How do you manage?

Staying Safe in a Smart World

Managing Generations

The Four Styles of Management
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“Management is doing things right. Leadership is doing the right things.”
-Peter Drucker

Wikipedia tells us that management styles are “characteristic ways of making decisions and relating to subordinates.” Business Dictionary defines it as the “method of leadership that an administrator usually employs when running a business”.

Although there is a lot of information qualifying and categorizing management styles, it still remains a challenge to pinpoint which one is best, given the unique environment of each specific organization. I subjectively believe a good manager is one that gives clear direction and focus, and does not micromanage – but is available with sound, valuable guidance, expertise, and help when needed. Personally, management style isn’t as important to me as the strength of the manager in terms of their leadership ability. In other words, the manager that best inspires and motivates me is one that I see working as relentlessly as me to make the company or organization better.

Managers must perform multiple roles, so the way in which they control various situations will depend on their style. But ultimately, managers must also adjust their styles according to the unique environment of their organization or company. For example, the amount of support and guidance needed from a manager is directly proportional to the abilities and talent of the employees they are managing. So, the best style depends on the situation and the ‘relationship behavior’ (amount of support required) and ‘task behavior’ (amount of guidance required).

In this issue of Today’s Insurance Professionals we discuss the importance of management styles and the role they play in employee satisfaction, retention and productivity – and ultimately the success of the company or organization. We hear from subject matter experts ranging in perspective from a management consultant, to a CEO, to a technical business school professor, and more.

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Betsey Blimline
Editor, Today’s Insurance Professionals Magazine

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

Management styles can really vary; I can’t wait to read the articles in this edition.

Every few years, new ideas, technologies, strategies and philosophies surface with new data to support the concepts. I feel management styles vary since people vary. One person’s style may result from an introverted or extroverted personality. You can’t change a tiger’s spots as they say, so trying to get an introvert to become outgoing and bubbly is uncomfortable for all parties involved. So, I suggest do not overthink your style, find out what suits you best and stick with it. Of course, management may dictate certain behavior, but beyond that, be yourself and be sincere. I believe those two factors go a long way into creating a positive, productive working environment. If you are not a creative person, but want to inject creativity and fun into your team, solicit ideas from others and ask for help. Your team will definitely appreciate the effort, knowing it’s out of your comfort zone and it gives others a chance to shine. After all, isn’t that what it’s all about, motivating and encouraging others to complete their tasks?

So what happens when we are out of our comfort zone? So many talks and books have been written about comfort zones and how to work outside the box that I wonder if anyone still works in their comfort zone? Each day we are asked to be involved in changes. All good, successful organizations change and we all need to adapt. Failure to “get on board” usually results in termination or performing dead end jobs, with little or no advancement opportunities. The more we can go with the flow, change, adjust, adapt and learn, the more valuable we become to our employer, and isn’t that where you want to be? The one crucial person that has a variety of skills, works well with others, is respectful, conscientious and energetic opens themselves to great opportunities.

How about treating others as you wish to be treated: the golden rule? That only works if others want to be treated like you. If you have introverts and you are extroverted, that is a conflict and you need to respect and treat them differently. Everyone responds to different values and motivation.

Many years ago, I talked with a colleague, who was venting about losing another employee to a different department. I listened and then challenged her by acknowledging her frustration, but giving her something to ponder. Although she hired mostly entry-level employees, her job was important as she was the frontline guardian of the company and helped determine if the employee was capable of advancement. By the time she had trained and worked with them, others had a good idea of their work ethic, demeanor and knowledge. By her efforts, she was preparing them to advance their careers; she was crucial to our company. She left our conversation standing tall and proud and with a different outlook. She continued in her role for many years.

Sincerity and being yourself is the best management style, the latest trend or book cannot replace respect for all in the workplace. Treat others as they wish to be treated.

Linda H. Luka, CPCU, CIIP, AAI, AINS, CLP, DAE, CISR
IAIP President 2017-2018

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Linda H. Luka
IAIP President
2017-2018
“Do not go where the path may lead, go instead where there is no path and leave a trail.”

– Ralph Waldo Emerson

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MANAGING GENERATIONS IN THE WORKPLACE

Businesses today face many obstacles. Whether it’s an uncertain economy, rising taxes, or increased regulations, managing a business is not for the faint of heart.

by: Gregory P. Smith, CPBA, CPVA
The different generations represented in the workforce today provide additional challenges and complexity for managers everywhere. Twenty years ago, workers in their sixties would be considering retirement. But with better health, longer life spans, and the need to offset financial losses from the economic crash of 2008, many workers are staying put. Meanwhile, younger generations are pouring in. While managers and human resource leaders have spent decades focused on gender or racial diversity, today's challenge comes from the different needs, expectations and age span present and developing in the modern workplace. If not properly managed, it will impact productivity, create conflict and result in unnecessary employee turnover.

There are four generations working side-by-side today: Traditionalists (1922-1945), Baby Boomers (1946-1964), Generation Xers (1965-1976) and Millennials (1977-1997). How different can four generations be? Experts say history, technology and social norms all contribute to how generations view the world and their place in it. Generations in the workplace today were shaped by such different events as World War II, the Civil Rights movement, a rising divorce rate and redefined family, September 11th, and the debate over gay rights. Add globalization and the incredible and ongoing technological advances of the last 50 years, and you’ll find ample reason for gaps and clashes in how people work and communicate.

However, businesses that address generational diversity and educate their workers can turn the dynamic to their advantage. Businesses that address generational diversity and educate their workers can turn the dynamic to their advantage.

1. BE FLEXIBLE WITH COMMUNICATION METHODS.
   Traditionalists and Baby Boomers typically prefer to communicate and plan in person. They enjoy meeting face-to-face for strategy sessions. They don’t understand why their fellow Xers and Millennials kick back against regular meetings, preferring email, chat, conference calls or their company’s intranet. Strike a balance between the two styles and encourage managers to keep an open discussion as to how teams share ideas and communicate.

2. UNDERSTAND YOUR AUDIENCE.
   Study up on the general characteristics of each group. Most managers either are Xers or older, so they are familiar with how to motivate and attract their near cohorts. However, what about Millennials? You might be surprised to know that money is not their top motivator – they (on the whole) look for jobs that are flexible and meaningful. They prefer regular feedback instead of annual reviews, ongoing education and mentoring programs and access to social media at work. Be flexible and informed so that your business can attract and retain top talent.

3. RESPECT EXPERIENCE.
   One common complaint from Boomers and Traditionalists is that Xers and Millennials have it too easy, are undisciplined, receive too many incentives up front and expect instant success and promotions. Counteract these impressions by taking care of your Boomers and Traditionalists when drawing new talent. Make sure they are getting the rewards, promotions, accolades or simple “thank you” they deserve.

4. EDUCATE THE MASSES.
   Consider an annual workshop on generational awareness, especially for individuals that work as a team. When employees identify those generational characteristics they and/or their teammates possess, they are better equipped to understand each other and work effectively together.

5. ENCOURAGE POSITIVE RELATIONSHIPS.
   Schedule work events where all employees can relax and bond outside of their day-to-day tasks. Employees who are friendly will be more willing to work through their differences in a productive and cohesive way.

6. MIX AND MATCH.
   Urge employees to draw on the unique strength of their coworkers. A Boomer has more hands-on experience and can mentor Xers and Millennials. Millennials and Xers typically are more adventurous technologically and in trying new processes, making them great innovators and troubleshooters. Respect each of these strengths as a manager; encourage staff to do the same.

7. HONOR THE BASICS.
   Remember that despite generational or individual differences, all employees at their core desire the same things: equal and fair treatment, appreciation for their contributions, open communication with their superiors and advancement opportunities. If these bases are covered, the conflicts that inevitably arise in every workplace will be manageable.

About the Author
Gregory P. Smith, CPBA, CPVA: As founder and President of Chart Your Course International, he is recognized as a leading authority on talent management, leadership development and employee retention. Smith helps executives and business owners accelerate individual and organizational performance and navigate change. He helps design strategies, workshops and training sessions to grow organizations and helps them create clearer direction, increased profitability, stronger executive teams, improved communication and happier and more productive employees. Smith worked for the Army Surgeon General as a senior consultant responsible for innovation, quality management and strategic planning for the Army Medical Department. In addition, he served on the Board of Examiners for the Malcolm Baldrige National Quality Award, the nation’s highest honor for business excellence presented each year by the President of the United States. Smith has written more than 350 articles and nine books including his latest, Fired Up! Leading Your Organisation to Achieve Exceptional Results. For more information visit www.chartcourse.com.
So why do many companies invest a lot of effort into recruiting these employees, but then do very little by way of talent management and talent development to retain them?

At a time when this type of talent is so crucial, organizations must put employee development strategies in place to avoid the pitfall. Below are five such strategies that you should be thinking about today.

Pair them with effective mentors. The Odyssey of Homer introduced us to Mentor, Odysseus’ trusted advisor. Today, we commonly use that word to mean a more experienced person who can advise and teach us. Corporate environments have taken notice of this talent management concept and have started implementing more structured mentoring programs. These can be a very powerful tool in acclimating employees to the corporate culture and values.

Mentoring can also be enormously valuable for those high potential employees who thrive on interaction with influential colleagues. The difficulty lies in finding that perfect match between a seasoned employee with the willingness and openness to mentor someone, and a high potential employee who respects that mentor and is eager to incorporate the knowledge. But when that is achieved, it can be a great employee retention approach.

What constitutes a “high potential employee?” Depending on who you ask, it’s generally regarded as the top three to five percent of a company who demonstrate high levels of contribution. And while every organization may have its own twist on that definition, there is consensus that this group is always in hot demand.
Give them high visibility assignments. Giving high potential employees high visibility and meaningful assignments is key to keeping them engaged. This can take on many different forms. Think about handing over stretch assignments that are pivotal to the organization’s success. While this may frighten some managers, it is important that these employees be given challenging opportunities that are outside their comfort zones. They may make mistakes along the way, but that’s a necessary part of their employee development.

Other things you may want to explore include rotation to a supplier or partner, swapping positions, coaching/mentoring, or other creative talent development solutions that expand a high potential employee’s visibility and depth of experience.

Openly communicate with them. This may seem like “stating the obvious,” but if a high potential employee has a concern, or an idea, it is in the organization’s best interest to listen.

Invest in their learning and development. Think about other types of learning and employee development opportunities that you could offer, beyond certifications or employee training programs. This group yearns for dynamic and ever-changing tasks. Is there an opportunity for an employee to be sent overseas for an extended period of time? Is your organization large enough that it can implement special “tracks” for high potential employees?

Many organizations are coming up with talent management structures that allow one employee to touch many facets of the organization, from sales, to marketing, to customer service. For those employees who thrive on constantly learning, what better opportunity than to have assignments in all of these different roles? Remember that if you implement something like this, the employee must be empowered to actively participate in the planning of his or her career development.

Measure progress quarterly. Given that companies measure themselves on a quarterly basis, wouldn’t it make sense to take your high potential employees and measure them the same way? If you’re not thinking that way today, you should start. By exposing this group to mentors, new and high visibility projects, position swapping, etc., you are putting them in unfamiliar territory. Instead of waiting until the end of the year for the performance review, implement a proactive quarterly review that provides them with more immediate feedback. In turn, this feedback can be used to improve the employee’s performance in the short-term, thus improving overall performance and communication at all levels.

Regardless of where your organization stands at the moment, it is imperative that deliberate talent management strategies be put into place in order to grow and retain your high potential employees. You simply need to understand the state of your particular corporate environment, and then implement those ideas that fit your corporate culture and resources.

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REDUCING STRESS

vs

MANAGING STRESS

by: Marsha Egan
There is a difference between reducing stress and managing stress. When we talk about managing stress, it means that we already have it. Reducing stress is about taking actions to keep stress from happening — to keep it from entering your front door. This article is devoted to helping you discover, try, and apply ways to take action to keep your stress levels in a positive zone.

Here are some options to consider:

1. Control your thinking about the future. Many people add stress to their lives by worrying about...a lot of stuff. If you can shift your “worry” to “anticipation,” it can help you focus on preparation and taking actions to minimize the visions that have caused you to worry. If you find yourself worrying about something, translate that to actions that can minimize the worry.

2. Change your expectations. Many of us suffer from having unrealistic expectations about how much we can do and in what time frames. Sure, we all have tons of stuff on our to-do lists, but, there are only a finite number of hours in the day. By shifting our expectations to realistically assess what we can accomplish, then focus on those tasks, we can feel a sense of accomplishment at the end of the day.

3. Honor your priorities. A lot of stress comes from looking at that list and lamenting what you’re not working on. To reduce your stress, focus your effort on what is truly important, and make sure that ball is rolling forward on your most critical or priority tasks.

4. Avoid confusing activity with result. If you knock off 25 “easy” emails, or empty the dishwasher, yet you haven’t started that mission-critical task, you will still be in the same backlog and stress level you were at the beginning of your day or week.

5. Let go of ‘perfect.’ Perfection is the enemy of progress. Striving for perfection equates to enabling stress. People who know me know that I use the saying “Done is Better than Perfect.” And it is, especially when you’re looking for ways to reduce your stress. Excellence, or 90% done, means “go.”

6. Build reserves. Having reserves in place avoids last minute stress. We’re not just talking about money. You can build reserves of time, supplies, appointments, resources. Consider these:
   a. Fill the gas tank when you reach one-quarter full.
   b. Make sure there is an extra supply of toner in your copier.
   c. Have extra batteries.
   d. Get your car inspected two weeks before it is due.
   e. Backup your computer.
   f. Give your trusted neighbor an extra key to the house.
   g. Do your taxes before April 15.

7. Detach. Give yourself a break from being connected 24/7. It’s like having 10 windows open on your computer screen. It is exhausting to look at all of them. Turn the electronics off. Shut your inbox when working on a project. Play with your kids without thinking about work. Work with full focus without thinking about personal stuff.

8. Recognize what you can control and what you can’t. Stop trying to control others.

Here are some tips to help you reduce your “e-stress”:

A. Stop connecting to your email within an hour of going to sleep. Seriously, what good can come of you checking your email as you’re turning your light out? It will be there in the morning when you are rested and alert — that’s the better time to handle it.

B. Resist the perceived need to respond immediately. In other words, stop checking your email incessantly. It puts unnecessary pressure on you. Handling emails within two hours of receipt will more than satisfy your emailing fans.

C. Turn off the dings and flashes. In addition to interrupting you, the trigger can be a stressor. You hear it, you tighten up—who’s emailing me now? Go into your inbox when it fits in your schedule, not when “it” shows up.

FOOD FOR THOUGHT

“I’m very happy with my life. I am what I am. I don’t worry about anything that I can’t control. That’s a really good lesson in life.”
— Tom Watson

“Worry is interest paid on trouble before it comes due.”
— William Ralph Inge

INSPIRATION

Here’s your challenge for the month: Let go of something causing you stress. Choose one thing for focus:

A. Is it something in your control? If so, take an action to change it. If it is not in your control? Work to shift your attitude toward it.

B. Shift worry to preparation. If you’re concerned about something in the future, the more you prepare, the more you’ll shift stress about it to positive anticipation.

C. Just “let it go.” (Sometimes that’s all you need to do.)

About the Author

Copyright, Marsha D. Egan, CSP, PCC, Success Strategist and CEO of The Egan Group, Inc., Marsha is a certified executive coach and professional speaker, specializing in leadership transformations and positive change. You can reach her at marsha@marshaegan.com.
20 Tips to Tame Your Stress

by: Lynn Ponton, MD

Stress hits us all in life, and while a little stress is good—it keeps us focused and motivated too much of it and it can grind our lives to a complete halt. When you’re feeling overwhelmed and stressed-out, you may become paralyzed and unable to do much of anything.

Just as bad are unhealthy coping methods to deal with stress. Turning to food, alcohol or drugs often just turns one set of problems into another that can balloon out of control. It’s better to avoid those unhealthy coping mechanisms from the start, and find good ways to keep your stress under control.

Here are 20 tips to tame your stress today, and keep the stress monsters at bay.

1. Perform diaphragmatic or “deep breathing” exercises.
2. Lie face-down on the floor and begin breathing deeply and slowly, with your hands resting under your face. Do this for five minutes.
3. Sit in a reclining chair. Put a hand on your abdomen and a hand on your chest. As you breathe, make sure the hand on your abdomen is moving up and down rather than the one on your chest. If the hand on your abdomen is moving you are breathing deeply and slowly.
4. Try progressive muscle relaxation or “deep muscle” relaxation. Progressively tense and relax each muscle group in your body. Learn the difference between muscle tension and relaxation.
5. Meditate. Use visualization or guided imagery to help you learn to be one with your thoughts. Sit quietly with your eyes closed, imagining the sights, sounds and smells of your favorite place, such as a beach or mountain retreat.
6. Exercise regularly or practice yoga.
7. Consult a psychologist about the use of biofeedback.
8. Make time for music, art or other hobbies that help relax and distract you.
9. Learn to identify and monitor stressors. Come up with an organized plan for handling stressful situations. Be careful not to overgeneralize negative reactions to things.
10. Make a list of the important things you need to handle each day. Try to follow the list so you feel organized and on top of things. Put together a coping plan step by step so you have a sense of mastery.
11. Keep an eye on things that might suggest you’re not coping well. For example, are you smoking or drinking more, or sleeping less?
12. Keep a list of the large and little hassles in your day versus the major stressful events in your life. This helps you focus on the fact that you’re keeping track of and managing those as well as you can.
13. Set aside a time every day to work on relaxation.
14. Avoid using caffeine, alcohol, nicotine, junk food, binge eating and other drugs as your primary means for coping with stress. While they can be helpful occasionally, using them as your only or usual method will result in longer-term problems, such as weight problems or alcoholism.
15. Learn to just say, “No” occasionally. It won’t hurt other people’s feelings as much as you think and is simply a method to be more assertive in your own life, to better help you meet your own needs.
16. Get the right amount of sleep. For most people, this is seven to nine hours a night.
17. Cultivate a sense of humor; laugh.
18. Research has shown that having a close, confiding relationship protects you from many stresses.
19. Don’t run from your problems! This only makes them worse.
20. Talk to your family and friends. See if they can help.

If these tips don’t help, or you’ve tried a lot of them with little luck in better taming the stress in your life, it may be time to consider taking it up a notch. A mental health professional—such as a psychologist—can help teach you more effective methods for handling stress in a healthy way in your life. Such psychotherapy is short-term and time-limited, with a focus on helping you better deal with stress.

Remember—we do have control over the stress and choices we make in our lives. It sometimes takes a little practice and effort to put some of these techniques into play in your life. But once you do so, you may be pleasantly surprised at the positive benefits you’ll receive.

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Telematics and Usage-Based Insurance

by: Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE

Telematics is not a new concept. One of the earliest systems, General Motors’ OnStar, was introduced in 1995. The Automatic Crash Notification system contacts the driver as well as a 24-hour call center to send assistance. Roadside assistance and vehicle theft recovery are additional services provided. Features are available to track, slow down and disable the ignition of stolen vehicles. The basic concept of usage-based automobile insurance is that driver behaviors are measured in a real-time environment. Telematics uses technology to collect data on such variables as speed and locations driven, hard braking and hard cornering, time of day, airbag deployment and other behaviors. Initial providers of UBI discounts for automobiles used miles driven as the criterion for premium reductions.

Usage-based insurance has expanded beyond its initial vehicle concentration. It has evolved from a device placed in the car, to a comprehensive communication system, including integrated global positioning (GPS) and navigation systems. Smartphone applications are now available. Telematics with GPS is being used by fleet owners to track shipments and reduce costs. Fleet telematics systems include almost real-time location and status information on the entire fleet, in a web-based platform, eliminating the need for paper logs. This can save time and enhance safety. It can also track the amount of time the driver is behind the wheel. For safety reasons, drivers are often required to limit their hours driven.

Telematics can be used to monitor someone with driving restrictions. For example, probationary or other teen drivers may be limited to the time they can drive, such as between 7am and 11pm or are limited as to where they are allowed to drive.

Telematics can be useful in expediting the claims handling process. When notice of an incident is received in the monitoring center, a claim file can be initiated, the car can be picked up and taken to a repair shop, and a rental car sent to the insured, all within a short period of time after the incident.

Telematics data has been brought in as evidence in various claim situations, including Workers’ Compensation. For example, a truck driver might say he or she was injured while on the job. Telematics data may show that the driver had, in fact, deviated from their prescribed route and was on personal business at the time of the incident.

With technology, the world is becoming smaller. More and more information is available. Helping clients understand the use of telematics, including its advantages and disadvantages, is another sign of the true insurance professional.

About the Author
Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE is Assistant Vice President, Media Editor, Client Services & Training, Senior Product Development Analyst. MSO®, Inc.
In the movie “The Circle” Tom Hanks is one of the co-founders of a Google-like company that seeks to use people’s social media activity as a way to track them and control what they do… to “make them transparent”. The company tracked everything everyone did every day: every key stroke, phone call, email, every minute of our lives.

Sound like science fiction? Think again. Every aspect of our life is becoming “smart”. We are able to stay connected and handle all of our online lives in the palm of our hands. Cameras – for those other than professional photographers – are potentially becoming extinct as more and more people use phones and tablets to capture those moments of our lives. GPS helps us to find our way, check traffic, find restaurants, hotels, stores, hospitals, and homes – as long as we’re willing to allow Google to lock on to our location. Internet searches are recorded and lead to ads on our social media newsfeed. We have smart homes that connect to our phones and tablets to lock doors and windows, adjust temperatures, set alarms, turn on lights, close garage doors, and monitor our homes remotely. We have smart TVs and headphones that gather our viewing and listening preferences to offer us virtual assistants such as Google Home and Amazon’s Alexa that offer us options based on our prior requests and searches and help us access the internet to answer questions by simply asking them; and autonomous cars that park themselves and can brake and warn us when we wander out of our lane. All of this to make life easier and safer…. Or is it?

In 2013 Jeff Rossen, consumer alert correspondent for Today, reported on hackers remotely connecting to webcams on our computers and laptops and spying on women, children and your family life. Rossen’s report concluded that people are so used to staying connected and busy that they often leave their computers on and logged into their search browser allowing hackers to then spy on them through their built-in web cameras.

In 2015 Andy Greenberg, an editor for “Wired” Magazine had two “white-hat” hackers demonstrate how easy it was to hack into a vehicle’s computer system and take control of and disable his SUV while driving on a busy St. Louis freeway.

In 2016 news was breaking about flaws in smart home devices making our homes susceptible to hacking and spying on our activities—wireless routers, baby monitors, smart thermostats, cell phones, “smart” TVs allowing hackers to watch you while you watch TV. By the end of 2016 cyber security experts were warning that 2017 would see the number of cyber intrusions grow as the number of smart devices in our homes grow. Believed to be at over 12 billion devices in 2016, that number was expected to grow to 30 billion by 2020—increasing the number of vulnerable points for a cyber intrusion or attack for the American public.

In 2016 three southern California hospitals were hacked and their patient data was held for ransom. Ransomware is a form of malware that can be a fake virus warning that says multiple issues have been detected on your computer and instructs you to click on the link to clean them up. Or it can come from a link or attachment in an e-mail or web site. It encrypts your files and data and holds them for ransom to be paid in bitcoin to get the key to unlock them. Often it can spread through the entire computer system. In 2017 there have already been two such international ransomware viruses that impacted computers on a global scale. The WannaCryAttack earlier this year and the latest, dubbed Petya have impacted airlines, banks and FedEx. The viruses come from hacking tools stolen from the NSA (National Security Agency) and leaked onto the internet in April. They gain access through a vulnerability in Microsoft software.
In February 2017, Vizio settled for $2.2 million on complaints with the Federal Trade Commission that its smart TVs were spying on their owners. The complaint said since 2014 Vizio was capturing second-by-second information of what their TV owners watched or streamed and information on their broadband or cable provider which they shared without getting the owners’ permission. More recently Bose Headphones was sued for doing basically the same thing. Like Vizio, they were collecting and sharing data with the audio files their users were listening to. As the data included podcasts, Bose was providing information on a listener’s political views, not just music choices, to third-parties they are accused of sharing the data with. Or how about the Burger King ad that decided to “hack” your Google home device to give you the details about its Whopper? If you didn’t see it, it’s because – within hours – Google sent programming changes to their Google Home device to stop the ad.

So how do we balance convenience with safety? How can we be safe in a “smart” world?

To be safe we need to understand that Orwell’s 1984 is no longer fiction. It’s here. You need to be cognizant of that when you use or purchase a smart device.

First, check the privacy setting options and know what security features the device has to protect you from intrusions— and keep your personal information just that, personal. See what security level you can add to every device and find out if you can upgrade that security.

Second, make sure that your home wi-fi is password protected and private. Never share your wi-fi with another party. Use a password generator to make your password a random combination of numbers, letters, and symbols – therefore making it harder to hack. If possible, set a two-factor authentication to add another level of security.

Third, when you are in public, make sure that you only use a secure and private (not a public) wi-fi. Watch out for “pineapples”. Pineapples are mobile devices that allow hackers to mimic legitimate wi-fi in public places. They will have a name close to the legitimate, safe wi-fi and will appear legitimate but will provide hackers a stroke by stroke view of everything you do on your phone or tablet: every user name, password, website. All your personal information.

Fourth, when done searching on the internet, sharing on social media, paying bills or checking your bank balance, always shut down your browser. This is also a way to help protect you from internet Peeping Toms accessing your web cam.

Fifth, when not in use, cover your laptop or tablet’s built-in camera with a piece of tape.

Sixth, be on the lookout for website impersonators. These are websites that look like legitimate ones but are actually set up by hackers to plant viruses and worms, or to access your information and gain entry into your computer and personal data. Ways to spot fake websites are:

• Watch the domain—Is it .com, .org, .gov, or .dom. Many of the fake websites were set up using the same names as legitimate ones but end in .dom instead of .com. The purpose is that many people – in their haste – could make that simple typo that would lead them to their impersonator.

• Look for typos—are words misspelled? Does the site look unprofessional with grammatical, spelling and punctuation errors?

• Check the logo and trademark features that identify the website and corporation/business you are looking for. Do they appear legitimate?

Seventh, never open an e-mail attachment or click on a link from someone you don’t know. This can often allow a virus to enter your computer, phone or tablet or open a door where they can gather your personal data and information.

Eighth, back up all your important files and photos. That way, if a hacker gains entry to your computer and holds your files for ransom, you will still have those files safe and unaffected. Never pay the ransom, as most will not give you the key to access your files after you do, or the programs that take control of your files will corrupt and destroy them.

Ninth, for your smart home security, set the highest level of encryption on your home wi-fi network and, if possible, set up two or more separate networks so that if someone gains access to one device they won’t have access to all your home or network devices.

Tenth, if you have Alexa, Siri, Cortana, or Google Home personal assistants do the following:

• If not currently using the device set the mute button so the always listening feature isn’t listening and gathering data.

• Don’t connect sensitive accounts and information to the device.

• Go to the website settings and tighten up security for the device and manage and erase your search history.

• Keep an eye out for software updates and patches – make sure your software is up to date.

Bottom line, be prepared for an attack and have a plan. If you suspect or know of a breach either in your personal network, smart devices, or browser:

• immediately reset all your passwords

• call and notify all your credit and debit cards

• call and notify the credit bureaus

• document all the actions you take

• once you know the extent of the breach make a police report

Following these steps will help make you safer in a “smart” world.

About the Author

Brenda McDermott is a Claim Specialist for The Hartford’s Major Case Unit handling their most complex and costly workers’ compensation claims in multiple jurisdictions in the Midwest and California. She joined IAIP in 2000. She has served at the local level, has been Missouri Council Director twice and was Region V RVP in 2009-2010. She was the 2002 National Rookie of the Year and Claims Professional of the Year winner at the National Convention in Anchorage, AK. In 2013 she was named the winner of the National CWC Speak Off Competition in Orlando, FL on the subject of “Change”. That year she lived her speech when she became the Missouri Council Director from California. She has co-authored the IAIP Workers’ Compensation Class and authored the IAIP Course on Medical Marijuana. For three years she was a proud member of Region VII and the California Council of IAIP. In 2016 she returned to Kansas City and Region V. She currently is an MAL with the Missouri Council.
Cyber Insurance and Data: THE MISSING PIECE

by: Mike Shultz,
CEO of Cybernance

Block chain, artificial intelligence, machine learning. The common denominator here is that the insuretech industry has been busy developing new technologies for old problems, and keeping old technologies to solve new cyber problems. In the last several years, tens of millions of dollars have been invested in products and companies purporting solutions that thwart attacks from nation states and simple criminals alike, who would otherwise would do immeasurable damage to businesses and the people they serve.

While the intentions are true enough, the current technology and approach used by insurers to solve cyberinsurance challenges falls short time and time again. New threats emerge, and old ones that have been around for a decade or more still find success in vulnerable infrastructures. Because of this obvious gap in effective cyber risk measurement and mitigation, a new wave of innovators have entered the market, suggesting their technology can assume cyber risk based on the general market in which a company operates. Further, they suggest they can look at public information, coupled with their unique view of the cyber world, to predict the financial risk associated with cyber attacks. Others have developed a “FICO” for cyber risk, reportedly using advanced algorithms to search through reams of data, both public and from net scanning, to provide a simple, one number score allowing insurance companies to price cyber premiums and policies – all with the same accuracy and efficacy as a credit score. It all sounds like an idyllic solution – but, unfortunately, that is simply not the reality of how the process should be managed.
One of the biggest challenges insurance providers face in pricing cyber risk premiums is the sheer magnitude of the connected device network — or cyber world. Immense networks of interconnected computer systems can be a bit overwhelming, sending even the most resource-heavy enterprises reeling with the dangers of interconnected computing.

The ability of bad actors, nation states and simple criminals to weaken our economy via cyber attacks is truly disconcerting, and has gained credibility with the recent cyber attacks around the world. We have witnessed breaches of identity information, including credit-granting instruments that have cost companies and banks hundreds of millions of dollars. We have seen the reputation and enterprise value of companies severely damaged, such as Target, Home Depot, Sony, and most recently, Yahoo! The U.S. government has not gone unscathed either, with the Office of Personnel Management, IRS, FDIC and even defense industry companies all victims of attack. The biggest mistake companies make is to attempt to protect their systems, data and information with more robust perimeter defenses, including encryption methods. Where companies should actually invest is in the people, processes and policies that can better protect their data from the biggest threat — user error and insider threat.

How do insurance companies get an accurate picture of a company's measured protection from cyber breaches? Are internal defenses just as effective as external ones? What is missing?

**DATA IS THE MISSING PIECE**

Cyber insurance begins with a more complete understanding of cybersecurity defense. Breaches and attacks have become so numerous and regular, they are being named like they were hurricanes, albeit somewhat more cleverly. With the increasing volume and differentiation of attacks, normalized data about the defenses within each victim must be gathered and analyzed. This allows analysts to look at the strategies used, as well as the effectiveness and costs of the defenses on the attack. Cyber risk is somewhat similar in impact to the financial crises of the late 1990s with Enron and others. Solutions to this financial risk were developed to govern the industry’s processes and policies, and the more mature of the governance practices gave the industry Sarbanes-Oxley.

The U.S. government has begun to provide cyber guidance for enterprises with The National Institute of Science and Technologies Cyber Security Framework (NIST CSF). The NIST CSF is a framework that defines high-level policies and procedures to instill oversight requirements for Cyber Maturity and Resiliency. This framework, considered the gold standard, is in use today by about 30% of commercial businesses. The President recently released an executive order requiring all federal agencies to assess their maturity based upon the NIST CSF, and to report gaps and improvement plans to the Office of Management and Budgets this year. With this mandate, the NIST CSF will become the most adopted framework to assess cyber maturity in cyber history.

This framework leads to the missing piece in the protection of interconnected systems from cyber attack: Data. Artificial intelligence, machine learning and other advanced technologies depend upon consistent, normalized data to create protections from cyber attack. With the NIST CSF becoming the dominant cyber framework in both commercial and government systems, the collection and sharing of data can become robust enough to create technologies that anticipate attacks, and perhaps even the likely attacker. The NIST CSF is the first step to leapfrogging the bad guys and their technology. Insurers must take compliance with and maintenance of these NIST CSF controls to understand the true cybersecurity posture of an organization looking for insurance against the inevitable breach.

The government is helping companies find security in other ways as well. The Department of Homeland Security (DHS) actively promotes information sharing organizations (ISAOs) that foster the building of significant data sets based on the NIST CSF. With protections for organizations that voluntarily share that data, the government has created a bridge for companies to cooperate with each other. This collaboration will lead to a greater understanding of attack data and how to prevent cyber breaches as a collective unit of enterprises, not as siloed targets.

The single most important step the government has taken to date is the DHS’s SAFETY Act. This 2004 law is overseen and managed by the DHS, and grants substantial liability limitations to companies using the NIST CSF as their cyber maturity model for oversight and executive involvement in cyber policy and procedures. In some cases, companies that adopt the NIST CSF framework can receive nearly total immunity from third-party actions in the event of a breach. This protection for officers and directors of commercial companies will entice many more enterprises to adopt the NIST CSF as a bulwark for defense. Not only does this safeguard potentially result in hundreds of millions of dollars in savings to a company, but it also could be classified as the most important action the industry has ever seen to work together to protect the economy of the United States from criminals and nation states.

**About the Author**

Mike Shultz, CEO of Cybernance, drives Cybernance’s strategic vision and directly oversees finance, sales, and operations. As CEO of cybersecurity firm Infoglide Software, he led it to a successful acquisition by FICO in 2013. Under his direction, Infoglide was named to the Inc. 500 twice to Deloitte’s Technology Fast 500 and Software Magazine’s Software 500 three times. A serial entrepreneur, Mike was formerly founder and CEO of QuestLink Technology, where he structured $26.5 million in equity financing and eventually provided a successful financial event for the shareholders by negotiating a merger with eChips, Inc. Before QuestLink, he was CEO of CMG Computer Products, a manufacturer of notebook peripherals and software, and CEO of Specialty Development Corporation, a developer and marketer of high-performance integrated circuits and software applications. He has also held executive sales and marketing management positions at Philips Semiconductor and Wyle Electronics and was part of the founding management team at both Cirrus Logic and Integrated Device Technology, setting the sales strategy that contributed to successful IPOs for both companies. In June 2004, Mr. Shultz was awarded the Ernst & Young 2004 Entrepreneur of the Year Award, and he accepted the Greater Austin Chamber of Commerce’s 2002 Business Award for Innovative Business. He is a frequent guest speaker at the University of Texas at Austin.
THE

STYLES OF

MANAGEMENT

by Lex Sisney
Just think “PS I love U” to remember the four primary styles of management: PSIU

What is your management style and how does it interact with other styles? Who’s on your team and how can you help them to reach a higher level of performance? And what about the style of your boss or your spouse – how can you best influence him or her so that you both get what you desire? These are all million-dollar questions. The answers can be found in understanding how the four forces — Producing, Stabilizing, Innovating, and Unifying — operate within each of us.

Each of us expresses a certain management style – understood in its broadest sense as a mode of operating in the world – that reflects our own unique combination of the Producing, Stabilizing, Innovating and Unifying forces. All four forces are present in each of us in some form, but usually one or two of them come to us most naturally. In addition, when one force is relatively strong, one or more of the others forces will be relatively weak.

While we may modify our general style depending on circumstances, stepping out of our natural strengths costs us more energy than operating within them. For example, imagine a highly innovative entrepreneur who is forced to do bookkeeping for a week. Sure, she may be able to do it, but she’s also going to feel extreme tedium, effort, and a loss of energy as a result. It’s because of this energy cost that most of us express fairly consistent characteristics that reflect our usual way of managing. Effective management therefore requires understanding your own style and its relative strengths and weakness, as well as that of the people with whom you work and interact.

The chart below shows how each basic management style compares to the others. It compares the pace (slow to fast) of how a style tends to act, think, and speak; the time frame (short view to long view) of how a style tends to perceive a situation, trend, or idea; the orientation (process-oriented to results-oriented) of how a style tends to relate to people and situations; and the approach (structured to un-structured) of how a style tends to operate in daily tasks.

**THE FOUR STYLES OF MANAGEMENT**

<table>
<thead>
<tr>
<th>THE PRODUCER (P)</th>
<th>THE STABILIZER (S)</th>
<th>THE INNOVATOR (I)</th>
<th>THE UNIFIER (U)</th>
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<td>has a high drive to shape the environment and is focused on the parts that make up the system. Thus, this style moves at a fast pace, takes a short-term view, is results-oriented, and follows a structured approach. The Producer is focused on what to do now and working hard to get it done quickly. To get an immediate sense of the Producer’s qualities, think of a fast-charging, focused, determined, high-energy person who thrives on working long and hard.</td>
<td>has a high drive to respond to the environment and is focused on the parts that make up the system. Therefore, this style moves at a slower pace, takes a short-term view, is process-oriented, and follows a structured approach. The Stabilizer is focused on how to do things and working methodically to get them done the right way. To get an immediate sense of the Stabilizer’s qualities, think of a very structured, process-oriented person who likes to analyze the data before making a decision. This person is highly organized, has outstanding attention to details, and takes their time in their words and actions.</td>
<td>has a high drive to shape the environment and is focused on the whole system. Consequently, this style moves at a fast pace and is results-oriented like the Producing Force, but takes a long view and operates in an unstructured way. The Innovator is focused on driving change while finding new and better ways of doing things. The lens they use to view the world is, “Why not?” As in, “Why not do it this way?” or “Why not try putting these two things together?” To get an intuitive sense of the Innovator’s qualities, think of a dynamic, creative, big-picture person who has myriad new ideas and is usually excited by the latest one – until a new one strikes again.</td>
<td>has a high drive to respond to the environment and is focused on the whole system. Therefore, a Unifier moves at a more measured pace and is process-oriented like the Stabilizer, but takes an unstructured, freewheeling approach and a long view of change like the Innovator. The Unifier is primarily focused on who is involved and the interpersonal dynamics of the group. To get an immediate sense of the Unifier’s qualities, think of a very likeable, gregarious, warm, people person who is in tune with others.</td>
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A Note About Language: When a person or organizational function has, or requires, a strong Producing Force, it is referred to as a “Producer” or “P.” A strong Stabilizing Force is referred to as a “Stabilizer” or “S.” A strong Innovating Force, an “Innovator” or “I.” A strong Unifying Force, a “Unifier” or “U.” As a mnemonic aid, think “PS I Love U” and you’ll remember the four forces: PSIU. In addition, strong and weak forces are distinguished by capital and lowercase letters, respectively. For example, a strong Producer is written: Psu. A strong Innovator is written: psiu. A person or role that has or requires a strong Producer and Stabilizer is written: PsIU. And so on. This nomenclature is in recognition that every system needs all four forces and that not all four forces exist in balance.

**Meshing of Styles**

Most mature, healthy adults aren’t extreme versions of a singular style. Instead, they exhibit a range of styles depending on their current life conditions and level of self-development. In my experience, people generally seem to be born with one or two primary styles, can develop a third over time, and are usually weakest in one style throughout their lives. For example, if you were born with a high drive and high creativity, your style is Psu. If you’ve learned to develop your stabilizing qualities over time through the demands of your school or work, you might show up as a PsIU. However, you’ve always been an introvert and enjoy alone time, so the U is the weakest of your styles. No amount of personal or professional development is going to change that relative balance.

Because all four forces compete for a finite amount of energy, if you are born a P and have matured into a U, that will mean that one of the other styles has backed off in predominance over time. For instance, I have a successful friend who was a Psu (a typical entrepreneur style) for much of his career. He built and sold several companies. He’s mellowed and matured over time. Today, he shows up more like a psIU. He’s friendly, gregarious, creative, and loves to mentor others. That is, as his U qualities developed over time, his P qualities lessened. It would take tremendous energy and effort for him to reengage his former P qualities to do another start-up again.

As you meet people in your life and work, you’ll notice some common patterns emerging among different career types. Here are some common examples:

**Entrepreneur.** Good entrepreneurs have an ability to see the future and act to make it happen (PsIU). They have a very well-developed Innovator capability that allows them to see and anticipate how trends will converge in the future. They’re not just visionary, however; they also have the willingness and drive to take action on that vision and produce results now to make it happen. As the company grows, a great challenge for most entrepreneurs is when and how to shift out of working in the business to working on the business. More on this in other sections.

**CEO.** If an entrepreneur is going to evolve into a CEO, then they’ll need to develop either their S (PSIU) or be a shrewd and calculated operator or develop their U (PsIU) and be a visionary who can rally a larger company and market to their cause. There’s a popular notion among management circles today on the difference between a “wartime” and a “peacetime” CEO. The basic difference is that in a time of crisis, contraction, or “war,” a company needs a CEO who can analyze the situation, make a bold decision, and be ruthless in execution (PSIU). But in times of expansion and growth, or “peace,” the company needs a CEO who can build bridges, form alliances, and find new growth opportunities, all while executing on the quarterly goals (PsIU).

**Implementer.** An implementer (PSIU) is someone who can work really hard and be highly organized. You’ll find them thriving in tasks that require effectiveness and efficiency in high-pressure situations. If this person wants to evolve their career, they can develop their U (PSIU) and become an Operator or a person who can drive results, manage the details, and coalesce a team — very valuable skills for a chief operating officer.

**Sales.** A good sales person has a high drive to produce results and thrives on winning (PsIU). However, you’ll meet many different styles of sales people. There’s the PsIU who is a great sales manager because they walk the talk and coalesce the entire sales team. There’s the PSIu who is outstanding at working hard, producing accurate contracts, and creating and following a scalable sales process. Compare this to a good client relationship manager who should demonstrate PsIU in that they can follow a process, keep the client on track, and at the same time have great interpersonal relationships.

**Engineering.** Engineers come in many different types. If your organization uses traditional waterfall engineering, then you’ll want an engineer who can work hard and follow the documentation and standards (PSIU). However, if you use an agile methodology, then you’ll want an engineer who works hard and is a great team member (PsIU) or is highly creative (PsIU), while following a sound agile process that provides the S for the team to follow. A good code for a scrum master would be (PSIU). In this case, they work hard and gain the respect of the team (P), can create and follow a sound process (S), and keep everyone on the same page (U).

**Friends vs. Foes | Gains vs. Drains**

One way to intuitively grasp the basic characteristics of each management style is to recognize who it tends to view as friends (those they admire, respect, value, etc.) versus foes (those they devalue, discount, disrespect, etc.) as well as what tends to cost it energy (emotional drains like stress, anxiety, frustration, etc.) versus give it more energy (emotional gains like satisfaction, happiness, confidence, etc.).

The Producer views the world as what to do. The energy drains for a Producer are the feeling of not having enough time to accomplish all of the work. And guess what? The Producer always has too much work to do. In addition, it is their own internal clock that determines when work should be accomplished. The energy gains happen when the Producer has a feeling of momentum and achieving results in their tasks and goals. Producers tend to like others who work as hard and as fast as they do and dislike people who don’t.

The Stabilizer views the world as how to do things. The energy drains for a Stabilizer occur when they don’t feel they have control over a situation. They experience energy gains like confidence and happiness when things are orderly and accurate. Stabilizers like people who are accurate and thorough and dislike those who are not.

The Innovator views the world as possibility. They ask, “why not?” The energy drains for an Innovator are having too many
ideas to pursue. This may seem counter-intuitive because Innovators love ideas. When they generate too many ideas, however, it’s like they can’t find their way out of a paper bag. The gains for an Innovator occur when one of their ideas takes hold and really works! Innovators like people who give them support. This support could be as simple as excitement and encouragement for their latest idea or support from investors and employees who buy into their vision. Innovators dislike people who don’t support their ideas.

The Unifier views the world from the perspective of who is involved. Because Unifiers value harmony in the system, they experience energy drains when there is too much conflict and gains when everyone is on the same page and working well together. The friends are those who add to the team chemistry and interpersonal dynamics. The foes are those who create conflict and destroy harmony in the system.

There is much more you can tell about a person by just knowing their style. These include their preferences in language, personal workspace, what they tend to miss, how they view other styles, what they truly enjoy, what they like to be praised for, how they address problems and make decisions, what they excel at, and what makes them most satisfied. As you’ll see, when you recognize your own style and that of others, you’ll find managing, influencing, and collaborating with others much, much easier.

The Cause of Different Management Styles

So what is the cause of different management styles? Why does one person act differently than another in any given situation? Obviously there are many, many factors that influence why a person behaves the way they do. There’s genetics, environmental factors, personal history, family history, education, culture, and much more. But there’s one fundamental factor that plays a role for each of us. In a word: Energy.

Here’s why. Every system (people, organization, etc.) operates with a finite amount of energy. We conserve our available energy to maintain ourselves, make decisions, and get work done. In order to survive and flourish, we must get new energy from the environment — just as you must get oxygen from the environment while reading this, or a business must get new revenues from its clients in the marketplace. It is this quest for new energy that compels us to shape and respond to the environment and to do so as a whole organism, including the parts and sub-parts. If not, our system will cease to get new energy from the environment and it will perish.

In an attempt to make the most efficient use of our available energy, we develop habits. Our habits are unconscious patterns that govern how we interact with ourselves and the world. When we’re dealing with a lot of change, for example, it generally costs us more energy to manage. When we can make our actions into habits, we have more energy available to attempt to be in integration with the outside world. That’s why professional athletes practice for hours on end — so that the perfect swing becomes second nature. They don’t have to think about it. It costs less energy.

Our management style, therefore, is formed over time and becomes a habit because it is how we learned to cost-effectively shape and respond to the world while managing all of the parts and sub-parts that make up the totality of our systems. That’s why a Producer tends to get more energy by working hard and feels stymied when obstacles are in their path. That’s why a Stabilizer tends to get more energy by creating order out of chaos and feels overwhelmed when there’s not enough control. That’s why an Innovator prefers to drive change – it gives them energy – and why they feel drained when others don’t enthusiastically support their latest ideas. And it’s why a Unifier likes to maintain harmony and low conflict – it costs them less energy than disharmony and high conflict.

How You Can Use This

Identifying the four forces not only allows you to quickly discern what’s really happening; it also helps you gain self-awareness and better accept yourself, others, and the situations around you. At the same time, it improves your ability to orchestrate win-win situations by giving whatever you’re managing what it really needs. And this will make your life a lot easier, more satisfying, and even more fun.

About the Author

Lex Sisney is an expert at creating breakthroughs in individuals and organizations. He’s grown from co-founder and CEO of the world’s largest affiliate marketing company to follow his passion as CEO Coach to the world’s next generation of expansion-stage companies.
THE 7 HABITS OF HIGHLY EFFECTIVE PEOPLE

by: Rosalind Cardinal
An incredibly popular goal is simply the desire to finally accomplish our dreams, whatever those dreams might be. One might say that people in general want to be more effective. They want to manage their time better, they want to be more productive, and they want to make excellent use of their life here on earth.

This article is based on the popular bestselling book, The 7 Habits of Highly Effective People by Stephen Covey. First published in 1989, this essential manual filled with powerful lessons in personal change has continued to entirely transform lives—both for individuals and for mega corporations alike.

Our hope is that each brief glimpse into the habits outlined in Covey’s book will help you to become more effective in both your personal and professional life, thereby allowing you to achieve more and accomplish your wildest dreams. So let’s begin!

**Habit #1: Be Proactive**

What does it mean to be proactive?

Author Siim Land says this about it: “In principal, we’re in full control – we’re the boss. Being proactive means that you don’t let your situation dictate your reality. It’s about taking extreme ownership over one’s life and rising above circumstance... We are not our feelings, our moods nor our paradigms but the higher awareness behind them. Self-awareness is the fundamental perception of effectiveness because you have the possibility to choose to optimize your behavior.

“Being reactive [on the other hand] means that you take a passive stance towards life – the world is happening to YOU and the problem is somewhere out there. Such people say things like: ‘There’s nothing I can do’, and will simply stand there while getting beaten. Or when they fail miserably: ‘That’s just who I am – I have those failure genes.’ Because of their own limiting beliefs and doubts, they start recreating their own self-fulfilling prophecies over and over again.

“Proactive people, on the other hand, realize that they’re in control – they have the responsibility and ‘response-ability’, which is the ability to choose how you’re going to react to a given stimulus or situation.”

To put it another way, being proactive is to take initiative, it’s to be a self-started. You don’t wait for opportunities to come your way. Instead, you venture forth and create the opportunities for yourself. You open your own doors. You make your own terms. Think of it as acting as opposed to being acted upon.

Being proactive also means minding your language.

“Language has a huge impact on the way we perceive the world and what beliefs we have,” author Siim Land goes on to say. “People who talk reactively take the responsibility off themselves and project it onto others or their circumstance.”

Covey outlines examples of reactive and proactive language in The 7 Habits of Highly Effective People:

- **Reactive Language:** There’s nothing I can do. That’s just the way I am. He makes me so mad. They won’t allow that. I have to do that. I can’t. I must. If only.
- **Proactive Language:** Let’s look at our alternatives. I can choose a different approach. I control my own feelings. I can create an effective presentation. I will choose an appropriate response. I choose. I prefer. I will.

Remember, the words we speak very often create the reality we experience, so it’s essential we use words that are proactive and empowering.

Finally, being proactive means focusing on your circle of influence.

We each have a Circle of Concern. It can contain things such as our health, our children, our debts, problems at work, and so on. Some of these things we have no control over. Some of them we do, and these items would go in our Circle of Influence because we can influence them in some way.

Which circle are you focusing the majority of your time and energy on? Covey writes that “proactive people focus their efforts in the Circle of Influence. They work on the things they can do something about. The nature of their energy is positive, enlarging and magnifying, causing their Circle of Influence to increase.”

By taking the initiative, minding your language, and focusing the majority of your time and energy on the issues you can influence, you’ll gradually become more and more proactive. As a proactive individual, you’ll understand that you alone are responsible for your life and can choose to make it whatever you want it to be. It’s a powerful mindset shift, and one that will help you accomplish more in the long run.

**Habit #2: Begin with the End in Mind**

Are you passive when trials surface, letting things happen to you and believing there’s nothing you can do to change your situation? Or are you a self-starter, taking the initiative because you understand that there’s plenty you can control and influence, and so you create new opportunities for yourself?

To be clear, Covey points out in his book that while this is common advice that’s regularly peddled across all kinds of circles, when he says ‘the end’, he truly means the end! As in the end of your life.

Imagine you’re at your own funeral just three years from now, listening to the speeches given by your family, friends, colleagues, and church/community organization members.

From the book: “Now think deeply. What would you like each of these speakers to say about you and your life? What kind of husband, wife, father, or mother would you like their words to reflect? What kind of son or daughter or cousin? What kind of friend? What kind of working associate? What character would you like them to have seen in you? What contributions, what achievements would you want them to remember? Look carefully at the people around you. What difference would you like to have made in their lives?” It’s an incredibly powerful exercise, and it accomplishes a very important purpose: to help you gain clarity on what your fundamental values and principles are.

“The most fundamental application of ‘begin with the end in mind’,” writes Covey, “is to begin today with the image, picture, or paradigm of the end of your life as your frame of reference or the criterion by which everything else is examined. By keeping that end clearly in mind, you can make certain that whatever you do on any particular day does not violate the criteria you have defined as supremely important, and that each day of your life contributes in a meaningful way to the vision you have of your life as a whole.”

Many of us might come to realize that the things we spend the most time on every day have absolutely nothing to do with the values that our most dear to us, the principles we would hope to be known for when the time comes for us to leave this world. But Covey presents a solution to this and it takes the form of a mission statement.
Author Siim Land says this: “Once you have a greater mission to pursue, you become the essence of your own proactivity. Your values have already determined the direction you’re heading towards. Both your short-term and long-term goals are also set – it’s a system-based approach that’s founded upon who you are as a person (or as an organization).”

Why this should matter to leaders? Often within organizations, you may discover that while there’s a lot getting done, you’re no closer to your goal than you were a month ago. This can often be due to a lack of direction and purpose. What are your company’s values? What are its basic principles? What are you striving toward? Where do you hope to see the company a year from now, five years from now, and beyond?

In the absence of these answers, an organization becomes less effective. It’s why mission statements are so vital to the success of companies. So while you should certainly develop a personal mission statement for yourself, don’t neglect developing one for your team as well (ideally with the involvement of everyone who that mission statement will affect). When you do this, you’ll be better able to begin with the end in mind, which will allow you to truly accomplish your goals with more effectiveness and satisfaction.

**Habit #3: Put First Things First**

For the most part, this particular habit deals mainly with matters of time and life management. Have you ever wondered why, despite the fact that we’re all given 24 hours each day, some people simply seem to achieve more? They get further faster? They accomplish more in one year than the average person accomplishes in a life time?

A lot of it has to do with how they prioritize the precious commodity each of us is gifted with: our time.

Highly effective people recognize that all of their activities can be categorized under two labels: urgent and important.

Urgent matters are those issues that require your immediate action: the fire in your kitchen, your car’s flat tire, etc. More often than not, these are issues that are unplanned and that act upon us. In the grand scheme of life, they are typically insignificant when we take a step back and look at the bigger picture.

Then there are the important matters. These are the things that you accomplish based on your higher purpose and mission. These are the things that bring meaning and significance to your life. You want to achieve greatness when pursuing them because they contribute to the values by which you live and bring you closer to your high-priority goals.

Here’s the important thing to keep in mind: a reactive person only does what’s urgent. They confuse busy-ness with productivity, and so keep themselves occupied, believing this will bring them meaning or that it’ll contribute toward what they want to ultimately achieve. Unfortunately, the activities they tend to focus on aren’t actually important nor are they effective.

The secret to true productivity is to locate the sweet spot where you aren’t pushing deadlines or constantly putting out random fires. Instead, you’re being proactive, which gives you the freedom to do what matters most to you without any of the stress.

How do you accomplish this? By learning to say “no” to activities that aren’t aligned with your highest priorities. Saying no frees up your time so that you can focus it instead on those activities that bring you the most fulfillment and joy. It also ensures that you don’t spread yourself too thin over too many projects, which will only leave you mentally exhausted and creatively bankrupt.

One of the easiest ways to determine what the big YES’s are for you is to consider the Pareto principle. This principle states that 20% of your invested input is responsible for 80% of the results obtained. In other words, what 20% of your activities will give you 80% of the results you want?
This will guide you in ridding yourself of any other time-wasting activity that isn't contributing as largely to your end goal.

Finally, Covey encourages planning one week at a time in the following four steps:

- Identify your key roles. (i.e. individual, spouse, parent, manager, etc.)
- Select your goals. (What are one or two results you would like to accomplish in each of your roles during the next seven days?)
- Schedule your goals. (Take your calendar and actually schedule out blocks of time to work on each goal listed above)
- Daily adapting. (Finally, be sure to take a few minutes each morning to review your schedule and progress and to reconnect with your value-based decisions.)

Being a highly effective person requires managing your time and organizing your life in a way that allows you to be more productive. With the tips above, you'll be better equipped to gain better clarity on how you currently spend your time and how you can begin to shift your schedule to focus more hours on those activities that are in alignment with your purpose and goals as an individual.

**Habit #4: Think Win-Win**

You've no doubt heard this expression before, most likely in sentences like “it's a win-win situation.” Indeed, there are actually six paradigms of human interaction. They are:

- Win-Win: all of the parties win. Agreements and solutions are mutually beneficial to everyone involved.
- Win-Lose: “If I win, you lose.” Win-Lose people tend to use their power, position, possessions and authority to get their way.
- Lose-Win: the other way around – “I lose, you win.” This is the paradigm of people pleasing. Lose-Win people seek popularity and validation.
- Lose-Lose: both people lose. This happens when two Win-Lose people get together both of whom are stubborn and ego-invested. It's the philosophy of conflict and war.
- Win: simply think win. People with the win mentality don't necessarily want others to lose – it's irrelevant. They just want to get what they want.
- Win-Win or No Deal: if you can't reach a mutually beneficial agreement, then there is no deal.

According to Covey, the ideal paradigm is to always think win-win in any and all situations. There are a few reasons why.

For one, win-win thinking helps create better relationships. Think of the type of rivalry that already thrives in many workplaces today. Some office cultures are cut-throat in nature, with employees who focus on outshining their peers and getting ahead by any means necessary. They have a vicious scarcity mindset that would have them believe that in order for them to win, someone else may lose. But imagine if we flipped that paradigm on its head and instead believed that by helping others win, we also can win right alongside with them. There's a saying that goes as so: a rising tide lifts all boats. When we make contributions and improvements to a company, all of the participants in that company benefit. In this case, thinking win-win is certainly the ideal strategy of choice.

Secondly, thinking win-win builds character. When we approach business and workplace relationships, they no longer consist solely of the ‘What's in it for me?' drive under this type of thinking. Instead, you also begin to consider ‘What's in it for them?' You think of ways you can add value and help others succeed. This strengthens your integrity, maturity, and trustworthiness.

So how do you build your win-win muscles?

- Review your own thought process. Is it win-lose? How does that affect your interactions with other people? Can you identify the main source of your current ideology? Determine whether or not it serves you well.
- Make a list of obstacles that keep you from applying the win-win paradigm more frequently. How can you overcome and eliminate some of those obstacles?
- Select a specific relationship where you would like to develop a Win-Win Agreement. Try to put yourself in the other person's place, and write down explicitly how you think that person sees the solution. Then list, from your own perspective, what results would constitute a win for you. Approach the other person and ask if he or she would be willing to communicate until you reach a point of agreement and mutually beneficial solution.
- Try to identify someone in your life who models win-win thinking. Observe them more closely from this point forward and learn from their example.

Thinking win-win is the type of mindset under which company employees can thrive. When team members want to help each other achieve success and accomplish great things together, it flexes a company's muscles and helps it to accomplish goals like never before.

**Habit #5: Seek First to Understand**

This is a foundational pillar of better communication. Unfortunately, it's also one that many people so easily overlook. It's been said that when we engage in conversations with others, most people tend to listen simply with the intent to respond. While they give off the impression of being active participants in the discussion, they're not really invested in what the other person is saying…they're instead too busy building their own responses and preparing for the moment when they'll be able to speak again.

Think about the last time you had a conversation with a team member regarding a new project? Perhaps the team member was expressing concerns about the timeline for the project or its concept. Were you 100% present in that conversation…or, as the team member aired their thoughts, were the wheels inside your head already spinning as you thought up solutions, strategies, and assurances?

To be more effective leaders, however, we must learn to practice emphatic listening. Empathic listening is listening with the intent to understand, both intellectually and emotionally. When you listen to others in this manner, it allows you to understand how they view the world, where they're coming from, and what their frame of reference is.

Why is this important? For one, it better positions you to offer the right solution that will appeal to the other party or to frame your proposal in the way that's most likely to be accepted. Imagine always having the advantage of knowing how to say the right thing at the right time, thus endearing others to you. Great leaders meet people where they are and know how to win over and influence those with whom they come into contact.

So how can you start listening more emphatically?

There are four developmental stages to emphatic listening.

- The first stage involves what you might've heard as “active” or “reflective” listening. This is essentially when you simply repeat verbatim what comes
out of someone’s mouth as a way of ensuring that you've understood them correctly.

- In the second stage, instead of repeating content verbatim, you rephrase it. In other words, you're putting the meaning into your own words by incorporating the reasoning, logical left side of the brain.

- The third stage relies on the right side of the brain and brings in feeling. Here, you're not so much paying attention to what's being said as you are to the way the other person feels about what's being said.

- Finally, in the fourth stage, you've learned to incorporate both the second and third practices from above. You not only rephrase the content in your own words in a logical way, but you also acknowledge the feeling behind the content. In this way, by using both sides of your brain, you're understanding both sides of the communication.

Operating from the fourth developmental stage regularly will allow you to practice empathic listening again and again…and eventually master it.

Most of us can admit that when it comes to communication, we’ve mostly been inclined toward being understood first above understanding others. However, when we practice empathic listening and seek to understand others’ points of view and perspectives, we allow ourselves to grow as individuals and leaders and better position ourselves to thrive in the workplace.

**Habit #6: Synergies.**

What exactly does it mean to synergies? Author Siim Land defines it as so:

“Synergy is the essence of Principle-Centered Leadership. It catalyzes, unites and unleashes the greatest powers within people. Synergy means that the whole is greater than the sum of its parts. One plus one equals three or more. Synergistic communication opens up your mind and heart to new possibilities, novel solutions and unique perspectives, which would remain hidden otherwise. It grants the collective spirit access to higher levels of creativity and co-operation.”

Why is synergy important in the workplace?

For one, it creates an environment of trust and safety, which allows others to feel secure enough about being open with their ideas. Imagine if all of your team members enthusiastically shared their solutions during team meetings and eagerly collaborated with one another, bouncing ideas off each other and developing even greater insights. This is a dream for any leader or manager, isn’t it? It sounds like nothing less than a well-oiled machine where people are happy, productive, and working at full capacity.

Synergy additionally allows teams to avoid negative energy by valuing every individual’s different approach to a problem. That includes mental difference, emotional differences, and psychological differences as well. If everyone thought the same, after all, then there would hardly be even the slightest drop of creativity in the workplace. But we need that creativity in order to strategize, innovate, and solve problems. That’s why diversity is so important in the workplace. We each have an essential piece of the puzzle that we can bring to the table, and when we work together more cohesively, we move more quickly toward our common goal.

Finally, synergy also helps leaders and teams deal with interpersonal situations in a better manner. Because they’re working toward a common goal, team members are more apt to focus on what unites them as opposed to what divides them. They’re also more willing to reconcile when confrontations do arise and move forward for the sake of the team.

To create more synergy in the workplace, consider these two action steps below:

- Identify a situation in which you desire greater teamwork and synergy. What conditions would need to exist to support synergy? What can you do to create those conditions? Take a few moments to reflect on these questions and free-write your responses. Then begin to identify/collection any resources you might need to move forward with the ideas you've come up with.

- The next time there’s a disagreement or confrontation in the workplace, attempt to understand the concerns underlying each person’s position. Address those concerns in a creative and mutually
beneficial way. What is each party’s perspective of the situation? What does each party want to achieve? How can you create a win-win situation where everyone is happy?

Synergy is a must-have in today’s workplaces. Leaders and teams together can only thrive when diversity, creativity, and innovation are valued on a daily basis—all things that naturally surface from a focus on synergy. Using the action steps above, you’ll be able to create more synergy in your workplace, which will lead to happier and more productive employees.

**Habit #7, Which is to Sharpen the Saw.**

As Aristotle said, “We are what we repeatedly do. Excellence, then, is not an act but a habit.” We must continuously strive to better ourselves, to increase our knowledge bank, to hone our craft, to sharpen our leadership skills. When we allow ourselves to grow stagnant, it’s not only a detriment to our potential but also to the potential of the teams we lead.

In fact, Covey presents that there are four areas in which we must regularly renew ourselves and improve upon ourselves: the physical, the mental, the social/emotional, and the spiritual.

Let’s take a look at each of these areas.

• The Physical. To put it simply, do you take care of your body? Do you maintain a nutritious diet? Do you exercise regularly? Do you get enough sleep each night? Many of you may already be familiar with Arianna Huffington’s story. Arianna had been working 18-hour days to build The Huffington Post website. Then one day, she collapsed from sheer exhaustion in her home and woke up in a pool of blood with a broken cheekbone. Soon after, Arianna realized just how important self-care was to her health. Remember, you can only realize your potential and fulfill your purpose if you have the energy to do so! If you’re so tired and unhealthy that you can’t even get up from bed in the morning, then there’s a problem. Start taking your health more seriously. Ask yourself what needs to change in your life so that you have more energy each day and can get more of the things you love to do done.

• The Mental. A mind is a terrible thing to waste. As Author Siim Land says, “To really manifest your greatness and creative genius, you have to become a non-stop seeker of knowledge.” The never-ending hunger for knowledge is something I discuss in my book, The Resilient Employee. Resilient people spend time enhancing their skills because it leads to a sense of confidence and competence, which allows an individual to flourish in any situation. Do you devote any time to learning at present? To personal edification? To skill-building? Research shows that even into our 60s and 70s, new brain cells are still growing, and so you should never stop expanding your mind to learn new things.

• The Social/Emotional. Equally as important is working on your social and emotional health. This is all about maintaining strong, healthy relationships with loved ones and colleagues as well. Sometimes as a leader, you may feel that the walk of the ‘lone wolf’ more aptly suits you, but there’s something to be had from relationships with others. As social creatures, we simply need the support of others in our lives. Indeed, research has repeatedly shown that those with a close network of friends often outlive those who are isolated and alone. Do you make time in your schedule to interact with others and to feed your social needs? Reach out to those around you and start building more formidable relationships with them.

• The Spiritual. Your spiritual dimension is all about your core, your center, and your commitment to the values that you uphold as most important. It draws upon the sources that inspire and uplift you and provides guidance and leadership for your life. This is an area we touched upon when discussing Habit #2: beginning with the end in mind. When we better understand our purpose and when we take the time to get clear on what is most valuable to us, we can live a fulfilling life that’s most in alignment with who we want to be remembered as. So regularly set aside dedicated time each week to review your values and to ensure that you’re living your life in a way that fills you with inspiration, encouragement, wonder, and awe.

When you commit to taking care of the physical, mental, social/emotional, and spiritual aspects of your life, you create a lifestyle of empowerment. Stronger and healthier than ever, you’ll find you have more energy to excel in your work, to lead with excellence, and to get more of the things you love to do done within a day’s time. This is how the world’s most highly effective leaders thrive each day, and now you can do the same.

**About the Author**

Rosalind Cardinal is the Principal Consultant of Shaping Change, an Australian based consultancy, specializing in improving business outcomes by developing individuals, teams and organizations. Ros can be contacted at [www.shapingchange.com.au](http://www.shapingchange.com.au).
Management style greatly affects employees’ motivation and capacity to learn. The most effective managers vary their styles depending on the employee’s knowledge and skills, the nature of the task, time constraints, and other factors. By so doing, they encourage and inspire employees to do their best at all times.
Unfortunately, some managers fail to utilize different management styles, either because they don’t know about them or don’t think to apply them. This article discusses three primary management styles that should be in the tool chest of every manager, along with practical suggestions about when and how to use them.

The basic concepts presented in this article are derived from the “Situational Leadership Theory Model,” developed by Ken Blanchard and Paul Hersey. I was privileged to study with both Professor Hersey and Professor Blanchard at Ohio University. Since then, as a college instructor, coach, consultant, corporate trainer, manager, and facilitator, I have successfully applied the concepts described below with many employees and students in a variety of settings.

The Three Ds

It is helpful to think of management styles according to the three Ds: Directing, Discussing, and Delegating.

The directing style promotes learning through listening and following directions. With this style, the manager tells the employees what to do, how to do it, and when it needs to be done.

The discussing style promotes learning through interaction. In this style, practiced by Socrates, the manager encourages critical thinking and lively discussion by asking employees questions about the problem, opportunity, or issue that must be resolved. The manager is a facilitator guiding the discussion to a logical conclusion.

The delegating style promotes learning through empowerment. With this style, the manager assigns tasks that employees work on independently, either individually or in groups.

Using an appropriate management style helps employees learn, grow, and become more independent.

Below is a brief description of each management style, with suggestions about how to use it for best results. For presentation purposes, I have organized this material according to four key components of all management styles: communication, coaching, decision-making, and recognition.

The Directing Style

Communication in the directing style is predominantly one-way, from manager to employee. The manager imparts information to the employee via verbal or written instructions. The only feedback the manager looks for is “Do you understand the instructions?”

Coaching occurs as the manager tells employees what they need to change. In addition, the manager may demonstrate desired behaviors to the employee, such as rewriting an e-mail to improve clarity or showing how to run an effective meeting.

Decision-making occurs when the manager defines the problem, evaluates options, and makes a decision. Employees learn how to frame problems, evaluate alternatives, and make effective decisions by understanding the process the manager follows.

Recognition happens spontaneously when the manager praises employees who follow directions and complete assignments correctly. It can be accomplished on a more formal basis through company reward/recognition programs and feedback provided in private manager-employee conferences.

SUGGESTIONS FOR USING THE DIRECTING STYLE:

• **Start with the big picture.** Provide the context before launching into specifics.

• **Be precise.** State clearly what you expect, how you expect it to be done, and when it’s due. To increase motivation, tell employees why they will benefit from learning the material. Clear goals, specific deadlines, and concise directions increase employee motivation and eliminate confusion. Wordy, sloppily written, poorly organized directions confuse, overwhelm, and frustrate employees.

• **Provide the right amount of detail.** Communication breakdowns can occur when important details are omitted or instructions are ambiguous.

• **Always interact in an adult-to-adult manner.** This engenders mutual respect, disarms defensiveness, and facilitates positive change.

• **Don’t sugarcoat the message.** There are times when managers need to be direct and candid to get through to employees. For example, I once told an employee, “Stop being a victim and blaming everyone else. Start taking responsibility for your actions.”

The Discussing Style

Communication in the discussing style is two-way (between manager and employee) or multi-way (among employees, or among employees and manager). The manager asks challenging questions and listens carefully to the employees’ comments. Follow-up questions help uncover underlying assumptions, reasoning, and feelings. Employees learn to have opinions and be able to back them up with facts and data.

Coaching occurs when the manager asks questions that require employees to evaluate their own performance. Good questions to ask are “How do you think you did? What could you have done better? What steps can you take to improve?” The goal is to encourage employees to examine what they did, why they did it, and what they can do to improve.

Decision-making occurs as the manager and employees collaborate and work together to define problems, identify and evaluate alternative solutions, and make sound decisions. Employees learn as they respond to the manager’s questions, offer their own ideas, and consider the advantages and disadvantages of each option.

Recognition may be given to employees who express their ideas clearly and succinctly. In addition, employees should be praised for thoughtful observations, creative ideas, building on the ideas of others, and helping the group reach a logical conclusion.

SUGGESTIONS FOR USING THE DISCUSSING STYLE:

• **Start by asking general questions.** Management guru Tom Peters says the four most important words are “What do you think?” Asking employees for their ideas and opinions increases their engagement in the learning process. “What would you do in this situation?” is more effective at promoting discussion than a question that aims for a single “right” answer. Start with general questions, and then get more specific.

• **Resist the temptation to immediately answer your own questions or give your own opinions.** Be willing to wait 20 seconds or more for employees to respond. Silence is a great motivator.

The Delegating Style

Delegating empowers employees to manage their own learning. The manager sets the stage by providing information about the problem, opportunity, or issue to be resolved. The manager is a trainer, manger, and facilitator, I have successfully applied the concepts described below with many employees and students in a variety of settings.

Coaching occurs as the manager asks questions that require employees to evaluate their own performance. Good questions to ask are “How do you think you did? What could you have done better? What steps can you take to improve?” The goal is to encourage employees to examine what they did, why they did it, and what they can do to improve.

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Recognition may be given to employees who express their ideas clearly and succinctly. In addition, employees should be praised for thoughtful observations, creative ideas, building on the ideas of others, and helping the group reach a logical conclusion.

SUGGESTIONS FOR USING THE DELEGATING STYLE:

• **Start by asking general questions.** Management guru Tom Peters says the four most important words are “What do you think?” Asking employees for their ideas and opinions increases their engagement in the learning process. “What would you do in this situation?” is more effective at promoting discussion than a question that aims for a single “right” answer. Start with general questions, and then get more specific.

• **Resist the temptation to immediately answer your own questions or give your own opinions.** Be willing to wait 20 seconds or more for employees to respond. Silence is a great motivator.
• Prepare questions in advance. Great discussions don’t just happen. Ask one question at a time. Be open, curious, and interested in learning what each employee thinks.

• Don’t allow one or two employees to dominate the discussion. Solicit everyone’s ideas and opinions. Gently draw out employees who seem insecure and reticent to participate. Get closure by reviewing the key point or points you want to make.

• Promote broad participation by asking each employee to comment on a question or topic. For example, I sometimes start my meetings by saying, “I want to give each of you one minute to discuss your views on this topic. Let’s go around the room and hear from everyone.”

The Delegating Style
Communication occurs as the manager assigns tasks for employees to tackle independently or in small groups. Employees listen and ask follow-up questions until they fully understand what they need to deliver.

Coaching is accomplished primarily through self-coaching. Employees gain the most maturity and confidence when they are able to critique their own performance. For example, to my employee I might say something such as: “I want you to think about your performance on this assignment. Identify three things you did well and one area needing improvement. I’d like to meet tomorrow at 10 a.m. to hear what you come up with.”

Decision-making happens as employees establish goals, implement plans, and work through issues on their own. They learn by doing.

Recognition most often takes the form of praise and other rewards given to employees who work well independently, meet deadlines, and produce quality work.

SUGGESTIONS FOR USING THE DELEGATING STYLE:
• Assign projects that are challenging, but not overwhelming. When employees are empowered, most are inspired and motivated to show what they can do, but some become anxious. Increase the probability of success for all employees by expressing confidence in their ability to get the job done.

• Be precise. When delegating a task or project, make sure employees know exactly what they need to do and by when.

• Establish check-in dates. Managers need to get periodic updates from employees to insure appropriate progress is being made.

Variety Leads to Effectiveness
There is no one best management style. Effective managers use a variety of styles, and they know how and when to choose the most appropriate one for the specific situation. In essence, the three management styles boil down to this:

• Direct—Tell employees what to do.
• Discuss—Ask questions and listen.
• Delegate—Empower employees.

Some managers lean too heavily on the directing style of management. Greater use of the discussing and delegating styles increases employee engagement and enhances the learning experience.

At the end of each week, managers should assess their own performance with questions such as:

• Did I use the most appropriate management style for each task?
• Did I overuse any particular style?
• What changes do I need to make when using each style?
• Are employees becoming more capable and independent?

About the Author
Paul B. Thornton is professor of business administration at Springfield Technical Community College, Springfield, MA, where he teaches principles of management, organizational behavior, and principles of leadership. Professor Thornton is the author of “Leadership—Off the Wall” and 12 other books on management and leadership, as well as numerous published articles. He can be contacted at PThornton@stcc.edu.
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Matt Grollman
Evelyn Hara
Ramona Hee
Amine Kallala
Michelle Kennedy
Sarah Kennedy-Kerr
Mary McCool
Mark McDonald
Belinda Mitchell, CISR
Nicole Morrow
Nidia Murray
Edward Pedroza
Lani Pendola
Chelsea Pyasetsky
Marissa Reyes, CPCU
Shannon Shanholzter
Allen Shiu, APS
Linda Taylor-Hunt
Kaitlyn Wilber

International Association of Insurance Professionals is a professional association open to individuals in the insurance and risk management industries, and provides insurance education, skills enhancement and leadership development. Membership provides you the opportunity to increase your business productivity and profitability by participating in educational offerings and making business connections with other industry professionals. More than 70% of our members have advanced their careers through belonging to IAIP.

To join, contact Amanda Hammerli, Director of Membership, at 800-766-6249 extension 2, or email membership@iaip-ins.org.

Welcome our new members from July 2, 2017 through November 1, 2017

Erin Merline
Eric Oduro Boakye
Katie Poole
Janet Price, AIC, CRIS
Heather Remillard, AIS, ACS, AINS
Danielle Roberts, AIC
Le Ann Saliga, AIC
Anthony Serrano Sr.
Mary Smith
Lindsay Spencer
Heather Szakel
Lisa Watson
Mark Weimer, LUTCF
Erin Wells, CIC, CISR, ACSR
Linda Worthy
Lisa Reiss
Katherine Ruffi
Kelly Stokes
Tricia Wegner
Janelle Wilgers

Region VI
Kristi Abdo, CIC
Stacey Crawford
Sherie Daigle
Patricia Givens
Dana Johnson, CIC
Karen Munsey
Jennifer Nagle
Jay Pellegrini
Tracy Price, CISR
Ashleigh Rapp
Ami Sanderford
Amanda Shive
Brenda Sommers, CISR
Kimberly Turner
Brandy Watts

Region VII
Martin Beardoceaux
Victoria Bouschor
Eric Brown
Lorraine Carrillo
Silvia Chen
Dawn Chu, AU, AINS
Tammy Elbert
Joseph Fenech
Sarah Floyd Pearcy, CIC
Lisa Foley, ASLI
Laura Glynn
Linda Gomes, CPIE, ARM
Desiree Grimes
Matt Grollman
Evelyn Hara
Ramona Hee
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IAIP offers the following prestigious industry designations:

Certified Insurance Industry Professional (CIIP)

Diversified Advanced Education (DAE)

Certified Leadership Professional (CLP)

**CONGRATULATIONS!**

### NEW CLPs

Cynthia Crosby, AIS, ACS, AINS, CPIW, CLP - Region I  
Marisa Petrella, CLP - Region I  
Christopher-James Duque, CPCU, ARM, CLP - Region II  
Sandra Pope, CIC, CPIW, DAE, CLP - Region IV  
Georgianne Gobble-Weigend, AIS, AINS, AIM, CLP - Region V  
Christine Chandler Tillett, PHR, CLP - Region VII  
Mitula Patel, CLP - Region VII

### NEW CIIPs

Emily Briglia, CIIP - Region I  
Toni Condon, AINS, CIIP - Region III  
Terri Diephouse, CPSR, CISR, CIIP - Region III  
Susan Wilhelm, AINS, CIIP - Region III  
Lori Boen, SCLA, AIC, AIM, CIIP - Region V  
Kimberly Dahlin, CPCU, AU, AFSB, AIS, ACS, CIIP - Region V  
Andrea Lindenbusch, CIIP - Region V  
Kristin Gay, CISR, CIIP - Region VI  
Donna Rice, CISR, CIIP - Region VI  
Rita Auch, MBA, MAHR, CIIP - Region VII  
Robin Souza, CPCU, CIC, CRM, AFIS, AIS, AIC, AINS, CIIP - Region VII

### NEW DAEs

Dawn Halkyard, ACSR, CIIP, CLP, CISR, DAE - Region I  
Carol McManus, CPIA, CISR, CRIS, MLIS, CLP, CIIP, DAE - Region III  
Katie Liljeberg, CSIR, CLP, CPIW, DAE - Region VI

To learn more about these designations, including how to qualify, visit [insuranceprofessionals.org](http://insuranceprofessionals.org) and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
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– Judy Bush
California Council’s Annual Fashion Show was held Saturday, May 20th at the Doubletree Club in Santa Ana. This year we decided to do something different and focus on our charity work. We partnered with (WHW) which stands for Women Helping Women and Men Back to Work. We modeled gently used clothing that was donated to their program. It was a great way to showcase our community and have fun at the same time.

Regina Lemanowicz, retired
(San Diego Association of Insurance Professionals)

Charlotte Association of Insurance Professionals decided to divide and conquer community service projects this year. Several members took part in a Wine & Design fundraiser supporting ALS. All the funds went toward ALS. The group joined together to support a community fundraiser for a teacher and her family. The mother/teacher had been an accident and is out of work with no income – we were able to sell donuts/coffee early, early one morning to families dropping off their kids for school. We raised approximately $1,500. Members collected and distributed items to a local domestic violence shelters. Several members volunteered at a local YMCA. YMCA Miracle League is a non-profit organization that serves as a baseball league for special needs children. They raised enough money to supply 15-20 children with the items needed so they could enjoy being a part of a team. And finally, two of our members were also able to take part in a Leadership Luncheon in another region as they celebrated IAIP honoring members for their dedicated involvement.

Geraldine Plott, CPCU, CPD, FCLA, SCLA, AIC, ARM, AIS, CIIP, DAE, CLP
Allstate Insurance Co.

Congratulations Amanda Guenther for being awarded the title of Outstanding CSR of 2017 in SC by the Big I! What an honor!

Karin Shore, CPIW, Canal Insurance

The Quad Cities Insurance Association (QCIA) from Region V presented Kayla Hoeger from Eldridge, Iowa a $250 scholarship on May 9, 2017. Kayla is the daughter of Chris and Julie Hoeger and attends North Scott High School. Kayla plans to major in Finance and Economics at University of Northern Iowa (UNI). Congratulations to Kayla!

Debbie Theil, AIM, AIS, AINS, CPIW, CPCU
BITCO Insurance Companies | Old Republic Insurance Group

For IAIP Week 2017, The Las Vegas Insurance Professionals hosted our annual industry, employer and partner appreciation event at Lawry’s The Prime Rib. Our Keynote Speaker was Chris Utterback, Affiliate Professor of Insurance and Risk Management at UNLV. We also installed our officers for the 2017/2018 term, and handed out awards for Member of the Year and Partner of the Year. Christina Murphy, current VP and incoming President-Elect for 2017/2018 was awarded Member of the Year. Andy’s Painting was awarded Partner of the Year.

Keri Herlong, CPCU, CIC, CRM, CISR, ACSR, AIM, CIIP, CLP
Acuity

Pam Grimes, CPIW, CIC, CISR, DAE, AINS, CBIA Named 2017 Outstanding Customer Service Representative (CSR) of the Year in North Carolina. “Pam was chosen as a state winner for exemplifying the characteristics and qualifications required to be eligible for the prestigious National Outstanding CSR of the Year Award” stated Dr. William T. Hold, Ph.D., CIC, CPCU, CLU, and President of the National Alliance. “She represents the backbone of the insurance community, those customer service representatives distinguished for providing exceptional customer service on a daily basis.” Mrs. Grimes receives a framed certificate, embossed with the special Outstanding CSR of the Year bronze medallion symbol, and is now one of 37 individuals eligible for the national honor.

Pam Grimes, CPIW, CIC, CISR, DAE, AINS, CBIA, VFIS
Anders, Ireland & Marshall, Inc.
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.

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