aspects to "employ" in order to employ the right agents.

Keys to Hiring Top Agents

Hiring tip #1:

Only hire employed winners.

An unemployed agent or salesperson out looking for a job is a *major* red flag. Unless someone's company just blew up, or there is some other crazy extenuating circumstance, an agent or salesperson looking for a job should, at the very least, still be employed. That said, an employed agent out looking for a job is a yellow flag. People do switch jobs for a variety of perfectly legitimate reasons related to family or other solid personal reasons, just make sure the reason is a good one and they can back up the stellar sales skills they claim to have. In reality, most agents are looking for a job because they can't sell and they either got let go, or are about to. Don't hire someone else's problem without A LOT of due diligence.

Hiring tip #2:

Only hire within your industry if you recruited the person.

If you find a stellar agent you want working for you instead of the competition, great, otherwise avoid your industry like the plague. Someone within the same industry looking for a job elsewhere does so because they can't sell. Again, unless there is an extenuating circumstance with the company or product, the problem is the salesperson.

Hiring tip #3:

Always be on the lookout for good agents.

Even if you are not hiring right now, build your list of candidates for when you are. That great salesperson who just sold you your car, boat, or home alarm system is a good prospect to come work for you now or at some point in the future. It's simple, winners win. A winning salesperson in another industry can learn to sell just as effectively in your industry. Also, truly great salespeople can make the transition from products to services

and from phone sales to in-person sales and vice versa.

Hiring tip #4:

Hire self-esteem, self-confidence, and the right attitude.

Lacking any of these three is the number one reason agents fail. A lack of activity, blaming the economy and other outside circumstances, and ultimately not doing what needs to be done every day whether you feel like it or not, all come down to an issue with one or all of these three.

Also, you want someone with a strong work ethic who is seeking a career instead of a job.

*John Chapin is a sales and motivational speaker with 26+ years of experience as a #1 sales rep. For his free newsletter, or if you would like him to speak at your next event, go to: www.completeselling.com John is also the author of the 2010 sales book of the year: *Sales Encyclopedia*. For permission to reprint, e-mail: johnchapin@completeselling.com.*

Hiring tip #5:

Have a hiring process.

Have several people put their eyes on a potential hire. Meet all *their* decision makers such as spouses. Do all your testing, check all paperwork, cross all your T's and dot all your I's. Don't take shortcuts, have a process and stick to it like a pilot doing preflight.

Hiring tip #6:

Shake up the testing process.

Telling an applicant you are about to hire that they did not get the job, bringing them to an event with an open bar, playing golf with a candidate, or visiting them at their home, are some great ways to find out what people are *really* like. While you should absolutely use personality tests, in-office interviews, and other standard, accepted hiring practices as your foundation, realize that most tests can be beaten, and most people can put their best mask on temporarily. To find out what people are really like, move them out of the typical hiring environment.

Hiring tip #7:

Be skeptical of references, especially personal references.

Anyone can find a brother-in-law, friend they went to college with, or a third cousin twice removed to say the candidate is the best thing since the wheel. If they are that good, the wheel never would have been invented.

Hiring tip #8:

Start not with what your company can do for them...

Be wary of people who lead by asking what the base or draw is and what benefits they will get.

Hiring tip #9:

Candidates should be transparent and forthcoming.

Yes, applicants should be willing to give you access to all their social media information, and all their other information for that matter. That said, you should be able to find enough information on applicants without having to get social media passwords. It's just another good test to see if the applicant may have something to hide. Also, someone with a very small or no online footprint is an orange flag. Investigate further.

Hiring tip #10:

Have standards and stick to them as if your life depends upon it...

Because the life of your business does depend upon it. In addition to hiring standards, you need performance standards and time lines that are agreed upon. Accountability is *extremely* important.

Hiring tip #11:

Hire slowly and fire quickly.

Do the work and don't cut corners. A lot of work on the front end will avoid a lot of pain once you hire the person and they don't work out. Also, once you realize you have a duck instead of a swan, and they are not living up to the standards agreed upon under tip #10, cut the cord *fast*.

Hiring tip #12:

Provide the right environment.

It doesn't help to hire the right people if you bring them into an environment where chronic underperformers, negative people, a lack of support, and other similar cancers exist.

The Business Benefits of a Pipeline Mentality

by John Graham

Today, the customer story is simple. Loyalty ranges from non-existent to temporary. Mining the Internet is second nature, relying on smartphone apps to cut through the clutter. With an endless array of channels available, engaging customers can be an exercise in futility.

Surprisingly, the current situation hasn't changed much, particularly for those in sales, who have always asked, "Whom can I talk to today?" The search for prospective customers is just as illusive as it has always been. In spite of all the changes, the prospect problem remains the same.

A different approach: a pipeline view

To get beyond the barriers that keep us from engaging customers and avoid always asking the "Whom can I talk to today?" question, what's needed is "a pipeline mentality".

The process is one of 'customer creation', of filling the pipeline with potential business while taking care of the new that flows from the pipe. Instead of spending valuable time and using limited resources on constantly looking

for new business, a more prudent approach is to create a 'pipeline mentality' process that produces business.

Building the pipeline

Here are the elements of implementing a pipeline strategy:

1. View prospects as 'customers-in-the-making'.

Although it contradicts traditional sales strategies, looking at prospects as 'a potential sale' distorts the selling process. Although most salespeople are quick to say that they are solution-oriented and want to help customers, their behavior betrays their words.

It's easy to spot the salesperson with one objective in mind: to make the sale.

Everything is aimed at achieving that one goal. Prospects quickly sense the true mission and go on the defensive, either rejecting the salesperson or backing away from making a decision.

To think of prospects as customers-in-the-making is more effective, whether they buy

today or a year from now. The goal is to bring them into your orbit in such a way that they will not go elsewhere. This is what allows selling to focus intensely on the customer.



2. Make prospect identification an ongoing commitment.

It's actually counter-intuitive to put making a sale ahead of creating a customer. The goal of prospecting should be to identify those who fit a company's customer profile and who, when properly cultivated, hold a potential for becoming buyers.

The most difficult task for most businesses is making prospect identification an ongoing task.

The life force of sales is a pipeline that's filled with prospects that have discovered the value of doing business with you, who recognize that there's value in partnering with you, and who have discovered all this before becoming customers.

Most prospect identification efforts produce minimal results because they lack constant attention. They're viewed as temporary 'activity' rather than as the lifeblood of the organization, the source of new business for the years ahead.

Continued on page 25



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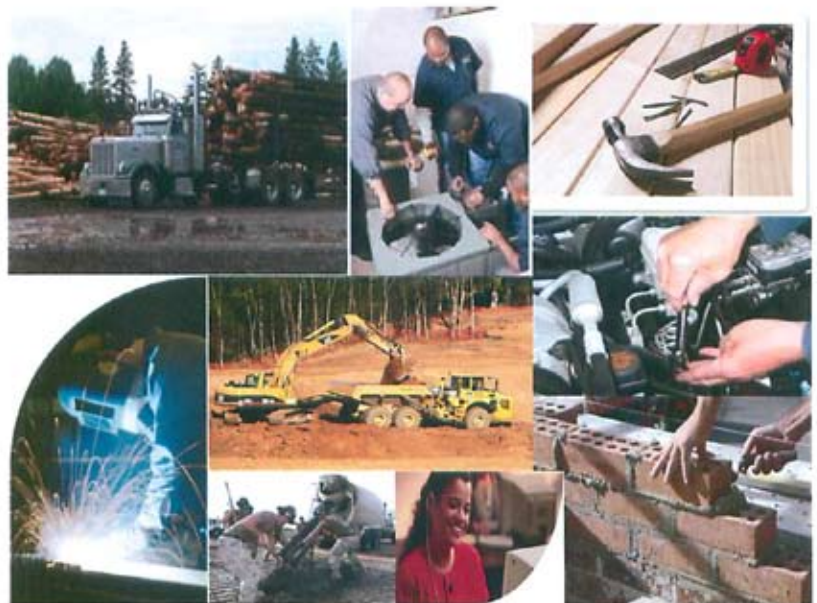
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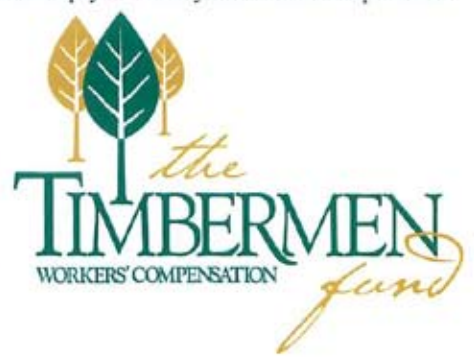


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RETIREMENT ANNOUNCEMENT

Herb Swartz has announced his retirement from The Hanover. Since joining The Hanover in 2005, Herb has devoted himself to developing strong, mutually profitable partnerships, helping agents to grow their personal lines over the long term.

Always the professional, Herb has earned the respect of our agent partners and all of his colleagues at The Hanover. We're very grateful to him for his tremendous service, his vast knowledge and his unending energy and we wish him all the best. In retirement, I know that Herb looks forward enjoying himself in a variety of ways, including volunteering in his community and contributing to his local area.

At the same time, we're very pleased to announce that Kendra Schenkel will assume a direct leadership role for our personal lines business in Louisiana effective May 30, 2014.

Kendra currently serves as regional distribution director for personal lines for our Southeastern Region. Kendra has worked with Herb to understand local markets and, working closely with Territory Sales Manager, Ed Nelson and Territory Sales Manager, James Duncan, her appointment assures a seamless transition.

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"Very few companies are able to adapt and evolve over a 50 year period," Nick Cortezi, CEO of All Risks indicated. "The fact that we have become more versatile and dynamic, tackling the many challenges this industry has faced, speaks to the tremendous quality and dedication of our people." He added, "This tireless drive for success and achievement is what truly differentiates our firm."

This dedication led All Risks to exceed one billion in written premiums in 2013. "The growth of All Risks is a result of tremendous individual commitment, harnessed toward a collec-

tive success," stated Matt Nichols, President of the firm. "We will continue to invest in our systems, product and personnel, creating an even more seamless customer service experience, ensuring excellence from sales through fulfillment."

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Continued From Page 8
(PIA Errors and Omissions)

Use all-new information

As a producer or CSR, have you ever completed “this year’s application” using the information from “last year’s application?” Avoid doing this. It is extremely dangerous and fraught with potential problems. Risks change, so it is always best that the application is completed through current discussion with the customer.

Ensure accuracy

Review and reinforce with your staff the issue of providing your carriers with complete, accurate applications signed by the customer. This is also a great time for management to clearly state the expectation that applications will not be submitted to the carrier unless they are complete and accurate. This requirement normally falls, especially with commercial accounts, on the producers. Customer Service Representatives should be authorized to return an application to the producer if the application is incomplete or if the CSR is concerned about accuracy.

Work in your favor

Applications you submit to your carriers are extremely important and must be handled accordingly. Your agency’s goal should be that the information in the applications is complete, current and correct (the “3 c’s”) and the application is reviewed and signed by the customer. While getting the insured’s signature

may be an additional step that takes time, the power of this signed application cannot be emphasized enough. Anything less could spell trouble if a loss develops and the carrier believes it was misled. Turn the power of the application to work in your favor by mandating and enforcing these requirements.

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3. Segment prospects to focus on individual needs. Even after decades of discussion, few companies recognize the value of segmenting their databases and toss everyone in a couple of buckets, failing to drill down for personal preferences, lifestyle nuances, sales and demographic data.

Although this is the 'age of the individual customer', the implications are largely ignored by most businesses. 'Boiler plate' proposals are deadly, and emails are often nothing more than not-so-thinly-disguised ads. All of which creates a negative impression.

4. Implement prospect cultivation tactics. There's only one way to cultivate prospects successfully—and it's not how a salesperson

wants to go about it. Customers set their own buying schedules and they're not about to abandon their priorities to fit a salesperson's needs. They don't want to be 'bothered' with multiple emails or repeated telephone calls.

They're not moved by attempts to arrange a meeting or by someone saying, "I'm reaching out to you to gather information." But when the prospect is ready to buy, those who come to mind have the opportunity to make the sale. Staying in front of prospects regularly with helpful information builds the platform of success.

5. Be the resource for prospects. The most effective way to convince a customer to buy from you is to make yourself invaluable.

What you sell may help a customer become more successful, but what you know solves customer problems. There are those who are reluctant to share their knowledge, fearing that prospects will take what they want and never bother to become buyers. While there's always the chance this can happen, it's worth it in order to demonstrate a company's competence and expertise.

The best way for prospects to become aligned with a company is for them to discover the depths of your expertise and the extent of your knowledge. This is the value-added that makes a significant difference.

6. Help customers be more successful. If partnering has any value as a concept, it's to be found in helping prospects and customers meet business challenges. Just selling them the right product or service isn't nearly enough today to build a lasting bond. Almost any 'vendor' can do that.

Going beyond the expected is today's challenge. A supplier of bakery mixes and fillings discovered that its customers were asking for help in developing marketing strategies and tactics for retailing their products. It then dawned on management that even high quality and innovative products were not enough. Their customers we're looking to them for ways to increase sales. Meeting this need was the first step toward selling more mixes and fillings.

7. Take the lead. While playing it cautious may seem prudent, it's leadership that captures the attention of prospects. There's a lot any business can learn from Subway, for example. The focus on 'fresh,' flavor and 'foot-long' low cost specials hits what young and older adults want today.

But when it comes to pace-setting in customer service Amazon is the winner, not just in its broad range of products, but by having customers answer questions, rate products, sending reminders, making personalized suggestions, keeping them informed and offering free shipping, easy returns, and incredibly fast deliveries. All of this sends the message that Amazon cares about customers.

A results-based approach

Because results are what count, wasting time chasing possible sales, following up on less-than-serious prospects and preparing dead-end proposals doesn't make sense.

Spending time trying to find customers — those who fit your profile of buyers — is a futile waste of time and resources. What's required is a strategy that fills the customer pipeline with prospects that can be nurtured so that there is a steady flow of new business from those who know and understand company's capabilities. What's needed is a 'pipeline mentality'.

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Index of Advertisers

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Berkshire Hathaway Guard Insurance.....	19
Capital Premium Financing.....	22
Emergency Restoration Inc.	9
Forest Insurance Facilities.....	12
Hull & Company, Louisiana.....	23
Imperial Fire & Casualty Insurance.....	21
LCI Workers Comp.....	24
LCTA.....	11
LUBA Workers' Comp.....	Back Cover
LWCC.....	Inside Front Cover
Prime Rate.....	10
Progressive.....	Inside Back Cover
RPS Covington.....	23
Stonetrust.....	25
The Timbermen Fund.....	18

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