Bringing Out Your “Inner Leader”

In This Issue:
- Leadership Through Effective Risk Management
- A Bizarre Interactive Leadership Experience
- The 7 Most Deadly Sins Committed by Agency Managers
# CONTENTS

## FEATURES

<table>
<thead>
<tr>
<th>Page</th>
<th>Title</th>
<th>Author(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Leadership Through Effective Risk Management</td>
<td>Frank J. Saibert</td>
</tr>
<tr>
<td>8</td>
<td>A Bizarre Interactive Leadership Experience</td>
<td>Erick Burton, CSP</td>
</tr>
<tr>
<td>12</td>
<td>Conquer the Enemies of Your Inner Leader</td>
<td>Daniel C. Steenerson</td>
</tr>
<tr>
<td>16</td>
<td>The 7 Most Deadly Sins Committed By Agency Managers</td>
<td>Robert Westin</td>
</tr>
<tr>
<td>20</td>
<td>Don’t Take Retirement Sitting Down</td>
<td>Sharon Emek, Ph.D.</td>
</tr>
<tr>
<td>24</td>
<td>Are You Treating Employees Like They Don’t Matter?</td>
<td>Christine Comaford</td>
</tr>
<tr>
<td>30</td>
<td>Generations of Leadership</td>
<td>Cheryl Krier</td>
</tr>
<tr>
<td>36</td>
<td>Management Perspective</td>
<td>Jeff Haden</td>
</tr>
<tr>
<td>42</td>
<td>10 Things Extraordinary Bosses Give Employees</td>
<td>Kathleen Brush</td>
</tr>
<tr>
<td>44</td>
<td>Business Practices</td>
<td>Enid Turner</td>
</tr>
<tr>
<td>46</td>
<td>Are You Treating Employees Like They Don’t Matter?</td>
<td>Christine Comaford</td>
</tr>
<tr>
<td>48</td>
<td>Generations of Leadership</td>
<td>Cheryl Krier</td>
</tr>
<tr>
<td>49</td>
<td>Management Perspective</td>
<td>Jeff Haden</td>
</tr>
<tr>
<td>50</td>
<td>10 Things Extraordinary Bosses Give Employees</td>
<td>Kathleen Brush</td>
</tr>
<tr>
<td>51</td>
<td>Business Practices</td>
<td>Enid Turner</td>
</tr>
</tbody>
</table>

## COLUMNS

<table>
<thead>
<tr>
<th>Page</th>
<th>Title</th>
<th>Author(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>2013-2014 President’s Message</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Editor’s Note</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Workplace Issues</td>
<td>Erick Lauber, Ph.D.</td>
</tr>
<tr>
<td>42</td>
<td>Leadership is a Hard Row to Hoe</td>
<td>Connie Rose</td>
</tr>
<tr>
<td>44</td>
<td>Workplace Issues</td>
<td>Erick Lauber, Ph.D.</td>
</tr>
<tr>
<td>46</td>
<td>Delivery Outstanding Customer Service</td>
<td>Enid Turner</td>
</tr>
<tr>
<td>24</td>
<td>What Leadership is NOT!</td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>Sales Techniques</td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Don’t Take Retirement Sitting Down</td>
<td>Sharon Emek, Ph.D.</td>
</tr>
<tr>
<td>50</td>
<td>Are You Treating Employees Like They Don’t Matter?</td>
<td>Christine Comaford</td>
</tr>
<tr>
<td>51</td>
<td>NAIW Legacy Foundation</td>
<td></td>
</tr>
</tbody>
</table>

## ASSOCIATION NEWS

<table>
<thead>
<tr>
<th>Page</th>
<th>Title</th>
<th>Author(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>2013-2014 President’s Message</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Editor’s Note</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Workplace Issues</td>
<td>Erick Lauber, Ph.D.</td>
</tr>
<tr>
<td>42</td>
<td>Leadership is a Hard Row to Hoe</td>
<td>Connie Rose</td>
</tr>
<tr>
<td>44</td>
<td>Workplace Issues</td>
<td>Erick Lauber, Ph.D.</td>
</tr>
<tr>
<td>46</td>
<td>Delivery Outstanding Customer Service</td>
<td>Enid Turner</td>
</tr>
<tr>
<td>24</td>
<td>What Leadership is NOT!</td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>Sales Techniques</td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Don’t Take Retirement Sitting Down</td>
<td>Sharon Emek, Ph.D.</td>
</tr>
<tr>
<td>50</td>
<td>Are You Treating Employees Like They Don’t Matter?</td>
<td>Christine Comaford</td>
</tr>
<tr>
<td>51</td>
<td>NAIW Legacy Foundation</td>
<td></td>
</tr>
</tbody>
</table>

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2013-2014 President's Message

Why do some leaders inspire us to do more and be more? How can we build our own confidence and delivery as leaders? What makes good leaders exceptional?

I viewed a recent TED Talk that IAIP member Martha Elliott, CISR, sent me. Simon Sinek speaks about “How Great Leaders Inspire Action!” When you get a chance, check it out. This issue of Today’s Insurance Professionals can strike the same chords with you about Bringing Out Your Inner Leader.

The insurance industry, like most other segments of business, is searching for inspiring, exceptional leaders. Challenges and opportunities occur faster every year, month and day. Leaders need to be more than competent. Integrity, innovative, perseverance, inspiration and communication skills are just a few of the characteristics of a leader. Ramping up these skills catapults a leader into the exceptional category!

According to PricewaterhouseCoopers - there are transformational changes on the horizon that are putting existing insurance business models at risk. The insurers that adapt will hone their risk management capabilities, focus keenly on the customer, build their analytical capability, and have a superior capacity for innovation and reinvention, while at the same time maintaining their focus on all relevant financial reporting and compliance-related developments.

Per Deloitte’s Threats and Opportunities - the top ten include:
• Mergers and Acquisitions
• Making innovation part of your DNA
• Solving the talent paradox

The articles you are about to read will point you in the right direction to face the future!

The mission of Insurance Professionals is to Connect Members and Build Careers through education, networking and leadership opportunities. The vision is to attract and retain those employed in the insurance and insurance related fields throughout the US and the world because of the value garnered by their membership.

Start making plans to attend the 73rd IAIP Convention in June 2014 in San Diego.

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Jane Densch
CPCU, AIC, ARe, ARP, AIS, CPIW
2013-2014 International President
Leadership is the embodiment of various the elements of your personality, including your character, your principles, your morals, your intelligence and your attitude. Leadership skills helped get you to where you are today, and most of all, leadership skills can take you where you want to go in your career and in life.

Everyone has leadership potential. No matter what level of job you have in the workplace, you use leadership skills in all your business dealings -- and in all your dealings with people in all aspects of your life. Even if you feel you perform menial tasks during the workday, you have leadership skills -- otherwise, you wouldn’t be able to complete those tasks accurately and in a timely manner.

The articles in this issue look at leadership from all aspects. Leadership experts give tips of actions that you should practice and the actions that you should not practice to be an effective businessperson. An expert gives advice on how you should conquer the obstacles that keep a person from becoming a leader, and how to modify your behaviors that may be holding you back and keeping you from advancing in your career. Another expert points out the most positive traits of an extraordinary boss and how they foster success in their employees, and another business expert discusses how negative leadership traits could be affecting employees to the point of lowering the company’s profitability.

This issue includes an original study by an IAIP member about how people of different generations view leadership and its various attributes -- such as being collaborative, conscientious, empathetic, enthusiastic, forward-thinking, energetic, honest, intuitive. The study highlights many elements of leadership that we may not have realized play a role in our success.

This issue also includes an article by an IAIP member who shares her advice on how she has practiced positive leadership skills to get to the top of her career. Yet another article by an IAIP member points out how she has made her business successful by providing outstanding customer service, and she gives specific examples you can follow.

The other articles in this issue are written by attorneys, psychologists, leadership coaches -- all experts who lend information that culminates in one point -- you can learn to analyze your existing leadership skills and develop them to become a better employee, or a better boss, and rise to the top of your career field!

Sharon Smith
Managing Editor
Leadership in the corporate world can take many forms. Leadership by doing. Leadership by example. Leadership by fear.

Less obvious, but maybe more important, is the type of leadership that ensures an organization’s continuing viability. After all, what good is leadership if the agency is taken asunder by a multi-million dollar judgment in an employment lawsuit? Particularly in today’s over-regulated and employer-hostile business environment, those who employ others should be placing a premium on minimizing risk when something goes wrong, i.e., having to fire or take other adverse action against an employee. Effective organizational leadership in this regard comes from identifying and assessing possible threats to the business, and where possible, implementing cost-effective strategies to counter them.

This article examines some, but not all, of the threats the insurance agency owner, as an employer, can expect to face from employees, former employees and the lawyers they hire. It also offers some guidance for the implementation of prophylactic measures, including the purchase of Employment Practices Liability Insurance (EPLI), to reduce the risk of expensive, time-consuming and possibly business-ending employment litigation. This article is
not meant to impart actual legal advice regarding specific situations; consult your retained labor counsel for that. But it is intended to set forth some practical advice in general and usable terms.

**THREATS**
The employment law threats to insurance agencies, even smaller ones, are now legion. From sexual harassment to unpaid overtime, from an overzealous Equal Employment Opportunity Commission (EEOC) to a reinvigorated National Labor Relations Board (NLRB), from whistleblowers to malingerers gaming the Family and Medical Leave Act (FMLA), there is no shortage of danger. Even a patently frivolous single-employee discrimination case in federal court can cost upwards of $30,000, just in legal fees, to defend. That does not take into account the management time taken away from agency business to answer interrogatories, prepare and sit for depositions, lock-down all the relevant emails and otherwise manage the case. Let’s look at some of these threats more closely.

Discrimination cases have been with us since at least the 1960’s, but under the current EEOC, the federal agency charged with upholding most of the federal anti-discrimination laws, enforcement has gotten much tougher for employers. Specifically, the EEOC continues its attempts to expand its reach by suing employers under unproven and frankly, dubious theories.

Examples abound. The EEOC recently sued several companies for unlawful race and national origin discrimination based on the employers’ use of criminal background checks. In the EEOC’s view, criminal background checks disproportionately weed out black and hispanic applicants and employees in violation of Title VII of the Civil Rights Act of 1964 (Title VII). The employers, understandably, counter that they are discriminating against criminals and not any particular minority, and that criminal background checks are a reasonable and reliable tool to ensure workforce safety.

While these cases have just gotten started, you can expect very vigorous defenses and a spirited debate. Indeed, several state attorneys general have opined publicly that the EEOC’s prosecution of these cases is misguided as a matter of law and public policy. Nevertheless, the danger to insurance agencies that make hiring decisions based on criminal background checks is real.

The EEOC, along with private lawyers who represent employees, continue to push the envelope on disability discrimination. Of particular interest seems to be leave of absence policies that require employees to return to work without fail after a leave with no room for an extension under the circumstances. And while agencies employing fewer than fifteen (15) employees might be able to escape the Americans with Disabilities Act (ADA) jurisdictional requirements, many state and local anti-discrimination laws, which typically also prohibit disability discrimination, often cover organizations...
that employ one (1) or more persons.

Of further concern are state and local (but as yet not federal) statutory employment protections for gay, lesbian and transgendered individuals. Twenty years ago, these laws were rare. Now, they are far more common and most likely will become standard in all but a few hold-out jurisdictions. While one can debate the desirability of these laws, and anti-discrimination laws generally, there can be no doubt that the more opportunities for employees to sue, the higher the risks and associated costs to business.

Apart from discrimination, a newly awakened NLRB poses significant threats to all employers, even those who are non-union and traditionally, as in the insurance business, have little prospect of becoming unionized. That is because the NLRB, in a bid to make itself more relevant in an economy where only 7% of private-sector workers are unionized, has seized upon the doctrine of “protected concerted activity” to inject itself into non-union settings.

“Protected concerted activity” is a longstanding doctrine under the National Labor Relations Act (NLRA) that prohibits employers from taking adverse employment actions against employees who advocate on behalf of not just themselves, but their co-workers as well. Given the ubiquity of today’s social media and its application to workplace goings on, every Facebook gripe about an overbearing supervisor, a workplace safety hazard or some other term and condition of employment can become the basis for a “protected concerted activity” unfair labor practice charge. Employers who fire employees for social media complaints or commentary that the NLRB finds to be “protected concerted activity” may find themselves having to reinstate the employees, with back pay, after, of course, paying the company attorneys to defend them.

The list of potential threats goes on. One of the most fertile grounds for employment lawsuits is the Depression-era Fair Labor Standards Act (FLSA), which governs overtime pay. Actions challenging employers’ alleged misclassification of employees as exempt from overtime requirements, policies requiring automatic paycheck deductions for meal breaks and just general non-payment of wages due abound. That most of this litigation involves class or collective allegations, in which multiple aggrieved employees sue, drives up the employers’ costs and risks exponentially.

**ACTIONS**

Real leadership requires action. In the face of these employee-related threats, what can a firm leader do to minimize risk?

One of the most important hallmarks of good leadership is appropriate delegation. To reduce the possibility of the agency being sued, or threatened with suit, firm leadership must ensure that a knowledgeable and competent human resources function is in place and operating. No matter the organization’s size, it is critical that a human resources expert, with sound judgment, is available to consider employee problems as they arise and advise management on the course of action best taken. That function, for smaller agencies, need not be a dedicated full or even part-time employee. Many independent human resources consultants, some coming out of the EEOC, NLRB, or like agencies, are available on an hourly basis to handle employee relations matters. Outside counsel typically can serve this role as well. What is important is that the function be filled with someone who knows enough about the many employment-related laws and is experienced in these matters to offer sound advice under what often are emergent circumstances.

Second, effective leadership requires that the firm promulgate and then enforce consistently, human resource policies pertaining to hiring, firing and a myriad of other circumstances that occur in the workplace. While no organization wants to be bogged down in bureaucracy, having clearly defined expectations for employees, and then enforcing them consistently, goes a long way to countering allegations that management acted arbitrarily, discriminatorily, or unfairly.

Third, effective leadership requires training. In the employment law context, agency managers and supervisors, whose actions by law are imputed to the agency itself, must be trained to be compliant with the various employment laws, including Title VII, the ADA, the FLSA and the NLRA, among many others. It has been said many times that “ignorance of the law is no excuse,” and nowhere is that more apt than in employment law. Good leaders train their management team in the substance of the insurance business. Good leaders also train their management team to avoid what could be substantial risk in their dealings with employees. There are multiple training providers and web-based products to fulfill this need.

Fourth, insurance agencies should consider investing in EPLI. Most EPLI policies cover, after the deductible, the amounts of any judgment or settlement as well as some or all of the employer’s attorney’s fees. In considering EPLI, agencies should determine whether they will maintain the ability to choose their own lawyers and remember that some types of damages, such as punitive damages, are in some jurisdictions not coverable.

**CONCLUSION**

Functioning in today’s economy is getting more complicated and fraught with risk. A particularly bad move with an employee could have serious and lasting consequences. Leadership that assesses and counters risk is critical to success. Using appropriate delegation, consistently enforcing human resource policies and properly training managers to be compliant with employment laws, are all effective steps towards great leadership.

Frank J. Saibert is chair of the labor and employment practice at the law firm of Ungaretti & Harris LLP. He represents public and private sector employers nationwide in labor relations and employment matters. He can be reached at fjsaibert@uhlaw.com.

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My expertise in leadership acceleration gives me the opportunity to create different Bizarre Interactive Leadership Experiences (BILE) to help individuals fully own their leadership development so that they can remember and still utilize the learning 10 years from today. Enjoy peeking into the learning of this unique experience.

Context of the BILE
A large insurance company hired an innovative vice president for one of its largest regions. One of his first goals was to create a cooperate culture that emphasized direction and destination rather than operational mediocrity. To do that, he had to help the 36 executives who reported to him change from managers to leaders. The executives had been with the company an average of 10 years -- some up to 25 years -- and it was clear that the transformation was going to take hard work.

Preparing for Leadership
To get the process started, the vice president arranged a five-day management retreat at the Lake of Ozarks in Missouri. The first two days were devoted to strategic planning and exploring what leadership, direction and destination meant in the context of the organization. As a facilitator of the leadership sessions, I asked the executives to focus on the preparation phase of the leadership. We discussed the characteristics of successful leaders and the importance of knowing one’s own leadership skills. I encouraged participants to assume the name of the leader they admired and during the workshop try to act the way they thought the leader would act. The vice president chose Winston Churchill for his tenacity. The human resources manager chose Oprah Win-
frey because of her compassion. Another executive chose Jesus because of his ability to lead all people and immediately change their lives. Others wanted to emulate Margaret Thatcher, Michael Jordan, Mary Kay Ash and their parents. One chose Colonel Potter, the character from the television show “MASH,” because of his sense of humor in tough times.

**Strategic Planning**
On Wednesday, we traded the meeting rooms for an adventure on the lake designed to challenge the leadership skills we had been discussing intensively for two days and put theory into practice. It was a beautiful summer morning when the three dozen executives gathered at the dock and eagerly eyed the six waiting speedboats. We reviewed the leadership traits they wanted to develop.

The day’s goal was for each executive to practice the chosen traits and to grow as a leader. There were six teams of six participants each. The vice president had arranged for those who worked closely together every day to be on different teams.

Each team selected a driver to go to the office near the boat dock to get the keys and safety information. Generally, this was the person who had already established a dominant position. The intent was to remove these people from the group at the crucial initial stage so one person would not control the planning process.

The participants in each boat had assigned roles in the adventure. Besides the drivers, there were navigators, timekeepers, journalists, photographers, and facilitators. The navigator’s responsibility was critical to the success of the mission. He had to plot the course through 25 marker points on a lake with a serpentine, 96-mile main channel, 1,375 miles of shoreline and thousands of virtually indistinguishable coves.

Twenty-two of the markers were stationary on the water and the shore. There were three mobile markers, each of which had to be located within a five-minute window. The navigator had the benefit of the latest technology -- a hand-held global positioning system (GPS) unit. (Global Positioning Unit uses satellites and ground equipment to precisely determine locations anywhere on earth.) If the navigator read the instruction manual and used the device properly he could know where the boat was at all times.

The teams had three hours to find the markers and return to the dock. It was the timekeeper’s responsibility to log the time at each marker and to be sure the team reached the mobile markers during the time window. Although there was a point penalty for exceeding the allotted time, there was no bonus for finishing early and the teams were not competing against each other. The journalist kept notes and commented on group behavior. The photographer recorded the experience in pictures. The job of the facilitator was to use the guidelines to streamline the process and remind the participants of the leader qualities they wanted to practice. Each team had a resource kit. Besides the GPS’s, the kit contained a five-mile communication radio, a map of the lake, a camera and guidelines for the exercise.

The teams had 30 minutes to explore their resources and develop a strategy that would take them through the course in the allotted time. When they received their kits, the teams separated into tight huddles, lowering their voices so others could not hear. After
about 20 minutes, the drivers returned with the keys.

The possession of the keys seemed to have an electrifying effect. Planning was forgotten. Thirty-six men and women sprinted to the dock and scrambled into their boats, tossing equipment kits in the back. They cast off, revved their engines, maneuvered frantically for position as they pulled away from the dock, pushed the throttles full speed ahead and roared out onto the lake. Coughing from the thick exhaust fumes hanging over the dock, I got into my own boat and followed them.

**Loss of Focus**

All six boats arrived at the first marker, which was a Styrofoam buoy in a remote cove. A tower made of Tinkertoys was perched on the buoy. The object was to move the Tinkertoy construction to a point on the shore about 20 yards away. After a lot of yelling across the cove, the groups devised a way to work together to recreate the tower. The communication and cooperation was short-lived, however. After the first task was completed, the boats took off in different directions, each group pursuing its own strategy.

At several points on the course, the markers consisted of written quotations attached to survey flags set on the edge of the cove, the driver’s task was to record the quotation in the team’s journal. Even though the GPS accurately located positions to within 20 feet, none of the teams used it consistently or to full effect. One team went more than 50 feet inland trying to find the marker. They used the GPS to get into the correct cove but then wandered randomly over a vast area to find the 12-inch-high marker.

The mobile marker -- my boat -- presented even more of a challenge. I waited at different points at three time intervals. The first interval produced one boat. The second produced two boats. The third produced the same two boats. The drivers in these two boats reasoned that there was one more mobile marker point and they were sure to locate it if they followed me. So they never let me out of their sight. But this strategy caused them to lose precious time. They could have selected five to seven additional marker points and still rendezvoused at the mobile marker.

**Competition vs. Cooperation**

Three boats returned to the dock with more than 10 minutes to spare. They had found only a few markers and were frustrated and discouraged, so they quit early. Two boats arrived with less than one minute left. Even though they hadn’t found all the markers, these teams were enthusiastic because they had done some strategic planning and had achieved some of their goals. And, one team arrived five-minutes past deadline.

In our follow-up discussion, I said, “During the past two days you’ve been intensively studying and writing strategic plans. Today you were challenged to practice what you learned. What would you have done differently?” Their answers provide some valuable insight into the problem of putting leadership theory into practice.

* Eisenhower said, “I would have liked to have known that we had a color map of the whole lake.” All teams had a detailed map in their resource kits and half an hour to examine the contents of the kit and plan how to use each item. Yet no team integrated their resources and this failure was a fundamental cause of much of their confusion and frustration. For instance, they were all so enthralled by the GPS that they ignored the simple familiar map. If they had used the two together, they could have gotten the full benefit of both.

* Winfrey said, “It would have helped if the radios had worked. When I tried to use mine, I got no response.” In fact, the radios worked perfectly. The teams just didn’t coordinate their use. They didn’t turn them on at the same time and they always set them on “send,” never on “receive.”

* Thatcher said, “We could have developed a strategic plan at the dock before launching the boats. Then we could have easily covered the course and had time to go swimming.” The course was designed so that it couldn’t be completed in the allotted time by one boat. But instead of coordinating their efforts to achieve a common goal, they followed the fastest boat and tracked my boat wandering randomly on the shore until they happened to come across a tracker.

* Potter said, “We had a common destination but we didn’t cooperate. We should have plotted the coordinates for the marker points on the map and then assigned each team four or five markers. We could then have used the radios to communicate changes in direction based on the reality of what was working and what was not working.”

Instead of cooperating and communicating, they treated the exercise as a competition. Although they all had the same resources and goal, they were secretive. Each team was so eager to get on the lake ahead of the others that they didn’t use their full planning time. Once they were in their boats, they challenged another at speeds far exceeding the 35-mph stipulated in the guidelines. Even after seeing the benefits of cooperation at the first marker, they returned to competitive mode.

At the end of the discussion, Churchill observed, “It’s easy to lose sight of the benefits of the organization. We should have a common destiny and a common strategy. We disregarded the strategic directions we charted. If we had stayed on course, we would have been successful.”

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**Erick Burton is known as the “The Leadership Accelerator”™. As a division director for a fast-growing Fortune 500 company in the United States, Erick led his division to an annualized growth rate of 350%, proving his practical, hands-on approach. Since 1996, Erick has spoken in 48 states and 4 countries. He is the founder of the Burton Leadership Center near Kansas City, MO, which features a Leadership Course designed to develop organizational and personal leadership. He has written books on leadership and has a personalized leadership assessment called “The Leadership Accelerator”™.**

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Conquer the Enemies of Your Inner Leader

By: Daniel C. Steenerson

As insurance professionals, it’s easy to get caught up in the day-to-day. We tend to focus on the outcomes for which we will be measured – from loss ratios to closing ratios and regulatory compliance – instead of emphasizing the activities that may lead to greater leadership, fulfillment and achievement.

By its very nature, insurance is analytical. In the midst of all the “i” dotting and “t” crossing, our personal aspirations sometimes fall by the wayside. We settle for the opportunities given to us instead of purposefully creating the careers we envision.

Over the course of my insurance career, I’ve identified 7 career enemies that sideline even the most promising insurance leaders. Take a moment to honestly assess these opponents. Are they threatening your advancement? Whether you’re 25 or 55, you owe it to yourself to reconnect with what you really want and to eliminate the enemies standing between you and your vision.

The Top 7 Insurance Career Enemies

#7 Career Enemy: Set ‘em and Forget ‘em Goals

Personal goal setting is so important that I categorize it as a DO or DIE activity. Your goals are your map to success and the time applied to your goals directly relates to your probability of success. If you haven’t already done so, set up a goal journal and spend time with it every day. Yes, I said...
EVERY DAY. I still have the leather-bound journal that I established when I started my career more than 30 years ago. It’s full of hand-written notes and ideas, and I know with certainty that I would never be where I am today without the inspiration that journal provided.

It’s important to recognize that goals are achieved through many small steps. So, once you know your big overarching goals, take the time to break them into small steps so you know what you must accomplish every day, every week and every month to stay on track. When you get off track, take the time to adjust your daily, weekly and monthly goals. Tending goals is similar to preparing a gourmet meal. Along the way, you have to taste your creation, add seasoning or make other adjustments as needed. Real goals require a lot of time, attention and tweaking.

#6 Career Enemy: Complexity

Persuasiveness is one of the most important attributes of leaders. The one thing that makes great leaders super persuasive is their ability to transform complex ideas into simple, understandable and executable information.

Advertising testing has shown time and again that when comprehension goes down, people are less likely to take action. Therefore, if you want people to follow you, you have keep things super simple. You can’t persuade people who don’t understand. This is true in your business plan, new product launches, marketing campaigns and in the instructions to your team.

Simplification is the process of making a plan easier to save time and resources and to increase internal and external buy-in. Remember: Those who get confused say “no,” while those who understand the benefits say “go.” Simplification takes a little longer up front, but ultimately helps you reach your goals faster.

As Leonardo DaVinci once said, “Simplification is the ultimate sophistication.” As you create strategies, never accept that the first idea is the best idea. Solicit feedback from peers and employees and proactively identify ways to distill your concept to its simplest form.

#5 Career Enemy: One-Shot-Wonder Effort

Countless careers have crashed because of the one-shot-wonder effort. I’m talking about those who try and fail, or those who try and don’t see the results they expect, so they quit. It’s important to understand that the road to success is not easy. I’ve often heard it said that successful people are willing to do what other people are not and I agree wholeheartedly. Successful people get up earlier, work longer hours, make more cold calls, take more risks and allow themselves to be more vulnerable.

Early in my career, I wanted to obtain the CLU insurance designation. I obtained all the self-study materials and set out to prepare for my test. However, I was a young husband and a new father and I had a lot of distractions in my life. While I thought I had adequately prepared, the results of my exam told me otherwise – I failed the test. That moment of failure represented a crossroad in my career. I could have given up. Instead, I revisited my goal and broke
There’s no time to wait for brilliance. Instead, focus on the nuts and bolts decisions. Have you distilled your idea into its simplest form that is easily understandable for your team and prospective clients? Have you taken the time to understand the aspirations and motivations of others so that your offer solves their pain points? Have you broken your goals into small steps and do you have a Plan B effort in the queue in case you fail the first time out?

Successful people know how to mobilize their great ideas with simple, no-fail systems. By taking action and making hard decisions now, you will experience brilliant results later.

#2 Career Enemy: The Middle Mile
Managing your career is a little like running a marathon. It’s exciting at the starting line and as you near the finish line, but in between those two places, it’s easy to get bogged down. Nevertheless, how you manage the middle miles will determine if and when you cross the finish line.

In this stretch of drudgery, hills and fatigue, there’s a huge temptation to quit. But it’s important to embrace the setbacks and recognize they are an important part of your career journey. The middle miles are where the real learning and growth take place. They are preparing you for your ultimate destination.

You can’t always see the finish line, but you must have faith that it’s just around the bend. By reviewing your goals every day, you will remember what inspired you to begin the race in the first place.

#1 Career Enemy: Comfort
To get something, you need to be willing to give up something. Think of a glass of water. If it’s full, you can’t add more liquid until you first pour some out. Like it or not, the same is true in our careers. And unfortunately, comfort is the most formidable enemy of advancement.

Comfort takes on many forms – from feeling knowledgeable and confident, to having free time to golf every Friday, to having a nicely primed savings account.

If you really want to advance to the next level, you have to be comfortable with not having all the answers. You’ll probably have to give up a lot of your free time, and if you’re doing something risky, like starting your own business, you may need to live on a skinnier budget than that to which you are accustomed.

Many people are prepared to temporarily sacrifice comfort for the sake of their goals, but most are not prepared to do so for a year, two years, or perhaps even five. If you’re truly committed to your vision, you must be prepared to be uncomfortable for a while. And, if you have a spouse or children, they have to be prepared for a little discomfort as well.

Go Forth and Triumph
Here’s the good news: Succeeding in insurance and business isn’t like qualifying for an Olympic team. It doesn’t require a rare set of genes or superstar height and speed. In business, you really can make your own way and live the American dream. However, before you embark on your journey, you must be prepared for potholes, fender benders, detours – and of course, the seven enemies of your inner leader. It won’t be easy, but it certainly is NOT insurmountable.

Daniel C. Steenerson, CLU, ChFC, RHU, is the president of Disability Insurance Services, headquartered in San Diego, Calif. Dan is known for helping DI agents succeed with straight talk and super simple sales solutions. For more information about Dan’s company, visit diservices.com. For more career advice and inspiration, visit DanSteenerson.com.

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The 7 Most Deadly Sins Committed By Agency Managers

In addition to setting high standards, effective leaders are the drummers who set the cadence for their agencies’ march toward prosperity by proactively seeking ways to improve their agencies’ market share, methods of doing business, and profitability. They know where they want to go and how to get there.

1. Failure to Lead Effectively
This is the deadliest of the seven sins because to one extent or another it is entwined in the roots of the other six. I don’t know whether effective leaders are born or made, but too many agency managers with executive titles confuse their authority with the ability to lead.

By virtue of their position of authority, managers set the standards for their agencies through their words, deeds, and actions. Those who hypocritically speak of the virtues of honesty, integrity, and fair dealings while behaving otherwise do great damage to their agencies.

In addition to setting high standards, effective leaders are the drummers who set the cadence for their agencies’ march toward prosperity by proactively seeking ways to improve their agencies’ market share, methods of doing business, and profitability. They know where they want to go and how to get there.

2. Failure to Manage People Effectively
This sin eats at the fabric of a business like a disease. If allowed to go untreated, it can cause irreparable damage.

Aastute agency managers understand that they can't make people perform in a given manner. Rather, they create an environment where others can achieve their goals and carefully select people whose personal goals align with those of their agencies.

They not only provide a pleasant physical atmosphere and efficient tools, but attempt to satisfy their employees’ psychological needs. For most people, these include the need for a sense of belonging, appreciation, and respect. Effective managers do more than mouth platitudes such as, ‘People are our most valuable asset.’ They let their staff members know they’re valuable by inviting them to participate in decisions that affect them. They coach rather than kick their employees in the flanks like stubborn mules. In short, they earn the respect of their subordinates by respecting them.

3. Failure to Plan
Operating a business, any business, without a plan is like driving from Los Angeles to New York without a road map. Without a well-defined plan to guide them, agency managers squander their personal time.
The process is fundamentally simple. It starts with a few questions: What do the owners expect the agency to accomplish? How much do they want to grow? How much money do they want to make as owners? How much wealth do they want to accumulate? Do they want to perpetuate the agency or liquidate their wealth? Are they willing to commit the financial resources necessary to achieve their objectives? The answers to these and other questions set forth the agency’s objectives, which are formalized in its Mission Statement.

Next, management determines what must be completed to ensure that the goals set forth in the Mission Statement are achieved; who will be responsible for completing each task; and when each task should be completed. The what, who, and when of each task becomes an Action Plan, which in turn becomes a part of the agency’s formal business plan.

4. Letting Ego Get in the Way
Managers who are unable to control their egos probably cause more damage to an agency’s productive health and financial well-being than any other factor. They not only damage agency morale, but often destroy the relationships that bind an agency together. ‘Snobbish, arrogant, superior ass’ is how a dominating, noncompromising manager responsible for destroying otherwise harmonious relationships might be described. The struggle for power and recognition often masks a deep sense of insecurity.

It’s not that managers should leave their egos at home when they come to the office; they should just learn how to control and use their egos productively. They can start by admitting what they don’t know -- if not to others, at least to themselves. I found that this gets easier as we grow older. At 30, I didn’t know what I didn’t know. At 40, I knew what I didn’t know but wouldn’t admit it. At 50, I knew what I didn’t know and would reluctantly admit it. Now that I’m over 60, it doesn’t matter! By admitting our weaknesses, we’re more likely to recognize the strengths of others and invite those who can help us into our personal sphere.

Here’s a true experience that illustrates my point: I recently brought the owner-presidents of three large regional agencies together. All three told me they were concerned that their agencies wouldn’t be able to survive unless they increased their income to more than $5 million, and asked for my help in finding new producers and agencies wanting to sell. Combined, their income exceeded $9 million. Although each was the CEO of his agency, they had significantly different strengths. One has exceptional administrative skills but is weak in sales and overall underwriting; one has outstanding niche marketing and sales skills, but poor administrative and limited technical skills; and the third is among the best general insurance technicians I know, but lacks the people skills needed to be an effective administrator. I felt they would complement each other and brought them together to talk about consolidating their agencies.

After several enthusiastic conceptualizing sessions, they agreed to start the consolidation process. The first item on the agenda was their titles. The strong administrator dropped out when the others would not agree that he should have the president’s title. The merger of the other two lasted less than a year because of conflicts between the principals over the scope of their authority and responsibilities. Simply put, they were unable to recognize their personal weaknesses and acknowledge the others’ strengths.

5. Lack of Accountability
Managers of closely held agencies who own a share of the agency’s equity have a great advantage over those who don’t: They have little fear of being fired. Sole owners are fundamentally accountable only to themselves, and don’t face the loss of their jobs until their agencies are on the brink of failure. When nonowner managers don’t perform, they’re terminated. Nonperformers who own a share of the agency, regardless of how small, are tolerated.

Being a co-owner of a closely held company is a bit like being married. Our level of tolerance directly correlates to the amount of pain a divorce would incur. Based on my experience, agency owners are considerably more lenient with their partners than their spouses—probably due to the fear that a partnership breakup will be more disruptive than a divorce.

This is a shortsighted perspective. If you accept the truism that mediocrity breeds mediocrity, it follows that owners who tolerate nonperformance at any level will themselves become mediocre. Effective managers will not allow themselves to be
brought down to the level of their indifferent associates. They use their leadership skills to bring others’ performance levels up to their own. And they do whatever’s necessary to get rid of those who can’t or won’t measure up.

Accountability starts with a clear division of responsibilities and defined performance standards. Management responsibilities should be allocated based on the functions that require supervision. The size and complexity of the agency determines the division. General administration, accounting, sales, customer services, and office services are the common broad categories. The most qualified individuals available should fill each management position. Unfortunately, all too many owners can’t accept that someone else may be able to do their job better. Being the top producer in an agency doesn’t necessarily mean that you’re qualified to be president.

I have yet to find an agency successfully managed by majority rule. It’s one thing to build consensus. It’s quite another to let a committee make the tough decisions. Someone has to be held ultimately accountable for results, and they shouldn’t be allowed to hide behind a committee. Nor should managers be allowed to cross functional lines and make others’ decisions.

The best way to make certain your agency will prosper is to think teamwork. Let the quarterback do his job. If you’re the quarterback, expect the linemen, running backs, receivers, and other teammates to do their jobs. If you don’t do yours, the coach should find someone who can.

6. Confusing Selling with Marketing

Managers need to understand the difference between selling and marketing. Marketing involves letting a large number of people know that they can satisfy their needs for a sense of security by purchasing insurance from your agency. Selling is the one-on-one process of convincing the prospective customers who respond to your marketing effort to buy from you. Marketing opens the doors; selling rings the cash register.

One of the clues to deciding if an agency understands this difference is seeing whether someone is primarily responsible for its sales activities. If not, it’s safe to assume that the agency relies heavily on social contacts and has below-average growth. If a manager has been designated, the title used provides another clue. If the title is ‘Sales Manager,’ the manager probably concentrates on stimulating the sales force to ‘get out there and sell more’ any way it can. Marketing Managers, on the other hand, formulate strategies to develop prospects for the sales reps, and maximize the reps’ close rates by helping them hone their selling skills and use their time efficiently.

I’ve always liked the ‘Ready, Aim, Fire’ marketing strategy. You get ready by identifying specific segments of the marketplace you want to capture and making certain you have an inventory of carriers willing to compete aggressively. You must also make certain that you have the financial and human resources needed to support the sales activity. Next, you take aim on your targeted market by developing the message you want to communicate and selecting the media most likely to attract the attention of prospective buyers. Consideration should be given to a blend of television, radio, trade magazines, billboards, trade shows, direct mail, and telemarketing.

After you’ve taken aim, fire by implementing your campaign. This is when effective sales management and strong personal selling skills make the difference. If you don’t get the expected response, determine why. Every response received should be assigned to a specific sales rep and tracked to conclusion. If a sale was made, find out what convinced the prospect to say yes. After the close, did the sales rep ask for referrals? If the sale was lost, why? The best way to ensure the success of your marketing effort is to monitor the sales activity carefully and use the information gathered to eliminate the weaknesses in your campaign and capitalize on your strengths.

7. Worshipping at the Altar of Price

Let’s face it: You can be the greatest technician in the business, good at pitching value-added services all day long, and still lose an account on price. The reason: Independent agents and brokers are unwilling to separate the value they bring to the table from the cost of the insurance purchased by their clients. A vast majority of local and regional agents and brokers still think of themselves as agents for the companies they represent rather than advocates for their clients. And this will continue as long as brokers are willing to accept the commissions paid by insurance carriers for selling their policies as compensation for the services they promise their customers.

The main reason brokers don’t want to tell their clients how much of the premium they get is that they can’t justify the amount by the services they provide. The reason for this is rooted in how they sell. Instead of offering to analyze their prospects’ needs, they ask for copies of their policies and ask, ‘If I can save you money, will you give me an order?’ This explains why buyers think that all policies are the same and place no value on the sales rep.

What’s wrong with telling prospects that it’s your job to help them identify their needs, design a program that will satisfy them, and find carriers willing to provide the required coverages at the lowest price? If you do this, you’ll be able to separate the value of your services from the premiums charged by the carriers. If there’s any sacrifice to be made at the altar of price, it will be the carriers’ -- not yours. And as long as you deliver on your promises, your clients will show their appreciation by refusing to let hucksters get their foot in the door.

If mere survival is your ultimate objective, here’s some free advice: Get out of the business before your competition runs you out! If you’re willing to examine your management conscience and make a sincere effort to overcome your management sins, prosperity (not just survival) will be your reward.

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Workers and employers **need to stand up and embrace the new future.**

Every cloud has a silver lining. When one door closes, another opens. These are simple sayings that capture a basic thought: There’s always a positive outcome to be found -- if you take the right perspective and look for it.

What follows is a bad news/good news kind of story. It’s the story of retirement. Once you read to the conclusion, you’ll see the silver linings. They’re definitely there.

First, about those gray clouds: There are many Americans nearing or at retirement age who simply can’t afford to retire. Whether they didn’t amass enough savings or are suffering from a lingering blow dealt by the Great Recession of 2008, many retirement coffers are inadequate. This isn’t a situation that looks to be on the upswing either -- the Employee Benefit Retirement Institute reports that more than half of workers say they and/or their spouse have less than $25,000 in total savings and investments (excluding their home and defined benefit plans). Twenty-eight percent have less than $1000 saved.

Even if they feel financially ready, many of today’s boomers are reluctant to retire because they simply want to continue working to stay involved and put their education and experience to continued use. Many truly enjoy what they do and aren’t ready to give up the interaction and challenge their jobs provide. It doesn’t hurt that US News places “insurance agent” in the seventh spot on its best business jobs list and at 44th of 100 best jobs overall.

Perhaps these reluctant-to-retire workers also know an inherent truth: sometimes too much free time isn’t so great. This
According to the Griffith Insurance Education Foundation, the number of workers age 55 and older is almost 30 percent higher in the insurance industry than it is in other business sectors. At the same time, the nation’s risk management programs are only supplying enough new talent to fill 10-15 percent of our industry’s needs. Our cause is further hampered by the fact that nearly 40 percent of today’s high school students say they aren’t interested in even learning about insurance careers. (It’s tough to pursue something you know nothing about).

In short: The insurance industry has too many people leaving and not enough people showing up.

Silver Lining Playbook: Two Action Steps

What to do? The industry needs to tackle the talent shortage both from the recruiting side and the retirement perspective:

• Attract new and younger employees through education, internships, scholarship support and recruiting.
• Don’t take the prospect of retirement sitting down, either as a worker or an employer. Stand up and get ready for the new future workplace and workforce (and the new “retirement”).

Here are two key steps for the industry that can put us in a better position as a labor force and a workplace:

First, every employee and employer needs to realize how much different retirement expectations are today for workers than just a few years ago. AARP (American Association of Retired Persons) found that nearly 40 percent of boomers say they plan to work until they die -- that’s a lot of extra years since the average lifespan extends 18.7 years beyond age 65. While most people aren’t interested in full-time employment well into their 80s, there is definite interest in pursuing flexible or part-time options.

Second, consider flexible work options -- flexible in terms of time and place -- both as a worker and as a manager. Technology allows telecommuting and remote work to be performed securely and easily, just the same as if a worker were sitting in an office cubicle. Flexible work arrangements might require changes to management and human resource practices and policies. But when companies are faced with situations like losing contributing employees and not being able to replace them, it is essential that they consider a broader range of alternatives, beyond the traditional hire-a-new-worker approach.

And that’s where the silver lining is:

There are many insurance workers nearing retirement age who want to continue working -- but with a new work-life balance. And, there are many already in retirement who want to have an “encore” career. These workers and retirees form a substantial group -- both in numbers and in talent -- that can help solve the industry’s talent shortage.

Fortunately, there already is a proven mechanism in place to bring open-minded insurance hiring managers and vintage insurance professionals together. My company, Work At Home Vintage Employees (WAHVE), has matched more than 150 professional workers with insurance firms around the country that are in need of qualified experts to handle processing and other vital tasks. Once we make these placements, our wahves and our clients use the technology tools already available -- common desktop computer technology, agency management systems, and telephone systems -- to create a seamless connection between the insurance firm’s office systems and their remote workers.

One question we frequently hear is: But can remote workers be compatible with on-site employees? The answer is yes. We’ve seen reactions from traditional workers who are thrilled to have assistance with all those daily tasks that seem to back up at every agency. They, along with their supervisors, quickly see the benefit of being able to turn to in-the-know experts who are ready to help from day one.

One of the biggest sticking points for any employee is when the boss hires a new person who -- even after the official training -- needs someone to show them the ropes. Not so with hiring a WAHVE professional: Both the boss and the co-worker get someone who already knows their area like an expert, whether it’s claims, quotes, renewals, policy checking or other back-office processing. Once both parties
get past the introductions and workflow procedures, they’re good to go -- but usually faster and smoother than before.

Danielle McHeffey, CPCU, AAI, Commercial Lines Manager for Cook, Maran & Associates in Southampton, N.Y. admitted: “Honestly, some employees were hesitant initially to let someone else do their work, but once they saw how quickly and accurately things were handled, they soon wanted to move as much work as they could. Now that everyone is comfortable and confident, endorsements go straight to our waive.” Michael Romeo, executive vice president at UNFCU Financial Services, an agency in Patchogue, N.Y. noted: The workload picked up by WAHVE “helps us do all the little things agencies always want to do but struggle to get done.”

WAHVE workers boast 20-plus years of career experience, so they understand the insurance industry and how it operates. Flexible staffing allows both companies and retirees to create a scenario that delivers satisfaction on all sides. Whether it’s full-time, part-time, permanent or project-based, remote work keeps the institutional knowledge that vintage workers possess from walking out the industry’s door permanently.

On a macro scale, flexible work arrangements help the entire industry and, by extension, the economy as a whole. Supplemented retirement income is one obvious positive result. The Social Security Administration says the average benefit check it sends monthly amounts to $1,230 (in most of the country, this is not enough to live on). While some waives consider the additional income a necessity, others use it to supplement existing assets and income. We’ve had situations where vintage workers have been able to retire, relocate near grandchildren, and carry on working while eliminating the stress and strain of the daily commute.

What’s In It for the Employer?

What are the benefits of remote work for insurance firms who use it? Many are able to chop 40-50 percent off per-employee staff costs and overhead. One big reason: It’s expensive to recruit, hire and retain workers. The Houston Chronicle website (www.chron.com) cites an Institute for Research on Labor and Employment report that shows the average cost to replace an employee for all categories of workers is about $4,000.

The institute also found that turnover costs can reach 150 percent of salary based on the tangible costs of hiring, as well as intangible costs such as the productivity lost to vacant positions and the inefficiency experienced when a new worker first arrives.

Firms are able to shortcut much of the cumbersome screening process using WAHVE. Instead of a traditional advertising-screening-testing-hiring approach, firms receive resumes of individuals pre-vetted for skills identified through a comprehensive application process, which includes in-depth interviews, background checks and employer references. WAHVE does extensive interviewing of the candidates throughout the application process as well as checking their references. WAHVE even conducts timed online tests to measure insurance and technology skills by position. This screening process
Remote worker frees higher-paid staff to focus on client interaction for purposes of retention, new business prospecting, and other opportunities for revenue growth.

Danielle McHeffey of Cook, Maran noted: “They [remote workers] can center on the task at hand, and because they bring enough experience to the table, they’re able to get more done.”

*Entrepreneur* magazine lists some of the outstanding traits of older workers: dedicated, punctual, honest, attentive, able to lead by example, good listeners, mature communicators, proud of a job-well-done, organized, affordable and efficient. Those are good terms to describe any employee.

Perhaps you’re mulling the idea of retirement yourself. Or maybe you know someone who you think the industry should try to keep on our side a while longer. Whether it’s you or a co-worker, you can start the application process yourself or refer someone to WAHVE.com. And if you’re an employer interested in hiring through WAHVE, you can get started at the same website.

No, there simply is no need to take retirement sitting down. Expectations and opportunities have changed. They say that 40 is the new 30. Of course, if you do the math, that means that 60 is the new 50. And when you’re talking about that kind of vitality, it’s clear that we all need a new kind of retirement. I say: Bring it on!

Sharon Emek, Ph.D. (Sharon.Emek@WAHVE.com) is founder and CEO of Work At Home Vintage Employees (www.WAHVE.com), which provides remote outsourced workers to independent agencies and other insurance firms. WAHVE was named winner of the “Insurance Entrepreneurial Award” by the Insurance Innovation Alliance for its service providing insurance agencies, wholesale brokers, and carriers with skilled insurance retirees who work from home.

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‘Retirement’ Is 20–25 Percent of a Lifetime

“Retirement is not just a few years tacked on at the end of your career. Likely, it will represent 20 percent to 25 percent of your entire life...” – from an MSN Money article.

That’s a substantial chunk of time: Spending it in a rocking chair on the front porch sure doesn’t seem like the right strategy for everyone. How do you want to use those years? How do you want to leverage the invaluable leadership skills you’ve developed? Rather than an all-or-nothing job, why not reinvent your notions of retirement and create a hybrid solution that rewards a career’s worth of effort with new options for income, engagement and reward.

Ben Franklin was 70 when he signed the Declaration of Independence. Nelson Mandela became president of South Africa when he was 75. Ray Kroc, McDonald’s founder, became the chain’s sole franchisee at age 57 and continued overseeing operations until his death at age 82. And Peter Mark Roget didn’t publish his famous thesaurus until he was 73 and edited every subsequent edition until he was 90.

And here are some other words of wisdom from some of the world’s best-known vintage professionals:

“I need to retire from retirement.” — Sandra Day O’Connor, former Supreme Court Justice who continued to lecture and launched iCivics, an online education venture for middle school students, after leaving the bench.

“I actually think the whole concept of retirement is a bit stupid... There is this strange thing that just because chronologically on a Friday night you have reached a certain age...with all that experience, how can it be that on a Monday morning, you are useless?” — Stuart Rose, executive chairman of the British retailer Marks & Spencer.

“Retirement kills more people than hard work ever did.” — Malcolm Forbes, founding publisher of *Forbes* magazine

“Age is not important unless you’re a cheese.” — Helen Hayes, Academy Award winning actress and Presidential Medal of Freedom recipient whose career spanned nearly 70 years.
ISFA Salutes the Co-Winners of the 2013 IAIP Insurance Professional of the Year Award

The Insurance Scholarship Foundation of America is proud to sponsor the IAIP Insurance Professional of the Year Award. The 2013 applicants for this prestigious award have excelled in “Bringing Out Their Inner Leader” through IAIP involvement in all levels of the association, education, and community service endeavors. Congratulations to all of the candidates.

Congratulations to the recipients of the 2013 IAIP Insurance Professional of the Year Award:

Linda H. Luka
CPCU, CIP, AAI, AINS, AIS, DAE, CISR
Agent Education Coordinator
Marketing Department
Region V
Kettle Moraine Insurance Professionals

Linda began her essay with a quote by Kofi Annan: “Education is Power,” citing “Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family.”

When asked about being a co-winner of the award, Linda said: “Since joining IAIP, I’ve had many opportunities to learn from other members. The informal mentoring is simply priceless. I met an insurance professional five years ago and ran into her again this summer. She was amazed to see the attitude, confidence and clarity I showed. I laughed and assured her I was the same person, but had joined a great organization which empowered me, allowed me to dream and achieve much in the past few years. After gaining these new skills and confidence, I knew I wanted to help IAIP grow, so I became even more involved. Applying for this award reminded me of all the courses and leadership opportunities I have used, with the support of so many friends at the council, region and national levels urging me on. It should be viewed as a ‘team’ award due to all the input from family and fellow members.”

Lara Nelson-Miller
AAI, CISR, CPIW
Marketing Manager
Hanover XS
Region III
Member-at-Large
Georgia Council

In Lara’s essay, she states: “Learning is movement from moment to moment. The most powerful tool available to develop the mind and turn the impossible into the possible is Education. In our industry there are numerous avenues leading down the road to success. All you must do is choose which ones to venture on to increase professionalism and attain greater opportunities.”

Lara’s thoughts on being a co-winner of this award are: “The International Insurance Professional of the Year award is one of the most prestigious recognitions in the insurance industry. Having received this award at the state and regional levels was an amazing accomplishment. Encompassing the honor at the International convention was certainly a confirmation of exercising my passion in a most enjoyable profession. I have committed myself to the insurance industry for the past 20 years playing many different roles. Investing in myself with active participation in the International Association of Insurance Professionals has certainly been one of the best decisions ever made. The acknowledgement of this award by other authorities proudly affirms my personal accomplishments.”

“Education is what the Insurance Scholarship Foundation of America is all about, and these two leaders are terrific examples of what education can do for you. We congratulate both Linda Luka and Lara Nelson-Miller for their outstanding service to IAIP and our industry!” -- Billie Sleet, CIC, CPIW, Insurance Scholarship Foundation of America

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enterprise

Few leaders set out to make their employees feel like they don’t matter. However, even the most well meaning among us may be doing it accidentally—and the repercussions can be severe.

Of course your employees matter. If they didn’t, you wouldn’t hire them, trust them to do important work, or keep paying them week after week. And if you think about it at all (which you probably don’t), you assume they realize that. It’s only logical. But according to Christine Comaford, you may inadvertently do and say things that make them feel otherwise—and it has little to do with logic.

“Mattering is one of the three most pri-

“When employees are made to feel that they don’t matter, it happens on an emotional level, not an intellectual one. And we now know that emotions, not intellect, drive 90 percent of human behavior. The really bad news for leaders is that when employees feel they don’t matter, they simply cannot function at their highest level of performance,” she adds.

When leaders say or do something that makes employees feel insignificant (and/or frightened or isolated; the three tend to work together), they revert to the fight/flight/freeze part of the brain—falling into what Comaford calls the “Critter State.” Once in this state, all innovation and collaboration skills fall by the wayside, and every decision boils down to a single question: What will keep me safe right now?

Comaford trains and coaches leaders at midsized and Fortune 1000 companies in neuroscience techniques that get people out of their Critter State and into their Smart State, where they have full access to their creativity, problem-solving ability, collaboration, and emotional engagement. Under her guidance, clients often see their revenues and profits increase by up to 21 percent annually. Furthermore, 33-42 percent of the entire employee base takes on increased levels of responsibility—without asking for more pay.

So what might you be doing that makes employees feel they don’t matter? Comaford reveals six of the top offenders:

**You don’t respond to their emails.**

Sure, you’re busy, and sure, your employees know that—but the Critter State doesn’t spring from the rational part of the brain. Instead of thinking, Oh, the boss will get back to me when she has a moment, they think, she doesn’t like my idea. She doesn’t like me. I feel rejected. I don’t matter.

“When an employee emails the boss, especially when that email asks for your approval or contains sensitive content, she’s putting herself out there,” says Comaford. “Always respond—even if it’s just to say, I need a little time to think about that but I’ll get back to you in a day or two.”

**You don’t give them feedback—positive or negative.**

When people matter to us, we want them to know they’ve done a good job. If they haven’t done a good job, we want them to know that too, so they can improve. To the employee’s Critter Brain, silence means we don’t care enough to let them know either way. “Hopefully you’re giving feedback in performance evaluations, but give it informally as well,” advises Comaford. “A simple ‘Good job writing that proposal’ means a lot. And while it’s less fun to hear ‘You need to work on...’
the close to your sales pitch,’ when your employee starts getting better results, he’ll know you cared enough to speak up.”

Comaford adds, “It feels un-PC to make this comparison, but consider how well children respond to being consistently held accountable. Rules and boundaries make people feel loved. It’s true for employees and leaders too. In the Critter Brain, we’re all two-year-olds.”

**You acknowledge people ONLY when they make mistakes.**

This makes them feel like a faulty cog that must be repaired to keep the company machine running smoothly. To let them know they matter, make a positive personal connection with employees as often as possible. Be specific about what you like and let them know their unique contribution makes a real difference to the company. “Better yet, make a point of praising them publicly,” says Comaford. “Social rewards are extremely powerful—far more powerful than cash rewards, in fact.”

**You don’t celebrate victories.**

No, just getting paid isn’t reward enough for doing a great job. (Again, a paycheck can feel like oil for the cog—necessary, but not meaningful.) When your team has an especially significant win, make a point to order in a special lunch and celebrate the team company-wide.

“Team victory celebrations foster a sense of belonging and camaraderie—which go hand in hand with mattering,” notes Comaford.

**You inadvertently show favoritism.**

In many companies, there are certain team members who are perceived as “above the law” or in the “in crowd.” These people tend not to be held accountable for their lack of performance, and they often get the lion’s share of raises, promotions, or perks, even if they don’t deserve them. And yes, says Comaford, other employees notice.

“People think lovability isn’t an issue in business, but I’m here to tell you it is,” she says. “Feeling that others are more ‘loved’ triggers safety, belonging, and mattering issues in those on the outside. Absolute equality may not be possible in an imperfect world, but it’s critical to aim for it.”

**You burn them out.**

Do your employees slog away like slaves, working loooong hours and completing one high-stress task after another, day after day after day? Not only will they feel that you don’t care about their well-being, they’ll burn out. Yes, from time to time we all have to exert extra effort…but no one can sustain such a pace forever.

Comaford points out that this dynamic starts when leaders “self-sacrifice.” Even if you don’t tell employees they have to work until 8 p.m. every night, they see you do it and feel that they’re expected to do so as well. This isn’t good for you or for them. “Sustainability is about creating win-win agreements with ourselves and others,” she asserts. “We all need a good blend of people, activities, and things that excite and energize us in order to balance out those (inevitable) things that drain us. If your employees matter to you, you’ll help them strike that balance.”

To many leaders, paying so much attention to what goes on inside employees’ heads is a foreign notion. But Comaford says that when her clients see the astonishing results, they are more than willing to change the way they lead.

“When we’re able to break the mental patterns that hold us—and those around us—back, we can reach heights of performance we never thought possible,” she says. “And the best part is, it’s more rewarding for everyone. It can take work from being drudgery to being fun and exciting and meaningful.”

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Christine is best known for helping CEOs, boards, and investors create predictable revenue, deeply engaged and passionate teams, and highly profitable growth. Her coaching, consulting, and strategies center on increased accountability, communication, and execution. Christine has consulted to the White House (Clinton and Bush), built and sold five of her own businesses with an average 700 percent return on investment, and has helped over 50 of her clients to exit their businesses for $12-425 million. She is a leadership columnist for Forbes.com and is frequently quoted in the business and technology media. To learn more, visit www.christinecomaford.com.

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In August of 2013, I set out on a goal to survey individuals from various generations to highlight the common themes and variances between Generations regarding Leadership. I wanted to see how multiple generations of individuals have brought out their own “inner leader.” With this issue of Today’s Insurance Professionals focusing on “Bringing Out Your Inner Leader,” I gave thought to the different webinars and discussions I’ve been participating in and my own thoughts about leadership. I did Google searches on generations and leadership and saw numerous studies, books and e-articles popping up daily regarding multiple generations working together. I thought it would be interesting to get a measure on views of leadership from different generations -- not just how the generations work together, but how leadership is viewed from a generational perspective.

There were 145 individuals who participated in the survey and shared their stories of defining moments of leadership and recommendations that they have for future leaders. Since the survey requests were very random and not targeted to particular segments of generations – these results reflect those who chose to participate. This is not a scientific study, but a survey sent out to approximately 300 individuals -- 145 (48%) responded. I give my thanks to all who participated openly and anonymously.

The objective of this survey was to keep it very simple and direct. I was interested to see the variances between generations regarding leadership styles and traits. Six questions were asked:
1. What generation segment are you from? The categories included the Silent/Traditional Generation (1921-1945); the Baby Boomer Generation (1946-1964); Generation X (1965-1979); Generation Y - Millennials (1980-2000).
2. What best describes your leadership style (your “inner leader”)? The options were Autocratic, Bureaucratic, Charismatic, Democratic, Flexible, People/Relationships, Servant, Task, Transformational.
3. What best describes traits of an effective leader? They chose at least 5 from the following: Charismatic, Collaborative, Conscienc-

4. Describe the defining moment(s) that brought out your inner leader.

5. What advice would you give to someone as they work on developing and honing their leadership skills?

Of our responders, the breakdown between the generations is as follows:

![Generations Percentage in Survey](image)

10% of the responders are from the Silent/Traditional Generation of 1921-1945. 56% of the responders are from the Baby Boomer Generation of 1946-1964. 24% of the responders are from the Generation X of 1965-1979. 10% of the responders are from the Generation Y/Millennials of 1980-2000.

Question Two was:
What best describes your leadership style (your “inner leader”):

a. Autocratic
b. Bureaucratic
c. Charismatic
d. Democratic
e. Flexible
f. People/Relationships
g. Servant
h. Task
i. Transformational

Of the entire group of responders, the graph at the top right shows how the percentages ranged.

Of the responder group, the highest percentage of Inner Leadership appears to be a Democratic style, with Charismatic and People/Relationship styles coming in close behind at 21% and 19% respectively. To get a sense of these Inner Leadership Styles, it might be helpful to understand the definitions of these styles that I gave to the participants:

**Autocratic**: Leaders seek to wield absolute power, soliciting compliance on the basis of intimidation.

**Bureaucratic**: Leaders follow rules rigorously, and ensure that their people follow procedures precisely.

**Charismatic**: Leaders inspire enthusiasm, and are energetic in motivating others to move forward.

**Democratic/Participative**: Leaders make final decisions, but include team members in the process.

**Flexible/Relaxed**: Leaders give teams freedom to do work and set their own deadlines while giving support.

**People/Relationships**: Leaders are totally focused on organizing, supporting, and developing their people.

**Servant**: Leaders share power, put needs of others first, help people develop/perform highly.

**Task Oriented**: Leaders focus only on getting the job done.

**Transformational**: Leaders are inspiring; expect the best from everyone, as well as themselves.

While our overall group has a Democratic leadership style – let’s look at the leadership styles within each generation to get a true sense of the leadership style that appears to stand out within a generation. Within each of our generations, no one style stood out as a majority (51%). However, certain styles did stand out at the highest number within each generation.
The Silent Generation responders reflect that they mainly have a People/Relationship style of Leadership. They reflected the highest common theme in one category of styles. Their experiences during WWII, Pearl Harbor, the Depression and Holocaust shaped who they are. They are dedicated, loyal, and value tradition and people relationships. With this group, it reflects that it is important to them to develop their team and that they have relationships with their co-workers.

The Baby Boomer responders reflect that they mainly have a Democratic style of Leadership with “Being Charismatic” coming in close behind. Their experiences during the Civil Rights Movement, Vietnam War, Watergate, and Women’s Liberation shaped who they are. They were a part of social change. They have personal fulfillment in their jobs; they are competitive and have a strong professional network. They value meaning in the work they do. It is important to them that they make the final decisions, while they collaborate and involve their team members in the discussions to come to the decisions.

The Gen X responders reflect that they also mainly have a Democratic style of Leadership, with “Being Flexible” and “Charismatic” coming in close behind. Their experiences during the Berlin Wall being torn down, issues with Wall Street, AIDS, and being “latch key kids” shaped who they are. They want flexibility and tend to be skeptical. They were a part of the beginning of the Technology boom. They are less formal and look for a work/life balance. It is important to them that they make the final decisions, but at the same time have the need to be flexible in determining the decisions. They collaborate and have a charismatic relationship with their team members.

The Gen Y responders scored with an equal mix of styles between Charismatic, Democratic, People/Relationships and Transformational. Their experiences stem from the Oklahoma City bombing, 9/11, Iraq War, corporate scandals, the Internet, a focus on celebrities, Facebook, luxury and global diversity. They are fast-paced while multi-tasking. They are very direct and have an entrepreneurial spirit, which lends to the mind set of “I can do it myself.” Their mix of styles means they don’t tend to think in the same manner as “a generation” at this point. They are still forming their leadership styles. What I find interesting is that they are the first group to have the Transformational Leadership style stand out. These are Leaders that are inspiring and they expect the best from everyone, including themselves. No other generation stood out in this area.

For the entire group, the most important traits for Leaders are:
1. Ethical -- being in accordance with the rules or standards for right conduct or practice, especially the standards of a profession;
2. Forward Thinker -- plan for the future;
3. Honest -- honorable in principles, intentions, and actions; upright and fair;
4. Enthusiastic -- lively interest;
5. Collaborative -- to work with another.

Mixing those traits together does stand out as an effective leader -- someone who follows an ethical path while looking forward to the future in an honest and enthusiastic manner while collaborating with their team. This makes a very powerful leader!

Now let’s break this down to each generation to see if any particular traits stand out in importance.

According to the graph on the top of the next page, again we see there is no single majority that stands out by generation. What we do see is that for the Silent Generation, being Ethical and having Enthusiasm match at the top spots. The Silent Generation chose Honesty next, and then four spots matching in traits percentages of Forward Thinker, Conscientious, Collaborative and Emotional Stability.

For the Baby Boomers, being Ethical is the most important trait followed by Forward Thinker, Enthusiasm, Honest and Collaborative.

For the Gen X’ers, being a Forward Thinker is the most important trait, followed by being Honest, Ethical, having Enthusiasm; and then matching in percentages the fifth spot of Self Assured and Collaborative.

Finally, for the Gen Y’s, being a Forward Thinker is also the top spot just as with the Gen X’ers. This is followed by -- at matching percentages -- being Honest and Ethical, and then followed at matching percentages -- High Energy and Collaborative.
While this is a lot of information, I think the truly telling story behind this data is to look at how the top five traits trend by generation compared to the overall results.

Overall, being Ethical was the top trait, however, when you look at how this trended by Generation, it was less important to the Gen X’s and Gen Y’s. While being a Forward Thinker was the next overall trait in importance, it trended to be more important by each generation. Being Honest trended upward by generation, then took a dip for the Gen Y’s, who are more interested in being Forward Thinking. Enthusiasm took a severe drop down in importance by generation, and finally, being Collaborative was a mixed bag among the generations, with no dramatic variances to be seen.

While being Ethical is of utmost importance in my book, and is reflected in this overall study, what is interesting is the dramatic upward scale of importance by generation in the area of Forward Thinking. So, I thought it would be good to share some thoughts from those individuals who ranked this as an area of importance of a trait of an effective leader.

One of our Gen Y’s, Haley Gaines of Nationwide/Allied Insurance, who is a Commercial Lines Underwriter, stated: “The advice I would give someone who is developing leadership skills is to always be humble. Working in the insurance industry, I feel as if I am one of the few Gen Y’s among Baby Boomers and Gen X’s. This provides an environment that encourages leadership opportunities. I feel as if the prior generations are looking at me and others in my position and saying, “You’re next, prepare yourself, the opportunity is waiting for you.” This is exciting as I start my career knowing that I have some really big shoes to fill. I may not be a leader in my industry (yet) but I am preparing myself as much as I can now. Challenge yourself every day and keep an open learning perspective on everything. Always set goals. Set your eyes on the future and make a plan to get there. If you do not plan, you drift through life. I refuse to drift; instead I will direct my professional life and accomplish what I set out to do.”

Another example comes from a Gen X’er, Susan Johnson, a Hazard Risk Supervisor with Koch Business Solutions, LP. Susan shares: “My most defining moment of my inner leadership is related to my management of my team. One example is the transformation of a direct report from a reporting/task oriented role to more of an analyst role with much more responsibility and ownership. I was told that this person would not develop, but I was not confident in those words. I saw an inner spark in the employee and knew they had the drive to develop. It has been 16 months since my arrival and this person is now managing 2 significant insurance programs for our business. I feel that my inner leader was supportive, collaborative, and helped drive this person to where he is today. The moral of this story is that all of us have drive, but it just takes someone believing in us to move forward and get outside of our comfort zone.”

Both Haley and Susan reflect Forward Thinking in their own career development as a leader, as well as for others for their own development. Prepare, challenge yourself, and learn. See the inner spark in others and help them develop their drive.

There were a number of individuals who were very open to share their advice on developing and honing leadership skills. This spans from all generations in this study, and there is a common theme throughout: Practice.

Carol L. Clarke, CIIP, Retired and a member of the Silent Generation, said, “Don’t just think about it, put it into practice. Practice will help you as you move in your career.”

Cheri Bailey, President of American Surplus Lines Agency and a Baby Boomer, said, “Ask your direct reports to evaluate you. You may find things you thought you were doing right when in fact there is room for improvement. Know your imperfections and work on making corrective steps toward improvement. Always be honest with yourself. Surround yourself with people you admire, respect and watch and listen for ah-ha moments. Then practice and implement the skills you learned.”

Sheree Pendergrass, CIC, CRM, Commercial Lines Manager and a member of Gen X, said, “Take classes and apply what you learn, even if you think it will never work. Practice, Practice, Practice.”

Katelyn Bryant-Comstock, MPH candidate, UNC-CH Gillings School of Global Public Health and a member of Gen Y, said, “Be patient -- it takes time; it’s not an intuitive practice that you can follow steps with. Knowing it’s a journey and process will help take some of the pressure off.”

As I conclude this Generations of Leadership study, I am humbled by the many stories shared and the years of experience reflected to generate a quality study. I set out to highlight the
common themes and variances between Generations regarding Leadership. This has been reflected in this overview.

From the top five traits, it is most telling to see the movement of the importance of a Forward Thinker, as compared to the “norm” of being Ethical. Being Ethical does not go away and is very important; however, the Forward Thinker of today is the one who will truly stand out as a Leader.

What is common in Leadership Styles among the Participants of this study is a Democratic and Charismatic style.

Top Five Traits of an Effective Leader Trends of Importance to Generations

This matches the participants, as those who are energetic in motivating others to move forward and like to involve others in the process.

Two Leadership styles that stood out in the comparison, which reflect the variance between Generations and yet a potential pattern: People/Relations and Transformational. For the Silent Generation People/Relations is the highest point of variance from the Group, just as Transformational is the highest variance point for the Gen Y’s. But what I find interesting is that People/Relations is the second highest point out of the Generations for the Gen Y’s. Does this mean that the Gen Y’s, who are still in the development stage of their Leadership careers, will find a good mix between being a Transformational Leader and a People/Relations Leader? It will be interesting to watch.

I think this is best concluded with a quote from Cameron Burns, Gen Y, who is an Account Representative at Arthur J. Gallagher & Co. “Your smarts are nothing if you can’t relay it to your team. Leadership is all about the people. Learning how to effectively engage and inspire the people who surround you is a vital skill that must be constantly nurtured. No matter how modernized the economy gets, personal relations will never go out of mode.”

I agree. They won’t.

All in all, this group of multi generations makes it clear that effective Leaders listen, contribute, practice -- and they understand that it is all about the people. The Gen X’s and Gen Y’s will accent this with Forward Thinking as Leaders of the future.

Cheryl Krier, CPIW, ACS, is a Baby Boomer and was the 1997-1998 National IAIP President. Cheryl is an Account Executive at Arthur J. Gallagher & Co., in the Technology Niche. She is a 30+ year veteran of the Insurance Industry and the International Association of Insurance Professionals. She is a frequent author of the “Leadership Shift” published on IConnect within the IAIP website for its members. She has served on every level within the IAIP organization and has found her journey in leadership to span many lines of insurance and levels of responsibility within the industry.

Cheryl is a frequent guest speaker and seminar leader regarding Leadership. She has found through her career and training sessions that the best moments are the moments of Leadership clarity and realization for an individual. You see the light switch “ON” in their eyes. Making that difference for people is Cheryl’s mission in life.

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10 Things Extraordinary Bosses Give Employees

By: Jeff Haden

Good bosses care about getting important things done. Exceptional bosses care about their people. Good bosses have strong organizational skills. Good bosses have solid decision-making skills. Good bosses get important things done. Exceptional bosses do all of the above—and more.

Sure, they care about their company and customers, their vendors and suppliers. But most importantly, they care to an exceptional degree about the people who work for them. That’s why extraordinary bosses give every employee:

1. Autonomy and independence. Great organizations are built on optimizing processes and procedures. Still, every task doesn’t deserve a best practice or a micro-managed approach. Engagement and satisfaction are largely based on autonomy and independence. I care when it’s “mine.” I care when I’m in charge and feel empowered to do what’s right.

Plus, freedom breeds innovation: Even heavily process-oriented positions have room for different approaches. Whenever possible, give your employees the autonomy and independence to work the way they work best. When you do, they almost always find ways to do their jobs better than you imagined possible.

2. Clear expectations. While every job should include some degree of independence, every job does also need basic expectations for how specific situations should be handled. Criticize an employee for offering a discount to an irate customer today even though yesterday that was standard practice and you make that employee’s job impossible. Few things are more stressful than not knowing what is expected from one day to the next.
4. **A true sense of purpose.**
Everyone likes to feel a part of something bigger. Everyone loves to feel that sense of teamwork and esprit de corps that turns a group of individuals into a real team. The best missions involve making a real impact on the lives of the customers you serve. Let employees know what you want to achieve for your business, for your customers, and even your community. And if you can, let them create a few missions of their own. Feeling a true purpose starts with knowing what to care about and, more importantly, why to care.

5. **Opportunities to provide significant input.**
Engaged employees have ideas. Take away opportunities for them to make suggestions, or instantly disregard their ideas without consideration, and they immediately disengage. That’s why exceptional bosses make it incredibly easy for employees to offer suggestions. They ask leading questions. They probe gently. They help employees feel comfortable proposing new ways to get things done. When an idea isn’t feasible, they always take the time to explain why. Great bosses know that employees who make suggestions care about the company, so they ensure those employees know their input is valued -- and appreciated.

6. **A real sense of connection.**
Every employee works for a paycheck (otherwise they would do volunteer work), but every employee wants to work for more than a paycheck: They want to work with and for people they respect and admire -- and with and for people who respect and admire them. That's why a kind word, a quick discussion about family, an informal conversation to ask if an employee needs any help -- those moments are much more important than group meetings or formal evaluations. A true sense of connection is personal. That’s why exceptional bosses show they see and appreciate the person, not just the worker.

When an exceptional boss changes a standard or guideline, she communicates those changes first--and when that is not possible, she takes the time to explain why she made the decision she made, and what she expects in the future.

3. **Meaningful objectives.**
Almost everyone is competitive; often the best employees are extremely competitive -- especially with themselves. Meaningful targets can create a sense of purpose and add a little meaning to even the most repetitive tasks. Plus, goals are fun. Without a meaningful goal to shoot for, work is just work. No one likes work.

7. **Reliable consistency.**
Most people don’t mind a boss who is strict, demanding, and quick to offer (not always positive) feedback, as long as he or she treats every employee fairly. (Great bosses treat each employee differently but they also treat every employee fairly. There’s a big difference.)

Exceptional bosses know the key to showing employees they are consistent and fair is communication: The more employees understand why a decision was made, the less likely they are to assume unfair treatment or favoritism.

8. **Private criticism.**
No employee is perfect. Every employee needs constructive feedback. Every employee deserves constructive feedback. Good bosses give that feedback. Great bosses always do it in private.

9. **Public praise.**
Every employee -- even a relatively poor performer -- does something well. Every employee deserves praise and appreciation. It’s easy to recognize some of your best employees because they’re consistently doing awesome things. (Maybe consistent recognition is a reason they’re your best employees?)

You might have to work hard to find reasons to recognize an employee who simply meets standards, but that’s okay: A few words of recognition -- especially public recognition -- may be the nudge an average performer needs to start becoming a great performer.

10. **A chance for a meaningful future.**
Every job should have the potential to lead to greater things. Exceptional bosses take the time to develop employees for the job they someday hope to land, even if that job is with another company. How can you know what an employee hopes to do someday? Ask. Employees will only care about your business after you first show you care about them. One of the best ways is to show that while you certainly have hopes for your company’s future, you also have hopes for your employees’ futures.

Jeff Haden learned much of what he knows about business and technology as he worked his way up in the manufacturing industry. Everything else he picks up from ghostwriting books for some of the smartest leaders he knows in business. (Reprinted from Inc. magazine.)

Photo credit: mimagephotography/Shutterstock.com
What can business leaders and managers learn from watching the earnings of publicly traded companies?

“Plenty,” says Kathleen Brush, a 25-year veteran of international business and author of “The Power of One: You’re the Boss,” a guide to developing the skills necessary to become an effective, respected leader. “When looking at the corporations reporting lower-than-expected earnings, you need to read between the lines. They are not going to admit that the reason is a failure of leadership, but 99 times out of 100 that’s what it is.”

Brush cites Oracle, the business hardware and software giant, which recently reported a quarterly revenue shortfall based on a decline in new software licenses and cloud subscriptions.

The company is “not at all pleased with our revenue growth this quarter,” Oracle co-president Safra Catz told analysts. “What we really saw was a lack of urgency that we sometimes see in the sales force ...” They are pointing the finger at the employees, but they are really admitting a failure of leadership, Brush says.

“What we really saw was a lack of urgency that we sometimes see in the sales force ...”

“Do you know how simple it is for managers to motivate sales people? If indeed the lack of sales urgency is the problem. There are dozens of bad leader behaviors that can cause sales to decline,” she explains. In her work for companies around the country, from restructuring operations to improving profitability, Brush says she sees an epidemic of bad leader behaviors.

“When I point them out, most leaders downplay, or refuse to acknowledge, the impact their behaviors are having on their bottom line. But, in companies where leaders change these behaviors, employees become engaged and motivated. It is really that simple to increase productivity, innovation, and the bottom line,” she says.

“If you’re a boss examining your own lower-than-expected performance, instead of wasting time searching for scapegoats, look in the mirror. Most bosses unwittingly exhibit bad leader behaviors daily that cause their businesses to suffer.”

Here are four increasingly prevalent and damaging behaviors:

• **The unethical boss:** This is a category that doesn’t just annoy employees, it appalls them. As such, it’s a powerful demotivater. When a boss breaks or fudges the rules, cheats, lies or indulges in behaviors that reveal a lack of moral principles, he or she loses employees’ respect. Without their respect, a boss cannot lead.

In addition, when a leader indulges in unethical practices, he gives his employees permission to do the same. Padding mileage reports, splurging on business travel expenses, failing to take responsibility for mistakes – they all become endorsed activities by the boss – the role model.

• **The unfair boss:** Our current societal efforts to treat people equally – think gay marriage, health care reform, the children of undocumented immigrants – have led to confusion among some leaders about “equality” versus “fairness” in the workplace. “I talked to a manager who gave all his employees the same pay raise because ‘he wanted to be fair,’” Brush recalls. He then seemed mystified that the productivity of his best employees declined to that of an average worker.

“Rewards can be powerful tools of motivation, but they must be administered fairly.”
Is Your Leadership Hurting...

*The buddy boss:* Bosses can never be buddies with their employees. Ever. Friendships neutralize the boss’s authority and power. They can also cloud a leader’s objectivity and hinder her ability to correct behaviors, to delegate, and to hold employees accountable. When friendships compromise output, it’s the boss who will be accountable.

“Be friendly to employees, but do not cross the line that muddies the relationship between boss and friend. It could cost you your job.” Brush says.

- **The disorganized boss:** Workplaces are filled with employees who lack direction because disorganized leaders don’t deliver and manage plans and strategies to guide their teams. What’s the chance of an unguided team maximizing its productivity to create competitively superior innovative widgets?

“What’s the chance of employees being inspired by a leader who leads like a doormat or by random thoughts?” says Brush. “As a manager, you wield a tremendous amount of power,” she says. “You can be an incredibly negative power or a positive one who’s looked up to by both peers and employees. For the latter, bosses have to purge the bad behaviors.”

Kathleen Brush has more than two decades of experience as a senior executive with global business responsibilities. She has a Ph.D. in management and international studies. Brush has been teaching, writing and consulting on international business and leadership for companies of all sizes, public and private, foreign and domestic. Visit her website at www.kathleenbrush.com

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Unlocking the Leader Within:

Conquering Stage Fright

Next week Bob, a junior executive, has to present his team’s status to senior management. Whenever he even thinks about his presentation, his hands start shaking, his forehead starts sweating and his stomach starts dancing the jitterbug. He’s already had several sleepless nights, dreading the presentation. In desperation, he turns to his colleague, Jane, whom he has seen deliver brilliant presentations. Bob asked Jane if she had discovered any tricks to unlock her inner leader.

Sadly, three out of four people suffer from stage fright. Potential leaders are silenced by their fear; great minds are avoiding leadership positions or are not fulfilling their full potential because they are unable to speak up. Possible causes of stage fright are self-image problems, perfectionism, self-consciousness, fear of embarrassment, improper breathing or not being able to remember what you are going to say.

If you are already a leader who is reluctant to speak or not good at it, overcoming stage fright will help you to inspire your team to follow your vision, explain how their tasks contribute to the big picture and persuade, not coerce, them to do the right things. If stage fright is keeping you from reaching your potential, it is never too late to free yourself by unlocking the leader within.

Jane, (who, to Bob’s surprise) once suffered from severe stage fright as well, gave Bob the following five steps to help overcome his stage fright and unlock the leader within:

1. **Change your mindset.**
   Just because you couldn’t do something before, doesn’t mean you can’t do it now.

2. **Take small steps.**
   Now that Bob has realized that he can overcome his stage fright, he needs to take small steps towards improving his skills. The hardest part of any behavioral change is overcoming inertia. We naturally resist change. However, once we take a first small step, it becomes much easier to take the next small step. One popular small step to overcome stage fright is to join a speaking club. It is an inexpensive, yet extremely effective way to get comfortable with speaking.

3. **Study. Practice. Perform.**
   Many people fall into the trap of studying endlessly or attending conferences and training, expecting to magically get better without putting in the work. You cannot get better without practicing what you learn, and then using it in real-life situations. If Bob bought 20 books on golf and a set of golf clubs, then immediately tried to join the pro golf tour, people would think he was crazy! Instead, he should read, take lessons, practice, play small games and tournaments and repeat the cycle.

4. **Invest in yourself.**
   The next step in overcoming stage fright is realizing that conquering this fear is not an expense, but an investment… in yourself. Many people feel that spending any money on learning is the same as going to a movie or buying dessert: an indulgence. Improving yourself improves the quality of your life, as well as increases your ability to earn more money. Learn to feel comfortable investing in yourself.

5. **Learn to be entertaining.**
   Effective leaders manage people’s attention which requires some entertainment skills. In addition to speaking clubs, studying improv and stand up comedy will help you learn to be in the moment and to get people to laugh - intentionally! The ability to make people laugh, as well as the ability to get comfortable speaking in public are learnable skills, not something most people are born with.

Unlock the Leader Within

When you change your mindset, begin to take small steps, learn -- practice -- perform, invest in yourself and learn to be entertaining, you will be more comfortable speaking. Then, when you have an important contribution to make to your work team, you won’t just sit there and...
silently go along because you were afraid to speak up. You will have the confidence to speak your mind, be heard and make a bigger contribution to the team.

Bob struggled through his first presentation, but some of the stress was relieved. Because he was motivated by Jane, he changed his mindset and knew he could work to get better. A year later, Bob had to go before senior management again. He confidently reported his team’s status and when an audience member’s cell phone went off during the meeting, he was able to quickly make light of the distraction, and the laughs increased his connection with the audience. Bob received kudos from his boss for his presentation.

Walt Grassl conquered his crippling fear of public speaking at the age of 50, and through his Internet radio show, “Stand Up and Speak Up,” he is determined to help others do the same. Walt’s accomplishments include success in Toastmasters International speech contests, performing standup comedy at the Hollywood Improv and the Flamingo in Las Vegas. He is also the author of the book “Stand Up and Speak Up.” For more information on Walt Grassl, visit http://waltgrassl.com/

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By: Walt Grassl
The image of a leader is generally thought of as someone full of strength… all POWER-FUL and all KNOWING. Do not kid yourself -- I have found this to *not* be the case. My personal experiences have led me to this conclusion: Leaders are forged by hard work -- both inwardly and outwardly. Good leaders embrace their own vulnerabilities while pushing forward to self-improvement. This process is much like tending a garden: first you must have the seed of desire to grow. The rain must come down on you and you must be humbled, then the heat hits you and encourages you to push forth from beneath yourself.

Here is my 10-step program to help you find the leader in YOU!

1. **Positional Leadership:**
   Leadership is not a position -- it is a state of mind and heart. Some people feel that a title or position makes them the leader or the boss, but nothing could be more untrue. A leader requires having an attitude much like a coach. Make sure you add value to your organization, solve problems, spend time learning about your teammates and how your actions will affect them. This will garner respect and foster success. It takes time to instill loyalty and commitment in your teammates, so do not rush.

2. **Be the “V” -- Vulnerable:**
   This is touchy. Be concerned with getting it right for everyone and not just for yourself. Do not be so concerned with how you look, or whether you are wearing the latest Brooks Brothers attire. Speak plainly and honestly to your peers, superiors and do not be afraid to make mistakes. The mistakes make us human and all of us appreciate that. Do not worry about this undercutting your ability to influence others. It opens the door to show that we all can be leaders. We all have good, bad and really bad habits or behaviors that need improvement. Remember that others like knowing that we, too, can lead, even though we have bad behaviors.

3. **Rights vs. Responsibilities:**
   True leaders develop a good sense of what their responsibility is for the team, corporate home office, and the mail clerk down the hall. If you don’t have the playbook, you don’t know how to play the game of business. The playbook would tell you what the goal is, the budget for the goal and how and where to place key technical players. The book also tells you where the benchmarks are and when to pull back and regroup. Accomplishing any goal comes in stages, not in one lump sum, and any setback should be considered an area to improve. A real leader -- or a leader-in-waiting -- needs to know it does not always go smoothly, and that’s not a
By: Connie Rose, IAIP Member

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FALL 2013 - all pages(final).indd   45

TODAY’S INSURANCE PROFESSIONALS   •  FALL 2013

bad thing. Relax! Responsibility is a gravel road. What is our right? Well it is our responsibility to remember that our rights take a back seat.

4. Brand YOUR Leadership Style:
What is branding? In the old days, a brand on an animal told everyone who that animal belonged to. However, your brand is what you believe in, what you feel is an important message or mission for you, your ideals, and your beliefs on a subject. How will you be perceived or viewed? Can you be counted on for honesty, hard work, sharing the praise for a job well done? In our politically correct country and our tight job market, do you always convey your real thoughts and intentions? A good leader will step back, take his/her audience into account and speak to the benefit of all with grace and power. Leaders should have no fear, but should practice consideration for others.

5. Late Night Leaders:
Great leaders give their all -- they stay late, rise early, and do research. This is commitment; this is burning the candle at both ends. A leader is not concerned with getting eight hours of rest, but with goals being reached, lives being changed and keeping your word to your team. When you arrive at work, you come with ammo! You come with reports, midnight hour ideas, and positive reinforcement for everyone. You are relentless in your pursuit of not only your own excellence but that of others. You NEVER ask others to do what you have not already done.

6. Serve Others, not Yourself:
Be a servant, give back, pay forward, be encouraging, be patient, be kind, take responsibility when things are right and when things are wrong. You -- not your teammates -- should be the ball that gets whacked. You should stand in the gap when the CEO does not like the idea. You take the criticism. At this point you are probably saying, “Do I really want to lead?” I cannot blame you! The reason you become a leader is to grow from within, like the seed I mentioned at the beginning.

7. Is It Lonely at the Top?
You bet it is! So don’t try to put yourself at the top. A great leader walks beside others, is a good listener, and helps others be good leaders -- mentoring all those who will endeavor to be a great leader.

8. Leaders are Custodians:
The word “custodian” means caregiver or guardian. What is best for all is the intention of the execution of the word. It is proactive and implies action on the part of the bearer. All of this matters because this is the mindset of an excellent leader. The leader will focus on the task at hand and NOT what he/she may gain from the position. This fosters the overall positive attitude among the followers as well as the leader. This creates an environment in which all are motivated by the best interest of their constituents’ best interest.

9. Excellent Leaders:
This idea is at odds with what we see happening today. In too many cases, many leaders hold nothing in trust for those they purport to serve. Instead, they only advance their own ideals and hopes. Today, it is often hard to tell if leaders are serving themselves or us. All too often we see leaders helping themselves to privilege and power. This mismanagement, deceit and greed have no place inside the Excellent Leader.

10. Leaders Listen:
Our professional lives are so full of our urgent responsibilities that we fail to listen. There is also the danger that if we did listen, we would be straightjacketed within weeks. A million voices all compete for our attention, hearts, minds, and pocketbooks. Listening is a critical skill because we must tune in the right people and the right ideas to keep an idea or project on course or to improve it. To reach our full potential, really listening means be fully aware and applying to challenges at hand. Here are a few tips on how to do this:
1. Take inventory of what is really valuable information and where your insight should be focused. Filter out the clutter -- items that can wait and items that do not focus on the current and relevant challenge.
2. Seek out people who are smart and well-versed in business. Do not be timid -- ask for some of their time to pick their brain. Be sure to write down these ideas.
3. Listen to the unsaid. In our professional and personal lives, absolute candor can be tough. If a topic is uncomfortable, we speak in an oblique way. When you need to disagree or express unhappiness, this can be tough. Successful leaders learn to listen between the lines. They encourage direct expression. But understand -- this can be risky business. When you are listening for the unsaid, write down what you heard being said and what you felt was meant.

4. Refresh your ears by changing your listening patterns. Tune the radio to a different station as you drive, visit a new social media site, watch a movie out of your comfort zone, and ask the cashier at the store how she is feeling and really listen to her.

5. Keep an open ear and mind. Listen to people you never listened to before. You will be surprised by what people will offer when asked. Ask questions of the receptionist, the cleaning guy, the head of another department. Once again, listen and write the ideas down.

In conclusion, let me leave you with this thought…. “You must know yourself to GROW yourself.” (John Maxwell)

Connie Rose, CPIW, is the President of Empire Insurance Recruiters, Inc., an employment agency for the insurance industry. Her experience is within the Property and Casualty and Life and Health Insurance fields. Connie also provides staff for industries that partner with the insurance industry such property restoration, construction, and property forensic engineering. Connie has staffed professionally for 16 years, and worked directly in the insurance industry for 12 years. Contact her at connierose@empirerecruiters.com or 770-621-7779.


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Workplace Issues

What Leadership Is NOT!

By: Erick Lauber, Ph.D.
Bradley was failing, and failing badly.

Not only did the members of his team avoid him in the lunchroom and never stop by to say “good morning,” they had begun taping a target to his back every day and everyone had signed up for archery lessons. Bradley’s leadership style just wasn’t working.

Unfortunately, Bradley’s core problem was that he suffered from several leadership myths he’d picked up from pop culture. Like many of us, he didn’t have any formal training in leadership so his beliefs came mostly from watching movies. Leadership to Bradley was square-jawed men taking on insurmountable odds, rallying the troops with award-winning speeches, and humbly waiting for passionate kisses from pretty co-stars. Bradley thought he was prepared to be a great leader because, though he didn’t have a square jaw and no one had tried to kiss him in years, he had been practicing his motivational speeches in the mirror. He had worked up his volume to “passing car with the bass too loud” level, and he could spew out all of the latest leadership buzzwords without spitting too much. But somehow it just wasn’t working.

What Bradley didn’t realize was that his ailments were completely fixable. They are pretty common today. Perhaps you’ve seen these leadership myths in your workplace:

1. The Myth of Omnipotence
   This shouldn’t be confused with the “myth of omnipresence” (the power to be everywhere) or the “myth of omniplexes” (the power to watch all of the movies in a theater on only one ticket). The myth of omnipotence is thinking you can tell anyone on the team to do practically anything and they’re going to just hop to it, with a grin and a nod and a comment that means, “You got it, boss. I’d walk through fire for you.”

   It might happen in the movies, but we know in reality a brand new leader doesn’t automatically get enthusiastic cooperation. He or she more often gets quiet acceptance, or perhaps begrudging compliance. Building cooperation and energetic participation requires time and careful nurturing in the real world. You might have to listen to a co-worker tell that unfunny story about their nephew’s brief stint with the Ice Capades. You might have to not get your way a few times in order to “collaborate” with your team. Real humans don’t give blind obedience because of someone’s position in an organizational chart. And leaders can’t alienate people, even if they do suspect some of them might be possessed by aliens.

2. The Myth of Omniscience
   This is the belief that being the leader means knowing everything about everything. It comes in two varieties. In some environments, it makes the brand new leader micromanage and attempt to oversee the smallest detail. In others, it makes the leader think they have to know the answer to every question. Why else would they be the leader?

   Bradley had these two issues. He started looking over everyone’s shoulder. Bradley never failed to give an answer even when he was clueless. His staff noticed. They even started reading questions from the back of a quantum physics textbook just to mess with him.

3. The Myth of Omni-Adrenaline
   This is probably the most damaging myth in today’s complex, skill-driven team environments. It is the belief that excellent execution from a team demands adrenaline surges, rousing speeches and lots of shouting. Every movie has such inspirational moments and Bradley tried to create them every day. Unfortunately, it didn’t seem to work on his team.

   Bradley’s attempts at motivating were actually hurting his team’s performance, not helping. Shouting and adrenaline surges are only useful for invoking over-learned, mindless performance in the face of fear and actual physiological arousal. Military units and sports teams are perfect for this type of leadership. They also provide clear winners and losers and are wonderful backdrops for the kind of dramatic storytelling Hollywood thrives on. Would you want to see a movie about complex, skill-driven teams toiling day after day to solve logistics issues, problems with customer service, or trying to get the copier man to arrive on time?

   But adrenaline surges also narrow cognition and thinking. Today’s American work environment demands creative problem solving, flexible decision-making and complex reasoning. When was the last time you had to jump on a grenade or charge into an enemy bayonet line? A leader suffering from “omni-adrenaline” in the modern workplace looks clueless and simple-minded. “Why is he shouting? I’m trying to concentrate over here!”

   Americans and movie watchers worldwide are taught myths about leadership every day. The myths of omnipotence, omniscience and omni-adrenaline are just a few of the leadership stereotypes that can be fixed with training or mentorship. Fortunately, these “inoculations” are available in all kinds of dosage sizes. Everyone can get access to leadership training in today’s technology-connected world. And why not? Wouldn’t you want to create a more productive, cooperative workplace by dispelling the myths of leadership you suffer from?

* * *

Erick Lauber, Ph.D., is an applied psychologist and faculty at Indiana University of Pennsylvania. He speaks and consults on leadership, personal growth and development, and taking charge of our own life stories. He has won 19 educational TV/film awards and has published in numerous psychology journals and book chapters. His video log is located at www.LifeFraming.org. Contact him at www.ErickLauber.com or 724-464-7460.

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In today’s fast paced, LinkedIn, Twitter and tweeting work day, it’s easy to forget that without customers, most business models collapse. However, the problem with insurance is that you can’t swing a short stick without hitting a licensed agent. Recently, I was in Madison, GA, and as I strolled along the five blocks that were the core of this delightful antebellum community, I saw no fewer than seven insurance offices in a town with a population of 4,000.

Not that I needed to be reminded but it really drove home the point that the insurance policies I sell on a daily basis are hawked by millions of agents all over the country. So it got me thinking - what can I do that is wildly different from my competition? How can I make sure that my clients come back again and again? The answer to those questions is surprisingly simple but hard to deliver. I believe the single most important weapon we have against any competitor is our ability to deliver outstanding customer service sprinkled with a generous dose of gratitude.

Now my guess is that you already know how to make a client happy most of the time. Be a good listener, exceed their expectations, blah, blah, blah. But what do you do when the insured is not just dissatisfied, but downright angry? How do you remedy a problem so that you don’t just save the account but your reputation and their loyalty as well? The reason why having a solution that meets the needs of an angry client is so important is because the most valuable policy a property and casualty agent can write is a renewal policy. Why? Because it costs five times as much to develop a new policy holder as it does to keep a current one happy. That’s why I do not like to lose clients and if I do, there had better be a death certificate involved. But I digress...

Let’s say you just got back from lunch and you have a voicemail message from a client who is furious about a policy about to be cancelled because of a poor inspection. He is now on the verge of moving all his other business as well and you may not be able to do anything about it. However,
Before you move on to solutions, you need to confirm that there are no other problems lurking in the wings. Once you have done that, ask the insured for their best possible solution and don’t assume that you know what it will be. For example, he may be so angry at the carrier that even if they agreed to cover the building, it wouldn’t matter because the threat to cancel was unforgivable.

But for the purposes of discussion, let’s say he doesn’t hate the current carrier but is still angry with them. Here are some solutions to consider:

- **Ask the current carrier to cover the building at a higher price.** If they agree, offer to do so at a reduced commission to offset the additional cost to the insured. Obviously you will need to get a manager’s approval but it never hurts for them to see you with some skin in the game.

- **If the carrier won’t stay on the risk, ask for an extension so you don’t have to find a replacement carrier under punitive time constraints.**

- **Finally, try to get another carrier to match their price and, if possible, the expiring terms and conditions as well.**

I’m sure you can think of others, but you get the point. The only thing to keep in mind is that your solutions must be consistent with the policies of your firm so that you are not inadvertently creating yet another problem.

But what if none of those options work for the insured and you are at an impasse? What if the only thing that will make him happy, short of your immediate dismissal, is if your company pays for a new policy? While that option is highly unlikely, perhaps there is a plan B. Obviously each situation is different, however, here are some additional tools you can use. The first is to apologize and explain to the insured why your hands are tied. Then apologize again and tell them what you can do.

Maybe that involves sponsoring their son’s baseball team or making a donation to their favorite charity. The key is to throw out as many ideas as possible so that you are seen as truly invested in making this situation better for them. By this time, they should be calmer so you can go on to ask if there is any other way you can be of service. It doesn’t have to be anything flashy, just an overt gesture that you want to continue to help them.

As soon as you hang up, send them a gift card or some flowers with a thank you note expressing your appreciation for their continued support. Nothing says, “I value your business” like a dozen roses or a Starbuck’s gift card. In my opinion, gratitude is the most undervalued quality in today’s business environment. But wait, you’re not done yet!

After you know the gift has been delivered, wait a day or two. Then call them to ask about an issue on the policy and while you have them on the phone, confirm that they got your gift. Make sure they liked it and tell them that it was the least you could do to show how much you appreciate their business. It’s so important that you say thank you at every opportunity because it’s hard to stay angry at a person who continues to express their gratitude.

If you can get in the habit of showering your clients with gratitude, it won’t matter if there are a million other agents selling what you sell. Why? Because while they may be able to close the deal, they won’t be able to keep the customer happy year after year. That’s where the real work comes in. So whether you are in Madison, GA, or Los Angeles, CA, try using some (or all) of these tools to keep your renewals on the books and your competitors at bay.

Enid Turner, Senior Vice President/Partner, has been with AmWINS Insurance Group since its inception 13 years ago. Prior to 2010, she was a retail insurance agent specializing in Fortune 500 companies. As an E&S broker, her specialty is CA Quake and hard-to-place property risks. She also conducts classes on various insurance topics, some with CE credits and some without. Her largest client base is Native American casinos and HOA’s. You can reach her at 818.772.3811 or enid.turner@amwins.com.

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New Members from July 11, 2013 through September 20, 2013

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REGION IX

REGION VIII
Association News

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Recipients from July 11, 2013 through September 20, 2013

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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.

The association members represent every facet of the insurance and risk management industries. Members of the association are located throughout the United States, Canada, Puerto Rico and in other countries.

The purpose of the Legacy Foundation is to promote the continuation of the insurance and risk management industries by educating both insurance and risk management professionals through:

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