Many people say things. Few people deliver.
Everybody says, “You can count on us”–but can you?

Whether the loss is large or small, residential or commercial, your customers need immediate response to begin the recovery process. With Paul Davis as a resource you have instant access to our network of insurance restoration and reconstruction experts. And our streamlined claims resolution is designed to make the claims process as smooth as possible throughout every loss, every time. Our goal is to get your policy-holders up and running as soon as possible.

At Paul Davis, the difference is not in what we say, but in how we perform.
Many people say things. Few people deliver.

Everybody says, “You can count on us”–but can you?

Whether the loss is large or small, residential or commercial, your customers need immediate response to begin the recovery process. With Paul Davis as a resource you have instant access to our network of insurance restoration and reconstruction experts. And our streamlined claims resolution is designed to make the claims process as smooth as possible throughout every loss, every time. Our goal is to get your policyholders up and running as soon as possible.

At Paul Davis, the difference is not in what we say, but in how we perform.

Paul Davis and Reliability

1-800-722-1818
pauldavis.com

MITIGATION  |  RECONSTRUCTION  |  LOSS CONTAINMENT  |  COMMERCIAL  |  RESIDENTIAL
Editor’s Note

While researching articles for this issue I found the following insightful quote by former chairman and CEO of General Electric, Jack Welch:

“Before you are a leader, success is all about growing yourself. When you become a leader, success is all about growing others.”

I felt like this quote embodied the spirit of this issue’s theme: Leadership and Success. Leadership isn’t just about your own success; it is about helping and supporting those you are leading in order for them to succeed. So, what makes a leader successful – the achievements of the leader – or the success of the group that is being lead?

I think it is imperative to keep in mind that leadership isn’t limited to managerial roles within our professional lives – it extends to all roles that include the responsibility to direct, guide and provide governance to others – no matter how formal or informal the group. The leadership role you assume in your neighborhood watch requires the same skill set as your leadership role at work. No matter the type or size of the group, your role as leader is paramount to the success of the entire endeavor.

In this issue of Today’s Insurance Professionals we not only receive expert advice on how to be a successful leader, traits and qualities of successful leaders, the importance of education in developing leaders, and tips to hone your leadership skills; but we also hear from current IAIP members who share their own stories of personal and professional growth and add personal testimony to the mix.

We hope you find the first issue of our new fiscal year educational and enlightening, and helpful in your own journey as a leader. Please don’t forget to visit our online community at www.insuranceprofessionals.org and on our Linked In, Twitter and Facebook pages, as together we continue….

Betsey Blimline
Editor, Today’s Insurance Professionals Magazine

...Connecting Members... Building Careers.

Betsey Blimline
Editor, Today’s Insurance Professionals Magazine
President’s Message

“This leaders don’t force people to follow - they invite them on a journey.”

Charles S. Lauer (motivational speaker and former publisher of Modern Healthcare magazine)

This quote reminds me of my time riding motorcycles with my late husband. The mantra for all Harley riders is “it is not the destination – it is the journey.” And so I believe it is with leadership.

Riding in a group of motorcyclists requires there be a “leader” or as we called them a Road Captain. It was the Road Captain’s responsibility to lay out the route and stops, to our final destination, and the order in which we were to ride or follow. We were not forced to follow him, we could have easily ridden alone, but we did so because of his experience and expertise in leading a large group of riders safely and in close order.

Leaders acquire their ability to lead by learning to: 1) follow a good mentor in a leadership position; and 2) emulate the best of their abilities that fits your leadership style. There are many good quizzes available online, and books galore, to determine just what your style may be. Keep in mind your primary style may not work with all groups so… be flexible. Practice on small groups and eventually you will find you are comfortable in larger groups with more complex tasks. And, don’t forget to delegate – good leaders spread the wealth of projects because they know they can’t do it all. Along the way sharpen your listening and conflict resolution skills as you will always be dealing with diverse abilities and personalities.

Insurance Professionals is dedicated to providing education and networking opportunities to practice our leadership skills. Our Certified Leadership Professional (CLP) program is just one example of our commitment to assisting our members in moving forward to leadership positions, within our association, and their endeavors elsewhere. However, we also realize that not everyone wants to be in a leadership role. Some would much rather follow as a part of the support group. Remember, without good followers the person in charge has no one to lead – everyone is important to the team.

Just like the Harley Road Captain, becoming an effective leader doesn’t happen overnight. But, the experience of the journey, and learning along the way, will benefit those of you who lead and those who follow. Who knows… you may be an influence for one of our next IAIP leaders.

...Connecting Members... Building Careers.

rosalyn (roz) horton
CIIP, PIAM
IAIP President 2014-2015

…Connecting Members… Building Careers.

rosalyn (roz) horton
IAIP President 2014-2015
Comprehensive integrated claims services, business process outsourcing and consulting services for major product lines including:

- Property and casualty claims management,
- Workers compensation claims and medical management, and
- Legal settlement administration

Based in Atlanta, Georgia, Crawford & Company is the world’s largest independent provider of claims management solutions to the risk management and insurance industry as well as self-insured entities, with an expansive global network serving clients in more than 70 countries. The Company’s shares are traded on the NYSE under the symbols CRDA and CRDB. EOE
TALENT VS. DETERMINATION

Bob and Mark are new managers who are having lunch in the company cafeteria. They are discussing their respective hiring strategies for the upcoming college job fair that their company is sponsoring. The conversation turned into a debate on what type of graduate made the best employee.

Mark prefers to hire the 4.0 GPA graduates, regardless of how driven they appear or how well they seem to “play with others.” He figures he could instill the drive and the teamwork.

Bob believes in hiring smart, but not necessarily the smartest (3.0 and above GPAs) who demonstrate determination and good collaboration skills. He figures they are smart enough to learn and their drive and teamwork would carry the day.

Patricia, a seasoned manager, joined in the discussion and shared her thoughts about the importance of hard work and talent in the workforce. She believes that if people don’t have a minimum amount of talent, hard work may not be enough for them to be successful. Conversely, some of the most talented people aren’t successful in their careers because they don’t work hard. The most successful people have talent and they work hard.

Patricia is right. Hard working, talented people make the best employees. As an employee, we must consider what is in our control and what can we influence. We cannot control how much talent we have. But we can control how hard we work and how hard we persevere when times get tough.
Here are five character traits for hiring managers to consider.

**Reaction to praise**
Studies have shown that when people are praised for their intelligence, they tend to avoid risk when given a choice of their next assignments. Why? If they are less than perfect in the future, they are afraid of not looking as smart. However, when people are praised for their hard work in completing their assignment, they welcome more challenging assignments. If they work hard on a task that their leadership recognizes has a high degree of difficulty and they come up short, they have a history that indicates their hard work will be acknowledged.

**Ability to adapt to change**
In the workplace, success often depends upon the ability to change from one process to another. Often times, highly talented people have a set way of doing things and it works extremely well for them. They do not like to change what worked in the past and made them the success that they are. Change requires hard work, and while many talented people do well adapting to change, some who feel that they have extraordinary talent are not so flexible.

**Willingness to learn**
Many talented people feel that they do not have anything new to learn in their chosen field. They believe that there is enough.

Those who are determined and who work hard, often spend a lot of time and effort to maintain their skills and learn new skills. They often display the most current knowledge of new technology and ideas. Having employees who will improve themselves over and above the company sponsored training is critical to an organization wanting to innovate and improve.

**Different expectations**
People who are highly talented may believe they are entitled to a certain pay level, promotional opportunities and respect. They can be the workplace equivalent of rockstars and elite athletes.

Those who succeed based on hard work over talent tend to have more realistic expectations.

Those who depend on demonstrating their work ethic and their determination to succeed often will find that their hard work pays off in terms of promotions, pay increases and the level of respect they earn in the workplace. Unlike their more talented co-workers, they tend to avoid resting on their laurels.

Not everyone who is talented depends entirely on their talent to find success in the workplace. Many of those with a great deal of talent work hard, often as hard as their less talented co-workers. However, in some cases, those who are highly talented often feel that they need not work as hard to get ahead. Nearly anyone who sets their mind to finding success can be successful, however without hard work, few will ever find a level of success that will pay off for them over time.

**Goal Setting**
People who set goals are usually more successful than those who don’t. The best goals to set are “stretch” goals. Stretch goals are attainable and challenging, but realistic. If you set goals that are too easy, you will accomplish them more often but not be as satisfied. Satisfaction comes from pursuing a goal, not from ultimately achieving it.

Focus on one objective at a time and always have the next goal in mind. To accomplish more difficult tasks, break these down into smaller tasks. Try to have mini goals along the way and try to map out several different paths to your target: this allows flexibility if one path becomes blocked. Activity itself generates the impetus for further activity.

Determination and perseverance are important traits in the workplace. Employers want employees who are determined to get things done, to make things happen and to constantly look for better ways of doing things. We are more likely to continue in the face of adversity if we think talent is only peripheral to our future success. Persistence and purposeful effort are more important than talent.

Studies have observed that when facing difficulties, those who believed that their performance was transformable through effort, not only persevered but actually improved, whereas those who believed that talent was everything regressed.

Don’t rely on your talents. Develop the practices of hard work, determination and perseverance, and you will be able to maximize your success.

**About the Author**
Walt Grassl is a speaker, author of “Stand Up and Speak Up,” and host of the Internet radio show, “Stand Up and Speak Up.” Walt’s accomplishments include success in Toastmasters International speech contests and performing standup comedy at the Hollywood Improv and the Flamingo in Las Vegas. For more information on bringing Walt Grassl to your next event, please visit WaltGrassl.com.
Leadership isn’t just something you do, it’s someone you become. But that requires a personal transformation, not just a personal agenda. Roger hadn’t learned that lesson. During an interview for a new leadership position, the hiring manager asked why he switched jobs, and sometimes companies, every 3-5 years.

Roger blamed the employees who stopped growing and doubted ownership’s commitment to the goal they asked him to reach. In other words, it had to be the environment because Roger was a “good” manager. Roger was half right – it was the environment. But he failed to recognize that he was responsible for creating that situation.

Lasting leaders, those who can weather economic downturns and even seismic market shifts in their employees or customers, are the ones who know how to assemble a diverse team and bring out their very best. If you’re not building relationships that will last with your associates, even your financial success will be short-lived.

If we want to understand what really defines leaders then we have to start by looking at their followers. The old motivational tricks no longer work. Employees have become jaded from broken promises and failed dreams.

Today followers are drawn to leaders who show openness, invest time, listen, encourage and show appreciation for the strengths their employees bring to work. These are qualities that are developed intentionally over time but they pay dividends in both financial and personal performance for a lifetime.

Leaders who are held in the highest esteem for their success on both the bottom line and with the people they lead epitomize these 5 qualities. From their followers you will hear phrases like these: “he was always there for me,” “I felt like she really listened,” “he valued my opinion,” and the result is employee engagement at the highest level. These qualities are gifts that a lasting leader is willing to give freely to the people they lead.

The Gift of Being Open to Others.
Every leader claims to have an open-door policy. But it’s not a leader’s door that needs to be open – it’s an open mind that matters! Openness encourages employee engagement, and that is fundamental to business success. The Gallup Organization’s study of employee engagement in 7,939 business units in 36 different companies found that “employee engagement was positively associated with performance…”

The Gift of Investing Time in Others.
Leaders are usually not solo inventors or lonely creative thinkers. They are called to assemble a team of people and enable them to be more productive together than any of them could be alone. Leaders can’t create time, but when they invest their time to build profitable relationships with their employees they are multiplying the results they can achieve. Choosing to spend time with their employees daily is a leader’s best return on time.

The Gift of Listening to Others.
Trust between leaders and their associates is built upon a transparency that reflects a freedom to speak and be heard. Bad culture, where listening isn’t valued, impacts business every day across America. It’s been estimated that as much as 55% of a leader’s work time is spent listening. But most leaders don’t know how to do that. They confuse listening with hearing. When we are open to an employee’s ideas and we invest the time to hear them then we are more apt to understand what they are saying and, sometimes more importantly, what they are not saying.

The Gift of Offering Encouragement to Others.
Employees can work for hours without food or water. But they can’t do quality work for more than a few minutes without hope; the hope that their work matters; the hope that they can get the job done and the hope that their effort will be appreciated by their boss. You have few chances as a leader to show respect for employees that is more potent than surprising them with words that show you believe they have what it takes to get the job done despite their current challenges.

The Gift of Expressing Appreciation for Others’ Abilities.
When a leader gives away genuine appreciation it is mirrored back in improved attitudes, stronger commitment and better performance. Study after study documents that employees do not feel appreciated. The gift of appreciation is not about altering your associates’ opinion of the leader; it’s about changing their opinion of themselves. When a leader helps employees believe in their unique strengths they build a work environment that – works! Lasting leaders know how to bring out the best in others.

You can be appointed someone’s boss, but not their leader. Your followers ultimately determine your leadership. Had Roger developed these 5 gifts he might have still moved jobs every 3-5 years but it wouldn’t have been because he could no longer get results – it would be because he had developed a reputation for building a high performance team who followed his leadership even under tough conditions. That kind of leader is always in high demand.

About the Author
Barry Banther is the founder and CEO of Banther Consulting. With decades of experience as a business leader and corporate executive, he has become a trusted advisor, leadership speaker and trainer for Fortune 100 companies like Pfizer and Rockwell as well as midsize to large family owned businesses across America. Barry’s new book, “A Leader’s Gift: How to Earn the Right to be Followed,” will be released in April 2014. For more information, please visit www.barrybanther.com.
The Real Impact of LEADERSHIP

by: Alesia Latson

William James, the famed American philosopher and psychologist, once said, “When two people meet there are really six people present. There is each person as they see themselves, each person as the other person sees them, and each person as they really are.” As a leader, how do you see yourself? And even more important… how do the people you lead see you?

Realize that every action you take and every interaction you have leaves a lasting impact on others. You can have the best of intentions, but if your impact isn’t aligned with the intention, then your leadership may not be as effective as it could be. Why? Because in the end, what matters is not who you think you are, but the experience that other people have with you.

Now before you say, “I don’t care what other people think of me,” realize that you don’t need to care what they think. You do, however, have to care about the impact you have on others, on your organization, and your industry. Your impact leaves a lasting mark. What mark do you want to leave in the world?

In order to make sure you have a positive impact and are viewed as a leader, others actually want to follow, take the following steps.

Detail the kind of impact you want to have.
Most leaders have never detailed their personal creed. But doing so can be incredibly powerful. Therefore, get clear about who you think you are. Who are you and what do you stand for? What do you value? What is your personal creed? But doing so can be incredibly powerful. Therefore, get clear about who you think you are with how others perceive you, you’ll be the kind of leader people naturally gravitate toward, and your enduring mark on the world will be a positive one.

Find out how others view your impact.
There are two ways to get information about your impact: You can ask for feedback either indirectly or directly. An indirect approach is doing an online and anonymous survey of some sort using a tool like Survey Monkey. While it’s simple to do, the results are not always specific.

A direct approach is to talk with someone you trust face-to-face and ask specific questions so you can get key insights. The secret to making direct questions work is to phrase them properly. If you ask someone, “Can you give me feedback on my leadership style?” you won’t get the information you need. That’s a difficult question for most people to answer because it’s not focused enough, and no one wants to hurt another person’s feelings. Additionally, if they’re not prepared for the question, they can feel like they’re being put on the spot. Therefore, ask a more focused question, like, “During today’s meeting, I think I could have sounded defensive when I told Chris that the idea would never work. How did it land for you? What was your experience of being in that meeting?”

Notice that you’re not asking for an evaluation. You’re pointing out a specific incident or behavior and asking the person about their personal experience during that moment—the impact you had. Of course, this doesn’t guarantee that the person is going to tell you the truth, but it does create a condition where they’re more likely to be open.

Change your impact, not you.
If the results of the feedback you receive don’t align with your personal perceptions about yourself, it’s time to make some changes—not to you, but to your impact. First, get curious about the mismatch, not furious about the information. A good question to ask yourself is, “Under what conditions might a person experience me this way?” This validates not that you agree with the feedback, but that it is a legitimate perception. Because here’s the truth: You might be a motivating, empowering, and uplifting kind of leader, but under certain conditions, even the most esteemed person can come across as harsh, cold, and defensive. So you need to get mindful of the kinds of conditions that can hinder your success. In other words, know your blind spots so you can shed some light on them.

With this new knowledge, you can take steps to consciously alter the impact you have on others. If taking one approach isn’t getting you the results you want, what other approach can you try? No matter what approach you try, you’re still the same person, just doing certain things in a different way to have a more positive impact. As long as the new approach you try supports your values and what you deem important, then you’re acting in integrity and in alignment with your goals.

Get Real
There’s no avoiding it: All leaders leave a lasting impact. What’s yours? And is it the legacy you want? When you can align who you think you are with how others perceive you, you’ll be the kind of leader people naturally gravitate toward, and your enduring mark on the world will be a positive one.

ABOUT THE AUTHOR
Alesia Latson is a speaker, trainer, coach and founder of Latson Leadership Group, a consulting firm specializing in management and leadership development. With more than 20 years of experience, Latson helps organisations and leaders expand their capacity to produce results while enhancing employee engagement. For more information on Alesia’s speaking and consulting, please contact her at alesia@latsonleadershipgroup.com or visit www.latsonleadershipgroup.com.
Gloria wasn’t happy at work. It wasn’t that she hated her job or anything like that. Her co-workers were fine and she didn’t mind the type of work she did. In fact, she thought she did it pretty well. Of course, she wanted more money, but who didn’t? No, something else was bothering her. At some basic level she simply didn’t enjoy coming to work. Whatever excitement or sense of accomplishment she used to get had been replaced by a lack of motivation.

Gloria’s issue was a common one. Employees around the world sometimes lose sight of what makes their work worthwhile. They get run-down, burnt out and de-motivated. At times like these it can be difficult for anyone to enjoy work and find the old levels of motivation and energy. To help Gloria and the millions like her, it is necessary to look at the underlying causes. Why do any of us enjoy work? And can we re-ignite those causes in our own work environment? The answer is yes, there are at least six different reasons why we enjoy work, ignoring money, of course.

**Inner Accomplishment**

The remarkable time and energy some people put in to their work can only be understood as an “inner drive” – they simply want to achieve that goal. Seeking a personal sense of accomplishment is natural and can be harnessed everyday by millions of workers and employers. It can be described as “taking pride in one’s work” or a sense that “this is what I was meant to do.” Whether the objectives are short-term or long-term, making progress toward a goal makes all of us feel good.

**The Greater Good**

Many of us are also motivated by a sense of community. The feeling that we are part of something larger and that life isn’t just about our own individual needs and wants. This particular joy and peace is experienced by millions as they volunteer for church or service club tasks, but it can also be encouraged in the workplace. For example, it is claimed many Asian/Eastern companies reinforce this message. Clearly many Americans are also motivated by community considerations. Perhaps Gloria could be encouraged to reframe her circumstances and see how she is contributing to the greater good.

**Personal Relationships**

Many get enjoyment from the individual relationships they experience at work. It helps them look forward to each day. The laughter, the camaraderie, the forgiveness and even the occasional stress are all something they enjoy and know they wouldn’t want to live without. But not everyone is the same, and certainly we’re not all our best self every single day. Enlightened managers respect this basic human need to connect with others and allow it, if not encourage it, in their workplace. Has Gloria’s manager given her the opportunity to connect with others? Has he diagnosed that this is something important to her?

**Sense of Team**

Similarly, some people enjoy a special sense of completeness and wholeness by experiencing team. In the workplace, many employers work hard to encourage this shared identity by conducting internal PR and messaging campaigns. For quieter teammates, a sense of camaraderie might provide an extremely important opportunity to connect and feel like they belong. Does Gloria feel she’s part of a team? How much team spirit has her boss created?

**Physical Exertion**

For some, a special sense of joy comes from physical exertion, and the absence of it makes any job less appealing. It just doesn’t feel like work if they aren’t breaking a sweat or doing battle with the weather. This is partly a product of socialization and might be tied up with what “work” means to them. Modern day psychology re-affirms the benefits from physical labor. We all know how endorphins can give us a slight high. And everyone knows about the stress management benefits from working out? Is getting physical a way for Gloria to battle her “lack of motivation? If her job is sedentary, does her employer even offer a “get in shape” program?

**Mental Challenges**

Finally, a great many of us enjoy the special mental feeling that comes from exercising our creativity or satisfying our curiosity. The small euphoria that comes from developing something new or conquering a complex problem can be for a big part of enjoying work for some. Does Gloria’s boss know whether she’s incredibly bored or frustrated by her tasks? Is it time for a promotion, or perhaps a little job engineering to offer a chance at being creative?

**“Why” is the Answer to “How”**

So, what can be done more generally to help employees enjoy their work? Or what can Gloria or any employee do themselves? The answer is simple: treat the cause, not the symptoms. Instead of worrying about symptoms like aggressive behavior or poor attitude, employees and employers can create a more enjoyable work environment by directly addressing one or more of these common denominators. Why not casually interview Gloria about whether she feels connected to her fellow co-workers? Does she have any friends at work? Why not ask “is this job challenging enough?” or “would you like the opportunity to be more creative?” Stepping back and reflecting on each of these six motivators can guide any manager or employee toward a more enjoyable work place. There is hope for Gloria in the application of modern day psychology to the workplace.

**About the Author**

Erick Lauber, Ph.D., is an applied psychologist and faculty at Indiana University of Pennsylvania. He speaks and consults on leadership, personal growth and development, and taking charge of our own life stories. He has won 19 educational TV/film awards and has been published in numerous psychology journals and book chapters. His video log is located at [www.LifeFraming.org](http://www.LifeFraming.org). Contact: [www.ErickLauber.com](http://www.ErickLauber.com) or call 724-464-7460.
Tell us a little about yourself: Do you consider yourself a leader? Why or why not?

When reading the question, “do you consider yourself a leader?” my first thought is ‘no’ as I do not seek out leadership roles. However, the definition of leadership is the ability to lead, the ability to guide, direct or influence people. I would have to consider myself a silent leader. Although my work title doesn’t reflect a leadership role, to be successful I must take the lead; lead my career, lead my education and lead to my success.

What does the term “leadership” mean to you?

For me, a leader that stands out from the crowd is one that doesn’t just lead or influences – but inspires with words and actions. Someone that values their support system and knows they cannot be a great leader on their own.

To be successful at leading, you have to be trusted – so having a good character, values and beliefs play a major role. Honesty and integrity are critical. Active listening – whether you are a leader or not – is important. You need to hear the people around you and take their opinions and thoughts into consideration as you lead and make decisions. But you need to be able to filter out personal agendas and negativity. Although fear stops many from becoming leaders, I think a small amount of fear in a leader is good - fear keeps us in check and helps us think of others as we lead.

What role has IAIP played in helping you evolve as a leader?

IAIP has played a major role in helping me evolve as a leader. Our brand statement says it all – Connecting Members, Building Careers. IAIP members support each other and give a gentle nudge to those they see with leadership potential. Taking risks within a supporting environment allows members to go outside their comfort zone and grow personally and professionally. IAIP networking and education opportunities allow us to stand out from our peers and get that next promotion. A friend recently shared that her department will be downsized over the next two to three years. I told her that this is a great opportunity for her to take advantage of the advance warning and make sure that she stands out from her peers – through education and networking. I recommended joining IAIP to help her get where she needs to be. The hunger our members have for knowledge is contagious and inspirational. It has encouraged and inspired me do more, want more, and this desire and motivation is noticed by the management at my company. I look forward to growing more personally and professionally through the benefits of being an IAIP member.

Cherri L. Harris, MSBA, CPIA, CIIP
Insurance Association of Metropolitan Detroit
Michigan Insurance Company,
a Donegal Insurance Group Company

CHERRI HARRIS SAYS “SUCCESS = TAKING RISKS WITHIN A SUPPORTING ENVIRONMENT”
5 Keys to Developing Personal Power

WORKING ON EMOTIONAL INTELLIGENCE SKILLS CAN OPEN THE DOOR TO ACHIEVEMENT

Personal power is a core leadership competency that everyone needs to develop before they can lead others. It has to do with being able to lead yourself.

“Personal power is the ability to achieve what you want,” according to Frederick Mann, a successful entrepreneur and author of The Economic Rape of America. “More than anything else, it is personal power that brings you success and happiness. The biggest barrier to success in almost any endeavor is powerlessness, negativity, helplessness, and inertia. They belong together. The problem is not only our own powerlessness, but also the powerlessness of those around us.”

We can help harness and learn to use our personal power by understanding and working on our Emotional Intelligence (EI) skills.
Not long ago, when I worked in a corporate environment, there was a strong push to incorporate EI into the organization's leadership training curriculum as an array of skills and characteristics that drive leadership performance.

EI is “the ability to monitor one’s own and others' feelings and emotions, to discriminate among them and to use this information to guide one’s thinking and actions,” according to psychologists John D. Mayer and Peter Salovey, who co-developed the concept and were two of the three authors of the Emotional Intelligence Test.

My EI training and its practical applications to my work team environment still resonate in my personal life. They became skills that I now methodically apply to current situations in both personal and entrepreneurial pursuits.

There are several EI models, but the one to which I ascribe is the mixed model introduced by Daniel Goldman, a combination of ability and traits. Here are Goldman’s five main EI constructs, and my views on how each of us can develop them:

1. **Self-awareness: the ability to know one's emotions, strengths, weaknesses, drives, values and goals and recognize their impact on others while using gut feelings to guide decisions.**

   In order to become self-aware, you need to conduct an honest self-assessment to determine your strengths and weaknesses, such as powerlessness and inertia, and determine the root causes. You then need to create a plan that will help you overcome your fears, which are barriers to courage and stand between you and your successes.

   While I am a big proponent of using my intuition to guide my decisions, whenever it is appropriate, I need to caution that unless your gut feelings are often more right than wrong, you cannot make decisions solely based upon intuition. You need to use a balanced combination of intuition and logic.

2. **Self-regulation: involves controlling or redirecting one's disruptive emotions and impulses and adapting to changing circumstances.**

   Simply put, you need to exercise self-discipline and know how to control your emotions and be flexible in order to adapt to changing situations. You cannot continue on the same trajectory or keep the same plans when the circumstances or facts have changed. Your plans need to be modified accordingly.

3. **Social skills: managing relationships to move people in the desired direction.**

   Your social skills refer to your interpersonal skills or your ability to relate and connect with people, which can motivate them to deploy discretionary efforts to help you achieve goals that are best accomplished via partnership and collaboration.

   Here are some tips for improving your social skills:

   a. Pay attention to the feedback of friends and co-workers, good and bad. Train yourself to repeat the behaviors that get positive feedback and work on eliminating those that make people react negatively.

   b. View constructive criticism as just that. When we become defensive, we don't hear what can be very helpful feedback.

   c. Learn to handle conflict and confrontation from a perspective of compassion and caring.

   Personal coaching can be very helpful in learning to be more diplomatic in your interactions with others.

4. **Empathy – considering other people's feelings, especially when making decisions.**

   Some people believe empathy cannot be learned, but I believe just the opposite. Put yourself in the other person’s shoes and try to see situations from their perspective. Might they be feeling fear? Shame? Guilt? How do those emotions make you feel? Understanding and addressing the concerns of others is essential to EI.

   Always consider intent versus impact, and how your actions or decisions may affect the individuals or groups involved.

5. **Motivation – being driven to achieve for the sake of achievement.**

   Simply put, what motivates you? What are your benchmarks for success? Once you achieve certain levels of success, you need to consistently set new benchmarks to keep chasing personal excellence!

   Practice your EI skills on yourself first, and you'll develop greater personal power. That can lead to achievements you may never have dreamed possible.

**ABOUT THE AUTHOR**

Lynda Chervil is the author of “Fool’s Return,” a new novel that incorporates valuable life lessons in a page-turning tale that touches on technology, the green movement, and other aspects of contemporary society. She graduated from New York University with a master's degree in Integrated Marketing Communications and has extensive experience in consumer and commercial banking and has held positions in new business development, sales management and executive leadership. Chervil seeks to push the limits of established understanding by exploring alternative forms of spiritual healing, and, through creative writing, to expand the narrative of cutting-edge energy technology to promote sustainability.
Talk Your Way TO THE TOP:
Why Old-School Communication Skills Are the Competitive Edge New Grads Need

You’ve just graduated from college and are (justifiably) proud of your accomplishment. But as you head into the workforce, don’t expect your new credentials or your great GPA to do the heavy lifting for you. They don’t matter nearly as much as your ability to articulate, influence, persuade, and connect. These days, innovation and collaboration rule, and without the skills you need to do both, even the most prestigious degree is just a piece of paper.

What stands out to hiring managers are great communication skills. Can you pitch an idea to a supervisor? Can you build a consensus among group members? Can you build rapport with a client?

Gen Yers will need much more than “just” an education to get the attention of hiring managers and bosses. Any new grad who struggles with communication will need to boost those skills in order to get ahead.

Here, I share eight communication lessons that will give you the competitive edge you need, now and throughout your career:

Take a daily dose of higher-order communication. Most new grads are highly skilled users of social media, text messages, and email. But these modes of communication are characterized by expediency and convenience—it’s easier to send messages this way than to call or to communicate face-to-face.

Not all of our communication can happen effectively along lower-order channels. Sometimes we need to do difficult things with our communication, like resolve a conflict, persuade someone who’s reluctant, or convey a complicated idea. When we reach for our more difficult and time-intensive higher-order communication skills, we can’t afford for them to be rusty. That’s why everyone should practice higher-order communication every day.

Even though it takes longer and is more difficult, walk over and talk to a coworker instead of sending an instant message. Call a friend and congratulate her on getting a new job instead of posting it on Facebook. And go visit your client instead of writing him an email. In these situations, you’ll be using higher-order conversations, but the stakes will still be relatively low. You won’t be under the pressure and stress that will come when you have to deal with more difficult issues face-to-face. These daily doses of higher-order conversations will keep your face-to-face and your real-time communication skills sharp, so that you’ll be able to tackle high-stakes situations successfully.

Talk (and type) like your grandmother’s watching. While words can build our work relationships only slowly, they can cause damage with lightning speed. A blurted retort, a thoughtless email, or a hasty remark can—and does—land people in hot water all the time.

A quick and effective way to improve your communication is to pretend like your grandmother—or someone else who brings out the best in you—is standing by your side when you are talking or typing. Acting like someone you respect is looking over your shoulder will give you the pause you need to get in front of ill-advised words and provide the space you need to self-correct when you’re frustrated, agitated, or confused.
Expect less from technology (and more from people). Because technology does a lot for us, it’s easy to overestimate its role in our success. But our enthusiasm for what our digital communication tools can do shouldn’t cause us to lose sight of the people behind the tools. Our devices don’t possess the communication abilities we think they do.

A tech-centered view of communication encourages us to expect too much from our devices and too little from each other. We assume that hitting “send” means we’ve communicated, when really, the other person may not have understood the message at all. Even with the most powerful connection and transmission devices in human history in the palm of our hands, communication doesn’t happen until the other person understands.

Listen like you’re getting paid for it. The digital revolution facilitated hypercommunication and instant self-expression, but it made it harder for anyone to listen. Between emails, social media, and texts, there’s just too much communication junk getting in the way. Our thoughts are scattered, our minds wander, and ever-present distractions make it difficult for us to focus on the person right in front of us. We need to make a concerted effort to reinvigorate our listening skills.

Listening decisively improves communication, and that fundamental lesson is one that’s easy to forget in our frenetic multitasking environment. The funny thing is that people tell us all the time about what they value, what they want, and what they’re worried about, but we’re often too busy thinking about what’s in our inbox or who just texted us to absorb much of what they’re saying. The “old school” behavior of listening will help you become a much better communicator and become far more knowledgeable about the people you work with.

Assume you’re a terrible questioner (and set out to fix it). Most of us have poor questioning skills because we don’t think twice before blurting out a query. But questions aren’t neutral; they are powerful communication tools because they change the trajectory of a conversation. As you’ve probably noticed, questions often make conversations worse. Even “simple” inquiries can go awry. “Is this your final report?” or “Did you call John in accounting about this?” can cause trouble if the other person thinks there’s a criticism behind the query.

Faulty questions contribute to many conversational failures and can add anxiety, defensiveness, and ill will to interactions. In general, the more you query to hammer home a point or to satisfy a narrow interest, the more your questions are likely to stifle dialogue. Use your questions to open up a conversation and learn about the topic you’re discussing. If you take your questions as seriously as you take your new job, you’ll dramatically reduce the friction caused by faulty questions.

Act like every interaction might be important. Nothing kills a conversation faster than someone who doesn’t care. And it doesn’t take much more than folded arms, a disapproving scowl, a sigh of boredom, or a well-placed eye roll to make someone feel like what she’s saying just doesn’t matter. And the company newbie, who needs to establish connections all over the office, can’t afford to prematurely shut the door on any relationships.

Conversations are often unpredictable, sometimes volatile, and occasionally exhilarating. We simply don’t know which of our interactions might be vital to us—or to someone else. Words we painstakingly arrange may fall completely flat, while a chance encounter might lead to a vital breakthrough or to a crucial relationship we never anticipated. Because we never know what might happen, the wise course is to act as if every interaction is important.

Don’t “be yourself.” “I was just being myself” sounds harmless, but it’s often an excuse to indulge in bad interpersonal behavior. Authenticity is good in spirit, but in practice it often torpedoes our goals and harms our underlying relationships.

I’m not suggesting that you become a fake, just that you don’t cloak impulsive—and counterproductive—communication in the fabric of “being yourself.” The overwhelming feeling that you should say something is usually a warning sign that you shouldn’t. Smart communicators don’t blurt out dumb things and then try to cover their tracks by claiming authenticity. That’s not what will endear you to your new colleagues.

Let difficult people win. Your coworker Jane loves to argue. Your colleague Jim is incredibly stubborn. Your client in Albuquerque is always moody. Whether they’re controlling, critical, or cranky, the behaviors that make someone a difficult person spark frequent confrontations. Even if you fire a barrage of points and counterpoints into Jane’s arguments, you won’t match her debating skills. You won’t change Jim’s mind on anything. And you’ll be unsuccessful in your efforts to offset your client’s mood swings. Don’t lock horns with difficult people.

At the end of a conversation, a difficult person remains the same, but often you are in a weaker position. Only a commitment to let go of your desire to “win” by imposing your will on the other person can realistically and consistently improve your communication with difficult people. Let difficult people win. And when you find yourself with no choice but to interact with a difficult person, have modest expectations, avoid tangents, and stay focused on your end goal. It’s really all you can do.

Your communication—productive or unproductive, healthy or dysfunctional—is a major factor in how successful you will be in any job. For the kinds of productive and meaningful interactions you want—and need—at work, pack a few communication ideas you didn’t learn at college in the pocket of your new suit to show you have the communication skills to succeed in business environments where innovation and collaboration are king.

About the Author:
Geoffrey Tumlin is the CEO of Mouthpeace Consulting LLC, an organizational development company; the founder and board chair of Critical Skills Nonprofit, a 501(c)(3) public charity dedicated to providing communication and leadership skills training to chronically underserved populations; and is the author of Stop Talking, Start Communicating: Counterintuitive Secrets to Success in Business and in Life (McGraw-Hill, August 2013). You can learn more about Geoffrey Tumlin at www.tumlin.com.

About the Book:
IAIP Member Spotlight

DEBBY GILLIAM SAYS: “LEADERSHIP IS A TITLE THAT IS EARNED EACH DAY”

I am the Litigation Manager at Union Standard Insurance Company, a part of WR Berkley Corporation. I have a 36 year old son who is an insurance agent and is married with 3 children. My grandchildren are 11, 8 and 4 and keep me very busy. They are a bright spot in my day. I grew up in a small town called Hooks, Texas.

I believe that I am a leader, but more by accident than intention. I joined IAIP in 2003 as a favor to a co-worker that was a member. I chaired several committees, and then was asked to run for an office, to which I was elected. I never thought of myself as a leader, but became involved in the responsibilities of being Secretary, then Vice President, then President of NAIW Dallas (now the International Association of Insurance Professionals DFW). I loved planning state and regional conferences, and won International Claim Professional of the Year in 2012.

I started out in insurance in 1972, when as a senior in High School I got a part time job in a small insurance office and from there I have stayed in the field. I worked for Western Casualty and Surety doing small claims in all lines, then for Fireman’s Fund as an adjuster, then for Cigna P&C where I became an outside casualty adjuster. In 1995 I went to work for Houston General as a litigation specialist until they were sold to CGU. I was hired as a casualty supervisor in 1999 by Union Standard where I am now the Litigation Claim Manager. This will be my fifteenth year with the company. I have been truly blessed by the opportunities that have been put in my path. In my current position I manage a department that handles very complex and interesting claims. I am fortunate to have very knowledgeable and experienced colleagues.

Education is the key to staying on top of the learning curve we have in the insurance industry. I have my CPIW, DAE, AINS and CLMP designations and lack passing the CPCU 540 course having my CPCU designation. After completion of my CPCU, I plan to continue pursuing other designations.

I have taken several courses within IAIP, but my favorite was Communicating With Confidence. It has helped me in every aspect of my professional career. I am called upon to speak in front of large groups and small groups regularly and this class helped me gain confidence, and it taught me to think before I speak.

Please discuss a specific example of ongoing leadership role and how this role has impacted your business and personal success.

I have chaired several functions within my local chapter, as well as the Region VI Conference and the May luncheon. Both regional events required me to be organized, multi-task, and to learn to delegate. This helps me every day in my job as Litigation Manager. In planning any event, such as Region VI Conference, I have to be able to multi-task, verify that everything is taken care of, and then listen. I have learned that diplomacy is the key to leading. There are always lessons to be learned from every experience.

What does the term “leadership” mean to you?

Leadership means being someone others can depend on and knowing that you are accountable for the job or task. Leadership means being able to be counted on and respected for what you do. Leadership is a title that is earned each day and is put to the test every day. A good leader helps those they are responsible for; a good leader helps others reach their potential and their dreams.

A leader is a person that can take charge and complete the assigned task in the timeframe allowed. A leader can be counted on to do the right thing. A leader has the respect of their peers.

How do you think your character, values and beliefs affect your ability to be leader?

I have strong values; I try to treat others the way I would like to be treated. I believe that without character, values and beliefs you cannot be an effective leader. A leader needs the respect of those they lead, and respect is earned by the way you treat others and the way you live your life for others to observe.

What role do you think listening plays in successful leadership?

A good leader listens to those they lead; good ideas come from those people. A good leader does what they can to help others reach their goals. Anyone who wants to be leader should be given the chance and seek opportunities to show what they can do. Those seeking a leadership role should communicate their desire and demonstrate their plan to prepare themselves for a leadership position.

What opportunities do you think your leadership skills have provided you that otherwise may not have been available?

The leadership skills I have gained through my membership with IAIP have made me a more confident and informed leader. When I won the International Claim Professional Award I gained self-confidence in my qualifications. The contacts that I made as a leader continue to be people I look to for help, information and guidance.

IAIP has made me a better-rounded leader; it has made me take on more responsibility and gain confidence. Specifically, IAIP has helped me gain confidence in speaking in public. My membership continues to be a source of knowledge and fellowship.

Debby Gilliam, CPIW, DAE, AINS, CLMP
IAIP – DFW
Claim Manager - Litigation
Union Standard Insurance Group - Berkley Fire & Marine Underwriters (a W. R. Berkley Company)

Debby Gilliam says: “Leadership is a title that is earned each day.”

---

I believe that I am a leader, but more by accident than intention. I joined IAIP in 2003 as a favor to a co-worker that was a member. I chaired several committees, and then was asked to run for an office, to which I was elected. I never thought of myself as a leader, but became involved in the responsibilities of being Secretary, then Vice President, then President of NAIW Dallas (now the International Association of Insurance Professionals DFW). I loved planning state and regional conferences, and won International Claim Professional of the Year in 2012.

I started out in insurance in 1972, when as a senior in High School I got a part time job in a small insurance office and from there I have stayed in the field. I worked for Western Casualty and Surety doing small claims in all lines, then for Fireman’s Fund as an adjuster, then for Cigna P&C where I became an outside casualty adjuster. In 1995 I went to work for Houston General as a litigation specialist until they were sold to CGU. I was hired as a casualty supervisor in 1999 by Union Standard where I am now the Litigation Claim Manager. This will be my fifteenth year with the company. I have been truly blessed by the opportunities that have been put in my path. In my current position I manage a department that handles very complex and interesting claims. I am fortunate to have very knowledgeable and experienced colleagues.

Education is the key to staying on top of the learning curve we have in the insurance industry. I have my CPIW, DAE, AINS and CLMP designations and lack passing the CPCU 540 course having my CPCU designation. After completion of my CPCU, I plan to continue pursuing other designations.

I have taken several courses within IAIP, but my favorite was Communicating With Confidence. It has helped me in every aspect of my professional career. I am called upon to speak in front of large groups and small groups regularly and this class helped me gain confidence, and it taught me to think before I speak.

Please discuss a specific example of ongoing leadership role and how this role has impacted your business and personal success.

I have chaired several functions within my local chapter, as well as the Region VI Conference and the May luncheon. Both regional events required me to be organized, multi-task, and to learn to delegate. This helps me every day in my job as Litigation Manager. In planning any event, such as Region VI Conference, I have to be able to multi-task, verify that everything is taken care of, and then listen. I have learned that diplomacy is the key to leading. There are always lessons to be learned from every experience.

What does the term “leadership” mean to you?

Leadership means being someone others can depend on and knowing that you are accountable for the job or task. Leadership means being able to be counted on and respected for what you do. Leadership is a title that is earned each day and is put to the test every day. A good leader helps those they are responsible for; a good leader helps others reach their potential and their dreams.

A leader is a person that can take charge and complete the assigned task in the timeframe allowed. A leader can be counted on to do the right thing. A leader has the respect of their peers.

How do you think your character, values and beliefs affect your ability to be leader?

I have strong values; I try to treat others the way I would like to be treated. I believe that without character, values and beliefs you cannot be an effective leader. A leader needs the respect of those they lead, and respect is earned by the way you treat others and the way you live your life for others to observe.

What role do you think listening plays in successful leadership?

A good leader listens to those they lead; good ideas come from those people. A good leader does what they can to help others reach their goals. Anyone who wants to be leader should be given the chance and seek opportunities to show what they can do. Those seeking a leadership role should communicate their desire and demonstrate their plan to prepare themselves for a leadership position.

What opportunities do you think your leadership skills have provided you that otherwise may not have been available?

The leadership skills I have gained through my membership with IAIP have made me a more confident and informed leader. When I won the International Claim Professional Award I gained self-confidence in my qualifications. The contacts that I made as a leader continue to be people I look to for help, information and guidance.

IAIP has made me a better-rounded leader; it has made me take on more responsibility and gain confidence. Specifically, IAIP has helped me gain confidence in speaking in public. My membership continues to be a source of knowledge and fellowship.
PROVEN BY STABILITY

STRONGER THAN EVER

Imperial PFS, the leader in premium financing, continues to focus on the success of our agency partners.

We offer a broad range of services and programs provided through a nationwide network of local offices. Our experienced and long standing teams are focused on providing you the highest standards in customer service.

ipfs.com   marketing@ipfs.com   800-838-2350
The McGowan Companies (TMC) is built on three generations of dedication to the insurance and financial services industry. TMC consists of the following:

McGowan Program Administrators (MPA) is a Managing General Underwriter and Program Manager for highly-specialized programs of insurance.
Fairview Park, OH • mcgowanprograms.com • 440.333.6300

McGowan Excess & Casualty (MEC) is a Managing General Underwriter that specializes in Umbrella and Excess Liability products for a broad range of types and sizes.
Eatontown, NJ • mcgowanexcess.com • 732.335.8470

McGowan, Donnelly & Oberheu, LLC (MDO) is a Wholesale Insurance Broker specializing in the placement of Professional and Management Liability risks.
Austin, TX • mdoinsurance.com • 512.600.2280

mcgowancompanies.com • 800.545.1538 • Think McGowan.
Strategic solutions designed to fit your business insurance needs

Local team, national resources, customized services

At Wells Fargo Insurance, we focus on building long-term relationships with our customers. Our clients have a local team backed by the national strength, resources, and tools of Wells Fargo Insurance. This local support, combined with Wells Fargo Insurance’s strategic approach to risk management, property and casualty, and benefits, means we can support your business now and for many years to come.

Team up with us today.
Wells Fargo Insurance Services USA, Inc.

wellsfargo.com/wfs

Together we’ll go far

Products and services are offered through Wells Fargo Insurance Services USA, Inc., and Wells Fargo Insurance Services of West Virginia, Inc., non-bank insurance agency affiliates of Wells Fargo & Company.

Products and services are underwritten by unaffiliated insurance companies except crop and flood insurance, which may be underwritten by an affiliate, Rural Community Insurance Company. Some services require additional fees and may be offered directly through third-party providers. Banking and insurance decisions are made independently and do not influence each other.

© 2013 Wells Fargo Insurance Services USA, Inc. All rights reserved. MC-6941
There are three things that are certain in this crazy world. Death, taxes and technology.

Wait a second. Technology?

Since the beginning of time, our cavemen and women ancestors have been finding all kinds of clever ways to make life easier. The wheel was a good idea. So were electricity, running water and medicine.

Trains, planes and automobiles made us mobile long before our phones did and duct tape has stuck around.

And where would we be without GPS? I, for one, would be driving in circles. Just ask my wife.

And let’s not forget about the single most impactful communication tool on the planet – the Internet. With the help of social media and our always-connected (and beeping) smartphones, we’re more connected now than ever before.
But is that good or bad?

It's bad because the world feels like it's spinning faster and faster. It's hard to keep up.

However, it's good since we can connect with virtually anyone on the planet within a few seconds, and that's great for business.

**Imagine a world**

What if people came to you when thinking about insurance?

What if you could find and connect with your perfect prospect right now?

What if you could nurture thousands of relationships all at the same time?

Punch line. You can. Really.

And, with the help of the social web, it's not nearly as difficult as it sounds. All it takes is some knowhow and a little time.

**Only so much time in the day**

Of course, for most of us, our single biggest challenge is time, or, more specifically, the lack thereof. There are only so many hours in the day to handle all of our time-robbing emails, tasks, clients, employee issues and other general business stuff. In addition to that, there's the personal side of life – which is why most of us work to begin with.

And, while technology can absolutely help us do more with less and reach more people, it also moves very quickly.

In fact, as I type this sentence, something's changing. It's the world in which we live.

But that doesn't mean that we should sit around thinking about the "good old days" when the Yellow Pages and cold calls made up the entire agency marketing plan.

It's time to think differently.

So, to get us moving in the right direction, here are a few ideas to position you and your agency for the weeks, months and years ahead.

**All roads lead home**

First things first. Take a look at your agency website. It's often the first impression people have of you and the agency. What does it say about you? When was the last time it was updated? Can people tell what sets you apart from the agency down the street? Does it work on smartphones? Are you showing "credibility indicators" such as testimonials, membership associations and carrier logos?

It's no longer good enough to be good enough. Back in the day (just 5 - 10 years ago), simply having a website was good enough. These days, it's your most critical public-facing business asset. Even if you don't actively use the website to generate leads, be sure to treat it with the love and attention it deserves. If you do, you'll immediately be different than most other insurance agencies stuck in the past.

**More than connection requests**

Quick story. A few years ago, I needed to get into a very large, well-known consumer brand company. There was just one little problem. I didn't know anyone there.

So, how was it that I was sitting down with them at the boardroom table the following week?

LinkedIn.

Using LinkedIn's free search, you can find just about anyone. You can even narrow your results to those prospects within a specified distance from your agency and see who you have in common to make the initial connection that much easier.

The untapped power of LinkedIn is quite amazing. It should absolutely be a tool in your business development toolbox.

**Find the needle in the haystack**

Do you know that you can get in front of your perfect target audience immediately – such as people living in and around your town with an auto policy up for renewal next month? Yes, you can get that specific. With paid ads on social media, not only is it possible, but also very effective.

And the best part is that you only pay (usually cents, not dollars) when something happens (usually a click to your website). In short, it's cost effective and it works. You can even set a daily budget (perhaps $10) and see what's working using simple reports.

So, even when you're sleeping, it's working for you. Now that's smart!

**Lead with education**

How much time do you spend educating prospects and clients about the right coverage options and insurance lingo? Chances are, quite a bit. And that's great! But you're only helping that one person or company.

What if you could show what you know and help a lot of people? You can!

There are many ways to do this, such as blogging about it on your agency website, writing articles for other publications (preferably outside of the insurance industry and in an industry you're targeting), posting information on social media and even sending short, interesting emails to prospects and clients on an ongoing basis (not just at renewal time).

In short, think bigger with your education. You have the knowledge. Share it!

**Show value over price, the modern way**

Insurance isn't sexy. There, I said it.

A lot of people still think all insurance is the same. They think it's a commodity, like electricity or water. Of course, we know that's not the case, but how do we show other people that?

One option is Clickable Coverage, a collection of interactive, visual scenes highlighting common personal and commercial coverage exposures and related solutions. Prospects can explore the scenes on your agency website or with you on your iPad to learn about insurance in a jargon-free way.

Besides being very cool, it's also a great way to up-sell, account-round and grow your book.

You can see it in action at ClickableCoverage.com.

**Business as usual, except when it's not**

Sure, technology is confusing at times. It's hard to know what to use and what's a passing fad. But it's refreshing to think that, at its core, business is still about relationships. We just have some amazing tools today that we didn't have yesterday. That's the difference. And while this breakneck pace of change can be dizzying, it also represents an opportunity that we haven't seen since the California Gold Rush.

It's just up to us to take advantage of it, before it's too late.

**About the Author**

Jeff Teschke is Founder and President of Forge3, Ltd., an award-winning technology firm offering specialised education, products and services for the insurance industry. Learn more about their innovative Clickable Coverage sales tool and be inspired at forge3.com.
The average length of a collision repair is 13 days. Are your customers prepared to borrow a car from the family for that long?

Research shows that Rental Reimbursement coverage drives both satisfaction and retention.

FIND OUT MORE AND SHARE THE NEWS AT MY13DAYS.COM.

a friendly reminder from

enterprise
YOUR Time. YOUR Terms.
YOUR Insurance Expertise.
Phase into retirement by working from home.

The average length of a collision repair is 13 days. Are your customers prepared to borrow a car from the family for that long?

Research shows that Rental Reimbursement coverage drives both satisfaction and retention.

WHAT WILL YOUR CUSTOMERS DRIVE IF THEIR CAR IS IN AN ACCIDENT?

WAHVE was one of the best decisions I ever made. — Sarah Ellis

Become a WAHVE Vintage Worker and extend your career working from home. WAHVE gives you choice when you’re thinking it’s time to phase into retirement. Choose the type of work you want to do. Work remotely for one of our insurance firm clients. Create a new life-work balance.

If you are ready or know someone who is ready to phase into retirement and work from home, just click on Become a Wahve on our website or call us at 646.807.4372 ext. 504.

www.wahve.com


2014_IAIP_Mag_Fall.indd   25
8/22/14   9:58 AM
You finally got the promotion. Congratulations! Yesterday you were a team member. Today you are in charge of that same team.

When you are promoted from within, you can easily make the mistake of thinking you already know everything and everyone. You already have relationships with everyone, and you likely already have strong opinions about who’s who and what’s what.

Guess what? They already have opinions about you too. Those who were your peers just the day before are your direct-reports today. That may include some people with more experience than you; some who think they, not you, should have received the promotion; people with whom you didn’t get along beforehand; people with whom you got along just fine; and people who were your ‘work friends’ at work or social friends.

Now you are their former peer and their brand new boss. All of a sudden you have power and influence in relation to their careers and livelihoods and their ability to do valuable work that is recognized and rewarded. You are also now the primary link between those individuals and the next level of leadership— you now represent the organization as an employer. For your direct reports, you are the key to helping them get the resources they need to succeed, getting approvals, removing obstacles, facilitating their interactions with lateral counterparts.

That is a huge shift, and it will radically change your relationships with everybody at work. If it doesn’t seem to change your relationships then something else is very likely going terribly wrong beneath the surface. Power changes relationships. That change must be handled with integrity and transparency, with diligence and rigor, with structure and substance.

So often I’ve seen new managers in this situation try to soft-pedal their new authority: “Don’t think of me as your boss. I’m still just me. We work together. I’m just one of the team.” That is, until there’s a disagreement, an unpopular decision needs to be made, a new policy implemented, someone needs to be held accountable, or someone needs to be called out for special recognition and reward. Because, actually, all of that will now fall to you.

I always tell new managers in this situation, “Remember, you are the one who got the promotion. Live up to it.” You must own it. I learned this from a young leader who was running a team he had worked on for several years. He told me, “You can’t let them make you feel bad about being the boss. The guys would say stuff like ‘Hey Sam. You used to be in this position. You should know where we are coming from.’ And I’d say, ‘I was in your position but you’ve never been in my position. So remember, I do understand your perspective because I’ve been there, but I have other factors I need to consider now that I am in this position. Please respect that. I have been in that position so I really do try to take that perspective into account. My job is to help everybody do a better job and have an easier time of it.” When you get that promotion and all of sudden you are the new manager of your old team, you have two choices: behave in such a way that your former peers wonder why you are the new boss instead of one of them, or else do such a good job that nobody would ever wonder.

With any new leader, whether coming in from the inside or from the outside, if you are new manager, the first thing I want to know is: What kind of manager are you going to be?

That’s one of the great things about being a manager who is committed to the fundamentals. How can anyone object to a manager who says, “I’m going to be strong and highly-engaged”? Would you rather your manager be “weak and hands-off”?

One would think that it would be safe for a manager to say:

“I’m your new manager and I consider that a sacred responsibility. I’m going to make sure that everything goes well around here. I’m going to help you get a bunch of work done very well, very
Adapted from THE 27 CHALLENGES MANAGERS FACE: Step-by-step solutions to (nearly) all of your management challenges (Jossey-Bass/Wiley, September 15, 2014)

fast, all day long. I'm going to set you up for success every step of the way. I'm going to spell out expectations for you and help you plan. I'm going to work with you to clarify goals, guidelines, and specifications. I'm going to help you break big deadlines into smaller time frames with concrete performance benchmarks. I'm going to go over standard operating procedures. I'm going to offer reminders. I'm going to provide checklists and other tools. I'm going to help you keep track of what you are doing and how you are doing it every step of the way. I'm going to help you monitor and measure and document your success every step of the way. I'm going to help you solve problems as soon as they occur, so they don't fester and grow into bigger problems. I'm going to help you find the shortcuts, avoid the pitfalls, and follow the best practices. Count on me. When you need something, I'm going to help you find it. When you want something, I'm going to help you earn it."

That's what I call the “Good news!” management speech. That's a very good message to deliver in your inaugural team meeting.

You would think that most people would take that as good news. But remember many workplaces are still caught in the grip of the undermanagement epidemic. Be prepared. Ask yourself: Does the culture support strong management? Or is everybody else around here pretty hands-off? What will it mean for you, in the context of this corporate culture, to become a very strong highly engaged, transactional, coaching-style boss? Will you fit right in? Or will this make you something of a stand-out?

Sometimes managers tell me:

“This organization is very conservative. We don’t believe in confrontation . . .”

“This organization is very progressive. We don’t like to boss people around . . .”

“Our organization is very large and there is lots of red tape and bureaucracy . . .”

“Our organization is very small and there is more of a family dynamic in the workplace”

“Our work is very technical”

“Our work is very creative.”

“Our employees are much older”

“Our employees are much younger”

“Our employees do low-level grunt work . . .”

“Our employees are all high-level professionals . . .”

Good news! In every case, the fundamentals are still the fundamentals. And don’t keep it a secret: Stand out as the manager who is serious about the work and managing. If being strong makes you stand out, then stand out. You might find out that the culture supports good management after all. There may be more hands-on managers in your midst than you realize, doing their thing beneath the radar. Or you may find that your example is an inspiration to others.

Start by introducing yourself and establishing yourself as a leader. You need to assume command: “This is who I am as a manager. This is how I operate. This is how I’m going to manage.”

Then what?

The big challenge, as a brand new leader— no matter how much experience you may bring to the table— you are brand new to this particular role. You have a huge learning curve to climb: You need to learn your new job, which can mean relearning everything you already know from a whole new perspective. You need to learn a whole new cast of characters. You need to learn the job of every one of your new direct-reports. On top of all that, if you are new to the organization or the industry even, you have entire layers of extra learning on top of the job-specific and team-specific learning. That’s a lot of learning.
Who can afford a weak start?

Where so many new managers go wrong is in assuming that being in a learning mode is somehow inconsistent with asserting yourself as a strong new leader of the team. It is a big mistake to assume that having a lot to learn is a position of vulnerability. Of course, the irony is that you don't really start learning what you need to learn until you actually take charge and dig into the details.

A very wise manager shared this with me: “I've learned a big lesson: When you are new, you have such awareness of all that you have to learn. This is not a position of weakness. It is a position of strength. I wish I had come in on day one and said to the team: This is who I am. This is how I'm going to manage. My first mission is to learn everything inside out and that is how we are going to become acquainted. Each of you is going to teach me.”

The fact that your first mission is to learn doesn't have to change that dynamic one bit. The best way to end your inaugural team meeting (where you deliver your “Good news!” management speech) is to schedule your first one-on-ones with every person on the team. Learning is your position of strength. From day one, take it out and use it: The first order of business is you need to get introduced to everyone and everything. You need to get on-board and up-to-speed with everyone and everything by learning the nuts and bolts of their jobs from day one. You don't learn first and take charge later.

You take charge by learning:

In every one-on-one conversation with every employee, ask pointed questions: “What do you do? How do you do it?” Then move on to discuss next steps. “What are you going to do next? How? How long is that going to take? Why?” Then follow up next time. “What did you do? How did you do it?”

Watch employees work. You learn a lot from actually watching someone performing his tasks and responsibilities in action that you cannot learn any other way.

Ask employees to help you keep track of their actions by using self-monitoring tools like project plans, checklists, and activity logs. Employees can monitor whether they are meeting goals and deadlines laid out in a project plan, make notations within checklists, and report to you at regular intervals. Activity logs are diaries that employees can keep, noting exactly what they do all day, including breaks and interruptions. Each time the employee moves on to a new activity, he is asked to note the time and the new activity he is turning to. Of course, an activity log can become overly granular and burdensome if it is completed down to the minute. Still, it's a huge reality check for anyone to complete a comprehensive activity log (at least for a week or so). As an ongoing process, it's probably wise to encourage employees to keep activity logs in reasonable increments of time—maybe in fifteen (or thirty) minute chunks.

Check your employees’ work carefully in process. If an employee is not responsible for producing a tangible end product, then watching that employee work is the same thing as reviewing work in progress. If she is responsible for an end product, spot-check it while she is working on it. You can't actually keep track of everything every employee does, but you can check random samples on a regular basis.

Gather intelligence. Ask customers, vendors, coworkers, and other managers about their interactions with specific employees. Always ask question about the employee's work, never about the person. Don't ask for evaluations, but ask for descriptions. Don't ask for impressions, but ask for details. And don't believe everything you hear; the unverified statements of third parties are simply hearsay. But the more you keep your ear to the ground, the more you know which sources can be trusted. So ask around on a regular basis.

One person at a time, one day at a time, you will become the person who knows the most about who is doing what why where and when, every step of the way. The more knowledge you acquire the more power you'll have. When do you finish learning, and start running the show? Never! Managing is always one part learning and one part teaching. If you ever stop learning, you should not be running the show anymore.

Start Strong!

Start out being intensely hands-on with each person so you can figure out quickly exactly how closely each person needs to be managed. You will need to calibrate and recalibrate your management approach with each person.

Let your direct-reports know that they have a huge amount of power in helping you recalibrate: Demonstrating consistently high productivity, high quality, and great attitude is the way to gain increased responsibility and less frequent one-on-ones. Mastery is the key autonomy: Alert the employee that you have high expectations and, as she delivers on those expectations, you can gradually back off. If an employee's performance falters in any way, tighten the reins for a while.

By the time you are eight to ten weeks into a new management role (or relationship), the nuances of your management challenge will become increasingly clear. You will have a better idea of who is doing what, where, why, when, and how. You’ve had plenty of surprises and probably by now you are getting over them. It is likely you've done some adjusting along the way. Your meetings with each person will start to feel like standard operating procedure. If you've been monitoring, measuring, and documenting each person's performance in your tracking system, then you will have accumulated a written record of patterns for each person.

Once you've had a chance to digest what's going on and given your new management relationships a chance to take hold, you will naturally get to a point where some decisions are obvious: You need to fire one person. Another you want to make darned sure not to lose. Perhaps you realize that it would be wise to shift around certain tasks and responsibilities from one person to another. You realize you need to meet with one employee every day, but others only once or twice a week.

Whatever those decisions may be, trust what you are learning through the process. Stay flexible every step of the way. Be prepared to revise and adjust as you keep learning, and as circumstances and people change, as they inevitably do. No matter what, don't stop meeting regularly with every person. Keep monitoring and measuring and documenting.
Continue asking yourself:
Who needs to be managed more closely?
Who needs more responsibility and autonomy?
Who needs help navigating the complex ever changing workplace?
Who needs help with the fundamentals of self-management?
Who needs performance coaching to speed up or slow down?
Who has a great attitude and who needs an attitude adjustment?
Who is likely to improve? Who is not?
Who should be developed? Who should be fired?
Who are your best people? Who are your real performance problems?
Who requires special accommodations and rewards? Who deserves them?
What about when some of your new direct-reports are actually your friends?

If you are taking over a team on which you have been a member, it is very likely that you may have formed some friendships in the course of working together. Sometimes the friendship predates the working relationship. Either way, it can be hard to separate your role as the new boss from your role as friend. But that’s exactly what you have to do. As tempting as it might be to pretend you are still just a member of the team, still one of the guys, you have to accept that you are in a different role now.

1. Decide which is more important to you. If the friendship is more important, maybe you shouldn’t be the boss. Accept the fact that your role as boss might compromise or damage the friendship. Maybe you’ll decide that you cannot risk your friendship. That’s OK. With any luck, you both find the work you share to be interesting and important.

2. Establishing ground rules that keep the roles separate. Say: “Our friendship is very important to me, and around here I am the boss. When we are at work, I need to be the boss. When we are outside work, we try to leave that behind.”

3. Be a good manager. Protect the friendship by making sure things go really well at work. Minimize the number of problems, and you will minimize the number of potential conflicts in your personal relationship.

4. Accept that the parameters of your friendship have changed. Recognize and embrace the fact that the work you and your friend have in common will become more and more the terrain of your friendship. That’s OK. With any luck, you both find the work you share to be interesting and important.

As much as you try to keep work separate from your friendship and your friendship separate from your work, the boundaries won’t always be clear. Take good care of your friendship by being a diligent, thorough manager and hope that your friend will do the same by helping you do that to the best of your ability.

Coming on too Strong
Next to soft-pedaling authority, the most common mistake made by new managers promoted from within the team is coming on too strong: Sometimes when you are promoted from within you might feel like you need to prove yourself right away. Assert strength and confidence. Take on any detractors. Show them who is boss now! Or maybe you have been so eager to take charge for so long—so sure you know what’s what, who’s who, and what needs to be done. I remember one such manager very well. I had been working closely with the finance department of a large scientific research company and was watching one rising star very closely (I’ll call her “Ms. Finance”) because I knew she was going to be promoted soon. I knew Ms. Finance had a lot of opinions about how the finance operation could be improved. Sure enough, on her first day as manager, she pulled together the fourteen member team of accountants and financial analysts into a conference room and made the following statement: “I’ve been waiting for this day for a long time. Things are going to change. There will be no more of the standard BS on my watch! I’m going to hold everybody’s feet to the fire. If you want something from me, you had better be prepared to earn it! Any questions?” There was a minor insurrection.

Ms. Finance told me: “It took me a while to [undo the damage]. I had a lot of un-winding to do.” Not only that, but of course, Ms. Finance quickly discovered that everything and everyone was NOT exactly as they had seemed to her from her vantage point as a team-member. Ms. Finance quickly began to realize that things look quite different from the manager’s vantage point: “I could see that some people I had really underestimated. People I thought were not that valuable were doing a lot of really important work. I just had no visibility into that. On the other hand, there were some of my colleagues I thought I knew well or who had really impressed me. But once I was in the manager role I could see that they were actually not doing as much as I thought they were. There were also policies and procedures I thought were ridiculous as a team member but as a manager I could see why they were in place. . . I was really surprised at how much my perspective changed within a matter of just a few weeks.”

What should she have done instead?
Start out strong, for sure, but also with maturity and balance. You have to acknowledge the big change and assume command of the team; take charge; accept the mantle of authority. You do NOT need to explain why you were the right one for the position. You don’t need to justify why you are now the boss. Instead assume your position and explain how you are going to operate as the new manager. Ms Finance says, “I wish I had just said, ’I’ve been honored to be part of this team. Now I’m honored to be the manager of this team. We all have existing relationships. Those relationships will change to greater and lesser degrees now that I am your manager. I take this responsibility very seriously. I am committed to being really good at it. I am hoping you will help me.’”

That would be a very good start. Then it’s time for the “Good news!” management message. And end that first team meeting by scheduling your first one-on-ones with every one of your new direct-reports.

But don’t forget that you don’t know what you don’t know. Ms. Finance did learn from her own early missteps and could reflect: “Yes, coming from within gave me a huge advantage as the manager because I did know the operation very well and the people. . . But the big lesson for me was that I had huge blind-spots. I absolutely needed to unlearn some of my assumptions and biases, unload some of my baggage, and relearn the operation from a new perspective. In retrospect, I wish I had basically taken the approach of almost pretending I was a new manager coming in from the outside and starting fresh.”

About Bruce Tulgan
Bruce Tulgan is an advisor to business leaders all over the world and a sought-after keynote speaker and seminar leader. He is the founder and CEO of RainmakerThinking, Inc., a management training company. Tulgan is the author of numerous books. His new book, “The 27 Challenges Managers Face: Step-By-Step Solutions to (Nearly) All of Your Management Problems” will be released by JosseyBass/Wiley in September. He can be reached at brucet@rainmakerthinking.com
Are You a Wise General?

Award-Winning CEO Shares Tips for Being a 21st Century Leader

by: Corrine Sandler

The wise general understands that to fight and win all of your battles is not supreme excellence. Supreme excellence, rather, is breaking the enemy’s resistance without fighting.

Business leadership in the past was dominated by managers who ruled from the top down; organizational hierarchies were structured along military lines and people climbed the ranks. But today’s wise general needs to be like Sun Tzu, the ancient philosopher who went on to become one of history’s greatest military commanders.

Twenty-first century leaders are reshaping the best-led global companies. Authentic leaders need to be focused on customers and not on serving short-term shareholders.

If you are a wise general you will come to work to empower your colleagues and your customers. I have a famous saying: “I come to work each day to delight my customers; the result is I make money.”

In the 21st century the most successful leaders focus on creating superior performance by aligning people around a corporate culture and living and breathing that culture while concentrating on wowing customers. In my book, “Wake Up or Die,” (www.wakeupordie.us), a comprehensive guide to the use of intelligence in the contemporary business environment, I talk about one of the most important traits for a wise general or leader today: emotional intelligence.

Managing and directing employees involves a great understanding and application of emotional intelligence, which leaders, wise generals and CEOs too often simply ignore or don’t understand.

As a leader deploying your troops, you’ve got to engage them in your vision, connect with them, and assure cohesiveness among them.

The good news is that this distinguishing feature of your personal nature can be strengthened over time. Through experience I have learned the importance of acquiring and using emotional intelligence because of its impact on business success.

Emotional intelligence (EI) – or in casual shorthand, EQ (emotional quotient) – helps define both incoming and outgoing behaviors, either of which can be detrimental to simple relations like customer service and co-worker partnerships. The biggest surprise for me has been the impact of EI in the world of business, particularly in the areas of leadership and employee development.

*The Harvard Business Review* has hailed emotional intelligence as “a ground-breaking, paradigm-shattering idea,” one of the most influential business ideas of the decade. I believe EI to be so vital to the success of any organization that I have devoted an entire chapter in my book to it.

*A leader is best when people barely know he exists, when his work is done, his aim fulfilled, they will say: we did it ourselves. – Lao Tzu*

**About Corrine Sandler**

*Corrine Sandler is the founder and CEO of Fresh Intelligence Research Corp, a global market research agency; international professional speaker and author of “Wake Up or Die,” (www.wakeupordie.us) a new book that applies lessons from Sun Tzu’s ancient classic, “The Art of War,” to contemporary businesses. Corrine has been on Profit’s top 100 Female Entrepreneurs list two years in a row. With more than 20 years’ experience, she has established a reputation for unparalleled consumer understanding and insight development working with Fortune 500 companies.*
TripAdvisor CEO Shares 5 Tips to Leadership Success

As I sit across the table from Stephen Kaufer, I sense a mind that moves at light speed. Beneath his calm demeanor, it’s clear that Kaufer is constantly planning ahead. And it’s not hard to see why: His company—the world’s largest online travel website—gives him plenty to think about.

Kaufer is the founder and CEO of Newton, Mass.-based TripAdvisor, which grossed $944 million last year. While the company’s success is obvious, the online market is competitive and rapidly changing. Kaufer is always thinking about how his company can stay ahead of the game.

But TripAdvisor’s CEO wasn’t always concerned with staying ahead. Like any other leader, there was a time when Kaufer’s focus was simply staying afloat. Thirteen years ago, TripAdvisor had yet to make a single dollar. Facing a burn rate of $70,000 per month in 2001, Kaufer had to figure out how to turn a profit—and fast.

So how did he take his company all the way to the top? When I ask Kaufer this question, he responds with five key principles that every leader can follow:

1. Be ready for change. Kaufer learned the hard way that if a small business can’t adapt, it will struggle. His very first startup, which he launched while a senior at Harvard, experienced early success that led to a sense of complacency among the staff. “We got comfortable,” Kaufer says. As a result, they were unprepared to alter their business when the market began to change.

Kaufer drew from that experience during the early days at TripAdvisor, when his company was trying to use a business-to-business model without success. Instead of sticking with a method that wasn’t working, Kaufer and his colleagues switched to a different model. They began to sell leads to Expedia.com—and it worked. Because of TripAdvisor’s willingness to change, the company was soon bringing in $70,000 per month.

2. Move as quickly as possible. Kaufer’s friends often tease him about something he used to say when he first launched TripAdvisor: “Once we get to 100 people, I’m going to move on.” Over 2,000 employees later, he still doesn’t seem to be in a rush to leave.

Kaufer had wanted to avoid a large company because he had always thought that big companies moved slowly. But he soon realized that TripAdvisor didn’t have to be that way. The key? “It’s about pushing down the decision-making process, while making sure that people know what’s going on,” he explains.

Kaufer strives to make the company move just as quickly now as it did when there were fewer than 100 people working there. He does so by fostering a culture of open communication and transparency throughout the company. For example, TripAdvisor’s weekly product review meeting is open to anyone in the company and allows employees to explain any changes they intend to make to the site. Initiatives like this encourage ideas to turn into actions as quickly as possible.

3. Don’t play the ‘might want it’ game. Stephen Kaufer knows exactly who needs his product and why they need it. He explains that understanding the demand for your product or service is integral to success. “If you’re in the ‘might want it’ game, that’s a tough place to be,” he says.

Back in the early days of TripAdvisor, Kaufer was always clear on why people needed his product. In fact, the very idea for the company was born out of Kaufer’s own frustration at planning a trip to Mexico without reliable information to inform his travel decisions.

As a result, user-generated reviews about hotels, travel methods and destinations became a central component of TripAdvisor. Kaufer knew first-hand that there was a need for them.

4. Be able to articulate exactly how you’ll make money. This is another lesson that Kaufer learned the hard way. When TripAdvisor first started out, Kaufer says he was unsure about how the company was going to make money. He knew that TripAdvisor was serving a critical function for users, but didn’t fully understand how to monetize it. The company came close to failure right before Kaufer and his colleagues discovered a monetization model that involved selling leads to other travel sites.

As Kaufer put it, one of the most important aspects of building a successful business is to “know exactly who is going to pay you, and how much.” Even non-tech leaders can take this advice to heart: Companies are often more focused on their products than they are on figuring out how to sell them.

5. Have an all-in mentality. “If a leader wants to launch a business but intends to [work] 45-hour weeks in the early years, that’s not the all-in mentality that you need to run a business,” Kaufer explains.

He underscores that launching a business is always tougher than it seems.

In order to be successful, Kaufer says that a leader must be willing to fully commit to making their venture successful. That can mean making sacrifices in other areas of life. “Back when the company was little, I often didn’t have time for the family dinner,” he says.

The upside to this all-in mentality is that leaders like Kaufer have a tremendous amount of passion for what they do. Kaufer has used that passion to build a company that changed the way people travel—while generating nearly a billion dollars a year. By applying Kaufer’s five principles to your own venture, you can increase your likelihood of making your venture a success, too.

About the Author:
Marc Wayshak is the bestselling author of two books on sales and entrepreneurship, Game Plan Selling and Breaking All Barriers, as well as a regular contributor for Fast Company, Entrepreneur Magazine and the Huffington Post Business section. As a sales strategist, Marc created the Game Plan Selling System to revolutionise the way salespeople, entrepreneurs and companies approach selling. Marc’s sales strategy is based upon his experiences as an All-American athlete, Ivy League graduate, startup entrepreneur and years of research, training and selling. He holds an MBA from the University of Oxford and a BA from Harvard University. Get his free Book on 25 Tips to Crush Your Sales Goal at GamePlanSelling.com. Call him at (617) 203 – 2171 or email at Info@MarcWayshak.com. (Twitter: @MarcWayshak)
SERVE to be GREAT

11 Leadership Lessons from a Prison, a Monastery, and a Boardroom

By simply shifting focus away from short-term goals and financial gain toward more effectively serving the people on their teams, leaders can create conditions for superior long-term results while simultaneously making the world a better place. Here, I share 11 lessons to help leaders achieve higher levels of lasting success while also living a more fulfilling life.

A recent Gallup poll shows that only 30 percent of Americans are actively engaged at work. And honestly, that doesn’t come as a big surprise. From dull, unfulfilling tasks to job-related stress to long hours to grueling commutes to unsatisfactory paychecks, there are many (many!) reasons why people might not enjoy their work. And, of course, there’s the number one reason of all: “I hate my boss!”

If you’re tempted to write that off with a “Get over it; everyone hates their boss,” think again. We’re not talking about a standard “stick it to the man” attitude. According to Gallup’s chairman and CEO, fully 20 percent of American employees are actively disengaged because they have “ bosses from hell that make them miserable.” In turn, these employees “ roam the halls spreading discontent.” Yikes, right?

But wait—there’s good news. Managers can turn this depressing situation around and create the ultimate win-win. By developing both the aspiration and the ability to more effectively serve and care for the people on their teams, managers can become leaders people actually want to follow. (Really!)

When the focus is on serving team members, leaders can create a team culture that people want to be a part of, that produces superior results, and that has a positive impact on society as a whole. When this happens, leaders win too, because they get promoted faster and create the conditions for sustainable, long-term success. Perhaps more important, they actually enjoy going to work each day, and the people on their teams do, too.

My past provides me with a unique perspective on the power of serving and caring for team members. In my new book, Serve to Be Great: Leadership Lessons from a Prison, a Monastery, and a Boardroom, I tell the story of how my attempt to embezzle government funds led to five and a half years in military prison. During my sentence, my perspective shifted from selfish to servant, prompting me to live and train as a monk for three years, and finally, to become a social entrepreneur. I have cofounded and led two non-profits, as well as a speaking and training company devoted to helping leaders achieve greater long-term success while also making our world a better place.

In addition to telling my story, Serve to Be Great also includes an abundance of case studies, research, and tactics to help leaders make the shift to servant leadership.

Servant leadership doesn’t mean that we assume some menial, meek persona; it simply means that our motivation for leading people is to be of service to others. I believe that somewhere inside each of us is the aspiration to devote ourselves to serving others. That said, it can be challenging to effectively serve the people on our teams, even if we want to. When we’re under stress—like the pressure to hit a goal or “make the numbers”—we tend to focus more on the short-term and can often sacrifice the relationships that are a foundation of long-term success.

With training, you effectively serve team members even when the conditions are challenging.

Here, I share 11 tactics to help leaders achieve higher levels of success by consistently serving and inspiring greatness in others.

Focus on developing your influence as a leader.

The qualities that make a great leader are quite different from those that make a good employee. An employee’s worth is judged based on how well she carries out the different tasks in her job description. But a leader’s worth is judged based on how well she is able to influence the behaviors of those on her team. (That’s why one of the most common mistakes organizations make is promoting people to leadership positions based on their job performance. Job performance offers little to no insight into whether or not a person will succeed at leading a team to success!)
The most effective way to build influence with others is to consistently demonstrate that you truly care about them and have their best interests in mind. Herb Kelleher, founder and former chairman of Southwest Airlines, is a great example of how great leaders develop influence. He consistently showed employees how much he cared by doing things like coming in on Thanksgiving Day to help baggage handlers load suitcases onto planes.

When he wrote a letter asking employees to find a way to save $5 a day for the second half of a year, he signed it, “Love, Herb.” Employees knew that he meant it. And, as a result of the influence Herb had built, employees saved much more than $5 a day on average, helping Southwest keep their then 30-year streak of profitability going.

**Create a culture of servant leaders.**

Can you imagine being able to attract the most talented people in your industry, ensure that they're fully engaged while they're at work, and feel confident that they'll stay on your team for the long haul? What would that do for your organization? Clearly, a great workplace culture—which is responsible for all three achievements—is one of the most important competitive advantages you can possess.

The key to creating a highly effective workplace culture that people want to be a part of is to make sure that team members feel cared for and that they're a part of something meaningful and inspiring. This is accomplished easily when you build a culture of servant leadership. An e-commerce company called Next Jump is a great example of the power of building an organization full of people who are devoted to serving others and serving the greater good.

The leaders at Next Jump consistently show how much they care. The company actually does the employees’ laundry for them. But they also find ways to help employees grow their ability to serve each other and the greater good. The most coveted award at Next Jump is a $30,000 package that goes to the employee who is voted by his or her peers to be the most helpful, selfless person in the company.

A culture like the one at Next Jump produces extraordinary results. In 2012, the company accepted only 35 new hires out of almost 18,000 applicants. That's a hire rate of 0.2 percent. And, although turnover in the tech space averages around 22 percent, at Next Jump, it’s less than 1 percent. This is despite the fact that highly talented employees there often receive phone calls from other companies offering two to three times the salary they currently receive.

**Increase innovation by being more compassionate.**

Most leaders are aware of the importance of innovation, but many make the mistake of assuming that creativity and innovation are synonymous. Creativity, which is the ability to generate novel ideas, is not necessary for innovation. Innovation is a function of sticking with and executing on ideas—whether new or old—that don't conform to the status quo, which results in turning an idea into something tangible, useful, and differentiated. So if you want innovation you need to create an environment where people feel safe to take risks and stick with ideas that deviate from the norm.

We need to listen non-critically to ideas. We need to encourage and be forgiving of mistakes. In essence, we need to consistently show people that we truly care about them. SAS CEO Jim Goodnight is a great case study for how compassion fuels innovation. He showed incredible compassion for his people at the onset of the Great Recession by assuring them that no one would lose their job and simply asking that all employees be vigilant with spending. As a result of his care, they felt safe. They continued to disrupt the market with innovations through the recession, setting records for revenues, while most companies in the software industry were struggling to stay alive.

The leaders at Next Jump consistently show how much they care. The company actually does the employees’ laundry for them. But they also find ways to help employees grow their ability to serve each other and the greater good. The most coveted award at
Focus on your most important customer.
Organizations that deliver world-class customer service have a few things in common. First, they spend very little money acquiring new customers because they're able to keep the ones they have and because those customers are constantly referring others. Second, they don't have to compete on price because their customers are willing to pay more for the excellent service they receive. And perhaps most important, their external customers aren't their number one priority. The members of their organization are.

The best way to ensure that your customers are consistently well cared for is to treat your team members with the same care you expect them to deliver to the customers. By listening well and treating team members with kindness and respect, leaders develop team members who do the same for customers.

When leaders focus on developing happy, loyal team members, happy, loyal customers are a natural side effect. A very simple way to put this principle into practice is to frequently communicate with team members about what you as the leader can do to help them be happy both at work and at home. Make an effort to show that all ideas are heard and considered, and try to execute on as many feasible ideas as possible.

Get a better ROI on marketing by serving the community.
Push marketing—broadcasting unsolicited messages to large numbers of people—is simply no longer an effective way to reach potential customers. In a world where people consume more information in a few hours than our ancestors did in an entire lifetime, our chances of being heard amid the noise are slim. To stand out from the chaos, I recommend that you make serving the community a priority.

When organizations develop leaders and team members who really care about others, community service efforts can be really powerful because people tend to talk about and remember them. In addition to being rewarding (it's simply the right thing to do!), serving the community is a very powerful way to build trust and rapport with potential customers.

For instance, did you know that the apparel company Life is good has yet to spend a dime on traditional advertising? Years ago, they hosted a festival to raise money for youth going through challenging times. Afterward, the company realized that the media and word-of-mouth exposure was more valuable than the ad campaigns they had been considering. Up to that point, their growth curve had been pretty flat. Since then, it's been almost vertical.

Stop fixating on providing perks and pay more attention to the little things.
In Serve to Be Great, I offer several examples of companies that go to great lengths to show employees how much they care by offering incredible perks. But perks alone don't result in a team culture that people want to be a part of.

The perks aren't necessary. Perks are easily copied and can been seen as a façade. What's most important is to consistently show team members that you truly care about them—and believe it or not, that doesn't take a lot of money or effort. Little things like making time for personal interaction, asking more questions, listening more, and showing sincere appreciation for a person's efforts can go a long way. Honestly, we leaders need to carve out time for personal interaction; actually put it on our calendars. If we don't, we might find that we've gone days, or even weeks, without connecting personally with team members.

Make serving others a habit.
Hardwiring servant leadership into your behavior is all about being mindful of seemingly small thoughts, decisions, and actions. For example, each time you're about to interact with
someone, ask yourself, How can I help this person? or, How can I contribute to this person’s happiness? You don’t need to have an immediate answer. Just adopting this attitude changes the dynamic of an interaction in positive ways. I also suggest starting each day by taking at least 5 or 10 minutes to contemplate the question, What can I do to better serve the people on my team today?

The practice that made the biggest difference in my life is using the question, How will this help me to serve others? as a filter for decisions. Before I do something or consume something, I look at it from this perspective. This question helps me to waste less time pursuing things that don’t really matter, and has gradually made serving others the motivation for everything that I do.

**Gain power by giving it away.**
A common misperception among leaders is that they need to be the ones coming up with all of the great ideas or the people making great things happen. The best leaders, though, are the ones who are able to harness the talent and intelligence of the entire team. You can do this by pushing power down to the lowest levels possible.

This is a great way to serve the people on your team. Empowered people become much more engaged in their work. You can empower your team members by involving them in decision making to the greatest extent possible, ensuring that they truly feel heard. You can also give team members final decision authority on tasks within their area of expertise. Just make sure that you’ve previously communicated the organization’s core values so that they can guide decision making. Let your people know that as long as a decision doesn’t conflict with a core value, you trust that they’ll do the right thing.

**Inspire your team to greatness.**
One of the greatest gifts we can offer team members is the gift of inspiration. In Serve to Be Great, I cite Dr. Martin Luther King Jr. as an example of a leader who had an extraordinary ability to inspire others. He did so by connecting people to a purpose far greater than themselves and by carrying out his work with impeccable character.

An important role of a leader is to clarify not only what the team does for the customer, but what the team does to make the world a better place. The leader must also ensure that each team member can see clearly how his or her work contributes to that larger vision and find ways to frequently remind team members of their purpose.

You can also inspire greatness in others by working to develop your character so that you consistently do the right thing, even when the personal costs are very high. At some level, we all aspire to be a person who puts others first and always does the right thing. When we see someone else living in that way, it touches something deep inside us. We are reminded of who we can be. We are inspired.

**Measure the things that really matter.**
Most of us do a fairly good job of measuring our progress toward quantitative goals. In our personal lives, for instance, we measure progress toward checking items off of our to-do lists, losing weight, or making money. Likewise, large organizations measure things like sales numbers, expenses, and quarterly profits.

What we need to do a better job of measuring is who we are and how well we treat each other. When we measure these things, we make a much better effort to improve in them. Remember, it’s who we are and how well we treat each other that drive long-term success. I suggest that you seek feedback on how well you as a leader live the values of the organization and how well you treat the members of your team. You should also measure those things in your team members. By doing so, you’ll make it clear that they’re important and that people must develop these areas to be considered for a leadership position.

**Practice mindfulness to become the Ultimate Leader.**
Mindfulness training—a simple, science-based practice for training attention and developing emotional intelligence—was the foundation of the transformation that I underwent in military prison. In Serve to Be Great, I describe how the practice of mindfulness helps leaders become the best they can be.

Most people want to do a better job of serving and caring for the people around them. Mindfulness training helps us close the gap between intention and action. The practice has been proven to be extremely effective at increasing resilience during stressful situations, which will allow you to live up to your ideals of serving and caring for others even when you’re under intense pressure to hit a goal. The practice also gradually makes kindness, compassion, and a spirit of service your natural response to the people around you.

Beginning the practice is very simple. Just pick a simple activity like drinking water and make an effort to let go of thinking and be fully present for that activity. Commit to being mindful each time you drink water for a week. The next week, continue with drinking water and add another activity. After a couple months, you’ll be practicing mindfulness during most of your day. You’ll notice that you’re happier, more resilient to stress, and more present for the people in your life.

Being successful as a leader and living a meaningful, enjoyable life are not mutually exclusive. In fact, the two actually fuel each other. The very things that make life truly rich are the same things that create and sustain long-term success in both business and in life.

The best news is that it’s all highly trainable. Any one of us can become an extraordinary, highly effective leader who enjoys going to work each day because we know that we’re making our world a better place.

**About the Author:**
Matt Tenney is the author of Serve to Be Great: Leadership Lessons from a Prison, a Monastery, and a Boardroom. He is also an international keynote speaker, a trainer, and a consultant with the prestigious Perth Leadership Institute, whose clients include numerous Fortune 500 companies. He works with companies, associations, universities, and non-profits to develop highly effective leaders who achieve lasting success by focusing on serving and inspiring greatness in the people around them. Matt envisions a world where the vast majority of people realize that effectively serving others is the key to true greatness. When he’s not traveling for speaking engagements, he can often be found in Nashville, Tennessee. For more information, visit www.matttenney.com.

**About the Book:**
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
At State Auto we focus on our only means of distribution...the independent agent!

PaceSetter Program—exceptional training for your producers

Inner Circle—recognizing agency profitability and growth

Agency and CSR incentives—rewarding our best performers

Proud partner of the IAIP—If you’re interested in partnering with State Auto, please contact Terra Boroff at 614-917-5128 or email Terra.Boroff@StateAuto.com

Certified Leadership Professional (CLP) Designation

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

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

Learn more: www.insuranceprofessionals.org Education>Certified Leadership Program
IAIP Corporate Partners

Platinum Level Corporate Partners

- Crawford
- PAUL DAVIS

Gold Level Corporate Partners

- Enterprise
- Imperial PFS
- Liberty Mutual
- State Auto
- Wells Fargo

Level One Corporate Partners

- AmTrust North America
- wahve

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 May 1, 2014 through August 15, 2014

NEW CLPs

Ann Lazzareschi, CMA, CIA, CFM, AIAF, CIC, CBM, ARC, CLP – Region I
Carol McManus, CRIS, CLP, CIIP – Region III
Helen Jang, CLP – Region VIII
Linda H. Luka, CPCU, CIIP, AAI, AIS, DAE, CISR, CLP – Region V
Tammy Wascher, CIC, CIIP, CPIA, CLP – Region IV

NEW DAEs

Danielle M. Main, CISR, CIIP, DAE – Region V
Danny Douglas, AINS, AIS, API, ACS, CIIP, DAE – Region V
Jennifer Christensen, AINS, CISR, CIC, CPIW, DAE, DAE – Region V
Patty Kercher, AINS, CISR, CIC, CPIW, DAE – Region IX
Paula J. Clark, AIS, API, AINS, CIIP, DAE – Region I

NEW CIIPs | CPIWs | CPIMs

Angelia M. Poyner, CIC, KACSR, CPIA, CLP, CIIP – Region IV
Carla M. Pfannenstiel, CPCU, AINS, AU, CIIP – Region VII
Carol McManus, CRIS, CLP, CIIP – Region III
Carol J. Russell, CIC, CISR, CIIP – Region VIII
Elizabeth H. Gallant, AAI, AIS, ACSRP, ACSRC, CPIA, CIIP – Region I
Janet Dunay, CIIP – Region III
Kate Thalacker, CISR, CPIW – Region III
Katie Liljeberg, CSIR, CLP, CPIW – Region VI
Lisa E. King, AINS, AIS, PIAM, CIIP – Region III
Mariah Grace Williams, AINS, CIIP – Region VIII
Marianne Vanech, CIIP – Region I
Mechelle R. Wilson, CISR, AIS, AINS, CIIP – Region VIII
Therease La’Shell Thompson, AINS, AIS, AIT, MCTS, CLP, CIIP – Region V
Virginia S. Hosley, ACSR, CPIW – Region III
ISFA Salutes the winner of the 2014 IAIP Insurance Professional of the Year Award

In keeping with the ISFA mission of promoting excellence in the insurance industry for over 20 years, the ISFA Board of Directors is proud to sponsor the prestigious IAIP Insurance Professional of the Year Award.

The ISFA Board of Directors sees this award as not only supporting the ISFA mission, but giving the Insurance Scholarship of America an opportunity to support the members of IAIP who have been so generous in supporting the foundation.

The 2014 applicants for this prestigious award have all excelled through IAIP involvement in all levels of the association, education, and community service endeavors. Congratulations to all of the candidates.

Congratulations to the 2014 IAIP Insurance Professional of the Year:

Margaret Wildi, MS CPCU AIM AAM AINS CLP CIIP DAE CPD, Region IV
Margaret states “I want to thank the ISFA for their continued support of IAIP and the Insurance Professional of the Year Award. As our IAIP name implies, each member is an “insurance professional” and to receive this award was an honor and I’m humbled by it. As I mentioned in my essay, “Education is a life-long process” and there are educational opportunities around us every day – we just need to respond positively to them. We can’t let others stand in our way of pursuing a higher education, a specific designation, or a specific course that will make us more effective in our job or in life. I was able to pursue my educational dreams with the support and encouragement of my family, my employer and fellow IAIP members.

Receiving this award hasn’t made me a different person. I remain committed to the IAIP Mission and will continue to be an engaged and supportive member. Thanks again to the ISFA Board for their commitment to IAIP and the Insurance Professional of the Year award.”

Congratulations to the Norm Ziegler Trailblazer Academic Scholarship and the Susanne N. Wolfe Academic Scholarship recipients:

Yancey Hicks
University of North Carolina – Charlotte
Yancey Hicks is a junior at UNC Charlotte with a major in Risk Management and Insurance, and a minor in Finance. Yancey received a Norm Ziegler Trailblazer Academic Scholarship. He states: “I want to thank you so much for selecting me to receive the 2014 Norm Ziegler Trailblazer Academic Scholarship. This is a great honor and I am extremely blessed for this achievement. With the cost of tuition rising every year this scholarship will be very helpful. I will be able to focus less on work and more on my studies as well as working toward professional designations. The risk management and insurance students across the country are so fortunate to have foundations such as ISFA who give back and invest in the up and coming generation of the insurance industry.”

Edwin S. Lee
St. John’s University, New York
Edwin Lee is a senior at St. John’s University with a major in Risk Management and Insurance. Edwin received a Susanne N. Wolfe Academic Scholarship. He tells us, “When I declared myself an insurance major, I was nervous about how to begin my career within the industry. But with some strong guidance and leadership from my career counseling department, I was given the key to opening many doors of opportunity; ranging from internships, scholarships, networking receptions, and eventually, a full time job. The staff working at The School of Risk Management has been without doubt, the reason why I am a recipient of this award.

This scholarship is a prime example of how the insurance industry continues to give back to future generations. It means a lot to me because it shows the kind of people that I will be working with throughout my career. Not many industries that I know of invest so much time, money, and interest in helping students develop their own career path. It is of great comfort to know that these are the kind of professionals I will have the pleasure of working alongside. If there is one thing that I have learned in college, it is that life is not always about what you do, but who you do it with.”
Welcome our new members from May 1, 2014 through August 15, 2014

Region I
Noelle M. Airo, CIC, AIS, CISR, AINS
Gillian S. Alston
Michelle L. Belanger, CPCU, API, INS, AIS, AIS, ACIR, CPIW
Barbara J. Bode, LUTCF
Natasha Clark
Anne E. Coyle, CIC, CISR
Alicia Cram
Kara Doolan, CLCS
Samantha Dragon, CISR
Julie A. Folkom, CPIW, CPCU
Debra A. Gillis, API, ACIR, CPIW
Melissa Gonyon
Roxanne Hopper
Susan Hill, CISA
Melissa Kavanagh
Kathy Ann Kramer
Nalina Kumar
Bobbie Jo Landry
Kylee A. Lantz
Jacqueline M. Lockwood, CLCS
Maris Lombardo
Steven Lotz
Anthony Maggiore
April Neibit
Phoebe Norway
Jennifer J. Perreault
Connie Reed, CISR, ACIR
Amanda Schools
Laura Seeley
Holly Shaffer, CHES
Daniel R. Slezak
Brittani Dawn Suiter
Diane Wallace, AIA
Jessica Weidenhammer, CISR

Region II
Dina Faulkner, CISR
Helene L. Goldstein
Richard Mutule Kilonzo, CEO
Cheryl Marshall
Michael Watson

Region III
Sheryl Anderson
Wendy Barrett
Glenna Boedker, M.ED.
LaVera Brown
Meredith Chesser, CPSR
Denise Columbus
Alanna Davis
Kali DeVault
Steve Dozier, CLTC, LTCP
Mildred L. Farris
Ashley Fernandez
Nancy G. Floyd, CPIW
Glenn Dewayne Garrett
Kathleen Grazt
Cassie Hamilton
Danielle Harrison, CPSR
Darienne Hidalgo, CIC
Jeanne Jester
Mica R. Johnson
Kathryn King

Region IV
Amanda Bialecki
Briana Bowoshier, AIC, SCLA
Lindsey Faley
Kathleen Hamman, CISR, CPIW
Jennifer Lynn Humphries, CPCU, CLU, CPIW, FLMI, AAI, ACS, AIC, AIM, AINS, AIS, API, ARA, ARE, AU
Mary Leck, CISR
Petra Logan
Tracie Mackey
Kelly Pawlowski
Teresa Pickard, AIC, AIT
Justin Reindert
Tyre L. Robinson-Hawkins
Lisa Anne Rowland, AIS, API, AU
Tina Waizet
Catherine Wallisch

Region V
Cynthia M. Brandt, AINS, AIS
Patti S. Bushnell
Katrina Clark
Abijah Horn, AINS
Stephanie Kiehl
Linda Krueger, CPCU, CIIP
Ernest H. Mattila
Matthew R. Olson, AIC
Andrea Petersen, CISR
Marisa Santiago

Region VI
Madhu Alvarado
Mary Katherine Brown
Toni Campbell, ACSR
Tawnya Cervantes, CISR
Tannie Coursey, CPSR
Nikki Dancer
Della Nikolai Derouen, CISR
Rachel Dillard, CSR
Holly Gohres
Donna Lee Gose, CISR, CIC, CRM
Jeanne Grissom
Laura Johnson
Elizabeth Judd, AIC

Region VII
Amy Adams, AINS, AIS, AU
Julie Cox
Sidney Jo Francis, AU, CPIW
Becky Hammeke
Nancy A. Holguin Arredondo
Janeli Hyatt
Kerry Swenson, CPCU, CPIW, AIC
Kelsey Thielen
Erica Thompson, AU, AINS
Alisa Wyatt, AIS

Region VIII
Roxana Armas
Kelley Bernal, ARE
Alison Berry
Chenise Ann Blalock
Michael Blom
Maria Borovaja
Venerose R. Calma
Wella Campbell, CRIS, AIS, CISR
Michael G. Case
Suzette Michelle Chacon
Dana Coates
Doris Fee
Alicia Glover-Rendahl
Bonnie Hanson
Susan Hatch
Karina Holm
Elizabeth Johnson, CISR, CIC
Ariana Jones
William Jordan
Sonia Khuu, AU, BA
Jennifer Ann LeRoy, CIC
Rebecca Lopez, CPIW
Deborah Anne Olson, CPCU, CIC
Candida Renteria
Freddy Rodriguez
Carol R. Rowan
Susan Shea
Darren Shigemura
Martin H. Watson, CPIA
Susan M. Wilson, AAI, CPCU, CPIW

Region IX
Dina Bostock
Ann Marie Davey, CPCU, AAI, AIS, CPIW
Sarah Fiedler
Sierra Michelle Horvath, CIC
Dana Jeffers
Bryce Lund
Sandra D. Malone, ACIR, CISR, RTM
Christina Michelsohn
Joseph Walker Schofield
Angela McClure is this year’s recipient of the Insurance Professional of the Year for 2013-2014. She worked in the insurance industry for 34 years, beginning as a claims adjuster. She has been with Murray White Associates in High Point, NC as a benefit analyst for 14 years and assists clients with their health needs and in solving claims issues. She joined the High Point Association in 2001 and has held every local office (some twice) and has served on every committee. Angie was NCAIP State President in 2012-2013 and has won both State and Regional claims Professional of the year in 2010-2011. She received her RHU designation in 2013 and CIIP in 2014. We are proud to have Angie as a member of our association. She is an asset to PAIP, NCAIP and IAIP.

Teresa Sheppard is the 2014 National Alliance Outstanding CSR of the Year! Teresa C. Sheppard, CPIW, DAE, AAI, AAM, AIS, AIT, API, ACSR, CIC, CISR, AINS, ASLI competed against candidates from 42 other states. She is also the winner of the 2014 Virginia Outstanding CSR of the Year by the National Alliance for Insurance Education and Research. You can go to www.scic.com and read the announcement. Congratulations Teresa! We are all so proud of you!

Teresa C. Sheppard, CPIW, DAE, AAI, AAM, AIS, AIT, API, ACSR, CIC, CISR, AINS, ASLI competed against candidates from 42 other states. She is also the winner of the 2014 Virginia Outstanding CSR of the Year by the National Alliance for Insurance Education and Research. You can go to www.scic.com and read the announcement. Congratulations Teresa! We are all so proud of you!

Jan Murray
Region III
Georgia Member at Large

The Insurance Women of Lansing celebrated a 50th Anniversary! A party was held on Thursday June 19, 2014 with about 35 current and past members in attendance. Diane (Stone) Allen said in her congratulatory message “I learned so much during my time as a member of NAIW and IW, and what I learned has helped me be a better person and more successful in my career.”

Janice Ramsey
Region IV
Greater Lansing Insurance Professionals

A great recommended read: BRAG - The Art of Tooting Your Own Horn without Blowing it by Peggy Klaus. This renowned communication expert gives you a subtle but effective plan for selling your best asset - yourself - without turning off those you’re trying to impress. Available from paperback to Nook Book.

Judith Hancock
Region II
Piedmont Association of Insurance Professionals

PRESIDENT: Jennifer Kubiak, AIS, AINS, ACS, CIIP, DAE
VICE PRESIDENT: Tricia Bush
SECRETARY: Kaela Bishop
TREASURER: Michele Luthringer, AIT, AIS, AINS, ACS
PAST PRESIDENT: Evonne Hanson, MBA, AAM, AIT, CPIW, DAE, AIDM
DIRECTORS:
Jen Carner, CISR, CPIW, CPIA
Lori Nikolishen, AIT, AINS, AIS
Eileen Polito, ACS, AINS, AIS, CIIP
Bryan Rock, CIC, AINS, AIS

Jennifer Kubiak
Region I
Insurance Professionals of NW PA

Front row (l to r): Michele Luthringer, Kaela Bishop, Tricia Bush and Jen Kubiak.
Back row (l to r): Bryan Rock, Jen Carner, Evonne Hanson, Lori Nikolishen and Eileen Polito
York Insurance Association recently celebrated their 60th anniversary. Theda Decker, an active member, who was also a charter member, was honored for her 60 continuous years as an IWOY member. Norma Bair and Marilyn Snyder were also honored for their involvement beyond the local level. In attendance were the current members as well as numerous ‘former members’. It was delightful evening seeing old friends and remembering the wonderful, inspirational and fun times we had experienced at local events as well as attending numerous conferences and conventions.

Paulette Jones
Region I
York Insurance Association

York Insurance Association recently celebrated their 60th anniversary. Theda Decker, an active member, who was also a charter member, was honored for her 60 continuous years as an IWOY member. Norma Bair and Marilyn Snyder were also honored for their involvement beyond the local level. In attendance were the current members as well as numerous ‘former members’. It was delightful evening seeing old friends and remembering the wonderful, inspirational and fun times we had experienced at local events as well as attending numerous conferences and conventions.

Paulette Jones
Region I
York Insurance Association

Debby Hull, CIC, AU, CPIW has announced her retirement effective 8/29/14. Debby is currently employed by IMA, Inc. as their Quality and Audit Manager. She has held this position since 2003, but has been in the industry since 1981, previously working for Home Insurance Company and Willis. Debby was named as the 2014 WAIP Industry Person of the Year and been a great asset to Wichita Area Insurance Professionals. She has served in many roles including President, KS Council Director and has represented Region VII at the National CWC Speakoff. She is an avid quilter, reader, scrapbooker and loves to travel. We wish her well in her retirement, but will keep her active in our local association.

Verda Schwindaman
Region VII
Wichita Area Insurance Professionals

Congratulations to the Puerto Rico Association on their 35th Anniversary in October!

Betty Curry, Region III Vice President
Region III

Katharine M. Nohr, Esq. will be speaking at the Sport & Society Conference in Brazil in July 2014, which is being held in conjunction with The FIFA World Cup. Her topic is “The Challenge for Brazil: Managing Risk at the 2016 Olympic Games”. Ms. Nohr is the author of “Managing Risk in Sport and Recreation: The Essential Guide for Loss Prevention” (2009 Human Kinetics).

Katharine Nohr
Region VIII
Honolulu Association of Insurance Professionals

DAIP has changed our monthly meeting format to dinner only with a guest speaker and moved our monthly business meeting to a conference call. We normally average five at a meeting but with the format change, have had over 15 at our last two meetings and expect a similar attendance at our next meeting!

Beth Wilkerson
Region II
Durham Association of Insurance Professionals
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.