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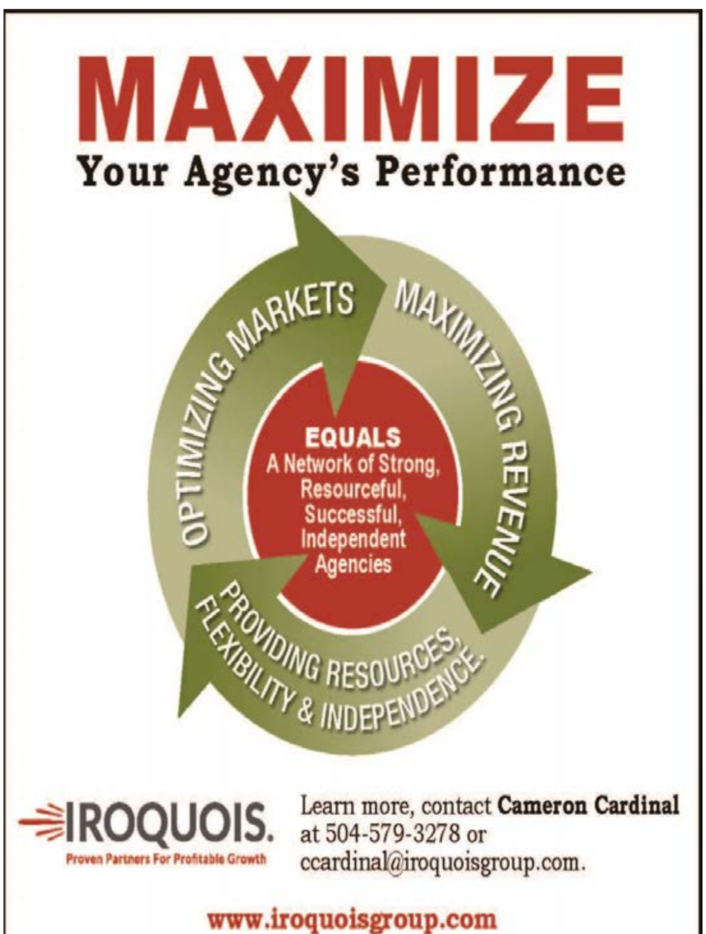
In this issue:

BIG I LOUISIANA & MISSISSIPPI HELD THEIR 16TH ANNUAL YOUNG AGENTS CONFERENCE

It is hard to believe that for 16 years these two neighboring state associations have collaborated on a successful partnership.

This year's conference was held August 8-11 at the Beau Rivage in Biloxi, Mississippi. A new twist to the golf event was the 1st Annual Ryder Cup which was held at Fallen Oak Golf Course. We are proud to announce that Louisiana was the winner of the 2019 Annual Ryder Cup Golf Tournament. Pictured with the Ryder Cup are Derek Canchola with Blumberg & Associates in Baton Rouge and Richard Mattiace with Insurance Center of Meridian. Thank you to all the Louisiana & Mississippi golfers who participated in the golf tournament.



The CE session on Friday afternoon featured Jerome Mayne presenting Fraud & Consequences. Jerome's presentation comes from real life experience. He spent time in federal prison for mail fraud, wire fraud and money laundering. Jerome's compelling story brought the 3 hour ethics seminar to life.

Attendees qualified for a drawing for Jerome's book, Diary of a White Collar Criminal.

Jerome Mayne presents Fraud & Consequences

Stephanie Spahn with Big I Mississippi presents Michael Mobley with Moore & Jenkins in Franklinton with a book. Pictured to the right Chris presents Evan Kennedy with Kennedy, Lewis & Renton in Covington.

Big I Mississippi Young Agent Chair Chris Rhett presents Sarah Beerbohm with Robert L. Aubert Insurance in Covington one of Jerome's books.

The conference continued on Saturday morning with the popular Young Agents Roundtable discussions.

This was a great opportunity for Louisiana and Mississippi Young Agents to exchange ideas on what is working and not working in their agencies.

Thanks to all of the Sponsors & Exhibitors that participated in the Meet the Sponsors Luncheon following the Roundtable Discussion. Your commitment helps to make this event successful.

Christen Losey-Gregg , with Losey Insurance Agency in Baton Rouge, was the lucky winner of the door prize , AirPods.

Thanks to our Sponsors

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SUMMIT
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Debbie Lee & Debbie Harrington

LOUISIANA AGENTS
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LWCC
Kelley Quirk, Joey O'Connor with O'Connor Insurance Group and Lee Schilling with Schilling & Reid Insurance

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Austin & Kelsey Sims, Crystal Baer & Scott Douglas

Member Benefits
where members get more

Important New Big I Member Benefit
Free Access to ACORD Forms

Historically, major agency management system vendors paid the licensing fees for agents to access the industry standard ACORD forms. ACORD planned to charge agents and brokers direct licensing fees for access to ACORD forms, but the Big "I" and ACORD have announced a joint program to provide qualifying Big "I" members with a complimentary license to use ACORD Forms.

ACORD, a nonprofit industry organization, has provided forms to the insurance industry since 1972. ACORD currently maintains a library of over 850 forms in a variety of formats, widely used throughout the global industry. As part of its ongoing collaboration with ACORD, the Big "I" will now fund ACORD Form end user licenses for the majority of member agencies, enabling them to claim these licenses free of charge.

"Industry-standard forms are a critical component of an independent agent's business," says Bob Rusbuldt, Big "I" president & CEO. "With this licensing program, the Big 'I' is helping our members improve their operational effectiveness. We are proud to play a key role in facilitating the delivery of these assets to our members and to further enhance the value of their Big 'I' membership."

All agents and brokers using ACORD

Forms are required to obtain licenses from ACORD. Users who are not already members or subscribers of a qualifying ACORD program are able to purchase a standalone End User License from ACORD. Under this agreement, Big "I" members with a group gross revenue of under $50 million will be eligible for a license from ACORD due to their Big "I" membership, with no additional payment necessary. Agents will still access forms via their agency management system workflow as they have previously.

"The Big 'I' has been an invaluable partner to ACORD in standards development, industry outreach, and many other activities in service to the insurance industry at large," says Bill Pieroni, ACORD president & CEO. "By ensuring access to ACORD Forms, the Big 'I' has once again affirmed its commitment to enabling success for the independent agent and broker community."

For more information on ACORD Forms, see www.acord.org/forms.

What has changed with ACORD form and agent access?

ACORD has been maintaining a complete library of forms for our industry for almost 50 years - They are working through updated agreements with their management system partners. ACORD will be charging new fees for the users of their forms, beginning on January 1, 2020.

How does this affect Big 'I' member agencies?

The Big 'I' has worked to ensure their members are covered and will not incur fees when accessing needed ACORD forms. All Big I members with less than $50 million in revenue will get the forms free as part of their Big I membership.

Does this affect my current agency work-flow?

No – Agents will still access forms via their agency management system workflow as they have previously.

How will ACORD know that I am a Big 'I' *member agency?*

Big 'I' staff is working with ACORD to validate Big 'I' membership through our databases - This validation will be transparent to agency users.

What if I have questions or need further help?

More background on ACORD Forms are available at www.acord.org/forms, and members can also call ACORD directly at (845) 620-1700.

Bill Wilson
Property & Casualty Insurance Commentary

Swimply Uninsured!

Recently, Sue West, CPCU, a Tennessee insurance agent brought an article to my attention:

"This New App Lets You Rent Your **Neighbor's Pool, Starting at $30/Hour**"

So, does this present any problems for the pool owner? For example, might this impact coverage under the owner's homeowners policy and umbrella policy? The includes this:

6. Insurance
Swimply recommends that Hosts obtain appropriate insurance for their Accommodations. Please review any insurance policy that you may have for your Accommodation carefully, and in particular, please make sure that you are familiar with and understand any exclusions to, and any deductibles that may apply for, such insurance policy, including, but not limited to, whether your insurance policy will cover the actions or inactions of or relating to Guests (and the individuals the Guest invites to the Accommodation, if applicable) while at your Accommodation.

As a Host, you understand and agree that Swimply does not act as an insurer. If a Guest requests a Booking of your

Accommodation and stays at your Accommodation, any agreement you enter into with such Guest is between you and the Guest, and Swimply is not a party to it.

I didn't look any further at disclaimers, hold harmless agreements, etc. on their web site. We know that there's no liability coverage under ISO HO policies for "business" activities like renting a structure or otherwise engaging in something for monetary gain. Likewise, under an HO policy like the ISO HO 00 03, there is likely no coverage for damage to the pool if insured under Coverage B because of this business use.

I live on a lake and someone posted on our neighborhood NextDoor app that they were looking to rent a slip at someone's dock for their boat. Several people responded and I posted that they'd better check on their homeowners insurance for this serious exposure.

In fact, in addition to the obvious and potentially catastrophic liability exposure, I suggested they ask if they even have any coverage TO the dock to begin with since these docks are on Army Corps of Engineers property and not on their "residence premises" as required for Coverage B.

My covered dock would cost about $40K to replace…I have it insured by endorsement but I'd be willing to bet that there are thousands of lake homeowners that don't. Many of them may have umbrella policies that, in addition to their homeowners policies, likely won't provide coverage for this business exposure.

There's another startup like this that has a phone app that facilitates renting personal property (e.g., chain saws and skill saws) that are unused 99.9% of the time. Imagine the liability exposure for that beyond the business property limitations that are triggered.

People don't think about the seriousness of their exposures to loss, possibly in part because 90% of the insurance TV ads they see multiple times every day focus on how hilarious and cheap insurance can be.

National Insurance Producer Registry (NIPR) Launches New Features to the Mobile App

In a continuous effort to simplify producer licensing, NIPR has introduced the NIPR mobile app. The NIPR mobile app allows insurance professionals, licensed by a state department of insurance, to view their basic licensing information, such as license numbers, expiration dates, lines of authority and appointment information. Insurance professionals now have all their licensing information at their fingertips!

1. Why Does This Benefit Insurance Producers?
2. It's Free
3. Access to licensing information 24/7
4. Manage license renewals through notifications
5. App is safe & secure
6. When carriers request licensing information it is readily available.
7. Have proof of insurance should a consumer request it.

As we continue to innovate producer licensing, let's continue to help each other help the producer stay on top of their licensing. The app can be downloaded for free by searching "NIPR Mobile" in the Apple App Store or Google Play. More information can be found at: https://nipr.com/nipr_mobile.htm.

The Seven Deadly Traps

IF YOU CAN'T RECOGNIZE (AND AVOID) THESE, WE NEED TO TALK

When I talk to producers who are frustrated with their results and overall balance in life, I think the real issue is that they've lost their freedom. Specifically, they've lost the freedom to do what they want to do, when they want to do it. Even the younger ones talk longingly about "the good old days," when they had more freedom. But the reality is that with 24/7/365 access to data, people and products in today's digital world, workdays seem to never end.

I recently gave a speech in Toronto to the Worldwide Insurance Network Group (WING), which included independent insurance brokers from 20 different countries. It was a great learning experience for me, and it reinforced my belief that the world's best brokers love the collective genius of brainstorming with other super-smart individuals.

During my opening comments, I asked if any of them were experiencing some loss of freedom or perhaps were falling into some traps. Even in such an elite group, more than two-thirds of the brokers raised their hands.

I believe there are Seven Deadly Traps that producers fall into: time, money, energy, relationships, commodity game, annual renewals, and technology. Let's look at each. I'll describe the trap, and you decide whether it looks too familiar.

Time. This is your only diminishing asset. When you lose time, you can never get it back. Too many people are "busy being busy" all day. They constantly confuse activity with results, so despite being constantly busy,

every year looks the same with the same results. These producers have fallen into what I call the Service Trap and spend significantly less than 12% of their time in sales-related activities. (You do remember The 12% Factor, don't you? If not, we need to talk.)

Money. The average producer does pretty well because, as we all know, it's a great industry. When compared to the vast majority of their family and friends, things look great. However, the majority are semi-successful and far from attaining full financial freedom. In fact, most of them are working way too many hours for way too little return. Are you among them? To find out, divide the amount of money you've earned in the last 12 months by the number of hours you worked. If your Return On Time (ROT) is less than $250 per hour, we need to talk!

Energy. Because they're not staying within their unique abilities (thank you, Dan Sullivan), most people feel drained when doing things that they simply don't love doing and/or lack the factory-installed equipment to do at a high level. They wear way too many hats, most of which don't fit very well. You are either generating energy or you are draining it. What percentage of your time is spent doing things you absolutely love to do—things that create energy for you and get great results? If it's not the majority of your time, we need to talk!

Relationships. I often remind my readers that there are five types of relationships to manage: Clients, Future Ideal Clients, Carriers, Team Members, and Centers of Influence. The 80/20 Rule lends itself to all but one type, your team members, all of whom I hope you value.

Continued page 16

(Further, I hope you tell them as much, because silent gratitude is no gratitude at all.) You've got to know your Vital Few versus your Trivial Many in the four other types. If you're like most, you're trapped spending way too much time and energy on the trivial many relationships. When you do that, you aren't investing/making deposits in your best relationships. Remember, less equals more. And if it doesn't, we need to talk.

Commodity Game. Most producers will claim that they don't sell on price only, yet when quizzed about what makes them unique, they come up empty. Oh sure, they might say something like, "We give great service and represent all of the top carriers," but that's almost always followed by the kicker, "and we can save you money."

I'm not saying there's absolutely no room for the commodity sale, but if you're in that game, you've got to be fully immersed in it. When done properly, it can be very profitable. But if you are just dabbling, I urge you to be cautious, because typically, it's a great way to get trapped into practice quoting, part-time clients, unpaid consulting, an abundance of transactions, low revenue-per-client, and diminished retention. If you're stuck in the commodity game, maybe we should talk!

Annual Renewals. Other than the bottom 50% to 80% of clients that get "renewed as is," the top 20% have an annual event known as the renewal. From everything I've read and heard, I don't think it's a stretch to assert that most of your top customers—namely business owners and CEOs—hate the renewal process. It's definitely not something they do with their other trusted advisors. (Could it be that maybe they don't consider their insurance agent a trusted advisor?)

Have you implemented the Continuation

Process (that I've shared several times in this column) or are you still doing the 90-Day Dance around renewal time? Those who have a Continuation Process in place know the objective is simple: You don't renew accounts; you continue relationships. Conversely, the 90-Day Dance is a study in hysterical activity on the way to the grave.

If you're still renewing accounts rather than continuing relationships, maybe we should talk!

Technology. There's an absolute addiction to distraction in today's world. People are so quick to respond to the relentless onslaught of "rings and pings" from phone calls and email, it's a wonder they have time to do anything else. And despite the vast number of productivity-enhancing apps, agency management systems and other high-tech tools at their fingertips, overall, most producers and their agencies never maximize what's available. In fact, many of them use less than 50% of their agency automation systems. This underutilization of technology cripples staff productivity and revenue per employee. If you're not making the most of available automation, maybe we should talk.

Bottom line

One way or another, everyone's career eventually comes to an end. The point is to leave with no regrets. Just keep in mind that if you don't escape these traps, you can still be semi-successful but never experience true freedom.

In life, you either have regrets or re-greats. I often mention a cartoon I noticed at an agency in White Plains, New York, on one of my first consulting jobs. It showed two older people on a porch in rocking chairs, one of them saying, "One of life's greatest regrets is to reach age 65, wake up and realize you never reached your potential, and then realize it's too late!"

Regrets are for the semi-successful —those who had major opportunities others didn’t have, but who chose to simply coast along. Re-greats, on the other hand, are for those who establish Non-Optional Behaviors and Strategies (NOBS) and consistently hold themselves accountable to do what they said they were going to do. They achieve great results and provide for everyone and everything that’s important to them.

If you’re going to put the time in anyway, you might as well be great at it. That’s the Best Version Possible of you, and it’s waiting for you to arrive!

The author

Roger Sitkins is the CEO of Sitkins Group, Inc., and developer of The Sitkins Network and The Better Way Agency program. Roger began his career by working in his parents’ insurance agency in Wyandotte, Michigan, and after nearly 40 years has truly become an icon in the industry. He has trained and mentored thousands of insurance professionals. Producers, CEOs, and sales managers with diverse levels of experience have benefited tremendously from his training and leadership.

Several Personal Umbrella Carriers to Implement Major Changes

Recent announcements from several personal umbrella carriers outline major changes in coverage that will leave agents scrambling to find new markets for their clients.

For example, one major standalone umbrella carrier will begin requiring underlying auto liability limits of at least $1 million in some states and $500,000 in all others. That carrier will also require $1-million underlying uninsured/underinsured motorist limits when excess UM/UIM is purchased.

Other carriers, meanwhile, have announced that they will be non-renewing all of their personal umbrellas nationwide.

During this time, make sure your members know that they can turn to RLI Insurance—the Big “I"-endorsed stand-alone personal umbrella carrier—when they're scrambling to find coverage with a reliable carrier that offers reasonable underlying limit requirements.

RLI provides auto limits as low as $100,000/$300,000 for many customers—$500,000/$500,000 limits are only required if there's a DUI in the household. Excess UM/UIM coverage is also available nationwide. Underlying UM/UIM limits simply need to match the auto liability limits.

Obtain a quote in just two minutes via RLI's online quoter. Alternatively, log in to the RLI portal. For more information, contact Jamie Newchurch, jnewchurch@iiabl.com.

New Louisiana Injured Worker Compensation Weekly Amounts Effective September 1

The Louisiana Workforce Commission's Office of Workers' Compensation Administration has published the new weekly minimum and maximum compensation rates for injured workers that are effective Sept. 1.

The new maximum amount is $688 a week and the new minimum is $183. The OWCA said the average weekly wage is $916.85. Mileage reimbursement, which was effective on July 1, is set at 58 cents per mile.

The minimum and maximum compensation rates have been raised compared with the current rates that expire on Aug. 31, 2019. The current rates are set at a maximum of $665 per week and $177 per week, with an average weekly wage set at $886.38.

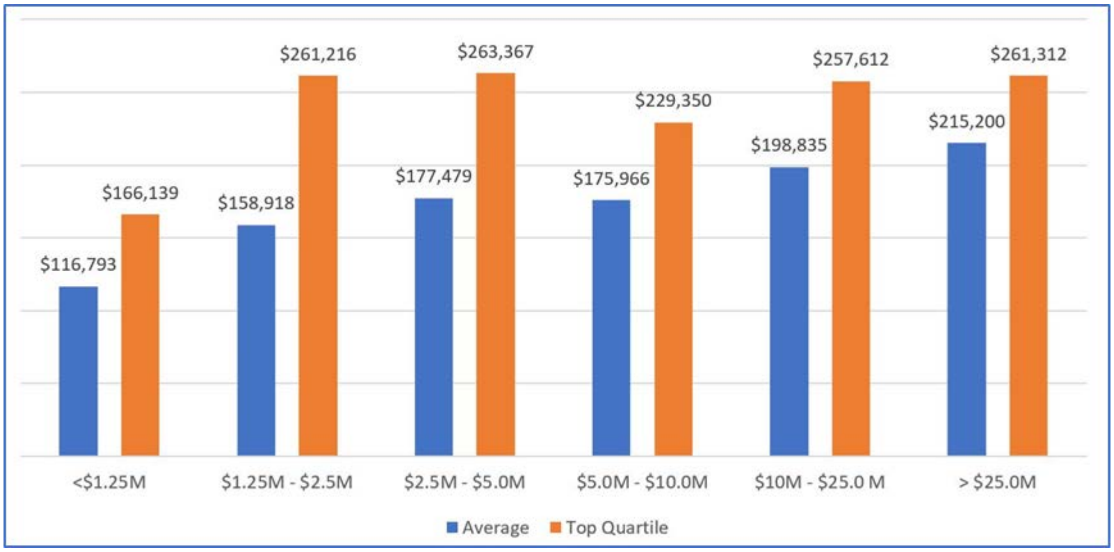
The new rates are effective Sept. 1, 2019, through Aug. 31, 2020.

The OWCA noted that actual wages should be paid if wages are less than the minimum amount.

Source: LWC-OWCA

A Simple, but Revealing Metric

Revenue per employee is a simple yet revealing metric. Calculated by dividing the total revenue of your firm in a year by the full-time equivalent employees (1099 and outsourced employees included) during the year, the metric can reveal a lot about the health of your agency. No metric is better to quickly assess your firm's overall productivity. Below is the revenue per employee from the 2018 Best Practices Study.



What was your revenue per employee in 2018? Are you above or below the average for your Best Practices size category? If so, are you in the top quartile? Why are you not in the top quartile or why are you below the average? Those are great questions for you and your executive team to wrestle with.

Like many metrics, there is typically a story behind the story and the metric itself cannot diagnose an issue. However, it can draw attention to a symptom of a larger issue. In this case, low revenue per employee often indicates poor productivity and profitability. Are you investing heavily in the future, creating short-term hits to your revenue-per-employee? Are you under-revenued or overstaffed? Are your processes and uses of technology creating inefficiencies? Are your contingent/bonuses proving to be a drag on performance?

These are just a few examples of potential causes of a poor revenue-per-employee result. If your revenue-per-employee is low, dive in a figure out why and then, if appropriate, get to work on a solution.

Author: Brian McNeely, Partner
Reagan Consulting

New Hire, New Paperwork

Hiring a new employee means paperwork, whether it's in hard copy form or electronic. Once you fire someone, most of the restrictions placed on asking applicants for information are removed.

While Equal Employment Opportunity Act and disability protections are still in place, you usually need to collect information such as birth date, emergency contact, race and gender once a person joins your payroll. Required information may include:

Employee Information: Address, email, social security number, emergency contact and more

Voluntary self-identifications: gender, race and possibly disability or veteran status

Federal (W-4) and state tax forms: These must be completed to process payroll taxes, but do not offer advice on how to complete these forms. Instead, refer the new hire to the instructions and included worksheet

I-9: This form is required under the Immigration and Reform Act to verify the employment eligibility of all employees in the U.S. It must e completed within three days of the first day of employment.

E-Verify: This checks a new employee for their work eligibility by electronically matching information provided on the I-9. It is required for some companies and voluntary for others.

Direct deposit information: if applicable

State-required forms: wage notices, workers compensation health history questionnaire, meal break waivers and more.

Meanwhile, employers commonly provide new hires with an employee handbook so they can sign and acknowledge policies regarding:

- Harassment and sexual harassment
- Timekeeping and pay
- Personal appearance
- Company rules and standards of conduct
- Employment-at-will statement
- Safety
- Confidentiality and non-disclosure
- Uniform or equipment issue & return form, especially if wage deductions could apply
- Job description
- State-specific leaves, time off and benefits

If you or anyone at your agency has questions about new hire paperwork, visit Big I Hires.

BIG i HIRES.

It Could be a Historic Year for the Independent Channel

Independent agents and brokers have reported their best Q2 results since 2013

A historic year could be ahead for independent agents and brokers, as the channel reported its best Q2 results since 2013.

Reagan Consulting's "Organic Growth and Profitability (OGP) Q2 2019" survey revealed that the 6.4% organic growth rate of independent agents and brokers across all business lines coupled with "a red-hot mergers-and-acquisitions (M&A) market yield a healthy outlook for the future of the industry," Mark Crites, vice president at Reagan Consulting, said in a news release. "2019 could be a historic year."

Personal vs. commercial lines

Historically a low-growth/high-margin business, personal lines shows no signs of wavering after a banner year in 2018. The sector posted a 4.1% growth rate in Q2 — the second highest since the start of the OGP study in 2008.

According to the study's results, the independent channel shouldn't be concerned about InsurTech disruptors slicing into their marketplace, as Crites cited that InsurTech competitors are not impacting agents and brokers' ability to compete in personal lines.

Thirty-seven percent of firms reported double-digit organic growth in commercial lines in the second quarter. However, the entire commercial lines sector experienced a slight decrease in its growth rate, with a reported rate of 6.4%, down from a historic high of 6.9% in Q1.

Growth factors

Crites pointed to rate increases as the primary driver behind personal lines' growth. Nonetheless, a strong economy is helping foster growth in all insurance sectors, while the "hardening rate environment and a growing economy is a recipe for success," particularly in commercial lines, said Crites.

Merger and acquisition (M&A) activity from the past few years has also experienced record-highs. In the first half of 2019, 328 M&A deals were announced in the insurance industry, a 6.5% increase over 2018. "Even at record-high valuations, buyers can still complete accretive deals," explained Crites, adding that the "frenzy" continues. "We see no slowdown in M&A activity for the foreseeable future."

There was one factor that didn't experience growth in Q2: sales velocity, a metric used by Reagan Consulting as an indicator of future organic growth via new business production, which is calculated as a percentage by dividing current-year new business by prior-year commissions and fee revenue. If a firm consistently posts sales velocity figures in the top 25% of the industry (15.4% or higher in Q2 2019), it is likely the firm will show above-average growth. In a "surprising decline amidst heightened growth levels," said Crites, Q2 sales velocity was "down slightly, year-over-year, to 12.1%."

Source: Heather Turner, NU PropertyCasualty360

3 Steps to Building an Agency Growth Machine

How much did your agency grow last year? How about in the past five years?

If your answer is anything less than 10%, then this article is for you. In it, I want to share with you three keys to organic growth that I've discovered as I've helped agencies grow during the past 25 years.

This is based on real people and situations, like Jon Sharp from Hardenbergh Insurance Agency, who said, "The most tangible result to the agency has been the bottom line. Before, we averaged 3.3% growth year over year. Now, we are realizing extraordinary growth. My definition of extraordinary growth is 60% organically over the past four years. That equates to organic growth of 15% year over year."

During those four years, Jon did an excellent job implementing the following three steps that I'm about to share with you. If you ask him about it, he'll tell you that it was hard, but worth it. So although these "steps to growth" may seem simple (they are), it doesn't mean they're easy to do.

If they were, then every agency would be growing 15% or more every year. Most are not. That's because they never really took the first step, which we'll get into now.

Step 1: Commit to Growth

Is there anything in your life that you've truly committed to that you don't have? Really, think about it.

For most of us the answer is no. If we wanted something bad enough, we found

a way to get it. However, half-hearted commitments almost always fail, especially when you're trying to accomplish something hard.

Take dieting for example. There are many people who say to themselves, *"You know, I should probably try to start eating better. Maybe I'll try this new diet for a while and see how it goes".*

Then a few weeks later, it gets tough. The desire for sweets and carbs intensifies, and the idea of sticking to the diet feels like too much work. So they cave and revert back to unhealthy eating.

However, if you went to the doctor tomorrow and he said, "Listen, I need to have a serious talk with you. We got your blood work back and if you don't make some big changes to your diet you're not going to live much longer. You need to avoid sugar and refined carbs from now on."

Now, how committed would you be to your diet?

Would you grab some soda and brownies in the break room tomorrow when you got a craving for sweets, or would you resist the temptation and stick to your plan?

If your life depended on it, you'd stick to the plan.

Some people call this the "gun to the head" approach. Others say, "half measures availed us nothing."

The point is, it's a universal truth, a law of life that you can harness to accomplish amazing things, like growing your agency 10%,15%, or 20% year over year.

So when people ask, "Why aren't more agencies growing at a faster pace?"

The only plausible answer is simple. They just never committed.

Step 2: Motivate Your Producers to Two Times Growth

Once you truly commit to growing your agency, the next step is to make a plan how to do it.

Because we're talking about how to grow organically versus growing via acquisitions, your plan must include a way to get your producers to sell more.

If you can get them to do a better job at prospecting, selling and retaining business, your agency will grow. The more they grow their books and personal income, the more your agency's value will increase.

For the past 20-plus years I've used a simple, yet highly effective, strategy to do this.

I teach owners how to sit down with each of their producers and help them set some long-term personal income goals. I have them essentially play the role of a financial advisor and ask them what kind of future they want 10, 20 and 30 years from now.

Then, they write down how much money they should be saving each year to hit those goals. Once they see how much they're underfunding their future, it should light a fire under them.

With this new-found motivation, you can then lay out a plan to help your producers double their book of business in three years or less, with half the accounts they have now. Of course, you'll need a plan how to do that, which is a subject for another time.

But imagine how much your agency would grow if all of your producers doubled their

IIABL EDUCATION & EVENTS CALENDAR

Webcasts			
E&O Risk Management Click above for schedule Available on Demand	Ethics Click above for schedule Available on Demand	Flood Click above for schedule Available on Demand	Commercial & Personal Lines Courses Click above for courses & dates for 2019
Listed are a few of the September webcast. For the 2019 webcast calendar click here. 9-10 8am—11am Drones: Problems, Solutions & Insurance 9-17 12pm-3pm Everything's Soaked and My Stuff Stinks: The Water Damage Webinar	**9-23 12pm—3pm** Those Kids & Their Cars! 9-24 12pm-2pm 5 Contractor Coverage Concepts 9-26 10am—12pm Cyber Security & Insurance Risk Mgmt.	 	BIG i HIRES.
Seminars			
	E&O Risk Management September 24 - Bossier City September 25 - Lafayette September 26 - Metairie September 27 - Covington	Save the Date IIABL Fall Education Conference November 20, 2019 Shreveport	
Events			
IIABR Luncheon September 12th Juban's Restaurant			
On-Demand Webcasts	**Pre-Licensing**		
Click here for the course catalog of all of the on-demand webcasts. Reminder– all of the IIABL online courses do not require a test for CE Credit	Online prelicensing 3 optional study packages Click here for additional information		

books in the next three to four years? What if even half of them did this? Would that be more growth than you're seeing now?

The point is, you need a path and plan to get your producers where they want to be so your agency can experience extraordinary growth.

Step 3: Train Your Producers to Increase Their Confidence

Confidence is a self-fulfilling prophecy. Those without it often fail. And those with it succeed.

This is something many agency owners overlook, because most of them have a high degree of confidence already.

If that's you, think about it. You probably never considered the effect of feeling confident — it wasn't really a choice. You just did what you did and you did it well, and your proof is in the pudding. You have nice cars, a nice house, great vacations and a high net-worth to prove it.

To some degree, you don't really understand those who don't have confidence like you do. And you get frustrated. From your perspective, everything they need is out there. It's theirs for the taking and they just need to go get it (like you did).

However, the reality is the average producer is not like you.

They do not have your innate capability, drive or level of confidence. Generally, they won't develop it on their own. If their environment is not designed to intentionally develop them, they will drive in third gear, rather than fifth. They will get by, but never unlock their full potential.

If you don't train them, you'll never move the average person to above average. You'll never help them improve enough to develop a superior level of confidence.

Without confident producers who can set new business appointments with relative ease, know how to engage a new prospect, build rapport, find pain, get commitment and close the agent of record/broker of record (AOR/BOR) … then you'll never build the sales team of your dreams.

Where does that confidence come from? It comes from training. Where does the training come from? It comes from having a clearly defined process.

It's up to you, the leader, to install or create processes everyone can follow.

Easier Said Than Done

The steps to growing your agency are simple, but actually doing them is the hard part. Like we talked about earlier, none of this will work unless you take the first step, which is to truly commit!

If growing your agency is not important to you in this season of your life, then do yourself and those around you a massive favor, and just be honest and admit it. You may be content where you're at.

However, if you're halfway committed, you're going to be miserable. Either decide you're going to do this or let it go and focus your time and energy in other areas of your life. But if you're serious about growth, do what you need to do to motivate your producers to reach their next level of success. Invest in them so they can become confident people who won't let any obstacles stand in their way.

Source: Insurance Journal

Author: Randy Schwantz, found of The Wedge Group, www.thewedge.net

Underwriters Get Picky and Other Trends in Construction Insurance

Construction insurance specialists say their insurance market is strong with plenty of capacity and underwriters competing for the best accounts.

According to specialists interviewed by Insurance Journal for their assessment of the market, the boom in the construction business has allowed underwriters to refine their appetites and be more selective and focus on profitable accounts.

At the same time that the overall market is healthy, conditions can be tough in certain geographic regions and for riskier projects with large fleets, wildfire or difficult builder's risk exposures.

Some believe the soft market cycle in construction insurance is over. They see more business making its way to the surplus lines market.

While overall total construction starts fell 8% from January-April 2019, the 12-month moving total for construction starts from April 2018 to April 2019 remained the same, according to Dodge Data & Analytics' most recent report on U.S. construction activity.

Also, Dodge Data & Analytics reporting in May on major sectors said that nonresidential building rose 4%, commercial building 9%, and manufacturing building 7%, while institutional building remained unchanged, the report revealed in May. Residential building held steady with the previous period, with single family housing unchanged and multifamily housing up 1%.

The insurance market overall for construction has had only slight rate increases, says Brian McDonnell, managing principal, national construction specialty practice for EPIC Insurance Brokers & Consultants based in San Francisco. That's been the case except in certain geographic areas including New York, where the labor market is a nightmare, and in states with high wildfire risks such as California. "But in general, it's only problematic areas seeing rate increases," he said.

Contractors appear to be keeping busy. "We're still seeing a number of projects in the planning stages, big projects and other projects in general across the board," said McDonnell.

Katie Davies, president and CEO of Technical Risk Underwriters (TRU), confirms that construction activity has been brisk, with the number of building permits issued in 2018 and 2019 trending toward a five-year high. "We are seeing the majority of our risks in the southeast and southwest of the country, though we expect more 2019 projects to start in the northern states as summer begins," Davies said.

Insurance carriers are paying more attention to underwriting and selecting accounts they want to do business with and being very competitive on those.

Not every coverage area is stable, however. "Auto continues to be a huge underperforming line for carriers," he said. The rise in building activity over the past five years has added to the difficulty in construction auto as contractors have been bringing on more inexperienced workers and drivers. Heavy, large fleets are extremely challenging for contractors today, McDonnell said.

Some construction underwriters are feeling the effects of inexperienced workers and a shortage of construction labor in general. Rate pressure is being felt in general liability and excess liability. Here are **five trends** to watch in construction, according to insurance specialists.

More Selective

The growth in the construction sector is leading to new opportunities for insurance underwriters. Those opportunities are also making it possible for carriers to have their pick of accounts and be more selective on best-of-class business, said Brian F. Cooper, managing director, National Construction Practice, for Gallagher Construction Services in San Francisco.

"Insurance carriers are paying more attention to underwriting and selecting accounts they want to do business with and being very competitive on those," he said. Other accounts with riskier profiles might get passed by. "They're either not providing quotes on those, or the quotes are reflective of higher rates," Cooper said. "They're really paying more attention to the actual underwriting of premiere accounts rather than chasing premium dollars like has been the case the past several years."

For insurance agents and brokers, that means being prepared for heightened scrutiny when it comes to new business and renewals, says Bill Creedon, North America Industry Leader, Construction, for Willis Towers Watson in Denver. "It's taking a lot more strategy going in from brokers, clients, everybody, and looking at things far earlier," Creedon said.

For higher risk accounts, such as construction firms with large fleets, unique general liability exposures, wildfire exposures, or those risks in catastrophe prone regions, underwriting may take more creativity, he said.

Contractors are facing broadening contractual requirements and an increasingly discerning underwriting community, Creedon added. Standard market construction carriers have their pick of preferred business today and he's seeing more business make its way to the surplus lines market. "They're starting to drive more business into the wholesale market, which is seeing quite an influx," he said. "It's an incredibly fast-changing environment."

As with any market cycle, when the transition begins from soft to hard market, underwriters dig deeper as pressures from management and reinsurers increase, Erik Davis, managing director, Construction Specialty Practice, for RT Specialty, told Insurance Journal. Davis said it's no longer a construction insurance market where carriers are taking anything and everything. "The focus now is on profitable underwriting across the board," he said.

In general, the insurance industry has been writing construction business at a loss for the past decade or even longer, Davis said. But with the uptick in construction business, underwriters have been inundated with submissions. They are looking for better information to "sell" the account and requiring thorough underwriting information to underwrite the tougher classes and risks.

"It's important to provide thorough submissions and think about ways you can help your underwriters do their jobs effectively and efficiently," Davis added. "Like it or not, brokers are 'ranked' by underwriters, and as they become busier and busier, it's imperative you do all you can to get your deal to the top of their stack to get looked at."

Davis concurs that more construction business is being pushed out of the standard lines market into surplus lines this year. Year-to-date submission flow of construction business is up 32% for RT

Specialty over the same period in 2019, Davis said. This uptick is driven by certain pockets of the standard lines market exiting the construction business, or by handing out large increases in premium on renewals. That is pushing contractors to “shop” more than in prior years.

Also, there continues to be growth in new construction starts in geographies that are primarily surplus lines-focused areas such as New York, West Coast residential, energy business, airports, and others typically served by excess and surplus lines writers, Davis said. TRU’s Davies is also seeing an increase in submissions. “As an E&S MGU with a wholesale only distribution, we are seeing increases in submissions and bound business,” Davies said. “This is due to contraction in capacity in the construction insurance market coupled with a continued increase in new projects that need insurance.”

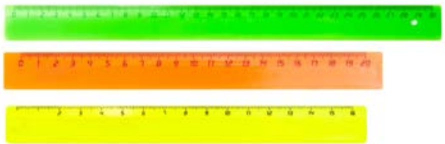
Like it or not, brokers are ‘ranked’ by underwriters, and as they become busier and busier, it’s imperative you do all you can to get your deal to the top of their stack to get looked at.

Builder’s Risk
In some sectors of construction, builder’s risk is experiencing volatility.

“We are seeing this increase in the frame builder’s risk space specifically,” TRU’s Davies said.

“Due to the cost benefits of frame construction, developers continue to look at this method of building as a cost-effective solution to multifamily living projects where the site allows for this type of construction,” Davies told Insurance Journal.

While fires can occur on any construction project, wood frame projects are particularly vulnerable. “With more wood frame structures being built, we have noticed an increase in fire



Rate & Rule Filings

Company	Coverage Type	Overall % Impact:	Overall $ Impact:	Number of Policyholders:	Changes
Bankers Specialty Ins Co Revised Rate & Rule	4—Homeowners	+2.7%	$275,184	4,850	New: 9/1/2019 Renewal: 9/21/2019
Great American Ins Co Great American Assurance Great American Ins of NY	16—Workers Comp	-5.10%	-$386,473	219	New: 9/1/2019 Renewal: 9/1/2019
Employers Mutual Casualty Co	1—Commercial Property	-4.1%	-$146,663	1,057	New: 11/1/2019 Renewal: 11/1/2019
LM Insurance Corp Liberty Personal Ins Co	4—Homeowners	-2.922%	-$1,462,038	7,624	New: 10/21/2019 Renewal: 11/25/2019
Essentia Insurance Co Revised Rate & Rule	19—Private Passenger Auto	+9.14%	$415,340	9,681	New: 10/1/2019 Renewal: 11/1/2019
Greenwich Ins Co XL Ins America XL Specialty Ins Co	19—Commercial Auto	+11.5%	$497,534	120	Requested New: 11/1/2019 Renewal 11/1/2019

losses during the course of construction," said Jay Hurin, Technical Director for Travelers Inland Marine Risk Control. "These structures are particularly susceptible to fires."

Insurance rates have "gone through the roof" and the capacity has shrunk dramatically for projects with wood frame construction, according to Gallagher's Cooper. Wildfire risk and arson are leading that trend. The cost of insuring frame construction is so expensive that it's pushing some contractors to consider different building materials, he said.

"The property area is probably the most challenging right now," he said. "When people are designing new projects or retrofitting, they really are looking at what would impact the sustainability [of the building] and also impact resiliency to whatever that environment is, geographically."

Contractors are also putting more consideration into the cost of insuring the materials. Cooper thinks they were thinking of building with wood because it's cheaper than concrete. But now, they're having second thoughts, saying, "Well, the difference in cost after taking insurance into consideration and sustainability into consideration" maybe isn't cost-effective, he said. Even though the actual hard costs of wood versus steel might save money, the "soft costs" such as the cost of insurance might end up making the project more expensive. "So might as well build it with steel."

The London market has picked up some of the slack in the wood frame builder's risk market but that is starting to change, according to Cooper. "They're starting to tighten up quite a bit in that area," he said. "I would suspect that over the next several years, the type of construction and the different types of wood products, laminates, etc." will become more of a hurdle in the underwriting community. "They are looking at that more and taking that into consideration when providing capacity or pricing on the property side of the risk."

Willis Towers Watson's "Insurance Marketplace Realities 2019 Spring Update" reported that the North American builder's risk market is starting to see a firming price trend. "The shift can be attributed to poor loss experience globally, coupled with a fixed/operational property market that is quickly hardening," the report said. "This loss experience, in concert with a decade of eroding marketing conditions, has reduced builder's risk capacity in the London marketplace."

Creedon says while overall builder's risk is experiencing an increase in rate in some areas, most changes to the line have come in terms and conditions, not price. Security and monitoring technology are helping to manage the risks for some projects.

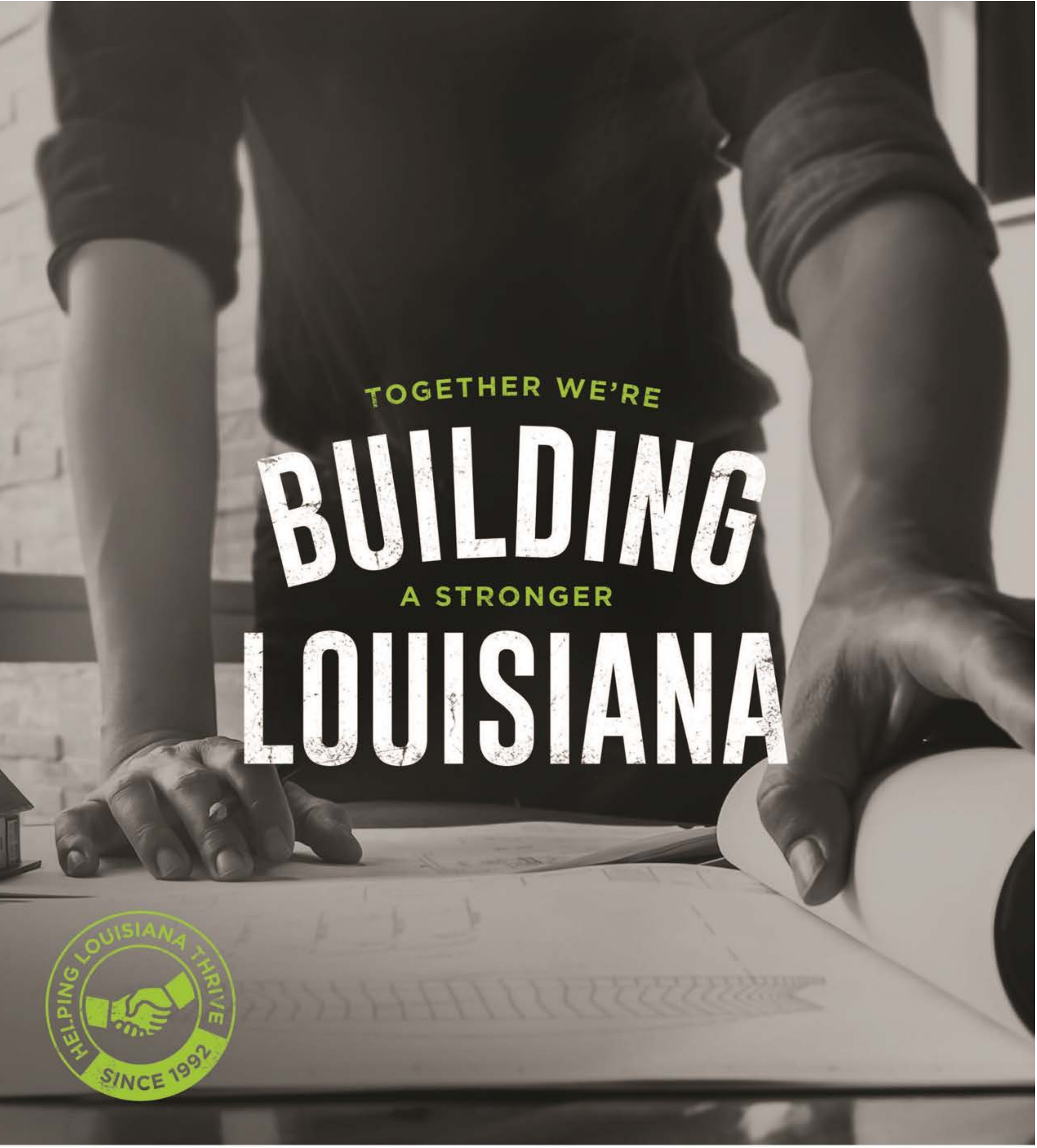
"Carriers are placing a lot of emphasis on security at the job site, when the workers aren't working," Creedon said. "They want to know what the security is on the job site? Does the project have cameras? Do you have 24-7 surveillance, live people on the site?" he said. "Security is a huge factor in the underwriting process on projects for the builder's risk, particularly if they're in an urban area that is susceptible to arson."

Continuing Labor Woes

A shortage of construction workers is the most challenging issue for contractors, the experts say.

Some 80% of construction firms report they are having a hard time filling hourly positions that represent the bulk of the construction workforce, according to the Associated General Contractors of America (AGC). "Labor shortages in the construction industry remain significant and widespread," said Ken Simonson, AGC's chief economist, in May.

William Blanchard, managing director at Fort Worth-based insurance agency Higginbotham, says the lack of skilled labor has put tremendous pressure on some of his construction clients. "I hear from a lot of contractors that they can't find qualified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people," he said. "That just leads to inexperienced workers, and that can lead to workers' comp claims, auto claims, because there's just a lot new folks out there doing tasks they haven't done in the past."

That also leads to potentially faulty workmanship claims, according to Matt Hammer, partner at Baldwin Krystyn Sherman Partners in Tampa, Fla.

Hammer says he's seeing a number of general liability carriers pull out of the market in the residential construction space as a result of claims caused by untrained and unskilled workers being thrust into construction jobs. There is such a demand for labor that "you might have the entry level person that's taking on more responsibility, doesn't do quality work on a project, and then a claim surfaces in a year or two, or even right on the job site," he said.

"We're seeing a number of changes with regards to general liability and excess liability because of that," he said. "The number of carriers is dwindling, and the rates are increasing," he said. "Some of the more specialized programs, project specific and wrap ups, the number of carriers that have historically offered those programs, especially those that are coming off multiple year rolling programs, the renewals have been difficult because the carrier capacity is drying up."

Creedon agrees that labor is the number one issue for construction firms. "The construction industry – it's an intersection of a generation that is timing out, getting close to retirement in the very near future, and it's difficult to bring young people into the industry."

Changing Appetites

More construction business also means a changing carrier appetite for certain classes of business.

There's not a whole lot of options, so auto is by far in the most disarray out of all of the coverage lines for both the general contractors and the subcontractors.

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While multi-family construction, apartments and condos, has been a popular real estate development focus for many years, the recent construction boom is leading carriers to change their perspective on the desirability of multi-family, according to Hammer. “So, there’s some carriers that will now classify multi-family more as residential and less as commercial, and therefore restricting their appetite for such developments,” he said. “Plus, I think carriers are being more sensitive to the ‘jack of all trades’ contractor, too,” he said.

Hammer still sees competitive options for the general contractors that are doing primarily commercial construction, but the environment is less robust for multi-family and/or residential. The good news, “We’re seeing companies like Zurich pick up the pieces where some regional players like Westfield have changed their perspective in Florida,” he said. “You see the business going towards those carriers that are stable and committed to the business.”

But he agrees with others that carriers are more selective when it comes to underwriting.

“So while a company like Zurich may be more willing to take on a particular risk like multi-family with a contractor that’s been in the business of developing multi-family and has a long track record of successful performance, they are less likely to take on someone who has no track record with multi-family and now has five projects planned in the coming year,” he explained.

Today’s environment is more selective, underwriting is coming into play, contractor expertise definitely is being evaluated more, and restrictions on multi-family have surfaced, he added.

Auto Again
Hammer and others agree the most difficult insurance line for construction today is commercial auto.

“Hands down, across the board, for organizations that have large fleets, especially in the subcontract world, auto is difficult, Hammer said.

“Auto rates are increasing pretty much at a minimum of 20% in most of our southeast renewals,” he said, even on accounts with no claims.

“There’s not a whole lot of options, so auto is by far in the most disarray out of all of the coverage lines for both the general contractors and the subcontractors.”

Auto liability remains the most challenging line in primary casualty for construction, says Creedon. Underwriting results have been sharply deteriorating since 2015, and while there is indication that repeated auto rate increases year after year are having an impact on carrier profitability and rate strategy, he doesn’t expect underwriters to scale back on rate any time soon.

Construction firms with the scale and ability to take on larger retentions are making changes, according to McDonnell. “Some are maybe putting the first $5 million of their auto exposure into a captive, hoping that they can manage that as opposed to paying market rates,” he said.

Hammer says many of his larger clients are turning to alternative risk financing as well, such to weather the storm of difficult auto market conditions. “We’re seeing a number of different insureds going to the alternative risk financing route to better finance the risk associated with auto and also they’re incorporating the general liability, and workers’ comp, and property in certain cases.”

Despite the challenges, construction business is good, Blanchard said. “The forecast is saying it’s going to be robust for some time,” he said. “We’re in a good spot.”

Source: Andrea Wells, Insurance Journal

Big "I" Virtual University

Risk & Reality Report

Insurance Services Office (ISO) filed 30 changes to its personal auto program to be effective September 1, 2018. Nine changes are being made to the base PAP form itself and 21 endorsements were either revised, removed, or created.

Exclusions previously requiring the attachment of three endorsements are now included in the base PAP.

Additionally, this filing:

- Introduces seven new optional endorsements;
- Inserts a brand new, seemingly ridiculous exclusion into the base PAP;
- Kills off five endorsements;
- Revises 12 endorsements; and
- Makes various changes to the policy form and endorsements.

In this 36-page Big "I" Virtual University Risk & Reality Report, author Chris Boggs gives you an overview of these major additions, deletions, and revisions. ISO probably won't make such drastic changes for at least another decade so don't be the last kid on your block to get this important information.

The cost of this report of Big I Members is $29.00 and you can order it here. You must login to receive member pricing.

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