Decoding Your Co-Workers

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- 2012 - 2013 Meet the Candidate
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Phone: 1-800-766-6249 ext. 20. Fax: (918) 294-3711.

TODAY’S INSURANCE PROFESSIONALS® Volume 69 / Issue 1 Spring 2012 (ISSN 1538-0963) is published quarterly by NAIW (International)™ dba International Association of Insurance Professionals (IAIP), 9343 E. 95th Court South, Tulsa, OK 74133-5804. Subscription fee for non-members: $15, $25-foreign, per year; single issue $5. Periodicals postage paid at Tulsa, OK

POSTMASTER: Send address changes to TODAY’S INSURANCE PROFESSIONALS®, 9343 E. 95th Court South, Tulsa, OK 74133-5804.

Today’s Insurance Professionals® is a quarterly publication with a circulation of approximately 8,000.
Cover image credit: Dmitriy Shironosov / Shutterstock.com Inside cover image credit: photocell / Shutterstock.com

Managing Editor: Melissa Cobbs Executive Vice President: Mark Adams Art Director: Melissa Cobbs

Today’s Insurance Professionals® • Volume 69, Issue 1 • Spring 2012
POSTMASTER: Send change of address to Today’s Insurance Professionals®, 9343 East 95th Court South, Tulsa, OK 74133
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This is my favorite time of the year. Spring is right around the corner. The grass is getting green, the flowers are blooming and the birds are singing; otherwise known as the Renewal of Life.

This quarter we will be “Decoding Your Co-Workers”. The articles in this issue discuss birth order and how it impacts you in the workplace, how to improve your team’s morale and other topics important to creating a high-functioning, efficient workplace where everyone feels valued and encouraged to contribute at the height of their abilities. Please take the time to read these articles and learn ways to create more harmony at the office. Who knows? The information gained might spill over and also benefit other parts of your life.

It is also time to think about the 71st Annual International Convention being held in Dallas, Texas at the downtown Omni Hotel from June 6 - 9, 2012. We have stepped “Outside the Box” this year and will be providing you with two days of educational opportunities and one day of business. Registration has been updated to present each attendee with three choices: Convention Full Registration, Education Sessions only (with 18 different class options) or Business Sessions only. As in the past, optional tickets are available for various events if you’d like to bring a guest. Consider registering for the whole convention in order to take full advantage of all the activities and fun.

Speaking of fun, this year we are holding a Charity Golf Tournament on June 6th at the Indian Creek Golf Course in Carrollton, Texas. No pro-level skills required. Expect friendly competition, a little exercise, fresh air and perhaps some networking opportunities.

Be sure to look at the website, under “Conventions and Meetings”, for all information on the tournament. Hope to see you there!

“Reach for the Stars-- Miracles Happen”

In Fellowship,

Joi Wilson
CRIS, AINS, CIIP, DAE
2011-2012 International President
To effectively work well with others, there needs to be a certain level of understanding of the type of people you are working with. We are all unique in our personalities and approaches to problem solving, so too, are we unique in the way with work with others, both personally and professionally.

While in most cases differences can be seen as a negative, in the workplace, differences should actually be viewed as a positive. When you collaborate with people who have different opinions or ways of handling situations, you may actually be able to learn something about yourself and the way you approach difficult situations.

By taking the time to understand the types of people you are working with, chances are you will begin to relate to them on a level that allows you to find some common ground along the way.

This issue focuses on “Decoding Your Co-Workers” and will examine the ways you can work more effectively with people from different backgrounds. We have included several articles in the issue that take a closer look at multigenerational conflicts, as well as differences in personality types and how they play into the way you work with others.

This issue also contains the “Meet the Candidate” information for the office of International Secretary. Head over to page to 46 to read more about this year’s candidate.

There is still time to register for the IAIP Annual Convention in Dallas, Texas. More information about this event, can be found both on page 35 of this magazine, and on the IAIP website under “Conventions and Meetings”. Don’t miss a great opportunity for professional development, great educational courses and networking that only an event like this can provide.

Melissa D. Cobbs
Managing Editor
Since mandatory retirement has long been abolished in most industries, we are living in a time where there are multiple generations of employees working together. Healthy seasoned octogenarians working alongside college interns, and every age group in between, can make for a particularly generationally diverse workforce. This age diversity in the workplace presents challenges in areas of communication, expectations, work ethic and abilities and strengths.

While multigenerational coworkers struggle to understand each other, some of the most difficult situations involve managing a much older or younger staff. Younger managers sometimes categorize their older workers as slower and technologically deficient. Older managers tend to question younger employees’ experience, maturity and work ethic. Samantha, a newly hired 28-year old vice president of a small company is...
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meeting with David, a 52-year old manager who reports to her. Samantha asks David to spearhead a project to create a Facebook page for their company. David responds that he does not know much about Facebook but comments that his teenage sons use it all the time. When David asks why the company would want a Facebook page, Samantha rolls her eyes and chalks this up to David being behind the times.

Robert is a 61-year old supervisor and is constantly receiving requests from his team about working from home. While much of his team’s work does not have to be done on site, he does not believe in the concept. Since many of this staff are in their twenties and thirties and have young children, he expects that much work won’t be getting done at home. Robert tends to have less confidence in employees wanting flexible schedules.

What can Samantha and Robert do to better lead their employees of different generations? Samantha would probably best engage David if she approached the Facebook situation with patience and additional training. Robert would likely inspire the most loyalty with his team by being a bit more flexible. If Robert made an effort to put some work-life balance policies in place his staff might perceive him as more reasonable and work even harder to get their jobs done.

There are challenges from the subordinate’s perspective as well.

While it’s usually a mistake to underestimate a younger manager, many older workers do. Sure, it’s possible that a younger employee might have been hired or promoted due to nepotism or other unjustifiable reasons. But typically, that younger person is deserving of the position due to education, experience, leadership potential or other abilities. Regardless, it is important to judge younger managers on merit rather than age. While a seasoned employee may resent a younger person coming in and telling him what to do, it is likely this person has something unique to offer. Sometimes the resentment toward a younger boss has more to do with the older worker than anything the younger manager has done. Reporting to a younger manager can trigger feelings of inadequacy, feeling “old,” and regret for how an older worker’s career has turned out. The older worker may think back to when he began his career and second guess choices. Older employees struggling with accepting their younger managers should focus on getting along with them and supporting them as they would with any other boss. In managing the situation, the older worker should consider:

1. Keeping an open mind about the younger manager. Almost everyone we encounter at work can teach us something. At the very least, most younger managers have fresh new ideas that can invigorate the workplace.

2. Avoiding discussion of the younger
Feature

manager’s age. When an older worker starts to compare the younger manager to his daughter or even granddaughter, it can offend the younger manager. Younger managers know their age; they don’t need older staff reminding them.

3. Refraining from too many references about the past. Harping on the way “it’s always been done” or the way things were “before you were out of diapers” will not be appreciated by the younger manager.

4. Making an effort to learn technology that the younger boss uses. Not only will this impress a younger manager, it will increase the older subordinate’s skill set.

5. Accepting that this person is the boss. Ultimately if the older worker wants to remain in the position, an attitude shift is critical in remaining employed or even being promoted.

Younger workers also have a challenge understanding their older managers. They find themselves frustrated when the older manager does not embrace technology, lives in the past or dismisses younger counterparts when they don’t recognize pop culture references of the past.

In working with a boss of an older generation, younger employees should consider:

1. Respecting the years of experience the older manager brings to the table. Even when an older boss acts in a way the younger staff does not agree with, it should be acknowledged that the decision may be based on past experiences from which the older manager has learned.

2. Understanding that “face time” may be very important to an older manager. It is common for older bosses to be less open to the trend of working from home because it was not something with which they had ever become comfortable. If staff members do have flexible schedules or work off site from the older manager, they may want to check in regularly and take steps to reassure the older manager that work is getting done.

3. Explaining current pop culture references without making the older employee feel out of the loop. A twenty-

Jennifer FitzPatrick, MSW, LCSW-C is an author, speaker and educator. Founder of Jenerations Health Education, Inc., she has more than 20 years’ experience in healthcare. Jennifer is a frequent speaker at national and regional conferences and is an Adjunct Instructor at Johns Hopkins University. Her new book, “Your 24/7 Older Parent” answers the prayers of those dealing with the care of an elderly parent. For more information on Jennifer FitzPatrick’s speaking, please visit www.jenerationshealth.com.

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Now That You Are **Required**
to Address New Data Protection/Identity Theft Regulations:
Could We Interest You in an Effective, Low Cost Solution?

“You only need to worry about Privacy and security laws and rules if you have customers or employees.”

No one is exempt from taking reasonable steps to protect the information they have.

*We do not believe that Congress intended to apply enumerated Security Rule sections to business associates in a different manner than covered entities* — Federal Register
July 14, 2010

You are responsible to make sure that everyone you work with takes the same precautions as you.

The passage of HITECH and subsequent changes to HIPAA have **changed the rules for anyone who has any relationship to the healthcare industry.**

The **Red Flags Rule**, effective January 1, 2011 adds yet another duty of care that requires business owners to take reasonable precautions to prevent Identity Theft.

Approximately 50% of data losses are the result of employee errors. Approximately 42% of data losses come from third party mistakes. Since you are liable for their mistakes, can you afford not to take action to make sure they protect your data?

What if taking steps to reduce this liability, and help you meet the compliance requirements was inexpensive and comprehensive?

**Covered Entities/Large Agencies**

Most Covered Entities and large organizations have taken the steps they need so that their own organization meets the requisite compliance requirements. **New rules under HIPAA/HITECH and Red Flags Rule require** you to make sure that all of your Business Associates, vendors, service providers, contractors, and agents are doing the same.

For more information on how Accurate Data Partners can help with your required oversight contact: jmccartney@accuratedatapartners.com

**Business Associates/ Small Businesses**

Accurate Data Partners’ services are ideally suited to help small businesses meet compliance requirements **through online training and document template delivery.** We can also help you with your vendors, service providers, contractors and agents. Go to [http://naiw.accuratedatapartners.com/ Special-Discount/](http://naiw.accuratedatapartners.com/Special-Discount/) to learn more.

**Accurate Data Partners helps you to turn compliance requirements into business advantages.**
As we discuss each of the different birth orders below, think about how these traits play out in the behaviors and personalities you see in your friends, family, and co-workers. Keeping this in mind might help you understand a little bit more about why these people are the way they are. As with anything, once you understand and accept a person for the way they are, the more likely you are to get along with them. Don’t try to change them to be like you but rather use their differences to make you stronger.

Birth Order: How Does It Impact You in the Workplace?

By: Robin Throckmorton, MA, SPHR and Allison Pyles
First Born

You’ll know you are working with a first born because he or she will likely come across as being very assertive and confident. This individual may be fearful about losing their position or rank and will do what it takes to defend it. To be comfortable in the work place or any place for that matter, First Borns must be in control.

They are born leaders. Robert Feeney describes First Borns in his article “Increasing Employee Retention with Birth Order,” as being practical, confident, and able to delegate and make rapid decisions. These are all great traits for leaders. However, these traits aren’t without flaws. In the article “How Your Birth Order and Management Style Connect,” First Borns are described as being intolerant of those that do not work 100%, are not necessarily team players, and tend to avoid risk.

Nonetheless, most of the research points to First Borns and Only Children as being very strong leaders. In fact, in a survey by Vistage of 1,582 respondents, 43% of the CEOs were First Borns. Likewise, USA Today conducted a similar study of 155 CEOs and found 59% were First Borns.

Can First Borns be tough to work with? Some might say yes but they can also be great leaders that overcome a lot with their determination. Observe their traits and learn to accept them for who they are, making those traits strengths in the workplace.

Traits of First Borns

• Natural Leader
• Know it all
• Bossy
• Dominant
• Need for Approval
• Obeys the rules
• Responsible
• On-time
• Organized
• Inflexible
• Task-oriented
• Defensive about errors/mistakes
• Extroverted
• Confident

Famous First Borns:
Celebrity – Brad Pitt
Business Icon – Steve Ballmer, CEO of Microsoft
**Feature**

**Middle Born**

For those you work with that fall in the middle (2nd or 3rd born perhaps), you tend to be very independent and a bit more unconventional on the job and in your personal lives. You are more empathetic and relationship focused, which makes you great team players. It is also a known fact that you are considered peacemakers, meaning you are a good resource to turn to when it comes to conflict resolution.

From a leadership perspective, you are not quick to voice your opinion and you prefer to search for options. Because of this, you do not make hasty decisions. Furthermore, according to “How Your Birth Order and Management Style Connect,” you are excellent risk takers and have a creative edge in your management style. As a result, you are outstanding small-business managers and owners because of your innate creativity and natural ability to work with others.

Like First Borns, you all have your strengths and your weaknesses. To work with Middle Borns, you have to find a way to capitalize on their strengths and accept their weaknesses. According to the aforementioned article, Middle Borns may need additional assistance if they lack general business skills. Although their ability to be the peacemaker and negotiator will ultimately help them, a lack of necessary business knowledge could lead to the demise of their career.

**Traits of Middle Borns**

- Independent
- Social
- Peace Maker
- Unafraid of authority
- Strong negotiator
- Generous
- Flexible
- Easy going
- Secretive
- Rebellious
- More likely to embrace change
- Concerned about fairness
- Better with social intelligence
- Open to new experiences

**Famous Middle Borns:**

**Celebrity** – Britney Spears

**Business Icon** – Michael Dell, CEO of Dell

**Last Born**

As the baby of the family, you can probably see the Last Born coming from miles away. They are the ones that are very outgoing, risk-oriented, and creative. Last Borns are also quite spontaneous according to “How Your Birth Order and Management Style Connect,” which can be both positive and negative in the workplace depending on the situation. Lastly, they are used to getting their way, and if turned down they know every trick in the book to get what they want.

Whether you enjoy the company of the Last Born, the life of the party, or find it hard to work with someone like this, Last Borns bring a great deal to the workplace too. We need that spontaneity and someone willing to take risks.

The article “How Your Birth Order and Management Style Connect” points out how Last Borns strive to get to the top of their career through every way possible, including taking risks. Someone with this drive is certainly a positive in your company. Frank Sulloway even writes in his book Born to Rebel that Last Born or Younger Born scientists are more likely to be in support of new or revolutionary theories. However, it is important that Last Borns do not let their impulsiveness ruin their career.

**Traits of Last Borns**

- Competitive
- Risk Taker
- Bored easily
- Outgoing
- Sense of humor
- Likes to be pampered
- Self centered
- Financially irresponsible
- Creative
- Spoiled
- More adventurous
- More agreeable

**Famous Last Borns:**

**Celebrity** – Cameron Diaz

**Business Icon** – Ben Golub, CEO of Plaxo

**Only Child**

Only children are much like First Borns, but tend to mimic adult behavior from the beginning. The Only Child tends to be very self-centered and an extreme perfectionist. Some say the Only Child can come across as impersonal. You’ll often find them just doing the work themselves rather than delegating it because of this perfectionism trait.

For this reason, they will also impose very high expectations on their fellow co-workers or subordinates. They are definitely not quick to forgive. But, as Robert Feeney described in his article, they are very self motivated and extremely independent. These can be extremely positive traits to have in workplace, especially if you are managing this individual.

**Traits of an Only Child**

- Mature
- Demanding
Do all the traits fit every individual in a category? Absolutely not! But, as you sit next to someone or work for someone, think about how they may fit into the birth order and how that may be affecting the behaviors you observe. There are always going to be conflicting personalities in any environment, including the work environment. Classifying a co-worker or boss’ personality based on their birth order is never going to be a completely valid predictor of behavior, but it is certainly an interesting tool that should be kept in mind when observing others’ conduct. If someone you work with tends to exhibit some of traits that match their birth order, you can keep it in mind as you communicate and work with that person in the future. Overall, considering birth order as you interact with co-workers may help you understand them better and become more aware of why they are the way they are.

Robin Throckmorton, MA, SPHR and Allison Pyles are with strategic HR, inc. (http://www.strategicHRinc.com). If you have any questions or would like to share your comments or retention strategies with Robin or Allison contact Robin@strategicHRinc.com or Allison@strategicHRinc.com.
Any times in business, much like in life, a person’s perspective determines one’s morale or attitude more so than any actual situation does. Many companies will make statements such as, “the morale of the team is down because of recent company changes, cuts in benefits and employee layoffs.” These issues are real and the impact it has on people...
How to Improve Your Team’s Morale
Employees Need Guidance and Leadership, Not Sympathy

By: Nathan Jamail

is real as well. Let’s not diminish real emotions tied to these issues that cause morale to be low. However, to improve morale is to change the team’s perspective versus looking for a golden answer. An organization can spend all their time focusing on these changes and continue to experience negative emotions, or they can choose to change the perspective of their people. Which do you think is more productive and advantageous?

In some situations a company may hire a motivational speaker to speak to their group about a tragedy and as a result, the audience gets motivated and is eager to make the best of their personal situation. Why is that? What happened was a change of perspective.

When a leader is faced with low employee morale, their job is to hold their team members accountable by teaching the team members to be grateful before they can be successful and happy even if they are not necessarily content.

A Person Must Be Grateful Before They Can Be Successful

Everybody can be grateful for what they have, but more often than not we forget to think about the good. In one room a young couple is disappointed when they find out they are having a baby girl instead of a baby boy, where just across the street there is a young couple grateful for the 6 hours they have with their newborn baby before she passes away. In the business world it is no different. In Dallas, a gentleman is upset and feels like he is not treated fairly because due to company financial struggles, they remove company cars and increase the current work loads to make up for those that were laid off. In the same city, a man and woman need to figure out where they are going to live because they just had to close their small business, file bankruptcy and can’t pay their bills. It is all about perspective. Smart parents around the world tell their children to be grateful for what they have, because there is someone out there that has it a lot worse (and by the way—those “someone’s” usually have a better perspective than others).

It does not do any good to sympathize with employees when they are complaining about workload or removal of benefits and even pay cuts. In fact, the bad morale is created when leaders
and workers start to sympathize with each other on the struggles or unfairness of the job. The intent of these leaders is to show compassion and empathy for their team members and therefore hopefully help them turn around their morale, but instead they end up confirming why the morale should be bad. To improve morale the leader must change the team member’s perspective. This is not a cold or insensitive approach, it is an empathetic approach that says the feelings the person is feeling are real, but may not be necessary, helpful or have a purpose. The leader’s job is to give the team member’s hope and understanding, not sympathy.

When a team complains about work load increase due to others being laid off or people leaving the company, the leader should discuss how the individual now has the opportunity to step up even more than before and challenge them to own the job...not in a cheesy, “you can do it” cheer, but in a real tone, that says this is what it will take from the team; and each person has to decide if they are committed and willing.

Difficult times do not cause bad morale the lack of gratefulness does. Leaders need to take a look at their team and their situation and know they are the only ones who can change it. Morale is a result of the actions or lack of actions of the leader and the team. By taking this positive attitude on, the individuals win, the company can win again, which will come right back to the individuals in the long run. Every decision is a choice. One can stay and complain and be miserable, one can leave and hope for something better, or one can truly change their perspective, be grateful and move forward with a purpose.

Stop Searching for Happiness. It is Not a Destination: Rather it is a State of Being

A leader once said that if your goal is to be happy then you will never be happy. People say it all the time, “My goal is to be happy.” What are they really saying? Are they not happy now or is their goal to stay happy? There is the old saying “money can’t buy you happiness” and everybody has heard the ending, “yes, but it can buy the things that make a person happy.” Deep down everybody truly wants to be happy however, people are not happy because they are successful-they are successful because they are happy.

A great leader must insist on all team members being happy, and if anybody is not happy they should find a new place to work or hang out. Keep in mind that being happy does not mean being content. Life and business are games of competition with oneself. As people and as business leaders, one must always strive to be better and improve. When people stop trying to improve or learn they become bored and content (and actually unhappy). Contentment is a major contributor to morale. Contentment is like quick sand; anybody can fall in it and it will continue to pull a person down until they are gone or until a leader challenges them and pulls them out.

If an organization is having a morale issue, look at the happiness and contentment of the team. Just remember contentment is like bad breath; sometimes we can’t smell our own bad breath and we need someone to tell us, so we can change it. Get in a happy state of being and challenge yourself and your team to never be content.

Nathan Jamail, best selling author of “The Playbook Series,” is also a motivational speaker, entrepreneur and corporate coach. As a former executive for Fortune 500 companies, and owner of several small businesses, Nathan travels the country helping individuals and organizations achieve maximum success. A few of his clients include Fidelity, Nationwide Insurance, The Hartford Group, Cisco, Stryker Communications, and Army National Guard. To book Nathan, visit www.NathanJamail.com or contact 972-377-0030.

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Today’s complicated office structure is made up of several different generations of employees, yet there are two that can be radically different: Baby Boomers (approaching retirement; born between 1946 and 1964) and Millennials (entering the workforce; between the ages of 18 to 30). Each age group is distinct in its own way. When the groups are balanced they bring value, but when at odds, they can make the workplace an unpleasant environment for all. The workplace is destined to remain this way for some time since today’s economy has dictated...
Keeping an Intergenerational Office Copacetic

By: Esther Joseph

that more people continue to work instead of retiring. What that means is the workplace is staffed by intergenerational employees and the office space confronted with problems caused by the age differences between those groups.

Some of the common intergenerational workplace problems include the following:

Problem 1: Older Workers Treat Millennials Like Children

Millennials who want to come to work in casual clothes are sometimes the subject of discussion and disrespect amongst Baby Boomers in the office. Older supervisors frequently micro-manage Millennials, especially their computer use. Baby Boomers believe that Millennials waste company resources by socializing, and spending too much time on social networking sites and emails and keep a tight rein on how Millennials use their work time. Millennials feel like they are treated more like the Baby Boomers’ grand-children rather than their coworkers.

Younger staff members need to understand that Baby Boomers are often heavily invested in their work. They are efficient, and focus on quality rather than quantity, and plan for their retirement. Their preferred form of communicating is via telephone or in person. They often consider reliance on technology and social media the juvenile behavior of children.

Baby Boomers are rule followers; they step into their role at work and adapt to it. Millennials feel that their job should be flexible and mesh with the other aspects of their lives. This creates a disparity in the way these two age groups regard their duties at the same workplace. By understanding and respecting each other’s point of view, coworkers can make necessary compromises in attitudes and behavior to make their office fitting for all age groups. Millennials would be well advised to follow guidelines considered “hard and fast” by their more seasoned counterpart. At the same time, Baby Boomers and Generation X employees would do well to allow Millennials some leeway in situations that do not affect work quality in order to keep the younger generation motivated.
Problem 2: Lack of Workplace Etiquette in Younger Employees

A common complaint from older employees is that the younger staff shows a lack of protocol in the workplace. This includes, but is not limited to:

- No notice from younger employees who decide to change jobs
- Unprofessional emails
- Texting during meetings
- Inappropriate dress

Baby Boomers must realize that these actions may not be an intentional lack of disrespect, but a hallmark of the generation. Millennials are a multi-tasking group that communicates primarily by social media, and their texting is sometimes work-related. Unlike their older counterpart, Millennials celebrate diversity, value friends the same as family, live for the moment and thrive on a flexible yet supportive structured work environment.

When younger people find themselves in intergenerational offices they should learn and respect the office policies of the company for which they work. This does not mean giving up individuality but rather a presentation of workplace courtesy. Giving adequate notice when leaving a job; being professional in all forms of communication; abiding by a company dress codes; and learning the guidelines for texting in the office are simply good manners.

Problem 3: Lack of Respect for Young Management from Older Employees

When an older worker moves to a company with younger management, they can feel out of place. When a younger coworker is promoted, older workers may find it difficult, and resist giving the proper level of respect to the newly promoted person. While management cannot make older workers feel comfortable working with younger coworker or force respect from older to younger employees, they have the duty to set the tone that they want their employees to follow.

Often giving respect earns respect. It is one of the core values that motivates the Baby Boomer generation. Younger management should make an effort to communicate and improve the tone of the office, they will often find that respect will come with time and results. When Baby Boomers see that younger managers are effective, respect follows.

Problem 4: A Work Environment That Suits One Generation but Not Another

Many different work environments exist today. An established law firm with a strict dress code and rules could be a difficult fit for a Millennial, but without the expertise of a younger workforce, firms such as these would find it tough to compete in today’s market. Companies such as Facebook and Google who are managed by younger, creative managers could be a hard adjustment for older employees. However, without the experience and expertise of older staff members, companies could make costly mistakes.

Before accepting a job offer, Millennials need to know what the office rules are. Older employees should seek out guidelines concerning expectations for the job in a younger office setting. Baby Boomers must let go of pre-conceived models of what is right and wrong and must adapt to the new workplace, while still holding on to their traditional work ethics. All the age groups should strive to fit in and be productive members of their work team, while staying true to who they are.

What Business Can Do

Businesses can facilitate the challenges of their intergenerational staff in a variety of ways, such as creating a forum in which employees can discuss challenges, instituting a mentoring program, and offering communication training. Strategic interpersonal communication methods can help ease the challenges different generations will face as they work together. The current job market and workplace demand that companies foster the positive characteristics of each age group if they are to prosper in these trying economic times.

Esther Joseph is a personal and family coach and author of, “Memories of Hell, Visions of Heaven: A Story of Survival, Transformation, and Hope,” her personal story of survival and perseverance, despite a violent childhood. Growing up on the picturesque island of St. Lucia, Esther molded her literary talents with her childhood experiences as she continues down her path to leading a joyous and fulfilled adult life. To contact Esther or hear her speak, please visit www.unityinherited.com

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Pre-Paid Legal Services Inc. and the Identity TheftShield provides peace of mind

Having a Pre-Paid Legal Life Events Legal Plan\textsuperscript{SM} for you and your family means having piece of mind when identity theft or other legal situations strike.

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James Blakemore
Independent Associate
432-684-4305
http://www.getequalitynow.com/
james@jamesblakemore.com
As a leader, you’re used to setting goals. But are the goals you’re setting really as powerful as they could be? Goals help us to cut through the clutter of a crowded mind and keep our thoughts on the things that matter most. They help us focus. To be effective, you can’t just set random goals the way many people do – long lists of wishes that pop up at random and eventually fall away. You can be smarter than that with your goals. Wiser. This article shows you how.

In the business world, we’ve been trained to set SMART goals:
• Specific
• Measurable
• Action-Oriented
• Realistic and
• Time-Bound
There’s value in that. “SMART” goals have helped many people move from vague unattainable goals to clear, specific action. You might want to use this standard to transform your commitments into powerful goals.

Here are some examples of SMART goals that meet all of these criteria. This first example shows how you might use a smart goal at work:

1. Schedule (an action-oriented verb) team-building and strategic planning off-site (specific activities) by end of January (a time-bound date that is realistic and measurable).

   You can also use smart goals to help integrate your work and home lives to find better balance:

   2. Leave work (a specific, action-oriented verb) by 6:00 p.m. three times a week (a time-bound commitment that is realistic and measurable).

   Smart goals are just as helpful in your personal life:

   3. Go on a date with my wife (a specific, action-oriented verb) at least twice a month (a time-bound commitment that is realistic and measurable).

All of these goals illustrate how the SMART criteria get you to be very concrete about your goals, which makes them easier to attain.

The problem with SMART thinking is that it has a tendency to limit instead of inspire. SMART goals can work against you if:

• You neglect to write them and keep them fresh.
• They’re isolated from other important parts of your life.
• They conflict or compete.
• They lack spirit and conviction.

To avoid these pitfalls, make sure your goals are both SMART and WISE.

**WISE Goals**

‘WISE’ stands for:

- Written
- Integrated
- Synergistic
- Expansive

Using these criteria to improve your goals will transform them into a more powerful approach.

**Written**

Writing your goals is a critical step – and one many people miss. Writing forces you to be clear in your thinking. It allows you to look at your plans with objectivity. It instills commitment and puts your thoughts in a durable form you can revisit again and again.

**Integrated**

Integrating your ideas means bringing them together in the same place so you can look at them all at once. Allow your personal and professional lives to intermingle. It’s okay if right under “increase profit share” you have “get more rest.” They both improve your quality of life. They both contribute to your definition of success. You get to have it all. There are no rules. You make it up.
Synergistic

Whereas integrating your goals means bringing them together, synergizing means making them work together. Synergy happens when one idea advances another. Keeping a vision of what you want in mind when you think about your goals will help create that synergy. You really lose something when you decouple your goals from your vision; they become just another prioritized list.

The most powerful and peaceful way to think about your efforts is to see how they can coalesce into one complete vision for your life.

Expansive

Think big. Your goals should inspire you to stay on the path to your dreams, not lock you into a pattern of ticking off bite-sized action items from here to retirement.

This may be the biggest differentiator between SMART and WISE thinking. Spending too much time and energy boxing your objectives into a hard and fast formula can squeeze the life right out of them. Some examples:

SMART GOAL – Schedule team-building and strategic planning off-site by end of January
WISE GOAL – Transform my staff into a team of inspired, empowered partners

SMART GOAL – Leave work by 6:00 p.m. three times a week, organize my office and work with my assistant to find new planning system within one month from today
WISE GOAL – Feel in control of my life

SMART GOAL – Go on a date with my wife at least twice a month and tell her why I appreciate her at least once a day starting August 3rd
WISE GOAL – Fall in love again

The best goals are both “smart” and “wise.” SMART thinking gives your goals specificity. WISE thinking gives them heart.
How to Use Testimonials to Grow Your Business

By: Pam Lontos

Which are you more likely to believe: a company representative telling you how great their product or service is, or a recommendation from another person about how it worked for them? If you’re like most people, the words from a fellow consumer pull more weight than even the best written ad copy. That’s why no matter what product or service you’re selling, you need to use testimonials from satisfied customers in every ad and marketing piece you create.

One of the main reasons why people don’t buy something is that they’re fearful of making the wrong decision. So when they see that a product or service is endorsed by someone else—someone in their same situation—that fear is minimized. Therefore, testimonials are a great way of influencing others to feel comfortable about buying your products or services.

Unfortunately, few business professionals actively seek out testimonials from their customers and clients. They mistakenly wait for people to give them testimonials, and when they do get them, they don’t know how to use them effectively. In reality, getting and using a list of strong testimonials is easier than you think. The following tips will help you get testimonials to increase your profits.

How to Get Them

Choose satisfied customers who represent your target demographic

The best testimonials are written by people who are similar to your ideal customer. Therefore, be specific about who you solicit a testimonial from. Look over your customer files and choose the people who exemplify the best case scenario for your product or service. Say to them, “I’d love for you to share your experience with Product A. Would you please write a short testimonial?” Most people will cheerfully say yes. Since you want more happy customers just like these, let their words sell for you.

Offer to write the testimonial for them

Often, if someone declines your request to write a testimonial, it’s because they’re too busy or feel they don’t have adequate writing skills. In that case, offer to write the testimonial for them. Simply say, “I’ll be glad to write the testimonial for you. Just tell me what you’d like to say about the product. You can review what I write and we can use it as is or you can change it.” Most people will leave the testimonial as is, happy they didn’t have to take the time to write it.
Look through your past notes and correspondence

Chances are you’re sitting on a pile of testimonials and don’t even know it. Go back through your past emails and correspondence from customers and clients. Are there a few nice sentences in some of those messages? If so, ask the person if you can use their words in your marketing materials. They’ll often agree.

How to Write Them

Show results

Whether you write the testimonial or your customer does, it needs to specifically show what results the person experienced from the product or service. A testimonial that simply says what a wonderful company you have or how nice you are is not saying anything meaningful for the reader. A specific testimonial will speak to results, for example: “Dr. Smith’s treatment ended my 20-year battle with migraines.” “Joe’s contracting remodeled my kitchen for $2,000 less than other bidders.” “Jones and Johnson CPA Firm reduced my tax liability by 30%.” The more specific a testimonial is, the stronger it sells for you. Specific testimonials take away the fear of making the wrong decision and help people feel safe about making the purchase.

Keep it short

Each word of the testimonial should have value. Therefore, if someone writes you a page-long testimonial, edit out any words that don’t directly address the end result he or she received from your service or product. This doesn’t mean you change the meaning of what someone writes; you simply edit out the parts that don’t contribute to the meaning. For example, if someone writes a page about everything your company did to help them save 30% on their heating and cooling bills, you can condense it to one sentence, as in “As a result of ABC Company’s inspection of our home, we saved 30% on our monthly utility bill.” Often, the more words you take out, the stronger the testimonial becomes. Also, it’s easier to read and will stand out more.

Include a name and title when possible

Rather than attribute your testimonial to “John S., Nebraska,” use the person’s real name, company name, title, and/or location whenever possible, as in “John Sanders, salesperson at Acme Company,” or “John Sanders, Omaha, Nebraska.” This makes your testimonial more believable. Most people will be happy to include their full name and other information, because the strongest human desire is to feel appreciated and recognized. Getting their name in print somewhere fulfills that need and is often perceived as fun.

How to Use Them

Include a testimonial or two in your ads and marketing pieces

Whether you’re doing a print, online, radio, or TV ad, be sure to include some testimonials. For print, it’s best to have testimonials stand alone from the text rather than try to weave them into the ad copy. For radio and TV, either the announcer or an actor can recite the testimonial, or if your customer is agreeable, have him or her appear in your radio or TV spot to give the testimonial personally. Other marketing pieces that should feature your testimonials include your web site, brochures, direct mail pieces, postcards, billboards, newsletters, and even social media updates.

Create a book of testimonials

Each time you receive a kind letter from a customer or client, highlight the key parts (the parts that state benefits to the customer), put the letter in a clear plastic sleeve, and compile it in a big binder. Keep this book or binder of testimonials in your store or office for customers to browse through while they’re waiting. Or, if your business is online, create a page where you feature all your testimonials. There’s no limit to how many testimonials you can include in your book or on your page.

Frame your best testimonials

If you have a store or office, frame some of your best testimonial letters and post them on your walls. Again, highlight the best parts so your customers can easily see the benefits. If you don’t get foot traffic (or if you go to your customers), put the best testimonial letters in your “leave behind” kit—the package of information you leave behind for the prospect.

The Ultimate Sales Tool

The next time you’re writing copy for an advertisement or marketing piece (and struggling with what information to include) simply go to your past testimonial letters. It’s always better when someone else sings your praises, so let your customer sell for you. The sooner you start using testimonials in every marketing message you create, the sooner you’ll realize that testimonials really are the ultimate sales tool.

Pam Lontos is President of Pam Lontos Consulting. Pam founded PR/PR Public Relations and is a past Vice president of sales for Disney’s Shamrock Broadcasting where she raised sales 500%. She is the author of “I See Your Name Everywhere: Leverage the Power of the Media to Grow your Fame, Wealth and Success.” For more information on her consulting services, call (407) 522-8630, email PamLontos@gmail.com, or visit www.PamLontos.com.

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A frequent refrain of top managers is “we need to do a better job of holding people accountable.” Accountability seems to be the mantra for organizational get-well programs these days. One can agree with this in part, and yet there is an aspect of accountability that feels like a cop-out.

The key to leadership is to create an environment whereby people do the best they can because they want to do it. When employees know it is clearly in their best interest to give their maximum discretionary effort to the
organization, managers don’t have to crack the whip as often. Imagine working in an environment where people do the right things not because they are expected, but because it is in their best interest. In that atmosphere, holding people accountable would nearly always be a positive occurrence rather than negative. How refreshing!

It is the actions, attitudes, and intentions of leaders, not the rank and file, that make the environment of either reinforcement or punishment the habitual medication for individual performance issues. Let’s examine 8 attitudes or behaviors of leaders that can foster a culture where holding people accountable is a precursor to a feeling of celebration instead of a sentence to the dungeon.

1. **Be Clear About Your Expectations**

   It happens every day. The boss says, “You did not file the documents correctly by client; you totally messed up.” Then, the assistant says, “You never told me to file them by client, so I used my initiative and filed them by date because that is what they taught us in Record Retention.” Holding people accountable when the instructions are vague is like scolding an untethered horse for wandering off the path to eat grass.

2. **Be Sure Of Your Facts**

   A manager learned this painful lesson early in his career. He gave his administrative assistant a letter to type for a customer. When he got it back, the letter was full of obvious errors. He immediately held her accountable for the sloppy work and called her into a conference room to let her know of his disappointment. When he told her about the errors, she said, “Well if you had taken the time to notice the initials on the bottom of the letter, you would have seen that I farmed that work out to Alice because I was busy with other things. I did not type that letter.” Gulp. The manager tried to cover with, “I am glad, because your work is usually higher quality than that,” but the irrevocable damage had been done. If you are going to accuse someone of sloppy work, make sure it was done by that person.

3. **Be Timely**

   If there is an issue with performance versus stated expectations, bring the matter up immediately. If you wait for a
couple days before trying to bring up the issue, it just tends to cloud and confuse the person who did not meet expectations. If a boss says, “You did not answer the phone in the proper way last week,” how is the employee supposed to even remember the incident?

4. Be Kind

Always apply the Golden Rule liberally. If you had a lapse in performance, justified or not, how would you want to get the information? Keep in mind that some people are more defensive than others, so if you like your feedback “straight from the shoulder,” tone it down when dealing with a particularly sensitive individual.

5. Be Consistent

If you are a stickler for certain behaviors, make sure you apply the discipline consistently. Coming down hard on Mike for being late for work can seem unfair if you habitually let Mary waltz in 45 minutes after the start of the shift. Always avoid the appearance of playing favorites. Recognize that, as a human being, you do have differences in your attitudes toward people, but when holding people accountable, you must apply the same standards across the board.

6. Be Discrete

Embarrassing a person in public will create a black mark that will live for a long time. If there is an issue of performance, share the matter with the individual privately and in a way that upholds the dignity of the person. This issue also refers to the Golden Rule.

7. Be Gracious

Forgiving a person who has failed to deliver on expectations is sometimes a way to set up better performance in the future. Get help for individuals who need training or behavior modification. A leader needs to be mindful of his or her personal contribution to the problem through past actions, like not dealing with a problem when it is small. If the current infraction is a habitual problem or one born out of laziness, greed, or revenge, then stronger measures are needed. People cannot be allowed to continually fail to meet expectations. The corrective measures will be based on the severity and longevity of the problem. One caveat: gracious behavior cannot be faked, so be sure you are calm and have dealt with your own emotions before speaking to the employee.

8. Be Balanced

This is an incredibly important concept. There is nothing written on a stone tablet that says all forms of accountability must be negative. In fact, most people love it when someone holds them accountable for all the wonderful things they have done along the way. If we view accountability as both a positive and a corrective concept, then we can remove much of the stigma associated with the word. When we hear a top manager say, “We need to hold our people accountable,” it means negative feedback in most cases. This is an easy thing to change by simply modifying our pattern of feedback.

Holding people accountable is a great concept if it is used in a consistent, kind, and thoughtful way. Try changing the notion of accountability in your work area to incorporate the 8 “Be-Attitudes” above, and you will see a significant improvement in your culture.

Bob Whipple is CEO of Leadergrow, Inc. an organization dedicated to growing leaders. He is author of the following books: The Trust Factor: Advanced Leadership for Professionals, Understanding E-Body Language: Building Trust Online, and Leading with Trust is Like Sailing Downwind. He can be reached at bwhipple@leadergrow.com, (585)-392-7763, or through his website, leadergrow.com or blog, thetrustambassador.com.

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Passion is Required for a Winning Culture

By: Nathan Jamail

Passion is one of those words that many people love to use but very rarely do they actually demonstrate it themselves. It easily can be the reason for almost any person or organization’s success. Passion fuels everything good about a person or an organization, so why is it so hard to find people that are passionate about their jobs or the product or service they sell?

In most organizations, every leader can name a few of their great employees or bosses that have immense passion and will state 100% of the time they wish that all of their employees would have
that same passion. The same can be said of employees who wish their leader had more passion. Although not everybody can be passionate about their job or their business because some people just do not follow their passion (rather they follow a paycheck), as a leader one should strive to have most employees passionate about what they do. This is not an easy concept, but most things that make people and organizations great are not easy – that is why they are great. There are a few things that individuals and leaders can do to make passion a mandatory part of their culture.

Do Something You Love

A person once said that you couldn’t really do what you want and will probably never get a job you love so just find one that pays well and try to learn to like it. This couldn’t be further from the truth. There are millions of ways to make a living in this world, so do something you love or love what you do. A person’s passion will create value for customers, resulting in revenue from a customer or organization. In some cases, a person may not be passionate about the actual product or service they sell, rather they are passionate about the task of selling, helping customers or having personal success.

Being passionate has very little to do with what a person does and everything to do with why a person does it. Every decision made in life (hiring decisions, buying decisions, career decisions, etc.) can be based on our emotions. Every person and every leader should strive to find the passion in their jobs and careers. People work for money, but when a person has passion for their work, they will gain a lot more than just money.

Make Passion a Job Requirement

Some could argue that passion and attitude are subjective and cannot be measured or fairly managed, which could be true in some cases. Most leaders can look at their team and easily identify the members that are passionate about their career and the organization, and in almost every case, those people are the most successful. The leader’s job is to help those without passion find it in their current role or help them find a role within the organization they can be passionate about.
If a leader wants their entire organization to be passionate about their job, they must make it mandatory. How serious should a leader be about making passion mandatory? Should a leader fire their top performer if they lack passion and don’t have a desire to be better regardless of their results? In most cases they won’t, but in time that top performer’s results may decline as the results catch up with their lack of passion.

**Encourage Passion**

Passion is not an emotion that is taught, rather it is the result of a person doing the right job or having the right career. Leaders don’t necessarily have to mandate passion out of each person like being told to get to work on time, but they should recognize those individuals that lack the passion and strive to help them find it in their position. In today’s economy it is not always enough to do a good job or know your business. A person and organization must have the passion to pass on to others. Passion is the fuel for an organizations success no matter what industry, region or economy one is in.

*Nathan Jamail, best selling author of “The Playbook Series,” is also a motivational speaker, entrepreneur and corporate coach. As a former executive for Fortune 500 companies, and owner of several small businesses, Nathan travels the country helping individuals and organizations achieve maximum success. A few of his clients include Fidelity, Nationwide Insurance, The Hartford Group, Cisco, Stryker Communications, and Army National Guard. To book Nathan, visit www.NathanJamail.com or contact 972-377-0030.*

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IAIP News

WELCOME NEW MEMBERS

New Members from November 15, 2011 thru February 15, 2012.

REGION I
Kristina Allen
Felicia Amaral
Katie L Bobb
Mary A Bolo
Terry E Borton
Peggy L Brennan
Heather Broyles
Dory A Cifelli
Carla Costanzo
Brenda Cozzaino
Jocelyn Dewey
Darcy A DiGiacomo
Bernadette Dono
Kellie Dougherty
Kelly Elvin
Christina Fantasia
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Jennifer Feldscher
Eric Ferriere
Christine Fiore
Tami Furtado
Samara R Gertner
Joanna Gindlesperger
Gail Godth
Kristen Graham
Mary Greco
Catherine S Hanley
Shannon Hill
Monica L Kemp
Stacie Lanagan
Victoria Masotta
Brenda L Mass
Tracey E Matasar
Karen McGuinness
Leah Micholas
Cynthia Munoz
Peggy Olvernia
Tracey Pall
Kim Patterson
Dawn Penzone
Seth Perago
Jennifer A Preston
Elizabeth S Puleo
Susan J Purdy
Katherine H Rehm
Jessica L Ricci
Patricia Blake Rowe
Claire F. Rush
Liz Sayre
Irene Semeniuk
Laura M Shoop
Katherine Snyder
Flavia Soares
Michelle Renee Stover

REGION II
Sherry Gore
Whitney Kerridge
Stephanie Leases
Serena Mitchell
Tammy Ramsdell
Shaletha N Terrell

REGION III
Melanie Baer
Shelli Bagwell
Donna Baker
Kathy S Brumbelow
Rae Cartwright
Jackie Clayton
Marilyn Collinsworth
Stephanie Conley
Marianne E Craig
Julie Duncan
Michele Ensminger
Jeffrey L Ford
Simona Gafencu
Heather Hashbarger
Meagan Highbe
Dawnlee Holowell
Ingeborg J Hutson
Jessica D Johnson
Karen K Karabinos
Ted A. Kinney
S. Megan Klein
Iodi Laird
Renée L. Lefever-Wilson
Suzanne McLaughlin
Jennifer Merchant
Janlyn Moody
Vicki A Moore
Dedra Morgan
Michelle Mosher
Alana Pearce
Beverly Phinney
J Todd Pierce
Laura M Pomeroy
Alex Poteet
Gema Rains
Daphne Rentas
Nicole S Sarumi

REGION IV
Kathleen Bathurst
Vicki Bryk
Geri Castleman
Bree Cullum
Christine Gipe
Craig A Jenkins
Kerri S Popovich
Beth Lynn Sabol
Tracie Slocum
Megan Rose Sweeney
Stacey Thom
Fred Vanhala

REGION V
Ashley Abbott-Palmer
Janice Baker
Joe Bieniek
Rebecca Cline
Kimberly A Dahlin
Robin M England
Cynthia S Ewens
Louise C Fahney
JoLynda Hayes
Abijah Horn
Joshua Kriese
Cathleen Lenihan
Lea M Long
Karen McPherson
Amy Shoebridge
Tabitha Strand
Patricia L Vandenberg

REGION VI
Melissa Wisdom Arnold
Charlotte Ashworth
Kana Barnes
Loren Buscher
Kathy P Caracci
Gentry Carroll
April Carter
Jessica Cathey
Cheryl Celcer

REGION VII
Andrea Cole
Anne M Cook
Megan Gillespie
Megan Haider
Rosie Hardwick
Stacey Honeyman
Evan Horowitz
Tamara J Klassen
Carrie Marsh
Andria Pisciola
Susan Raikes
Meagan L Ray
Keri Rose
Stephanie Sage

REGION VIII
Varnessa Aaron-Seymour
Melissa Baker
Tara Brown
Laura S Bunts
Diane C Carmain
Linda Chicots
Betty Cimino
Debbie Coleman
Tina Devries
Sarah Dietz
Cheryl Dorgan
Crystal Dowd
Jeanie Elias
Elaine George

REGION IX
Jennifer Lee Albinger
Allison Andrus
Johanna Applegate
Danielle Bergere
Andrea Bradshaw
Kathy J Carpenter
Misty Edmundson
Eleanor L Garoutte
Vicky Green
John E Lenker
Carol Mick
Anna Potet
Samantha Savage
Lori Simpson
Molly K Smith
Wendy Steidle
Kristen A Stoll
LaShell Traylor

REGION VIII
Cassandra Grace
Lyssa L Harder
Chrsissy Hellman
Danyel Hovious
Mary Jakolat
Florice Knight
Sandra Lee
Scott Mackey
Lupe Mancinas
Suzanne McCabe
Joan E McLaughlin
Keri Michelle
Bryan Myers
Rima Nasashibi
Pradnya Nimkar
Christol Ogas
Elizabeth Orfila
Rachel L Pagaptatan
Kelly K Payne
Dawn D Pillion
Bruce Quinn
Misty M Reistad
Martie Romanek
Karen A Ryan
Marguerite Shatzer
Joni Tamayo-Wilson
Maiko Tanaka
Pamela Wayne
Joanne Williams
Sherry Woodward
Jennifer Yu

TODAY'S INSURANCE PROFESSIONALS • SPRING 2012 33
NEW CPIWs AND CIIPs

New Members from November 15, 2011 thru February 15, 2012.

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Maria T Baia
Angel B. Howe
Tina M. Howe
Kathleen A. Hubbard
Mandy Morgan
Krista Reed
Sandy Sugg

REGION III
Melissa Barger
Tina M. Brooks
Melinda N. Burke
Roberta Faulk
Judith Johnson
Michelle Lucas
Paula S. Moss
Virginia C. Phillips
Janet Lynne Spencer

REGION IV
Tricia L. Fleming
Melissa A. Hilvers
Donna J. Zauner

REGION V
JoAnn Bonnevier
Vonnie Caswell
Talia C. Smith
Deborah L. Toy

REGION VI
Sharon Kay Klein
Amy M Weimer

REGION VIII
Sarina Kowall
Catherine Rossetto

REGION I
Sue C. Quimby

REGION II
Charlene K Summers

REGION III
Connie L. Blair
Tanya Fritz
Jamie Hooie
Rachel Weissman
Judy Wilson Payne

REGION IV
Jacqueline Marie Kushen

REGION V
Donna J. Pederson
Linda S Shank

REGION VI
Kristina E Donaldson

REGION IX
Tamara Doryland
Andrea L. Davidson
Annette M Horlyk

NEW DAEs

New Members from November 15, 2011 thru February 15, 2012.

REGION I
Sue C. Quimby

REGION II
Charlene K Summers

REGION III
Connie L. Blair
Tanya Fritz
Jamie Hooie
Rachel Weissman
Judy Wilson Payne

REGION IV
Jacqueline Marie Kushen

REGION V
Donna J. Pederson
Linda S Shank

REGION VI
Kristina E Donaldson

REGION VIII
Sarina Kowall
Catherine Rossetto

Please Note: The list of course completion recipients can now be found on the IAIP website under For Members – Certificate of Completion. This list will be updated on a quarterly basis.
Make plans to attend the 2012 IAIP Annual Convention

Dallas, Texas
June 6-9, 2012
Omni Hotel Downtown

2012 Pricing

Convention Registration Rates

*Education Sessions Only*
- $300 - Members
- $350 - Non-Members

*Business Sessions Only*
- $250 - Members and Non-Members

*Full Registration (all events)*
- $500 - Members
- $600 - Non-Members

Room Rates

*Single/Double*
- $124

*Triple/Quad*
- $144

The convention registration is available on the IAIP website under Conventions and Meetings.

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Agenda

**Wednesday June 6, 2012**
Charity Golf Tournament
Multigenerational Workshop - 4:00 p.m. - 6:00 p.m.

**Thursday, June 7, 2012**
Education Workshops - 8:00 a.m. - 5:00 p.m.
Exhibit Hall - 3:00 p.m. - 8:00 p.m.
Welcome Party - 6:00 p.m. - 8:00 p.m.

**Friday, June 8, 2012**
Education Workshops - 8:00 a.m. - 5:00 p.m.
Exhibit Hall - 10:00 a.m. - 3:00 p.m.
Exhibit Hall Lunch - 12:00 p.m. - 1:00 p.m.
Convention Briefings - 4:15 p.m. - 6:15 p.m.

**Saturday, June 9, 2012**
Breakfast - 7:00 a.m. - 8:00 a.m.
CWC Speak-off - 8:30 a.m. - 9:30 a.m.
Business Meeting - 10:00 a.m. - 11:30 a.m.
Awards Lunch - 12:00 p.m. - 2:00 p.m.
Business Meeting - 2:30 p.m. - 4:30 p.m.
A traveler attempting to book a ticket by phone became frustrated after choosing from a menu of endless options then waiting on hold for twenty minutes before eventually being transferred twice, with the second time to a dial tone! When she called back, the first live person she connected with got an earful of her frustration about what had transpired and how poor the customer service was. The agent responded without hesitation stating, “Oh, well we’re not doing that anymore.” “Not doing what?” inquired the caller. “The customer service thing….we tried that before and it wasn’t working for us!” While the airline representative was undoubtedly joking in an effort to make...
light of a bad situation, his sarcasm is actually a serious assessment of the customer satisfaction attitude that transpires all too often.

From clusters of retail clerks engaging in personal conversation while a shopper waits patiently to be acknowledged, to grocery stores having only one register open at 5 p.m. on a weekday, customer satisfaction levels decrease while customer frustration levels increase. It’s become too common for an employee to respond to an inquiry from a customer as if their request is an imposition. As a result, potential buyers often feel compelled to apologize for the inconvenience their need for assistance has caused or ultimately determine their lack of need for that product or service at that time. It would be an eye-opening statistic to calculate the dollars in items discarded before check-out as a result of a customer’s perception of not being properly serviced.

While not the norm, a focus on the customer’s needs is refreshing as in the example of a salesperson searching for a non-essential item as if they were helping a parent find a lost child. Perhaps this kind of customer service is considered exceptional because it is more of the exception than the rule.

WAYS TO IMPROVE CUSTOMER SATISFACTION:

Set Expectations

It is probably true that common sense isn’t so common any more. In the context of customer satisfaction, that means that client service expectations need to be established and not assumed. As the world becomes increasingly more electronic, it is even more important that a focus on personalization is not deleted from ‘business to end-user’ relationships. Defining appropriate actions and attitudes will ensure a clear definition of what is and isn’t acceptable to protect the reputation of the company.

Provide Training

Highlight guidelines that identify appropriate resolutions to common issues to assist employees in both their initial learning curve as well as part of their ongoing development. An extension of that educational process is to depict examples of typical scenarios and suitable end results then practice them in hypothetical settings through small group application exercises. These activities will enhance long-term behavioral modification and reduce turnover.

Take Action

It has been said that there is no advance without chance and where there’s no guts- there’s no glory! Equally true is that insubordination requires ramification! While it can be difficult to exercise authority for noncompliance to customer satisfaction expectations, the impact of not taking action can be insurmountable. Corporate complacency is contagious and when one’s lackadaisical attitude is overlooked, the interpretation by their associates is that it is acceptable behavior. This is devastating to any department and incredibly difficult to reverse. Benefits of focusing on exceptional customer satisfaction.

Upsell Opportunities

It is not the dollar amount that can be saved that counts or even the amount that can be purchased for the amount spent. Ultimately, it is the buying experience that mostly impacts the decision to buy more than intended. Advertisements are inundated with discounts and multi-item incentives, but it is the customer satisfaction factor more than anything else, that encourages a decision to invest in additional items or upgraded features.

Repeat Business

More often than not customers will frequent an establishment, even if a comparable product or service can be location that is more convenient to get to. Why? Because of the service they receive and their effortless customer experience. This justifies that the value is in the perception, not in what figuratively goes home in the bag.

Word of Mouth Marketing

The best compliment is a recommendation and the most expensive advertising is a bad customer experience that is shared with others. The last loaf of bread at the mom & pop market was dated yesterday. When a shopper inquired about the half-price deal on day-old bread available at the competing grocery store in town, the owner replied that he doesn’t offer discounts like that because his vendor gives him back 80% on leftovers with the next day’s order. That $3.00 loaf of bread gained 90 cents more profit from the supplier than if sold at 50% off to the customer. But how much did it actually cost when factoring in the negative customer experience?

No, the customer is NOT always right; but the customer does always have the right to make the final buying decision. Therefore, the way a prospective buyer is treated really does matter- with respect to their initial buy, their future purchase considerations and for the story they tell of their experience.

Diane Ciotta is the founder of The Keynote Effect, where she presents a passionate message of accountability and encourages activities to conquer complacency. As a professional speaker with more than 20 years of sales training experience, she is also co-author of the book, “Pushing to the Front,” with Brian Tracy. For more information, please visit www.thekeynoteeffect.com, e-mail di@thekeynoteeffect.com or call 732-672-7942.

Photo credit: Zurijeta/Shutterstock.com
It’s a crisp Monday morning; your agenda is interwoven with meetings, projects and the usual “catch-up,” from the week past. You awake with shaking chills and muscle pains that feel like you’re being pulsed by a million tiny lasers. Every time you swallow, your saliva feels like gasoline fueling an already rip roaring fire in your throat. You have too much to complete at your office, staying home is just not an option – or is it? How do you know whether to stay or go? Though many often feel that they should fight through and go to work, there are many signs that indicate...
that you could be contagious; definitely a sign to stay home.

It is imperative to avoid spreading your infection and be evaluated for treatment to accelerate your recovery.

Signs that you are contagious, which should simplify your decision to not only stay home but to seek medical care to accelerate your recovery process, are as follows:

1. Fever
2. Persistent productive cough with fever
3. Outbreak of rash with or without fever
4. Red eyes with mucus discharge that seal your eyes shut in the morning
5. Severe sore throat
6. Muscle pains and achy joints with any of the above symptoms
7. Vomiting with or without diarrhea
8. High fever, stiff neck and headache

The spread of either a viral or bacterial infection can cause a negative trickle-down effect on the entire workplace. Realize that not only are your co-workers at risk from contracting your infection, but so are their families and loved ones, some of whom might have fragile immune systems such as the elderly and newborns. Plus, it is unlikely that your coworkers will thank you when they contract the same cold or flu! When your coworkers develop your illness, resulting in many other sick days across a department or office, productivity inevitably declines – many sick days could have been prevented by one or two! There are many ways you can manage your workload while sick, especially if your coworkers or boss are willing to lend a hand and be flexible. Some strategies that will allow for productivity during this “down” time include:

1. **Work via remote computer**

   There are many projects in day-to-day office life that could be completed from your home computer while you are in your pajamas in bed! If you can link your office computer to your home desktop or laptop, you can tackle any computer-based projects you have lined up. Another option is to have work scanned and sent to you for your home viewing and completion, allowing you to stay on top of your workload and recover at the same time.

2. **Convert physical meetings to telephone or Skype consultations**

   Utilize technology to your advantage.
Most cell phones have the ability to add in multiple callers, allowing you to set up conference calls. If you are supposed to call in to a conference line, have one of your coworkers send you the number and instructions. Ask a coworker to set up an automatic, outgoing message with your “number for the day” and your Skype information. Not only will you impress your colleagues and clients with your innovation and dedication, but you show your consideration for not spreading your infection.

3. Take work home with you.

This scenario works well if your symptoms start before the next work day. Bring home that proposal that must be finished before the end of the week, and work on it in between naps. Always prepare for the worst!

4. Arrange for coverage with a trusted colleague for these unplanned emergencies.

Along with letting your boss and other coworkers know that you will be at home, sick, arrange for a specific coworker to cover what they can of your workload. Let them know of any pressing work or engagements, potential problems, or expected calls. This will allow a “physical” presence if one is needed in your line of work.

5. Utilize the time to work on “back-up work.”

This can be anything that needs to be done, but often falls by the wayside: expense reports, industry research or other tasks that you have pre-assigned yourself and have readily available. If you run your own business, this is a good day to review your budget, employee productivity and profit trends.

We cannot predict when an illness will punctuate our lives but we can certainly try to prevent such annoyances! The old adage “An ounce of prevention is better than a pound of cure,” rings true here. There are many ways to protect your immune system and body against such infections, such as: diets high in Vitamin C, minerals and antioxidants that boost your immune system, avoiding sleep deprivation, smoking and alcohol, washing your hands regularly and encouraging your workplace to have hand sanitizers strategically placed for staff use, and taking time to de-stress.

You should also have regular medical checkups to screen for any underlying diseases that can compromise your immune system. If you do find yourself sick and your primary care physician is not available at a moment’s notice to evaluate you, you have other options. You can either walk in to an urgent care center or have a telemedicine consult with a physician via web or phone. There are also many walk in clinics at various pharmacies that can evaluate and treat you efficiently.

Many of us have experienced how a sick day can set you back. As professionals, parents and productive citizens, it works in our best interests to not only plan for these unforeseen sick days but incorporate prevention and maintenance of our wellness into our daily lifestyle.

A healthy attitude and a positive spirit are also a basic foundation to achieving this art of health balance. We are the architects of how we choose to deal with obstacles, such as sick days, that sometimes unpredictably insert themselves into our busy lives. Conquer them; don’t let them conquer you!

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Dr. Farzanna Haffizulla is a speaker and expert in work/life balance. Her book, Harmony of the Spheres, offers methods to streamline workloads, solve interpersonal workplace issues and offers practical advice on integrating work and home life. In addition, she runs the websites BusyMomMD, an informative site for modern, educated women juggling career, family and community life, and HouseCallsMD, providing a portal to better healthcare. For more information or to contact Dr. Haffizulla, please visit www.housecallsMD.us or www.busymomMD.com.

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The Role of Mentoring

The word “mentor” inspires the thought of an experienced and trusted advisor or teacher. A mentor is the experienced individual in the company, the college or school who trains and counsels new employees or students. They are involved in the training and grooming of successors and other stakeholders. This is probably the most common use of the word “mentor”; but also consider that mentor can be classified not only as an adviser or trainer; also or as a guide, guru, counselor, consultant, confidant, teacher, tutor and instructor. When the traditional concept of the word is expanded to encompass more possibilities our view of who is or could be a mentor can change.

What circumstances make someone a mentor? A mentor is that one person who can guide you and nurture your quest. Are we always aware we are acting as or being considered a mentor? Very often when others recognize or consider someone a leader in a particular field, they will surreptitiously use that person as a mentor. Remember your Mother’s words “you never know who is watching your actions”? While it may not have seemed like it at the moment you heard that phrase for the thousandth time, she was acting as a mentor/teacher/guide. We have all done it, knowingly and unknowingly. We have recognized someone in our lives whose actions we wanted to emulate. Often without them being aware we were watching. But the more formal concept of mentoring is the shared “one on one” experience between individuals. This type of relationship and interaction is most common and more formally found in business.

So what does it take to be a business mentor? It takes commitment, an interest in the development of others, a willingness to share your knowledge and experience and confidence in your own abilities. In business, taking on this role is often an expected part of our job description. You may not receive the level of acknowledgment you feel is deserved, because mentoring can be time consuming, distracting from your other work duties and basically adding to your responsibilities. But you will have the satisfaction of having done an important job. Nothing can quite match the self-satisfaction of sharing your knowledge and experience to help others.

Some of us were lucky enough to have had mentor(s) and want to repay their efforts by mentoring others. Some just want to help out, be a positive influence, or give something to their community. To be a good mentor in the business arena, utilize a 360-degree profile to gather comprehensive feedback from your direct reports, your peers and your supervisors. Assess how you and others view your personal strengths and behaviors. Practice the traits that make you the most effective personally and as a mentor. Leverage your strengths to best achieve your goals.

Let’s examine that aspect of mentoring that involves giving something back to the community. When a mentor gives to the community, by donating knowledge, time, talents, or dollars, it is a form of mentoring through philanthropy. Like mentoring, philanthropy promotes the welfare of others. Your donations to the Insurance Scholarship Foundation of America (ISFA) provide the means for others to enhance their education and knowledge of the insurance industry and promote the welfare of the individual and the industry. Since 1993, ISFA has fulfilled the mission to “promote excellence in the insurance industry by underwriting the education of current and future employees”. ISFA needs your continued support as a mentor/philanthropist by joining us as a Partner in Education. Please visit the ISFA website, www.inssfa.org, for more information, click on the “Donate Now” button to become a partner with ISFA to continue excellence in education and the growth of the insurance industry.

Nancy Noe Nichols, ARM, CPIW
Executive Director
Insurance Scholarship Foundation of America (ISFA)
In sales, what would happen if your prospects could vividly remember why others choose to do business with you? Would it be profitable for you if they felt that you were more focused on their needs than your competitors? You can have that impact with a memorable pitch, or speech. If people are making hiring decisions for consulting contracts or a large investment, they are probably going to be discussing with a team or committee what they heard from various
vendors, consultants, or sales professionals. Your goal is to have them remembering and repeating your key ideas and benefits: you need to be a memorable speaker.

Your goal should be always to say something that will be remembered and repeated. If we ask audience members, “Who was the hit of last year’s convention?” usually they can recall the topic and that it was entertaining and dynamic, but if they can recite your key points, profound statements, or even that you appeared to know exactly what their lives are like, you’ve made yourself memorable. To be remembered and repeated, you need a simple structure for your speech. The following tips will help you construct your speech so that you and it will not be forgotten.

1. Organize

Is your presentation content organized in a logical way? Is it easy for you and your listeners to follow? The creative process is messy: brainstorming what ideas, stories, and concepts will go into your presentation. However, you or your audience will not remember your key ideas unless your presentation is arranged around a central theme or premise and the talking points that make that case. Think of them as your points of wisdom. Each point can be illustrated with your examples, case histories, and statistics. Even if you have short sentences, visual words, and great stories, if it’s difficult to keep track of exactly where you’re going, your audience isn’t going to remember and repeat your ideas.

At the beginning of a three-hour seminar, an expert said, “I will be addressing twenty talking points.” That is a lot for an audience to try to remember, but his content was amazing and his stories were wonderful. However, fifteen minutes before closing, he introduced key point three. Do you think the audience was able to remember and quote his key points? Because of no strong structure, no one could remember his points without looking at their notes.

2. Analyze

Listen to a recording of yourself, and even consider having a transcription of your presentation. Look for ways to be clearer, sharper, and more eloquent. What about sentence length? Do you
run on and on, that may be considered natural in casual speech? Can you use shorter, more memorable sentences?

In the case of the previous expert, his key points were unforgettable. The material was flawlessly organized, with no digressions or confusing irrelevancies. The content of his speeches had been skillfully edited. Repetitions and digressions had been deleted and material rearranged to move those common "Oh, wait, I forgot to tell you..." to the correct section. All the "ums" and "ers" were gone. It was a truly professional presentation!

With many of my own presentations, I send an MP3 to a transcription service, telling them I want every "er," "ah," "um," "you know" that came out of my mouth or my client’s mouth pointed out. This helps us see what speech patterns, habits, or lack of clarity we need to fix, which is the first step to analyzing.

3. Edit

A commonly misused synonym for “delete,” “edit” actually means, “to correct, revise, or adapt.” Correct by filling in any unintentional blanks in the logic of your speech. Revise by deleting repetitions, digressions, fuzzy phrases, and meaningless clichés (For example, “today” is the most overused, impact-diluting word in business communication.) Adapt by framing the material for your specific audience. It is important you address your subject from the audience’s point of view or interest.

Most presenters, even executives, are great once they get started; however, surprising few know how to start with impact. A sales executive was reviewing her content for a very important webinar. Her visuals were fabulous and her speech was very well structured; however, her opening and close were the low points. Her opening line was, “I’m very glad we’re talking about this today.” Wishy-washy!

A good idea would be to open with her key idea: “If you can’t negotiate, you’ll never close the sale.” She could also make it a question and involve the audience with the answer, such as, “Why do negotiations get less attention than other business skills? Because people equate ‘price’ with dollars.”

4. Specify

Using specificity builds credibility. Speakers can immediately improve their speeches and articles by using words that are more precise. For example, you say, “I went to a networking event and walked out with bunches of cards of good prospects.” A “bunch” should only refer to grapes. How big and useful was the pile of cards in your hands? However, if you say, “I left with two dozen cards, at least fifteen of them good prospects,” you have given a specific idea.

My pet peeve is the word “stuff.” Always use explicit language – “research,” “experience,” “leading edge strategies” or “technical formulas” – whatever is relevant. Specificity makes you sound valuable; much more so than “things” or “stuff.”

If your goal is to be remembered in your keynotes, sales conversations, or presentations, use these techniques to be powerfully pithy! After all, what would it mean to your business if every time you spoke you engaged, inspired, informed and were a resounding success?

Patricia Fripp CSP, CPAE, is Hall of Fame keynote speaker, executive speech coach, sales presentation skills trainer and keynote speaker on sales, memorable presentation skills and executive communication skills. She works with companies large and small, and individuals from the C-Suite to the work floor. She builds leaders, transforms sales teams and delights audiences. She is Past-President of the National Speakers Association. To learn more about Patricia, contact her at www.Fripp.com, (415) 753-6556, or PFripp@ix.netcom.com.

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Your Success is Our Policy℠
Meet the Candidate

2012-2013

MEET THE CANDIDATE
FOR THE OFFICE OF INTERNATIONAL SECRETARY

Debra C. Kuhne
AAI, AIC, AIS, CPIW, CWCA, CELS, DAE, CRIS

CANDIDATE QUESTION:
“IAIP is a volunteer association—we have members who work in all areas of the industry and have diverse background. What techniques have you found when in a leadership role to be most helpful in guiding the association to the realization of the goals that have been set?”

Being an active member of IAIP has not only helped me with developing leadership skills, but has provided an avenue for learning how to work with individuals in all aspects of insurance. I’ve found that the most valuable skill is being able to listen. That means listen to all members with an open mind. Not always will we agree with what we hear, but it is important for the membership to realize they have a voice and that member to know that someone is listening. Often times it is these open conversations that can lead to the greatest changes in an organization.

The fact that we have such a diverse group of members is something that we all should appreciate. This gives us an opportunity to learn not only about different areas of the insurance industry but provides us with an opportunity to learn about the different personalities that form this organization. We have members that are leaders and members that want to assist from the background. We have members that are outspoken and others that are not. We have members that embrace change and others that have a difficult time with change. To be a successful association, we need to recognize those different personalities and strive to work effectively and respectfully with each one. Change comes by each one of us willingly working together as a team to do what is in the best interest of the organization.

The major technique I feel I can bring to a leadership role is my commitment to continue to communicate with our members. Whether in our personal lives, business lives or association lives communication is the key. I feel very strongly about always keeping everyone “in the loop”. If members communicate what they are seeking by belonging, if we communicate to others in our field, the benefits of belonging, if the Board communicates to the members where we are and the direction we are heading and why, I feel we can only grow the membership numbers to where we once were and continue to influence the insurance industry as a whole.
Meet the Candidate

CANDIDATE RESUME:

CAREER EXPERIENCE AND QUALIFICATIONS
Debbi has over 30 years experience in the insurance industry and is currently the Director of Client Services at The Litchfield Insurance Group in Torrington, CT. Debbi manages Workers Compensation Claims and assists clients with Human Resource compliance issues.

Debbi’s expertise in Workers Compensation Claim Management and cost reduction strategies helps to mitigate the impact workers’ compensation claims have on the client’s bottom line.

With so many employment laws and regulations in effect today, Debbi’s extensive training in the area of FMLA, COBRA, ADA and Sexual Harassment, gives her the unique ability to advise employers on day-to-day workplace issues to ensure client’s HR policies and practices comply with state and federal requirements and are free of flaws that can put their businesses at risk.

Debbi was recognized as the Insurance Professional of the year in 2009 by Region I.

LICENSES & DESIGNATIONS
- Property & Casualty Producer License
- Accredited Advisor of Insurance (AAI)
- Associate in Claims (AIC)
- Associate in Insurance Services (AIS)
- Certified Professional Insurance Women (CPIW)
- Diversified Advanced Education Designee (DAE)
- Certified Employment Law Specialist (CELS)
- Construction Risk and Insurance Specialist (CRIS)
- Professional Workers’ Comp Advisor (PWCA)
- Working on CPCU designation

Regional Level
- Co-Chair of Credentials Committee Regional Conference 1997
- Pages Chair Regional Conference 2009 and 2010
- Region I RVP 2010-11 and 2011-12
- As RVP 2011-2012 served on budget and finance committee of International Board

Awards – Local:
- Rookie of the Year 1994 (First Rookie ever for local Association – WAIP)
- Insurance Woman of the Year 1997
- Insurance Woman of the Year 2008

Awards – State and Regional:
- CT State Winner of CWC Speak Off 2000
- CT State Claims Professional 2002
- CT State Runner Up of CWC Speak-Off 2004
- CT State Insurance Professional of the Year 2008
- Region I Insurance Professional of the Year 2009

IAIP INVOLVEMENT

Local Association:
I have attended 90% of all association meetings on an annual basis.

- Education Chair 2008-09
- President 2006-2008 (2 yr term)
- President 1997-1998
- Vice President 1994-96
- Secretary 2003-04
- Secretary 1993-94
- Education Chair 1998-99
- Banquet Chair 1994 – 97,
- Banquet Committee 2002
- Nominating Committee 2001
- Membership Chair 2002

Council Level:
- Council Director 2008-09 and 2009-10

Regional Level
- Co-Chair of Credentials Committee Regional Conference 1997
- Pages Chair Regional Conference 2009 and 2010
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- As RVP 2011-2012 served on budget and finance committee of International Board

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- CT State Insurance Professional of the Year 2008
- Region I Insurance Professional of the Year 2009

I have attended 11 Regional Conferences and 7 International Conventions.
Eight Ways to Create a Powerful Organizational Community

By: Howard J. Ross

Do you work in an organization where you feel included, empowered and supported by your peers and superiors? Do you believe in the organization’s vision and understand your role in achieving that vision? We all have times when we feel unsupported and undervalued. But, the best places to work know how to translate burnout into engagement. Leading organizations today create organizational community: a sense of the organization as an interdependent entity in which all stakeholders’ needs are taken into consideration and win-win solutions are supported.
It is possible for you, your co-workers, and your leaders to create and work as a powerful organizational community if you invest in following eight basic principles.

VISION

Creating a sense of organizational community requires setting a clear vision. Do you have a clear roadmap or just a general sense of direction? A clear vision serves as a source of inspiration and alignment for all employees, a daily reminder as to why they are getting out of their warm beds at 6 a.m. A consensus vision also creates accountability throughout the organization, pushing everyone to fulfill his or her responsibilities and goals. But, creating the vision is only half the battle. The other half is in knowing where you are. Having an accurate understanding of current operational realities allows people to make the changes needed to move forward.

FINANCIAL SECURITY

When people feel safe and valued they can produce. Successful organizational communities create financial gains, job security, and results. Financial security creates organizational stability, momentum, and greater return on investments. Employee success exists in seeing the positive results of their efforts, feeling that improvement is possible, and feeling that their work matters.

SHARED VALUES

Values and respective behavior may differ from one company to the next, but those that practice organizational community model their values on a daily basis in positive ways. One organization may value individuality and seek to spur creativity and innovation by encouraging all of its employees to dress in a way that best expresses their personality. Southwest Airlines encourages its employees to develop the “Warrior Spirit.” The Google corporate culture emphasizes working together regardless of rank. To promote collaboration, Googlers share cubicles and “huddle rooms” – they have very few solo offices. Whatever values and behaviors express your culture should be clearly articulated and shared.
LEADERSHIP

Leaders are expected to embody the organization’s values. But their main role is to steer the community in the direction of its vision while embracing uncertainty and leading by example. Creating authentic organizational community requires leaders to rethink the way they operate. This can be difficult for leaders, as they have to let go of certainty, acknowledge limitations, and commit to constant examination of their blind spots. When practicing organizational community, leadership does not begin and end with those at the top. All employees are required to be proactive and innovative in their search for success – in that sense, everyone is accountable.

COMMUNICATION

Information is power. Information is a tool without which we cannot effectively do our work. While this seems simple in theory, organizations struggle to develop structure for effective communication. This communication includes the way in which information is shared, how well people listen, how clearly the information is delivered. One size does not fit all when it comes to effectively communicating. Is the language free from bias? Are leaders making clear requests that everyone can understand?

SERVICE

Yes, it is important to win, but leading organizations do not focus inwardly. In fact, a company that practices organizational community is incredibly service-oriented. Serving the customer in a caring, culturally competent way is a top priority for these organizations.

KNOWLEDGE SHARING

Organizations may practice knowledge sharing on a need-to-know basis, but those practicing organizational community are transparent with each other. Transparency between managers and employees creates trust and also allows the employee to understand how their role impacts the greater business. People who think that their work makes a difference in the organization are inherently more invested. By breaking down barriers that create artificial separations between people, you are eliminating obstacles to productivity and success.

INCLUSIVENESS

The more leaders can share, the better. Employees are found much more likely to support their leaders’ decisions if they are included in the original decision making process. This process creates a more engaged workforce as well as better results. Full inclusion means bringing all people together in decision making as well as conflict resolution. Many associate having conflict as a negative thing, but constructive conflict is powerful. Discussing differences as they occur and resolving them promptly allows the organization to continue to take steps forward toward success.

A final thought: Structure creates behavior. A robust organizational community requires investment not just in shifts in attitudes, but new systems, policies, and procedures that ensure inclusiveness and engagement of all employees. The cultures of our organizations and the larger sense of community that we share will ultimately determine the success or failure of our organizations. How do you change a culture? Start with your commitment and then, step-by-step, move into action.

As the founder and Chief Learning Officer of Cook Ross Inc., Howard J. Ross is one of the nation’s leading diversity training consultants and a nationally recognized expert on diversity, leadership, and organizational change. He is also the author of “ReInventing Diversity: Transforming Organizational Community to Strengthen People, Purpose & Performance.” For more information, please call 301-565-4035, visit www.reinventingdiversity.com or send an email to howies@cookross.com.

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Leaders inspire people to do amazing things; the type of things that their followers would not do on their own. With leadership, a vision and competitive advantage becomes reality. The more change an organization is facing, the greater the need for leaders. The more flexible a firm must be to survive in its environment, the greater the need for leaders. Given that today’s environment is characterized by frequent change, leadership is more important than ever before.

Unconventional leaders go a step further. They lead their companies to repeatedly create things that people love, but no one expected, especially their competition. Unconventional leaders are fanatical about the products and services they provide rather than profit, yet they tend to lead the most profitable firms in their industries. They create organizations built on innovation, flexibility and risk-taking which redefine their industries and sometimes the way people live. Through their companies, they often lead other firms in terms of technology, customer service, etc. Unconventional leaders beat the competition on a regular basis.

Steve Jobs and Mark Zuckerberg are prime examples of unconventional leaders. They do not look like typical business leaders and their leadership style is anything but conventional. In fact, their backgrounds are both contrary to what most people would expect of such successful corporate leaders. They both dropped out of college and have no formal management training. Despite this, or maybe because of this, they have unconventional leadership styles that have led to the creation of unconventional firms. In fact, the people with the most education and experience are often the most conventional thinkers.

Unconventional Thinkers

Unconventional leaders are unconventional thinkers, but what does that mean exactly? Unconventional thinkers stand out compared to most people. Their ideas are an amalgamation of ideas from a wide range of areas. They often use bits and pieces of very simple concepts in unique combinations to create new solutions to new or old problems. Their unique thinking is often reflected in their
eclectic mix of interests and people with
whom they form relationships. They like
information and ideas, and often focus
on things that most people overlook.
Unconventional people like to think
about things and understand them fully.
To illustrate further, below is a compari-
son of conventional and unconventional
thinkers.

Conventional Thinkers

- Like safety, avoid risk
- Say things like, “this is just the way
  we do things” and “everyone does it
  this way”
- Accept things as they are presently
- Will avoid expressing their ideas
  unless agreement is likely
- Follow trends, there is safety in
  numbers
- Are less willing to think, rather
  continue doing things the same way
- Agreement is very important, as is
  consistency
- Have a negative perception of
  differences; these are weird, strange,
  odd, etc.
- Do not question why things are the
  way they are, do not think of a better
  way
- Value established knowledge

Unconventional Thinkers

- In the quest for improvements or even
  perfection
- Think and act differently from most
  people
- Re-evaluate everything, including
  their beliefs & assumptions, and
  change them if necessary
- Integrate disparate ideas and
  knowledge into new ideas and
  solutions
- Are not restricted by other people, do
  not care what they think or do
- Like change, see it as an opportunity
  for improvement
- Willing to try new things and learn
  from them whether or not they work
  out
- Believe that constructive conflict is
good, leads to more ideas and a better
understanding of issues
- Openly express what is on their mind
- Value thinking and creating new
  knowledge

Although it might not be an easy
change, conventional thinkers can
become more unconventional in their
thinking. Everyone is born an unconven-
tional thinker. Just observe very young
children and you can see the amazing
creativity and free thinking they have.
Unfortunately, as kids get older, they are
taught to think like everyone else in their
family, at school, etc. They learn to be-
come conventional thinkers. However, if
this can be learned, it can be unlearned.
You might not become as unconvention-
al and innovative as Steve Jobs, but you
can become far more unconventional in
your thinking. Therefore you can be-
come a more unconventional leader and
below are some ideas that you can use to
start on that path.

Become a More
Unconventional Thinker

- Force yourself to try new things:
  music, food, activities, travel, etc.
- Question everything you do and
  believe, stop doing things to fit in or
  just because everyone else does it
- Get used to people not agreeing with
  you. Always tell people what you
  think, even if they might not like it
- Debate with people who disagree
  with you in order to understand their
  point of view. Accept their ideas even
  if they are different
- Talk to people who are totally
  different from you and learn from
  them: younger, older, retired,
  foreigners, different professions, etc.
- Try new ideas even if you are not
  100% sure they will work
- When new ideas don’t work out, view
  this as part of the learning required to
  try new things, the cost of creativity,
  not as a failure or mistake
- Don’t take yourself too seriously, use
  humor to make fun of yourself when

Doing the activities mentioned above
is easier if they are done with other peo-
ple, so look for groups that can you can
join or create one to help you become
more unconventional. While change is
not easy, becoming an unconventional
leader has the potential to help you cre-
ate a significant competitive advantage
based on innovation, flexibility and
risk-taking.

Eric J. Romero, PhD is a speaker,
consultant, and coach. He helps manag-
ers become unconventional leaders who
beat the competition. Eric teaches them
how to create competitive advantage
based on innovation, flexibility and
risk-taking. Eric has written over 20
articles and presented his ideas around
the world for over 14 years. Originally
from Brooklyn, his presentations are
delivered with a sense of humor, 100%
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IAIP 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.

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