LOUISIANAAGENT

FEBRUARY 2021



IIABL CEO PERPETUATION PLAN ASK JEFF:
BEWARE OF SURPRISE
EXCLUSIONS &
LIMITATIONS

DEADLINES FOR PROOF OF LOSS FOR HURRICANE CLAIMS



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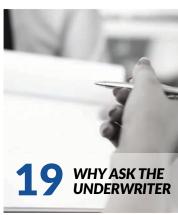


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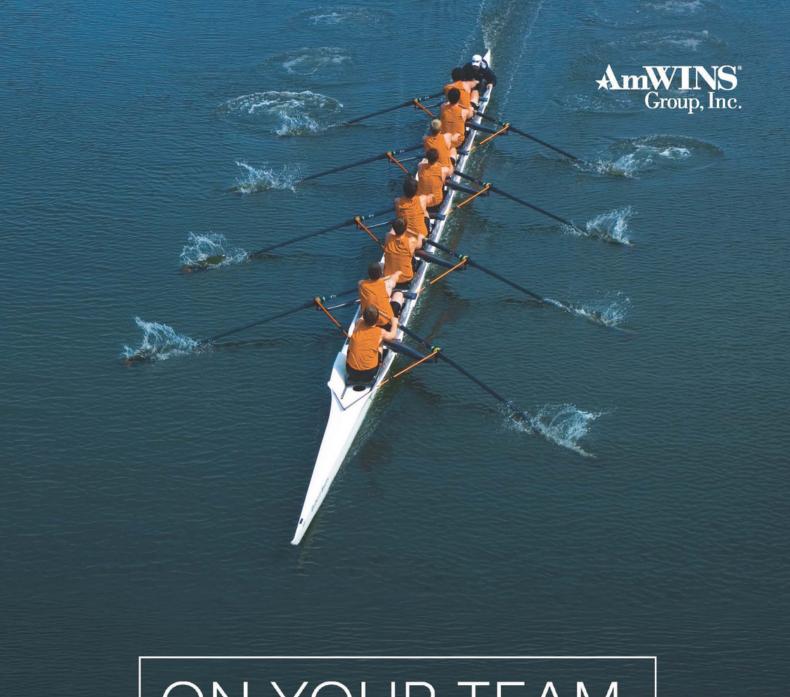
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IIABL is pleased and proud to share the announcement of the creation of the Jeff Albright Insurance Society at the University of Louisiana Monroe (ULM) Foundation that will benefit the nationally recognized Risk Management and Insurance (RMI) program. The Jeff Albright Insurance Society's mission is to support the needs and advancement of the ULM RMI program, while providing the industry with the opportunity to support recruitment, development, and job placement of a well-prepared, talented candidate pool that is focused on careers in insurance distribution.

JEFF ALBRIGHT
ANNOUNCES his
RETIREMENT for 2024
and HONORED with the
CREATION of the
The JEFF ALBRIGHT
INSURANCE SOCIETY

"When considering the many ongoing contributions of Jeff to our industry from the outset of his career, and continuing today," IIABL President, Brenda Case, states, "Jeff has touched so many aspects of our industry in an important way." She continues, "Who could be better deserving of this honor that promises to bring value to our industry for years to come, and to continue the job of attracting and preparing our future industry leaders? The reputation of the insurance department at ULM is well known and highly valued."

Gifts to the Jeff Albright Insurance Society will help fund student scholarships, student development activities, internship support, research, industrial engagement events, and workforce and job placement strategies.

The giving society was named after Jeff Albright, CEO of the Independent Insurance Agents & Brokers of Louisiana (IIABL) soon after he announced his planned retirement for the end of 2024 after 45 years in the industry. IIABL Past President, Joey O'Connor proposed the idea to the IIABL Board of Directors. The entire board, without exception, wholeheartedly got behind this effort to honor Jeff and ULM.

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"When the IIABL contacted me about a way to honor Jeff Albright, the idea of the Jeff Albright Society immediately came to mind," stated Christine Berry, Ph.D., Professor and Program Director of RMI. Berry continued, stating, "We appreciate the IIABL for allowing ULM to be a part of honoring Jeff in this way. Over the years, Jeff has been an advisor and mentor to our faculty and students and a champion of insurance education across the state. The Jeff Albright Insurance Society will ensure that, together, we are able to continue Jeff's tireless work toward creating a better Louisiana insurance industry and to strengthen insurance education in our state."

To date, the ULM Foundation has received \$50,000 from the IIABL, \$50,000 from the AmWins Group, and \$20,000 from CRC in support of the Jeff Albright Insurance Society.

IIABL Immediate Past President, Joey O'Connor noted that, "The inspiration for the Jeff Albright Insurance Society was without question Jeff Albright's passion for insurance education and attracting young talent into the insurance industry. Many people may not know, but Jeff started his career as an independent insurance agent and walked in our shoes daily. He joined IIABL as Education Director and taught many education classes for member agents. Jeff also spent years teaching insurance courses in the Business College at Louisiana State University. I guess you could say education has always been in Jeff's blood and a priority throughout his entire career."

Through the years, Jeff and Dr. Christine



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Berry created a great working relationship and developed a partnership between ULM and IIABL. For years, Albright has participated in ULM job fairs, recruiting Risk Management & Insurance students into the insurance industry. He also encouraged IIABL and various Louisiana insurance companies, brokers, and agents to offer financial support in conjunction with the IIABL Board to help the program thrive.

O'Connor added, "I don't know if I can think of a person over the last 30 years that has had such a profound effect on the insurance industry in Louisiana than Jeff Albright. His tenacious work in the legislature has produced significant positive outcomes for everyone in Louisiana, his day-to-day availability to field phone calls and to help agents, companies and brokers solve important

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issues and his overall passion to make the insurance industry better. We are all indebted to Jeff Albright for his unrelenting advocacy for agents, companies/brokers, consumers and especially the ULM Risk Management Department. My thanks to Dr. Christine Berry for working with the IIABL Board to honor Jeff Albright by developing a foundation to help with many important initiatives to attract young talent to our industry for many years into the future."

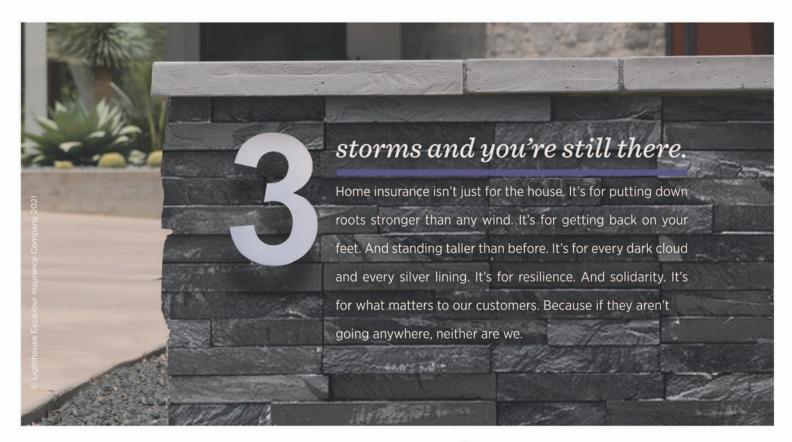
"The ULM Risk Management and Insurance Program is outstanding and produces very high-quality graduates which are critical to the future success of the insurance industry. It is an honor and a privilege to work with Dr. Christine Berry and her students, and I urge everyone in the insurance industry to support this program," stated Albright.

About Jeff Albright

Jeff Albright fell in love with the insurance industry while taking an elective insurance course in college. After the elective course was completed, Albright joined the Gamma lota Sigma insurance fraternity, graduated with a major in insurance, and embarked on a 45-year career as an independent insurance agent. Beginning as a producer at an independent agency, Albright worked his way up to become CEO of the Independent Insurance Agents & Brokers of Louisiana.

Brenda Case shared that Jeff's love of knowledge and his technical expertise, combined with his talent for presenting facts in a clear and interesting way, have enhanced the knowledge of so many in our industry, both through classes and

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technical bulletins, and as a resource for day-to-day questions from our members.

Those same communications skills have enabled him to earn the respect and trust of so many in the political world, even those on the other side of the issues. Consequently, the value that he brings as a lobbyist for our industry is widely recognized. His vision and leadership skills have led to his being a highly sought director on many local, state and national boards, some on the cutting edge of the direction of our industry today.

In his 36 ears at IIABL, he has become a respected expert and advocate for the rights of policyholders and independent agents in the insurance industry and Louisiana Legislature.

Albright's work won numerous awards, including: two National Legislative Awards from the Independent Insurance Agents & Brokers of America; the IIABL Lou Daniel Award for lifetime achievement; and a place in the Insurance Business America Hall of Fame.

About ULM Risk Management and Insurance.





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The JEFF ALBRIGHT INSURANCE SOCIETY Benefiting the ULM RISK MANAGEMENT and INSURANCE PROGRAM

Name & Purpose

Jeff Albright is a successful independent insurance agent and served in the industry for over 40 years. During his time of service in the industry, he has invested in students in the classroom, lobbied for reform to protect the integrity of the independent insurance industry, and his philanthropic support of education programs that support the needs of young independent insurance professionals.

To honor Jeff's significant impact on the insurance industry and his long-term commitment to insurance education and his passion for developing future insurance professionals, the Jeff Albright Society was created to support the ULM Risk Management and Insurance (RMI) program. The society will honor his transformational work within the RMI industry.

The mission of the fund is to support the needs and advancement of the ULM RMI program while providing the industry with the opportunity to support recruitment, development, and job placement of a well-prepared, talented candidate pool that is focused on careers in insurance distribution. The needs and advancement opportunities include but are not limited to:

- Student scholarships
- Student development activities
- Student recruitment
- Internship support
- Research

- Industrial engagement events
- Donor recognition
- Diversity and inclusion initiatives
- Faculty support
- Workforce and job placement strategies

Donor Giving Levels & Recognition

Friends of the Jeff Albright Insurance Society: \$5,000

- Annual donation of \$1,000 per year for 5 years OR a lifetime giving total of \$5,000.
 - An invitation to the ULM RMI/Gamma lota Sigma Annual Speaker Series.
 - An invitation to the ULM Foundation's Annual Evening of Thanks Event.

Partners of the Jeff Albright Insurance Society: \$10,000

- Annual donation of \$2,000 per year for 5 years OR a lifetime giving total of \$10,000.
 - One seat on the ULM RMI Industry Advisory Board to provide governance of the funding.
 - An invitation to the ULM RMI/Gamma lota Sigma Annual Speaker Series.
 - An invitation to the ULM Foundation's Annual Evening of Thanks Event.
 - A book of career profiles of our current juniors and seniors tailored to your hiring needs.
 - A bronze donor recognition pin

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Patrons of the Jeff Albright Society: \$25,000

- Annual donation of \$5,000 per year for 5 years OR a lifetime giving total of \$25,000.
 - Two seat on the ULM RMI Industry Advisory Board to provide governance of the funding.
 - A donor recognition plaque to be displayed outside of the Small Business & Risk Management Institute Office in the College of Business & Social Sciences.
 - An invitation to the ULM RMI/Gamma lota Sigma Annual Speaker Series.
 - An invitation to the ULM Foundation's Annual Evening of Thanks Event.
 - A book of career profiles of our current juniors and seniors tailored to your hiring needs.
 - A donor recognition bronze pin.

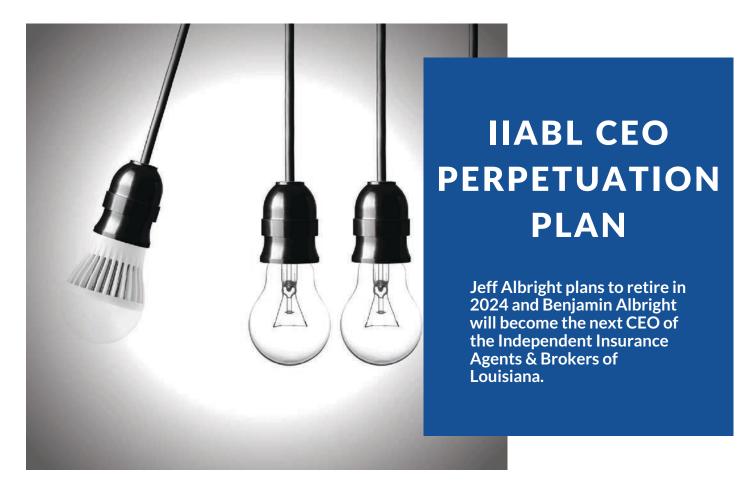
Underwriters of the Jeff Albright Insurance Society: \$50,000

- Annual donation of \$10,000 per year for 5 years OR a lifetime giving total of \$50,000.
 - An invitation for four to an exclusive dinner event at the ULM President's home to honor our Underwriters and Pinnacle members.
 - An invitation to participate in a check presentation at the University of Louisiana Monroe.
 - Three seats on the ULM RMI Industry Advisory Board to provide governance of the funding.
 - A donor recognition plaque to be displayed outside of the Small Business & Risk Management Institute Office in the College of Business & Social Sciences.
 - An invitation to the ULM RMI/Gamma lota Sigma Annual Speaker Series.
 - Induction into the Cornerstone Society of the ULM Foundation's Kitty DeGree Bell Tower Society Program.
 - A donor recognition plague to be displayed inside of the ULM Conference Center of the ULM Library.
 - An invitation to the ULM Foundation's Annual Evening of Thanks Event where the plaques will be unveiled.
 - A book of career profiles of our current juniors and seniors tailored to your hiring needs.
 - A donor recognition gold pin with a garnet.

Pinnacle Lifetime Royalty Level of the Jeff Albright Insurance Society: \$100,000

- Annual donation of \$20,000 per year for 5 years OR a lifetime giving total of \$100,000.
 - Sponsorship of an "Executive in Residence," for example:
 - The Jeff Albright Scholar of Insurance Production
 - The Jeff Albright Scholar of Ethics in Insurance
 - The Jeff Albright Scholar of Insurance Innovation
 - The Jeff Albright Scholar of Insurance Advocacy
 - An invitation for four to an exclusive dinner event at the ULM President's home to honor our Underwriters and Pinnacle members.
 - An invitation to participate in a check presentation at the University of Louisiana Monroe.
 - Four seats on the ULM RMI Industry Advisory Board to provide governance of the funding.
 - A donor recognition plaque to be displayed outside of the Small Business & Risk Management Institute Office in the College of Business & Social Sciences.
 - An invitation to the ULM RMI/Gamma lota Sigma Annual Speaker Series.
 - Induction into the Ouachita Society of the ULM Foundation's Kitty DeGree Bell Tower Society Program.
 - A donor recognition plaque to be displayed inside of the ULM Conference Center of the ULM Library
 - An invitation to the ULM Foundation's Annual Evening of Thanks Event where the plaques will be unveiled.
 - A book of career profiles of our current juniors and seniors tailored to your hiring needs.
 - A donor recognition gold pin with a diamond.
 - Custom wrap of classrooms displaying company branding.

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After 33-years at IIABL, Jeff Albright has announced his plans to retire at the end of 2024. The IIABL Board of Directors asked Jeff to provide a 5-year notice of his retirement so that they could develop a CEO perpetuation plan.

Albright notified the IIABL Board of his December 31, 2024 retirement date at the November 2019 IIABL Board Meeting. The IIABL Board discussed various perpetuation plans and ultimately decided to hire someone sooner rather than later to give the next CEO time to work with Jeff, learn the various aspects of the job, develop relationships with members, industry, and legislators, and get fully prepared to fill the role on January 1, 2025.

The IIABL Board authorized the Executive Committee to conduct a search for the next CEO. The Executive Committee considered other Big I state executives, Louisiana association executives, Louisiana lobbyists, and many people from the Louisiana insurance industry. The Executive Committee compiled a list of 29 qualified candidates. They conducted research and vetted

the candidates and offered interviews to 5 finalists. In the end, the IIABL Executive Committee unanimously nominated, and the IIABL Board of Directors unanimously confirmed Benjamin Albright as the next CEO of IIABL.

Yes, Benjamin Albright is Jeff Albright's son, but he won this job on his own merits. Ben graduated from LSU in 4-years with degrees in Political Science, Psychology, and Economics with a minor in French. He worked for IIABL member agency, Eagan Insurance in Metairie, for 7+ years, ultimately as the head of the Eagan Insurance Marketing Department. For the past year, Ben worked at LWCC, spearheading their customer experience initiative.

Ben Albright is starting at IIABL as the Vice President of Strategic Initiatives, working to implement IIABL Strategic Plan goals to provide Big I members with assistance to implement technology, improve agency management and

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operations, and expand market access. Over the next 4-years, Ben will expand his work into all areas of IIABL operations so that he will be well prepared to lead IIABL into the future.

You can contact Ben Albright at BAlbright@IIABL.com or (225) 236-1357.



Pictured L-R: Jeff Albright, IIABL CEO, and Ben Albright, IIABL Vice-President of Strategic Initiatives

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One of the many great benefits of your IIABL membership is the outstanding staff resources that can help you with many agency issues. When you have a question or problem and don't know where to get help "Ask Jeff" or "Ask Ben!"

Jeff Albright and Ben Albright are available to assist you!

"Ask Jeff / Ask Ben" allows us to share important information that comes from questions we receive from our member agents. This month the question is...

Hey, Jeff! What is up with all these crazy exclusions we are starting to find on Homeowner's policies?

There is no doubt now that we are in a hard market. International reinsurance markets are reducing capacity and increasing prices.

Primary insurers are raising rates and decreasing coverages, often using additional exclusions endorsements or limitations in coverage. And, after four hurricanes and a tropical storm in 2020, underwriters are scared of Louisiana.

Although the expanded use of exclusion endorsements affects some admitted insurance company Homeowner's policies, limitations of coverage are far more common with non-admitted insurers, who have statutory freedom of rate and policy forms. Non-admitted insurers are free to use whatever policy forms, limitations, and exclusion endorsements they choose.

Agency personnel must be extremely careful when binding coverage to make sure that they understand and accept all exclusions and limitations of coverage that are included with the proposal or quote. When policies are received, agency staff should review each policy

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carefully to make sure there are no "surprise" exclusions or limitations which could cause coverage problems for the policyholder.

Unfortunately, insurers sometimes implement new exclusion endorsements on renewal policies without providing clear notification to the agency. This puts the agency at significant errors and omissions risk if coverage is reduced in some substantial manner without notice to the policyholder.

A recent review of Homeowner's policies in one agency showed the following list of exclusions which are new in the past year:

Homeowners Exclusions:

- Lead Contamination Exclusion
- Limited Animal Liability Coverage Form
- Theft Limitation
- Modified Functional Replacement Cost Loss Settlement
- Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof
- Actual Cash Value Loss Settlement
- Water Damage Exclusion
- Additional Liability Clauses
 - Designated Animals, Trampoline & Firearm Limitations
- All-Terrain Vehicle Exclusion
- Amendatory Endorsement
 - Punitive Damages, Animal & Assault & Battery Exclusions
- Absolute Pollution Exclusion
- Assault & Battery Exclusion
- Firearm Limitation

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- Asbestos, Lead & Silica Dust Exclusion
- Communicable Disease Exclusion
- Punitive and Exemplary Damages Exclusion
- Duty to Defend Exclusion
 - No coverage = no duty to defend
- Specific Building Materials Exclusion
- Vacancy or Unoccupancy Exclusion
- Minimum Earned Premium

This is just one sample of Homeowner's policies from one agency, not a comprehensive list of exclusions which might be found in your agency.

The same is true for commercial property insurance and other lines of business. As the market hardens and underwriters look for ways to limit their exposure, the use of coverage limitations and exclusions will continue to increase.

Agency personnel should carefully examine proposals, quotes, and policies to make sure that the policyholder has the coverages they need.



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- On't want interference in how to run your agency? We offer information and options, but you make all decisions for what is best for your agency.
- Want direct carrier appointments outside the network? Not a problem.



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Why Ask The Culturation

Agents, even very seasoned agents, faced with unique (or even commonplace) loss exposures look to "standard" coverage forms to find coverage or verify that an endorsement is needed. Coverage forms, being legal documents, aren't always obvious in granting or excluding protection.

Yes, many types of losses are unquestionably covered in the policy, and many are undoubtedly excluded; but there are always gray areas where the specifics of the situation and/or the adjuster's interpretation of the form may find for or against coverage. Most of these coverage gray areas seem to live within exception wording. When there is an exception to an exclusion, there is coverage -- maybe.

Insurance policies are notorious for excluding losses and then adding an exception to the exclusion. This is actually the most efficient method for controlling the breadth of coverage, but it is terribly inefficient from a coverage

analysis perspective. First the policy excludes an event, then it turns around and inserts the word "however" (the most dangerous word in an insurance policy) to give coverage back -- in a lesser degree. This methodology is applied in nearly every type of insurance policy.

Because coverage exists in the exception, the confusion is found in understanding what activities, actions or incidents fall within the scope of the exception.

Agents compare the coverage granted by the exception with the reality of the insured's exposure to find coverage, or as part of the reasoning for recommending an endorsement.

When faced with this question of coverage, agents often decide to ask the underwriter to interpret the policy and advise whether coverage exists under the coverage form. Why ask the underwriter?

First, the idea that asking the underwriter and getting a

written response somehow changes the policy is absurd. The underwriter's interpretation in no way alters the application of the policy language. Absent an endorsement issued by the insurer, the policy is not changed by an underwriter's email, letter, memo, pledge of loyalty, etc. This also resolutely ignores the wellsettled parol evidence doctrine applied to most contracts. In other words, presenting the claim department an email/letter from an underwriter which contradicts the plain meaning of the policy or the interpreted meaning will not be considered, unless the insurer, as an ethical matter, feels they should honor that representation, regardless of how bizarre. (This rarely, if ever, happens today.)

Second, an underwriter's interpretation of standard Insurance Services Office (ISO) policy wording, for which the underwriter has not had any input in drafting, is meaningless. What makes

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anyone believe the underwriter has any insight into the meaning of the provision, exclusion, etc.? This presumption borders on reckless.

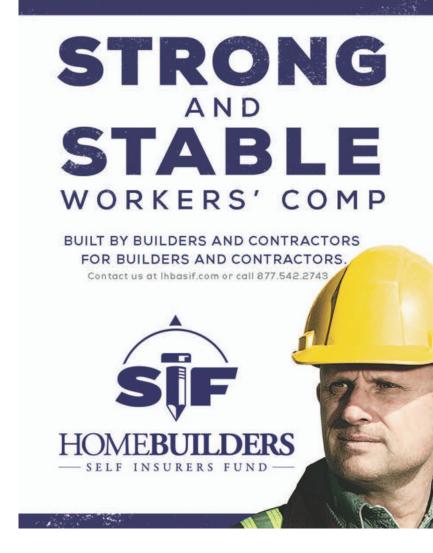
Third, underwriters do not make coverage determinations, adjusters do. In fact, an underwriter's job is not coverage interpretation and asking them to make such a determination is unfair. An exception may be a specialized manuscript policy/endorsement drafted by the underwriter.

Claims adjusters make coverage determinations and rarely, if ever, consult with underwriters. And frankly, if the coverage is in question, not even the adjusters make the coverage determination -- they rely on coverage counsel -- either internal or external.

Why ask the underwriter? Their opinion generally carries little weight when a claim occurs. Asking the underwriter and getting a written response guarantees nothing and creates a false sense of security.

But without the underwriter's opinion, agents may be on their own because most claims adjusters are going to answer the coverage question with, "It depends." And, in fact, they are right.

An agent's job is to analyze exposures, compare those exposures to the policy, and make coverage recommendations where necessary and appropriate. When working with an exception, understand (and explain) that the activity may or may not fall within the exception, and thus be covered, but that as the specifics change so might the availability of coverage. Then offer the necessary endorsement



that removes the doubt. The insured must then make a business decision. Underwriters were hired to decide which

risks the carrier should take, not to decide if coverage applies. So again, why ask the underwriter.

About the author:

Christopher J. Boggs, CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS

Executive Director Risk Management and Education Independent Insurance Agents and Brokers of America chris.boggs@iiaba.net

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Deadlines for Louisiana Policy Holders to File Proof of Loss for Hurricane Claims Fast Approaching



Louisiana Department of Insurance

FOR IMMEDIATE RELEASE FEBRUARY 12, 2021

Louisiana Insurance Commissioner Jim Donelon urged all property and casualty insurers to grant deadline extensions to property insurance policyholders who are still struggling with their insurance claims from the historic 2020 storm season.

In Bulletin 2021-02 released Thursday, Commissioner Donelon urged insurers to give policyholders time beyond the approaching 180-day deadlines to demonstrate damage to their properties from last year's record hurricane season.

Policyholders are required to file a proof of loss that they suffered losses as a result of last year's hurricanes, and the deadlines for hurricanes Laura, Delta and Zeta are rapidly approaching. February 23 is the 180th day after Hurricane Laura, but mandatory evacuations may have extended those deadlines.

Commissioner Donelon further provided guidance in Bulletin 2021-02 about replacement cost coverage and reminded

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insurers that Louisiana's "three-year homeowners protection law" (codified in La R.S. 22:1333 and La R.S. 22:1265) limits cancellations and non-renewals.

"Although I encourage policyholders to file their claims with their insurers as soon as possible to begin the recovery process, I know the level of damage caused by the 2020 hurricanes makes it very difficult for people to gather all of the information and documentation they need to file a detailed proof of loss to support their claim," said Commissioner Donelon. "I am requesting that insurers take into account the negative impact that multiple hurricanes within a short period of time have had on policyholders in their efforts to repair their property and lives and to show some mercy."

Even as Commissioner Donelon urged insurance companies to work with policyholders, he encouraged consumers to be aware of the deadlines and strive to meet them. Bulletin 2021-02 is ultimately a request for leniency, and the legal deadlines still stand.

Policyholders need to be aware of deadlines associated with their policies and work to keep insurance companies aware of any issues such as material shortages, cost increases or difficulty finding a contractor that would make it harder to complete repairs on time. Often a simple email to the insurance carrier letting them know of issues and asking for a specific extension may result in more time to complete repairs. Your insurer must respond to all inquiries within 14 days of such a request. Property owners should also be aware of the Policyholder Bill of Rights (La R.S. 22:41), which was enacted after hurricanes Rita and Katrina.

The three-year homeowners protection law

Louisiana has laws - originally sponsored by former Senator Jim Cox of the Lake Charles area in 1992 - that limit the circumstances under which an insurer can cancel or non-renew a homeowners policy once they've had coverage for three years. Those laws (La R.S. 22:1265 and La R.S. 22:1333) say that property insurers can't cancel or non-renew a customer whose policy has been on the books for more than three years unless they don't pay their premium, they commit fraud, they file two or more non-Act of God claims within three years. there is a "material change in risk" of the insured property, or the insurer is at risk of becoming insolvent.

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Continued from page 23.

In his bulletin, Commissioner Donelon also reminded insurers that they can't cancel or non-renew homeowner policies older than three years for "material change in risk" while they are attempting to rebuild from a hurricane within a year of the loss (sometimes longer). He told insurers that he would use "the full extent" of his regulatory enforcement authority to protect homeowners if he learns that insurers are trying to drop people.

The major deadlines facing consumers are as follows:

Proof of Loss Deadlines

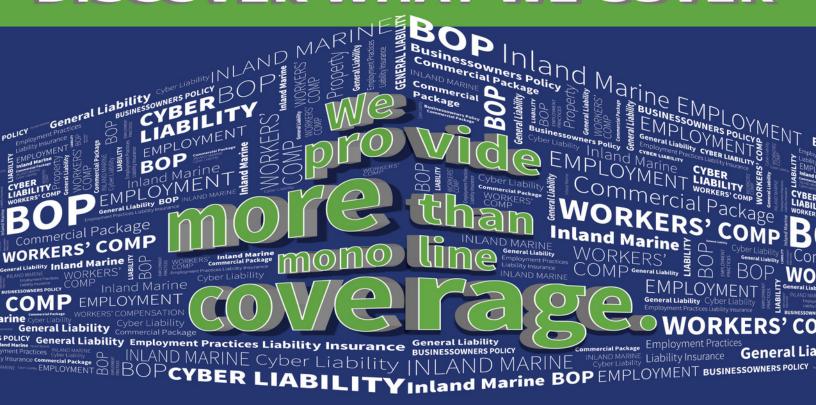
Louisiana law (La R.S. 22:1264(A)) states that when a catastrophic event occurs and civil officials declare a state of disaster or emergency pursuant to law, owners of property within the declaration area shall have not less than 180 days from the date of the event to submit a proof of loss with their insurer.

Approximate proof of loss filing deadlines are as follows:

Event - Date	180-Day Deadline
Laura - Aug. 27	Feb. 23, 2021
Delta - Oct. 9	April 7, 2021
Zeta - Oct. 28	April 26, 2021

Policyholders who need to file a proof of loss should review their policy and contact their agent, insurer or adjuster for guidance on the exact deadline per their policy. If policyholders were denied access to their properties by civil authorities during a state of disaster or *Continued on page 25*.

DISCOVER WHAT WE COVER



Continued from page 24.

emergency, they might have a few more days to file in a timely fashion.

Agents, adjusters and insurers also can advise what documentation will fulfill a policyholder's proof of loss obligation. A sufficient proof of loss could include the initial damage claim, as well as photos, contractor estimates, receipts for temporary repairs and any other documentation required by the company.

Replacement Coverage

Replacement Coverage reimburses policyholders for the cost of repairing a structure or replacing an item without deducting for depreciation. For example, if your ten-year-old roof was damaged, the insurer will ultimately pay you the full cost to replace the roof rather than deducting for a decade of wear and tear. Likewise, if the current cost of a television similar to the one you bought seven years ago is \$2,000, you will receive the full \$2,000. Many insurers start by paying policyholders the actual cash value, or depreciated value, of an item or building component, and then reimburse policyholders for the full amount when they repair the damage or replace the item. Policies often require you to actually replace the item and submit documentation in order to receive reimbursement.

If you have a replacement cost policy on your home, you have one year from the date of the loss or receiving a claim payment, whichever is later, to file additional documentation after a catastrophe to receive reimbursement (La R.S. 22:1264(B)). You can turn in receipts for replaced items that were previously reimbursed at actual cash



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value to collect the full replacement cost value if your policy allows for it.

Prescriptive Period

If you are unable to come to an agreement on your claim with your insurance company, you have the right to file a lawsuit. That period is limited to 24 months after the date of loss (La R.S. 22:868), so you must file suit before the final deadline for any matters still in dispute with your insurer.

The Louisiana Department of Insurance stands ready to assist anyone affected by the 2020 storms with their hurricane claims. If your insurer attempts to non-renew your coverage while you are rebuilding, or if you have questions or concerns about the claim filing process or how your specific claim is being handled, contact the Louisiana Department of Insurance at 1-800-259-5300 or submit a formal complaint at Idi.la.gov/complaints.



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WAYS TO REFOCUS YOUR AGENCY'S BRAND & MARKETING AFTER THE PANDEMIC

BY: KASEY CONNORS, CAE, MBA
VP OF MARKETING OPERATIONS
TRUSTED CHOICE

The consumer marketing landscape is rapidly changing, not only from how people interact with businesses but how they seek information in an increasingly digital world. Having a good brand foundation is essential for building a business that is successful long term. Clearly communicating with your current and prospective customers and keeping your messaging consistent to your brand is more important than ever.

Here are five ways to refocus your agency's brand and connect with clients in this evolving landscape:

1. Examine your brand story and leverage online engagement.

Now is the time to really examine how your brand is perceived online. With so many people at home, social media and online usage has been on the rise. Make sure to take a look at all of your touchpoints with your customers from email, social channels to your website.

Do you focus on specific niches? If so, make

sure you are connected to the online communities in your niche. Even if you don't have a particular business niche, you can identify local influencers to associate with, such as parents, working moms, exercise trainers and more. If any of your clients have pivoted their business to better serve your community, such as first responders, consider showcasing them on your social media for mutually beneficial exposure.

Make sure you are also being socially-conscious in any of your communications, and continually reassuring and prioritizing your customers. Positioning your brand as one that navigates a crisis with care and tact while always putting your clients first is critical right now to your perception.

Looking for content to connect with customers online? Visit the Trusted Choice brand site (see the end of this article for access information) for a library of free content, in addition to social media calendars for a full month of Continued on page 28.

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Continued from page 27.

content for you to use or pull from.

2. Identify new touchpoints.

With face-to-face interaction being limited, now is the time to explore other ways to connect online. Are you trying to reach a new marketing segment previously unacquainted with your agency? Displaying ads targeted at a niche segment may be a good option.

Is your business set up to text with your clients? According to SMSComparison.com, text messaging is the numberone preferred communication for customer support and 75% of customers want offers via text message. If you are already set up with text messaging for your agency, consider connecting in a new way, such as a personalized video message.

While more people are still at home, streaming both music and TV has increased. According to eMarketer, there is a substatial rise in both listening to music streaming online, as well as smart speaker usage, which benefits the services most connected to speakers, like Spotify, Pandora, Amazon Music and Apple Music. Have you explored advertising on the radio or via online music platforms?

Don't have an internal marketing department? Leverage Trusted Choice's free customizable advertising campaign materials.

3. Focus on significant over success

I spoke with Peter van Aartrijk, CEO of Aartrijk, a boutique branding firm specializing in insurance, to ask him for advice on how agents should connect with their clients in a pandemic world. Van Aartrijk shares key differences in this landscape: "Insurance agents typically are focused on selling advice and coverage. Things are a little different now. I love what the futurist Daniel Burrus calls 'significance' over 'success.' Agency owners need to focus now on significance, which is helping others," van Aartrijk says. "What will you be remembered for, if anything? You need to think about it, especially as an agency owner."

There is something better than focusing on success—the pandemic crisis is giving us the opportunity to make the shift," he says. "Success is all about you and your agency. Significance is not about you. It's about what you do for others: customers, their families, or people who could become customers. If you elevate your significance right now, you'll eventually find yourself much more successful. What is it you can do to ease their pain? What can you do to help, even if you're not my customer?"

4. Highlight the human element with active listening.

Genuine listening has become a rare gift. Active listing helps build relationships, solve problems, ensure knowledge, resolve disputes, and improve precision.

Continued on page 29.



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While everyone is handling this situation differently right now, many people feel vulnerable.

Taking the extra step to reach out by phone and ask your clients how they are doing is a great way to build trust and show empathy. Many people are currently at home and might just want to talk about virtual school, etc. and vent a little bit.

In this crisis, taking the extra effort to make true connections will go further in building long-term success for your agency.

5. Showcase authenticity with action branding.

Action branding dates back to the early 2000s when Cindy Gallop formulated it for Levi's. Her formula has been studied and taught at Harvard and can be equated to "Shared Value"

+ Shared Action = Shared Profit."

Now more than ever, branding should not be about what you do or say but rather that all your touchpoints align with your customer's values. Action branding helps organizations demonstrate and thus authenticate the character, values and purpose they claim to have. All agencies also have a story to tell, make sure you are highlighting your community involvement and your agencies story on your website. Did you know that the About Us page is often one of the most visited websites for an agency after the homepage? Consumers want to know who they are doing business with, they want to have that connection. Now is the time to revisit all of your touchpoints with consumers and position your agency for an ongoing shift in consumers mindsets.

Continued on page 30.















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In celebration of our 75th anniversary, we at UFG reflect on all the people who have had a hand in our success over the years. After all, our company was founded on the belief that the insurance business is a people business—and that remains at the heart of who we are today.

As we begin our next 75 years, we give our most humble thanks to our independent agents. We owe our success to you.

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Action branding aligns well with the core mission of being a Trusted Choice Independent Agent, as you are the trusted advisors to your local communities especially in challenging times. Don't forget to add the Trusted Choice logo to your website, and marketing materials.

2020 has certainly been a challenging year for both consumers, businesses and independent agents alike. Overall, the world is changing and how you showcase your agency and connect with clients also needs to change. Businessman and futurist Alvin Toffler states, "The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn."

As the consumer landscape continues to evolve, businesses will need to adapt and grow with the changes by doing things differently than they always have. Now is the time to look at your evolving agency brand story and pivot for success.

All of the FREE Trusted Choice brand resources can be found at www.trustedchoice.com/agents.



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REAGAN VIEW

2021: BEGINNING TO COME INTO VIEW

By Brian McNeely February 9, 2021 To our friends and clients,

Despite the hope for material changes when the calendar flipped to 2021, we are a little over a month into 2021 and it feels a lot like 2020. COVID-19 still has a grip on the world and a material amount of uncertainty on the political and economic fronts remains. However, with the conclusion of the Georgia Senate runoffs on January 5, 2021, and the subsequent swearing-in of a new Congress and Presidential administration, the future is a little clearer, allowing us to make some predictions for 2021 and address the corresponding impacts to agents and brokers.

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Tax Rates

It is certain that taxes will increase in the future. The questions are which taxes and when as the Biden tax plan is filled with multiple tax changes across areas. The two primary areas that would most affect agents and brokers are: 1) corporate tax rates and 2) capital gains tax rates. Under the Biden plan. corporate tax rates would increase from 21% to 28%, not only impacting agents and brokers that are C-corporations, but also clients of agents and brokers. On the capital gains front, the Biden plan calls for capital gains to be taxed at 39.6%, the proposed highest individual tax rate for individuals, as well as the elimination in the step-up bases for capital gains taxation.

While a politician's election platform and the corresponding implementation and timeline do not traditionally align, two unique factors are at play for the Biden administration – his slim

majority in the Senate and COVID-19. COVID-19 makes economic stimulus and growth the number one priority and a slim majority in the Senate is not a mandate and there are several Democratic Senators that have a centrist voting record. While tax changes can be achieved with a simple majority of Congress, one vote can sway the argument and overreaching can result in negative consequences during the mid-term elections. As a result, capital gains rates will likely increase to 25% to 30%, a material change, but a far cry from the top individual tax rate. Corporate tax rates are likely to increase but unlikely to reach 28%, landing around 25%. Implementation of the full tax plan would be too much, too fast in a non-conducive environment.

When these changes will be effective is another question. Historically, tax law increases have not been retroactive and

Continued on page 33.









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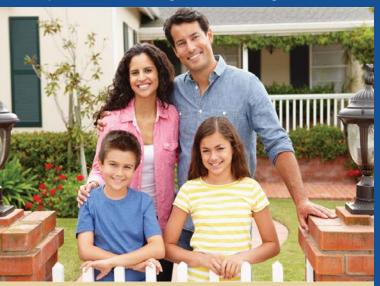
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therefore we do not expect any changes to be effective until 2022. Mark Mazur, Treasury Deputy Assistant Secretary, recently stated, "You want to have a tax system where people - taxpayers -- can react to the increases in the tax system so that they can change their behavior when you do retroactive tax increases that's not possible. That tends to be not the first choice."

Tax changes will impact agents and brokers. However, if the changes are not made retroactive, there is time to prepare for the changes. All that said, if we have learned anything in the past few years it is that the political world is filled with uncertainty.

Economy

The second round of economic stimulus is in progress and the short-term impact is likely positive. The Congressional Budget Office



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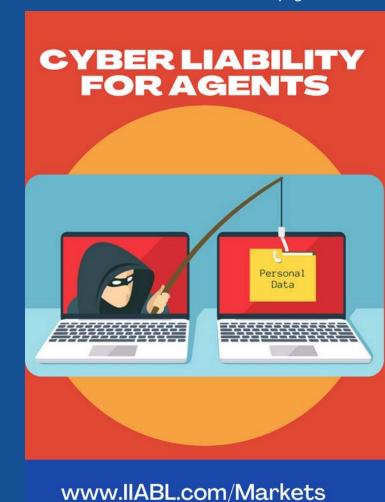
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("CBO") predicts real GDP growth of 4.6% in 2021 while the International Monetary Fund ("IMF") predicts 5.1% real GDP growth in 2021. The impacts of the macro-economy are realized by agents and brokers six to eight months after they happen so brokers should benefit from carryover economic momentum from 2020 and continued growth in 2021.

Given these projections, we believe economic optimism is warranted. If COVID-19 is effectively addressed in the first half of the year via vaccine, herd immunity, etc., late Q2, Q3 and Q4 could exceed expectations as consumers rush back to stores and book vacations, creating an even more favorable economic environment for agents and brokers.

While other economic factors are in play (i.e., the national debt), we do not see those impacting 2021.

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Changes to Healthcare

A recurring topic in the United States is healthcare. The Biden healthcare plan also had multiple components including adding a public option like Medicare, addressing drug prices, tax credits, and healthcare system regulations. A couple of important items to remember. One, COVID-19 and the related response will take priority over any other healthcare items. Two, Biden was a material contributor to the Affordable Care Act ("ACA") and the Act is part of his legacy as Vice President.

There will be changes to restrengthen ACA but we do not expect the changes to have a material impact on agents and brokers. Agents and brokers thrived when ACA was implemented and strengthening of ACA likely will also have positive impacts. We have spoken to several National Brokers and their







*Beyond Floods*** branded policies underwritten by one or more companies in the National General Insurance Group, Winston-Salem, NC, NatGen Flood Division. Rates vary. Terms, conditions, limits and exclusions apply. Availability may vary by state. appetite for employee benefits business is unchanged, corroborating the expectation that any healthcare changes will not negatively impact agents and brokers in the near-term.

P&C Pricing

I once thought that the hard market was akin to Bigfoot, often discussed but never seen, but Q3 was the 12th consecutive hard quarter of P&C rates with an 11.7% increase on average. And they are happening across all lines and account sizes. As a result, and despite the challenges of 2020, organic growth for the industry in 2020 was 4.3%.

Based on COVID-19, natural disasters, civil unrest, and general uncertainty, we expect pricing to remain firm in 2021. And while pricing increases create pain in the sales process, it drives organic growth. Reagan Consulting Organic Growth and Profitability ("OGP") participants recently predicted 6.0% organic growth for 2021. Given the pricing environment and the potential for economic expansion that exceeds expectations, there is a real possibility that 2021 organic growth exceeds 6.0%.

COVID-19

COVID-19 dominated the headlines and our focus for much of 2020 and that will likely continue during the first part of 2021. As a result, most agents and brokers are operating in a remote environment. However, there is optimism that the COVID-19 restrictions will no longer be needed in the second half of the year. There have been numerous questions and theories around what agents and brokers look like on the other side of the pandemic. Specifically, a lot of the discussion has been around travel and entertainment expenses and occupancy expense.

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Post pandemic travel and entertainment expense will be less than pre-pandemic levels, but not dramatically. Informational meetings will continue virtually; however, our industry thrives on relationships, propelling travel and entertainment to return to pre-pandemic levels, likely exceeding pre-pandemic levels in the early months due to pent-up demand. Occupancy will follow a similar pattern with some employees continuing to work remotely, while most other agents and brokers return to the office (at least part-time) as relationships, culture, and knowledge synergies are a critical component of success. Another black swan event like COVID-19 or political upheaval could turn everything upside down or be more dramatic than anticipated. However, as witnessed in 2020, agents and brokers are resilient and have an amazing way of adapting. If things go as predicted, 2021 will allow agents and brokers to prepare for changes, enjoy a

year of great returns, and return to an environment that more resembles the prepandemic environment.

ReaganView is Reagan Consulting's forum for providing an occasional perspective on issues and opportunities relevant to the insurance distribution system

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COVID-19 HAS CHANGED THE GLOBAL RISK LANDSCAPE. RISKS HAVE BEEN REPRIORITIZED, NEW RISKS HAVE EMERGED, AND OTHERS HAVE BEEN INTENSIFIED.

Continued from page 36.

According to the Global Risks Report 2021:

- COVID-19 could widen the gap between the 'haves' and 'have-nots' causing billions of people to miss out on future opportunities
- The pandemic uncovered a digital divide as we were forced to work, learn, communicate and access health and financial services online.
- Environmental risks continue to threaten: they remain top risks by likelihood and impact in this year's survey

The impact of COVID-19 means that Global Risks Report 2021 is one of the most important since its inception in 2006. The pandemic has radically altered the global risk landscape. Existing disparities and societal risks in terms of health outcomes, technology or workforce opportunities have been intensified.

It has forced us to work, learn, communicate, and access health and financial services through digital interfaces. Yet it also uncovered digital disparities and left us more exposed to cyberattack.

The gap between the 'haves' and have-nots' between countries and within countries could substantially widen causing billions of people to miss out on future opportunities. In particular, young people who are about to experience the effects of their second major global crisis within a decade.

But, despite the impact of the pandemic, environmental risks continue to dominate the top spots by impact and likelihood towards the next decade.

For the first time, the report also rates risks according to when respondents perceive they will pose a critical threat to the world. Short-Continued on page 38.

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*Excludes liability coverage associated with these features.



Continued from page 37.

term threats (0-2 years) show concern with the immediate impact of the crisis on live and livelihoods - among them infectious diseases, livelihood crises, digital inequality and youth disillusionment.

In the medium-term (3-5 years), respondents believe the world will be threatened by knock-on economic and technological risks which may take some years to crystalize — such as asset bubble bursts, IT infrastructure breakdown, price instability and debt crises. Existential risks —weapons of mass destruction, state collapse, biodiversity loss and adverse technological advances — dominate long-term concerns (5-10 years).

Ultimately, the COVID-19 crisis has been a stress test of our collective capacity to respond to global shocks. The Global Risks Report 2021 reflects on global resilience in its opening chapter, offering lessons learned to help countries, businesses, and the international community to act, rather than react, in the face of cross-cutting risks. These lessons include formulating analytical frameworks, fostering risk champions, building trust through clear and consistent communication, and creating new forms of partnership.

Find our more in downloading the Global Risks Report 2021.

Downloads

- The Global Risks Report 2021
- The Global Risks Report 2021 Executive Summary





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LDI RECOVERS \$22 MILLION FOR CONSUMERS IN 2020

Louisiana Department of Insurance FOR IMMEDIATE RELEASE | FEBRUARY 2, 2021

Insurance Commissioner Jim Donelon announced that the Louisiana Department of Insurance Office of Consumer Services recovered more than \$22 million for consumers from insurance companies through complaint resolution in 2020. All payouts are in excess of what insurers originally offered consumers for their claims.

"The 2020 hurricane season caused massive devastation to many homes and businesses in Louisiana, particularly in the southwestern part of our state," said Commissioner Donelon. "More than 75% of our recoveries came in the last quarter of the year, as we assisted

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"The 2020 hurricane season caused massive devastation to many homes and businesses in Louisiana, particularly in the southwestern part of our state," said Commissioner Donelon.

"More than 75% of our recoveries came in the last quarter of the year, as we assisted consumers with their residential and commercial policies after hurricanes Laura, Delta and Zeta hit our coast. Making sure that policyholders receive the money they are entitled to is an important part of our mission at the Louisiana Department of Insurance."

The \$22 million savings comes from formal complaints regarding life and annuities, property and casualty, and health products.

When resolving a complaint leads to increases

Continued on page 40.



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in the settlement value from an insurance company to their policyholder, the Department considers the increase recovered funds.

The largest share of recoveries last year were from complaints about property and casualty products. Complaints on property and casualty products led to \$19,424,911 of funds recovered for consumers. These complaints are largely attributed to claims issues after a record-breaking hurricane season that saw three hurricanes make landfall on the Louisiana coast. The three storms combined caused more than \$7.7 billion in paid claims or reserves by insurance companies in Louisiana at the end of the year.

In 2020, recoveries from health products accounted for \$822,989 of the total. Life and annuity product complaints accounted for an additional \$1,772,705.

Last year's recoveries are the largest since the Office of Consumer Services was created in 2015 and demonstrate the role that the LDI complaint process can play after a disaster.

Year	Funds Recovered
2015	\$5.1 million
2016	\$7.6 million
2017	\$9.1 million
2018	\$7.3 million
2019	\$6.3 million
2020	\$22 million

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Insurance consumers may file a formal complaint online by going to www.ldi.la.gov/fileacomplaint or by calling 1-800-259-5300. A team of complaint specialists in the LDI's Office of Consumer Services is working exclusively on issues related to hurricanes Laura, Delta and Zeta, and they stand ready to answer consumer questions and resolve complaints.

Policyholders who file a complaint will be given the name of the examiner assigned to their file and a tracking number they can use to check the progress of their complaint online. The average complaint takes 30 days to fully investigate, depending on the complexity of the issues involved.

The LDI also has an online feature where consumers can view the number of complaints filed against companies who write insurance in

Louisiana. Consumers can visit www.ldi.la.gov/complaintdata to see complaints sorted by company name, premium written and the complaint index which measures complaints for a company relative to the amount of premium written.

Consumers with questions or complaints may contact the Office of Consumer Services by calling 1-800-259-5300.



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8 TIPS FOR STAYING PRODUCTIVE WHILE WORKING FROM HOME

Seth Nagle ePayPolicy

Today, the working from home (WFM) paradigm is undoubtedly here to stay. WFM became the new normal the moment COVID-19 entered our lives, and many independent agents in the insurance industry have since discovered its virtues.

If you want to stay productive when you work from home long-term, you need to make sure that your home office works for you, not against you. That way, it's comfortable, efficient, and boosts productivity. If you don't know where to begin, here's what you need to know.

Adjusting to the Work from Home New Normal

WFH is undoubtedly here to stay, and it does bring with it some advantages. You get to skip commuting, for one. For another, it gives you the ability to cultivate your perfect workspace. Plus, if you're a bit under the weather, you don't necessarily have to take a day off. Instead, you can curl up in some comfy clothes and tackle what you can, keeping productivity high.

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Now, that doesn't mean there aren't drawbacks. Being at home all day can get boring, and may even lead to some burnout. But if you take the right steps, you can stave that off and remain productive day in and day out. Here are 8 tips that will allow you to stay productive while working from home.

1) Have a Designated Home Office Space To Work In

While working from your dining room table may have worked for independent agents at the beginning of the pandemic, it's not a good long-term solution. Not only is that setup not built to support great ergonomics, but it allows your work life to bleed into your personal one. Instead, designate a space for working from home. This could be an entire room, a desk in an alcove, or anything else that lets you separate work from personal time.

2) Invest in a Great "Chair" For Your Office

An uncomfortable chair can sap your energy and leave you distracted. Ideally, you want to choose a chair that supports your body well and promotes good posture.

However, this doesn't mean you can't use alternatives to traditional chairs. Some people do well on exercise balls, for example. Figure out what positions work best for you, and find an option that fits your workspace and style.

3) Reduce Neck and Back Pain

While working on a laptop occasionally is fine, the screen and keyboard positions aren't great for your neck. Luckily, this is a pretty easy issue to solve. You can either create your own DIY stand, invest in a laptop stand, or add a monitor with a separate keyboard and mouse. That way, you can position your screen at the right height.

Continued on page 44.



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- Proven claims service nationwide
- Technology designed for ease of use, accuracy, and NFIP compliance
- Personalized customer service to meet your needs online via chat or by phone (8:00 a.m. – 8:00p.m. EST)
- Training, sales, and marketing support to grow your business
- Excess flood coverage options to insure up to replacement cost*

*Subject to underwriting guideline



Call us for flood choices. Wright Flood Marketing at 866-373-5663 or floodmarketing@weareflood.com

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4) Try and Adjustable Standing Desk

If you can invest in a new desk or enjoy small DIY projects consider switching to an adjustable height desk. Adjustable standing desks give you a chance to stretch your body when the need arises and reduces the chances that you'll spend all day sitting. Just make sure to grab a mat as well so that you can keep your feet and back comfortable.

5) Keep a Set Schedule and Follow It

When your home office is only a few steps away at all times, it's easy to let work creep into your personal time. This can increase your odds of burnout, mainly because you feel like you are "always-on."

If you want to stay productive and reduce burnout, follow a set schedule. Define your work hours, schedule breaks, and lunch into your calendar, and completely disconnect when the workday is done.

6) Have a Video Call Space

As an independent agent, when you have a video call, you need privacy, quiet, and a distraction-free space, preferably with a solid background. This will help you not just look your best but sound your best as well. Find an area in your home where you can make this happen. Ideally, it will be part of your home office. However, if you live in a smaller home, you may need to carve out a nook for these calls.

7) Have Water and Healthy Snacks Nearby

Hunger, thirst, and dehydration can all cause your productivity to tumble. Make sure it doesn't happen to you by keeping water and a healthy snack accessible (thank you Costco). A nice water bottle and a stash of almonds in a

Continued on page 45.



RISCOM is stability you can rely upon. RISCOM is a full service Louisiana MGA writing commercial package business with a separate wholesale brokerage operation to place additional complementary coverages. Our focus remains on competitive, responsible pricing to ensure growth and long term market presence for our agency partners. With an appetite for accounts of all sizes, think of RISCOM for ...

- General Liability
- Sports & Special Events
- Inland Marine Including High Value & Waterborne
- Garage Service & Dealer
- Excess/Umbrella
- Monoline Property

- Auto
- Professional
- Pollution

Transportation, Contractors & Site

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desk drawer could do the trick. That way, when you feel hunger or thirst creeping in, you can handle it.

8) Tap into Nature

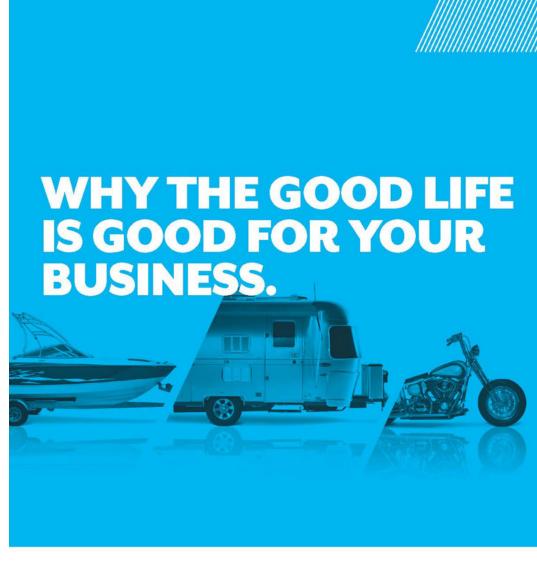
Being close to nature can keep your mood up and help you stay productive. Try to place your work desk near a window so that you can use natural light. Bring some houseplants into your space for a touch of greenery. Not only will this make your workspace more pleasant, but it can reduce your stress levels, too.

Bonus Tip: Dress for Success

While you have the option of working in your pajamas, if you find your productivity dipping, switch things up. If you dress like a professional, your mindset will shift. It could be just the boost you need.

Looking for More Independent Insurance Agency Tips?

WFH is part of the new normal, including for insurance agencies and independent agents. Take advantage of what the arrangement offers, ensuring you can stay productive long-term. If you'd like more tips about to thrive as an independent agent, we've got you covered. Follow us on Facebook for more tidbits, tricks, and insights.



Boat, Motorcycle and RV coverages are powerful tools that help with customer acquisition and retention. To learn why Progressive is a leading underwriter of recreational products in the nation, or to become a Progressive appointed agent, visit **ProgressiveAgent.com**.



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→ Tier 1

Usage of the Trusted Choice Logo (up to \$1,500 reimbursement)

Tier 1a: Cobranding with Trusted Choice - Digital Marketing Focused -Open to ALL members, INCLUDING those that have used MRP before (will reimburse 50% of your spend, up to \$750)

Tier 1b: Cobranding with Trusted Choice - Available for new members and first time MRP users only (will reimburse 50% of your spend, up to \$750)



Tier 2

Digital Upgrade (\$500 reimbursement)

Agencies receive a \$500 reimbursement for creating a new website with any of our Preferred Partner website vendors.



Tier 3

TrustedChoice.com Advantage Subscription (\$125) reimbursement)

Sign up for an annual Advantage subscription on TrustedChoice.com and receive a \$125 reimbursement. Only valid for those who have not had an Advantage subscription on TrustedChoice.com in at least 2 vears.



TRUSTED CHOICE **GET MONEY BACK**

2021 Marketing Reimbursement Program

Co-branding with Trusted Choice® could save your agency money! Offset the cost of advertising and get up to \$2,125 back with the help of the Marketing Reimbursement Program (MRP). Trusted Choice® will reimburse a portion of expenses incurred in 2021 by Big "I" members for cobranding advertising and marketing materials. This is not meant to replace your agency's brand, but to complement it by including the Trusted Choice branding in your marketing efforts.

Questions? Contact Trusted Choice at trusted.choice@iiaba.net or 800-221-7917.Watch a video discussing the new changes here.

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NEWS RELEASE

COMMISSIONER DONELON NAMES NEW EXECUTIVE COUNSEL & DEPUTY OF PUBLIC AFFAIRS

February 2, 2021

Insurance Commissioner Jim Donelon announced today his appointments of James "David" Caldwell, Jr. as Executive Counsel and Rebecca Mowbray as Deputy Commissioner of Public Affairs.

"The Louisiana Department of Insurance is lucky to have recruited someone of David's caliber and experience to the Executive Counsel position," said Donelon. "His work in both the public and private sectors as a

prosecutor and as a civil litigator gives him a broad base of experience, and his extensive background in criminal investigations will be invaluable to the department as we continue our work in protecting consumers from scam artists."

Caldwell served as Deputy Director of the Criminal Division of the Louisiana Department of Justice from 2008 to 2016. In that role, he was responsible for the daily operations within the Criminal Division, which included oversight of the Medicaid Fraud, **Insurance Fraud and Investigations** divisions, and drafted legislation on behalf of the department. While at the justice department, he created the Public Corruption and Special Prosecutions Division in 2008 to address the need for focused state enforcement of public corruption and complex white-collar crimes in the state and led the group as its director. Most recently, he has worked in private practice and as Field Counsel for Liberty Mutual Insurance Company in Texas.

Caldwell earned a Juris Doctorate from Tulane Law School and studied English and Russian at Louisiana State University.



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Mowbray covered property insurance issues and rebuilding for the Times-Picayune after Hurricane Katrina. She worked as a journalist for more than 15 years at the Times-Picayune, the Houston Chronicle, and other publications. Most recently, she served as Assistant Inspector General for Inspections and Evaluations at the City of New Orleans Office of Inspector General.

"Rebecca has really been in the trenches of insurance issues since she covered the aftermath of Hurricane Katrina," said Commissioner Donelon. "Through her work in journalism, she has honed the ability to make complicated subjects relatable to general audiences and has a keen grasp on what information is important to consumers looking for assistance. I am happy to welcome her to the team."

Mowbray earned a master's degree in journalism at Northwestern University and a master's in international relations at Tufts University. She studied political science and English at Skidmore College.

About the Louisiana Department of Insurance:

The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting www.ldi.la.gov.







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We hope you find this a valuable member benefit.

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IIABL February Technical Advisory Summary

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Technical Advisory 346

LDI Regulation 30 - Certificates of Insurance

Regulation 30 was originally promulgated by the Louisiana Department of Insurance, Commissioner of Insurance, on April 23, 1969, and then amended LR 46:1687 in December 2020.

Click **HERE** to read Technical Advisory 346.

Technical Advisory 347

Important Notice Regarding Open 2020 Hurricane Claims; 180-Day Notice Requirement; Homeowners Loss Settlement Provisions

Some policyholders who suffered losses from the unprecedented tropical storms of 2020 have not finalized claim settlements or finalized repairs. In about 20 days, we will mark 180-days since Hurricane Laura devastated Louisiana.

One of several Loss Settlement provisions in certain Homeowner's policies require written notice to the insurance company of the policyholder's intent to repair or replace the damaged building in order to protect their right to recover the difference between Actual Cash Value settlement and Replacement Cost settlement.

Click **HERE** to read Technical Advisory 347.

Technical Advisory 348

Time Periods for Proof of Loss Submission and for Completion of Repairs Under Replacement Cost Coverage For Damages Related to Catastrophic Events

Bulletin 2021-02 is issued by the Louisiana Department of Insurance (LDI) and is addressed to all authorized (admitted) and approved unauthorized (surplus lines) insurers that provided property coverage to Louisiana citizens who were impacted by the multiple catastrophic events of 2020 resulting in property damage claims by their policyholders.

Click HERE to read Technical Advisory 348.



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IIABL EDUCATION & EVENTS CALENDAR

MARCH 2021



IIABL CE ON DEMAND

- E&O Risk Management
- **Ethics**
- Flood
- **Commercial Lines Courses**
- Personal Lines Courses
- **Professional Development**



LIVE WEBINARS

3/9/21 Is This Stuff For Real? 12 pm **Understanding & Insuring**

Emerging Risks

3/10/21 Additional Insured **Endorsements for** 1 pm

Contractors

3/11/21 Cyber - Evolution, Exposures,

Incidents & Insurance 12 pm

3/16/21 Commercial Property -8 am Direct vs. Indirect Damage

3/18/21 Agents E&O: 8 am

Documentation, Social Media, Cyber & More



IIABL EVENTS

Save the Date!

 Louisiana & Mississippi Young Agents Conference August 20-22, 2021 Biloxi, MS

TRIPLE PLAY DAY March 11, 2021

Earn up to five (5) continuing education credits during Triple Play Days! Join us on Thursday, March 11, for the following sessions, or register for a session or two later in the year that's more convenient for vour schedule.

8:00 am Workers' Compensation: 5

Mistakes Every Agent Makes

11:00 am Why Certificates of Insurance... Just Why?

Condos & How to Insure 2:00 pm

Them



REQUIRED CE

Flood:

March 8 Flood Program Overview -1:00 pm NFIP Then & Now

Ethics:

March 4 Ethical Issues - Personal &

12:00 pm Organizational

March 8 Professional Ethics in the

9:00 am Insurance Industry

Insurance Ethics, Easy to March 9 Discuss. Harder to Achieve 9:00 am

March 25 Agency Management Based

8:00 am **E&O** and Ethics - Update PAGE 52 LOUISIANAAGENT

MARCH EDUCATION OPPORTUNITIES CONTINUED...



NEW PROGRAMS

In an effort to bring new, relevant, and timely information to our members, we are constantly evaluating our education offerings to meet your education needs. We are pleased to announce the addition of the following programs into our library of offerings this month.

- Nailed It: Understanding Insurance Requirements in Construction Contract
- <u>Properly Calculating & Insuring Business</u> Income Exposure
- Why Business Income is the MOST Important Property Coverage
- <u>Commercial Property Direct vs.</u> <u>Indirect Damage</u>
- Is This Stuff for Real? Understanding & Insuring Emerging Risks
- <u>Insuring Commercial Transportation</u>
 <u>Exposures: The Business Auto & Motor</u>
 <u>Carrier Coverage Forms</u>
- Agents E&O: Documentation, Social Media, Cyber & More
- <u>Cyber Evolution, Exposures, Incidents &</u> Insurance
- Flood Insurance & the NFIP



FEATURED SEMINAR

MAKING THE TRANSITION TO REMOTE SELLING

Sign up for 1 of 2-4 Part Series!

- Series 1: March 3, 10, 17, 24
- Series 2: March 4, 11, 18, 25

Investment:

- \$250 Per Person
- \$200 For approved IIABL Members

Overview:

Digital transformation, no longer a buzz phrase, is here to stay. Your ability to interact and transact remotely with your clients and prospects will ultimately determine your future success. Three dynamic forces are forcing a transition from traditional face-to-face selling to various methods of remote selling. First, clients/prospects are reluctant to meet faceto-face during the COVID-19 pandemic. Second, clients/prospects must become more comfortable dealing online and through social media. Third, all the new technologies provide many robust ways of finding, networking, and communicating with clients/prospects.

The web series provides a learning experience and coaching for salespeople who already have basic sales skills that need to sell remotely rather than face-to-face. The coaching series is divided into four, two-hour Zoom meetings. Each sessions starts by exploring new methods and techniques of remote selling. Between sessions, participants are given an assignment to work on what they have learned. At subsequent sessions, participants receive feedback and coaching on the work they did.

Speakers:

- Steve Barone, President & COO Learning Paths International and President & CEO of IntraSPECT Advisors
- Steven Rosenbaum, CEO & Founder Learning Paths International

Learn More & Register Today!

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GOLD LEVEL









SILVER LEVEL































BRONZE LEVEL

Accident Fund Insurance Company of America

Allied Trust Insurance Co.

Americas Insurance Co.

Berkshire Hathaway GUARD **Insurance Companies**

EMC Insurance Companies

FCCI Insurance Group

Foremost Insurance Group

Forest Insurance Facilities

Gulf States Insurance Company

Homebuilders SIF

Iroquois South, Inc.

Lane & Associates, Inc.

LCTA Risk Services

LUBA Workers' Comp

Maison Insurance Company

National General Insurance

RPS/Risk Placement Services

Summit Consulting, Inc.

Wright Flood

*Partners as of February 24, 2021

Wright Flood

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