Dear Christi,

Welcome to 2017, your best year yet! And as you begin to set your goals, know that our goal at PIA of Kentucky is to support you individually in your success, as well as our industry state-wide in continued growth and prosperity.

Best Wishes for 2017

Happy New Year

Contact us any time if we can do anything to assist you. And your input is always welcome.

If you have any suggestions for items you’d like us to feature in our 2017 newsletters, please email marketing@piaky.org

And if you have any questions about PIA or your membership please contact sarah@piaky.org.

Thank you from all of us at PIA of Kentucky.
Representatives for the first time since 1920, Governor Matt Bevin said the new Republican legislature will overhaul the state’s tax code in 2017 but it would most likely not happen during the 30 day session set to start January 3, rather it will most likely happen in a special session.

Bevin outlined the following initiatives that will pass this session: right-to-work law, reform the court system, pass school choice, repeal the prevailing wage and get rid of the Common Core educational standards.

Stay tuned for updates on what the legislative landscape looks like for the industry this session.

They’re Not Unhappy With the Claims Process

So Why Do Claimants Hire Attorneys?
*based on an online survey conducted by GfK Public Affairs & Corporate Communications on behalf of the IRC.*

In a recent online poll about experiences with auto injury insurance claims, almost half of respondents with auto injury claims hired attorneys to help settle those claims. However, the most common reasons for talking to attorney did not involve dissatisfaction with the claim process.

Only 15 percent of auto injury claimants who talked to an attorney said that they did so because of delays in getting the claim settled, and 10 percent said it was because they were unhappy with the settlement amount offered. Instead, it was more common for respondents to say that they talked with an attorney because it was suggested to them, either by someone they know (33 percent) or by their doctor (16 percent). Another common reason was that they wanted to get the highest settlement possible, cited by 22 percent of respondents.

The survey found additional evidence that claim settlement problems are not the primary motivation for attorney involvement. Nearly two-thirds of claimants who contacted an attorney in relation to an auto injury claim did so at the very beginning of the claim, within one week of the accident. In addition, even among respondents who reported satisfaction with the insurance company’s handling of the claim, one in three claimants hired attorneys.
"It is a myth that most attorney involvement in auto injury claims arises because a claimant has difficulties settling a claim. Many consumers start the process believing that they cannot navigate the claim without legal representation, a perception perpetuated by many ads for attorney services," said Elizabeth Sprinkel, senior vice president of the IRC. "This widespread perception has important implications, given the fact that attorney involvement can add significant costs and delays both for the system and for claimants."

Visit IRC’s website, www.insurance-research.org, for information about purchasing a copy of the report.

Selling is Changing....

...Not Really

*by John Chapin*

This past week I've received three separate e-mails from various sales gurus talking about how much sales has changed. While the internet, social media, and advances in technology have altered some of the peripheral aspects of selling, the foundational principles and keys that lead to sales success have remained the same. Here are the sales facts that will always remain the same:

**Fact 1: Sales IS still a numbers game**
99.9% of the time failure in sales is due to a lack of activity. In other words, not making enough calls. Now that we have the internet, I know sales reps who spend hours looking up background information on prospects before they call them. This is a mistake. Look up the information a prospect would reasonable
expect you to have, but don't spend hours being perfect. Just look up some quick information and make the call.

**Fact 2: You're still the expert.**
While it's true that today's consumer is, generally speaking, better informed than in years past, you're still the expert who has probably forgotten more than they will ever know. The famous author Malcolm Gladwell once said that it takes roughly 10,000 hours of study to master one's craft. While you may not be at the 10,000-hour mark yet, you are still far better off than someone who has spent 5, 10, or even 40 hours on the internet studying your industry and products. You live in your business every day, the prospect doesn't. People still need an honest, straight-forward salesperson who understands the subtleties and idiosyncrasies and can educate them on what's best for them.

**Fact 3: Face-to-face and phone are still the most effective ways to sell.**
Have you ever NOT received an e-mail that someone swore they sent to you? It just happened to me again two weeks ago. In addition to the fact that you can't always rely on an e-mail, LinkedIn in-mail, or other "internet" communication to reach the person, you also lose the most important parts of communication such as voice tone and body language. Couple that with the fact that electronic communication distances you and dehumanizes the experience. For these reasons, in-person communication is always the most effective followed second by Skype, and other face-to-face apps, and third by phone communication.

You have much more impact when people can see and/or hear you. Don't hide behind technology and spam people on the initial and other important communications.

**Fact 4: It IS still all about relationships and doing what's best for the other person.**
There is no "new relationship selling" or "solution selling." The best have always focused on the long-term relationship and the best possible solution for the prospect, even if it involved sending someone to the competition. The best have always been seen as a peer and business partner looking out for the best interests of the prospect.

**The bottom line:** the only way sales has changed is for those doing it the wrong way. Years ago you could pull the wool over someone's eyes, get away with not knowing as much, have subpar sales and people skills, and not work as hard. That said, the people who have always done it right, have found little has changed over the years. For them, being great at sales still requires that you work hard and make the calls, communicate effectively, build the personal relationships, are professional, knowledgeable, put the other person first, and embody the character traits of honesty and integrity. [Download full article](https://ui.constantcontact.com/visualeditor/visual_editor_preview.jsp?agent.uid=1126794985708&format=html&print=true)
Last month we began the marketing series exploring the "myths" that keep insurance agents from maximizing their existing skills. To fully develop a marketing platform that integrates what you already do well with the great resources available, you may have to let go of some long-held perceptions and venture into new territory.

We discussed Myth One: "My carrier's marketing resources will do the job for me", focusing on the importance of developing your own independent strong brand. Now we move on to something that might be even scarier to some of you:

**TWO: I don’t need to know digital**

In spite of their significant assets, unfortunately not even the carriers have progressed too far down the digital path yet. They tend to focus on print pieces, which are unwieldy, and expensive to print and mail. Your industry is woefully behind the curve in this area, and it is up to you, at the agency level, to fend for yourself.

I know you’re looking right, and then left, then maybe under your desk to see who in your agency might be that digital guru I speak of, and where they might be hiding. Sorry, but it’s got to be you. Both agency owners and agents need to harness the power of digital to directly (and inexpensively) communicate with your market.

You need to have great digital content, and that content needs to have a good home: your website. Many agency websites are hopelessly out-of-date, or in many cases, built on industry cookie-cutter platforms that continue the perception that you’re all the same. While it’s OK to use some carrier, or vendor-supplied content, it needs to be blended with your personal content to put your own spin on things. Just like people have personalities, your agency needs one too.

Take lessons from the digital content that you devour. We all of have our favorite sites, social media and search engines. What makes you read certain things and ignore others? Most of us engage when the content presented helps us solve a problem or answer a question, provide entertainment or addresses your very specific interests. You know your clients well enough to have an idea of their problems, questions and even interests. Talk to them about what they care about, not what you want to sell and it becomes less challenging.

Set a specific schedule for adding digital content, whether to your website/blog, social media or paid media (i.e. google AdWords) and stick to it. It’s better to post something consistently once a week than to post 50 things at once and not touch it again for months. Be patient but persistent, and use any and all feedback to tweak and improve.

Trust me, most so called "digital experts" knew about as much as you do right now just a short time ago. It's OK to make some mistakes along the way. It’s not OK to ignore it and hope it goes away.
Next Month: Myth Two-I Don't the Time or Ability

Download full article

Sally Davisson is owner of Sally Advertising, LLC, and is currently assisting PIA of Kentucky with their marketing communications. If you have a question for Sally call 859-361-5004 or email sally@sallyadvertising.com.

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Education

Featured Class

Commercial Casualty

Location: Hilton Garden Inn Northeast
Commercial Causalty Institute
January 18-20, 2017
9850 Park Plaza Ave.
Louisville, KY 40241
502-423-0018

Still time to register!
Explore casualty exposures and become familiar with important coverages during this three-day institute at Hilton Garden Inn Northeast.

Upcoming Classes

CISR Personal Residential
January 24, 2017 ~ Lexington

CISR Commercial Casualty 1
January 25, 2017 ~ Louisville

CISR Personal Auto
January 26, 2017 ~ Paducah

CISR Personal Automobile
February 8, 2017 ~ Lexington

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Webinars

**ALERT:**
*Agent Legal and Ethical Responsibility Training*
January 11, 2017 ~ 1:00-4:00 PM ET

**Personal Lines Complications: Because "Simple" Is Too Darn Easy**
February 7, 2017 ~ 1:00-4:00 PM ET

Visit full event calendar

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PIA Member Exclusive

**Webinar Series with The Omnia Group**

Building on the success of the fall webinar series for those in management roles, PIA members can now sign up to attend the upcoming sales-oriented webinars produced for those in a customer service and sales roles. Join us for these upcoming webinars, starting January 18th, as we discuss problems and solutions on topics like Interoffice Dynamics: Sales vs. Service, The Art of Subtle Selling in Customer Service, and Maximize Your Personality for Sales Success.

In order to maximize training for customer service and sales employees, we are limiting the attendance to 30 seats for this particular track. The first webinar titled Interoffice Dynamics: Sales vs. Service will remain complimentary to PIA members. Prior to the 2nd webinar we ask that each participant take The Omnia Profile® behavioral assessment to give more personal, in depth knowledge of your sales style. The cost of the second and third webinars in this series will be $39.99 per webinar, which includes the cost of The Omnia Profile®. [Register for free webinar here](#).

When first contacting Omnia, PIA members receive a free online, instant assessment or a free custom assessment of an agency employee or prospective employee. Plus, if you buy a package of Omnia Profiles you'll receive one free.

Get started on your track to success today by calling Carletta Clyatt of The Omnia Group at **800-525-7117, x 1226** or email **cclyatt@omniagroup.com** and be sure to tell her you are a PIA member. Or visit [The Omnia Group website](#)

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News

**Plan Ahead for Insurance in Winter Storms**

Pennsylvania Insurance Commissioner Teresa Miller advised consumers to plan ahead and review their homeowners and auto insurance policies as
winter weather conditions like snow, sleet, and ice become more frequent. "Winter is coming, and it is important that you plan ahead so you are able to respond quickly in the event of a car accident or damage to your home," said Miller...more

**NAIC Task Force Wrestles with Cybersecurity**

The National Association of Insurance Commissioners (NAIC) is continuing to develop its policy positions on cybersecurity. PIA National Counsel and Director of Regulatory Affairs Lauren Pachman, who serves on the NAIC task force dealing with this issue, has an update...more

**Feds Issue New Rules Aimed to Strengthen ACA Market**

The Obama administration has issued new rules to address lingering issues with the Affordable Care Act (ACA) even as Republicans push forward with plans to repeal the law...more

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