Emerging Technology Trends

In This Issue:
- Making the Most of Technology
- The Keys to Building a Great Team
- 2012 IAIP Annual Convention Information
BOARD OF DIRECTORS

International President: Joi Wilson, AINS, CPIW, CRIS, DAE, Star Risk Services, Inc., 536 Silicon Dr, #103
Southlake, Texas 76092

International President-Elect: Penny Haworth-Rich, AU, CPIW, Philadelphia Insurance Company,
14500 N Northsight Blvd., #304, Scottsdale, AZ 85260

International Vice President: Jane Densch, CPCU, AIC, CPIW, Fireman’s Fund Insurance Company,
4601 DTC Boulevard, Denver, CO 80237

International Secretary: Rosalyn Horton, CIC, CPIW, DAE, Allianz Global Corporate & Specialty, 2021 Greenwood Avenue
Nashville, TN 37206

Region I Vice President: Debra Kuhne AAI, AIS, PWCA, DAE, CELS, CRIS, The Litchfield Insurance Group
126 South Main Street, Torrington, CT 06790

Region II Vice President: Amy Craig CPIW, DAE, Walker Taylor Agency/Arthur J Gallagher RMS
4421 Quail Court, Wilmington, NC 28412

Region III Vice President: Betty Ribeiro, PIAM, ACSR, CPII, DAE, Ribeiro Insurance Group, LLC,
1515 S. Orlando Avenue Suite J, Maitland, FL 32751

Region IV Vice President: Taffy Troup, AIS, CPIW, DAE, 410 W. Vine St., Roanoke, IN 46783

Region V Vice President: Linda Luka, CPCU, CIIP, AAI, AINS, AIS, West Bend Mutual Insurance Company,
1900 S. 18th Ave., West Bend, WI 53095

Region VI Vice President: Pattie Smestad, ACSR, CPIW, DAE, Eagan Insurance Agency Inc.,
2629 North Causeway Boulevard, Metairie, LA 70002

Region VII Vice President: Gracellen Donnelley, CPIW, DAE, Signature Select, 8200 E. 32nd St. N. Suite 210
Wichita, KS 67226

Region VIII Vice President: Kathleen Kerstenbeck, ARM, CPIW, CMR Risk & Insurance Services
8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108

Region IX Vice President: Wendy Abel-Hatzel, AAI, CIC, CPIW, CRM, DAE, Abel Insurance Agency, 93704 Newport Ln.
Coos Bay, OR 97420

Display advertising is available. For more information on rates and ad requirements, call 1-800-766-6249 ext. 20.
The ad closing date for the Spring 2012 issue is February 6, 2012.

Copyright © 2011 by NAIW (International)® dba International Association of Insurance Professionals (IAIP). All rights reserved. Reproduction
in whole or in part without written permission is prohibited. All correspondence related to editorial, advertising or circulation of
Today’s Insurance Professionals® should be directed to IAIP, Attn: Melissa Cobbs, 9343 East 95th Court South, Tulsa, OK 74133.
Phone: 1-800-766-6249 ext. 20. Fax: (918) 294-3711.

TODAY’S INSURANCE PROFESSIONALS® Volume 68 / Issue 4 Winter 2011 (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: Dusit / 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 68, Issue 4 • Winter 2011
POSTMASTER: Send change of address to Today’s Insurance Professionals®, 9343 East 95th Court South, Tulsa, OK 74133
# FEATURES

- **4** Impeachment is a Few Mouse Clicks Away: Claims Investigation and Litigation Using Social Media Evidence  
  By: John G. Browning

- **8** Making the Most of Technology  
  By: James D. McCartney and John P. Gardner Jr.

- **13** E is for Exhibit  
  By: John V. Hager and Alison M. Holman

- **16** Best Practices to Help Insurers Optimize Online Billing and Payment Offerings  
  By: Eric Leiserson

# COLUMNS

- **46** Workplace Issues  
  How to Create a Bully-Free Work Environment  
  By: Israel “Izzy” Kalman

- **49** Management Perspective  
  The Keys to Building a Great Team  
  What to Consider Before You Hire  
  By: Dr. Rhonda Savage

- **51** Personal Development  
  Not All Team Members are Created Equal  
  By: Amy Showalter

# IAIP NEWS

- **2** 2010-2011 President’s Message

- **3** Editor’s Note

- **25** IAIP Corporate Partners

- **33** Welcome New Members

- **36** New CPIWs, CPIMs, CIIPs and DAEs

- **41** Insurance Scholarship Foundation of America

- **42** “Enjoy the Ride” and Other Tips for Recession Investing  
  By: Clinton Douglas IV
2011-2012 President’s Message

Technology has affected virtually every aspect of our lives, from the way we work to the products and services we offer. It is estimated that over 60% of all viewers watch television with a computer or mobile device (smart phones, androids, blackberries and iPads, to name a few) in their hands. Online shopping is up 20% over last year, and it is estimated that 10% of consumers used their mobile devices to make purchases.

The workplace of tomorrow will look very different from the workplace of today, as we will see more employers allowing employees to conduct all or part of their work apart from the traditional office.

Certainly, new technology will play a major role in our future. For instance, the “Cloud”, a new technology will see us sharing storage space, information and resources.

The International Association of Insurance Professionals (IAIP) is certainly aware of the emerging technologies and is ready to adopt their products and workforce to meet the new demands. Our members are kept aware of new emerging technologies by taking advantage of the association’s:

• Timely online webinars;
• Various and frequent educational classes;
• Quarterly industry publication, Today’s Insurance Professionals magazine, as well as other methods of communication.

These are just a few of the benefits of being a member of IAIP.

In this issue of Today’s Insurance Professionals, you will find several topics of interest to keep you up to date on the effects of these emerging trends.

Are you prepared to accept the emerging trends? We cannot delay progress on the technology front, or it could cost us in the end. Instead, we must embrace and use it as fuel to help us accelerate ahead.

In Fellowship,

Joi Wilson
CRIS, AINS, CIIP, DAE
2011-2012 International President
Editor’s Note

The ever-changing list of the latest technology trends is constantly evolving. Because of this, it should come as no surprise to most of us that we are probably not using the most current technology available in our day-to-day routines. It may seem just as you have mastered last year’s newest, most-effective way of doing things, along comes a newer, more effective way that needs to be learned and implemented. While staying up to date on current technology trends may seem like a never-ending task, it is important to take the time to embrace evolving technology and find a place for it in your business.

We all know that staying current on the technology trends can give you a leg up on your competition. Whether it be a more streamlined way to handle claims or a cost saving alternative to company-wide annual meetings, technology can benefit our bottom line however we look at it.

If you are not sure how to go about staying on the cutting edge of technology, there are many websites that offer information to help you stay ahead of the curve. A few worth checking out are: Computer World, TechRepublic, CNet and Dynamic Business.

So, what can we expect to see in 2012? According to an interview Dynamic Business conducted with Verizon Business area vice president John Karabin, here are a few technology trends likely to affect businesses and their employees in 2012:

1. **The High-IQ network effect** revolves around all devices and endpoints becoming smarter, benefitting businesses through increasingly reliable connections and opportunities to solve challenges in new innovative ways.

2. **The Enterprise Cloud** will allow business to shift workloads between a corporate data centre and their cloud of choice, whether it be public, private or a hybrid model. Karabin says cloud is a big ticket item, allowing business to simply store and use data as they need it.

3. **Large data sets will be managed** to determine data quality and applied to empower businesses to make decisions giving them a competitive edge.

4. **Social Enterprise** will become even more social, with eased access giving businesses the opportunity to produce, find and convey information.

5. **Video is emerging** to create new opportunities for small businesses through high bandwidth capabilities and the combination of global IP networks and 4G LTE wireless. Video-enabled contact is becoming the preferred business-to-consumer application as well as for enterprise activities.

6. **Personalization** will create new opportunities for businesses to meet consumers on their terms through the integration of applications and physical environments.

7. **IT Departments** are increasingly being influenced by their users with companies tailoring IT policies to support productive measures in the workplace.

8. **Machine-to-Machine-to-People communications** will change the business landscape in 2012, playing a role in energy consumption, product inventory and digital intelligence.

9. **Compliance with security standards** will equate to good business practice for small businesses in 2012 with the difficult economic climate and tight government regulations leading to increased interest in holistic security approaches.

10. **Energy efficient business practices** are drawing the attention of small businesses, who will be participating in public-private partnerships to invest in everything from energy-efficient heating to more efficient lighting.

In this issue, we are focusing not only on the latest technology trends that your business needs to stay competitive, but also on the legal implications that can go along with using technology both in your personal life and at work.

On page 37 of this issue, you will also find information about IAIP’s Annual Convention. This year’s convention will be held June 6-9, 2012 in Dallas, Texas. It is sure to be an event you won’t want to miss, full of great educational classes, networking opportunities and more!

Melissa D. Cobbs
Managing Editor
Feature

Impeachment is a Few Mouseclicks Away:

Claims Investigation and Litigation Using Social Media Evidence

By: John G. Browning

Remember the “good old days” of running surveillance on a personal injury claimant, hoping to find that smoking gun footage of him working on his roof or competing in the local half-marathon despite his claims of barely being able to walk thanks to your insured’s negligence? Well, thanks to the explosive growth and popularity of social media, claimants are doing your job—and that of your private investigator—for you. Thanks to social media sites and people’s increasing tendency to live their lives online, you can capture a Facebook wall post of a plaintiff casually discussing her lawsuit, a YouTube video of him barefoot waterskiing with no apparent physical restrictions, or even a “tweet” crowing about the financial motives behind his claim.

The sheer numbers underlying this social media revolution are in favor of the enterprising claims professional and her defense counsel. According to the
latest research, nearly two-thirds of adult Americans have a presence on at least one social networking site. Facebook, founded in 2004, boasts over 800 million users worldwide; if “Facebook Nation” were indeed its own country, it would be the third most populous on the planet. Well over 100 million videos have been uploaded to YouTube, and even a more professional, business-oriented site like LinkedIn has over 100 million users, and is busily adding new ones at a rate of roughly a million each week. The microblogging/social media site Twitter was founded in 2006, and within a year was processing 5,000 tweets a day.

Today, there are over 200 million Twitter accounts and the site processes a staggering 140 million tweets a day. In a typical month, people upload over 30 billion separate pieces of content to Facebook. The result of this explosive growth in and reliance on social media is a digital treasure trove awaiting claims professionals. Bear in mind, however, that this new avenue of communication is a two-way street; you should be cognizant of what your insureds are posting online as well. Just as a grieving widow in a wrongful death action can be impeached with the salacious photos from her boyfriend’s MySpace page (dated months before her husband’s death, of course), so too can a defendant driver who denies being in a hurry prior to the wreck be confronted with his own tweets about being behind schedule.

And while virtually every social networking site offers an array of privacy restrictions and settings designed to shield such content from public view, a shockingly high percentage of social media profiles are open for public view. According to an October 2011 USA Today/Gallup poll, only 26% of respondents who used Facebook at least daily said that they were “very concerned” about privacy. In fact, the more frequently they used Facebook, the less concerned users tend to be about privacy. Many in fact tend to be unaware of or less familiar with these privacy settings.

Of course, just because all of this information is out there does not necessarily mean that it is applicable to the kind of claims that you might handle, does it? Contrary to popular belief, evidence from social media sites is not just useful for defending personal injury or workers compensation claims. Content from social networking sites has proven crucial in cases involving employment practices liability, insurance coverage, and even intellectual property/advertising injury claims. In a recent trademark infringement case involving competing makers of educational games, evidence of social media marketing was held to be relevant to the core issue of whether there was a likelihood of confusion. Quiq Corp. v. Mattel, Inc., 2011 WL 2749576 (N.D. Cal. July 14, 2011).

More and more employment cases are featuring evidence from social media
profiles as well, whether they are statements from a co-worker’s or supervisor’s LinkedIn account, or postings by fellow employees that support or contradict a plaintiff’s claims of discrimination. Even popular culture has gotten into the act. On an episode of the hit CBS legal drama “The Good Wife,” the lawyers represented a couple suing their health insurance carrier for bad faith for denying coverage for a life-or-death medical procedure that the insurer deemed experimental and therefore excluded. The carrier’s lawyers presented a defense of material misrepresentation by the policyholder, contrasting the insured’s statements on the application denying any smoking or use of tobacco products with photos from his Facebook page showing the insured smoking cigars with his buddies on a camping trip (the health insurer won).

Understandably, claims professionals handling fraud investigations or working on SIU teams have found social networking sites to be a goldmine. The litigation manager for a large municipal liability risk-sharing pool recently shared that it is routine for him to conduct “social media checks” on claimants, a number of whom have been caught posting about moonlighting (while collecting injury benefits from their first jobs). In August 2011, AXA used evidence from social networking sites like Facebook to demonstrate the links between claimants, “guilty” drivers, referral sources, and lawyers in a British insurance fraud ring involving auto accidents and rented cars. Sometimes, even the judge will take it upon herself to take judicial notice of credibility problems posed by a claimant’s own social media postings. In one case, a Social Security claimant contested the denial of additional benefits she was seeking because of asthma. An administrative law judge upheld the denial, finding that the claimant’s symptoms were not credible. The judge noted that “in the course of its own research, it discovered one profile on what is believed to be Plaintiff’s Facebook page where she appears to be smoking. . . . If accurately depicted, Plaintiff’s credibility is justifiably suspect.”


So what is out there, and how do you get it? First of all, wall postings and incriminating photos or video are certainly the most commonly-sought content, but do not overlook less obvious sources of information. Status updates, discussion threads, blog entries, “likes,” and listing of groups that an individual belongs to can all prove to be valuable sources of information. So is an individual’s listing of friends, which can lead you to new fact witnesses and information about the claimant and his activities. Facebook has even introduced a new “Timeline” feature, in which a user can impose a chronological order to various events in his online life, like his first status update.

Getting the information you deem useful is the next hurdle. The first step is to look at public information that a claimant or a key witness has posted. A Google search is a helpful start, which may lead you to that individual’s social networking profile. Another option, particularly if you have little more than a name and an email address, is to go to a site like Spokeo.com, which aggregates information about a given individual from many sites. If the subject is on multiple social networking sites, say Facebook and YouTube, this search should bring up any social media presence the person has. You can also search for that person’s name on a site like Facebook itself. And for those who do not prefer to do such investigation in-house and have some flexibility in their budgets, vendors are beginning to appear with e-discovery products they claim are specifically designed for the challenges of social media. One such recently-launched company is XI Social Discovery software, which holds itself out as a way to “collect, authenticate, search, review, and produce data from social media sites, such as Facebook, Twitter, and LinkedIn” while providing a workflow that is searchable.

Courts have consistently held that what is publicly viewable online is fair game, but what if the Facebook page or other social media presence is privacy-restricted? In civil matters, sending subpoenas to sites like Facebook are usually a dead-end. Facebook itself makes no bones about its disinclination to assist, saying on its site “Facebook urges parties to civil litigation to resolve their discovery issues without involving Facebook. Almost without exception, the information sought by parties to civil litigation is in the possession of, and readily accessible to, a party to the litigation. Requests for account information are therefore better obtained through party discovery.”

In the pre-litigation stage, you may have limited options about obtaining the privacy-restricted portions of a claimant’s social media profile. However, just as one might ask a claimant to voluntarily execute a medical records authorization or employment records consent form so that you can gather information and properly evaluate the claim, you can always ask that the claimant open his profile to you or provide you with access to all of its content. Facebook, for example, has a relatively recent “Download Your Information” feature that allows a user to download all of his Facebook content—every last status update, wall post, and photo—to a zip file.

Once a claim is the subject of litigation, however, even a privacy-restricted Facebook page is usually discoverable. The best way of proceeding is to have defense counsel propound well-tailored discovery requests that refrain from making global demands (“Give us your entire Facebook page”) and instead directly ask for all online postings, messages, status updates, photographs, video, etc. relating to particular claims such as loss of consortium, allegations of emotional distress, etc.

While claimants/plaintiffs and their counsel frequently object to any requests for social media content on privacy grounds, courts across the country have not been particularly receptive. This is especially so when content that is publicly viewable seems to contradict a plaintiff’s claims, and the defense—sensing that this might be just the tip of the iceberg—petitions for the chance to see the rest of the profile. For example, in a recent Pennsylvania case, the plaintiff
was seeking damages for an accident that left him with a scarred leg. He testified at deposition that he was embarrassed by the disfigurement, couldn’t wear shorts, and that the injury impacted his enjoyment of life. Defense counsel, in reviewing the public portions of the plaintiff’s Facebook and MySpace profiles, observed photos of him wearing shorts and going about normal activities. The defense lawyers sought the privacy-restricted portions of the profiles and the claimant objected on privacy grounds. Noting that relevant information was being sought, and that even with privacy settings “Facebook and MySpace do not guarantee complete privacy,” the court ordered the plaintiff to provide all passwords to his Facebook and MySpace accounts and to refrain from altering any of the content. Zimmerman v. Weis Markets, Inc., Pennsylvania Court of Common Pleas, May 18, 2011.

Similarly, in a New York Supreme Court case involving personal injury and products liability claims brought against a manufacturer of office furniture, a plaintiff resisted giving access to the “private” portions of her social networking profiles. The attorneys had noted that publicly available portions seemed to refute plaintiff’s claims of being in constant pain and never leaving the house, and argued that the privacy-restricted content of her profiles would likely have information relevant and helpful to the defense. Over the plaintiff’s privacy objections, the court agreed. Justice Jeffrey Spinner wrote that notwithstanding plaintiff’s privacy settings, plaintiff didn’t have a reasonable expectation of privacy in light of the fact that social media sites are based on the notion of sharing information with others. Moreover, he said, preventing the defendant from accessing such information would run counter to liberal policies of disclosure. Romano v. Steelcase, Inc., 907 N.Y.S. 2d 650 (N.Y. Sup. Ct., Suffolk Co. 2010).

This is consistent with the approach taken by most courts. In an employment discrimination case in federal court in Indiana, the judge brushed aside the plaintiff’s privacy objections to turning over their postings on Facebook of job-related emotional distress, pointing out that “one doesn’t go on Facebook to engage in a soliloquy.” EEOC v. Simply Storage Management, 2010 WL 3446105, (S.D. Ind. May 11, 2010). In yet another personal injury lawsuit, the plaintiff even tried to support his privacy objections by asserting a “social networking privilege.” The court rejected such notions, pointing out that one sacrificed a certain amount of privacy simply by agreeing to share details about one’s life online with an untold number of Facebook “friends.” This plaintiff, too, was ordered to turn over not only the content of his social networking profiles, but to also give the defense attorneys his user names and passwords. McMillen v. Hummingbird Speedway, Pennsylvania Court of Common Pleas, September 9, 2010.

In the movie “the Social Network,” Mark Zuckerberg’s girlfriend Erica Albright reminds him of the permanence of what is posted online, telling him “The Internet isn’t written in pencil, it’s written in ink.” Because of the diminished claim to privacy and the fact that what is posted on social media sites is there for good, an incredible wealth of information awaits the diligent claims professional who is willing to venture online and discover that many people fail to heed the warning “think before you post.”
Despite the problems that technology creates, Americans’ love affair with it leads to also regard it as the solution. But technology produces its best results when an organization has the doctrine, structure, and incentives to exploit it.” This description, from the 9/11 Commission Report says it all in terms of what we expect from technology as opposed to the value that we can expect to get from it. This is not to say that some types of technology can’t help protect and enhance your business, but it is important to understand that while technology can
help you to take your business to the next level it is not, by itself, a panacea for your business. This article will primarily focus on making your business secure, regardless of the specific technology you have.

Technology is a tool, like any other, and can be implemented in manners that will help you to achieve your goals or will be the bane of your existence. This is not to say that you shouldn’t take advantage of technology to protect your business, but that the purchase of technology is not, in and of itself, going to solve your data protection issues or enable everything you will need to take you to where you want to go. The important point is that you should choose technology that matches your needs, implement the technology to fit your company needs and then wrap that technology with the appropriate policies and procedures.

**Knowing Your Risk**

Security is something that is best considered and implemented up front rather than afterward. This starts with a risk assessment. Whether related to technology or not, you have to begin by understanding where your risk lies or you won’t be sure that the actions you are taking will actually reduce your potential exposure. Although it can help to have an outside perspective to show you your risks, there are a number of things you can do to assess your risks yourself. Start with anywhere that you have data and who has access to it. Don’t assume that just because you don’t keep sensitive information on your computer, that no one else in your office does. Probably even more important is understanding the risks that either aren’t directly under your control or that you are unaware of. Risks that are beyond your control include anyone with whom you do business including your service providers and vendors. Risks that you don’t recognize may include items like copiers and fax machines. You may not know it, but virtually every fax, printer and copier stores tens of thousands of pages, everything that goes through it. That makes it a significant risk if you don’t act to protect yourself. The risk assessment is almost always the critical step in the security process and similarly the step that is usually done poorly.

**Affecting a Change**

Once your assessment is complete, you can start looking at what you can do to reduce your risks, protect your information and mitigate potential liabilities.
Start with the basics. What information do you collect and why? Since you can’t lose what you don’t collect, limiting what you collect to what you really need can reduce your liability more than anything else. Most businesses still want to operate in the mode where it is better to collect than not, but in this day and age, this is now a very risky proposition.

Once you have reviewed and determined what information you will collect, determine who will be able to access it. This is also something that most businesses have difficulty with, mainly because they don’t have tools sufficient to discriminate who can access it. Technology can help with this, but again, only if it is the appropriate technology and it is used properly.

Speaking of Technology

The first thing that anyone thinks of when it comes to data protection is encryption. And while yes, encryption is a wonderful tool, again, if it is not used appropriately, its value can be a true negative rather than a positive. There are many types of encryption, but their value is tied to the manner in which they are used. People have a tendency to do what is convenient, rather than what is right, and nowhere is this more true than with encryption. Using it appropriately means following the rules for when and how to use it, including all of the precautions. An IT integrator can help with this.

Mobile technology is also starting to be everywhere. This includes everything from flash drives to PDAs to tablets and laptops. While these may make your life easier, they also can be a significant risk. Flash drives can be used to take information from your office, information that you want to protect. They can also introduce viruses and other problems into your system. Regarding PDAs and tablets you are better off thinking of them as small computers rather than as a phone, but unfortunately, they generally don’t have enough power to be able to include sufficient security capabilities. If they do, then they are slow enough that most people get frustrated with them. Also, losing such a device almost invariably constitutes a data breach which, in almost every state, requires reporting and notification. We aren’t saying that you shouldn’t make use of mobile technologies, just that you should think about what you are going to do and how.

Vendors and Service Providers

The laws are changing to increase your responsibilities related to vendors and service providers. The lawmakers have realized that it doesn’t matter who is holding the information, it must be protected. Also, that your obligation to protect your information is just as real when it is in the hands of your vendors and service providers as when it is in your hands. That means you should be taking reasonable steps to ensure that your vendors and service providers are taking steps to protect your information. Yes, it means having a contract in place to obligate them to do so; it also should include a positive affirmation from them that they are actively taking steps to protect your information. If your vendors or service providers are unwilling to do so, then you should consider changing who you deal with.

Policies and Procedures

Having the appropriate policies and procedures for your business serves two purposes. First, they help your employees know what to do. This is incredibly important. For this to be accomplished, the policies must be written clearly and be easy to understand. This is harder than it sounds. Most often policies are written by attorneys, which means that while technically accurate, they are incomprehensible to your employees. And if they can’t understand the policies, then they can’t follow them. Policies should actually make your business safer, so having policies that can be followed matters.

Second, policies are evidence that you are taking steps to be more secure. They show that, when something goes wrong, that you have taken reasonable steps to secure your information and that you are doing what you can to prevent it from happening.

So what policies do you need? There are several. You need a Sensitive Information Policy. This is the overall guidance for protecting your information. You also need an Identity Theft Prevention Program. This is required under the Red Flags Rule, but is still extremely relevant for any business. This policy helps you to reduce potential fraud, directly affecting your bottom line. Having a breach notification policy is also critical. Having thought through how you will respond in the event of a breach or loss can make a significant difference in how you will weather the storm when it happens. Note, we said when, not if. There are certainly other policies that you need, but this is a start.

Training

Although it may seem unnecessary, good employee training is probably your highest return activity when it comes to protecting your business. Your greatest risk is the people you pay the least, but rely on the most. Since more than 50% of data losses and breaches are the result of inside employees (generally negligence or error), taking actions to reduce that risk is important. We said good training, that distinction is very important. Good training has to be creative; it has to be such that employees will remember the training. It also is important that the training address why the rules are in place, not just what to do. Most employees really want to do the right thing and when they understand why they are supposed to do what the rules say, then they are more likely to follow them correctly, providing better security
for your business.

In case you think this distinction is over-rated, take the following example. A man called to get a replacement copy of his birth certificate. It came to the point where the person on the phone had to ask security questions, which she did. She asked, is your name xxx? The man said yes. She asked his birthday, again reading it to the man, and again he said yes. And so on. The point is that she went through the procedures, but because she didn’t understand the potential risks that she was trying to prevent, she got lazy and in so doing, negated any value in the security procedure. It also helps to have recurring training, at least annually. While good training and education can’t solve all such problems, it can go a long way to reducing the likelihood that it will happen.

**Keeping it Simple**

Complexity is the enemy of security. Having a cohesive program that takes all of this into account in a holistic approach is the best way to protect your business. It falls into the same vein as having understandable procedures. It makes it easier for your employees to follow and more likely that they will be effective. This may sound like a lot to take on, particularly since you really aren’t in business to protect information. It may also sound like it has to be complicated and expensive. This doesn’t have to be the case. Programs are available that can do all of this, and at a reasonable cost. One such program is available through the IAIP and can be found at http://iaip.accuratedatapartners.com/Special-Discount/. This program is endorsed by the IAIP as being particularly relevant and appropriate for small to medium-sized insurance companies.

Mr. McCartney and Mr. Gardner are the managing partners of Accurate Data Partners and co-authors of the book, *If You Are Me, then Who Am I? The Personal and Business Reality of Identity Theft*. They are nationally recognized, leading experts in the areas of data protection and identity theft prevention. They can be reached through help@accuratedatapartners.com.

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.**
Email is fast and easy—so fast and easy that it is almost addictive, and it has to some degree replaced telephone contact. Email gives the sender a false sense of security. On the one hand, being so easy and quick, email seems ephemeral, like a conversation. On the other hand, the sender may feel remote from the recipient, like a driver in a car, and be more aggressive in words than she would be in a conversation. The two basic problems with an email are these: although it seems ephemeral, it is permanent; and as clear as it might seem to the author, an email can easily be misinterpreted, either by the immediate recipient, or more ominously, if displayed as an exhibit to a jury while the author is on the witness stand.

In a day when email is becoming increasingly important in the business world, it is important to realize the repercussions email can have not only on personal relationships, but on business relationships, and in particular, on claims handling. No doubt, we have all lectured a family member or friend on the perils
of posting things on the internet because of the all-imposing threat that once posted, the information can never be retracted. In this same way, we need to be cognizant of what we put in emails and electronic files: once you make the decision to put information in an email or note it in an electronic file, that information can never be rescinded. The decision to put words into an email or electronic file has ramifications beyond your own embarrassment; the information we put in claims emails and electronic files affects the lives of others—namely the claimant, the insured, and your company. Assume that you will be questioned by opposing counsel, by a judge, and even by a jury as to why you wrote that, what your motives were, and whether they should believe what you said—and what you wrote. So what should you put in an email or electronic file?

First, it is important to understand the difference between oral and written communications. Oral communications are more spontaneous, and usually are bilateral. Speech includes a variety of intonations and subtle cues to intent that are missing from written communication. Few cases are settled by an exchange of letters (or emails). A reader can study the precise words and interpolate emotions and intent that the author never intended or considered. And, while your spoken words can come back to haunt you, they are not nearly as powerful or dangerous as your written words. You may later be asked about the conversation and questioned about the substance. But if you sent an email, you can be questioned about every word: why did you send it? what information was the email based on? why did you use that word? and so on. So just as some thoughts are best left unspoken, some thoughts are best left unwritten. What thoughts are these?

If the information you need to communicate is, from the recipient’s standpoint, negative, oral communication is almost always the best first step. You may be wise to follow with a writing, but starting with a conversation is best for two reasons. First, it is more human and shows courage on your part, which the recipient will instinctively respect. Second, it permits the recipient to share an immediate reaction, which admittedly may be anger. But you must be prepared to respond without anger of your own—and listen to what the other person has to say. Just the fact that you listen is a major benefit, because one of life’s biggest frustrations is that our concerns aren’t being heard. So one major advantage of oral communication is that it allows the other person to respond and you to listen.

Emotion can easily creep into your view of a claim or a party. Even when you feel emotion, you must constantly strive to exclude it from your words as well as your decision making. Because emails are deceptively conversational, emotions can creep in more than you might permit yourself in a letter. Examples of emotion that you should avoid include exclamation points, personal remarks about anyone, and modifiers that have emotional impact. But won’t taking all emotion out make your writing boring? First, no, writing without emotion does not have to be boring. Second, you will never be criticized at a later trial for writing an email that is boring. You may well be criticized for calling someone a liar or a bottom-feeder. Assume you will be cross-examined by your enemy about each email as you are writing it.

In addition to eliminating emotion, focus on relevance: what is the issue? If someone’s character or credibility are not the issue, avoid remarks. The social remarks that are common in conversation (“how’s your golf game?”) throw a frivolous color onto an email that may turn out to be critical. Strong adjectives or adverbs, exclamation points, and trendy (or not so trendy) abbreviations (LOL, LMAO) should also be sidelined along with your emotions. And negative personal remarks are the time bombs that may blow up in your face when shown to a jury. And jokes are seldom funny when projected on a screen in a courtroom, where the joke is more likely to be on you. No jokes, please.

At the same time, email communication should be “soft” in the sense of including niceties such as an introduction, often with the name of the recipient. “Hi, Tom” is perfectly fine for someone you would address that way in person. “Hello, Mr. Rodriguez” would work for someone who is not a close colleague. A closing of some kind is also helpful, such as “Please let me know if I can do anything further” or even “Regards,” followed by your email signature. No matter how nasty the person you are writing to, it never hurts to be nice—and it usually helps.

Above all, avoid sending any writing—email or letter—when you are angry. If an email, letter, phone call or event infuriates you (we’ve all had that happen), go ahead and begin writing to help release the anger and get your thoughts out. But do not send what you have written. If possible, wait overnight and edit the next morning. If circumstances require an immediate response, ask a colleague not involved in the matter to review what you have written to help remove unnecessary emotion. You may be surprised at how valuable it is to have someone else review and advise. Often just a few revisions can change an angry message to a pointed yet professional response. Tip: if you are drafting an email knowing you are angry, type in a blank email without an addressee to avoid an accidental “send” command. You can add the addressee when you are later ready to send a temperate response.

Do not overlook the effect of form. Using all capital letters may be easy, but it is harder to read and is usually considered annoying or is seen as a badge of ignorance worn by the author. Avoid text enhancers, such as bold, italics or underscoring, all of which convey emotion. Very few novels or newspaper articles include these enhancers, and you should not use them either.

The same guidelines apply to progress notes, except that these are required. Claims representatives usually find that the formality and permanence of progress note reduces the temptation to emote or wander off subject. And, despite the dangers of the written word, there are several reasons why you should put
certain information in writing. In fact, writing can be your friend. So you must put some things in writing, as required by your employer and departments of insurance: case facts, conversations and events material to the claim investigation, settlement offers and demands, and so on. Writing also can reduce ambiguity and avoid disputes. Thus, you should confirm settlement offers and any agreements in writing. The permanence of the written word also avoids loss of memory which we all know happens quickly when handling numerous claims. And writing can explain and justify a position more clearly than you might be able to do in a conversation. A reservation of rights letter is but one example.

But while writing is required and beneficial in many contexts, it also has its disadvantages. Every writing made during the claim process, except generally those sent to or received from your attorney, may be an exhibit in a later bad faith case. The writing can and will be used against you. You will need to explain and defend the writing. Because of this, any small error or miscue in a writing can be very harmful in the later bad faith case. Therefore, you should carefully word what you write to be as clear as possible. This means making sure you identify who said something and whose opinion (yours? your attorney’s? the claimant’s?) you are stating.

Although letters are just another form of written communication, they carry with them a sort of formality most people do not associate with email and progress notes. With this perceived formality come verbose, indirect sentences. Avoid this. Your letters should be clear and in ordinary language. The sentences should be short and the letter should be aimed at getting the point across in as few words as possible. If nothing else, this will mean there will be less for the plaintiff’s attorney to question you on later down the road. To achieve this goal use the active voice and avoid legalisms—terms our profession uses to sound smart that, in fact, make it harder for most people to understand our writing—like “herein,” “aforementioned,” etc. Similarly, if there is one word that can take the place of four, use the one word option. Using the word “sue” is better than “bring a case against.” It will help you tremendously if all jurors can understand your letter.

Anticipate that you may be on the witness stand five years after you wrote the words in your progress note, email, or letter. Ensure that your words will not embarrass you or the company, as these words cannot be erased. Ensure that your words are clear enough to enable you to refresh your memory of that claim. And ensure that your words communicate to the jury that you were doing your honest, professional best in a job that is harder than outsiders will ever know.

John V. Hager and Alison M. Holman. Mr. Hager is founding partner and Ms. Holman is a senior associate at Hager & Dowling, a Santa Barbara, California, law firm whose primary practice is the defense of bad faith suits against insurers. Readers can contact both authors at mail@hdlaw.com.

Photo credit: konstantynov/Shutterstock.com
Conventional wisdom suggests that behind prosperous and sustainable insurance companies you’ll find dedicated agents and the recurring revenue of a loyal account base. It seems that in recent years, the insurance business has changed from a person-to-person model into one that is less personal. It’s true, new insurance brands have emerged that are tied more closely to web pages than storefronts, and it has dramatically transformed the industry. However, the insurance business still depends on strong relationships to maintain cash flow.

Take for example the North Carolina Farm Bureau Mutual Insurance Company (NCFB). In support of its mission to nurture customers with protection and service, it relies on agents located across all counties of the state to forge close
Best Practices to Help Insurers Optimize Online Billing and Payment Offerings

One Carrier’s story of designing its Online Channel to Provide Payment and Billing Choices

By: Eric Leiserson

customer bonds. As a result, NCFB has over one million policies in force, making the company the largest domestic property and casualty insurer in North Carolina.

Since the emergence of the Internet as a self-service channel, insurers like NCFB launched company websites which offered basic information and simple functionality. These websites satisfied customer needs at the time, but as commercial websites have evolved, so have the needs and expectations of customers. NCFB recognized customer demand, especially as it related to the availability of online billing and payment capabilities, and set a goal of improving customer satisfaction by increasing the billing and payment options available to its customers.

Consumers have become comfortable with online self-service and the bill payment tools offered by banks, utilities, telcos and Internet providers. While perhaps not as pervasive as in other industries, according to a 2010 report published by Forrester Research, Inc., 23 percent of U.S. policy holders have paid their insurance bills online. Most importantly, the same report indicates that 45 percent of surveyed online consumers, who had applied for an insurance policy, responded that online bill payment influenced their decision in selecting an insurer.

Research points to a strong correlation between customer satisfaction and the self-service functions of online billing and payment. The positive impact of e-bills and online payments has been substantiated by the Fiserv 2011 Billing Household Survey. In the survey, one-third of consumers agreed that receiving an e-bill either directly from a biller or through their bank site, improved their biller relationship.

To further validate proposed investment in online self-service and payments functionality, NCFB studied the traffic patterns of customer visits to its website. Metrics proved that website visitors most frequently navigated to the Billing and Payments page after first landing on the home page. After gathering customer feedback, and analyzing consumer trends and research findings, the carrier sought a website redesign to make electronic billing and payment more prevalent. To ensure project success, its operations and marketing stakeholders joined forces. Seeking more than a cosmetic make-over, the company decided to add biller direct e-bills and bank e-bills to its expedited and card-funded payment options. In addition, the insurance company wanted to derive cost savings and increased customer loyalty through use of the online channel. These objectives led NCFB to fully integrate a hosted electronic bill payment and presentment solution into ncfbins.com. The carrier made the decision that
not only would deployment of online billing and payment options be a priority, but that they would drive e-bill adoption through a marketing campaign. The campaign was designed to significantly increase online bill payments and encourage customers to turn off paper bills in favor of electronic ones. As a result customers were made aware of the enhanced self-service capabilities inclusive of online bill payment and e-bills.

All Payment Options in One Place

Although consumers routinely visit bank and biller websites to pay bills, they will often use a mix of channels and funding resources. According to the 2011 Billing Household Survey, almost 20 percent of consumers will change their payment practices month-to-month because of varying due dates and fluctuating account balances. For example, the threat of a forgotten payment arriving late motivates payers to opt for expedited services. Consumers may also toggle between using their online banking site and their biller’s online payment functionality. So, in order to accommodate constantly changing customer needs and preferences, NCFB offers a variety of payments options – online at the NCFB website or at the customer’s bank, by phone, in person or by mail.

To drive online payments, the company’s Make a Payment web page provides the opportunity to make a payment with or without going through the customer login. Providing the option for a quick payment accommodates customers that are pressed for time and have yet to register their policies for online self-service.

In the Fiserv 2011 Billing Household Survey, 82 percent of respondents said that paying bills through their bank’s online bill pay service made it easier to track their finances. Additionally, 64 percent said they liked that billers give them the option to view and pay bills through their bank site.

Registration Has its Privileges

The ease and convenience of the quick payment option is countered by a Register Now call to action displayed alongside. Under the Register Now banner, NCFB astutely tells customers that registration can be achieved in four easy steps and that registration earns customers the ability to:

- Make One Time payments online
- Set up recurring payments
- Sign up for e-bills and email reminders
- View documents and proof of insurance cards
- Directly send an email to their agent

True to NCFB’s reputation for excellent service, when customers click on the Register Now link, the website courteously tells customers exactly what information is required to complete the registration process. This helps make certain customers are successful, while minimizing frustration and abandoned registration attempts. Three months after launching the enhanced website, registered policies were up 174 percent. NCFB’s website structure is focused on encouraging registration and online payment. The carrier has taken great care to make sure all customer preferences have been addressed. Customers requiring additional help can easily find Customer Service contact information prominently featured in a call-out box. By making all payment channel and customer service contact information readily accessible, NCFB makes sure customers have the right resources from start to finish.

Strengthening the Bond with the Customer

Far from a cookie-cutter solution, the NCFB website highlights its strongest market differentiator - personal service from dedicated agents. Once a customer logs in to the registered portion of the website, they are greeted by their agent’s smiling face, just as they would if they visited their local NCFB office. Below their agent’s information, they have the opportunity to send a direct email, extending the opportunity for one-to-one communication between agent and customer.

E-bill Prompts Interaction

In addition to promoting the convenience of the full spectrum of online payment options, NCFB’s campaign focused on generating e-bill enrollment. Among the large rotating banner ads on the home page is one entitled: Take control with e-bills. The banner includes a link to a page that defines an e-bill in tandem with its associated benefits of increased control: knowing when a bill has been issued, reducing the threat of identity theft, reducing the carbon footprint and most importantly, having the ability to precisely time when a payment is funded.

The page provides an explanation on the ease of activating e-bills and turning off paper bills. This is because the carrier has enabled its customers to access e-bills using the same online registration process that enables one-time payments and recurring payment set up. A single registration allows customers to use all self-service functionality. Once registered, customers are presented with a Payments and Billing option that lets them switch e-bills on or off. Not only can customers opt for biller direct e-bills, they can also choose to receive e-bills through online banking via their bank or credit union.

Email alerts notify customers when their bills have been posted and provide a link back to the login page. This facilitates connecting to the website and paying the bill for the ultimate in customer convenience.

Prior to the launch of the new functionality, the insurer used office posters and direct mail to promote the pending online changes. Paper-based promotion generated a 32 percent uptick in e-bill enrollments. After the carrier launched e-bill functionality and online payments capabilities, the company experienced a 272 percent increase in weekly e-bill activations. Beyond the
benefits of providing new bill alerts and convenience that enhances the customer experience, e-bill adoption has also offset hard costs for printing and mailing. NCFB is a Study in Online Payments and E-bill Success

Because NCFB’s culture is committed to excellent service, the insurer was able to find ways to make the online channel an extension of the experience customers receive in person. The carrier wisely leveraged a comprehensive technology solution to facilitate one-time and recurring payments as well as e-bill presentation and alerts. In addition, collaboration facilitated implementation of online design and marketing best practices inclusive of concise, benefit-driven copy and clear instructions, as well as prominent positioning of payment and e-bill links. The resulting website and self-service functionality generated significant increases in website traffic, account registration and paper bill turn-off. By following a similar path, other insurers may also provide the online self-service experience that will keep customers satisfied and away from the competition.

Eric Leiserson is a Senior Research Analyst at Fiserv. In this role, Leiserson’s responsibilities include the development of consumer related billing and payment research, adoption strategies and marketing programs. Prior to joining Fiserv in 2004, Leiserson held positions at Unisys Corporation and Digital Insight, an Intuit company.

Fiserv is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com

Photo credit: NAN728/ Shutterstock.com
When the choice is to feed your family or break the rules, your decision isn’t tough. Who could blame Jean Valjean in *Les Miserables* for his choice to feed his family? We even applaud Robin Hood for stealing. But when you are the boss and you have to decide whether to fire employees or fudge numbers so you can keep them on board, the decision might be more difficult. Being ethical has a higher cost in hard times than in good times, which makes being ethical difficult in our current economic climate. But, even good times can encourage bad behavior as one might get a sense of invincibility when the money is rolling in.

Philosophers and theologians make abstract appeals to a higher good that lose their force when confronted with real world choices. Those things that are
immediate and tangible have a greater impact on our decisions than those that are obscure or distant. In addition to all the reasons academics, philosophers and ethicists give for being ethical, there are persuasive reasons you for being ethical, particularly when times are tough. And when times are good, you may find that acting ethically may even help prevent a turn for the worse.

Acting Ethically Will Make You Money

There is no doubt that one can make a quick buck by being dishonest. However, when one takes a long-range outlook, this policy has a detrimental impact on the bottom line. Companies thrive off new ideas and innovation. If company policy states an employee must report an idea to a superior before pitching it to the entire company, there is a risk that the immediate superior may co-opt that idea as their own. This creates an atmosphere of distrust in which the best ideas are not being circulated for fear they might be stolen. Or, worse, the company may lose their young rising stars to the competition and be left only with the burn outs whose best ideas are behind them.

Managers must create a safe environment for those who generate ideas to be recognized for them; encouraging them to work harder and to pursue their best ideas. Operating in this fashion will allow your company to stay on the cutting edge and not get run over by the competition.

Acting Ethically Will Save You Money

Think of all the money your company has spent on accounting, HR and the legal department because, at some point in the company’s history, some people thought it would be a good idea to act badly. Compliance related expenses cut into your bottom line and steal resources from more lucrative ventures.

If you are in a position of authority, it is your job to exhibit the type of behavior you desire from your employees. Reconsider partaking in bad behavior – the short term gains will lead to long term losses.

Acting Ethically Will Save You Time

When you act unethically, not only are you wasting money, you are wasting time. You might even be reading this article in the middle of some compliance meeting if you haven’t already fallen asleep by the third power point slide. Loss of time leads to a loss of productivity, leading to a loss of money; hence, time itself is a valuable commodity.

When people spend their time on endeavors that are productive and rewarding they will enjoy their job and be better at it. If a workplace can effectively create an environment that encourages ethical
behavior – through incentives and rewards that focus on process rather than output, by hiring the right people, and by placing people who act ethically into positions of power – it will have employees that want to be there.

Acting Ethically Will Allow You to Relax

When we do something wrong we feel guilty about it. Psychologists have shown that even when we can rationalize bad behavior, guilt affects us physically and emotionally. When we feel guilty we are tense, nervous, distrust others, lose sleep and our appetite. We enjoy life much less when we act badly, even if acting badly gives us those things we first thought would make us happy.

Likewise, if a workplace permits bad behavior, those in the office will feel a lack of trust among one another and are unlikely to collaborate and share ideas that may improve the company’s performance. In such an environment, employees, even the ones who do the right thing, will feel worry that they always have to be on the lookout for someone to take advantage of them. This saps people of time and energy.

There are many reasons one should act ethically, most of which draw on sophisticated appeals to a higher good. There is nothing wrong with those. However, before we can consider more lofty reasons why we should act ethically, it is only reasonable that we think of the practical consequences first. So if you ever wonder why you should be ethical, don’t feel the need to consult an obscure philosopher or book, just know: being ethical is good for you and good for business.
Know Your Business...
STAY CURRENT ON INDUSTRY TRENDS AND EDUCATION

Check out IAIP’s Educational Offerings and Webinars

25% Discount on Student Manuals for:
- Making Change Work for you
- Homeowner Coverage (4 Hour CE)
- Mentors & Protégés
- Listening Leads to Learning
- Long Term Care (3 Hour CE)

Many new and updated courses available!

Download a free QR Code Reader app to your smart phone and scan this code to visit the IAIP Store now.
Pre-Paid Legal Services Inc. and the Identity TheftShield provides peace of mind

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

Plan Highlights:
Motor Vehicle Legal Expenses Services
Credit Monitoring and Notification
Identity Restoration
Preventative Legal Services
Trial Defense Services
IRS Audit Legal Services

For More Information Contact:

James Blakemore
Independent Associate
432-684-4305
http://www.getequalitynow.com/
james@jamesblakemore.com
IAIP CORPORATE PARTNERS

PLATINUM LEVEL

GOLD LEVEL

LEVEL ONE
John walked into work and problems came at him from all directions. Schedules for product lines had changed; there were messages from two angry customers, and a text from his daughter saying she needed the homework that was sitting on the kitchen table. The problems felt overwhelming and continued to ruin his day and his mood, which affected those around him, and his ability to do his job well, which led to a “behind closed doors” meeting with the boss. That same day, Sally arrived at the office faced with similar problems on her desk along with having to fill in for a co-worker who didn’t show up. But these challenges didn’t throw Sally off track. One by one she handled the issues, which lightened the office mood for those around her, leading to a “closed door” meeting with the boss that resulted in a promotion! John went into Sally’s office, slumped into a chair, and asked…”What’s your secret?”

Fictional situation? Of course. But this scenario is played out in businesses every day. Seldom does anyone have a perfect day. On the manufacturing floor it’s discovered that a vital part doesn’t fit or a customer calls at the last minute with a design change. You worked hard to put together a project status meeting and at the last minute two critical participants call to say they aren’t coming. A financial planner faces a market crash leading to panicky investor calls, while a writer faces a computer crash, leading to the complete loss of last week’s work. So how does Sally breeze through the same problems as John, but come out on top in the end? The two words that our military service members depend on to help with creative problem solving: Resiliency and Sustainability. Both involve the realization that it’s not what happens to you, but rather how you handle it that matters when it counts. This is when problem solving becomes a critical life skill.

Resiliency is the ability to recognize, recover from and adjust to misfortune or change. Sustainability says that you’ve figured out how to get through a situation effectively and have come out the other end better for it. Resiliency and sustainability function together as you figure out how to identify stressors that work against you and begin to set the path that brings you through them. It’s just like a rubber band – a crisis stretches you to the limit and when you’ve solved it, you return to where you were before. With the application of four simple tools from the acronym for BAND, you can solve problems like Sally does.

**B - Breathe**

As stressors appear, begin by stepping back (physically, mentally or both) and taking a deep breath. Just this action alone helps you to clear your head which allows better processing of information that is about to come at you. Breathing helps relax your muscles and lets your mind begin to work with the situation at hand. This is also the time to try to diffuse and remove emotions that might be present especially if you’re dealing with angry people. It’s hard to help a customer if they are still venting about their problem. Can you call on the help of others…even a neighbor or co-worker…to help you put things into perspective?
Be As Resilient as a Rubber Band

By: Elaine Dumler
**Guest Column**

**A - Assess**

Now that you have a clearer head, and hopefully taken emotion from the equation, start to prioritize what steps to take to make a solution as close to a WIN-WIN as possible. Ask yourself “What’s the specific problem, who’s affected by these circumstances, what is the most critical piece to be handled first?” In this step, you are only identifying and prioritizing your steps, not acting on them. In the case of finding a customer design change request on your desk, you might assess that your No. 1 priority is to call the customer for more information, followed by determining if an engineer is available to draft the change.

**N - Navigate**

You know the problem and have designed solution steps. Now it’s time to act on your plan. Look ahead and determine exactly what you want to have happen when a good solution is reached. What will the “perfect solution” look like? Implement your plan based on this desired outcome. As you execute each step, occasionally pause to look at what’s happening. Are you on the way to your desired outcome? Make whatever adjustments are needed along the way. Are you positively involving the people who need to be included in the solution? Doing this helps them feel you are working with them and not against them.

**D - Deter**

You did it! You dealt with your circumstances and came out on the other end. Whew, one down, more to come. This is the time to put steps in play that can deter the situation from happening again. What did you learn from this to help you set up parameters to avoid future issues like the one you just experienced? Step one: Think of a problem as a paper chain. Sometimes removing a link can make the chain stronger when put back together. Step two: In order to prevent problems from happening again, you need to truthfully determine the level of control you have over each circumstance and problem factor. Eliminate or adjust what you have control over, and “let go” of those areas beyond your immediate control. Step three: Establish your safety net. Your safety net consists of your current contacts and any new ones you’ve built over the course of solving this problem. You learned things about yourself and those around you. Who stepped up when they were needed? Keep the information for those support personnel close at hand so it’s there when you need it…next time!

Now before you think that going through this process will take too much time, remember that as you get comfortable with the steps, BAND can happen in a matter of seconds. It’s the idea that you are applying practical problem solving skills quickly and instinctively to help you do a better job, get along better with your family, and finish a day feeling that you can…and did…excel in your ability to take care of things.

---

*Elaine Dumler is an author, speaker and “separations expert” who helps military families transition through all phases of deployment. Using techniques and strategies she taught military families, Elaine helps business people improve morale, profits and productivity. Her books, “I’m Already Home…Again” and “The Road Home” provide resources and connection strategies for maintaining life balance. For more information on books, trainings and sponsorship opportunities call (303) 430-0592 or visit www.ImAlreadyHome.com.*

*Photo credits: Tom Wang/ Shutterstock.com*
The International Association of Insurance Professionals is pleased to announce the launch of its new Insurance Buyer’s Guide, an online directory of insurance services and providers. Please visit the guide at www.insbuyersguide.com or by clicking the link at the top of the IAIP website at www.internationalinsuranceprofessionals.org

The Insurance Buyer’s Guide is marketed to our members, partners, insurance industry professionals and end consumers via our provider, Directory Solutions. If you would like your company listed in the Insurance Blue Book, please call the Directory Solutions team at 1-888-777-6578 or click “Create a Listing” at the top of the directory.

Use offer code “IAIP100” to receive $100 off your annual listing, a savings of 25% off the regular enhanced listing price!

An enhanced listing includes: your corporate logo, company description, website address, embedded hyperlinks, full contact information and placement in ten searchable categories within the directory. In addition, you receive an “IAIP Supporter” seal for display on your website and other marketing materials.

Please visit the Insurance Buyer’s Guide and support our fellow partners and members!
Imagine that you have unlimited resources to design a speech that will make you the hottest commodity on the market, inspire your sales force, or close more sales. Where would you go to get the best, highest-priced writers and directors in the world? Hollywood!

What makes a good Hollywood movie? Exactly the same principles that make a great keynote speech, executive presentation, and persuasive sales conversations.

The good news is that you probably don’t need the unlimited resources to hire an Oscar winning writer and director. Just learn to adapt 7 basic Hollywood techniques to increase the impact of your keynote speeches, business presentations, and persuasive sales conversations.

1. Embrace the Creative Process

Our first step is to look at the creative process. The late, great comedian George Carlin said, “Creating a great speech or comedy routine is more like going on a field trip than working in a laboratory.” What he meant was, the creative process is messy, more free-flowing, so just embrace it. Forget the PowerPoint. That’s tidy. With a yellow pad, a flip chart, a whiteboard, just list or mind map what content could go in your presentation. You want stories, examples, quotes, statistics, your corporate message, and client successes. Then organize the structure of your presentation in a conversational and logical way and add the visuals. Special effects are not consulted until the “storyboard” is created.
2. Consider Collaborating

Collaboration is the norm in Hollywood, and it can work for speakers and presenters no matter what their audience or venue. In Hollywood you have directors, producers, actors, set designers, makeup artists and editors who all work together in front of and behind the camera. If you are a sales professional making a big sale, a corporate leader who wants to inspire your international sales force, a professional speaker who’s keynote speech is setting the tone for a convention, you can get value from remembering it is very difficult to be creative in isolation. When creating the next great American film or even when creating a masterpiece speech, presentation or sales conversation, who can you get to help? Do you have a mastermind group, speaking buddies, team members, a sales manager, or professional speech coach?

3. Start with a Great Story

We all love stories, and whenever we hear one, subconsciously we feel it is a luxury. With your corporate stories, identify your main theme, premise or purpose – your plot – and any subplots. I coached a recently promoted retail executive who found, a week after his promotion, he was invited to speak at the company sales meeting to 500 young store managers. His challenge was to inspire the managers to enthusiastically embrace a program to get their employees to contribute money-saving ideas. His subtext was “Now you can see why I deserved this promotion.”

I suggested he walk on stage, look at the audience, and say, “We are here to talk about heroes.” In seven words, he proved that this is not another dull, corporate speech. “We are here to talk about heroes. They may be sitting in front of you. They may be sitting behind you. They may be YOU. In the trenches heroes!”

He then added some Hollywood drama with characters, dialogue, and an everyday hero. He found a story about a young man in the shipping department who noticed that he was shipping seven company newsletters to the same location on the same day in separate packets. This mailroom hero asked if he could package them together with a note requesting distribution the other end. That year his idea saved the company $200,000. Relating the money to something specific, he explained “$200,000 is 18 miles of shelving.” That added specificity and color to the story. Statistics will not stick if they are not compared to something memorable. Your audience remembers what they “see” while they hear.

4. Begin with a Flavor Scene

Good movies open with what is called a “flavor scene,” grabbing attention and positioning the audience for what is to come. A senior scientist at Genentech grabbed the interest of a Continental Breakfast Club audience by beginning: “Being a scientist is like doing a jigsaw puzzle, in a snow storm…at night…when you don’t have all the pieces…or the picture you are trying to create.” Everyone sat up and paid attention, they realized that they could understand and relate to the challenges and frustration of a scientist. That immediately proved it would not be a technical presentation.

Your flavor scene doesn’t necessarily have to lead where the audience expects it to, but it should make an impact, and it must tie in to what follows.

Most sales teams start their presentations with “Good morning. My name is John Smith. Thank you for your time. I am with the ABC Company. We have been in business for 16 years and are known for our technology…” The audience thinking: “So what? Who cares? What is in this for us?”

Don’t sound the same as everyone else! Don’t be boring and start by talking about your company. Create the “flavor scene” that we are interested in and know about the prospect company.

5. Create Captivating Characters and Construct Vivid Dialogue

Gone with the Wind doesn’t begin with historical background on the Civil War. Instead, we find Scarlett O’Hara sulking about the impending conflict that might interfere with her social life. Immediately, we observe her frivolous, shallow, fun-loving personality. Characters also establish themselves by their decisions and actions. Rocky Balboa agrees to fight Apollo Creed in Rocky 1. Elle Woods of Legally Blonde resolves to go to Harvard. The sooner this happens, the sooner the audience gets emotionally involved.

Nobody cares what you say about your product and service. They would
rather hear from other “flesh and blood characters” who have overcome the same obstacles they now face. Add a “back story” to your speeches. Always use the “character’s” dialogue to talk about their situation. You can tell the prospect what your solution was in your words; the success needs to be in the client “character’s” words.

6. Remember Scene Changes
Early in nearly every movie we are introduced to a day in the life of our protagonist. Then something happens! The lead character overcomes one challenge and runs right into another. This involves scene changes. The movie literally moves from point to point, maintaining interest by changing settings, focal points, emotions, and energy levels.

The biggest enemy of a speaker, no matter how good, is “sameness” or lack of variety. Each time you move from story to story or example to example, this is a scene change. Use variety to keep your audience interested.

7. Provide a Lesson Learned
Legendary Hollywood producer Sam Goldwyn said, “If I want to send a message, I’ll use a telegram.” Yet, all great films—and speeches—have a message. However, when action and thrills serve a compelling story with a message and finish up with a heart-tugging or eye-opening conclusion, now we have what makes an unforgettable movie or speech.

Good questions will remind you of good stories and experiences. A simple question I use is “If you had one sentence rather than 45 minutes, what would you say?” The purpose is to simplify and clarify your central theme. Even with a complex subject can you explain is simply? One of my favorite replies has been “This is a brand new company.” I said, “Then, your opening line is “Welcome to a brand new company!”

Stories are always compelling. Most people ask “Does the audience really what to hear these stories?” YES! It is important the audience sees the person behind the position. We are all motivated when we see the life lessons beyond the corporate message.

Every keynote speaker, business presenter, and sales professional can become a speaking star. How? By incorporating 7 Hollywood principles into their presentations.

Patricia Fripp CSP, CPAE, is Hall of Fame keynote speaker, executive speech coach and sales presentation skills trainer and keynote speaker on sales, effective 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 the author of “Get What You Want!” and “Make It, So You Don’t Have to Fake It!”, and is Past-President of the National Speakers Association. To learn more about having Patricia do her magic for you, contact her at www.Fripp.com, (415) 753-6556, or PFripp@ix.netcom.com.

Photo credits: Dmitriy Shironosov/ Shutterstock.com

Professional Column

John A. Woods Appraisers

631 Main Street
East Greenwich, RI 02818
Phone (401) 885-1400
Fax (401) 885-6012

347 Main Street
South Windsor, CT 06074
Phone (860) 289-3927

Books • Documents • Fine Art • Antiques

www.johnawoodsappraisers.com

Machinery • Equipment • Furniture
WELCOME
NEW MEMBERS

New Members from September 15, 2011 thru November 15, 2011.

REGION I
Roxxana Abbasi
Brian W. Abrahamsen
Alexis A. Adamchik
Aamir J. Addona
Peter J. Adonisio
Neha Agarwal
Muhammad Y. Ahmad
Didem Alkan
Benjamin E. Allain
Rami M. Alzahrai
Saad A. Alzameel
Zineb Anouar
Courtney E. Araujo
Ka W. Au
Rick Avonti
Demetri P. Barnaba
Brian R. Basanga
James J. Bergen
Brandon D. Biagi
Spencer A. Birkel
Mark W. Boczar
Franzelle Byer
Ginger R. Campbell
Joseph M. Carapio
Elizabeth D. Cararino
Rosemary Elizabeth Carberry
Brian L. Carlson
Kevin Chan
Yao Chen
Ping-Yeh Chiang
Narayan Chidambaram
Hana Choi
Victor E. Ciancetta
Brenda Rae Clark
Cameron B. Cole
Miguel J. Colon
Michael K. Conaron
Michael T. Cook
William A. Corriere
Daniel Cortes
Aileen M. Cress
Eric P. Cresser
Nancy Critchfield
Zhi Cui
Patrick P. Curboy
Trish DePhillips
Christina L. DeSilva
Ilya Dibner
Stacy Dickson
Michael F. D'Natale
Jana M. Dionne
Michael K. Dochney
Davitt F. Driscoll
Stephanie E. Duque

REGION I
Nancy B. Elliott
Bryan F. Ernst
William F. Evans
Susan Federinko
Jeffrey M. Fisher
Brendan Francis
Colby N. Franks-Pellerini
Elizabeth H. Gallant
Cliff J. Gallen
Fangzheng Geng
Matthew J. Gentile
Meghan E. Githens
Michael A. Gold
Grace R. Gullens
Zachary A. Harris
Paul M. Hendrickson
Kevin T. Henry
Desiree L. Hoagland
Bryan Hong
Megan H. Hood
Tammy Horne
Huang Huang
Dawn Huber
Faye L. Huber
Valerie A. Hubis
Melissa Huhn
Saraya Hyde
Nicole K. Ioanna
Muhammad U. Javaid
Kyle A. Jeziorski
Xinyue Jiang
Erin D. Johannson
Brian T. Joyce
Brian M. Karakaedos
Dana R. Katz
Meghan E. Kelly
Sarah A. Kerrigan
Timothy J. Kerrigan
Stephanie Kiluk
Lawrence T. Knox
Dmitriy Kojevnikov
David M. Kremer
Taiwu Kuang
Minjun Kwon
Haewook Lee
Joy K. Lee
Christina I. Legatos
Charles L. LeStrange
James Leung
Kai Li
Xintong Li
Yang Li
Xiang Liang

REGION I
Alexis Little
Yuzheng Liu
Derek W. Long
Jianjun Lu
Sarah M. Mackey
Marybeth Mainelli
Justin R. Malmgren
Liz Mao
Terri L. Marshall
Sharon K. Martel
Joel D. Mason
Brenda L. Masse
Rejo Mathew
Alisa Matos
Charles A. Mattioli
Onisa N. McDonald
Matthew McGarvey
Susan McSherry
Waseem M. Mehar
Wendy Mellk
Leonard P. Merkert
Amanda L. Merwede
Erica J. Michalczak
Lisa M. Monica
Justin T. Monroe
Jeffrey J. Moyer
Karyn M. Murphy
Matthew S. Muscarella
Amish Naik
Amir Neuman
Mary L. Nguyen
Ngoc V. Nguyen
Tho Nguyen
Gabriella Nurikiewicz
Robert D. Oliver
Danielle Orovac
Jamie L. Ortiz
Daniel Patanik
Aakash Patel
Churchill Patel
Riki M. Patel
Shiralee Patel
Nick W. Patrylak
Tara T. Pauciello
Suzanne Pennell
Thomas Perez
Auralia J. Perra
Dakota N. Plourde
Jonathan D. Plumb
Sarah A. Poserina
Mercy E. Powers
Mallory N. Ranson
Qi Rao
Shravan D. Rao

REGION I
Joseph W. Raughley
Mary O. Redding
Andrew EJ. Reinsel
Teron J. Richardson
Jamie A. Richman
Jacob B. Roach
Christopher C. Roberts
Emily E. Robertson
Christopher S. Rockelman
Charlotte B. Rowe
Benjamin R. Root
Andrea J. Ross
Steven D. Sadlon
Roseann Santamaria
Gunjan Saxena
Kirk M. Schiff
John Patrick Schooley
George C. Schuler
Alexander D. Schwartz
Yisrael Schwartz
Abhijit Shah
Yin-Yu Shao
Daniel J. Shaw
Denys Shmelov
Joshua A. Shumba
Jennifer M. Shumway
Matthew J. Sills
Ian Sims
Jason R. Singleton
Benjamin J. Slagis
Jacob B. Smith
Kathleen M. Snader
Christina M. Snyder
Leah Sofield
Stephanie Sollars
Naomi Soosovsky
Forrest W. Spieler
Kirk A. Spingler
Susan A. Stamper
Steven M. Stanch
Timothy K. Starr
William C. Starratt
Brittany A. Staschke
Gabriel F. Stellor
Donita C. Stevens
Rachel Lynn Stover
Feyba A. Sugianto
Michael C. Szeto
Christopher W. Terrill
William J.Thorsson
Kymberly A. Tillman
Mike Tracy
Hai N. Tran
Mark S. Treml

REGION I
Kristen M. Tripp
Vanessa A. Vander Brink
Jeffrey Varughese
Ryan J. Veltri
Kathryn N. Volio
Russell F. Wainwright
Yanan Wang
Timothy Webb
Molly L. Whittle
Brian Wingfield
Elizabeth A. Winkowski
Anna S. Wirth-Granlund
James L. Wnnaorwicz
Emma J. Wojcicek
Stephanie C. Wolff
Mingzh Wu
Carol Wynimko
Suzanne Xie
Yiran Xu
Charles M. Yerkov
Nina M. Zagaja
Kerri L. Zakrzewski
Audra Zane
Jingong Zhang
Isaac Zlatkin
Francesco J. Zorzi

REGION II
Brittany Nicole Adams
Collins O. Ageye
Shelby Allen
Ayokunle Amoo
Alpha Bada
Gurpreet Bedi
Geoffrey W. Bernardo
Betty Jean Bowman
Brendan D. Buchness
Kerisha Burke
Devon Charles
Linh Dao
Chhay Eung
Jackie Fowler
Brittney Foxhall
Michael L. Froede
Jeffrey Gibson
Lee M. Gibson
Morgan Gunter
Milan Harris
Edwina Hedrick
Teresa W. Hooper
Richard Hullum
Bridget Jones
Ross Kamens
WELCOME
NEW MEMBERS

New Members from September 15, 2011 thru November 15, 2011.

REGION II
Bryan Patrick Lowry
Edward Maclin
Bobi L Martens
Elizabeth Mascaro
David Morgan
Linda Nemes
Angelina Patrick
Thalia Reid
Austin John Roberts
Colette Schlegel
Olfumunilayo Sholola
Andrew Sulc
Julian Sylvestro
Yaroslav Tarasov
Nebiyu Tariku
James Terrell
Tina L Thomas-Lyght
Kelli M Thorpe
Christopher Townsend
Degary Turner
Isaiah Woods
Angela L Wymer

REGION III
Joe Launzena
Ruolin Lian
Rebecca Lynn
Caitlin Meadows
Monique Miranda Merle
Robin F Pack
Sera B. Pinkard
Shelby A Rea
Hoyt E Renno
Kimberly Riley
Justin A. Smith
Erik James Smithier
Whitney K Southwell
Marla Stone
William R White
Patty M Whitfield
Melanie Winstead
Chris D Woods

REGION IV
Belinda J Abshire
Jordan E Bacon
Linsey R Barrett
Linda Bauder
Stephen J Boyd
Zachary A Burgess
Donielle M Burton
Marisa K Coons
Camrie E Dennis
Megan M Dobbertien
Marian Dunkerley
Alex C Feihrer
Patricia L Fisher
Theron J Frantz
Christie Gibson
Darcy E Gramse
Trey L Graves
Kilea Gray
Robyn Grider
Patricia J Gron
Taylor L Guinn
Aaron C Hadley
Amber M Haldi
Michael T Hastings
Eric Henry
James H Heuker
William Christian Merill
Johnson
Ryan W Jones
Lisa A Kapat
Lytle T Klosterman
Ryan Lay
Shelby C Leichty

REGION V
Michael Jay Workman
Angela M Zeiger

REGION IV
Andrew R Lewis
Jing Lin
Katherine M Lindsay
Andrew D Litchfield
Marshall Litton
Daniel Marling
Joshua D Mauck
Tiffany M Mays
Austin B McGueire
Mitchell R McLaughlin
Korey D Mervenne
Matthew L Messmer
Dulton M Moore
Kelly R Morgan
Evgueni Neiman
Natalie M Olivo
Kevin P Owens
Brandon J Patterson
Anthony M Pomerson
Jordan P Purdue
Dylan T Puterbaugh
Jacob M Robertson
Antoinette L Rysz
Spenser L Schafer
Joshua T Schake
Kyle F Schmidt
Shelby L Schneid
Rachel L Scribner
Andrew H Sims
Brian L Smith
Chandler D Smith
Sandy Spradlin
Victoria Spring
Grant R Steffen
caitlin M Stoeckley
Shane A Storey
Chelsie L Swainie
Brandon A Taylor
Elizabeth Tengler
Erica L Thrift
Ryan S Underhill
Jacob A Veryvynckt
Luiz Wang
Megan M Ward
Douglas J Warnke
Lindsay R Washburn
Christopher T Watkins
Megan C Weaver
Amy M Weston
Ashley L Whattenbarger
Daniel T Widmann
Tiffany L Willmott
Connie L Wilson
Rebecca S Wolfe

REGION V
Michael J Meyer
Rachel E O’Leary
Rebecca Osterman
Brandon Patterson
Lauren E Peggau
Daniel J Pettie
Mark R Rogina
Ellen Ryan
John P Ryan
Tyler D Sandrock
John Sayre
Melinda Serwe
Karly K Shannon
Mollie C Sloyan
Rosemary Smith
Kamolphan Weeraklaew
Stanley J Yanz
Kris Younger

REGION VI
Cole Acklin
Ahmed Alyami
Maryel A Aranda
Zach Barnes
Desiree Barton
Debbie Bozeman
John Bratton
Brian Buchan
Scott Buchard
Seth Buckman
Loren Buscher
Lindsey Cason
Kevin Cecil
Kevin Chambers
Debbie Cuccia
Nancy J Ellis
Sarah Esparza
Landon Fisher
Bryan Fuller
Amy S Garner
Cody Gibson
Yvette S Gomez
Aline Grimley
Lisa Hatley
Mary Horton
Brittany Hurley
Erik Jernigan
Tyler Latimer
Brandon Logan
Rikki Marshall
WELCOME NEW MEMBERS

New Members from September 15, 2011 thru November 15, 2011.

REGION VI
Shafial Mason
Sandy Matherne Uhrbach
Ian Michaud
Thomas Michaud
Erin Morris
Lindsey Parker
Carol Diana Potter
Hunter Schroeder
Nick Schroeder
Babs Schultz
Timothy Shaw
Requita Spinks
Benjamin Wallace
Daniel Wood
Robert Colby Yarbrough

REGION VII
Sonia Chavez
Alexander S. Fancher
Jing Gao
Mark V. Krone
Tyler R Lengal
James P. McNulty
William Henry Ragsdale
Mark L. Replogle
Brenda Rios
Adnan Rivera
Janice P Savage
Daniel Sean Smith
Laurie Smith
Jennifer Werbelow
Kristi Wilcox
Marcia P Williams
Jeffrey A. Winter

REGION VIII
Kaileena T Do
Karen E Ekman
Kelley Elvis-Flores
Cesar Farfan
Betty L Ferri
Elizabeth Florance
Richard Hallock
Mason A Howie
Heather M Hyde
Cherilyn Ignacio
Jessica Kasper
Cindy Z Leslie
Erin MacKenzie
Andres Maldonado
Heidi Martin
Julie Melenendez
Jose Mora
Thanh Phan
sandra S Pimenta
Morena Rodriguez
Crystal R Samala
Rhonda Scow
Samantha H Setyakarya
Terri Linn Seymour
Betty Standridge
Edna K Timario
Felicia Townsend
Angie Valentine
Michele A Van Wagoner
Briana Vu
Victoria T Vu
Raya Walker
Beverly Weakley
Jon M Wilson
Dina Zuger
Tiffany A Zumwalt

REGION IX
Tom Bout
Amy F Cathey
Stephanie Eckrich
Kristen Elliott
Michelle J Fleming
Chanda Johnson

INSPIRED BY CREATIVITY

CHALLENGING NEEDS, CREATIVE SOLUTIONS

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

In today’s volatile credit environment, our experienced staff finds creative solutions to your most complex transactions. We focus on getting the deal done while providing you the highest standards in customer service.

ipfs.com
marketing@ipfs.com
800-838-2350
NEW CPIWs, CPIMs AND CIIPs

New Members from September 15, 2011 thru November 15, 2011.

REGION I
Eileen Bearor
Tracy A Carfora
Annmarie Castonguay
Kimberly D Kepley
Lori Townsley

REGION II
Tracy L Cotton
Ann Marie Hamer

REGION III
Angie A Smith

REGION IV
Holly Carver
Carol Feller
Kathleen Hamman

REGION V
Debbie F Campbell
Rebecca Hart

REGION VI
Stacey W Campo

REGION VIII
Meg Lauren Atkinson

REGION IX

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.

NEW DAEs

New Members from September 15, 2011 thru November 15, 2011.

REGION III
Laurie M Fite
Cathy Jenkins

REGION V
Geri Dawn Redmond

REGION VIII
Victoria Anderson

REGION IX
Anna G Sullivan

Register for courses at www.TheNationalAlliance.com or call us at 800-633-2165.

Learn more, earn more.
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

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

Room Rates

**Single/Double**
$124

**Triple/Quad**
$144

Tentative Agenda

**Wednesday June 6, 2012**
Charity Golf Tournament

**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.

**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.
Closing Event - 6:00 p.m. - 9:00 p.m.

The convention registration form will be available on the IAIP website beginning January 20, 2012.
Doug is a manager at a large retail firm. Recently his department reported a significant drop in sales. Doug and his team are working diligently to earn a bigger market share this holiday season, so he wants to find a way to lead and instill confidence in his subordinates, but deep down he wonders if he’s got what it takes to rebound personally, let alone carry others along.

Bob’s office is down the hall from Arthur’s, and he works in the same department. Bob is always upbeat, even seems inspired in the face of adversity and challenge. Doug knows that Bob, a
newcomer on the team, joined the company after being laid off by a competitor. Doug admires Bob’s attitude and ability to rally staff’s confidence and morale. He asks himself how Bob does it and even wonders if it’s something Bob was born with.

Bob’s secret is his resilience, and he wasn’t born with it. He built it. Resilience is the ability to bounce back, adapt to adversity, and roll with the punches. Resilience gives us the flexibility to restore ourselves, and our lives, after difficulty, trauma and loss, and it is a quality in high demand during these rapidly changing times. Although there may be a genetic factor involved, resilience is not something you are either born with or not. You can learn, build, and develop your resilience. A sense of humor, like resilience, can also be learned and developed, and it, too, can really help you to roll with the punches.

Here are four strategies to help you build your resilience:

**Get Connected and Stay Connected**

Resilience does not mean standing alone through hard times. Relationships with others who are supportive and positive are essential to achieving and maintaining resilience. Mentors, friends, family, advisors and associates can provide encouragement, experience, strength and hope during uncertain, adverse or painful times.

Isolation creates brittleness and inflexibility – you’re more likely to sink into a negative state of mind when alone with losses, failures or trauma. And your connectedness involves not only receiving, but giving encouragement, experience, strength and hope. When you reach out to support and share with others, you gain and build resilience and allow yourself a chance to heal from your personal injury or trauma. Get involved with support groups, community involvement, etc. And remember to have fun. Fun does wonders for your sense of humor, your resilience, and your health.

**Look Back, Learn and Whenever Possible, Laugh**

Allow yourself to review past events and reinterpret them, drawing strength from your experiences. As you review your life, step back and look at yourself objectively, as if you are watching a movie. Review your story. Find humor where you can, inspiration and courage
where you can. Give yourself credit for character and grace and avoid blaming or judging yourself or others. Refuse to engage in beating yourself up or “should-ING” yourself to death. Accept the things you can’t change and take stock of the things that are within your power to change.

One thing that is always in reach, always in your power to change, is your attitude. Everyone has a story. Remember that you are the author of your life story; you may prefer to think of yourself as the director of your “life movie.” If so, cast yourself as the hero! You can find your bearing and begin working toward a triumphant third act or conclusion. And, as in movies, a little comic relief can’t hurt.

**Develop a Plan of Action**

If you want to build resilience, you will need a daily plan of action. Action creates motivation, and motivation creates more action. Always be proactive in the face of adversity, failure, loss, illness or injury. Advance in the face of difficulties or challenges, one day at a time. Remember, you’re working on the next scene in your life’s movie, so make it a comeback story – a triumph of the human spirit theme. Reach out and march headlong toward all that life has to offer. Think: I’m still alive. This experience did not kill me. What doesn’t kill me I can use to make myself stronger and more flexible. Set measurable, doable goals and be consistent with your action plan.

**Keep Hope Alive and Practice Being Optimistic**

Always look forward to a bright future. Visualization is a powerful tool used by athletes, performers and people from all walks of life. At least once a day, take time to visualize yourself where you want to be, and celebrate it as though you are already there. Permit yourself to feel all the peace, exultation and joy that comes as you picture yourself in this specific happy situation, having reached your goal. It’s good to visualize the same thing each day – repetition programs your unconscious mind.

Write affirmations or use mantras. These tools can help you to establish your own inner cheerleading squad. When you choose a mantra, be sure it’s positive. “It’s temporary,” “I’m learning,” or “I’m healing,” are positive mantras. Obviously, “Why me?” or “It’s not fair,” are not positive mantras. Practice mindfulness meditation and develop skills to counteract negative feelings and mindset.

Always remember that if you feel good, things will go better. And feeling good is a choice. You can change negative thought habits; this has been scientifically proven with behavioral therapies. Use positive self-talk. Direct your inner dialogue, allowing moment-by-moment opportunities to encourage yourself as a friend, mentor, coach, and advocate.

Remember, it’s your movie, your life story. Often, the best-loved films are stories where underdogs triumph: where the lead characters, presented with adversity, discover their deep inner strength, embrace change, learn powerful lessons, bounce back, and ultimately win the day. Resilient people view difficulty as an opportunity to adapt, create, innovate, and advance in one or many areas of their lives. Does art imitate life, or is it the other way around? That’s up to you.

---

Marti MacGibbon, CADC II, ACRPS, is a certified mental health professional, humorist, inspirational motivational speaker, veteran standup comic, author, and member of the National Speakers Association. Her memoir, “Never Give in to Fear,” is available on Amazon.com and through her website, www.nevergiveintofear.com. To find out more about her speaking, visit her site or call 310 210 4674.

Photo credits:

Dmitriy Shironosov/ Shutterstock.com
Tyler Olson / Shutterstock.com
In preparing recently for a presentation on career development in the new world of work, I re-read an article from Fortune Magazine on the changing workplace that was remarkably clairvoyant. The writer declares “…The end of the job, as a way of organizing work, it is a social artifact that has outlived its usefulness. Its demise confronts everyone with unfamiliar risks — and rich opportunities.”

The article further asserts “To an extent that few people have recognized, our organizational world is no longer a pattern of jobs … there are part-time and temporary work situations. That change is symptomatic of a deeper change that is subtler but more profound. The deeper change is this: today’s organization is rapidly being transformed from a structure built out of jobs into a field of work needing to be done. We used to read predictions that by 2000 everyone would work 30-hour weeks, and the rest would be leisure. But as we approach 2000, it seems more likely that half of us will be working 60-hour weeks and the rest of us will be unemployed.”

I refer to the writer of the article as clairvoyant, because it was penned and published in 1994! As predicted, it is a different work world today that is rich with opportunities if we’re equipped both individually and as an industry. There are said to be nearly 3 million job openings in the U.S. Meanwhile, we have 14 million unemployed. Insurance industry unemployment is roughly 5 percent, compared to the national rate of 9 percent. Though that’s good news, the number of employed individuals in our industry is at its lowest level in 20 years. Employment at P/C carriers is down 7.6 percent since December 2007, while employment in the agent/broker segment is down 5.6 percent during the same period. The industry needs the skills and talents to match today’s work, we need more people choosing our field, and we need more work for them to do. Simply said, I know, but not so easily accomplished.

It is not coincidental that the focus of this issue of Today’s Insurance Professionals is “Emerging Technology Trends.” The pace of technological changes continues to increase at exorbitant speed. While our industry is not always the fastest to adapt, the impact is considerable and far-reaching nonetheless. There is no denying that advances in technology largely influenced and facilitated the realization of the article statements of 1994. Access to information is nearly barrier free and the “world of work” as we have never seen it before.

So now what? If we’re in the business, we continue to learn. You cannot read, view or attend anything on leadership that does not contain a “continuous learning” component. And when I refer to learning, it must include “doing.” If we haven’t used what we’ve learned, what really have we learned? Are we growing in our wisdom and decision-making? Information and skill is moot if we’re not making better decisions as a result. Striving to continuously learn is also about having the humility to understand that we don’t know it all – that we don’t have all the answers.

How do we attract bright, creative thinkers and doers to an industry whose brand is often associated with widespread mistrust, litigation, contention, and not to mention boring work? No matter how unjustified they are, we haven’t done a whole lot to overcome those generalizations and attracting talent to our business continues to be a challenge. Many of you are familiar with the Insurance Scholarship Foundation of America (ISFA) story. Originally founded by members of the International Association of Insurance Professionals, ISFA remains indebted to IAIP members who have supported scholarships through their generosity over the years. Several years ago the Foundation determined that a broader benefactor pool was necessary to advance its mission of providing scholarships for both college and continuing professional education in the insurance industry. Today, ISFA continues to re-validate its purpose, understand the new landscape of work and determine where it can have greater impact.

There is undoubtedly an opportunity to contribute to perpetuation in our industry. Attracting undergraduates to insurance courses through scholarships is one such way ISFA and you, through your donations and pledges, make this happen. We are so grateful for your generosity.

ISFA is committed to doing more; and while this requires monetary support, it also takes involvement. The last time I counted, more than 35 colleges and universities offer an insurance curriculum of some substance. We need relationships, sponsorships and introductions to schools and employers who have a vested interest in driving young, soon-to-be professionals to insurance. If you are willing to extend your leadership, please reach out to me. If you are a decision-maker or can influence a decision-maker, I would cherish the opportunity to personally visit you and tell you more about ISFA. We are very good at candidate evaluation and scholarship administration, and we want to do more of it.

In the meantime, thanks again for your commitment to the future of our industry and continued support of The Insurance Scholarship Foundation.

Kirk A. Goeldner, CPCU, is Senior Vice President and Managing Director of The Jacobson Group and Board Chairman of the Insurance Scholarship Foundation of America. At Jacobson, Kirk oversees the leadership of the firm’s executive search practice. He can be reached at 312-884-0431 or kgoeldner@jacobsononline.com.
We never outgrow cotton candy. However, for most of us, extreme roller coaster rides lose their thrill and appeal around age 18. We may not want to go back to the kiddie coaster, but unexpected upward jolts and never-ending falls can only stir excitement so many times before you have to say ‘enough is enough’.

When that roller coaster ride involves hard-earned cash acquired exhaustively through day-after-day of the nine-to-five...
grind, those jolts can become cause for serious panic. A 200-point drop in the DOW can easily translate into thousands of dollars in losses for a single person.

It’s one thing to watch your investments double to your favor as they did during the dot com boom or the housing bubble. But when the same happens in reverse, as many people have lived through in the last two to three years, it can be downright exhausting. Many portfolios have taken a blow more than once, with hopes rising here or there only to fall once more following another downswing when the nation hits a phase of political turmoil, a rise in jobless claims or mere skepticism.

But downswings can also provide their own cause for celebration. The savvy businessperson knows how to use the situation to their advantage: take your hands off of your eyes and enjoy the ride.

**STEP BACK**

While it feels like taking a step off a cliff for many, especially for those investors nearing retirement, the global economic downturn is but a minor set-back when you look at the greater picture. At 11 Wall Street, New York, NY, the trading floor of the New York Stock Exchange will always remain the center point of unpredictability – short sales and bulls, prosperity and devastation, bells and brokers. Any successful portfolio manager will tell you that the key to survival is maintaining one’s focus on the long-term picture.

There will always be tempting propositions that seem like a good idea. But history shows that planning and due diligence usually pay off in the long run. Timing the market simply doesn’t work; even the most complex of trading computers lack the intelligence and capability to guarantee consistently upward growth. If you have only moments to decide before the offer expires or if an investment requires constant readjustment, as is the case for day traders, it’s probably not worth the risk. This type of sale is best left for late-night infomercials – not your retirement savings. Shooting from the hip is never wise, even in old Westerns. A shrewd investor will look 10 to 20 years down the road and let the market take its due course.
Grab a Bargain

There are always two sides to the coin. When faced with a downturn, you can focus on the loss or consider the prospects of bargain-basement shopping. For those aged 30 or younger, a down market is prime for snatching an under-valued gem and enjoying the perks of appreciation over the next few decades.

Since 2008, prices have fallen for many of the same investment mediums that soared just a few years prior. From stocks that sell far below actual value per corporate earnings, to rock-bottom real estate properties and foreclosures, those with the means and a glass-half-full outlook can still reap a powerful return on new, well thought-out investments. Why not follow the mantra of Warren Buffett himself: “A simple rule dictates my buying: Be fearful when others are greedy, and be greedy when others are fearful.”

Take an Alternate Route

Since stocks took a nosedive in September 2008, investors have been scurrying to find greater stability and, ideally, equally lucrative growth. As a result, they’ve tested several alternatives to the stock market – from gold to cash equivalents.

The safest route, but that which has the least likelihood of growth, is that of an FDIC-insured high-yield savings account. Savings accounts are as easy as visiting your local bank and depositing the minimum required to open an account. Note: those who opt for this route do risk loss once inflation shifts into overdrive, which is inevitable.

Like a teeter-totter, stocks rise as bonds fall and vice versa. This has prompted many investors to either shift assets from stocks to bonds, or to diversify their portfolio balance to be more weighted in bonds with high hopes for moderate growth.

Many investors have also jumped into the real estate market, an area sure to rise given it is currently at a nearly all-time low. Even without obvious liquid assets with which to invest, the trillions of dollars sitting in American 401(k) plans and IRAs can provide a means for private banking. Those who borrow money from their IRA to invest in real estate today could realize a notable profit down the road once the market begins to stabilize and grow again.

Keep Growing

When a pipe leaks, you call a plumber. Investing, too, is something best handled by experts. Hire wisely and trust the expertise of fund managers and financial planners. Read blogs to stay current on investing topics. Investors also find valuable commentary, ideas and insights in leading trade publications.

Guide decisions based not on where we are, but on where you want to go. Then sit tight while the storm rolls through. While others flee from fright, today’s investors have a rare opportunity to buy low and grow tremendous wealth.

Clinton Douglas IV is the founder of Absolute Wholesellers, a trading post for real estate investors by real estate investors. Absolute Wholesellers teaches how to invest in real estate using non-traditional methods. Anyone, from novices to Wall Street investors, can learn more about taking real estate or their Roth IRA/401(k) to the next level by visiting http://absolutewholesellers.vasrue.com.

Photo credits: sming/Shutterstock.com
Their businesses are as different as the tools they use.

Insure them accordingly with AmTrust.

Think AmTrust for all your small business insurance needs. We offer workers' compensation and commercial package products in a variety of classifications, including specialty niche segments such as: Fine Dining | Lumber Specialty | GarageKeepers | Businessowners Policies

For more information about how you can write business with AmTrust, please call 877.528.7878 or visit www.amtrustnorthamerica.com.

* Not all products available in all states

AmTrust North America
An AmTrust Financial Company

Your Success is Our Policy™
The job of a leader has become more difficult and dangerous than ever courtesy of anti-bullying laws. State governments have been caving in to public pressure to pass tough anti-bullying laws to make the workplace safer for employees. However, they are a Catch-22: the harder you try to comply with them, the worse the bullying gets.

There is a good chance that you, too, have supported the passage of anti-bullying laws, in the belief they will get rid of bullying in the workplace and make your job easier. What you may not have
realized is that anti-bullying laws do not make bullying magically disappear. What they really do is make you legally responsible for making the bullying disappear. When Jane feels bullied by John, the law makes it your fault and Jane sues you – not John. Furthermore, since the great majority of alleged workplace bullies are bosses, you are the one most likely to be prosecuted for being a bully.

Now, not only must you run your department well, you are also required to know how to make all employees happy with the way their coworkers treat them. Do you wonder how anti-bullying laws imbued you with this incredible ability? Don’t you wish you knew how to create complete harmony at home? Moreover, research has shown that the leading bullying prevention programs rarely reduce bullying and often result in an increase. Absurdly, you can now be brought to court for failing to accomplish what the bullying experts don’t know how to do.

Being a defendant in a bullying lawsuit is a losing proposition because even if you win, you will spend lots of money, experience tons of stress, and lose sleep. Hostilities among the parties involved will grow. They will spend less time on work and more on fighting legal battles. This process is likely to decrease the company’s efficiency, hurting the bottom line and even pushing it into bankruptcy.

So what should you do to avoid bullying lawsuits? The answer is simple: be a great leader. The company environment is a trickle-down affair; you set the tone for everyone under you.

Wise people have known for thousands of years that the secret formula for harmony is the Golden Rule: treat others the way you would like to be treated if you were in their situation. You may think you know what this means, but you may not fully understand it. The message is radical. It is contrary to our nature.

Our nature is to treat others the way they treat us. When others are nice to us, we feel like being nice back. When they are mean to us, we feel like being mean back. However, if you treat others the way they treat you, you are putting them in control of you. Their behavior determines your behavior.

The Golden Rule puts you in control. It means you should be nice to people even when they are mean to you. Before long, they will be nice to you because they are programmed to treat you the way you treat them.

In short, when you respond to hostility with hostility, hostility escalates. When you respond with kindness, hostility disappears.
The following are some practical guidelines for operating by the Golden Rule.

1. Don’t come across as a bully.

Social science experiments have demonstrated unequivocally that when people are placed in positions of power, they very quickly start abusing their power without necessarily being aware of it. Don’t be fooled by your title. Just because you are a boss, it doesn’t mean you are any better or smarter than the people who work under you.

2. Don’t look to blame problems on others.

If you want people to like and respect you, take responsibility for solving the problem. You are the boss.

3. Don’t you like to feel appreciated?

Well, so do your employees. Appreciation is a more powerful motivator than hope for a raise.

4. The number one destroyer of relationships is anger.

No one will like and respect you for getting angry. If you find yourself getting angry often, you are accomplishing the opposite of what you want. You create a poisonous work environment. You are letting people defeat you, and unwittingly encouraging them to do what you don’t want them to. When employees do something wrong, instead of getting angry, correct them calmly and respectfully.

5. Be forgiving.

No one is perfect, even leaders. We all make mistakes sometimes. When we forgive people, they feel better and so do we.

6. Boundaries are a must.

Just because you are treating your employees like friends, it doesn’t mean you have to give them everything they want or to let them do whatever they want.

We often need to say no to people and to put firm boundaries. But we should treat them like friends when we do so, not like enemies. If you have to turn down a request, preface it with “I wish I could,” and give them a reasonable explanation why you can’t. If you need to reprimand someone, make it clear you are trying to help them do a better job. If you have to penalize someone, do it with regret, as in, “I wish we didn’t have to do this to you, but…” and explain why.

7. Don’t defend yourself from criticism.

Other people see our faults better than we do. When we defend ourselves from their criticism, we are treating them like enemies, and we automatically lose because the defensive position is the weaker one. They won’t respect us and are likely to continue attacking us to get us to defend ourselves. Even if they are wrong, criticism is their attempt to help us. So appreciate it. You might learn something valuable.

8. Do not play judge between employees.

Even if anti-bullying policies require you to do this, it is a mistake. You will increase hostility between them as each one tries to convince you that they are right and the other is wrong. And the one you judge against will hate you, too. If employees have a conflict, instruct them to talk to each other directly, and guide them to do it like friends, without anger.

Good luck! Let the Golden Rule be your guide and people will be happy to work for you.

Israel (Izzy) C. Kalman is a psychotherapist and director of Bullies to Buddies, a program for ending hostility through the practical application of the golden rule. Through his seminars, workshops and DVD, “Turning Workplace Hostility into Harmony,” Izzy is revolutionizing the realm of personal and business relationships. For more information on Izzy’s products and speaking, please visit www.Bullies2Buddies.com or call 866-983-1333.

Photo credit: Rene Jansa/ Shutterstock.com
Sarah is the manager of a busy department store. In her time as manager, she’s worked hard to develop strategies to properly train employees on the store policies and standards, but lately she’s found that she is unhappy with her team members. Despite proper training and a complete understanding of their job descriptions, her employees aren’t working well together and she is finding it difficult to manage them properly, resulting in low morale and
ultimately affecting performance.

Where did Sarah go wrong? How can she ensure that she not only hires good employees, but also employees who work well together? The important thing to keep in mind about building a team is that you don’t hire a team as a whole, you hire the individual.

The next time you are looking to hire new staff members, consider these techniques to ensure you not only build a team, but also that you build a great team:

- **Assess your strengths and weaknesses.** Build and increase teamwork by hiring others whose strengths shore up your weaknesses. For example, if your strength is that you are direct, decisive and goal-oriented, but your weakness is that you don’t always pay attention to detail, surround yourself with detail-oriented people.

- **Recognize the needs of your team.** What team members need to feel good about their work place is typically four things. These four areas of concern are critical to staff retention. In a survey of more than a thousand businesses, these four areas are ranked by level of importance with number one being the most important to your team member.

  1. **Praise and Appreciation:** This should be timely, specific, and sincere praise, not artificial flattery or insincerity. Praise publically; correct privately. The U.S. Gallop poll cited 71 percent of American workers were clock punchers. The most common reason noted as to why the employee felt that way: Lack of praise or appreciation for a job done well! Do be careful, however, of the perception of favoritism. Favoritism, whether real or imagined, will drive the morale of the business down. When morale goes down, production drops! Look for the good in everyone rather than singling out one person.

  2. **Belonging to a close-knit team:** Facilitate great communication and involvement of the team through regular meetings. Make certain all employees hear about important information through various methods: Email, meetings, posted information and through the chain of command.

  3. **Responsibility and feeling like their voice matters:** Ask for their help! Give them increasing levels of responsibility and training. Involve them in the decision-making process.

  4. **Money and Benefits:** Money and benefits are important, but workers today also want fast-paced, energetic, interesting work and to feel that their efforts matter! If you’re slow, use your down time wisely for training, working on the facility or marketing. It’s interesting: if the work place is slow, the workers and boss work slower! If we have more time, we take more time. Unfortunately, when you’re slow, gossip goes up and morale goes down. Be clear about duties during “downtimes.” There should never be a reason to stand around and gossip.

- **Ask for honest feedback from your current employees to help you identify the roles new staff members should fill.** Consider asking the following questions:

  1. If this were your company, what would you do to increase our productivity and decrease our overhead?
  2. What skills, ability, or training can I give you to better enable you to do your job?
  3. If this were your business, what kind of person (skills and strengths) do you think we might hire that would help us grow the business?
  4. If you could improve one thing about the communication within our team, what would it be?
  5. What do I do, or what does your supervisor do, that wastes your time or the time of the customer?
  6. What do you like the best about your job?
  7. What do you like the least about your job?

Hiring well is one of the most difficult jobs of a leader and hiring decisions have a huge impact on employee morale, performance and the overall work environment. Identifying and understanding the needs of your employees will help you build a productive and motivated team.

---

Dr. Rhonda Savage is an internationally acclaimed speaker and CEO for a well-known practice management and consulting business. She is a noted motivational speaker on leadership, women’s issues and communication. Rhonda is also co-author of “Bushido Business: The Fine Art of the Modern Professional” with Tom Hopkins, Brian Tracy & Stephen M. R. Covey. For more information on her speaking, visit www.MilesGlobal.net or e-mail Rhonda@MilesandAssociates.net.

Photo credit: CandyBox Images/Shutterstock.com
Do you have an idea to improve your organization or department that you want upper management to adopt? Do you need to close a sale? In situations like these, you are the underdog. It’s a given that it takes a team or coalition of people to effect change. We even see this tactic at play in reality shows where contestants are pitted against each other, where it’s usually portrayed as a dastardly tactic. However, you should consider this tactic to move your request or cause up the corporate ladder.

Research on successful “underdog” influencers shows that virtually all of them recruited a team of people to help them move their cause or idea forward. However, they were not satisfied with just any “warm body.” There is a distinct pattern to the pack members of successful underdog teams. Whether you are seeking a promotion at work, working to sign a new client or trying to sell an idea to management, you need a team of people on your side. Here are some tips on how to make sure that team of people can help you succeed:

Find the “right” people (connected, converted) rather than the “best” people for an effective underdog persuasion pack.

The key—as the 1980 U.S. men’s Olympic hockey coach Herb Brooks...
said as he was assembling his 1980 Olympic hockey team—is not necessarily getting the best people on your team, but the right people. When it comes to underdog influence, the “right” people are connected converts.

Find and engage the connected. Be a human chauvinist connected to people both offline and online.

While this may represent heresy to some, “connected” here does not mean the number of Facebook friends, LinkedIn connections, and Twitter followers you or your pack members may have, although that kind of connection isn’t useless. Underdogs must use all the tools in their toolbox to build their pack—and social media provides tools that play a part.

Do a social capital pre-test with your team members by giving them a small task or favor to ask of someone.

Watch what happens. Who has the social capital to get a phone call returned, to make sure their meeting request is granted? The persuasion tasks required for upward influence aren’t the same as those pursued by those who frequent social networks. Upward influence requires varsity team players who have social capital more than social networks. Social capital translates into behavior. When you request a meeting with a top dog, will it be granted? When you try to mobilize coworkers for your cause, will they join? Will they return your phone calls?

Recruit convert communicators as pack members. Who do you know who was formerly against your cause?

Building a pack with a few converts can also increase your team’s influence IQ. Convert communicators are individuals who previously were averse to your position but are now on your team. Here’s why they are persuasive.

Converts are those who were on the “other side;” they agreed with the view of those you are now trying to persuade, and now see things your way. They provide jet fuel to your team because they can provide insight into the persuasive messages that converted them.

They also are persuasive. They are seen by the people you want to influence as similar to themselves, which we know is a powerful persuasion source as opposed to a message coming directly from you, the opponent. Your influence prospect may be thinking, ‘This was someone who used to agree with me.’ So, the very presence of the convert communicator brings along a possibility of a change in attitude. Your prospect may think, ‘That person did it, why can’t I?”

Convert communicators are among the many reasons for the life-transforming power of groups such as Alcoholics Anonymous. As perfect examples of “converts,” former alcoholics yield considerable influence because they’ve converted from one lifestyle and ideology to a totally opposite set of beliefs.

Make sure your converts have freely made the decision to convert. Converting to save their skin isn’t convincing. Converts are especially beneficial to your cause when they willingly made the decision to convert. Just like a salesperson who doesn’t believe in their product isn’t as convincing as someone who uses the product and loves it, your converts are more credible when their decision to convert is made absent of outside pressure.

Fair or unfair, not all team members are created equal. When you thoughtfully recruit the right team members, you’ll increase your influence success.

Amy Showalter is the author of “The Underdog Edge: How Ordinary People Change the Minds of the Powerful... and Live to Tell About It.” She a speaker and consultant who helps organizations and individuals get powerful people on their side. Her clients include Southwest Airlines, Pfizer, The American Heart Association, NFIB, and International Paper. For more information on Amy, please visit www.showaltergroup.com or www.underdogedge.com. Amy can be reach at 513-762-7668 or amy@showaltergroup.com.

Photo Credits: Piotr Marcinski / Shutterstock.com
The NAIW (International) Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals - (IAIP), best known for providing insurance education, skills enhancement and leadership development to its members.

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.

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

- Development of new education programs related to both the insurance and risk management industries.
- Presenting education seminars, workshops or keynote speakers to further educate professionals employed in both the insurance and risk management industries.

Contributions to the NAIW (International) Legacy Foundation will be used to fund new programs for the educational development of insurance and risk management professionals.

HOW TO DONATE:

**BY MAIL:**
NAIW Legacy Foundation
9343 East 95th Court South
Tulsa, OK 74133

**ONLINE:**
www.internationalinsuranceprofessionals.org

Download a free QR Code Reader app to your smart phone and scan the code to the right to donate securely online through the IAIP website now.

*The NAIW (International) Legacy Foundation is an IRS approved 501(c)3 foundation. Contributions to the NAIW (International) Legacy Foundation are tax deductible as a charitable contribution.*
State Auto
committed to excellence and the
National Association of Insurance Women

• Excellence in products—
  auto, home, business
  bonds, farm and ranch

• Excellence in claims
  service—call our
  contact center 24x7,
  800-766-1865

• Excellence in distribution—
  committed to the
  independent agency system

If you are interesting in partnering with State Auto, please
contact Terra Boroff at 614-917-5128 or email Terra.Boroff@StateAuto.com