## Today's INSURANCE PROFESSIONALS®

Summer 2016 Volume 73 Issue 2



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"Do not go where the path may lead, go instead where there is no path and leave a trail."

- Ralph Waldo Emerson



West Bend is proud to support the International Association of Insurance Professionals and their goal of providing our industry with a network of insurance professionals who help each other, teach each other, and support each other.









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#### **Outgoing President's** Message





I've had the time of my life, and I owe it all to you – the members of IAIP!

When I joined IAIP in 1992, I never imagined that one day I would be International President. It's been an exciting journey!

IAIP's educational and leadership offerings provided me with opportunities to grow both personally and professionally. The friendships I have made through this organization will stay with me for the rest of my life and prove that you don't have to see a friend every day to know they have your back!

I thank all IAIP members for their four years of unwavering support. I especially thank my mentors (you know who you are), the staff of Meeting Expectations, Members of Region I and, most of all, Waterbury Association of Insurance Professionals. Without their support and encouragement, I could never have completed this journey.

Best wishes to the 2016-17 and future Boards. You will always have my support.

I encourage each and everyone one of you to Go All In and truly reap the benefits of your membership as I did!

... Connecting Members... Building Careers.

Debbe Kuhne

Debra C. Kuhne **IAIP President** 



Debra C. Kuhne AAI, AIC, AIS, CIIP, DAE, CELS IAIP President 2015-2016

#### Incoming President's Message



Hello fellow members and industry associates. We are beginning a new term with renewed energy and a focus on the future. For several years now, the International Association of Insurance Professionals has been evolving. From external modifications, like changing our tag line and adopting a new logo, to moving from an in-house staff to using an association management company; IAIP has been retooling itself for today's world.

While continuing to provide insurance related educational courses, we've expanded our curriculum by adding a robust leadership development program and its associated designation of Certified Leadership Professional. None of these changes were done for the sake of change. They were all done with the purpose of remaining relevant and valuable to our members and to our industry. As the needs of our members and industry evolve, so must we.

The make-up of our organization is also evolving. The local association continues to be the bedrock for the majority of our members but the number of Members-at-Large is ever increasing. While this growing segment of our membership has the same needs as local association members, keeping them in the communications loop and providing opportunities for involvement can be more challenging for MALs and is an area we are striving to improve. The generational dynamics of our membership is also shifting, just as it is in the industry, and IAIP continues to look for ways to provide our young and new professionals with the tools and mentors they need to succeed.

We use the marketing slogan of **Go All In** because it represents taking action and not holding back. IAIP has much to offer and those that truly go all in reap the greatest benefits from their involvement in our association. Going all in also means being committed to progress and being part of the change.

As Roopleen said, "Don't let yourself stagnate or reach a plateau. Keep learning, keep improving. Be open to change. Your ability to constantly raise the bar higher and set standards will help you evolve and take you to the next level."

Let's GO ALL IN together to that next level.

...Connecting Members... Building Careers.

Tish Riley IAIP President 2016-2017



Tish Riley CIIP, DAE, CLP IAIP President 2016-2017

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## 10 Killer Social Media Pitfalls Businesses MUST Avoid



Most businesses today recognize social media as a powerful tool to engage customers, build brand awareness, drive website traffic and influence sales. A properly implemented social media strategy can increases in website visitors, improve customer loyalty, reduce the cost of sales, improve the quality of customer service, boost brand awareness, and increase the lifetime value of customer relationships. However, pitfalls of social media abound: An improperly planned, executed and managed social media strategy could easily outweigh the potential benefits. Many companies have already learned about the pitfalls of social media the hard way, enduring embarrassing and sometimes costly mistakes. Here are our top ten pitfalls of social media. Avoid at all costs:

#### 1. FAILURE TO PROPERLY PLAN.

The five Ps of Success, "Prior Planning Prevents Poor Performance", perfectly apply to any social media strategy. Consider the primary goal you'd like your social media strategy to achieve. Then consider how the success of your social media strategy will be measured. What type of tools will be required? Who will be primarily responsible for executing and managing the strategy? Select you're your social media channels: Facebook, Twitter, YouTube, Flikr, a blog, etc. Who will be in charge of

crafting the content? How will your content approval process work? Which members of your team will play a supporting role? How will your social media strategy be integrated into your other initiatives? What type of technology will be required? What outside resources will you need? Failure to make these plans is one of the most avoidable pitfalls of social media.

#### 2. AVOID SPREADING YOURSELF TOO THIN.

For best results, concentrate many messages on just a few social media channels such as Facebook and Twitter (at least in the beginning) than spreading yourself out too wide across too many channels. Although setting up a Facebook profile may be free, managing it requires somebody's dedicated time, which is not free. Producing compelling content such as copy, videos, presentations, and offers is also not free. Consider which existing materials, i.e. print collateral, photos, events, contests, special offers, etc. could be re-purposed for your social media channel for maximum impact and value.

#### 3. DON'T THINK OF SOCIAL MEDIA AS A QUICK-FIX.

Considering Twitter, Facebook or some other popular network a "quick fix" is one of the most common pitfalls of social media. Sure, a successfully planned and deployed social media strategy can deliver immediate measurable results - often making a dramatic positive impact on your business. However, it's important to think of social media as an initiative, not a campaign. Despite the early gains in can produce, the value social media can deliver will typically increase over time and the level of success your social media strategy will yield will be in direct proportion to your level of commitment. Routinely producing fresh, highly relevant content aimed at your target audience will be the lifeblood of your social media strategy. Over time, after you've hit a critical mass of friends, fans and followers, your social media network will become more selfsustaining through participation from users. However, reaching that critical mass requires

#### 4. DON'T THINK THAT JUST BECAUSE YOU'VE BUILT IT, THEY WILL COME.

Attracting fans, friends and followers during the early stage of your social media program will require outreach. You'll need to give people incentives to compel them to connect with you. Appropriate incentives will be dependent on your target audience and need to be properly promoted through both your traditional and interactive marketing channels.

#### 5. DON'T JUST FOLLOW THE FOLLOWERS.

While there's nothing wrong with following the leader, in today complex business landscape it can be difficult to distinguish the true leaders from the followers. Recognize that every business is unique. A social media strategy that works wonderfully for one company may be completely inappropriate for your business. The key to launching a successful social media strategy is to gain a deep understanding of your customers and their needs. Then, learn to genuinely speak to them and be committed to delivering

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real value. When in doubt, don't hesitate to enlist a professional social media consultant or agency to get you on the right track. An outsider's objective point of view could help put you on the right track faster and yield better results than going it alone.

#### 6. DON'T MAKE BLATANT SALES PITCHES.

While many customers do "befriend" or "follow" companies to get discounts or special offers, be sure to use social media as a way to establish and maintain relationships with customers and establish yourself as a knowledgeable expert in your field. People prefer to do business with people they like and trust. Earn their trust and their business will follow. Avoid the social media pitfalls of making your social accounts too pushy or sales-oriented.

#### 7. DON'T TREAT SOCIAL MEDIA AS A ONE WAY STREET.

Social media is most effective when it's a dialogue, not a monologue. Engage your customers, encourage discussions, listen and learn from their feedback. People prefer being "spoken with" over "talked at".

#### 8. DON'T ASSIGN THE RESPONSIBILITY OF MANAGING YOUR SOCIAL MEDIA STRATEGY TO AN INTERN.

Improperly communicating with your audience can have long-term negative consequences. Social media is public relations, marketing and customer service all in one — on a grand scale. Entrust only your most knowledgeable and capable people with the responsibility. Consider who within your organization you'd trust to attend a high value business networking event, a customer summit or press conference.

#### 9. DON'T TREAT SOCIAL MEDIA AS AN ISLAND.

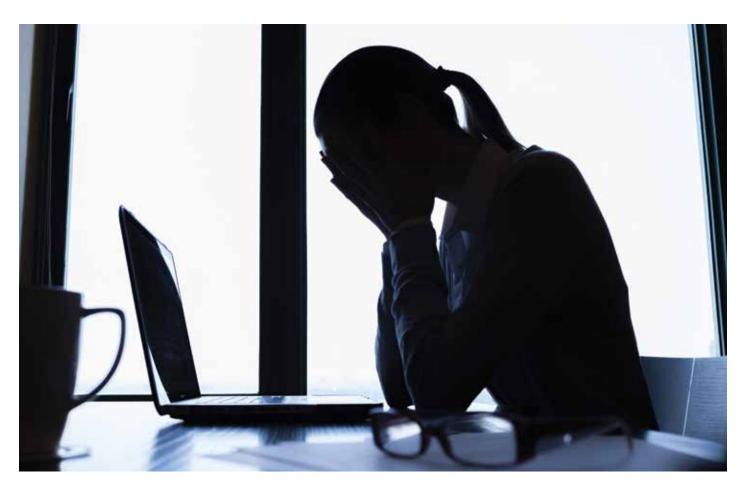
Social media is most effective when properly integrated into your other marketing, sales, public relations and customer service strategies. Social media should be the thread that weaves together all your marketing initiatives. Reference your social media channels in all your email communications, your website, your blog and your traditional advertising – YES, your traditional advertising! Advertise your Facebook page anywhere you'd advertise your website.

#### 10. DON'T DELAY THE LAUNCH OF YOUR SOCIAL MEDIA STRATEGY.

A Nielsen study point out, "Social networks or blog sites are visited by three quarters of global consumers who go online, which is a 24% increase from last year." If your company has an established customer base, there's a high probability that people are already conversing about your brand, products and/or services every day; customers, prospective customers, critics and competitors. The only question is whether or not you want to be part of those conversations. Getting actively involved now will help build your brand, enhance customer loyalty and retention, enhance the quality of your customer service and increase your potential for both short-term and long-term revenue growth.

#### About the Author

Thomas Harpointner is the CEO of AIS Media, Inc., an award-winning interactive agency. Visit: www.aismedia.com. Follow on Twitter: @AIS\_Media



## Pros and Cons of business.gov.au Social Media in Business

With its low costs and large audiences, it's easy to get carried away with social media. It's wise to tread carefully and be aware of both the pros and cons before you start.

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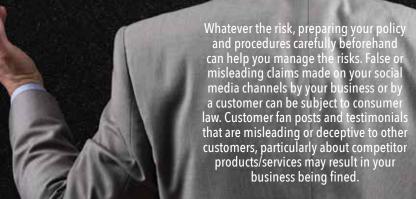
When used effectively, social media can have all the benefits of word of mouth, just on a larger scale! It can also help you reach a high number of potential customers. Potential advantages of social media can include:

- reduced marketing costs
- increased sales
- increased traffic to your website
- improved ranking on search engines
- greater customer engagement
- greater access to international markets
- opportunity for customer feedback
- opportunity to conduct market research about your customers
- improved networking opportunities with customers and other businesses.



Social media may not be suited to every business. If you are unprepared and launch your social media presence without proper planning, you could waste valuable time and money. Some of the possible disadvantages you should be aware of are:

- Not having a clear marketing or social media strategy may result in reduced benefits for your business.
- Additional resources may be needed to manage your online presence.
- Social media is immediate and needs daily monitoring.
- If you don't actively manage your social media presence, you may not see any real benefits.
- Risk of unwanted or inappropriate behavior on your site, including bullying and harassment.
- Greater exposure online has the potential to attract risks. Risks can include negative feedback, information leaks or hacking.



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## STAYING SAFE

by: Mindi McDowell and Damon Morda

## on Social Networking Sites

"The popularity of social networking sites continues to increase, especially among teenagers and young adults. The nature of these sites introduces security risks, so you should take certain precautions."

-Department of Homeland Security



#### What are social networking sites?

Social networking sites, sometimes referred to as "friend-of-a-friend" sites, build upon the concept of traditional social networks where you are connected to new people through people you already know. The purpose of some networking sites may be purely social, allowing users to establish friendships or romantic relationships, while others may focus on establishing business connections.

Although the features of social networking sites differ, they all allow you to provide information about yourself and offer some type of communication mechanism (forums, chat rooms, email, instant messenger) that enables you to connect with other users. On some sites, you can browse for people based on certain criteria, while other sites require that you be "introduced" to new people through a connection you share. Many of the sites have communities or subgroups that may be based on a particular interest.

#### What security implications do these sites present?

Social networking sites rely on connections and communication, so they encourage you to provide a certain amount of personal information. When deciding how much information to reveal, people may not exercise the same amount of caution as they would when meeting someone in person because

- the Internet provides a sense of anonymity
- the lack of physical interaction provides a false sense of security
- they tailor the information for their friends to read, forgetting that others may see it
- they want to offer insights to impress potential friends or associates

While the majority of people using these sites do not pose a threat, malicious people may be drawn to them because of the accessibility and amount of personal information that's available.

The more information malicious people have about you, the easier it is for them to take advantage of you. Predators may form relationships online and then convince unsuspecting individuals to meet them in person. That could lead to a dangerous situation. The personal information can also be used to conduct a social engineering attack. Using information that you provide about your location, hobbies, interests, and friends, a malicious person could impersonate a trusted friend or convince you that they have the authority to access other personal or financial data.

Additionally, because of the popularity of these sites, attackers may use them to distribute malicious code. Sites that offer applications developed by third parties are particularly susceptible. Attackers may be able to create customized applications that appear to be innocent while infecting your computer or sharing your information without your knowledge.

#### How can you protect yourself?

Limit the amount of personal **information you post** - Do not post information that would make you vulnerable, such as your address or



information about your schedule or routine. If your connections post information about you, make sure the combined information is not more than you would be comfortable with strangers knowing. Also be considerate when posting information, including photos, about your connections.

Remember that the Internet is a public resource - Only post information you are comfortable with anyone seeing. This includes information and photos in your profile and in blogs and other forums. Also, once you post information online, you can't retract it. Even if you remove the information from a site, saved or cached versions may still exist on other people's machines. (See Guidelines for Publishing Information Online.)

Be wary of strangers - The Internet makes it easy for people to misrepresent their identities and motives. Consider limiting the people who are allowed to contact you on these sites. If you interact with people you do not know, be cautious about the amount of information you reveal or agreeing to meet them in person.

Be skeptical - Don't believe everything you read online. People may post false or misleading information about various topics, including their own identities. This is not necessarily done with malicious intent: it could be unintentional, an exaggeration, or a joke. Take appropriate precautions, though, and try to verify the

authenticity of any information before taking any action.

Evaluate vour settings - Take advantage of a site's privacy settings. The default settings for some sites may allow anyone to see your profile, but you can customize your settings to restrict access to only certain people. There is still a risk that private information could be exposed despite these restrictions, so don't post anything that you wouldn't want the public to see. Sites may change their options periodically, so review your security and privacy settings regularly to make sure that your choices are still appropriate.

#### Be wary of third-party applications

- Third-party applications may provide entertainment or functionality, but use caution when deciding which applications to enable. Avoid applications that seem suspicious, and modify your settings to limit the amount of information the applications can access.

Use strong passwords - Protect your account with passwords that cannot easily be guessed. If your password is compromised, someone else may be able to access your account and pretend to be you.

Check privacy policies - Some sites may share information such as email addresses or user preferences with other companies. This may lead to an increase in spam. Also, try to locate the policy for handling referrals to make sure that you do not unintentionally sign your friends up for spam. Some sites will continue to send email messages to anyone you refer until they join.

Keep software, particularly your web browser, up to date - Install software updates so that attackers cannot take advantage of known problems or vulnerabilities. Many operating systems offer automatic updates. If this option is available, you should enable it.

#### Use and maintain anti-virus software

- Anti-virus software helps protect your computer against known viruses, so you may be able to detect and remove the virus before it can do any damage. Because attackers are continually writing new viruses, it is important to keep your definitions up to date.

Children are especially susceptible to the threats that social networking sites present. Although many of these sites have age restrictions, children may misrepresent their ages so that they can join. By teaching children about Internet safety, being aware of their online habits, and guiding them to appropriate sites, parents can make sure that the children become safe and responsible users.

#### About the Authors

Mindi McDowell and Damon Morda are from the Dept. Homeland Security





Your business may benefit from the free micro-blogging platform, Twitter.com. Although tweets (posts) are limited to 140 characters or less, it's a terrific way to get your message heard if you are strategic with tweets and building your followers. You can also benefit by following colleagues, friends, and insurance industry experts.

#### How to Get Started on Twitter

#### 1. Choose the right username

It's best to use your real name if it's available. My Twitter handle is @TriathlonNovels, because I'm using it to promote my legal mystery fiction series and am trying to reach one of my target markets, multi-sport athletes, because some of my novels' characters are triathletes. International Association of Insurance Professionals uses @IAIPInsPros.

#### 2. Create a short bio that captures your business

You'll only have 160 characters and so be strategic in explaining your business to your customers. You may wish to take a look at other bios for an example. One insurance agent (@TheAgentRon) states: "Why the Agent? We are the only company in northeast Ohio who can get you More Coverage for a Better Price!"

#### 3. Use a stand out image or photo

Upload an image or photo that your customers already know or associate with your business, like your logo, or a professional photo of yourself. You can also put a background image behind your photo. I use a beautiful image of a Hawaii beach, since my novels take place in Honolulu. If you elect not to have a backdrop, a section of blue will appear behind your image.

#### 4. Begin Tweeting

You may want to tweet an introduction or jump right into tweeting interesting and helpful content. Remember to sparingly promote your own business. Commercial and self-promoting tweets should be limited to 1 for every 10 tweets or less in order to avoid alienating your followers. Attempt to provide useful content as much as possible.

#### 5. Build Followers

Start by following other similar businesses, industry professionals and friends with solid content available for you to re-tweet. The more Twitter followers you have and the more often you post, the more exposure and traffic you'll have for your business. It took me many months to grow my followers to more than 2,000, because Twitter doesn't allow you to have a significant imbalance

between follows and followers. In building my followers up to 17,100, there were a few times I had to purchase some followers for about \$5 to \$20, but those purchased followers dropped off when they were suspended by Twitter. In the meantime, I was able to build more solid followers and add to my numbers.

#### 6. Pass the Word

Let your network know you're on Twitter and invite them to follow you. Make sure to connect your website to social media networks, including Twitter. If you have Facebook, LinkedIn and other social media accounts, invite your friends and connections to follow you on Twitter, by letting them know your Twitter handle. Pass the word by email list, in your newsletter or by word of mouth. It's not easy to grow your Twitter followers, but with persistence in passing the word, regular content-rich tweets and strategic following and re-tweeting, you should gradually increase your followers.

There is plenty of information on the Internet to guide you through the process of starting on Twitter. Once you've created a profile and learned the ropes, you're ready to utilize it for business promotion. Some means of doing so are:

#### **Keywords**

Use strategic keywords to be found on Twitter in your bio and in the content of your tweets. Take a look at your bio and consider using hashtags and words a person might use when looking for your

business. If you are an insurance agent, you should use those words and any other words that might be helpful such as, "automobile insurance", "homeowners insurance" and/or "life insurance". My bio is: "#attorney, #insurance defense, #ProAthete risk mngment coach, "riskmanagement expert, international #speaker; #author of #triathlon #novels." Using this bio has led to many additional followers. When I tweet, I usually put hashtags on all keywords in my tweet.

#### Be Interactive

Respond to others in an effort to establish yourself as an expert in your field. Check the @replies section on your Twitter page to respond to anyone sending messages to you. You can also determine if others are talking about you by typing your username into the Twitter search engine.

#### **Set Up Automatic Tweets**

Using Hoot Suite or other similar sites will allow you to schedule tweets strategically. I personally don't schedule tweets, but rather tweet whenever I have a short break in my schedule throughout the day.

#### Be Creative and Human

Your following will grow if your tweets have personality. If you only tweet about insurance, you might elicit yawns and you'll be unfollowed. I tweet about: fitness, hiking, all professional sports, recipes, healthy living, Hawaii,

interesting news, travel, triathlons, running, swimming, biking, skiing, yoga, insurance, books, writing, novels, sport risk management issues, cats, pets, and the Olympic Games. I do not tweet about politics, religion, hard news or anything too controversial. I've gradually started promoting my novels, but do so strategically.

#### Re-tweet

Everyone loves their tweets to be Retweeted and so do so generously. If you see a tweet you'd like to share with your followers, press the re-tweet symbol below the tweet. There's also a heart symbol you can press to express your like of the tweet. Do so often.

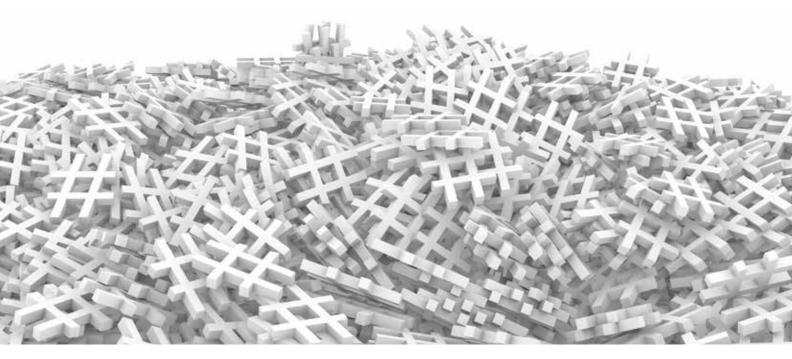
#### Remember: It's Not All About You

The best way to attract followers is to tweet about what your target market might like. If you use the site with the attitude that Twitter is about "You" and not about "Me", you'll succeed.

There's much to learn about Twitter, but hopefully by doing the above, you'll find Twitter to be an effective and inexpensive means to promoting your business. Happy Tweeting!

#### About the Author

Katharine M. Nohr, J.D.



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## Social Platform Tools That Will Help **BOOST** Your Marketing Communications

Helping your agency be visible to the online consumer is an important part of your agency's marketing communication process. Using the appropriate tools is an excellent way to streamline the process of building your social presence. Any brand presence on social media is worthless if it fails to connect with the right audience in a relevant way. Following are a few social platform tools that will help you build visibility and reduce the amount of time you have to invest on these process.



#### **BoardBooster**

BoardBooster is a tool that will help you schedule and manage Pinterest postings. It has many features that will kickstart your marketing strategies. In addition to scheduling pins, it allows you to loop activity. With this feature, you can update your board by repinning an older pin and then get rid of the existing pin or the latest pin based on their performance. This helps you by repinning great material on a regular basis. The free version allows for 100 pins per month. Paid plans start at \$5 for 500 pins per month.



#### **Revive Old Post**

If your agency website uses the WordPress platform, this could be a great plug-in to add. Once you have installed Revive

Old Post, this plugin will extract the existing collection of blog posts and automatically post them on Facebook, Twitter, and LinkedIn accounts respectively. It keeps your old articles live by sharing them in driving more traffic to your website. With this tool, you do not need to bother scheduling your most recent and significant articles on your social media accounts. You just need to arrange it and monitor the flow of traffic with automation. A Pro (paid) version adds additional functionality.

#### **Google Photos**

Using pictures and images in your articles and on social platform posts is essential to getting someone's attention. Using personal pictures is a much better way to engage with someone than simply grabbing a stock photo. The updated Google Photos platform is a great way for you to more easily manage your pictures and images. When you install Google Photos on your computer and other mobile devices, the program will automatically start uploading your images and video to your Google Photos account. The benefits of using Google Photos to upload your pictures include:

- · All your pictures are transferred automatically to Cloud as a backup.
- You can easily transfer your photos among various devices. For instance, you can take a picture with your camera and download it onto your phone through Google Photos and post it on Instagram.
- Google Photos will automatically create stories, animations, and collages with your best pictures. I have found these to be quite compelling.
- · Using machine learning that recognizes images, you can search for different photos just by topics and faces.

As in many Google products, there is no cost for using the Google Photos service.

#### Contextly

There are numerous existing WordPress post plugins, one of them being Contextly.

This plugin helps you easily create and display three types of linked post widgets on your WordPress website. The primary widget is placed under the blog content (article), and the other, known as the Sliderail, is part of your sidebar. This plugin helps your website readers find related content within your website without sending them someplace else. With just one click in WordPress, you can choose the location and the way you want to display the widget and the kind of posts you wish to display. It also permits you to feature a promotion link for ebook downloads, newsletter subscriptions, and webinar announcements within the recommended widget. Contextly is a paid service that starts at \$9/month.

#### - Zopim

I have previously talked about the benefits of using a live chat tool on your website. Zopim is another tool that enables website chatting. Every agency should add website chat as it provides you another way to engage with the online consumer.

To use the service, all you need to do is put the widget on your website and then it:

- Enables online customer chatting through desktop or mobile.
- Aids in customer tracking and supplements visitor notes.
- Visitor viewing by device, browser platform, and location.
- You can chat in various languages and it also aids translation of other foreign languages

Zopim offers a free trial pack for 14 days and is compatible with Android or iPhone mobile devices. There is a free "lite" version for one person or paid versions based on the number of agents available.

#### **Pablo**

Revive Old Post PRO

Images are key to grabbing attention. Pablo is a free service from Buffer that lets you produce interesting images on social media in just a few seconds.



Specific dimensions can be chosen to post on Twitter, Facebook, and Instagram. The most interesting part is that the images are not branded like some other tools available.

#### Periscope (iOS | Android)

You may have heard a bit about this new tool from Twitter that allows you to interact with your audience using a live video



stream. You can invite anyone into a "Scope." Periscope could be a powerful tool to connect with certain types of people. It could also be a way to create a significant marketing platform. You can generate free, relevant content as well as make announcements, have a question-answer session, receive feedback, and invite them. This tool is in my "seems interesting and deserves some experimentation" category. I am not quite sure yet how many agents will take the time to learn how to use it.

#### Blab.im

**C**intextly

Platforms such as Meerkat and Periscope are best suited for a single to multiple live chat session. Blab requires at least two people to be online and thus supports a conversational interview style of interaction. When you launch this app or visit the website, you can watch conversations happening in real time. And, you can participate too. It has exciting features such as a simple interface, is user-friendly and makes the conversation happen quickly with an iOS app. It is increasingly being used for hosting talk style shows. You can also record a Blab session. Several industry groups are experimenting with using this platform as a communication option.

I recommend you experiment using these tools to see which ones might be relevant to you. A key to continuing to develop your online presence is consistency. Using just one of these tools could help you save significant time and allow you to streamline the management of your social presence.

#### Abouth the Author

Steve Anderson - http://steveanderson.com/techtips



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### Millennials May Not Know You But They'd Love You if They Did

by: Matt Nickerson

18%

Generation Y is growing up. The eldest among them is now turning 35. They're making major life decisions—getting married, buying homes, starting families. "These moments increase their openness to new sources of guidance," according to a recent and illuminating report from Facebook IQ, "and increasingly those sources come from outside the traditional sector."

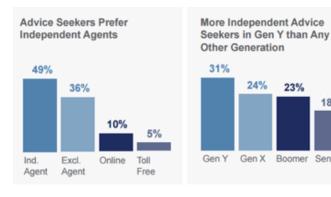
A recent research study we did here at Safeco Insurance shows that 31% of millennials place themselves in a segment that values independent advice, choice among insurance companies, an expert advocate and ease of understanding their insurance options. Surprisingly, this proportion is higher than that found among Generation X (24%), Baby Boomers (23%) and seniors (18%). In other words, and contrary to popular assumptions, millennials are less likely than their elders to take a do-ityourself approach to insurance.

So if they're looking for "new sources of guidance" outside of traditional channels, where are they looking? To their friends and peers, of course. The more salient question is, how are they looking? And the answer, almost unfailingly, is digital. Millennials are highly influenced by online recommendations, perhaps because these "digital natives" have grown up with Amazon reviews and Yelp ratings. Yes, they expect the best that current, digital technology has to offer — online access to quotes, policy management tools, claims and service — but not as a replacement for human contact. Rather, they expect these tools to facilitate human contact and meaningful dialogue.

Today, websites are the starting point. Jessica Ceriani of Front Range Insurance in Littleton, Colorado, is a second-generation IA who started the agency with her father twelve years ago. She says her policyholders often use the web to gather data on coverage options and rates, but they need something more to close the deal. As Jessica is fond of saying, "The web will get them to the church steps, but it usually won't get them to the altar." Jessica believes agents have to educate and that "a professional opinion still counts for a lot."

To reach that old-school moment where advice is offered and welcomed, agents like Ceriani are enhancing tried-and-true approaches with 21st-century techniques. For example, agents have for decades been heavily involved in their communities, but now they can amplify that involvement through social media. "The difference today is that you're not limited to a banner on the outfield fence," says Ceriani. "Tools like Facebook help us establish much broader visibility in the community."

If we fail to satisfy those evolving consumer expectations, we'll start losing customers. We might lose an entire generation. Generation Y is the largest segment of the U.S. adult population, and the only segment that's growing. In fact, they will remain the largest segment until 2042. That means their preferences will drive the market for the next 26 years... the rest of my career, and most likely yours, too.



In short, millennials are big — not just in terms of their numbers, but in terms of where they are in their life's journey. And they want what only you can give them — the combination of ease, choice and advice they can trust:

- Ease. Independent agents make it easy to shop, buy, and own insurance. With competitive pricing, websites, mobile apps and 24x7 customer service, the IA combines the best of technology with the personal, local touch.
- Choice. You offer the best options from a wide variety of carriers, even combining products from different carriers to construct a coverage plan that meets a client's unique needs.
- · Advice. Millennials know that buying cheap and easy is not the same thing as buying smart. The expert advice of an experienced and independent professional can keep clients from learning that lesson at the worst possible moment.

Each one of these attributes, taken on its own or in combination with another, can be compelling to certain segments of policyholders. But the combination of all three, which no other distribution channel can offer, is far greater than the sum of its parts, especially to maturing millennials. Once the consumer's needs go beyond commoditized personal-auto insurance, the key factor to adding value is expertise—in the form of advice—and that falls squarely in favor of the independent agent.

By embracing the new rules and tools of engagement, you can put yourself in a position to be discovered by millennials who are searching for guidance.

#### About the Author

Matt Nickerson is president of Safeco Insurance. He has been with Safeco since September 2008, formerly serving as chief operating officer. Nickerson has more than 30 years of industry experience serving previously in a number of executive roles with Liberty Mutual Insurance.

NEW PERSPECTIVES ◀◀

## The Aging Workforce and Generation Y:

by: Rob Salkowitz







As manager, you can provide employees with team activities that will not only bridge the generational gap around your workplace social media policy use and technology, but also generate effective team building strategies between older workers and younger workers.

As more companies adopt social computing for internal and external communications, it is important to be sure that you articulate a clear social media policy around their appropriate use. The problem is that workers of different generations tend to view these technologies, and the practices that surround them, differently. It is critical to get workers of all generations on the same page when it comes to using social media and technology at work.

#### Multigenerational Workforce Views of Technology

Keep in mind that this multigenerational workforce issue is not a matter of age. Studies have shown that older folks can learn and use new devices and software as well as anyone. In fact, seniors over 65 are the fastest-growing demographic on Facebook today.

However, someone who has been working in a job for a long period of time forms certain ideas and habits, reinforced by experience and success. Introduce a new piece of technology, or any new practice for that matter, and the employee will see this as a problem to be solved: "How can I adapt this new tool to the job I already know?"

Younger people have the opposite experience. They are wellversed in technologies like social networks, mobile devices, instant messaging and digital content from their experience as students and consumers. When they come to work, they may be wondering how they can use the tools they know to solve new and unfamiliar problems in their job.

If the workplace does not provide them with the social media tools they need, or has a policy for blocking social media access to the sites and services that give them access to their knowledge sources and networks, it undermines their potential productivity; it also sends a strong signal that the corporate culture does not adapt to change or welcome new ideas.

#### **Engaging the Skills of Young Workers**

So how can businesses take advantage of the tech-skills that younger workers bring to the office while encouraging their more experienced employees to participate and share their knowledge? One effective strategy is reciprocal mentoring.

Most people are probably familiar with the traditional concept of mentoring, where a more senior person takes a young colleague under their wing and imparts knowledge and career guidance. Reciprocal mentoring takes that concept a step further by creating a two-way conversation. As the mentor teaches the newcomer valuable business information, the young person can help their older colleague master the techniques of new technology, including how to avoid the embarrassing "newbie" mistakes that inhibit a lot of inexperienced users from participating in online activities.

#### Reciprocal mentoring elegantly solves several workplace issues at once:

- 1. Mentoring is great for onboarding new hires. If you've made the investment to hire and train a new employee, you want to make sure that person starts making an impact right away and sticks around to keep adding value in the future. Assigning a mentor is a good way to supplement existing training and orientation programs and giving the young employee an advocate and resource they can turn to within the business.
- 2. Reciprocal mentoring allows workers of all ages to feel valued. Young people coming into your business want to show what they can do. By sharing their knowledge to help colleagues with less experience with technology, they can contribute something of value right away and be recognized for it. Older workers want to demonstrate that they still have something to contribute. By participating in reciprocal mentoring, they not only pass along their knowledge and wisdom, but also keep their tech skills sharp and current.
- 3. It supplements and reinforces existing training programs. Online and classroom training programs can be great, but nothing beats the experience of one-on-one learning. In the mentoring environment, each employee can ask questions and learn at their own pace, in a relationship where they feel comfortable.
- 4. It lowers adoption risk of new technologies, particularly those that might disrupt or discomfort experienced workers. Studies show that most social and collaborative deployments fail due to low user adoption rates. With better uptake across the organization, businesses can increase the value of their IT investments and realize return on investment more quickly.
- 5. It builds relationships across the generation gap. Each generation, from Baby Boomers to Gen X to Gen Y, has its own work style and set of behaviors at work and misunderstandings commonly occur when these work styles clash. Fostering cross-generational dialogues in any organization can be a challenge. Technology can provide a basis for starting conversations that could help resolve other issues and create a more smoothly-functioning workplace.

Reciprocal mentoring programs can yield huge benefits for your business, but implementation takes some skill and forethought. All participants should undergo some basic training and orientation to ensure that mentoring relationships respect personal and professional boundaries, are structured and productive, and are not intrusive on other important workplace activities. Mentors and mentees should be carefully matched. When the formal mentorship program is concluded, participants should document their experiences and suggest refinements to the process going forward.

#### Abouth the Author

Rob Salkowitz is a consultant specializing in next-generation workforce and social technology. He is the author of Young World Rising (2010) and Generation Blend (2008), Managing across the Technology Age Gap (2008), and several other books. He writes, speaks and consults on trends shaping the future of business. A co-founder and partner in MediaPlant, LLC. Rob lives and works in Seattle, WA. Follow him on Twitter @robsalk.



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## Put The Smartphone **Down**:

by: National Institutes of Health (NIH) University of Pittsburgh School of Medicine in Pennsylvania

#### Social Media Use and Sleep Disturbances Linked



The research, supported by the National Institutes of Health (NIH) and conducted by researchers at the University of Pittsburgh School of Medicine in Pennsylvania, is published in the journal Preventive Med-icine. Social media (SM) use is rapidly increasing. According to the Pew Research Center - a self-described "nonpartisan fact tank" in Washington, DC, that looks into the "issues, attitudes and trends shaping America and the world" - nearly 65% of adults in the US use social networking sites.

Young adults aged 18-29, however, are the largest social media group; 90% of people in this age group use some form of social media. Although many factors feed into sleep disturbance in young adults, little is known about social media and its association with sleep disturbance. As such, the team investigated this connection in 2014, by sampling 1,788 adults in the US aged 19-32.

#### Participants used social media an average of 61 minutes per day

Jessica C. Levenson, PhD, from the university's Department of Psychiatry, and colleagues used question-naires to determine the study participants' social media use, and they made use of an established meas-urement system to study sleep disturbances.

The 11 most popular social media platforms in 2014 were noted on the survey: Facebook, YouTube, Twitter, Google Plus, Instagram, Snapchat, Reddit, Tumblr, Pinterest, Vine and LinkedIn. The team found that participants used social media an average of 61 minutes per day and visited their accounts around 30 times per week. Additionally, nearly 30% of the participants had sleep disturbance levels that were characterized as high.

Results showed that the participants who reported checking their social media accounts the most dur-ing the week had three times the likelihood of experiencing sleep disturbances, compared with those who checked their accounts the least. Additionally, the participants who spent the most time on social media each day had twice the likelihood of experiencing sleep disturbances, compared with those who spent less time cruising their accounts. Levenson says their research is the first to show that using social media can impact our sleep. "And it uniquely examines the association between social media use and sleep among young adults who are, arguably, the first generation to grow up with social media," she adds.

#### Important implications for health, well-being of young adults

The researchers say the results of their study may suggest that how often we use social media could be a better predictor of sleep disturbances than how long we use it. "If this is the case," Levenson says, "then interventions that counter obsessive 'checking' behavior may be most effective." As with many studies, however, correlation does not equal causation, and the researchers caution that further study is needed to flesh out whether social media use contributes to sleep disturbance, or vice versa, or both.

Commenting on this point, Dr. Brian A. Primack, director of the university's Center for Research on Me-dia, Technology and Health, says:

"It also may be that both of these hypotheses are true. Difficulty sleeping may lead to increased use of social media, which may in turn lead to more problems sleeping. This cycle may be particularly prob-lematic with social media because many forms involve interactive screen time that is stimulating and rewarding and, therefore, potentially detrimental to sleep."

The team concludes their study by noting that the "strong association between SM use and sleep dis-turbance has important clinical implications for the health and well-being of young adults. Future work should aim to assess directionality and to better understand the influence of contextual factors associat-ed with SM use." In 2015, Medical News Today reported on a study that suggested heavy Facebook use is linked to depressive symptoms.

*Ellis, Marie. "Put the smartphone down:* social media use and sleep disturbances linked." Medical News Today. MediLexicon, Intl., 27 Jan. 2016. Web.

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Components of an Effective Digital Marketing Strategy



Successful marketing is all about delivering the right message at the right moment. Your message must be accessible and appealing to customers when they are searching for new products and services. 81% of customers today conduct research on the internet before making a purchase decision[1]. As the internet and digital platforms continue to gain momentum as a trusted source of information, carriers must establish an effective digital marketing strategy.

#### Why It Matters

Today, a carrier's long-term success depends on attracting and retaining customers. A marketing strategy that embraces various platforms can help position your company as the natural choice for tomorrow's digital consumers. This article outlines the six components of an effective digital marketing strategy for carriers.

#### Inbound and Outbound Channels

To develop an effective marketing strategy, you must utilize both inbound and outbound channels:

Inbound Marketing focuses on distributing free, quality content that generates interest in your brand. Establishing yourself as a source of value builds trust with consumers, raising the likelihood that they will seek you out as a paying customer. This form of marketing yields the highest return[2], because it allows customers to engage with your brand when they are most interested.



Outbound Marketing pushes messaging to consumers, usually through a range of advertising options like radio or television commercials and email campaigns. Since these consumers are not actively seeking out your services, outbound marketing has a very low conversion rate compared to inbound marketing.

The relationships between each of these marketing channels should be symbiotic in nature—working together to streamline information to appropriate audience types.

#### Digital Marketing Strategy

A good digital marketing strategy combines elements of inbound and outbound marketing through various online tools and mediums. Developing a clear strategy provides a framework for generating broad awareness, a document for strategic analysis, and a rough guideline for implementation. If drafted as a living document, the strategy also provides triggers, decision points, and benchmarks for success that can be reevaluated in frequent iterations.

#### An effective digital marketing strategy contains six components:

1. Summary: defines your company's top priorities as they align with your overall digital marketing strategy and target media perception. A successful summary establishes scope and provides a focusing lens for all subsequent efforts. Execution is where most strategies break down,

so managers should monitor individual actions for alignment with company goals and initiatives like:

- Appealing to New Audience(s)
- · Growing Premium Base
- · Mitigating Risk
- **2. Audience:** captures who you want to do business with and who wants to do business with you. Analyze your audience to generate content that's interesting, relevant, and appropriate. Digital information is inherently public, so be sure to consider all audience types in your analysis and segment lists when possible. Your audience analysis and segmentation may include:
- Current Agencies
- · Current Policyholders Needing Additional Coverage
- Potential Policyholders Searching for Lower Rates
- 3. Value: describes what makes your brand unique and drives the direction of your content. What distinguishes your insurance products and services from other competing carriers? Why would an agent or insured choose to do business with you specifically? It's important to articulate value in every marketing message. Prominent themes in insurance include:
- Customer Service
- · Ease of Doing Business
- · Attractive Rates
- · Innovative Distribution
- · Community Involvement
- · Financial Strength
- **4. Goals:** establish targets and metrics that define success. Marketing efforts must be evaluated frequently for ROI, and concrete goals help managers distinguish the channels that are most effective for their organization. Consider these top priorities for various channels:
- Inbound (provides a solid base)
- · Increase Number of Contacts / Leads
- · Converting Contacts / Leads to Customers
- · Increase Revenue from Existing Customers
- · Reduce the Cost of Contact Lead or **Customer Acquisition**
- · Improve ROI for Marketing initiatives

- Outbound (provides a mechanism for distribution)
- Drive traffic to your website
- Appealing to new customers
- Recruit Employees
- · Build brand loyalty or awareness
- · Differentiate your company



- 5. Content: describes messaging that calls customers to action. Be creative in your approach and use statistics to back your content. Readers are generally intrigued by white papers, case studies, reports, surveys, and infographics. Consider producing content regarding the following:
- Product and Service Offerings (Differentiation)
- Education (Risk Mitigation)
- Customer Service (Ease of Use)
- · Discounts and Contests (Loyalty and Appeal)
- Industry Advocacy (Credibility)
- Community (Trust)
- **6. Distribution:** identifies the channels and platforms that most effectively deliver content to your target audience. Digital platforms vary widely in audience and target usage patterns. For example, Facebook and Twitter have very different subscribers and their consumption patterns contrast sharply. It is important to match messaging with medium. Here's an overview of channels by type:
- · Inbound
- Website (Central Hub)
- · Dedicated Landing Pages (Individual Campaigns)

- Blogs (Content Repositories)
- Customized Call to Actions
- Outbound
- Tradeshows
- Email
- · Direct Mail
- Social
- Facebook (Surveys, Contests, Articles)
- Twitter (Articles)
- LinkedIn (Retention and Recruitment)
- Pinterest (Infographics)
- YouTube (Advertising and Awareness)
- Google+

**Note:** Social Media marketing can support inbound or outbound marketing efforts depending on how it's deployed. Inbound broadcasts messages and outbound interacts with customers.

#### Conclusion

Carrier longevity is determined by a company's ability to attract and retain policyholders and agents. Brand awareness, promotion, and preference are key to converting interested potentials into loyal customers. An effective digital marketing strategy can help carriers reach and interact with targeted audiences through the use of various online marketing techniques.

#### Resources

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#### About the Author

Chastin Reynolds is the Director of Marketing at BriteCore with ten years of expertise in both print and digital media. She holds a B.S. in Professional Writing from Missouri State University and a certificate in Social Media Marketing. Chastin developed and implemented a digital marketing strategy for BriteCore increasing inbound sales leads over 600% from 2013-2016. She frequently speaks at conferences and is a guest lecturer for the Society for Technical Communication (STC). Chastin can be reached at chastin@ britecore.com



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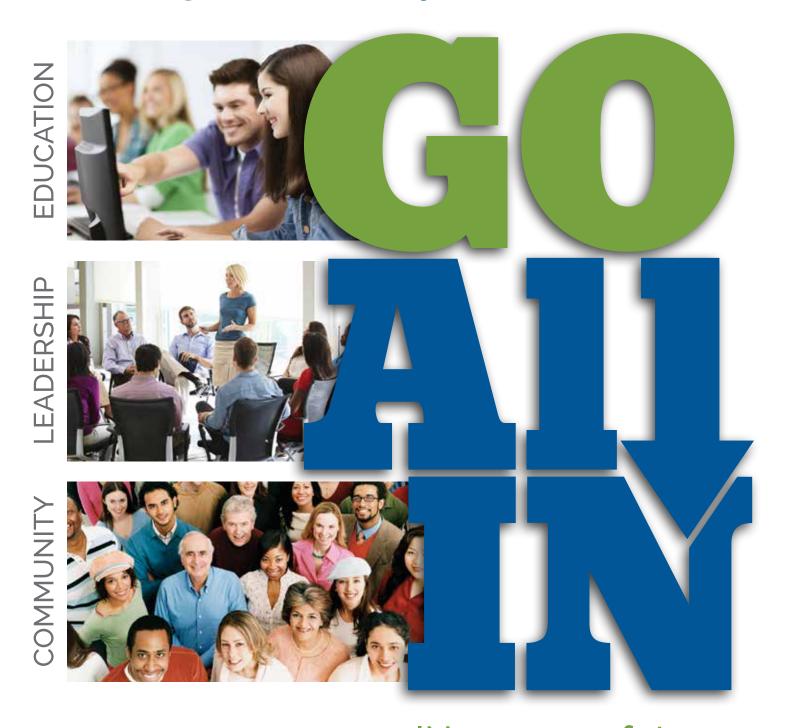








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## Social Media Strategies

## Let me take you back to 2004 for a few social media giggles.....

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



Twitter was a sound, the Cloud was in the sky, 4G was a parking place, LinkedIn was a prison, Apps were what you sent into colleges, Skype was a typo. Fast forward to 2016 and the social media revolution continues. Now, we have Snapchat, Pinterest, Instagram, Periscope and hundreds of social media apps to explore. Let me share my social media journey and what inspired me to leverage social media strategies and tactics to build a successful professional brand.

First, the insurance industry is all about relationships. We do business with people they like, know and trust. I became determined to understand how to use social media to build my personal and professional brand. This led me to explore all things social media. In my spare time, my thirst was unquenchable and I would read books and research the internet for information on social media topics. In the early days, the information was very limited. The more I discovered the deeper my passion for social media and sharing the valuable knowledge to the insurance industry grew.

Second, I quickly realized social media could allow me to take a professional relationship to the virtual level thus allowing me to stay connected. As a busy Regional Sales Manager with a large territory it was impossible to be in many

places at once. I found that by sharing a little something about my daily travels helped me stay connected to the folks I love to do business with but can't be in their office every day. My goal has always been for the folks I do business with to know more about me than I work for XYZ Insurance Company. I am able to keep in touch and not miss a beat. If they have a special celebration, new child start kindergarten or graduate college, or have a loved one pass I am able to express "real time" comments.

Third, never forget the fun factor. I love the insurance industry and want to share how much fun our industry is and what a great place it is to build a career! I have worked hard to build a multifaceted approach to branding. I have leveraged social media tools such as LinkedIn, Facebook, Twitter, Pinterest, Instagram, Google+ to share this journey with both insurance professionals and others with whom I'm connected.

Using social media combining passion with business has led to multiple insurance industry speaking events with independent agents, sales managers, underwriters, risk managers, and claim professionals.

Here are some of my favorite tips to leverage social media in business:

- Create and always build your professional brand
- Become an expert and leader sharing your knowledge
- Learn about your existing clients or find new clients
- Find out what your competition is
- · Obtain useful feedback from customers
- Stay connected to clients
- · Build a "smoking hot amazing" LinkedIn profile – I have a free "how to" step by step guide that is yours for the asking- just email me kimberlyshattuck@gmail.com

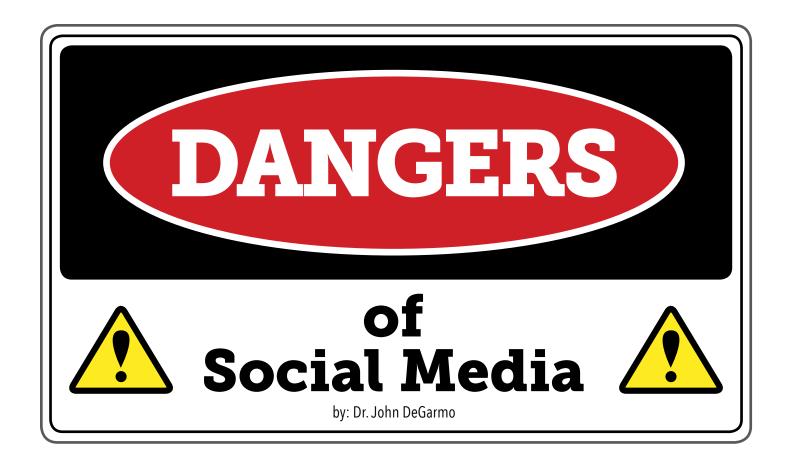
And don't forget these social media strategy tactics:

- · Define your audience and determine your "Why" and be disciplined
- Establishing manageable goals; both weekly and monthly is key to all social media campaigns
- · Narrow your focus by building a presence deep on one or two social media platforms and then spread out if you feel it will benefit your business
- Build a community being deliberate with creativity and content
- Create engaging content that will appeal to your target market. Don't forget about generational marketing (Gen X, Y, Z, Boomers, Civics)
- It's all in the tools. Use the apps and tools to be more efficient and have prearranged content as well as manage multiple accounts from literally anywhere in the world.

Finally, social media networking is an ever changing journey not destination. You are never too young or too old learn. Make it part of your professional DNA and succeed.

#### About the Author

Kimberly Shattuck, CISR, CPIA, CPIW, DAE, CLP - Grange Insurance, Regional Sales Relationship Manager



For the early 21st century, technology surrounds children. Ipods, video games, and cell phones are practically inescapable for children. Along with this is social networking, which for many children is a daily part of their routine. Indeed, social network sites, such as Facebook, MySpace, and Twitter, to name a few, are a part of everyday life for children around the globe. Social Networking opens up the world to children, as they are able to stay connected to friends and family members from all over.

Social networking is certainly here to stay, as it shows no sign of either being a fad or slowing down. To be sure, for many children, it is the main way of keeping in contact with their peers. Not only can children communicate with friends living nearby, social networking allows them to communicate with those friends living great distances away, friends made at summer camps, sporting events, and other gatherings. These sites permit the user to communicate instantly and without delay, allowing children to develop stronger social skills.

Sites such as Facebook also allow children to express themselves on their own "homepage", giving them an outlet to discuss ideas that interest them, as well as be introduced to other interests from friends.

There are educational benefits, as well, for those children using social network sites. Facebook, and other sites, allow children to discuss school work together, after school hours. Children social networking also develop stronger digital skills and competence, as they learn how to post pictures and comments on the site, as well as navigate through the internet. As schools become more and more digitally reliant, these skills are necessary for a child's classroom success. Furthermore, as the jobs of the future become more technologically based, these skills are essential for children when reaching adulthood and face the job market.

There are dangers, though, regarding children using social network sites. For one, children can be introduced to a world of harmful sites while using these sites. Not only can a child easily come across a site that is not child friendly, links and click ads are also easily accessible, as they are seemingly everywhere. Along with this, internet predators continue to seek out young internet users, waiting to prey upon unaware children.

Cyberbullying, or bullying through the use of the internet, is also a new problem among child social network users. Parents need to be aware of who their children associate with on social network sites,

teach their children about the dangers of posting personal information while networking, monitor their internet usage, and ensure that social networking profiles are set to private and not public.

#### About the Author

Dr. John DeGarmo has been a foster parent for 11 years, now, and he and his wife have had over 40 children come through their home. He is a speaker and trainer on many topics about the foster care system, and travels around the nation delivering passionate, dynamic, energetic, and informative presentations. Dr. DeGarmo is the author of several books, including The Foster Parenting Manual: A Practical Guide to Creating a Loving, Safe and Stable Home, and the foster care children's book A Different Home: A New Foster Child's Story. Dr. DeGarmo is the host of the weekly radio program Foster Talk with Dr. John, heard each Monday at 8 PM Eastern. He also writes for a number of publications and newsletters, both here in the United States, and overseas. He can be contacted at drjohndegarmo@gmail.com, through his Facebook page, Dr. John DeGarmo, or at his website, drjohndegarmofostercare. weebly.com.

# Social Media and the Workplace



Social media has changed every aspect of our society, including the workplace. Employers are struggling to keep up with all aspects of social media, including positive uses of social media for things like marketing and recruitment, to the negative issues presented by social media such as employee misconduct and invasions of privacy. The laws related to social media and the workplace continue to develop as lawmakers and courts attempt to keep up with the ever-changing face of social media. This article highlights some of the current issues facing employers.

#### **GENERAL RISKS AND EMPLOYER CONCERNS**

Unquestionably, there are benefits to using social media and other emerging technologies in the workplace. For example, many employers make use of instant messaging, texting, chat rooms, online meetings and video conferencing to enhance workplace communication. There are apps developed every day to assist with the performance of a variety of job functions. Many employers have found that the use of social media and technology can increase productivity, improve employee engagement, increase collaboration, and enhance communication both internally and externally.

However, with every benefit, there are risks that must be addressed. Social media can be a time-waster. Indeed, Facebook's traffic peaks mid-week from 1:00 p.m. to 3:00 p.m. Employers have to be sensitive to the fact that confidential or propriety information can easily be shared over social media. Moreover, any type of employee misconduct that can happen "in real life" can happen on social media, except that on social media, there is usually a photograph attached and the misconduct has a much wider audience.

In addition, the legal risks associated with social media should not be ignored by employers. Potential harassment and discrimination claims, whistleblower claims, invasion of privacy, and claims of protected union activity are just the tip of the iceberg. Public employers have to worry about potential constitutional claims, such as freedom of speech and association. Any employer wanting to discipline an employee because of online activity should consult with legal counsel in advance of taking any action.

#### **SOCIAL MEDIA AND PRIVACY**

One of the major issues raised by social media is the impact on privacy. Social media users love to share. They share

personal information, opinions, hobbies, relationship status, and major life events. This once private information is now readily available to the social media site, to the users of that site, and to the advertisers on that site.

Many social media sites, such as Facebook, offer different levels of privacy settings, with the default being that all content is publically accessible. There are settings and applications that can be used to stop (or at least reduce) online tracking of your activity. However, a recent Consumer Reports survey revealed that nearly 13 million U.S. Facebook users are not aware of the privacy control settings and about 30% of users do not use them.

Even when privacy settings are in place, there is never a guarantee that anything someone posts online will be private or remain with an intended limited audience. Indeed, a theme being repeated in appellate decisions across the country is that users have no expectation of privacy in any social media website. To the contrary, many courts routinely conclude that using social media is the opposite of expecting privacy According to one of the first decisions in California, no reasonable person who takes the affirmative act of posting information on a social media website has an expectation of privacy. Moreno v. Hanford Sentinel, Inc., (2009) 172 Cal.App.4th 1125, 1130. Or, as one New York court put it, "[W] hen Plaintiff created her Facebook and MySpace accounts, she consented to the fact that her personal information would be shared with others, notwithstanding her privacy settings. Indeed, that is the

very nature and purpose of these social networking sites else they would cease to exist. Since Plaintiff knew that her information may become publically available, she cannot now claim that she had a reasonable expectation of privacy.' Romano v. Steelcase, Inc., (2010) 907 N.Y.S. 2d 650, 656.

This fundamental lack of privacy in online activity raises numerous questions that continue to plague employers. Can employees be disciplined for things they say on line? Can employers base a decision not to hire an applicant based on information learned from social media sites? Do litigants have a right to learn what their opponent says on line? Are there special concerns for use of social media by law enforcement officers or public officials? Although answers to some of these questions are beginning to emerge, the impact of social media in the workplace remains a rapidly developing legal area.

#### RECRUITMENT AND CYBER-VETTING **OF APPLICANTS**

One major concern involves the use of social media to screen applicants. According to a January 2016 publication from the Society for Human Resources Management, 81% of employers used social media for recruiting. In addition, 43% said they use social media or other online search engines to screen candidates, with 36% of employers saying they disqualified a candidate in the past year because of concerning information found on social media, such as illegal activities or discrepancies with the application.

Of employers not using social media to screen applicants, 76% cited concerns about legal risks or discovering information about protected categories such as age, race, gender, etc. as the reason. This concern is not unfounded, and employers using social media to screen applicants should be aware of the legal risk. For example, in Nieman v. Grange Mutual Casualty Company, 2012 WL 5029875 (C.D. Ill. 2013), an applicant sued for age discrimination under Title VII and the ADEA, claiming that the employer learned his age from

his LinkedIn profile (based on the date of his graduation from college). He also alleged that he was not hired because the employer learned through an internet search that he had sued a prior employer. The Court concluded that such conduct by an employer was sufficient to trigger the protections of those statutes and the employer was not permitted to make an employment decision based on age information from LinkedIn.



#### Although the information may be public, once an employer has it, it can be difficult to prove that it was not used in the hiring decision.





While social media and the internet provide a wealth of information although employers should remember that the internet is not always the most reliable source - relying on such information creates potential legal risks. Although the information may be public, once an employer has it, it can be difficult to prove that it was not used in the hiring decision.

#### **SOCIAL MEDIA AND THE NLRB**

The National Labor Relations Board ("NLRB") has been one of the most active administrative agencies in addressing social media. Between 2011 and 2012, the NLRB issued a series of reports concerning social media cases. The reports note a significant increase in cases dealing with the protected and/or concerted nature of union and

employee postings on social media and the lawfulness of employer social media policies. Essentially, the NLRB's position has been that where employees discuss wages, hours or working conditions online, they have engaged in "concerted activity" within the meaning of Section 7 of the National Labor Relations Act ("NLRA"), and they cannot be disciplined for that conduct. However, general online complaints about the workplace, particularly if not shared with coworkers, fall outside the protections of the NLRA. Moreover, social media policies that are written in a fashion that punish or deter protected or concerted speech are being struck down as overbroad and unlawful.

In one case, the employer, a nonprofit social services provider, unlawfully

discharged five employees who had posted comments on Facebook relating to allegations of poor job performance and lack of service by a coworker. The subject of the Facebook comments learned about them and reported them to the employer as cyber-bullying and harassing behavior. The employees who engaged in the on-line discussion were terminated. According to the Board, the Facebook discussion was a textbook example of concerted activity, even though it transpired on a social network platform. The discussion was initiated by one employee in an appeal to her coworkers for assistance.

Through Facebook, she surveyed her coworkers on the issue of job performance to prepare for an anticipated meeting with the Executive Director.



The resulting conversation among coworkers about job performance and staffing levels was therefore concerted activity. The Board has found employee statements relating to employee staffing levels protected where it was clear from the context of the statements that they implicated working conditions. This finding of protected activity does not change if employee statements were communicated via the internet. See, e.g., Valley Hospital Medical Center, 351 NLRB 1250, 1252-54 (2007), enfd. sub nom. Nevada Service Employees Union, Local 1107 v. NLRB, 358 F. App'x 783 (9th Cir. 2009).

Additionally, the discharged employees did not lose the Act's protection. Although there was swearing and/or sarcasm in a few of the Facebook posts, the conversation was objectively quite innocuous. The discussion did not rise to the level of "opprobrious" under the Atlantic Steel Co. test, 245 NLRB 814, 816-817 (1979), typically applied to employees disciplined for public outbursts against supervisors.

The guidance offered by the NLRB General Counsel's office provides employers with critical guidance on the appropriate scope of a social media policy and what kind of on-line discussion is protected under the NLRA.

- · Be mindful of the NLRA, and avoid overbroad statements and ambiguous words that could be interpreted to "chill" Section 7 rights. The NLRB has disfavored terms and phrases such as "confidential information" and "disparaging comments" - without further explanation or context - as being too vague and likely to violate the NLRA. Employer policies should not be so sweeping that they prohibit the kind of activity protected by federal labor law, such as the discussion of wages or working conditions among employees.
- Provide examples whenever possible. The Board has repeatedly indicated that a particular policy might have been lawful if it had included specific examples of prohibited conduct. Thus, instead of stating that the policy prohibits "inappropriate behavior," consider providing examples such as harassment, bullying, etc. Employers should work with employment law counsel to craft appropriate and workplace specific policy language.
- Include a savings clause to exclude protected Section 7 activity from the scope of a social media policy. Although a savings clause will not cure an otherwise unlawful and overbroad

policy, it might enable the court to narrowly construe the policy or excise an offending portion and preserve the rest, and there is no downside to including one.

#### **BEST PRACTICES**

Without question, the most important thing an employer can do to address social media concerns is develop clear, comprehensive policies that address both the employer's use of social media and an employee's use of social media. Employers should revise these policies when laws change and when new technologies emerge. Ideally, the drafting of these policies would include input from legal counsel, information technology, and human resources, as well as any other relevant parties in the organization. Employers should obtain employees' written acknowledgement of their receipt of the policy, and to provide training to all employees on the policy.

Some of the topics that employers should consider addressing in policy include:

- A statement that the employee has no expectation of privacy when using the employer's system and devices;
- An express reservation of the right to monitor employee use of the employer's system and devices;
- · A statement that due to the nature of the internet, employees may not have an expectation of privacy when using social media sites;
- Identification of the person(s) authorized to speak on behalf of the employer, and an express prohibition against any non-authorized employees speaking on behalf of the employer;
- Identification of the person(s) responsible for maintaining the employer's presence on social media;
- · A statement that use of social media or the internet in any way that violates employer policy will be grounds for disciplinary action, up to and including termination;
- Person(s) to contact with personnel and technical questions; and
- A signed acknowledgement.

#### About the Authors

Kelly Trainer and Traci Park are partners at Burke, Williams & Sorensen, LLP. They specialize in employment and social media law. They can be contacted at www.bwslaw.

# Can the Internet Actually Make Us More Honest?

## Social media exposes deceit with viral social accountability.

Newflash: YouTube "celebrities" Sam and Nia might be pregnant again. This is a couple who have been so successful documenting daily "family life led by Christian values" (their description, not mine) that Sam quit his job as a nurse and is now focusing on YouTube full time. Troublesome shift of professional re-sources aside, Sam and Nia are now dependent on getting eyeballs to watch their saga. What if real life isn't interesting enough? A rapid cycling of a pregnancy, a miscarriage, and another pregnancy following on the heels of disclosures that Sam had an account on the illicit affair site Ashley Madison, their fans are starting to think they might not be telling the truth. Views have plummeted from the high of 15 million on the first pregnancy video down to under 200,000. And where views go, revenues follows.



"Fake it 'til you make it" may be a good strategy for getting over anxiety before a meeting, but it's NOT a good strategy when you're selling authenticity on YouTube. The Internet is powerful--it can propel an unknown into YouTube celebrity with thousands of viewers overnight, but with celebrity comes scrutiny. Those same eyes will be looking through a magnifying lens. Social media relationships operate with the same rules as offline ones. They are social contracts that thrive on honesty and are destroyed by de-ceit. There's an important lesson in all this. New media does a lot of things. One of them is that it makes it hard to keep secrets a secret. Think of that as making people accountable for their behavior.

Parents frequently worry that the media is teaching their kids to behave more dishonestly. There are lots of things in the headlines to fuel that concern. The news is full of people—even trusted figured of author-ity--who are caught lying and cheating, not to mention bending the rules. It's not surprising that stories of people misbehaving get more ink (or whatever we say now). The news survives on sensational stories to get people's attention which means they focus on the negative and often exaggerate or misreport events.

But parents take heart: All the negative media stories and events provide powerful teaching moments that you can use to help your kids understand the importance of critical thinking, decision making and personal integrity. It's easy to think that the media is promoting a culture where lying is normal and even expected in order to be important, accepted to or get ahead. The media continually reports on various aspects of bad behavior in society and there is a lot of potential for dishonest behaviors online. People can assume fake identities, say mean things anonymously, let impulse override reason and tell outright lies.

People worry so much about the dishonesty of online activities that we have names for them. For example, a cyberbully is someone who bullies in cyberspace. A sock puppet is an online identity created to mislead someone, whether it's pretending to be someone you aren't, 'ballot stuffing' online polls, posting positive reviews for your book on Amazon or trashing a competitor on Yelp. Astroturfing is the prac-tice of masking sponsors of a cause, organization or message to make it appear as if it is a grassroots movement to increase credibility. In China, they have a version of astroturfing called a shuijun or 'water army' that is the manipulation of "word-of-mouth" advertising and the creation of slam campaigns in online reviews and posts by paid posters in the service of a PR firm or advertiser.

The problem, however, is not the media. Honesty is about people. We lose sight of the fact that for every opportunity to be dishonest online, there are as many offline. A lot more people may see or hear about dishonest behavior online, but that doesn't change the fundamentals of what creates deceit. We may be distracted by the visibility of dishonesty enabled by the Internet and social media, but social connectivi-ty has created a level of transparency that can also make media an arbiter for truth and honesty more than deception.

The Internet has two really important qualities: information and activities are high visible and evi-dence is permanent.

When examples of bad behavior show up online or in the media, parents have excellent opportunities to teach important lessons with multiple benefits. Using examples in the media makes it less immediately personal and therefore, less threatening. Using examples in the media, no matter whether it's Facebook, Twitter, email or the Internet, raises children's media literacy, critical thinking and decision making skills, better preparing them for the world they have to navigate.

The media demonstrates how the consequences of dishonesty, complicity and deceit are extensive—interpersonally and economically. As many a politician, executive and journalist has discovered, it's very difficult to hide untruths these days and the evidence doesn't disappear, as it did in pre-technology times. Albert Bandura's social cognitive theory says that seeing the consequences of observed behaviors is a key feature of their impact. The news outlets may call our attention to transgressions, but the outlets and citizens alike pursue the outcome and often demand justice.

Media mediates relationships, it doesn't deny them. Roles online or in broadcast media imply social contracts. If your role is fictional, that's one thing. But if you're presenting as a trusted source, beware the Internet as the great equalizer. Dishonesty destroys trust. Trust is the foundation of all relationships whether they are interpersonal or professional. Ask Brian Williams. When news correspondent Williams was found to be lying about his activities in Iraq, it didn't stop there. It called into question all the dra-matic stories he told in his career. Where the network might have been willing to overlook or whitewash his discretions, the public was not, effectively ending his career as a serious journalist. For all the good work an organization like Invisible Children might due, the attention generated by KONY2012 also opened their accounting records to public scrutiny.

It may surprise people to learn that research shows that the Internet actually makes people more honest. People often point out that you can be "anybody" online. But it doesn't work that way. Everything in life is ultimately about relationships. Social media and the Internet are no different. They are about relationships and, like offline, relationships are the things that matter most. It doesn't matter how old you are or what you're doing, whether it's meeting someone at a dating site, finding a new job or con-necting with friends. All social interactions are based on relationships and relationships are built on trust.

What's the best way to teach your kids to be honest?

- 1. Talk with your kids about how much you value honesty and give them examples of how honesty in essential to trust. Use examples in the media of how people behave to start conversations about what you admire and help them speculate about what the consequences of certain behaviors can be. Be willing to listen as much as you talk.
- 2. Make it safe for your kids to talk with you about behaviors so they can explore what it means to be honest. If you explode or punish at any sign of dishonesty, you are shutting down the avenues of communication that let you teach the real lessons.
- 3. Show your kids how to be honest by being honest yourself. If you continually cut corners, tell "lit-tle white lies," or cheat on your taxes, then you are teaching your children to be dishonest no matter what comes out of your mouth.

Honesty isn't a luxury. It's a necessity. Honesty creates trust, the foundation of meaningful relationships. Relationships enable our professional success, personal happiness and physical health. Our kids are growing up in a rapidly changing and complex, technology-filled world.

#### About the Author

Pamela Rutledge, PhD, MBA is Director of the Media Psychology at Fielding Graduate University



What's trending right now in the insurance industry? #SocialMedia. You may be asking yourself, how can social media help mitigate my claims? It is my goal to show you how the private investigating industry has made huge strides in the right direction, attempting to determine a claimant's activity level and functionality via social media. I want to emphasize we focus our investigations on public profiles of our claimants and their social friends. It is important to note that, what is located on social media is not definitive of a person's daily activities. Some people often exaggerate their activities or alter their photos with filters and add-ons to make themselves look better or worse, with the goal in mind to attract more likes/comments. However, what we can take away from what we

locate are a claimant's tendencies. For example, they tend to post pictures or check-in at the same place every Thursday night, they tend to talk to the same people who are now the people we want look into as well, they tend to share photos regarding excessive amounts of money/drugs/alcohol, they tend to be active on social media during the evening hours, etc. Don't get me wrong, plenty of people give you their honest daily routines from the moment they wake up to the time they go to bed; however, it is important to stress how to use this information since written text and undated photos are not always reliable in court.

Understanding various social media sites and why people use them is critical.

We tend to locate the most information on Facebook, Instagram, and Twitter. Facebook is still the most popular of all the social networking sites with the widest age range of users. Some things you can do on this site include posting with unlimited characters, adding photos and videos, and checking-in at various locations. Settings on Facebook can be completely public, semi-public, or completely private. Instagram is a cell phone based application that allows you to take photos, add filters, and post with captions and hashtags. Privacy settings on Instagram are either public or private, no in between. The age range of active users is 18-34 years old. Twitter is a social media site that permits its users to posts in short "tweets" or posts containing 140 characters or less, as well as pictures and

videos. When we see an active Twitter profile, it usually consists of a person's daily thoughts and activities. This can add up to thousands of tweets. Most of those who use Twitter do so as bystanders, just there to see what others are posting. People between 18 and 34 make up the general population of Twitter users. Also, as a bonus tip, for the crowd under the age of 18, we have noticed they tend to use the websites VSCO.co (a photo upload site that allows you to purchase your images and others) and ask.com (an anonymous question and answer site) more than other age groups.

I'm sure you're still wondering, though, how social media can help your claims. In today's society people tend to be overly engrossed in their own lives as well as the lives of those in their social groups. We want to take advantage of this upward trend in vanity amongst most of our claimants. The amount of information people place on the Internet can lead you to a breakthrough on your file (regarding a person's whereabouts or level of activity) and offer more focused surveillance opportunities. When we locate a claimant on social media our first order of business is to understand their posting habits. Are they posting their own thoughts? Are they just sharing other people's pictures/quotes/lyrics? How frequently are they using their page? Do they check-in often? Are they actively interacting with their social friends? Once we understand what type of user they are, then we can focus on the validity of the information we are gathering. You may be asking, what are they posting that could help my claim?

From Facebook, we tend to gather posts regarding activities (where they are going/where they went/what they did that day). We often locate photos and videos (again, only upload dates are available not dates the photo/video was taken); however, we try to cross reference these images and videos with information we gathered from the claimant's page or their friends pages to help us piece together a timeline for when they might have been taken. Facebook also has event pages that we can determine if the subject has recently attended or will be attending an event, even giving us the exact date, location, and time. The userfriendly layout of Facebook also helps identify social friends and relatives which become new avenues to pursue regarding public information about our claimant.

Instagram offers a visually-friendly way of gathering information. People often take a photo, add a filter, and post immediately to their accounts, since it is a cell phone-based social media site. From Instagram profiles, we gather

photos capturing activity in real-time. Instagram is picture/video-based so it is very important to focus on the captions and hashtags being used. Users tend to be detailed with their captions, hashtags, and locations letting us know what is happening in the photo/video. I want to mention the hashtags #tbt (Throw Back Thursday), #fbf (Flash Back Friday), and #latergram which imply the photos may be older than the uploaded date identified on one's profile. An example of what you might find on Instagram would be a photo of your claimant in the hospital with #whathappenedlastnight. We would then advise monitoring the comments posted to this picture to gather details from your incident in question.

Twitter is also an "in the moment" social media site IF the user is active. To clarify, there are a few types of users on Twitter: the bystander (users who have accounts to see what others are saying but do not post much themselves), active re-tweeters (people just reposting what others say), and active daily users. This last group is the one we will focus on. If your claimant is active and public on Twitter you will be able to track their activities more frequently since these users are microblogging their day via tweets, photos, and videos. For example, you could possibly capture conversation between users regarding their plans for the night or a live tweet session of a claimant at the gym including photos and videos.

Facebook, Instagram, and Twitter are just starting points in attempting to locate information on your claimant. These sites tend to overlap and link to each other which can help direct your investigation. For example, if you are on Facebook and see a filtered photo uploaded by your claimant you might want to look for an Instagram profile since that is a feature of Instagram. It is important to stress the need to look beyond the scope of just

your claimant and extend your search into their relatives and known associates for additional information. Social media has created this need to share and over-share one's thoughts and daily activities. And if you are not exploring the possibility that your claimant might be out there over-sharing, then you are doing yourself and your company a huge injustice. Take the time to explore or hire someone to help document your claimant's whereabouts on social media to help prevent any fraudulent activity. Social media is constantly growing and changing. And the only way to completely understand each site and its purpose is to explore them each yourself. Take action and be proactive with your claims.

#### About the Author

Dana joined InSight Investigations in January 2005. She began her career at InSight as a field investigator conducting covert surveillance operations after graduating from Saint Joseph's University, with a Bachelors Degree in Criminal Justice and a Masters Degree in Criminal Intelligence Analysis. Dana was inducted into the Alpha Kappa Delta Sociological Honors Society in 2005. In 2008, Dana became the creator and developer of the first social media investigation called V.I.A. (Virtual Information Analysis) which is commonly used throughout the insurance industry. V.I.A. is a nationally known investigation tool commonly used in an effort to identify and mitigate claims through social media investigations. Ms. Pescatore is now the Director of Internet Investigations and has created several investigative services for InSight Investigations. Her duties include conducting Virtual Information Analysis investigations, speaking nationally at various conferences, as well as, directing a team of social media investigators. Dana is the industry leader and developer in Social Media investigations.



# 2016 Annual IAIP Convention Recap



The International Association of Insurance Professionals' Diamond Jubilee 75th Annual Convention kicked off on Thursday, June 16th in Richmond, Virginia with over 250 members and industry professionals. Thank you to all of our attendees for your participation and contributions. Congratulations to this year's regions with the most Convention participation: first place goes to Region I with the most attendees, and Region III and Region IV were a close second and third place. As always, we want to give special recognition to this years' almost 50 "first timers", and over 35 "16 Plus" attendees who have participated in sixteen or more Annual Conventions.

The convention began with music, laughter and some "rememberable" quotes in the Opening General Session as Patrick Henry introduced his three mentalities for success: the Cheers mentality, the Go the Extra Inch mentality, and the Lead the Way mentality. He inspired us all to be "Re-memberable"- because "people want to do business with their friends, those they like and trust". Attendees left with a reminder to always offer that "intangible quality that binds us to our customer" and we were inspired to "create an emotional connection".

The enthusiasm continued throughout the convention as attendees had the opportunity to participate in over 20 diverse educational workshops and sessions spanning topics on everything from emerging trends to fraud in the insurance industry. An intense pre-convention workshop, also a new CLP renewal course, focused on leadership with Elise Farnham. A special, celebratory Diamond Jubilee welcome reception, trade show, networking opportunities, two keynote addresses, a panel discussion and a business meeting rounded out attendees' many options for convention participation.

The new Certified Leadership Program courses were introduced for the very first time, including Managing Teams, Leadership 101, Coaching Conversations, and Diversity Awareness, all within the CLP/Career Development learning track.

2016 International Awards were presented to IAIP members for their outstanding achievements at the Awards Luncheon on Saturday, June 18. Congratulations to the distinguished nominees and all of the 2015-2016 International award winners! In addition to these awards, scholarship recipients from National Alliance, The Institutes, the International Risk Management Institute (IRMI), and NAIW Legacy Foundation were also announced and those in attendance were recognized.

During the 75th International IAIP Convention business meeting, three motions were presented that required a vote by the delegates. All three motions were adopted as follows:

One Member One Vote - Election of International Secretary: Effective July 1, 2016 the voting body for the election of the International Secretary shall be the entire membership, where each member can cast one vote electronically. A quorum for the electronic vote will be 10% of the total membership. Affirmative of the majority of at least 10% of the total membership voting shall elect the International Secretary.

**Region Realignment:** Effective July 1, 2016 The regions of the association shall be aligned as follows:

- · Regions I, II, III, IV no change
- Region V Colorado, Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin, Wyoming
- Region VI Arkansas, Louisiana, New Mexico, Oklahoma, Texas
- Region VII Alaska, Arizona, British Columbia, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington

One Member-At-Large per State/Province Vote: The voting structure at the annual Convention and Regional Conferences shall be one Member-At-Large per State/Province.

In addition, the delegates elected Cindy Prud'homme as the 2016-2017 International Secretary. The 2016-2017 Board of Directors were recognized and honored for their inspiring service over the past 12 months, and Victoria Rivas installed the 2016-2017 officers:

#### 2016-2017 Board of Directors

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President	Tish Riley, CIIP, DAE, CLP
President-Elect	Linda H. Luka, CPCU, CIIP, AAI, AINS, CLP, DAE, CISR
Vice President	Angie Sullivan, AIC, CIIP, CLP
Secretary	Cindy Prud'homme, AINS, CPIA, CIIP, CLP
Region I	Kim Fitzgerald, CPCU, API, CLP, CIIP, DAE
Region II	Geraldine Plott, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE, CLP
Region III	Kimberly Shattuck, CISR, CPIW, CPIA, DAE, CLP
Region IV	Tammy Wascher, CIC, CIIP, CPIA, CLP
Region V **	Pam Haakenson, CIIP, DAE, AIS, CLP
	Martha Elliott, CISR, CIIP, CIC
Region VI	Kristina Donaldson, CPCU, CISR, AINS,
	CPIW, DAE
Region VII **	Kim Cameron, CPIW
	Patty Neil, CPCU, CIC, CRM, AIAF, AIT, ARM

<sup>\*\*</sup> Denotes Co-RVPs as a result of the adoption of the Region Realignment.



## 2016 International Award Winners



INTERNATIONAL ROOKIE OF THE YEAR DAWN M. MANZANO **REGION VIII** 



**INTERNATIONAL RISK MANAGEMENT PROFESSIONAL OF THE YEAR** MINDY SCHUETT **REGION V** 



**INTERNATIONAL YOUNG NEW PROFESSIONAL OF THE YEAR** (NEW IN 2016!) JENNIFER KUBIAK, AIS, AINS, ACS, CIIP, DAE, CLP



INTERNATIONAL INSURANCE **PROFESSIONAL OF THE YEAR** KATHLEEN M. BIANCULLI, CIC, CIIP, CLP, DAE, ACS, ASF, CISR **REGION IV** 



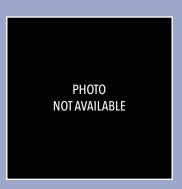
**INTERNATIONAL CLAIMS** PROFESSIONAL OF THE YEAR DIANE FOWLER MARTELL, FCLS, CIJP **REGION II** 



INTERNATIONAL CONFIDENCE WHILE COMMUNICATING (CWC) SPEAK OFF WINNER CAROL MCMANUS, CISR, CRIS, MLIS, CLP, CIIP **REGION III** 



**INTERNATIONAL CLIENT SERVICE PROFESSIONAL OF** THE YEAR MICHELE L. MORGAN, CPCU, AIC, AIS, AINS, DAE, CIIP



INTERNATIONAL **PROFESSIONAL UNDERWRITER OF THE YEAR** PAIGE DENISE STIEFEL, CIC, **REGION III** 



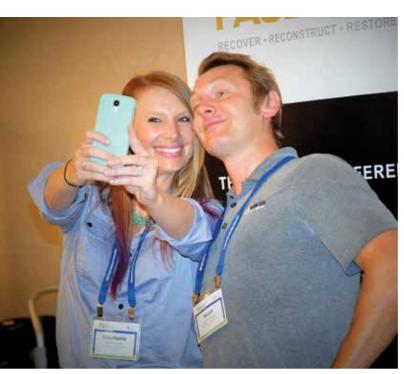


















## Meet the 2016-2017 Board of Directors



#### Tish Riley CIIP, DAE, CLP President

Tish Riley's career in insurance spans 30+ years working for three different P & C companies. Like many of us in the industry, she had not intended to make insurance her career, but in 1974 she landed a job as a file clerk for St. Paul Fire & Marine Insurance in their Southern California office and worked her way up to manual rater over the next couple of years. Tish left insurance and began working for the Los Angeles Times where she was

employed as an accounts receivable lead. After her second son was born, Tish and her family moved to Northern California where she spent time as a stay-at-home mom before rejoining the workforce in the retail sales field, eventually becoming a sales manager for Macy's. Tish returned to insurance in 1983 when she became an operations supervisor at Crum & Forester Personal Insurance. Over the next seven years, Tish supervised various operations units then moved into an underwriting position. When Crum & Forster moved to another state in 1990, Tish went to work for a small, niche-market company, Western Pioneer, as an underwriter. The company was later purchased by the national carrier, Commerce Insurance Group, which was subsequently obtained by MAPFRE Insurance, an international insurance carrier. Tish spent 21 years with the company serving in various rolls from Underwriting Manager to Underwriting Specialist to Compliance Analyst and eventually as Senior Business Analyst. In 1998, a prior co-worker invited Tish to dinner with some friends who worked in the insurance industry. The "dinner with friends" turned out to be the monthly meeting of Tri-Valley Insurance Professionals, the local association of NAIW. She was so impressed with this group of people that she joined the association immediately. Tish took the CWC course three months later and represented TVIP at the following California Council Meeting. Since then, Tish has served in every elected position in TVIP, chaired numerous committees and been TVIP's CWC instructor since 2005.

Beyond the local level, Tish has served as the California council's Education Liaison, Public Relations Chair and two terms as Council Director. She was elected Region VIII Vice President in 2009 and began serving on the Executive Committee in 2013 when she was elected International Secretary. Tish then moved up the chairs as Vice President in 2014 and President-elect in 2015. She has served/chaired committees at every council meeting, regional conference and international convention she's attended since 2001 and chaired the 2012-13 Mentoring Task Force. Tish was the winner of the 2004 Region VIII CWC Speak-off, the 2010 Region VIII Hall of Fame Award, the 2010 Region VIII RVP Recognition Award and the 2013 Region VIII

Insurance Professional of the Year Award. She obtained her CLP designation in 2014 and is a certified instructor enjoys teaching CLP courses at council meetings and regional conferences. Tish retired from "paid employment" in April of 2012 and is enjoying spending more time with her family and friends and indulging in her new hobby of landscape painting. Retirement also gives her more time to focus on the needs and future of IAIP.



#### Linda H. Luka CPCU, CIIP, AAI, AINS, AIS, DAE, CISR President-Elect

For the past eight years, Linda has been the Agent Education Coordinator at West Bend Mutual Insurance Company. This 120+ year-old mutual property and casualty insurance company has allowed her many personal and professional opportunities. Her duties include coordinating continuing education classes in the home office as well as off-site locations. These classes qualify for continuing education

credits in the eleven states where they conduct business. She is responsible for finding new topics, speakers and then filing new courses for approval, renewing of current courses along with overseeing registering CE credits for all attendees. She is responsible for specialty producer and agency staff programs. She works with various Office of Commissioners of Insurance, PIA, National Alliance, BIG I and THE Institutes staff. She was a personal lines underwriter for fifteen years, then, spending sixteen years in commercial lines underwriting. This year marks her thirty ninth year with the company. Linda has taught many courses for West Bend and her local and council IAIP groups, including Ethics, CLP and Customer Service. She is a certified instructor for the Dynamics of Service for the National Alliance.

Linda is the charter and founding president of her local association, Kettle Moraine Insurance Professionals. She is part of Wisconsin Council of Region V. Linda competed in her local and council CWC competitions. Linda was the Wisconsin Council Director in 2007 and Region V Vice President in 2011. In 2008, she won the regional Professional Underwriter of the Year award. She was co-winner of the international Insurance Professional of the Year in 2013. Linda loves to travel having attended many council, regional and international conventions. Linda is a past member of Toastmasters International and is currently involved in the Society of Insurance Trainers and Educators, Securities and Insurance Licensing Association, Greater Milwaukee chapter of CPCU and PR chair of Chix 4 a Cause, LTD., a non-profit organization, which helps people fight cancer in the local area. Linda is on the CISR Board of Governors for the National Alliance. She is active in her church and loves to spend time with her family and travel to Mexico. Talk to her about her beloved

Green Bay Packers too! Linda is married to a former insurance underwriter and they have a son, Willy. She is a Grandma to sweet, Pearl and favorite goal is to be a "cool" Grandma.



#### Angie Sullivan, AIC, CPIW **Vice President**

Angie has been in the insurance industry for 20 years, working in various departments and capacities of the insurance field which have developed her professionally and personally. She has worked as a team member and a consultant in insurance agents' offices. She created, developed, facilitated/ trained various educational programs for agents and their team members in a six-state area (WI, MN, ND, SD, IA and NE), as well as operations

center employees in the insurance field across the nation. She has worked with various members and leaders of the insurance industry from service levels up to senior vice presidents on personal and professional development and goal setting.

Angie has held various leadership roles in IAIP and in the insurance industry. As a member of IAIP, she has held every local level office, was a Council Director in Nebraska for two years and the Regional Vice President of Region VII from 2013-2015. Angie chaired numerous agency conventions for her company and an number of agent and team member universities, which required setting up food services, hiring keynote speakers, facilitating classes, arranging extra activities such as golf events, and making sure the agenda stays on time and runs smoothly for up to 500 attendees. Angie developed her insurance knowledge through the various courses and designations she has obtained, including AIC designation, four parts of the LUTCF, and four parts of the CPCU. Angie was variable licensed for her company, holding the Series 6 and 63 license from 1998 to 2006 (Federal and State licenses for securities products).

Angie is committed to her personal and professional development through her membership in IAIP and the various classes and workshops she attends each year. In 2011, she participated in the Confidence While Communicating program giving the three-minute speech and a one-minute impromptu, and was well received. Her speech allowed her the opportunity to participate at the various levels of IAIP competition – the local, council, regional and international levels. Angie holds her CPIW and is currently working on her Leadership designation via IAIP's new leadership courses. Angie has been a member of NAIW from 1992 to 1999, and then from 2006 until the present time. She left from 1999 to 2006 due to a position change in her employment that required travel, which prevented her from attending the monthly meetings. Angie realized the value of IAIP and therefore once her travels began to slow down and her role changed, she once again became a member.

She is active in her community, helping at the "Center for People in Need," gift wrapping at local stores during the holidays, assists with information sharing for the Lincoln Marathon and the Alzheimer's walk. Angie is a member at St. Paul United Methodist Church, Is married to Mike and has two kids and two grandchildren.



#### Cindy Prud'homme, AINS, CPIA, CIIP, CLP Secretary

Cindy Prud'homme is an IT-Supervisor for Meadowbrook Insurance Group in Southfield, Michigan. She manages system implementations, large projects, and provides postimplementation support to Meadowbrook's self-insured and wholesale operations throughout the United States. She manages a team of programmer/analysts.

Prior to that Cindy worked on Meadowbrook's Business Process

Improvement initiative, where she visited Meadowbrook branches around the country, for enhancement and efficiency opportunities in their business process. Cindy has 30+ years of experience in the insurance industry, with an accounting, systems, and operations background. She holds the AINS, CPIA, CIIP, and CLP designations and is a licensed P&C producer in the state of Michigan.

Many members know Cindy from her 2005-2006 service on the National Board of Directors of AMS Users' Group (now NetVU), chairing the Sagitta Education Committee. There, she received the President's Citation for service in 2007 and the James M. Gibson Service Award in 2008. Cindy was a regular fixture at NetVU conferences, conducting educational presentations on technical subjects and business skills, including Business Presentation Skills and Business Process Improvement. She was a founding member of the Midwest Sagitta Users' Group, and during her Charter Presidency expanded this 'local chapter' to include a territory of seven states.

Cindy is a founding member of the Mid-Michigan Association of Insurance Professionals, where she was the group's Charter President in 1997. She holds dual membership in the Insurance Association of Metropolitan Detroit, where she also served as President. She has held office and chaired committees for both associations over the years, and was the Insurance Professional of the Year for Insurance Association of Metropolitan Detroit in 2008. She was the Council Director for the Michigan Council of IAIP, and also served two terms as Council Director from 2008-2010. She recently served on the IAIP Board of Directors as the Region IV Vice President from 2012-2014. In addition to being a member of the IAIP Board of Directors, Cindy served on the IAIP Budget and Finance Committee, the IAIP Marketing Taskforce, the IAIP Convention Review Taskforce, and she currently chairs the IAIP Education Taskforce.

Cindy has taken Confidence While Communicating two times and has represented the Michigan Council in the Regional competition three times. She now teaches CWC to Meadowbrook employees on a regular basis, and has made this IAIP flagship product part of the Meadowbrook' professional development arsenal (ask her how she did it).



#### Kim Fitzgerald, CPCU, API, CLP, CIIP, DAE Region I Vice President

Kim has been a member of IAIP, and the Waterbury Association of Insurance Professionals since November, 2004. She has served as Secretary, Vice President and President of WAIP. Kim has worked and chaired many committees while a member of WAIP. She has served on various committees at the Regional level and was tri-chair of the 2015 Region I Conference in New Haven, CT.

Kim has 27 years of experience in the insurance industry. She is the Vice President of Montagno Insurance Agency, in Waterbury, CT where she began her career part-time in 1989, obtained her Producer's license in 1995, and purchased ownership interest in 2011. In addition to administrative responsibilities, Kim spends her work day building sound insurance portfolios and providing quality customer service for her clients. Kim was named Insurance Professional of the year in 2014 for the Connecticut Council as well as a Five Star Home & Auto Insurance Professional in 2011, 2013, 2014, 2015 and 2016.

Kim holds the CPCU, API, CLP, CIIP, and DAE designations. She recently became a CLP instructor. In her free time she enjoys traveling, reading and cooking, but mostly spending time with her son Zachary.



#### Geraldine Plott, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE, CLP Region II Vice President

Geraldine began her insurance career in August 1974 with Allstate Insurance Company in Charlotte, North Carolina. Her entire insurance career has been with Allstate, working in almost every department except sales. She became a trainer/compliance manager in the early nineties, training new hires in Personal Lines Auto and Property as well as managing Quality Control; in the late

nineties she worked in Tennessee and Kentucky 'rolling over' books of business in independent agencies to Allstate business; the last 15 years of her career was in Personal Lines Auto claims, as a Front Line Performance Leader hiring, training and managing liability adjusters. She earned her Bachelor's Degree in Business Administration during her time with Allstate as well as designations in CPCU, CPD, FCLA, SCLA, AIC, AIS, and AINS. She retired in 2011 after almost 36 years with Allstate. She now works part-time (very limited hours) for two lively Allstate agents as a Claims Consultant. She also volunteers at Carolina HealthCare NorthEast where she is serving her second term as the President of their Volunteer Council.

Geraldine joined IAIP as a member of the Charlotte Association of Insurance Professionals in October 2002 and has held all offices on the local and state levels, as well as chaired and/or served on most committees. On the Regional level she has served

in various positions and currently is the Regional Membership Director. She was named Insurance Professional of the Year on the local level three times and on the state level twice; received the NAIW National Claims Professional Award in 2005-2006. She has also earned her CIIP, DAE, and CLP designations.

Geraldine married her High School sweetheart and they have three children and eight grandchildren. She also has the most precious Boston terrier, Molly, which was a gift from her daughter when she received her Diagnostic Imaging Degree in 2014. She enjoys reading, crafts, family and friends.



#### Kimberly Shattuck, CISR, CPIW, CPIA, DAE, CLP Region III Vice President

Kimberly is southern girl from Atlanta, Georgia. She is the second generation in her family to be a Georgia Property & Casualty licensed agent, and began her insurance journey over 25 years ago. She is employed with Grange Mutual Insurance Company working in Commercial Underwriting and Sales as a Territory Sales Manager. She is a recognized keynote speaker and insurance industry social media influencer

who instructs state Certified Educational courses and webinars.

Kimberly is the current Regional Vice President for Region III serving from 2015-2017 on the International Board of Directors. She joined as a Member-at-large in 2008 and in 2015 moved her membership to Insurance Professionals of Atlanta, Georgia. She has had the opportunity to actively serve at the local, council, and regional levels of the association including Region III RVP Assistant 2013-15, Georgia Public Relations Chair 2014-15, Georgia Council Director 2011-12, Georgia Membership Chair 2010-11, Young Professional Liaison-Georgia to Region III 2008-09. Also, chairing and serving on the International Member-atlarge Task Force 2014-15 and Marketing and Re-Branding 2012-13. She has completed many IAIP courses, served on numerous committees, competed in two Council Confidence While Communicating speak-offs and in 2015 became an Instructor for the CLP course. She has attended six International Conventions, nine Regional Conventions, and 20 plus Council meetings in multiple regions.

In addition, Kimberly has 16 years of experience serving on various Insurance Association Board of Directors (PIA & IIA of Georgia). She has served as President of the Georgia 1752 Club and with 10 plus years serving on the Executive Board in various leadership roles (President, President-Elect, and Secretary, Chairperson of Joint Hospitality Committee and Scholarship Committee). She is passionate about supporting and paying-it-forward to the insurance community by supporting Legacy, volunteering for InVEST to educate high school and college students on insurance.

In 2014, she was presented with the prestigious Region III Award of Merit (formally AAMGA) and Georgia Distinguished Service Award of Excellence. The Independent Insurance Agents of Georgia awarded her in 2013 with the Ted Carleton Award of Excellence for an outstanding service by a company partner. In 2012, Region III awarded Kimberly T.J. Mims Award of Excellence and the Georgia Council of Insurance Professionals named her Insurance Professional of the Year. She was honored



to win the Insurance Professionals International campaign contest to "name the new leadership designation" known as (CLP) Certified Leadership Professional designation. In 2011, the Georgia (PIA) Professional Insurance Association named her the Company Representative of the Year and in Las Vegas, Nevada Kimberly was honored to win Insurance Professionals International Rookie of the Year.



#### Tammy Wascher, CIC, CIIP, CPIA, CLP **Region IV Vice President**

Tammy has been in the Insurance business since 1995 when she started working for a Direct Writer. In 1997, she went to work for Frankenmuth Insurance in the Personal Lines Department. She held several positions in the Personal Lines Department and in 2003, Tammy transferred to the Commercial Lines Department. She worked as a Commercial Lines Underwriter until August 2005 when she transferred to

the Marketing Department as a Field Manager for the Southeast Michigan Territory. In June of 2014, she moved back into the main office as a Commercial Lines Supervisor for the SE Region, supervising 20 individuals.

Tammy holds a Bachelor's Degree in Business Administration from Davenport University and earned by CIC designation in November 2010 and her CIIP designation in August 2012. She also earned her CLP designation in January of 2014 and her CPIA designation in November of 2013.

In her spare time, Tammy teaches continuing education classes and has put together some agency training classes for employer, Frankenmuth Insurance, as well.

Tammy has been very involved in the International Association of Insurance Professionals since 2006. She is a member of the Monroe County Association as well as the Frankenmuth Association which she started in 2013. Tammy has served as the Michigan Council Director of IAIP for the last two years. She has held numerous positions on the local and state level and has been involved in committees on the Regional and International level as well. She was awarded Region IV Insurance Professional of the year in 2015.



#### Pam Haakenson, CIIP, DAE, AIS, CLP **Region V Co-Vice President**

Pam received her Bachelor of Science in Business Management from Southwest State University in 1987, and earned her Minnesota insurance agent license in 1993. She has been in the insurance industry since 1988 when she began her career in commercial lines at Tri State Insurance Company. In 1992, she became a licensed insurance agent/CSR for Buffalo Ridge Insurance. She has been an agency manager

for Buffalo Ridge Insurance in Luverne, Minnesota since 2007. Her responsibilities include agency management, accounting, technology maintenance, employee management, and all aspects of customer service within the agency. She has been an active member of IAIP since 1993 and has held all offices on the local and council level, including acting as chair and/or a member of every committee. She has completed several of the education courses offered by IAIP and currently holds the CIIP, CLP and DAE designations. She was chosen as Insurance Professionals of Greater Sioux Falls Insurance Professional of the Year in 1999 and 2007.

Recent activity on the regional level includes: 2007-2008 Assistant to the Region V RVP, 2012 Conference meeting secretary, and 2012 Conference parliamentarian, and is the current Region V RVP for 2015-2017. Recent activity on national level includes work on the Mentors Task Force Chair in 2013, and the Regional Realignment Committee 2014-2016, and serves on the current board of directors. Her community volunteer activities include: Book-n Buddies at Luverne Public Elementary School, MN Veterans Home Catholic Services volunteer, and her work as a Luverne Area Community Hospice Volunteer. In her personal time, she enjoys spending time with family and friends, traveling, sporting events, concerts, theatre, dancing, and running in 5k and 10K races. Her motto is "Your life is your message to the world, make sure it's inspiring".



#### Martha Elliott, CIIP, CIC, CISR Region V Co-Vice President,

Martha has been a member of Insurance Professionals since February 2011, and is a member of Insurance Association of Suburban Kansas City. Her professional accomplishments include International Rookie of the Year 2013, Outstanding CSR for Kansas 2015, Regional Client Service Professional of the Year 2015. She was elected to her local board and completed her year as Local President 2013-2014 and has served as Assistant to Region VII RVPs

from 2012 until 2015, when she was elected as RVP herself. She has chaired and/or served on numerous committees at each level of the association.

Her interest in education has helped her to complete here CIIP, CISR, CIC designations and is looking forward to accomplishing her DAE and CLP designations. She is excited to continue her adventure as a Regional Vice President for Insurance Professionals and contributing to the future of this association.

Martha is currently working as a Client Advisor at Truss, a growing regional agency in Overland Park, Kansas. In her position she services her book of Select Business Commercial accounts and builds relationships with clients for the best possible service. In her personal life she and her husband John enjoy movies, art experiments, working on the house and taking care of their furry kids, Max and Victor.



#### Kristina Donaldson, CPCU, CISR, AINS, CPIW, DAE Region VI Vice President

Kristina has been a member of IAIP and the Insurance Association of Enid since 2004. She began her insurance career in 2003 when she was hired at Messer-Bowers Company, an Independent Insurance Agency in Enid, Oklahoma where she is now a Commercial Lines Account Manager.

She has served several positions on many levels of IAIP, including Local Association President

and Oklahoma Council Director. She has taken numerous IAIP sponsored education courses and workshops and has attended every Region VI Conference since 2005.

Kristina is dedicated to continuing education. She received her CISR and CPIW designations in 2008, the AINS in 2010, the DAE in 2011 and the CPCU designation in 2012. She is one class away from attaining her CIC and is more than halfway through the CLP courses. She has attended seminars and continuing education on various topics, including the oil and gas industry and school insurance. She has a Bachelor's of Science degree in international business and finance from Oklahoma State University

In 2010, she was named Oklahoma's Outstanding CSR of the Year by the National Alliance for Insurance Education and was among the top five national finalists. She was named the inaugural International Client Service Professional of the Year in 2014 by the IAIP.

She is involved in Enid community events and is a member of the Junior Welfare League. She is also an active member and deacon of her church. At home, she enjoys doing craft projects, watching cooking shows, and spending time with her husband, David, her two children, Katie and Mike, and her dog, Buddy.



## Kim Cameron, CPIW Region VII Co-Vice President

Kim Cameron, CPIW has been in the insurance industry for 36 years and a member of Insurance Associates of Fresno and IAIP since February of 2000. She recently held the position of RVP Assistant to Lauri Oakden for the 2014-2016 term. She has held various positions on the California Council level, including Council Director, Public Relations Chair, and Membership Development Chair.

Kim was presented the Insurance Woman of the Year award at the local level in 2007 and 2014 as well as the Region VIII Professional of the Year for 2012 and Region VIII Client Service Professional of the Year for 2014. She was presented the Region VIII RVP Recognition Award in 2015. She is currently co-chair on the International Association Revitalization Task Force. Kim has held many officer positions, as well as served and chaired many committees on the local, state and regional level. She has

had the opportunity to travel the state of California and visit with various associations as well as those in other, various states. Kim has participated in several IAIP webinars and courses. With her travels she has been able to be an instructor for several courses including CWC, the I Can! Series, CLP Courses as well as websites and social media on an International level. She believes that education provides a strong foundation for personal growth as well as professional growth and is supportive in the role that IAIP has played in providing this foundation.

Kim has attended seven International Conventions, nine Regional Conferences, 10 California Council Meetings, two Arizona Council Meetings and a Utah Strategy Workshop. She has competed in CWC on a local, council and regional level and attended various Leadership workshops and inter-coordinating Council Meetings. She has chaired the Host Association Council Committee as well as the Regional Convention.

Kim is currently employed with Agri-Center in Fresno, California as a Commercial Lines Customer Service Representative and has been in the Insurance Industry since 1980 working on the carrier side as well as the agency side. Kim currently resides in Clovis, California and her other interests include anything Elvis or Barbie, shoes, reading, crocheting, Harleys and spending time with her friends and family.



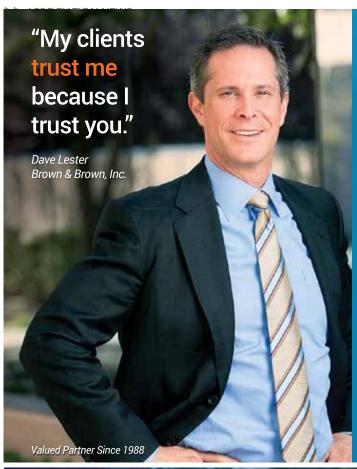
#### Patty Neil, M.A., CPCU, CIC, CRM, AIAF, AIT, ARM Region VII Co-Vice President

Patty Neil is an insurance professional with over 20 years of industry experience and a deep appreciation for personal and professional development. She brings curiosity and a systemic approach to organizational leadership development and risk analysis. She currently manages an agency in Seattle which is owned by a parent insurance company. Her internal

work with PEMCO Insurance and PEMCO Insurance Agency and external work with non-profit organizations and boards is designed to foster potential, to nurture, grow and challenge individuals while facilitating the achievement of strategic organizational objectives and goals. She empowers innovation through the application of adaptive leadership skills.

She is excited to support the revitalization of IAIP as it continues to develop leaders, influence careers and connect members. Patty believes it is important to honor the past while leaning forward to the future. She has been a member of the Greater Seattle Insurance Professionals for two years and has served as the president of the board during that time.

Patty holds a Master of Arts in Organizational Leadership from Seattle University and is currently in a doctoral program at Saybrook University with a focus on Organizational Leadership and Transformation. She chairs the Organization Systems Renewal Alumni Association Board and works in partnership with the Fielding University Alumni Association.



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## Legacy Foundation Donors

The NAIW International Legacy Foundation wishes to recognize our supporters for their generosity and commitment to help transform the insurance industry through the development of educational programs for insurance professionals. All financial contributions to the Legacy Foundation are tax-deductible as a charitable contribution.

Thank you to our generous donors from March 2, 2016 through June 18, 2016:



#### Trendsetters (\$100 - \$999)

2015-2016 International **Board of Directors** in honor of President Debbi Kuhne 2016 International Convention Attendee **Donations** Kathleen Bianculli Cleveland Insurance **Professionals** Contra Costa Chapter of IAIP Chris Kelly-Storbeck Brenda Lawhorn Insurance Association of **Metropolitan Detroit Insurance Professionals** of Mid-Missouri **Geraldine Plott** Region I Conference fundraising donations Region II Conference fundraising donations Region III Conference in honor of all Region III CPIW, CPIM, CIIP, DAE, CLP

Region III Conference fundraising donations Region IV Conference fundraising donations Region V Conference fundraising donations Region V Conference in memory of Carol Drabba Region VI Conference fundraising donations Region VIII Conference fundraising donations **Region VIII Conference** host association **Insurance Professionals** of Los Angeles Victoria Rivas **Billie Sleet Toledo Association of Insurance Professionals Tri-Valley Insurance Professionals** 

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Regina Kustowski Louisville Association of Insurance Professionals in memory of Joan Bignon Region VII Conference fundraising donations Region VII Conference host association Insurance Association of **Suburban Kansas City** - in honor of Angie Sullivan Mary Ann Strolin Angela Sullivan Taffy Troup **Brailee Turner Barbara Watters Susanne Wolfe** 

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Cherri Harris Ashley Lotz **Christina Niland Cindy Paulin** Ribeiro Insurance Group Patricia Smestad **Madeleine Thomas Beverly Weakly** 

#### **NAIW Legacy Foundation** Convention Fundraiser

designees

Thank you to the individuals that contributed to the prizes for the NAIW Legacy Foundation Convention Fundraiser.

Wanda Manning - South Carolina Vacation Condo Tish Riley - Forest Painting Wanda Manning - Knitted Shawl Michele Sparks & Margaret Wildi - Quilted Hot Pads & Wine Tonia Jones & Maralee Kruse - Quilted Table Runner

#### A NOTE TO OUR SUPPORTERS:

We appreciate your generous donations to the Legacy Foundation, and we want to recognize everyone accordingly with 100% accuracy. If we have inadvertently made an error, please contact the Legacy Foundation at 800-766-6249 ext. 1 with concerns or corrections.

## **WELCOME** New IAIP Members!

Welcome our new members from March 2, 2016 through June 1, 2016

#### Region I

Patricia Thompson, AINS Lisa Vickey Norma Bishop Gregory Kuritz, CPCU, CIC, AIC, AIM, AAI, AIS, ASLI, AAM, CPIA Abhishek Mangipudi Antonia Schachter Lisa Clark Lori Duval Kathleen Cosentino Timothy Hodson, CISR Lorraine Locke Kimberly Bilodeau Ann Marie Dilluvio

Region II

David Smith

Bill McDermott, CIP

Yared Gezaw Lakenna Gregory Diana Meredith, CBIA/CPIA Otis Prettyman Danielle White Robin Riggs, ACSR, AIAM, AISM Kristy Campbell Sarah Colgan Erin Kelly Jennie Reed, CISR, CPIW Brian Nash

Region III Michael Francis, FLMI, FFSI, FLHC, ASRI, ACS, AIAA, AIRC, ARA Allyson Golob, CISR, AINS Shakira Knight, AU, API, AINS **Bailey Lallier** Danielle Roberts, AIC Francina Swinton, AINS, AU Deborah Allen Kacev Griffin Angela Limbaugh Jessica Smith, CISR Kelsev Purvis Steven Minster Janine Allen Christian Ede Christine Larsen Wendy Sullivan, CISR, API Hope Anne White Drew Collins Beth Crosa Yvette Garza

Amarilys Guzman Alicea Kelly Nugent Kasey DeFore

#### Region IV

Chervl Kennedy Victoria Gonzalez Brittany Bigham Breanna Dennis Lauren Evans **Brittany Gains** Holli Galloway, CPCU, SCLA, AINS Christina Germann Angie Gibson, AIM, AIS, AINS Erin Holden Keith Mulder, CIDM Maria Schroeder Jesika Woodard Kunthear Sum, CIC, CRIS

#### Region V

Cari Julka Kelly Roberts, AIS, AINS, AIC Amy Gordon Jennifer Blum Larry Flowers Katherine Ruffi Temperance Walker Raschel Marrari, AAI, AINS, AIS Jeffrey Patris Mark Siwek Doug Lefeber

#### **Region VI**

Shannon Robertson, CAE, M.S. Mark Fallis, CIC, CLF, LUTCF Lisa Cleveland Sally Galland Liz Geraci Kurt Kramer Chelsea Bradford Taylor Campo, CPCU Linda Wright, CIC, CRIS Ellen Heiber

#### **Region VII**

Jamie Hurt Deb Schmitz Pamela Baker Donna Ingram

#### **Region VIII**

**Guadalupe Contreras** Stephanie Landreth Jerry Formisano, CIH, CSP



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.

Christine Courtney, AIS Nisanshawnique Harrill, CISR Jennifer Lamb Diane Bauer, JD, CPCU Viktoria Beck Rocio Cepeda-Espinoza Christine Cottongim Tiffany Dow Jill Ichiho Kelly Reese, AU-M Jeanne Rose Debra Russell Porfirio Sanchez Ravneet Sra Tony Yang Jessica Easterling, CRIS Marissa Reyes, CPCU Mike Sowerwine, CPA, CFF Julie Vogele, AMIM Eric Fonferek Laura Glynn Melanie Marlow Laura Baron, CIC Laurie Ann Bickham

#### **Region IX**

Danita Riley, BA Colleen Teberg Cory Bond Danielle Fawaz, CLTC, MDRT Stacia Hofmann Sierra Begich Slade, AU Ingrid Kelly

Catina Lemke

James Bridges

Heather Rutherford



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#### **CONGRATULATIONS!**

#### **NEW CLPs**

Jen Carner, CISR, CPIW, CPIA, CLP - Region I Maria Carney, AIC, AINS, AIS, CAP-TA, MOS, CLP - Region I Jennifer Modica, CIIP, CLP - Region I Stacey Gipson, FLMI, ARA, AIRC, AIAA, ACS, CCP, CLP - Region IV Cathy Haubenstricker, AINS, CLP - Region IV Christina Kelley, CLP - Region IV Heidi Kugler, AAM, AIT, CIIP, DAE, CTM, CLP - Region IV Mary McChesney, APA, AINS, AIS, CLP - Region IV Tina Waites, CLP - Region IV Mindy Schuett, CLP - Region V Keri Herlong, CPCU, CIC, CISR, ACSR, AIM, CIIP, CLP - Region VIII Betty Watson ,DAE, CISR, CPIW, CLP - Region VIII

#### **NEW DAEs**

Angela Palko, CIC, CRM, CIIP, DAE - Region III Tammy Wascher, CIC, CIIP, CPIA, CLP, DAE - Region IV Colleen Clift, AIC, AIS, CPIW, DAE - Region V

#### NEW CIIPs

Leeann Brown, AIS, CISR, AINS, CIIP - Region I Barbara Chintala, AIS, AINS, API, CIIP - Region I Lisa Hendricks, AIS, AINS, CIIP - Region III Michelle Fraasch, AINS, CIIP - Region V Rae Frahm, AIC, SCLA, AIM, CIIP - Region - Region V Jessica Hacker, AINS, CIIP - Region - Region V Karla Wellnitz, AU, CIIP - Region - Region V Kim Woods, AINS, API, AIS, ACS, CLP, CIIP - Region V Keri Herlong, CPCU, CIC, CISR, ACSR, AIM, CIIP - Region VIII



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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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or visit www.insuranceprofessionals.org

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