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“Work to become, not to acquire.”
- Elbert Hubbar

In today’s world of instant access to information and resources, it is critical to highly prioritize an ongoing professional development plan in order to remain in demand. You need to learn the transferable skills that are universally sought by employers. Leadership, communication, innovation, and interpersonal skills are all fundamental requirements of the jobs of today and the future.

Technical skills quickly become obsolete. That’s why you see nurses educating themselves on business skills and computer experts gaining financial experience. A broad range of education, skills and abilities can help you secure a promotion or even a new job. You should be developing relationships with people both within and outside your organization. These people will be priceless resources as the environment of the insurance and risk management industry changes. When you add a mentor or two to your network, you have the added advantage of learning new skills, technologies and strategies that will help you realign your career in the direction you want. With some effort and planning, you can take control of your future career today. Education is the key.

My challenge to you:

• Develop cross-functional skills. Specialization is high risk beyond a certain stage in your career and in uncertain environments.
• Choose two skills to improve each year. Monitor and track your progress.
• Develop a five-year education plan to acquire the knowledge and skills you need.
• Most importantly, take advantage of the numerous leadership and career development resources available to you as an IAIP member.

In this issue of Today’s Insurance Professionals we discuss the importance of ongoing education and the role it plays in successful career development. We hear from subject matter experts ranging in perspective from a professor to a CEO and international business development executive, and more.

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President’s Message

“Choose a job you love and you will never have to work a day in your life.”

—Confucius

Confucius was a very wise man! But my question for this issue is: how many of you actually chose insurance as a career? During my 23 years of membership I have heard story after story of how our members “fell into” a career in insurance – myself included. In 1992 I was moving from managing a family-owned business to a career away from two teenage boys who, as teenagers, knew more than their mother. Changing careers at middle age was not something I looked forward to at that time.

But, a friend who was a member of IAIP stepped in and found me an entry level job that changed my life. Now, it was not an epiphany, but as my late husband used to tell people: “I wish she had found this career 20 years ago. She is a natural”. And I did feel as if I had finally found a career that made me look forward to working every day. I immediately joined IAIP and began learning about the industry I had joined through their educational offerings and mentoring. With these two items always in my sight, I succeeded in gaining several awards and promotions and an employer who appreciated my diligence in educating and improving my standing within the industry.

Whether you chose your job/career in insurance, or “fell into” the industry, education is paramount to your success. Just like most jobs/careers – blue or white collar – you must keep yourself apprised of the changes within your industry and continue your education.

Employers value people who are always looking for that next opportunity to step up and take on varied tasks. With continuing education you will be able to succeed. Over the past several years IAIP has taken several steps to update and improve our educational offerings for our membership and our colleagues in the industry. This will enable you to be ready for what lies ahead in your careers.

These steps towards increased and improved educational offerings are especially evident with the planning for the upcoming International Convention in Minneapolis in June. The Convention Task Force, along with our Education Chair for the convention, have worked hard for the past six months to put together numerous classes on a variety of subjects from industry trends to leadership and association management. I would encourage you to check out the registration and agenda on the IAIP website and sign up today to attend. I don’t know of another place you will have the opportunity to attend so many classes, in one place, for the cost of your registration.

I hope to see all of you in Minneapolis – it is going to be a great convention for education, networking and building an association that will continue to support its members by…

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rosalyn (roz) horton
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IAIP President 2014-2015
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- **My head:** The nature of our business is complex and challenging. Carriers buy and hold risk – and risks are always changing. How we understand data, internalize it and act on it demands intellect, and understanding the entire landscape of economics, climate, competitors and behavior.

I started in the business early, working in the family agency. I might be the only person you ever meet who decided to be an insurance agent when she grew up!

My dad built his business from scratch, and I had three uncles do the same thing with their own agencies. Growing up among so many business owners taught me that you get out of the business what you put into it. By putting customers first and providing them good advice, their agencies grew. I saw them doing good things and, as a result, I saw their businesses doing well.

To fuel my personal development plan, I became a student of people and processes. I attended sales training workshops and asked top agents about their best practices for sales and marketing and motivating their teams. I filled notebooks with their advice. People are generous sharing their lessons and are happy to help. If we are serious about developing, it is our responsibility to care enough to ask the questions.

**A TURNING POINT**

I opened my agency a few years out of college and grew it quickly. I won national awards, obtained my CLU and ChFC and spoke to other agents about how my team operated. I had the business I wanted since I was a young girl.

What surprised me was the trouble I had maintaining intensity and hunger after a few years, despite aggressive growth goals. I had to put aside what I believed I wanted to update my goals and my plan. I realized I wanted to learn more about the business and have exposure to other disciplines such as product development, operations and large-scale organizational change. So, I sold my agency.

Those first years were a pay cut, and I went from being an important agent who could make a direct call to executive leadership, to a trainee (no one was going to be taking that call!). For me, it was more important to have new challenges to tackle and broader learning about the business. Ironically, I felt more like an entrepreneur making that decision and joining a large carrier than I had my last year as an agency owner. It is the moment I went from the “auto-pilot” of a stable career I knew well to choosing more risk in order to experience new opportunities.

**OWNING YOUR CAREER**

Clearly the days of choosing an employer out of school and retiring 30-odd years later with a pension and a watch are long gone. You are the architect of your career. As such, you need to articulate what you want to do and how you are going to achieve it.
Here is the four-part structure of questions you need to answer in order to develop your plan:

1. What are your strengths? There is a classic book on this subject, “Now, Discover Your Strengths” by Marcus Buckingham and Donald O. Clifton, Ph.D. I was astonished by the idea that a development plan could include what you are great at. It was a radical idea to celebrate and leverage strengths. Before reading their book, I had only focused on weaknesses.

   • Contributions I want to make, to results, such as the amount of sales or profit
   • The positive impact I want to have on people
   • The opportunity to stretch and learn new skills
   • Enjoying along the way

With that said, I have been disciplined and intentional about the skills and experiences that I want to gain in order to continue growing. The tool for that practice has been an annual development plan. I want to share the framework I use after years of trial and error, in the hope that it can be valuable and actionable for you.

2. How are your strengths hurting your effectiveness? Our greatest strength can also be our greatest weakness. Watch out that you don’t over-use that attribute.

   • Maybe you are very detail oriented and analytical. Think about how or where that slowed you down.

   • Or maybe you are a fast thinker who grasps the big picture and wants to jump to execution. Think about how to take a breath and leave more space for others to weigh-in and create better solutions.

It doesn’t mean we don’t lean into our strengths. It means we make sure our go-to style and skills don’t get over-torqued and relied on so much or used so often that they limit us.

3. What are your weaknesses? What skills, knowledge, relationships or experiences do you need to have to get where you want to go. You can ask yourself:

   • What experience do I need in the next couple of years to achieve my career goals?
   • What are the skills I have versus the skills I need to learn?
   • What situations or tasks create the most stress? What is the most positive, productive thing I can do to improve it?
   • Who can help me with this?

4. Know where you want to go. No one owns your career but you. No matter what your aspirations are in terms of position or paycheck, the speed and competition of the world demands that we learn new skills. Plus, it is just more fun. As Lou Holtz put it, “In this world you’re either growing or you’re dying, so get in motion and grow.”

YOUR DEFINITION OF SUCCESS
No matter what my job title has been (ranging from trainee to president) I believe my most important professional title is “student.” As I moved into broader positions of leadership, I saw that success isn’t as much about what you know – it is what you are willing to learn.

I believe this industry provides unlimited opportunities and demands that we constantly learn and “up our game.” There is no finish line regarding what we can learn when it comes to managing and pricing risk, educating clients and developing ourselves and our teams.

So, as you reflect on the work at which you excel, and where you want to improve your knowledge and skills, here are a few more questions to accelerate your thinking and development plan:

   • Do you know your value? What do you want to learn in order to increase that value?
   • Why should someone be led by you?
   • What are the three things you can do to improve business results?
   • What will you stop doing to create the time and energy needed to achieve your goal?

These questions never get stale – I find that I am never done answering them. Prioritize owning your career, and making it a reflection of your talents, and your discipline to learn and grow. There is nothing more valuable than the chance to learn something new. To your success!

About the Author
As a seasoned insurance industry executive, speaker and consultant, Andrea James connects people’s passions and talents to the needs of organizations in order to improve engagement and exceed operational objectives. She has held titles from “Trainee” to “President” and spanned sales, marketing, operations and product management functions. She can be reached at dnajames@gmail.com
The National Alliance's
2014 Outstanding CSR of the Year Essay:
“Be the Client Relationship Manager”

I agree that new and renewal business are both crucial to the success of any agency, but I believe that renewal business is the life line that keeps any agency afloat. While it is true that you need to continually bring in new business to replace what you may lose for any reason; there is nothing like that tried and true dedicated renewal client. It has long been said that it costs as much as five to 10 times more to acquire a new client than to maintain a loyal existing client. I recently attended a class where I learned an interesting statistic “If an agency increases its customer-retention by five percent, the present value of future profits will increase by 50 percent.” I personally feel this really makes a case for holding onto those valuable clients – and by valuable I mean every single one.

First, there needs to be a trust relationship that we build with our carriers and clients regardless of if they are new or renewal. We win that trust every time we provide our carriers with accurate, complete, on-time information that is necessary for them to be able to provide the best coverage at the most competitive pricing, thereby providing our clients with the coverage they need, and the carriers and us the stability and profitability we need to be successful.

We need to consistently provide our clients with accurate and timely response to their requests. Take time to listen to that new or renewal client, get to know them and their needs and they, in turn, get to know us. By doing so, we strengthen our commitment to one another with each interaction. Clients that believe in us and the products we provide them, are more willing to refer their family, friends and colleagues so they too can benefit from the professional service we offer. Happy clients also tend to be less worried about the cost of their coverage as they become more aware that we have their best interest at heart and are not just looking to make a quick buck.

We should be dependable, consistently driven by uncompromising excellence, thereby providing all clients with accuracy and thoroughness in every interaction. Clients that are confident in our ability to provide for their needs will spread the word and in doing so fill our pipelines with an endless supply of future revenue opportunities and profit.

Change the view you have of yourself, don’t just see yourself as an Account Manager, CSR or Account Executive – they can be just titles. Instead, view yourself as a Client Relationship Manager; by doing so you take charge of your attitude and thereby tend to act differently in the situation. You will act as more of a trusted advisor rather than just an order taker. Each and every client we have, new or renewal, are a valuable investment. We must cherish and honor those investments by providing them with service above and beyond what we would expect to receive. Too often we see their complaints as something we have done wrong or as a challenge, instead we must see them as opportunities to improve the quality of our service. We were taught to “treat others the way we want to be treated” however we need to “treat them better than they expect” leave them with that “WOW, that was awesome, I didn’t expect that!” feeling. Everyone wants to feel like they are important, needed, and wanted – so take those few extra moments to show your clients just how important they are every time you interact with them. Treat them like an individual, take time to personalize every interaction, call them by name and treat them with the highest level of respect. Communication is a two way street; we need to really listen and do everything in our power to have every interaction end on a positive note – even if the news you have to convey may not be what they want to hear. Clients will respect that, and in turn respect you for being open and honest with them, not just someone who tells them what they want to hear.

Our world is in a constant state of change, with technology that seems to be changing every minute, with clients doing more business via the web and in other new and different ways; we must continually educate ourselves, ensuring we are up-to-date and knowledgeable on the most current coverage needs and the means by which to meet those needs.

We have the opportunity to change the world of insurance and the view that society has about our profession with each and every client interaction. We need to seize those opportunities to learn and grow, make the most of every interaction by being professional and personable, learn something new and be our best every single day. We need to make a commitment to be ever evolving, ever responsive, ever expanding by being Outstanding every time we pick up that phone, greet that client in person, or send them correspondence. It doesn’t matter if they are a brand new client or one you have had for numerous years, I challenge you to be committed to being the BEST Client Relationship Manager possible. I believe you will be surprised at the number of new clients you reach and the existing clients that you are able to retain.

About the Author
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International Publications Task Force Chairman 2014/2015
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Does Your Culture Reward the Lazy Brain?

by: Edward D. Hess

Five Ways to Override This Natural Human Tendency—and Save Your Company in the Process
In today’s globally competitive environment, successful organizations must constantly learn, adapt, and innovate—but that’s easier said than done when the human brain prefers operating in low gear. Here, I explain how to snuff out “lazy thinking” so that your people can begin generating and implementing new ideas.

Humans are lazy thinkers. Although the brain comprises only about 2.5 percent of our body weight, it generally uses 20 percent of the body’s energy. That’s why the human learning machine prefers to operate in a low gear—on autopilot—as much as possible: It’s a conservation thing. As Nobel laureate and behavioral economist Daniel Kahneman puts it, “Laziness is built deep into our nature.” So (your slothful brain is probably thinking) what’s wrong with that? Well, the big problem is that business has taken the “laziness model”—aka operational excellence—as far as it can go.

The lazy brain is why the operational excellence model—in which companies fight for dominance by being faster, better, and cheaper—rose to dominance in the first place. We take what we already know, replicate it, improve it, and repeat. It is much easier than thinking innovatively.

Unfortunately, many of the jobs this model creates can now be done by machines. Today, the only real competitive advantage is an ability to learn and innovate. That’s it. And if your business is set up on the old model, it just doesn’t lend itself to learning and innovating.

Fact is, the old operational excellence model provides too many reasons NOT to learn—too many reasons to remain lazy, complacent, robotic. Steeped in the “command and control” paradigm of operational excellence, leaders (and employees) see learning as a high-risk activity. Combine a deeply entrenched attitude that risk-taking is a no-no with the brain’s inherent laziness and you get a company that can’t innovate its way out of the proverbial wet paper bag.

The implication is clear: If you want to survive the coming Digital Age of Machines (aka the 21st century) you MUST give your culture a serious shake-up. You MUST engage and reward people so strongly that they’re willing to override their natural tendency toward laziness and continuously generate and share new ideas.

In other words, you have to create an idea meritocracy. Doing so requires creating a hybrid business model, one that prioritizes the need for innovation while keeping in play the best aspects of operational excellence—for example, its focus on relentless, constant improvement. Succeeding at this hybrid culture requires a commitment to learning. Lazy brains won’t survive.

Read on to learn how you and your employees can energize your lazy brains and revitalize your culture in the process:

**Empower fast, cheap, customer-centric experimentation**

Intuit is a very successful and highly profitable company. (Quicken, TurboTax, and QuickBooks are a few of its products.) About eight years ago, after becoming concerned that it was losing its edge, Intuit proactively created a new culture and installed new processes, all designed to create an idea meritocracy. One of its primary goals was to galvanize product development by discovering often-unstated customer needs and creating solutions for them.

Intuit wanted to empower idea generation and encourage fast, cheap, customer-centric experimentation by all employees.

As part of the transformation, founder Scott Cook stated that decisions would no longer be made at Intuit based on PowerPoints and politics, but by customers themselves, who will “vote with their feet” for the ideas they like best.

They designed the experiments to first test key customer needs or value assumptions so that they could move quickly on critical “must-have” data. Also—here’s the “cheap” part—they decided to start small in scope until innovators had more and better data to justify a larger investment.

In India, young Intuit innovators conducted an experiment on helping farmers get the best price for their products—even though management initially wasn’t interested in the idea. Operating under Intuit’s new “Caesar is dead” principle, they forged ahead with their research and spent time with farmers to understand their business challenges. They found the farmers didn’t know what price wholesalers would pay on any given day in any geographical market for their crops. So, they created an app for mobile phones that provided farmers with daily prices from various markets. As a result, the farmers could choose to travel to the market that would pay them the highest price; 1.6 million Indian farmers now use the successful program.

Cook and other leaders have made this a prime example of how empowered employees can quickly and cheaply transform new ideas into products that materially improve people’s lives. Allowing employees to pursue their own ideas is a great cure for lazy thinking and one in which Intuit wins either way. If an idea succeeds, the company reaps the benefits. And if it doesn’t, the company still has energized, engaged employees who are motivated to try again.

**Turn mistakes into “surprises.”**

Another major change was needed at Intuit to fully engage the workforce in this new culture of innovation and learning—specifically, a new mental model about mistakes. Fact is, lots of ideas just don’t work out. They may not be supported by data when they are tested, or a process improvement idea that looked wonderful in theory may not work as expected in practice.

In an idea meritocracy, mistakes like these are not punished so long as financial risk parameters are respected. Instead, they are viewed as learning opportunities. There is no mistake so long as you learn. Intuit even calls mistakes or experimental failures “surprises.” First of all, while mistakes are not good, there’s no negative connotation with surprises. Surprises don’t elicit the same amount of fear and anxiety that mistakes do. And when we aren’t afraid, we’re more likely to take risks that have the potential to lead to big wins. Second, in many cases, those “surprises” ultimately point employees down a different path that could have great promise.

**Teach employees to work around their weaknesses.**

Bridgewater Associates, the largest and one of the most successful hedge funds in the world, implements its idea meritocracy through a culture and processes designed to help people overcome the common human obstacles to learning: their cognitive blindness, dissonance and biases, and their ego-driven emotional defensiveness. Bridgewater does that through radical transparency, constant stress-testing of one’s thinking by others, the daily rigorous use of best learning processes, complete candor, permission to speak freely, and an egalitarian idea meritocracy where everyone has the duty to challenge ideas regardless of rank or position in the hierarchy.

Bridgewater also has installed root cause analysis as its standard process of diagnosing problems and examining results that differ
from desired results. To do all of that well requires employees to be aware of their personal weaknesses and to either get training to improve those weaknesses or to team with others whose strengths complement those weaknesses.

Let employees “pull the cord.”
Sometimes employees see big problems and mistakes but feel powerless to make a change. They figure bringing mistakes to the attention of higher-ups is above their pay grade and not a part of their job description, or they fear ending up being the proverbial messenger who gets shot. Of course, these feelings of powerlessness are terrible for morale and just encourage people (and their brains!) to keep going on autopilot.

The solution is to make it very clear to employees that they are able not just to point out problems, but to take bold action to correct them. At Toyota, an idea meritocracy was created by giving every employee in the factory the ability to “pull the cord” at any time to stop production. In other words, all employees were empowered to take ownership of preventing defects and mistakes.

In many cases, fixing a mistake required a team to discover the root cause of the problem and to devise a process that would prevent that mistake from happening again. Empowering line employees to take responsibility for continuously improving processes using root cause analysis helped Toyota keep employees engaged and was Toyota’s quality differentiator for years. Unfortunately, Toyota diluted that system in its drive for global expansion and global sales leadership.

Make it a duty to dissent (even when you have to shoot down a HiPPO).
Google’s culture is built on driving innovation and experimentation—in other words, trying new things. To support this culture, pay level is irrelevant in decision making, and so is experience or tenure—unless the experience provides data used to frame good arguments. In fact, Eric Schmidt, Google’s chairman, stated in the book How Google Works that Google employees are told not to listen to “HiPPOs,” or the “Highest Paid Person’s Opinion.”

At Google, permission to speak freely is not enough—one has a duty to dissent. This means that relative “rookies” can—and do—raise objections and present alternate ideas when they disagree with their bosses. A similar duty to dissent can be found at UPS, which has an employee-centric culture of “constructive dissatisfaction,” meaning that everyone has the duty to find ways to improve.

Allowing dissent is yet another way to combat lazy thinking. When employees know their voices not only will be heard but are needed, they’re far more likely to engage in the kind of thinking that leads to big ideas and positive changes.

Idea meritocracies are able to continuously improve or innovate faster and better than the competition. Seek to engage all employees in constant improvement or innovation through everyday learning. No matter what product or service you sell, in order to compete in a technologically advancing, highly globalized competitive environment, you must be in the business of learning. You must build a culture where lazy thinking is snuffed out and big thinking is encouraged and rewarded.

About the Author
Edward D. Hess is a professor of business administration and Batten Executive-in-Residence at the University of Virginia’s Darden School of Business and the author of 11 books, including Learn or Die: Using Science to Build a Leading-Edge Learning Organization, by Columbia University Press (September 2014).

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Taking Your Career to Higher Levels with Education

The insurance industry depends strongly on its professional, well-educated employees to handle normal, day-to-day business, and – occasionally – even a crisis. This time of year is very busy for everyone and all insurance operations are in rush mode. Education is a ‘must’ to enable employees to handle the issues that arise this time of year. The needs of your clients demand that continuing education be your first priority. This keeps your agents’ licenses current with your state requirements and aids in accomplishing your education goals and requirements to guide your clients in the right direction.

Similarly, at IAIP’s core is education. We are committed to assisting our members in their professional and personal goals to achieve their career best. Just in the past year alone, additional courses have been added to not only the Career Development series, but also to the I CAN! and I CAN! A Step Above Series. The I CAN! series is an excellent supplement for local, council or regional conferences. If you find you want to learn a topic outside a particular insurance-related subject, then the Career Development and Certified Leadership Program classes provide great information on leadership and professional development. Consider a Train the Trainer class to prime you for the delivery of a variety of classes at your next local, council or regional meeting. This is a great way to test the waters and discover if teaching is something at which you excel.

How can IAIP support its members in keeping the professional edge they need? With technology on an upswing you can download most courses to your iPhone, iPad, Air Pads, tablets, laptops and desktops. We have numerous classes to achieve your personal and professional goals. They include:

- Certified Leadership Program (CLP) courses
- Continuing Education (CE) credit classes
- I CAN! Series - 30 minute programs for your association
- I CAN! Series: A Step Above - one hour programs for your association
- Confidence While Communicating - public speaking course to promote your confidence
- Career Development classes
- Online classes for those that just can’t leave the office: Advanced Writing, Business Etiquette and Conflict Resolution
- Webinars on a variety of insurance and professional development topics – watch for announcement of the 2015 schedule!

Other new and updated classes are also on the drawing board and will be released as they are completed. The Education Task Force is hard at work creating fresh, new opportunities for enhancing your current knowledge of the industry.

Here is a sneak peek of what is being considered for 2015:

Surety-Contract Bonds  
Workers’ Compensation  
General Liability  
Commercial Property

Mentors and Protégés, and Cybercrime Liability classes are also being updated and enhanced. They will be released in 2015. The variety of education IAIP offers is excellent, matching any career path of our members. The return on your education investment is priceless. You are worth it! If you have a specific issue or line of business you would like us to consider, please let us know.

With your IAIP membership you can get these classes several ways without additional time away from the office. You can get these classes at your local, state or region, and, of course the International Convention: June 2015 in Minneapolis, Minnesota. And speaking of the International Convention – where else can you go to get your CE credits for re-licensure, leadership courses and additional career development classes to help satisfy your CLP, CIIP or DAE designation education requirements at just one event? To take these classes individually could cost you or your employer hundreds of dollars and days out of the office. This, in itself, is worth attending the International Convention.

Not only will you benefit from attending the International Convention, your employer will too by saving money and time when you attend this fundamental event. Let your employer know how much education you can get when you attend; how it makes you a better employee and increasingly valuable to your clients.

Connecting Members and Building Careers is not just our motto, it is our way of life. Your designations show your employers, and more importantly, your clients – that you are studying insurance to better serve their insurance needs. I once had a client tell my employer that I had more designations than his neurologist – and better still – he trusted me more than him. That’s a pretty good compliment, in my book.

Take advantage of the education opportunities offered to you; IAIP has your best interest at heart. Step up; take a class or two – you will be glad you did. And once you feel that confidence in yourself… the sky is the limit.

About the Author

Sylvia Robinson, CPSR, CPIW, DAE, PIAM, CPII
Professional Insurance Designations are Critical to Your Career

by: Kimberly Shattuck, CISR, CPIA, CPIW, DAE

Just as the CPA title is critical to an accountant and the M.D. designation is to a doctor, insurance designations likewise have value.

Designations represent many hours of formal classroom training and signify you as one of the top practitioners in the insurance industry. They mark you as someone who has committed themselves to learning more about the marketplace, providing you with important background knowledge on topics like reinsurance, marketing, underwriting, claims and leadership.

In today’s competitive world, education is an eligibility criterion for employment. We are weighed in the marketplace on the bases of our educational skills and abilities. And when looking for a new job, hiring managers may look more favorable at those with industry-recognized insurance designations than those without.

International Association of Insurance Professionals offers several designations to achieve, such as CIIP, DAE and CLP. Whether you are new to insurance or an experienced veteran, earning one or more professional designations can add value by expanding your skillset and network.

To help you get further along on that track, especially for those who’ve yet to achieve a designation, here are five steps designed to assist you in reaching that goal:

Step 1: Research the designation and decide which designation you want to achieve.

Step 2: Write it down and remind yourself frequently.

Step 3: Create an affirmation. This can be a short statement you repeat often. Remember there is power in the spoken word. A sample affirmation could be “I will complete my CLP by the end of 2015 or I will achieve my CPIW or DAE in 2016.”

Step 4: Repeat your affirmations. Program yourself to achieve your goals. You may recall hearing that our subconscious mind never sleeps. When you put a goal in your mind and keep it there by thinking about it often, your conscious and subconscious mind stays busy looking for opportunities to fulfill your desire.

Step 5: Believe in yourself. All the previous steps will be ineffective if you don’t believe you can attain the goal or think you are worthy of it. The more emotion the quicker you will achieve your goal.

Celebrate your accomplishments. Remember, every industry expert was once a beginner. Become the expert in your career. My wish for you is similar to what Henry Ford once said, “Anyone who stops learning is old whether 20 or 80 – anyone who keeps learning stays young”.

About the Author
Kimberly Shattuck, CISR, CPIA, CPIW, DAE
Region III Georgia Member-at-Large
Regional Sales Manager, AmTrust North America
SUCCESS BEGINS with Opportunity

by: Connie D. Rose, CPIW

Let’s start with an example we are all familiar with. Opportunities are like the snap of a football. You still have to move the ball down the field and execute. For an insurance professional, this could mean being given an internship with a large insurance company, or it could mean interviewing for a new position. Simply put, this is the equation for Opportunity:

\[ O + P = S \]

( Opportunity + Preparedness = Success).

The lesson is to work at being prepared all the time.

Finding opportunities is not all that easy, it not like going into Walmart and pulling it off the shelf. It is up to you to create and work your network. You need to go out and find the career opportunities, and develop these yourself. Once you find it, then capitalize on it. Our professional lives are not a sequence of equally important jobs. There are always different projects, specific experience, and yes – plain strokes of luck. Career opportunities sometimes come fast and furious and sometimes it takes years to develop but stay the course.

There is one disposition and mind-set that must be “on” like electricity to power all the opportunity-seeking behaviors: be curious, see opportunity when others see problems. You should seek a new direction, new career or position and ask “why”? Why is the operations department not working and so much confusion, why is the underwriting department losing money? You focus on how to present ideas on ways to improve the situation. Resolution and success grows from a frustrated environment, that you can be sure of! One thing is for sure: learn to drive on the frustration highway and you will be alert to everything around you… and this is the entire point. Be aware of what is happening and be part of it – good or bad.

Another equally important mind-set is to be passionate. As previously stated be in the “on” mode – be on fire with passion. When you have these mind-sets you are acutely aware of what is happening around you. You are alive with anticipation of what will happen next. If you do not come by this naturally, then pick out those mentors who have this trait – it can be infectious. If you have a LinkedIn network, tap into this first, you will find that the diversity is staggering.

Why do we need this behavior? A change in our career or achievement of a goal is not going to happen just because you want or wish it to happen. It happens because YOU make a plan and work the plan, to MAKE it happen. You never give up, you are the consummate pesky, nagging professional who never says die. Wishing is not a plan, a plan is a plan.
You need to develop patience and depend upon yourself and enlist the help of others – people like to help others. When an offer to help you comes along, accept it with grace.

It is possible that you are not looking for a job. This quote is said to have been started by a recruiter: “Everyone is looking for an opportunity, even if they don’t know it”. How do we find and generate career opportunities? Romance LinkedIn connections and court their connections as well. In today’s employment market LinkedIn is one of the first places human resource managers, hiring managers, and everyone else looks for talent. Be a student of the social media course, review the free videos they have in the self-help tool. They want you to learn. I am living proof you can earn money, find opportunity, and yes new employment, all of this while using LinkedIn. Just for the record, this is not a paid advertisement for LinkedIn.

Let’s start at the beginning, ten ways to achieve your career and any other goals you have.

1) Court the connections you have and ask for recommendations for what you have professional experience in. Ask those that know you in the professional sense, do not ask your best friend, neighbor or pastor. These might have great things to say about you, however, this will not be relevant.

2) Remember the golden rule, “Do unto others and you would have them do unto you”. Have a high sense of what you can offer someone in return.

3) Be very persistent: call, write and text at least 10 times before you give it a break, but always go back to it.

4) Expect positive results. As a man/woman thinks, they are. Either way they are! Be kind, be friendly, be professional but keep asking for what you want.

5) When an opportunity comes in the form of a call or email, or chance meeting – seize it! Take the card, make the call, follow-up on the dinner or lunch invite. Be engaging, have a good memory, remember they said for you to get in contact with them.

6) Be in motion, be moving, wake up early, and be ready to talk to your network, every day. Be very busy. You have heard it said if you want something done, give it to a busy person? This is so true. Rise early and make something happen every day. Make your object of desire know they are the object of your desire. So let’s say you want to work for large insurance carrier. Well do they know that? If not then you need to get them on the phone and or email and make sure they know it.

7) Think strategically, do those things that will benefit you and give you the competitive advantage. Above all, be yourself and do those things that you really want to do.

8) Opportunities are not floating around in the air, they are attached to people. If you are looking for opportunity, you are really looking for people. Enlist the help and support of all those in your network. If you do not have one, refer back to beginning of the article and get one.

9) Facilitate the talents of others and they will do the same in return for you, trust me this will happen. If you gather in a place where talented, inventive, self-driven people are, there will be many who will engage you and be your support and encourager to boot.

10) French writer, Alexi de Tocqueville, noted in Democracy in America “nothing was as distinctive about America as its people’s proclivity to form associations around interests, causes and values”. Let this be you. Get out there and be involved with others. Never in our history has this been easier. It is just a click away. You can reach across the world if you need to. But most often our opportunities are right where we are, our state, county and sometimes our neighborhoods.

You will never accomplish what you want alone. If LinkedIn or any social media is not your “thing” then pick some other group or association. IAIP is a great one! There are many more out there. If you are still at a loss as to where to go and what to join, I suggest MeetUp. Currently they have 179,971 meet up groups (www.meetup.com). Once you join, make it a point to participate and enjoy the experience.

Finally, the only thing better than joining a group, is starting one of your own! You can, you know: start your own. All you need is high quality people, a common bond, an ethos of sharing and cooperation, concentrated in a region and industry. This environment makes a rich opportunity flow and the same factors make any network and association worth your while. “Chance favors a connected mind”, so connect your mind to as many networks as possible. You will be one step closer to spotting and seizing those game-changing opportunities that great careers are made of.

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Online Learning for a More Agile Workforce

by: John Ambrose

In a business climate that’s constantly evolving, encountering change is the new normal. As change ripples through organizations, it challenges companies’ operational dexterity and forces them to prepare to effectively and efficiently adapt and develop an agile workforce. The key behind fostering agility in an organization is continuous learning and development. Learning is not an event-based occurrence where one-time training can satisfy any and all skill gaps; learning opportunities need to be accessible, targeted and continuous – objects best served with online learning resources. With strong learning resources that align with business objectives, companies are better able to embrace an agile mindset and improve overall business performance.

What Does Agility Look Like?

Fundamentally, an agile business moves quickly and decisively in the development of its employees in response to changes that affect their business. Employees who can identify opportunities, adapt and thrive in the reality of change have a propensity to be high performers. Given the right resources and investment in learning, these traits are achievable across the entire organization. Cloud-based learning solutions and online resources afford organizations the flexibility and tools to make the mastering of these skills a possibility in individuals of all different backgrounds.

The Role of Technology in Achieving Agility

The fast-paced change taking place in the technology sector can slow down an organization’s ability to keep pace and remain agile, but cloud-based online learning resources allow organizations to bypass this complexity in favor of a solution that’s available at an exact moment of need. Being able to pick and pull resources based on what specific skills need to be developed at any given time has both made learning a more fluid process and given learners more access to learning opportunities.

While at one point service-oriented architectures promised to be the solution to achieving technological gains and improving agility, focus is now spent on cloud computing solutions, where an organization that had previously been tied to classroom learning or a static learning solution can now become a virtual classroom. Cloud computing allows greater flexibility in storage and access solutions and increases the sharing of resources and market integration speed, allowing organizations to respond more quickly to present challenges.

Traditional IT impact studies highlight the value of IT resources, while recent studies place greater emphasis on the organization’s ability to manage these resources. Because many of the top competing firms have similar IT capabilities, the competitive differentiator lies in the company’s way of managing its IT activities. IT is not simply a tool for automating processes; it is an enabler of organizational changes that can lead to additional productivity gains.
And while technology is important, it is also the workforce that is the main factor in achieving agility. For a firm to be agile, workers need to be trained to use the technology and online resources properly to keep up with the dynamic environment.

**The Changing Nature of the Workplace**

With the global expansion of many workplaces, including virtual locations and mobile access, organizations must view this distribution as an opportunity and advantage rather than a hindrance.

In studies that have explored the relationship between people, technology and place, it has been found that teams demonstrate higher levels of collaboration when given the technological means and choice of how, when and where to work most effectively. Digital ecosystems enable work to be carried out without the boundaries of a traditional office environment. Disrupting traditional business models has provided endless opportunities for growth and innovation in agile organizations that are willing to adapt.

The same is the case with online learning in these organizations. Having cloud-based learning resources that can be accessed at any time and in a variety of modalities and devices means higher levels of engagement and more means of consuming learning materials. When this learning is more targeted and individualized to a learner's specific needs, they're able to more effectively grow into the most valuable employee they can be.

**The Critical Role of Information**

Workers must be able to access information that will provide knowledge for their necessary skills, stimulate thinking and act as a catalyst for spurring innovative ideas. As the evolution of technology has increased the rate of change in many industries exponentially, information is proliferating at a much greater rate and, in many cases, has overpowered our ability to evolve with it.

A workforce facing information overload needs a smoother, in-context delivery of information to not become paralyzed by it. In the context of learning and development, having the information and resources available online allows it to be consumed in a manner appropriate for a specific individual.

**Learning as a Strategic Lever to Agility**

Change in a business environment often leads to skill gaps; rapid change only makes those gaps greater. To fill in these gaps, accelerate employee performance, fuel adaptability and innovation and increase employee engagement and retention, organizations need to focus their culture on learning and development.

Organizations with strong learning cultures significantly outperform their peers on the following levels:

- 46% more likely to be first to market
- 37% greater employee productivity
- 26% greater ability to deliver quality products
- 58% more prepared to meet future demands
- 17% more likely to be the market leader

When change is prominent and challenges not always defined, one-off training becomes especially ineffective in preparing employees to proactively adapt. Instead, the learning culture should be focused on continuous learning and development, where online bite-size learning, communities, reflection, employee-generated content, experiential learning and social networking are embraced and used strategically.

With a targeted learning and development function, organizations are more likely to cultivate high performing workplaces. Among agile organizations, it has been found that these companies view themselves as resilient, see change as an opportunity, possess better change capacities at the individual, team and organization levels and engage in strategies to improve change management.

**Embracing Agility with Online Learning**

Employees should be viewed as a company's greatest asset; and as such, the availability of learning opportunities should be held with the same level of importance. Empowering employees with the flexibility of online cloud-based learning resources leads to a more individualized learning experience that better serves the needs of both the individual learner and the organization as a whole.

Programs that support and cultivate leadership development, talent management, change management and skill development should be part of the company's operating process and part of a continuous learning experience for all employees. Immediate access to the online programs and content that are tied to the direct development of these skills is what will separate an agile organization that will succeed from a stagnant operation that puts itself in a position to fail. Companies that close their eyes to the need for agility and resilience in this turbulent world will surely lose competitive traction as others who embrace agility quickly advance to take the lead.

**About the Author**

John Ambrose is senior vice president, strategy & corporate development at cloud-based learning solutions provider Skillsoft. In addition to identifying new strategic opportunities for the company, he oversees the operations of Skillsoft's Books24x7 and the Leadership Development Channel. Previously, he had served as vice president and general manager of Books24x7, a subsidiary of Skillsoft and the developer of online ReferenceWare® which he co-founded. Books24x7 was acquired by Skillsoft in December 2001. Ambrose has more than 23 years experience in executive, international business development, web marketing and software marketing roles. Prior to Books24x7, he held executive positions including CEO of DeltaPoint, a NASDAQ-listed web tools software firm in Monterey, CA, and vice president of corporate marketing for SystemSoft, a firmware company based in Natick, MA. He spent 10 years with Phoenix Technologies Ltd where he co-founded and was vice president, marketing and business development, of Phoenix Publishing Systems, a worldwide software publishing business unit that in 1994 was acquired by Softbank of Japan. He began his career in 1984 in marketing at Cullinet Software.

Ambrose earned a bachelor's degree from Drexel University and a master's degree from Columbia University.
Career Development

by: Rebecca Clusserath

Career development is the ongoing acquisition or refinement of skills and knowledge, including job mastery and professional development, coupled with career planning activities, according to the University of California, Berkeley HR. IAIP is unique; it not only assists in career development by providing insurance related education, but it also offers professional development and leadership skills training that develops you as an individual, which is just as important – if not more – in achieving your career goals.

One area critical in developing your career is effective communication skills. They are essential in everything we do and everyone we interact with. Effective communication can improve relationships at work, home and in social situations by deepening connections to others and improving teamwork. It is necessary when solving problems and communicating decisions. It enables you to express negative or difficult messages without creating conflict or destroying trust.

Effective communication combines a set of skills including nonverbal communication, attentive listening, the ability to manage stress in the moment and the ability to recognize and understand your own emotions and those of the person you're communicating with.

Communication is the common underlying theme in many of the Certified Leadership Program (CLP) and Career Development courses offered by IAIP. Courses such as Speaking Under Pressure, Managing Difficult Conversations, Coaching, and Negotiating for Results offer valuable information and tips which can assist in understanding and developing your communication skills.

In addition to the “one-on-one” communication skills, public speaking skills are also important to confidently communicate so that supervisors, co-workers and clients understand your message. IAIP’s Confidence While Communicating course will help with discovering and developing confidence in your own personal speaking style. This in-depth course consists of learning and practice sessions that include impromptu and prepared speeches.

IAIP’s Career Development and CLP courses offer opportunities to learn and practice good communication techniques in addition to developing skills on a variety of other topics which will enhance your professional image and contribute to your career. Taking advantage of these learning opportunities and practicing skills learned can bring its own personal rewards and assist in meeting your goals. Personal development and career development can be seen as being interrelated. Personal development can improve employment opportunities and career development can enable personal growth. Where are you on the path to personal and career development? Need some assistance? Learn more about IAIP’s education courses by logging on to the Education Opportunities page on the website.

About the Author

Rebecca Clusserath is the Director of Education for the International Association of Insurance Professionals. Before coming to IAIP she worked for six years as a program director in the Corporate and Community Education department for a community college where she was responsible for program planning and short term workforce development training for three counties in the Upstate of South Carolina. Prior to working at the community college, Rebecca served as the Director of Continuing Education for a chiropractic college providing relicensure credit for doctors of chiropractic.
The course was very beneficial and provided a lot of great techniques and tools that have enhanced my leadership skills for use in my personal and professional life. The need to develop essential leadership skills and apply them is essential for succeeding in today’s business world. I look forward to moving forward in my career.

Cheryl Marshall, MLIS, CLP

“I want to share my CWC story with you for this is not about me. It is about a journey that we all took together to help develop our confidence while communicating skills. I was surprised at how calm I was at the UFO in Leavenworth when I got up to speak. It was a calmness that was “earned” and “learned” from the trenches of speak-off “boot camp”. I really want to continue giving education outside my company as it is an opportunity to continue to grow in public speaking.”

Veronica Stevens | Underwriter, P&C

“IAIP’s CLP course is extremely pertinent to today’s professional. It has valuable information that can be used to improve your leadership skills. It is relevant for the young, new professional as well as the seasoned professional. The CLP course gave me renewed excitement and motivation to do what I love the most; mentoring and educating. After completing the course I knew I wanted to take my new skills and use them for the members of IAIP. I decided to announce that I am a candidate for Region III Regional Vice President. My passion is to mentor and educate our future leaders. Education is the key to great leaders.”

Pam Holt, AINS, CIIP, DAE, CLP, CIIP

“I found the “Negotiating for Results” course of the CLP very interesting and practical. The coursework teaches techniques that I can use in both my professional and personal life. By achieving the CLP designation, I feel more confident in my leadership abilities. I would highly recommend this program for new and experienced leaders. Every aspect of leadership is discussed using practical examples and the information is timely and relevant.”

Margaret Wildi, M.S., CPCU, AIM, AAM, AINS, CLP, CIIP, DAE, CPD

‘Gaining my DAE designation indicates a level of commitment to myself and dedication to my chosen field. It’s allowed me to stretch my wings and challenged me to step into new territories in a safe, non-judgmental environment. Continuing education is the backbone of the DAE designation, through industry courses and IAIP courses. Education equals growth, both personally and professionally. Association participation on multiple levels is also a requirement of the DAE designation and brings its own rewards. The bonds I developed are priceless and the most cherished aspect of earning my DAE.’

Nancy Hudson, CISR, CIIP, DAE
Like all business leaders, you know that your organization's survival and success depend on maintaining a competitive advantage. So you're constantly focused on reaching more of your target market, making your product that much better, and expanding your services.

Those are great strategies to drive your goals...if you have a time machine and are doing business in the previous century. But today? Technology has reduced the capital needed to start and build businesses, reducing an historical barrier to entering the marketplace. And new competitors can reach your customers from thousands of miles away. Technology has also given your customers tremendous power in comparison shopping your product and telling the world how happy or unhappy they are with your product or service. That doesn't bode well for the staying power of the better mousetrap you've just built (or for the lifespan of your company, or for your job security). Standing still is a losing strategy in many cases.

To stay relevant, companies can no longer rely on traditional competitive advantages like location, capital, lack of choices for customers, and lack of market transparency; instead, they must transform themselves into “learning organizations.” Today's technological and marketplace developments necessitate faster adaptation, and adaptation requires institutional learning processes such as critical and innovative thinking, critical conversations, and experimentation.

In other words, the only way to sustain a competitive advantage is to make sure your people have the tools, motivation, and support to learn better and faster than your competitors. In my new book Learn or Die: Using Science to Build a Leading-Edge Learning Organization, which is packed with research and case studies, I share my detailed formula for building what I call a High-Performance Learning Organization (HPLO). Here, I spotlight four key points to keep in mind when building a learning culture:

1. Leadership must shift toward “coaching-ship.” Unless you’ve been living under a rock, you know that command-and-control structures with Theory X leaders, who think management’s job is to use rewards and punishment to direct, motivate, control, and even modify employees’ behavior in order to get organizational results, are on their way out. If we want adaptable learning organizations, we need to humanize our management models, and that requires many leaders and companies to fundamentally change their attitudes and behaviors toward employees.

2. Personal and intellectual humility, empathy, emotional intelligence, and self-management are required leadership capabilities within HPLOs, because these qualities nurture the very human capabilities that are at the root of adaptation and innovation: the ability to ideate, create, emotionally engage, and learn in conditions of uncertainty, ambiguity, and rapid change.

3. Instead of “knowing and telling,” which can cause progress-limiting dependence, leaders should work with employees as coaches, or even allow them to experiment on their own. I recommend following Intuit’s example by consciously choosing to bury the “modern-day Caesar”—the kind of boss who gives thumbs up or down on all decisions. In India, this policy allowed young Intuit innovators to conduct an experiment on helping farmers get the best price for their products—even though management initially wasn’t interested in the idea. The result: 1.6 million Indian farmers now use the successful program these innovators developed.

4. Your work environment must be an emotionally positive one. Positive emotional work environments are no longer negotiable. They’re a requirement. Positive emotions are associated with openness to new ideas, better problem solving, openness to disconfirming information, less rigid thinking, resilience, creativity, collaboration, better recall of neutral or positive stimuli, and mitigation of ego defenses. (Negative emotions inhibit all of these things.) So a positive emotional state is essential to developing employees who are motivated, productive learners.

If you still feel that building a positive workplace environment is too “soft” to suck up your organization’s limited time and energy, consider that none other than the U.S. Army has recently begun an initiative to promote positive psychology. The training includes learning about emotions and their effects on the body and mind, learning how to manage emotions, reducing the frequency of negative emotions, and increasing the frequency of positive emotions. It’s directed toward producing soldiers and leaders who can adapt to new and challenging situations and uncertainty—that is, learn.

Your people may not be tested on a literal battlefield, but these skills will still be crucial in helping you maintain a competitive advantage as your organization navigates the cutthroat landscape of the global marketplace.

High employee emotional engagement is a necessity. It stands to reason that if employees don’t have an emotional investment in your company and their futures in it, they won’t be motivated to learn. But how do you transform “engagement” from a meaningless buzzword to a reality? The research of Edward L. Deci and Richard M. Ryan and their Self-Determination Theory shows us it comes down to meeting employees’ needs for autonomy, effectiveness, and relatedness. And these needs are most likely to be met when individuals feel respected, trusted, and cared for, and feel that they can trust the organization and its leaders.
These concepts are easiest to understand when you look at them in action, and UPS is one of the best examples out there for operationalizing emotional engagement. Founder Jim Casey viewed employees as partners, and maintaining his values over the decades has led to policies that are employee-centric and hold management mutually accountable to employees: an egalitarian “open door” policy for employee input, an employee "free agent" program that allows any UPS employee to move anywhere in the company and advance, mentorship and training programs, and more. As a result, UPS has maintained a high retention rate and built a deep bench of long-tenured, adaptive employees.

Employees need permission to TRY and FAIL. Abraham Maslow aptly stated that an individual would engage in learning only “to the extent he is not crippled by fear, [and] to the extent he feels safe enough to dare.” Building that type of environment requires many companies to adopt different mindsets about “mistakes” and about what “being smart” means. Learning is not an efficient 99 percent defect-free process (far from it), so mistakes have to be valued as learning opportunities. Employees must be given conditional permission to fail within proscribed financial tolerances, with the knowledge that they won’t be punished for their mistakes so long as they learn.

Some companies are already on this journey. Bridgewater Associates, the biggest and one of the most successful hedge funds in the world, is passionate about the power of mistakes. Bridgewater actually encourages employees to get excited about their mistakes because each error that employees learn from will save them time, energy, and stress (and the company money) in the future. Employees are instructed not to feel bad about their mistakes or failed experiments, or those of others. Acknowledging mistakes, confronting weaknesses, and testing assumptions, the company believes, is a reliable strategy for long-term success.

Another company that puts the permission-to-try-and-fail principle into action is W.L. Gore & Associates, Inc., which is known for manufacturing innovative products like GORE-TEX® fabric. All associates are encouraged to experiment using the “Waterline Principle.” There’s an understanding among the associates that if they see a need, and failure isn’t going to sink the entire ship, they should just go do something about it. If it does look to be risky, however, consultation with other associates is required before taking action.

One final point to keep in mind: Transforming an existing organization into a learning organization requires the change to start at the top. If you’re a leader or manager and you want to change your organization, the best advice I can give you is to change yourself first. Good intentions are not enough. Behaviors are what count.

So role model how to think and communicate better. Admit your ignorance and your mistakes. Be authentic. Act with caring humility. Engage people so they feel like they have some control over their destinies. Be honest, have high standards, and hold everyone, including you, to those standards. Then—and only then—will you earn the enthusiastic buy-in of your learners and set the stage to build and sustain a competitive advantage.

About the Author
Edward D. Hess is a professor of business administration and Batten Executive-in-Residence at the University of Virginia’s Darden School of Business and the author of 11 books, including Learn or Die: Using Science to Build a Leading-Edge Learning Organization, by Columbia University Press (September 2014).

Educational opportunities have always been one of the core benefits of belonging to the International Association of Insurance Professionals. There are many more classes available to insurance professionals all over the world thanks to technology and the wonderful world of the Internet. While I am certainly a proponent of insurance education and earning designations, there are other ways to add skills to increase your value in the workplace and I’d like to explore some of those in this article.

**On-the-Job Education** – I think an often overlooked opportunity for skill development comes from On-the-Job Training – not just training for your immediate position, but training that goes beyond your current position. For example, let’s say you’re in personal lines and there is a meeting or training for the commercial lines department. Depending on the topic, you might approach your manager and ask if you might observe the meeting to expand your knowledge of commercial lines. Often, managers do not have a problem with this if you make it clear that you are there to observe, take notes, and report back to your manager what you learned. Information Technology is another area where many insurance professionals lack training and knowledge. My manager has made it a goal for me this year to learn more about the IT department, so that I might add to my skills and learn how to meet their training needs. But this doesn’t just apply to me as a Training and Development professional, it applies to everyone in the company who has a desire to learn more.

Too often I hear things like “I did not go to that class because it was commercial lines and I do personal lines”. If you have an opportunity to learn – go for it – especially if your employer or manager is supportive. If they are not supportive, you might take a class on your own and demonstrate how that knowledge has helped you in your current position. There are many times when personal lines insurance crosses over to commercial lines insurance. Perhaps your client has three unit apartment building they are modifying to become a six unit apartment building. It would be helpful if the personal lines insurance professional understood the commercial lines handling of the account even if the personal lines professional is going to “hand it off” to them. In my opinion, too often in the insurance industry we live in our own silos and don’t venture out. I’m not saying this is easy – it has to be a conscience effort – but I believe that effort is worth the knowledge gained and will add value to you as an insurance professional.

**Do Some Research** – As a young insurance professional in 1981 I worked for a large agency in Philadelphia that had an extensive insurance library (before Google). Believe it or not, after hours or at lunchtime I would go to that library and look up different coverage topics (yes, I am the ultimate insurance student), but that’s how I learned the
Increase Your Value

business, not just what I was doing at the time but a variety of coverage that our agency sold – maritime insurance (which is very interesting), commercial lines, personal lines, life and health insurance. Even though I don’t consider myself an expert in some of these topics, I feel that I have some knowledge of them and it has served me well in my 40 year career. Today, there is a wealth of libraries and research material at our fingertips. One of my favorites is Reference Connect by Vertafore. You can purchase all of the subscriptions that were previously published in book form (in the library in Philadelphia): Insurance Services Office, National Underwriter, Rough Notes, International Risk Management Institute, to name a few. Often, agencies or companies have purchased subscriptions to these sites, but few know of them or have been taught how to use them. I would encourage you to find out from your employer what resources are available to you. Everyone is busy at work, but now that these publications are web-based, you can access them from home. Now that’s convenient and will help increase your value as an insurance professional!

Take a Look around the Office –
It’s an old suggestion that you should dress for the position that you want in your industry, not the position that you have, which is good advice. But I’d like to add to that and suggest that you study for the position that you want in your industry. Find someone in your office that you admire as an insurance professional and would like to emulate. Find out what skills, education and experience they have, and set a path for yourself that is similar. We talk a lot about mentors and how we need to have and be mentors, but we often do not take advantage of the opportunity to mentor and be mentored. Look around – there may be someone you could mentor or would be a good mentor for you. Once you find the right mentor and get to know them, ask them for an honest critique of your skills and follow their suggestions for improvement.

Raise your hand – There may be a project, even a volunteer opportunity that could help you enhance your skills as an insurance professional. Don’t be afraid to volunteer and use that experience to build your skills. As example, you may not be in leadership right now, but you aspire to be a leader. Why not find a local organization (like IAIP) where you might volunteer to chair a committee? This can give you some leadership experience and build on your skills for the future.

Which skills are most important? The following is a list of skills which are imperative to insurance professionals today. I suggest that you review the checklist and see if you think you could improve your skills in these areas:

• **Time Management** – a must in the industry today, multi-tasking, multi-priorities, many professionals are overwhelmed today and could benefit from a good, thorough time management course.

• **Interviewing** – whether you are the interviewer or the one being interviewed this is an important skill.

• **Business Writing** – this is a skill that is often taken for granted, but with email being our main mode of communication today, business writing is more important than ever. If you are skilled at writing, it’s a real plus to increase your value as an employee.

• **Goal Setting** – it goes beyond the SMART (specific, measurable, articulated, reasonable, time-based) rules of goal setting. It is important not just for goals at work but for setting personal goals also.

• **Leadership** – one can debate if leaders are made or born; I believe this is a skill that can be learned, but it takes practice. It is great to take courses such as the IAIP Certified Leadership program, but I find it’s important to take what is learned in these courses and apply them as soon as possible. Hence the suggestion earlier that we look for opportunities to practice our leadership skills.

• **Technical** – Microsoft office programs are widely used in the industry today. Most everyone would benefit from learning more uses, features and capabilities of the programs available. Also, these programs are always changing, so it is important to keep up with learning the latest version.

• **Team Building** – if you are currently in a leadership position, much can be gained from learning some new team building skills. There are also many fine books on the subject which can give you ideas for your team.

• **Coverage knowledge** – last but certainly not least, my favorite, coverage knowledge. Whether you are in the Property/Casualty or Life/Health Insurance industry, you can never learn enough about your product. Again, they keep changing, so it’s important to keep up on the latest and greatest coverages available.

Get out of your comfort zone – there are a lot of areas that we could learn more about and build skills, but why don’t we? Is it that we don’t have time or that we don’t make time for it? Is it that we view it as not being important to our current jobs or it’s not listed in our goals this year on our performance review? Is it that we feel that we are too old to learn (I hope not). I would suggest that you take a good look at your skills, your personal goals, and where you would like to see yourself advancing in the insurance industry. The person that can be responsible for your career is YOU! I would encourage you not to wait for someone to put it on your goals or performance review; decide what you want to do and what you want to learn and then make that happen. You’ll be glad you did!

About the Author
Pat Murray, CPCU, CIC, CRM, CISR, ARM, API, AAI, AIC, AFIS, AU, DAE, CPIW is a Training Coordinator at Vermont Mutual Insurance Group.
IAIP Certified Leadership Program

The IAIP Certified Leadership Program provides individuals a premier learning program to develop essential leadership skills for career development. The program consists of four modules encompassing 17 course topics. Individuals completing the entire program are eligible to apply for the Certified Leadership Professional (CLP) designation.

Certified Leadership Professional (CLP) Designation

New designee requirement:
Must complete entire Certified Leadership education program.

Renewal requirement:
Must complete eight hour Certified Leadership update class.

Learn more: www.insuranceprofessionals.org Education>Certified Leadership Program
The McGowan Companies (TMC) is built on three generations of dedication to the insurance and financial services industry. TMC consists of the following:

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Meet the Candidates for the Office of International Secretary

ANGIE SULLIVAN, AIC, CIIP

Candidate Question:
A main focus of the Board of Directors for the 2014-2015 membership year has been Association Revitalization.

What ideas can you provide to assist the Board in continuing or improving this task for the future?

A Revitalization Movement is a “Deliberate, organized, conscious effort by members of a community to construct a more satisfying culture.” Memberships are the lifeline of IAIP, and for good reasons – they represent professionals that establish the standards and ethics in our industry, they enhance our networking opportunities and more importantly, they drive revenue. IAIP has worked hard to address our declining membership status. Our management company, Meeting Expectations, has assisted us in rebranding our association, developing marketing strategies that target market areas, created tool kits that assist leaders as well as members, and facilitated classes, webinars, and training sessions to educate us on the many resources available to us.

IAIP’s Association Revitalization is taking us in the direction of our future. I want to be involved in continuing this movement. What I see as our next steps … the transformation of our resources into our local, regional, and international meetings; being a catalyst for social media in connecting members and career opportunities; provide guidance through leadership at every level of our organization; monitor progress and most importantly celebrate our successes. Why not notify and invite members via E-mail, LinkedIn or Facebook to a 30 minute Insurance, business or association related “Podcast” followed up with a chat room to discuss the issues in lieu of a face to face. The Podcasts and Chat room discussions are then posted on a community website allowing members to visit and revisit. Why not pull local presidents or committee chair’s into a Best Practice chat room, and why not post the dialog in our best practice library for all successful ideas to be reviewed and used by other members. We need to find a way to connect on many different levels. We have the resources, and we know what to do with them. Now, we need to get comfortable using our resources and using them with different media. I too am not utilizing all that we have for resources or social media! I am willing to go through a little discomfort in “Revitalizing” IAIP I hope you all join me?

About Angie Sullivan
I have been in the insurance industry for 23 years and have worked in various capacities and sectors of the insurance company. My Insurance and personal experiences have developed me both professionally and personally. I am currently a Fire Personal Lines underwriter, underwriting for a 6 state region that includes the Heartland and West Central states. I started at State Farm insurance in 1992 working as a fire claims adjuster for 5 years before moving into Agency Development. In Agency Development I gained experience both as a team member and an agency consultant as an 3 month intern in the offices of several State Farm agents. My work in Agency development included: creating, developing, and facilitating educational programs; consulting with various leaders at State Farm, from Service levels up to Senior Vice Presidents on their personal and professional development. My agency work allowed me to sit in on State Farm’s goal setting and strategic planning discussions at our Regional level. My experiences allowed me to grow my knowledge, particularly in the insurance industry and the inter-workings of a business environment.

I held leadership roles at the local and council levels of IAIP and I am currently RVP for Region VII. I chaired numerous committees both in IAIP and the insurance industry including a number of agency conventions. The universities I have chaired required setting up food services, hiring keynote speakers, facilitating classes and making sure the overall agenda of the convention stays on time and ran smooth for up to 500 attendees.

I have gained insurance knowledge thru the various insurance and education courses I have taken annually and designations I have acquired. I have completed 4 parts of the CPCU, completion my AIC in 1994, LUTCF in 2007. I Obtained and maintained the series 6 and 63 licenses from 1998 to 2006 (A Federal and State licenses for securities products. I am currently working on my CLP designation.

I have been a member of the NAIW now IAIP since 1992 taking a leave of absence from 2000 to 2006. Since returning in 2006 I have been active not only as a member but also as an officer in the association.

Associations Activities
Local: President 3 terms most recent term was 2010-2011
Council: Council Director for 2 terms 2011 to 2013
Regional: Currently the Regional Vice President for Region VII

Committee Services and Services
• I have participated on every committee at the local and council levels. I have participated on various regional and International committees and task forces.
• Participated in the 2011 CWC contest at the local, council, regional and international levels.
• I have attended 7 International conventions.
• I have attended 9 Regional conferences.
Meet the Candidates for the Office of International Secretary

AMY CRAIG, CPCU, MLIS, AAI, CIIP

Candidate Question:
A main focus of the Board of Directors for the 2014-2015 membership year has been Association Revitalization.

What ideas can you provide to assist the Board in continuing or improving this task for the future?

Revitalization is about continuing and improving – bringing new life to something. To me, revitalization of IAIP is respecting tradition and maintaining our positive attributes while developing creative ideas for a vibrant future. Before we focus on what to do differently, we need to identify and improve on what we already do well.

We should find out what satisfies members and do more of it. Before trying to attract new members, let’s do a “wellness check” to determine what we do effectively and what we can do to become even more effective. This can be done with focus groups at the local level and electronic surveys to members individually.

The best member is one we already have. They are loyal, contribute to our well-being, and serve as role models to attract new members. Revitalization starts with a positive, enthusiastic attitude from all members.

We have an ethical responsibility to use our influence in a positive way. We are “influencers” for those who do not yet know the benefits and opportunities IAIP provides. We need to exude a positive attitude and share it with others. Prospective members will be encouraged to join because of our influence. Share experiences that influenced you and contributed to your professional development. My influencers are enthusiastic members with positive attitudes and professional behavior to emulate as role models. I renew my membership every year because of my connection with other members whom I admire and respect.

At my first conference, a regional meeting, I met senior members that still influence me. One invited me to sit with her at the closing banquet and we have become great friends. The other was the RVP who challenged me to become RVP someday. I did that in 2011.

Each of us can maintain and increase membership by enthusiastically interacting with everyone we meet. Synergy among members means respecting the contributions and achievements of senior members and enthusiastically listening to the ideas and aspirations of new members. Working together as a team, our collective effort will accomplish more than anything we do as individuals.

About Amy Craig
With the completion of the CPCU designation in December 2012, I decided to spend some time accomplishing personal goals, like serving on the IAIP Executive Committee, and determine the next step in my career. After 20 years in the insurance industry, working for carriers and independent agencies, I will go in new direction.

I have served as treasurer, secretary, vice-president, president-elect, president, and past president of my local and council associations as well as other non-profit organizations. I have served on and chaired many standing and convention committees as well as successfully completed projects on my own for all levels of IAIP. When I joined IAIP in 2001, the NC council was publishing an annual membership directory called The Helm. When I was chairperson in 2003, we received all of the listings and advertisements in electronic files to improve the appearance and reduce the cost. In 2004, I put it on CD to help control the costs and handling. When I was council president in 2010, we put all of the information on the NCAIP secure website.

I have completed numerous IAIP classes. I was the education chairperson for my local association in 2002. We organized and held a CISR class, a section of AAI, and the NAIW Leadership class. My enthusiasm for education was a big part of being selected Rookie-of-the-Year at the local, council, regional, and international levels in 2004.

In 2006, I worked with staff members at UNC Wilmington Cameron School of Business to organize instructor-led classes for the CPCU designation. We reviewed a chapter per week and completed the program in 2009. I am pleased over half of us obtained the designation, including my employer who was the oldest recipient of a CPCU. My enthusiasm for education helped me receive the Insurance Professional-of-the-Year award for my local, council, and region in 2007. I am currently serving as a director on the Board of Directors of the Eastern NC Chapter of CPCU Society.

I received the first NAIW MLIS scholarship from IRMI in 2010. I completed the designation in 2012. I completed the first level of the CLM Alliance Claims College in 2013 after receiving a scholarship. I have received scholarships from the National Alliance for earning and updating my CISR designation. I was awarded a scholarship from Independent Insurance Agents of NC for my first CIC class. I plan to attend in May.
The 74th Annual International Association of Insurance Professionals Convention will feature:

- Education sessions and workshops
- Two Hall of Fame Keynote Speakers:
  - Jon Petz, thought leader, engagement expert, is a comedy magician and top-selling author.
  - Steve Gilliland, comedian, author, and successful businessman, is one of the most in-demand and top-rated speakers in the world.
- Receptions, luncheons and optional activities perfect for networking and socializing with fellow industry experts

Educational workshops will include:

- CLP/Career Development: develop your leadership and professional skills with these CLP and career development courses including a brand new IAIP Career Development course
- Industry Trends: training on topics like accident reconstruction, cyber liability, medical marijuana and insuring in-home businesses; multiple courses approved for CE credit
- Association Leadership: comprehensive instruction on managing local associations, councils and regions; develop strategies to be more successful in membership, networking, meeting planning and volunteer leadership

The following International award winners will be announced at the 2015 Convention:

- Claims Professional of the Year
- Client Service Professional of the Year
- Confidence While Communicating (CWC) Speak-Off Winner
- Insurance Professional of the Year
- Professional Underwriter of the Year
- Risk Management Professional of the Year
- Rookie of the Year

Find us on:

Connecting Members. Building Careers.
WELCOME
New IAIP Members!

Welcome our new members from December 2, 2014 through March 1, 2015

Region I
Kelly Becker
Lauren Brierley
Lauren Hernandez
Harold Hopf, B.A., CIP
Kelly Krause, CPCU, ARM, MBA, MLD, AINS, CRIS
Joanna Kurek
Linda Middleton, AIS, CPIW
Patricia Mullins
Pam Musinski
Roseanne Neddo
Michelle Patalon, AINS, AIS, ACS
Carrie Wolfe-Haines
Samantha Zema

Region II
Kim Brady
April Bridgeman, AIC
Susan Moundey-Place
Romaine Woodard

Region III
Monica Berlinski
Amy Carter
Sharona Davis, AINS, AIS
Carmen Dawson
Jennifer Diaz, CPSR
James Mangum
Donna Pain, CIC
Charlana Rivera Aviles
Tammie Smith, CISR, AIAM

Region IV
Adam Anspach
Phillip Charais
Carolee Dasher
Tiffany Dominick
Connie Hurt
Ann Ireland
Jay Regallis

Region V
Courtney Schweda
Jessica Wagner

Region VI
Eric Callahan
Tori Chenevert
Allison Davis
Joanna DeWees, CPIW, CIC, CISR
Tina Hansard

Region VII
Julie Bardon, CISR, CRIS
Kim Zoeller

Region VIII
Teri Boyd
Shurlyne Buck
Carmela Chan-Hin, CPCU
Joshua German
Tricia Gerrits
Robert Hampson
Christina Hernandez, CIC
Andrea James, CLU, ChFC
Michael Trudeau

Region IX
Cassie Benson
Sarah Kaul
Companies can partner with IAIP to promote the insurance industry through providing education, networking and industry alliance, as well as providing insurance products to the general population. Several levels of corporate partnership are available to meet your business’s needs.

Contact the Director of Marketing at 800-766-6249 extension 4, or email marketing@iaip-ins.org today to find out how your company can benefit from partnering with IAIP.
Advance Your Career

IAIP offers the following prestigious industry designations:

Certified Insurance Industry Professional (CIIP)

Members may choose to earn the CIIP or the:

- Certified Professional Insurance Woman (CPIW)
- Certified Professional Insurance Man (CPIM)

Diversified Advanced Education (DAE)

Certified Leadership Professional (CLP)

CONGRATULATIONS!
Designations earned December 2, 2014 through March 1, 2015

NEW CLPs

Cheryl Marshall, MLIS, CLP – Region II
Dean Besaw, AINS, CLP – Region V
Jessica Funk, CLP – Region VI
Erin Barthels, CLP – Region IX

NEW DAEs

Roberta Faulk, AIS, AINS, API, CIIP, PIAM, DAE – Region III
Phylis Massey, CPIA, CISR, CPIW, DAE – Region III
Brenda Christensen, CIC, CPIW, AU, DAE – Region V
Jolene Gilbert, ACSR, CPIW, CISR, AIS, CPSR, AINS, DAE – Region VIII

NEW CIIPs | CPIWs | CPIMs

Jennifer Brennen, CLP, CIIP – Region I
Mary Jane Cleary, CIIP – Region I
Susan Hnylanski, CIC, CIIP – Region I
Cathy Hoke, CIC, CRIS, CIIP – Region I
Tiffany Harvey, AINS, CISR, CIIP – Region VI
Tonia Burt, AAI, CLCS, RWCS, CIIP – Region VII

To learn more about these designations, including how to qualify, visit insuranceprofessionals.org and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
Dear IAIP Members,

In 2015, we’re going all in to grow our association, and we invite you to dive in with us.

One of IAIP’s goals this year is association revitalization. As one aspect of this effort, we are focusing on the recruitment of young and/or new professionals in the insurance and risk management industry. It’s clear that we have a lot to offer them, so we are working on new ways to reach them locally, as well as nationally.

By becoming engaged in IAIP, insurance and risk management professionals will be better equipped to enhance their careers. They will have access to professional education, networking opportunities, mentorship, leadership development programs and business alliances. The key message of this initiative is to encourage members to be fully engaged in IAIP to truly benefit from everything we have to offer.

Through advertisements, fliers, presentations and grassroots outreach, we plan to emphasize:

**Education**
- Online and in-person continuing education geared specifically towards insurance professionals
- Professional designations exclusive to IAIP

**Leadership**
- Certified Leadership Professional Program, a premier learning program aimed at developing essential leadership skills for career development
- Volunteer leadership roles at all levels of the organization
- Access to mentors who can advise on how to maximize your career

**Community**
- Connections to business partners through local, council, regional and international activities
- Awards for industry excellence and 30+ educational scholarships offered by IAIP and industry partners

Many professionals who are new to the insurance and risk management industry may not be familiar with all of these benefits. That’s why we are leading this initiative, and also why we will be reaching out to you for assistance in the coming months to help spread the word. Who better to explain the benefits of IAIP membership than IAIP members?

If you have any questions about this endeavor, please don’t hesitate to contact us at marketing@iaip-ins.org. We're truly looking forward to going all in on this initiative, and hope you plan to go all in, too.

*In fellowship,*

**2014 - 2015 IAIP Board of Directors**
Are you an insurance professional looking to advance your career?

INsure your future.
Join IAIP today.
GoAllInWithIAIP.org
Legacy Foundation Donors

The NAIIW International Legacy Foundation wishes to recognize our supporters for their generosity and commitment to help transform the insurance industry through the development of educational programs for insurance professionals.

The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, an association of insurance and risk management professionals dedicated to the perpetuation of those industries through education, networking and industry alliances.

Donations will be used to:

- Develop education courses
- Fund educational seminars and workshop
- Fund keynote speakers

All financial contributions to the Legacy Foundation are tax-deductible as a charitable contribution.

Thank you to our generous donors from December 1, 2014 through March 1, 2015:

Trendsetters ($100 or more)
- Connecticut Council Meeting
- Mary Corvaia, Nationwide United Way Campaign matching donation
- Florida Council Meeting Presented by Insurance Professionals of Collier County, Insurance Professionals of Lee County, Insurance Professionals of Greater Sarasota, SunCoast Insurance Professionals, Florida Members-At-Large
- Insurance Professionals of Mid Missouri
- Insurance Professionals of North Central Florida
- Insurance Professionals of Tri Cities
- North Carolina Council Meeting In honor of Brenda Lawhorn, Region II VP
- Donna Varin, Amica Companies Foundation matching donation

Pacesetters ($25 - $99)
- Tracey Colonair
- Diana Dean-Spurgeon In memory of Sylvia Keppy-Dow
- Gracellen Donnelley
- Sally Eisenberg
- Keri Herlong
- Brenda Hornyak
- Insurance Professionals of Susquehanna Valley In honor of Donna Varin, Region I VP
- Las Vegas Insurance Professionals
- Main Council of IAPI
- New Haven Association of Insurance Professionals In honor of Lori Meagher
- Robert Rubinstein

Advocates ($1 - $24)
- Buckeye Insurance Professionals In memory of Jane Deken
- Cherri Harris
- Kathleen Huddleson
- Carol Maurizio

A note to our supporters: We appreciate your generous donations to the Legacy Foundation, and we want to recognize everyone accordingly with 100% accuracy. If we have inadvertently made an error, please contact the Legacy Foundation at 800-766-6249 ext. 1 with concerns or corrections.
Congratulations to Dawn Halkyard, ACSR, CIIP, Insurance Association of Greater Houlton, who has been named the state of Maine recipient for “Outstanding Customer Service Representative of the Year” by the National Alliance for Insurance Education and Research. Each year, the National Alliance for Insurance Education and Research selects a group of insurance professionals to represent their state and compete to become “The National Outstanding CSR of the Year.” This prestigious award recognizes the contributions and commitment of those who serve clients within the insurance industry. Entrants must have demonstrated commendable service to their agencies, their industry and their communities.

Donna Varin, Region I Council: Maine

On December 6, 2014 IAIP member Melissa Carpenter was presented with The St. Joan D’Arc Award. The award was presented by COL Darrell Darnbush, Commander from the US National Guard at the 2014 Calvary Ball held in Pigeon Forge. The United States Armor Association established the Order of Saint Joan D’Arc to honor ladies who voluntarily contributed significantly to the morale, spirit, and welfare of Armor or Cavalry units and communities. Such voluntary contributions should exemplify the spirit of the Order’s namesake in such service to others.

Vickie Harmon, Region III Association: Nashville Insurance Professionals

A meeting was held at restaurant Los Chavales in Hato Rey, PR, on November 22, 2014. After conducting a successful meeting, we offered the members a short workshop on goals and obstacles in their career and life called “The Glass Ceiling”. We ended the day in great fellowship with a delicious dinner as preambles to Thanksgiving. It was a completely successfully day for all of us!

Olga Matos Mingorance, Region III Association: Asociacion de Profesionales de Seguros Puerto Rico

Great news from Tulsa! We kicked off our “Hit the Jackpot” membership drive on January 20, 2015 and our members have recruited eight new members in the first eight days. This makes a total of 17 new members that our association has added since July 1, 2014!! A big thank you to all IPT members for sharing your enthusiasm with others and getting our membership drive off to a fantastic start!

Marie Ellenburg, Region VI Association: Insurance Professionals of Tulsa

Vermont Business Magazine celebrates Vermont’s most accomplished young leaders at the Rising Stars dinner. Award recipients were selected by a panel of judges for their commitment to business growth, professional excellence and involvement in their communities. Congratulations to Elizabeth Stillwell of the Champlain Valley Association of Insurance Professionals!

Donna Varin, Region I Council: Vermont

Mary and Margaret Wildi spent hours collecting items to be presented to Teetsie Redman for “Teetsies Kids.” Teetsie supplies items for about 900 children in three different schools in the Newport, TN area. Mary knitted 172 cold weather snow caps which were included with socks, gloves, backpacks, books, tooth brushes, pencils and other items the children would need. Mary continues to knit caps for the children to be presented to more children at a later date. Mary and Margaret give generously of their time and energy to be a positive influence to the community.

Pamela Holt, Region III Association: Insurance Professionals of Greater Knoxville

Five Star Professional surveyed more than 24,300 Connecticut homeowners. The final list of 2014 Connecticut Five Star Home/Auto Insurance Professionals is a select group, representing less than three percent of insurance professionals in the area. I would like to congratulate Norma Dinsdale and Lysa Molnar from the Insurance Professionals of Eastern CT and Kimberly Fitzgerald of the Waterbury Association of Insurance Professionals!

Donna Varin, Region I Council: Connecticut
The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members. Make a contribution by mail or online at:

Legacy Foundation
c/o IAIP
3525 Piedmont Road
Building Five, Suite 300
Atlanta, GA 30305

or visit www.insuranceprofessionals.org

The NAIW (International) Legacy Foundation is an IRS approved 501(c)3 foundation.

Contributions to the NAIW (International) Legacy Foundation are tax deductible as a charitable contribution.