There’s no I in Team

4 Tricks for Creating a Winning Corporate Culture

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Editor’s Note

“None of us is as smart as all of us.”

-Ken Blanchard

Each of us has had experience working independently and as a part of a team. Obviously there are pros and cons of each. However, the overwhelming advantages awarded from the hard work of a successful team are undeniable. The value of the team lies within the concept that the successful application of collaboration, cooperation, and synergy will lead to a result far superior than an individual effort.

Even in the most synergistic teams, struggles and setbacks occur. But frequently new ideas and solutions arise from differences of opinion. If individuals are courteous, if conversations remain respectful and professional, if all members of the team communicate with each other, then trust will develop and success will follow. Successful teams don’t happen by accident. Commitment and some amount of struggle are usually involved. The best teamwork happens when individuals harmonize their efforts and work toward a common goal. But teams that go through the hardships of creating a unified group are rewarded with higher productivity, fewer internal struggles and a more enjoyable work experience.

In this issue of Today’s Insurance Professionals we uncover the specific dynamics of successful teamwork from multiple perspectives; those of management as well as from those of the individual team members. We enjoy insights on the components of successful teamwork from of a corporate coach, a CEO, an inspirational speaker, an author specializing in business teams, a life coach and author, a German bestselling author and international speaker, and more.

The next time you encounter a struggle or setback in a team environment, here is a thoughtful quote to keep in mind:

“None of us is as smart as all of us.” –Ken Blanchard

Remember to visit our online community at www.insuranceprofessionals.org and on our Linked In, Twitter and Facebook pages, as we enjoy….

...Connecting Members... Building Careers.

-Betsy Blimline
Editor, Today’s Insurance Professionals Magazine
President’s Message

“Coming together is a beginning; Keeping together is progress; Working together is success”

-Henry Ford

When I came across this quote from Mr. Ford I called to mind two occasions where this would be applicable to me and my fellow members:

The first, in acknowledging Mr. Ford’s passive impact on my family, was the opening of the Ford Motor Glass Plant in Nashville TN. When the plant opened in 1953 my father went to work with a brand new workforce at the plant. This was their “coming together” as the majority had never processed molten glass. Over the years there were several changes to the procedures for producing windshields. But the workforce continued to “keep together” and “worked together” to increase the quality of their product as well as the efficiency with which it was produced. My father was a part of this ongoing “team” for 30 years until he retired 25 years ago. They received several national awards for their production of glass. He still feels an allegiance and responsibility to his Ford team and still attends his UAW meetings every month. Given the right circumstances and motivation a good team will succeed.

The second has been more recent. That would be the “coming together; keeping together and working together” of the leadership and members of IAIP. What a team we make! Over the past several years there have been numerous changes in the way we portray ourselves to the industry; how we manage our business; the numerous new ways that we communicate with our members; and the new educational classes we now offer. Some of these changes, as with all changes, have presented their challenges. But because of the dedication and commitment of our team members we are keeping together and working together for a bigger and better future for our association.

We have a new management team, who work diligently with the leadership team, who makes sure our association is on a sound financial footing while still giving members value for their dues. Your leadership team works with the numerous Task Forces and Committees to improve/increase the educational and networking opportunities for members and their guests. We have also provided numerous toolkits to make you more informed and efficient in leading or participating on your teams.

Mr. Ford was a success, based on his quote and history, so I say we have set ourselves up for success as well. We decided to “come together” and revitalize our association. We will “keep together” as there will always be new/better ideas to explore. And, we will always “work together” to set and achieve goals we see as vital to success. Why? Because we are committed and dedicated to the success of the “team” we call International Association of Insurance Professionals.

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CIIP, PIAM
IAIP President 2014-2015
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In business, the only thing that matters is what works, says Peder Johnsen, a third-generation specialist in senior living communities.

“The people in your company who are dealing with your customers – the clerks, the caregivers, the customer service reps – are where the rubber meets the road,” says Johnsen, CEO of Concordis Senior Living, (www.concordisseniorliving.com), which owns, operates and develops senior housing communities.

“That’s why it’s essential for the company leaders, the men and women in the offices that are often far from the front lines, to be where the action is on a regular basis,” he says.

Concordis’ specialties include managing senior-living communities for other owners and developers, an art it has perfected, Johnsen says.

“We developed certain practices over the decades, first by building assisted-living communities and then by operating them,” he says. “These practices work in any business because they keep the leadership actively involved in what’s going well – and not – on the front lines, and provides a system for regular communication through all layers of the company.”

Johnsen offers these tips for management that produces excellent results:

- Identify the influencers in each work group. As with most businesses, senior living communities require teams of staff, from administrators to housekeepers and everyone in between. Within the various groups that make up your business, identify the key players – the people who influence others’ behavior, whether or not they hold a title or official authority. Meet with them on a regular basis so you can stay plugged in to what’s happening on the front lines.

- Identify areas that need improvement. Talk to them about systems and areas that need to be fixed, overhauled or eliminated, and about how team members are working together. They’ll often have ideas for innovations. The idea is not to look for people or problems to blame, but to work together to develop solutions and improve the team’s overall efforts.

“The information you get in speaking with these key players is invaluable,” Johnsen says. “There may be nothing at all wrong, which is great, but these meetings give you, the CEO or manager, the information you need to constantly improve. It also reinforces the message to employees that they and their ideas are valued members of the team.”

- Figure out those “wildly important goals.” You can have the best people in the field working for you, yet if they’re not specifically guided to a certain goal, they are putting their time and effort toward an end that they’re assuming is correct. CEOs and other upper-level managers have the 30,000-foot view, so it’s up to them to guide everyone beneath them.

“Short-term priorities may change slightly or drastically on a regular basis,” Johnsen says. “Your team may be self-sufficient, but their vision is limited to their daily duties. If they don’t know that a goal or objective has changed, they can’t work toward it.”

About the Author

Peder Johnsen is the CEO of Concordis Senior Living, www.concordisseniorliving.com, which owns, operates and develops senior housing communities. He’s a third-generation assisted-living specialist whose grandfather and father built one of the first contemporary-style ALFs in Florida more than 30 years ago. Johnsen took over administration of two small facilities at age 18. Today, he runs the full spectrum of ALFs – from “ALF lites,” where most residents live very independent lifestyles but know assisted-living services are available if they should need them, to homes specializing in care for residents with Alzheimer’s and dementia. He is an industry leader in staff development and training, and has overseen the development, acquisition and financing of several communities.

Identify the ‘Influencers’ on Your Front Lines, CEO Advises
10 Difficult Coworkers and How to Cope With Them

GETTING ALONG WITH COWORKERS MOSTLY MEANS MINDING YOUR OWN BUSINESS, ACCORDING TO GEOFFREY JAMES, AUTHOR OF BUSINESS WITHOUT THE BULLSH*t: 49 SECRETS AND SHORTCUTS YOU NEED TO KNOW. “HOWEVER, THERE ARE SOME COWORKERS WHO NEED A LITTLE ‘HANDLING,’” HE EXPLAINS. “IT’S NOT DIFFICULT ONCE YOU’VE SPOTTED THE BEHAVIORS.” HERE ARE 10 OF THE MOST DIFFICULT COWORKERS:

1. The Waffler
Wafflers study everything to death, always seeking that mythical single last bit of information that will make a decision into a no-brainer. If your project hinges on a waffler, establish a deadline, with a default if no course of action is chosen.

2. The Competitor
The competitor defines the world as a zero-sum game. He always must feel that he’s won and that someone else has lost. To deal with him, channel that competitiveness into helping his team win (and somebody else’s team lose).

3. The Dramatist
Dramatists (aka, drama queens) draw energy from the drama they create because it makes them the center of attention. Unfortunately, giving them attention only increases their appetite, so your best bet is to ignore the histrionics until they run out of steam.

4. The Iconoclast
Iconoclasts break even the most sensible rules (social and business rules alike), just to show that they can get away with it. To deal with iconoclasts, distance yourself from them as soon as possible, both socially and organizationally.

5. The Droner
Droners are always ready to give a presentation—usually one that everyone has heard before. To cope, try to avoid any meeting to which a droner has been invited. If that’s not possible, answer emails on your tablet or laptop under the guise of “taking notes.”

6. The Frenemy
The frenemy pretends to be your biggest cheerleader but subtly sabotages everything you do. Example: “You did so well in that meeting that almost nobody noticed the typos.” Best strategy: Cool the “friendship” and avoid them.

7. The Vampire
Workplace vampires suck all the energy out of the room by always having a reason that something won’t work. Just as traditional vampires avoid sunlight, workplace vampires avoid ridicule. Just say: “Oh, you’re just being negative.” Then move on.

8. The Parasite
Parasites wait to see what ideas become popular and then position themselves as the brains behind them. To thwart them, always keep an “audit trail” of your contributions to a project in the form of regular status reports.

9. The Genius
These are legends in their own minds who talk and talk about their accomplishments but never seem to get anything done. To work with them, lay out frequent (even daily) milestones, and complain loudly to the genius’s boss when deadlines are missed.

10. The Volcano
Volcanoes appear calm and cool but under the veneer is a roiling cauldron of anger and bitterness, which will eventually explode. Your best strategy: Be elsewhere when the volcano blows.

“Ultimately, the best way to look at irritating coworkers is with a sense of humor,” says James. “Especially since your coworkers probably think you’re pretty irritating sometimes, too.”

About the Author
Adapted from Business Without the Bullsh*t: 49 Secrets and Shortcuts You Need to Know by Geoffrey James. Geoffrey James is a veteran business journalist who now writes a daily column for Inc.com. His latest book, Business Without the Bullsh*t, won the following praise from Publishers Weekly: “The author’s pithy and frank style matches his title…a quick, impactful primer for anyone wanting to be more effective on the job.” For more information, please visit www.geoffreyjames.com.
Leading Effective Teams by Building Positive Relationships

It doesn’t matter whether you’re in a corporate leadership position, chairing a volunteer committee or trying to organize a family reunion, having a team that works well together makes all the difference in the world. Building and maintaining good relationships between team leaders and team members requires effort on both sides. Here are some key ingredients team leaders can employ for building those positive relationships:

Communication - In real estate, it’s location, location, location. In relationships, it’s communication, communication, communication. That doesn’t mean you should bombard people with hundreds of emails and excessive meetings. Focus on quality rather than quantity. Make your communications timely, concise and valuable so that your team members know what’s going on, what their part is in the big picture, have the opportunity to ask questions and are encouraged to provide their feedback.

Leaders with poor communication skills frequently end up with dysfunctional teams and poorly executed projects. If you’re not being sincere and respectful in your communications, your team members will have little incentive to give their best effort. Communicating with honesty and respect helps leaders and team members avoid many relationship pitfalls. And keep in mind it’s not just what you say; it is how you say it. Your tone and body language are just as important as your words. A smile doesn’t make hurtful words less painful and praise isn’t uplifting if it is given begrudgingly or combined with a put down.

Email and phone messages require even more skill in order to keep the lines of communication open and effective. People rely on the speaker’s tone of voice and facial expression to interpret the message the speaker’s words are trying to convey. When the audio or visual cues are missing, the recipient may interpret the words based on their own emotions and expectations.

This article is excerpted from “Building Better Teams by Building Better Relationships,” a leadership course created by Tish Riley, CIIP, DAE, CLP, IAIP Vice President
If you are concerned that an email may be taken the wrong way, don’t be afraid to have someone else review it before you hit “send” or consider delivering the message in person rather than electronically.

Don’t Shoot Messengers – This may be an old adage but what it conveys is still very relevant. When a leader blows up at the team member delivering some bad news, it can have several negative impacts. By taking out your anger or frustration on the person delivering the information, you’re being reactionary instead of dealing with the real issue at hand. The person you’re taking it out on may not have had anything to do with the problem but you’ve made them feel it’s their fault which is demoralizing and unfair. That person may also have had a solution to the problem but is now afraid to offer it. By ‘shooting the messenger’ you’ve made your whole team reluctant to be honest with you and you may miss out on critical information in the future. If your team is afraid to talk to you, it encourages them to talk about you, and not in a good way. Eventually, if you shoot enough messengers you will be left completely in the dark and will be the only one who really doesn’t know what’s going on.

No one wants to hear disappointing news from their team but it happens to everyone eventually. How the leader reacts to the bad news can make a major difference in the future functionality of the entire team. When someone brings you bad news, don’t react immediately. Instead, take a deep breath and do the following: 1) Actively listen to what the person is saying rather than thinking about the response you’re formulating in your head; 2) After you’ve listened to what they have to say, ask yourself if you understand exactly what the issue is. If not, calmly ask questions until you do; and 3) When you believe you understand what has happened, restate the situation back to the other person to make sure you are both on the same page. e.g., “So, as I understand it, the printer will not be able to work until the next morning.” Once you have established what the facts are you are in a position to start working on solutions.

You can respond with a sense of urgency without being reactionary. The difference is an urgent response is the result of a logical thought process where being reactionary is an emotional behavior and that’s when we tend to say things we wish we hadn’t. Being reactionary when someone brings you bad news is just counterproductive. If you’re reacting, you’re not listening. If you’re not listening, you’re not getting all the facts. If you don’t get all the facts, you can’t make truly informed decisions. Remember, you can apologize but you can never erase what has already been said (or emailed). Take that deep breath and avoid having to be sorry for something later.

Ask Pertinent Questions – Contrary to popular belief, there really are stupid questions. These are questions that you already know the answers to or questions that really have no answers. When leaders ask team members ‘stupid’ questions, they aren’t doing it to get answers but rather to make themselves feel superior and to demoralize the other person. Asking someone “Why on earth did you do it that way?” when the result isn’t what you wanted, is not a question looking for an answer. It is intended to infer that the other person is stupid. That person is now hurt and angry and is looking forward to telling their fellow team members what a jerk their leader is. Obviously, this is not a recipe for building good team relationships. Questions should always be for the purpose of gaining knowledge and finding solutions, not for pointing out someone else’s mistakes, catching them in a lie or flaunting one’s own sense of superiority.

Assess the Needs and Abilities of the Individuals - Team leaders end up disappointed when they assume that all their team members are just as motivated, have the same energy, available time, adaptability, skills, knowledge, etc., as themselves. Everyone’s circumstances are different and effective leaders respect their team members’ needs and abilities. By learning how to recognize and work with these parameters, leaders are able to bring out the best efforts of their team members without turning them off or burning them out. This is especially crucial in volunteer situations.

Spend time up front with your team and find out what their skills are, what they like doing, what they do well, what training or support they may need and what other commitments they have for their time and energy. A good fit between the person and the task is essential for effectively accomplishing goals. Knowing these details will allow you to tailor your approach with each person and to provide them with the support, training and type of leadership style they need to succeed.

Once you have gotten to know more about your team members and are ready to assign responsibilities, you need to assess the needs and abilities of the individuals in relationship to the tasks. Do they know how to do the job? Do they have the skills but lack confidence? Do they function better with step-by-step instruction or when allowed to use their own methodology? Do they need training? If you don’t know these things then you are just guessing at their ability to successfully complete the tasks.

You may also need to reassess their needs and abilities when tasks or responsibilities change. A team member may be a rock star doing a particular task but if their assignment changes, they may or may not be as successful with the new task. For example, if you have someone on your team who is excellent at writing proposals but is painfully shy when it comes to speaking to an audience, they may fail miserably if they have to present one of their great proposals to a group of clients. If you were aware of this individual’s needs, you could either get them the training they need to become comfortable speaking to a group or you could have another team member do the presentations whose skill set includes public speaking.

When people are in dysfunctional relationships, they react in various negative ways; poor effort, passive/aggressive behavior, sabotage, quitting, etc. As humans, we are motivated to give our best effort when we feel good about the interpersonal relationships in which we function. Bottom line, teams and their leaders communicate, respect and relate well with each other are more likely to be successful because they are functioning in positive relationships.

About the Author
Tish Riley, CIIP, DAE, CLP – Having been in the workforce for 45+ years, including 20 years spent in various leadership positions in the insurance and retail fields, Tish has experienced and studied a wide range of leadership styles and teamwork dynamics. She created the leadership course “Building Better Teams by Building Better Relationships” based on her real-life experiences in team relationships from the very best to the very worst. Tish is an independent contractor specializing in personal lines underwriting and is the current Vice President of IAIP.
A Conversation with
Tom Crawford

Tom Crawford has been in the financial services sector for over 50 years and is considered one of the most successful executives in the country. Currently Tom is the CEO for his own company, Crawford Corporate Coaching in which Tom coaches C-level executives and agency owners in the art of building successful business environments using his proprietary Crawford Management System.

A problem solver and builder of companies, Tom had a major impact at Allstate, CNA and Prudential, where he served as President and CEO. In 1984, he built Southern Heritage Insurance Company, a publicly held property and casualty company which was bought by Geico in 1991. More recently he was President and CEO of Crawford & Company, and subsequently served as Chairman of the Board of Crawford & Company until 2009.

When asked a number of questions about how to motivate, manage and fix dysfunctional teams Tom pulled out his “fixer and builder” hat and spoke of his current and vast past experiences and the dynamics that affect outcomes. The following are excerpts of that conversation.

When you begin working with a new team, what is the first thing you do to motivate and inspire teams to work together?

One of the chief downfalls of leadership teams is that many have no idea what the actual mission and vision of the company is or how they can play a part in reaching those goals. A company’s mission statement must be clear, definable and measurable. If you can’t articulate it and you can’t measure it, how do you know where you are headed and when you’ve gotten there?

Based on the vision of what the company strives to be, I guide them in a process that helps them set their goals as an organization. These ought to be stretch goals. Measurable goals address each key area of the business from profitability to service level improvement. Each department and unit must know what is expected and be able to measure their results. I usually start by grouping the team leaders into three or four and have them come together to define the mission and vision. When the groups reconvene, they vote on the one that best describes where they want to go. The agreement on the mission and vision gives a framework for turning them into a cohesive unit and gives them sense of ownership in the process.

What are some of the team dynamics that can derail or impede progress?

It always surprises me when I come into a company and see the lack of knowledge teams have of one another’s objectives and accountabilities and how they merge into corporate results. If one team appears to be unresponsive, perhaps it is because of other priorities, financial considerations or lack of personnel to get the job done. If there is no communication among all of the major teams, misunderstanding and teamwork is impacted by rumor, suspicion and silo mentality.

It has been my practice to have meetings with all team leaders on a regular basis. Each team or department is given the opportunity to share their objectives and how they will measure progress toward those objectives - every month, without fail. One thing that I impress upon all of the teams I work with is this:

Knowledge is powerful;
Knowledge shared is more powerful;
Knowledge from the associate is the most powerful of all.

How do you turn dysfunctional teams into high performing teams?

At different points in my career, I have inherited a team with numerous problems and many of them revolve around communication issues. So how do you mold the team into one that has enthusiasm and the knowledge to perform at a high level? It’s communication and training. Sounds simple, but people want to know about the company, their department and their own responsibilities, and if they are properly trained and given the knowledge to do their jobs well, the enthusiasm and productivity will follow.
Tell me how you improved communication.

No matter what level or functional area, people want to do a good job and everyone wants to be recognized for their contribution to the team. Open communication is essential to accomplishing that end.

Remembering back to my days as a supervisor, I conducted a daily, three to five minute standup meetings to talk about the state of workflow and our goals for the day. As a manager I had weekly meetings covering subjects of the day and as a CEO I had monthly meetings that I have replicated in every company I have worked for, with great results.

Tell me about some of the experiences you had in your career that gave you insight into why a communication process was needed.

The importance of both individual and group meetings cannot be overestimated. I clearly remember when I was a member of a unit and the President of the National Company came to the regional office. I was young, just married and very excited with the thought that I might see, maybe even meet or hear what the President would say after his meeting with “top management.” After the meeting, he left. There was no meeting or message to us at all. I remember the disappointment and fear that I felt. What was going to happen to my job, our region? All of my thoughts driving home that evening were negative, just from lack of communication from the top. After a few days, I found out that there was nothing negative on the horizon, but just think of what a missed opportunity that was to give a brief word of encouragement - that opportunity was missed for lack of communication.

As a CEO for over 30 years when I visit a remote location, I am committed to giving a brief message, meeting every employee, and thanking them for what they do. Do not underestimate what individualized communication can do for a company, department or unit to build loyalty, motivation and inspiration.

Training – how important is it?

To me, it is on the same plane as communication. Success does not come without an investment in your associates. My professional career was built on the training that was given to me by my first employer, Allstate Insurance Company. Each employee in the Regional office had a quarterly training schedule consisting of courses and on-the-job training. That’s right, quarterly! I didn’t learn until later that this was not the norm at all companies. Each quarter, my supervisor would sit down with me to go over the training plan and discuss with me the agenda for the next quarter. After becoming a supervisor, I became responsible for the training plans for my team members.

As I think back to my early years as a team member, some of my concerns were:

1. Will I get training on how to do my job?
2. Do I have the tools and equipment I need to do my job?
3. What is my potential for advancement?
4. What do I have to do to get to the next level – is there a game plan?
5. What are the pay ranges I might expect?
6. How is my unit doing now?
7. How is the company doing?
8. Will I get a performance review and will it impact my pay positively?
that builds accountability, sets objectives, prepares action plans to support those objectives and measures their success. While I am prejudiced, this tool is not the only tool that can be effective, but it must contain the accountability piece. If a department head consistently misses deadlines, tries to confuse, pass blame or cover for their lack of progress, it will be evident to everyone that that person is not a contributor to the overall success of the company and should be replaced, retrained or transferred. Conversely it allows the unit supervisor to positively communicate the successes of the department or unit.

What other tips do you have for working with teams?

One of the challenges facing a supervisor or manager is the evaluation of a team member. A lesson I learned over the years, and yes, even CEOs have to write performance reviews, is to keep notes that will allow you keep up with performance, attendance and other work related subjects. This will allow you to give a more personal review and will enhance your ability to write a more objective performance review.

Make sure that your notes and performance reviews are accurate and comprehensive up-to-date information. I have found that keeping HR involved is essential. HR can be an excellent vehicle for ensuring that the workforce embraces the company's philosophy and business principles and for helping to create a cohesive work environment.

At the end of the day what you want is a successful business environment. Some leaders fail to understand that success does not just happen; it requires a common set of tools to develop clear objectives at the individual, unit, department and company levels.

My formula for success follows these simple and effective steps:

1. Establish a culture in which the associates come first. Your customer satisfaction depends on them being well-trained, motivated and enthusiastic.
2. Institute a strong communication program that impacts the employees, clients and the general public.
3. Set up a plan that outlines corporate, department and unit objectives with clear accountabilities.
4. Introduce a business system that becomes the language of the company.
5. Measure EVERYTHING by company, department and unit.
6. Communicate, communicate, communicate.

Being a supervisor, manager or even a CEO is both challenging and rewarding. If you treat other team members the way you want to be treated, invest in your employees, give solid communication, training and pay for good performance, you should expect satisfaction and positive results from motivated teams and a successful business environment.

Learn more about the services of Crawford Corporate Coaching online: www.crawfordcorporatecoaching.com
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Ed Gillman started his insurance agency, Gillman Insurance Problem Solvers (www.gillmanins.com) in 1993 in Alpharetta, Georgia. His 10-person agency focuses on small commercial accounts and personal lines, and has carved out niches in photographers, nonprofits and workers compensation. Gillman pointed out that one of the greatest impediments to teamwork is not being able to find the right team members. He cleared the obstacle using remote workers. Beth Wing, CIC, AU (see Teamwork Perspectives of a Remote Team Member interview in this issue) joined the agency as a remote insurance professional provided by Work At Home Vintage Employees (WAHVE.com), which provides remote outsourced staff to insurance firms.

1. **What is your definition of successful teamwork?**

Successful teamwork is, first of all, when everybody understands the goals and objectives and what their role is. The idea should be that folks understand what their job is but they also need to pitch in where needed. We’ve had a lot of that going on now. It seems like the busier you are, the more teamwork you need.

2. **What business needs led you to consider a remote worker?**

We’re growing. We have a strategic plan in place to grow, but you need talent to do it. Frankly, I’m not necessarily the greatest “hirer” in the world in bringing people in to the office. I understand my limitations. WAHVE was a good viable solution. WAHVE actually vets the talent first, understanding what I was looking for and then matching us up and then doing it in an environment I’m actually pretty comfortable with, which is offsite, remote, self-motivated, self-directed folks.

3. **What was your viewpoint on remote work prior to hiring a WAHVE remote worker?**

We have been on TAM Online now for seven to eight years. I have arrangements in my office for flex schedules so folks can work from home when they need to. I travel a lot so I am always connected whether by cell or iPad, etc. I am more than OK with the idea of remote workers. You have to have the right kind of individual to make it work. That’s the key. It’s a huge benefit from the employee standpoint.

4. **Did you have to overcome objections from other team members when you hired a wahve employee? If yes, what were the objections and were they ever validated?**

No because I was already getting the max level of frustration in the quality of folks that were coming through. My other employees were not happy having to rely on unreliable people. So they knew a solution had to be found. I have a staff of ten people including two wahves. I incorporate people in my office in the hiring process. I think culture is almost more important than the work that’s being performed. Because you can have great work but bad culture and it’s going to end up not being a good situation.

5. **How was the team dynamic affected when you added a wahve employee to the team? What kind of outcome did this produce?**

It’s an evolutionary process. In the beginning it was independent work and as we refined her roles and responsibilities it became more team oriented. I think you find people who understand weaknesses and strengths of all of the parties and they adapt.

6. **Is your ability to manage teams different with the addition of a remote employee(s)?**

It’s better because I am able to determine and refine roles and responsibilities. One of my wahves, Beth Wing, actually handles all my VIP accounts. The other wahve, Debbie Danner, handles my small commercial business that’s non-service-center. That’s then given me the ability to move one of my internal employees into a pure sales role. And in turn, that’s given me the ability to hire another person to dedicate to a niche in nonprofits and home health. It gives me some latitude and flexibility. I’m not sure you get that when you have everybody in one place at the same time. There’s obviously been some drawbacks as well, but the advantages outweigh them.

It all goes back to the right talent. If you have the right people in the right job, and they’re self-directed and motivated [it works]. What did President Ronald Reagan say? “Trust but verify.” That’s the WAHVE model. If you’re an employer that’s what you end up doing. You have to trust. Because if you don’t trust that it’s going to get done, it doesn’t work for sure. You can’t manage “wahves” as if they’re sitting in the office. I don’t care what kind of technology you have. You just look at the results. If I have to be a babysitter to my employees – I already have to be a babysitter to some of my clients – I’m in the wrong business. That’s not what I want to be doing.

7. **How were you able to make a personal connection with your wahve worker?**

In the beginning you do a lot of talking on the phone. You learn about individuals in the good old-fashioned way, which is talking. But I do more than that. I actually bring them [the wahves] in once a year to Atlanta and they spend a day in the office. We actually go out and have dinner with the whole office and do an activity together. This year we did “whirly ball” [a basketball-like game in bumper cars], and then went out on our boat on the lake. The idea is just to get people to personally connect, and know that we’re in this together. So we’re not just this far-off voice in Denver or Tampa.
Beth Wing, CIC, AU, now in her fortieth year in the insurance industry, has worked in the agency business as an agent, account manager and customer service representatives as well as an underwriter. In 2010 she heard about a new firm, Work At Home Vintage Employees (WAHVE. com), which provides remote outsourced staff to insurance firms. After applying for a position, Beth became one of the first people in the insurance industry to join WAHVE and to work for an agency in a different state. Based in Florida, Beth serves as remote staff for Gillman Insurance Problem Solvers in Alpharetta, Georgia.

1. **What is your definition of successful teamwork?**

   Successful teamwork breaks down to communication. Even though you may be working remotely, there are many ways to communicate. In my experience, the agency I’m working with does fairly good job of communicating. As a wahve, I am also involved in the agency meetings held every other week. Because I’m set up remotely and I have a phone extension as if I was sitting right there in the office, they just conference me in on the conference call with the rest of the group. I’m kept up to date for the most part of all the things that are going on that would relate to me. As far as the workflow and issues with clients and marketing and things going on in the industry, I’m kept in the loop that way. I do not feel as if I’m not part of the team at all. It’s really not any different than if I was sitting there in the office.

2. **Why did you decide to become a wahve?**

   I really was tired of commuting for 39 years. I work from my office in my home Florida most of the time. It works really perfectly because I can still be involved in the insurance industry because I am not ready to retire yet.

3. **How was the team dynamic affected when you were added as a WAHVE employee? What kind of outcome did this produce?**

   Initially, Ed Gillman who I work with [at Gillman Insurance], introduced me to the whole office on a conference call. So I personally made sure that I built a relationship with each one of them. We wahves are supposed to be part of the solution, not part of the problem. We’re supposed to assist those employees that are already there at the agency. We’re supposed to come alongside and help them with the things they’re having a difficult time completing because of their workload. I have been working with this agency for four years. So I’m just part of the group now.

4. **As a WAHVE employee, how does working directly or indirectly with a team affect you differently than when working at the same location?**

   Sometimes it’s kind of a double-edged sword. You are not distracted by things going on in the office. Therefore your time is well spent. Of course you can get distracted in your own house. The other side of it is I’m not always in the loop on everything. Some things I don’t need to be in the loop about, because it’s not affecting my work. Especially when company people come in to talk about what’s going on. It’s hard to be in on those meetings remotely because it eats up much of your shift. My coworkers keep me up to speed. I think you can be more productive as a wahve because you aren’t distracted by the extraneous things going on in the agency.

5. **Did your ability to make personal connections among team members change as a wahve employee? And to what degree?**

   I personally had no problem making personal connections with the team members I work with. In fact, we’re all real good friends now. Mr. Gillman this past January flew [the other WAHVE worker from Colorado] and me from Florida to our agency function in Georgia for two days. I had met most of them before but now we all know each other. I don’t see it as any different than working in the office. Sometimes the logistics have to be worked out.

6. **Did you have to overcome objections from other team members when you were hired as a wahve employee?**

   I don’t think there was any particular issue there. The staff in the office were really struggling with certificates of insurance. They were so happy that there was going to be someone to take this off their plate. There were really no objections from the team because they were happy [to have help].

7. **Do you think being a wahve employee affects your ability to work successfully as a team? If so, how? And to what degree?**

   When you’ve never worked in a remote position before, you learn. We are fairly used to emailing and calling. This is not out of the ordinary. It just takes a little work. That’s the mindset you have to take.

8. **What are the benefits of working remotely?**

   It’s the work-life balance. After you’ve been working in the insurance world for so many years, you get tired of the commuting. Now you’re almost expected to take your work with you 24/7. You’re always connected. After all that time, there comes a time where you need to make an adjustment. As WAHVE has pointed out, with the way the economy is, it’s not like it used to be when you got to a certain age and you had all the money you needed to not work. I personally find satisfaction in helping some of the younger people who don’t have the history understand all these issues and coverages in this industry.
There’s No “I” in Team

by: Sharon Emek, PhD, CIC

We’ve all grown up learning about teamwork. As children, we had team sports and other team activities in school. Growing up our parents would remind us “It’s about teamwork.” Yes, we were also competitive but the overarching theme was working together as a team. In fact, when I visit with my grandchildren and it’s time for them to clean up their toys, my daughter chimes in to her kids singing: “Teamwork, teamwork!”

Then we grew up and got a job. We sat in cubicles, worked for a department, were given a job description and did our job. A hierarchy prevailed, and too often we might hear: “That’s not my job!”

The good news is that the teamwork concept we learned as children has now become in fashion in the work environment thanks to social networking and open sourcing. Forward-thinking employers have changed their organizational structure from departments to teams. They recognize that having people work as a team brings innovation, better problem-solving, better results and is more fulfilling.

In the last five years, I have experienced a dramatic change in how teams are created and how they work. As a director of ACT (Agents Council for Technology) I have participated in ad hoc teams to solve a problem working with people all over the country. As an agency principal, remote technology enabled some of my employees to work from home and still be effective members of their team. And now as CEO of WAHVE, all of our 220 employees work from home and are active team members with others that they work with.

So teamwork is not about boundaries but about some basic principles:

1) What makes a team is the willingness of people to work together. Workers today are on teams that cut across locations, departments, and organizations. Work gets done when individuals and teammates help solve each other’s problems, whether with information and perspective or with hands-on collaboration.

There are so many ways that teams work today. The traditional in-the-office model is merely one of them. And even office setups are changing. In more and more workplaces in our industry, teams that work together are not limited to a single location.

“A team is effective if it has the right people for the right reasons.”

Edie Weiner, a futurist with the firm Weiner, Edrich, Brown, noted that the importance of team interactivity is reflected in office setups: “We are increasingly moving from ‘me’ space – which refers to a more conventional work style that is centered around my cube or my office – to ‘we’ space – which refers to a more shared work style where interactive, collaborative and engaging work areas are prevalent.”

Collaboration has to be encouraged in a company’s culture. Proximity of workers in an office is no guarantee of teamwork.

2) The scope of the talent of an organization expands with the flexibility of the workforce. Diversifying outside traditional office boundaries yields ideas and resources that people in the office may not have thought of.

The practical effect is that solutions multiply, and people avoid dead ends. How common it is to hear someone say, out of both relief and excitement: “Why didn’t I think of that?” The fact is that no leader can think of or know everything. Yet, teams of people can come up with solutions where individuals cannot.

3) There are two kinds of teams: a) project- or problem-driven groups and b) structured sets of people responsible for business processes.

“What’s the point?” That’s often a good question to start with when forming a team or being asked to serve on a team.

A team is effective if it has the right people for the right reasons. All teams need leadership that works to make the team cohesive so it meets its purpose.

Our industry has begun to shift from hierarchical structures (departments aligned vertically) to horizontal structures (teams working side-by-side). For example, many insurance agencies today have a “personal lines team” (as opposed to a “personal lines department”) where workers share responsibilities and step in for each other. It’s seems a subtle difference, but it leads to the people focusing on the purpose (serving a customer or business partner) as opposed to serving the supervisor and saying “It’s not my job.”

When people work as teams, they see problems get solved for others. In turn, this gives confidence that they will have people to turn to for solving their next issue or problem.

Teams fail when that confidence is lacking, and a team member does not perceive that she or he can go to the team for answers.

The leader has an important role in making sure that the guidelines of the team are set up so they are relevant to the roles and responsibilities of each member of the team. More and more, team guidelines point to an open environment of collaboration.

This team dynamic does not happen by accident. It’s up to the leaders of a firm to create the environment where teamwork can develop. That takes a leader – who probably has been around the industry from the time when structures were hierarchical – who adapts. It’s up to the leader to be flexible and open to setting up guidelines and letting the team members perform.
It’s a risk for some managers to give up the hierarchical structure. But they benefit. They can get better ideas, resources and performance. No leader, no matter how smart, has thought of every idea or answer. A culture of allowing for creativity brings fresh ideas. While technology can allow the ideas to be shared, what’s needed even more is the permission for workers to share them.

4) Teams feed the desire to connect.

What drives teamwork is the need to connect and have a shared purpose. It is also a more-effective way to get the job done. Technology has transformed how teams function, enabling them to reach beyond the rigid borders of the office.

The boom in social networking reflects the fact that people want to reach those outside their immediate geographic area and office walls. Professionals want to connect to colleagues from the past who might be relevant today or in the future. (This has given rise to LinkedIn as a business-focused network, for example.) They want to connect to people who might bring ideas and resources; and they want to connect to co-workers in informal ways.

One last comment on teamwork: It takes the right attitude by leaders and employees. We have found that teamwork can thrive when our client companies have a solid team dynamic in place. Combined with positive leadership toward team building, it enables the team to function and deliver results.

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

A Glimpse Inside WAHVE
WAHVE operates on the premise that workers can be strong individual performers and team members while working remotely. With more than 220 remote workers now serving clients using simple technology tools, we know this model works effectively.

Our company staff operates the same way, with more than a dozen staff working remotely from around the country and just a handful of employees working in our headquarters office. Together, the team supports those working remotely serving our clients from an office in their individual homes.

The WAHVE team uses virtual tools to collaborate and communicate. One tool is a message board that serves as a place to ask for help and a "parking lot" of issues and ideas. When one of our WAHVE employees has a question, she can post it on the online discussion group. Others in the firm can see those breaking topics and answer them if they have information. To save this valuable information once it is developed, we have a wiki available to post information (on the company SharePoint site).

The (Un)hidden Agenda
Then, when the team has its twice-monthly conference call meetings those topics -- gleaned from the message board -- form the agenda. The tremendous side benefit of this tool in that both issues and solutions are shared.

Another team dynamic that is part of the WAHVE employee culture is what I call "leadership by issue." If one of our team members has an issue to research, new idea to pursue, or problem to resolve, she or he can take the reins, create a team and seek out the solution.

But she is not alone. While each employee has responsibilities to serve internal and/or external clients, all also have the opportunity to serve as a resource to others. We constantly work with each other when someone has an idea -- an experience that improves company performance and employee job satisfaction.
4 Tricks for Creating a Winning Corporate Culture

CEO & SALES GURU SAYS THE RIGHT CULTURE FOSTERS ENGAGEMENT, LOYALTY & PRODUCTIVITY

If you’re the CEO of a company, the realization that much of what you do can be copied by your competitors may be distressing, but veteran sales manager, consultant and business speaker Jack Daly says not so fast. “Sure your competition copy what they can, but there are two things they can’t: your people and your culture,” says Daly, author of “Hyper Sales Growth,” (www.jackdaly.net).

“I specialize in corporate coaching and sales, the latter of which really counts on the talent and sustained motivation of the sales force. Even your best salesperson needs that extra shot from time to time, and the best way to ensure a driven team is to create a culture that fosters the results you want.” Some companies are outpacing their competition because of their culture, including Southwest Airlines, Zappos and the Virgin Group, says Daly, who offers these tips for growing a business culture that inspires loyalty, engagement and the high performance those qualities produce.

Start new hires on a Friday – and with a big welcome.

Many managers think new employees should start on Monday – the day when their new co-workers are facing a long to-do list for the week. Consider starting them on Friday, when the office is a bit looser. Also – how about throwing the new hire a welcoming going away parties for departing employees, but it makes more sense to put this enthusiasm toward the person with whom you’re making a commitment, rather than the person who’s no longer working for you.

Recognize accomplishments by putting it in writing – handwriting.

Typing emails and instant messaging is clearly much more convenient, which is why an employee who deserves special attention will recognize the extra effort behind a hand-written note. A letter has that personal touch; the receiver knows that the manager or CEO has taken some time and effort to create a special communication just for him or her.

Provide lunch – for free.

“One of my clients started with just 10 employees, and each day one would bring in lunch for everyone,” Daly says. “As the company grew to several hundred employees, the CEO found that free lunches were so beneficial, the company now hires a caterer to maintain the boost in culture it provides.” While many may cringe at the expense, employee appreciation outweighs the cost, Daly’s client says, and it keeps people engaged within the organization.

Flatten the privilege structure.

It’s not a good idea to create anything resembling a class system, including special parking for upper management. “I was the No.1 salesmen at one company, but I always preferred to park with the others,” Daly says. “I’d come in at 5 a.m. and noticed that those with reserved parking arrived significantly later than those who parked in unreserved spots.” Parking should be on a first-come, first-serve basis. Upper management shouldn’t feel too entitled or privileged above other employees.

About the Author

Jack Daly, (www.jackdaly.net), author of “Hyper Sales Growth,” is an expert in sales and sales management, inspiring audiences to take action in customer loyalty and personal motivation through explosive keynote and general session presentations. He draws upon more than 20 years of business experience, with several successful stints as the CEO of fast-growing companies. Daly has a bachelor’s degree in accounting and an MBA. He was a captain in U.S. Army and is an accomplished author, with audio and DVD programs.
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How to Keep Your Business STRONG in the Bring Your Own Desk/ Work From Home Era

by: Jeff Valentine

Everywhere we look, there is a new way to work. People are getting out of the office and using their mobile devices to stay connected. Not surprisingly, this trend has extended to insurance agencies. Agents and staff are working remotely and from home offices or from smartphones while on the go. These days, work is viewed less as a location and more as an activity.

More than 70 percent of companies say their workforces are geographically dispersed. In the United States and Canada that percentage is said to exceed 85 percent. Our company is based in Dallas, Texas, but our team works from locations across the United States and around the Pacific. Our CEO is in Seattle; our executive vice president for finance and administration is in Washington, D.C.; and I work out of Rochester, New York.

As you might imagine, we’ve learned a few things about managing a geographically dispersed workforce; and we’ve applied them in the development of our business phone systems. Insurance agencies have been some of our best customers precisely because the business thrives on mobility — putting people and their expertise where it’s needed to get the job done.

Managing remote workers can be a challenge because many of the usual nonverbal cues are not available, making collaboration more challenging. But there are things managers can do to provide the flexibility employees desire, while also maintaining a positive team environment:

1. Connect with remote employees on a regular basis. If you’re in the office with members of your team whom you don’t usually see, make a point of spending time with them. If you can’t be in the office with them, try to have video conferences. They aren’t as good as meeting in person, but it’s amazing how much better it is to have a video conference with someone than a phone call.

2. Make visual connections when possible. In person and in a video conference, it’s so much easier to tell if someone is truly present in the conversation and understanding what they are being asked to do. This is difficult on the phone; in email it’s impossible. So much of intent is nonverbal.

3. Take advantage of the tools available for quick conversations. One of the biggest challenges of remote work is getting quick answers, even to simple questions. People can’t drop by for a chat. But business phone systems do offer chat features, which along with presence and instant messaging, helps keep those conversations short and information moving.

4. Make time for regular reviews of roles and responsibilities. That’s really the bottom line: making time. You have to make time if you are going to manage people, especially when they are not co-located. Making that time effective means leveraging every means available for staying in touch.

Deploy the right technology for remote workers

We have been ahead of the BYOD trend because the modern business telephone systems we develop enable Unified Communications. UC combines VoIP (voice over Internet Protocol) and software for chat, video conferencing, call routing, contact management and many more features in apps that can be run on PCs, laptops, and smartphones.

A CEO can tell where all his or her direct-reports are by tapping a few icons on a smartphone. Employees in meetings can call in experts to get questions answered in real time, vastly improving productivity. Customer calls can be forwarded straight to right person no matter where that person might be.

“I believe technology is the lifeblood of this business,” says Jay Adkins, owner of ProVest Insurance Group, an Allstate affiliate in
North Carolina. “We do everything through the Internet and through the phone. The phone system can make or break you.”

Adkins said that without his improved phone system, he would not have been able to expand his business to Texas and Florida. “The system can scale seamlessly as the business expands,” he said, “and the features have allowed my staff and me to be completely mobile.”

Lisa Faina, an Allstate agent in Florida, explained the appeal of being able to integrate her customer relationship management software into her business phone system.

“The ability to see a simple reminder note about how to pronounce a customer’s last name can go a long way to getting a conversation off to the right start,” she said. “Before, we may not have had that information in time and customers get frustrated when they have to repeat their name multiple times. First impressions go so far in our interactions with customers and being prepared with the smallest details is so important.”

It’s also important to bear in mind that modern digital technologies allow advanced reporting — everything that happens on a network generates data that can be analyzed to improve your business.

“I travel extensively, and being out of the office makes it difficult to keep an eye on the productivity of my employees,” said Florida property and casualty agent Mike Burke. His new phone system’s call-reporting features “allow me to review the number of inbound and outbound phone calls, length of calls, dropped or abandoned calls, how quickly calls were answered — all critical to understanding the productivity of my office.”

He said, “Our office went from a 6 percent average missed call rate in one month to below 1 percent average for over 6 months.”

Recognize the value of letting work trump location
We didn’t set out to have a geographically dispersed workforce. We have one because we wanted to grow. When we look to hire executives, we search nationwide. And in making hiring decisions, we recognize that we are living in a new economy where people want and value flexibility, so we often let people continue to live in the same place they were before joining us.

When prospective employees can stay where they are, they are more likely to be willing to make a job change and are more likely to be satisfied later with their decision. That’s because they aren’t forced to adapt to the new economic and cultural realities of a new location.

Geographic diversity also builds cultural diversity. People from different backgrounds have different approaches to solving problems. We’ve seen how someone in, say, Montana is going to have a different mindset than someone from Los Angeles.

Businesses like ours can’t necessarily choose where their new customers are located, but by embracing remote employees, they can make hires in places near large customers. That makes them much more responsive.

Mobility and BYOD are here to stay
The most recognized study comparing the efficiency of work done in an office and at home found that home-based workers were 13 percent more efficient, largely due to working more minutes a shift with fewer breaks. It also found that home-based workers took more calls per minute because they had fewer distractions.

Some managers are concerned that distractions at home might be more problematic than distractions at the office. For some workers in some situations, this is absolutely true. But managers must take into account the personality and circumstances of each remote employee.

Is the worker someone who is driven to deliver quality work on time without constant supervision? Does she have an adequate workspace available that will help keep her focused despite the activities of others in the home? Is the type of work something that can be done without other team members being physically nearby? All of these are valid considerations.

Remote work isn’t a cure-all, but for the right people in the right jobs it can mean more time spent on core tasks, better idea flow that fosters creativity, and fewer errors.

The real driving force behind BYOD and home-based work is that people want to use their own tools — devices they buy with their own money that reflect their technology preferences rather than those of their employer’s IT department.

As technology becomes ever more integrated into our working lives, letting people choose their own devices and empowering them with the best software will play an ever-larger role in building a great team and insurance organization.

About the Author
Jeff Valentine is chief marketing officer with Fonality, the innovative provider of business phone systems and integrated communications solutions designed to reduce the friction that slows business momentum. For information, visit www.fonality.com.
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22 Pieces of Advice You’ll Be Glad You Shared

by: Ben Carpenter

You've fretted about your child's future from kindergarten on. You've zoom-focused on homework and grades, worried that he wouldn't have the study skills and discipline to make it once he got out from under your thumb, and (of course!) spent sleepless nights worrying he wasn't making the most of his college education. Now that he's finally ready to graduate, the last thing you want is for your child to stall at the real-world starting line after all the hard work he — and you! — have put in.

You know that the economy is scarier than ever and jobs are hard to come by — and you also know that a lot has changed since you sent out your first résumé. So what eleventh-hour advice can you give your child to ensure that he'll make it as an adult (and not end up living in your basement forever)? I have some ideas.

I know from experience how nerve-wracking it can be to watch a child leave the nest, especially when there's so much about the real world he or she has yet to learn. I'll never forget the panic I felt when I realized that while my daughter Avery had received a top-notch academic education, she had no clue how the working world, well, worked.

After a year-long job search, Avery finally received a promising job offer in her field of choice. Then she sent me an email with the subject line, "Is this okay to send?" Until I stopped her, Avery was about to ask her new boss for a later start date so she'd have more time to "tie up loose ends" (i.e., move out of her parents' home and into her own apartment). Yikes, right?

Fortunately, I was able to redirect Avery before she inadvertently did any damage. But this instance really underscored to me how important it is that we parents actively guide our graduates through this uncertain time.

That's precisely the point of my new book, The Bigs: The Secrets Nobody Tells Students and Young Professionals About How to Find a Great Job, Do a Great Job, Start a Business, and Live a Happy Life. Using a combination of detailed, colorful anecdotes and tactical advice, I lay out a blueprint that employees of any age and level of experience (not just recent grads) can use to get—and do—a great job.

Here, I share advice to pass on to your graduate before diplomas are handed out:

Do what you're good at, not what you love. Much of the career advice that's doled out these days encourages young people to “follow their dreams” and “feed their passion.” Sure, you want your child to enjoy his career...but you also want him to become and remain solvent instead of holding out for the "perfect" job that might never materialize.

That's why you should underscore to your child that choosing a career he can do well, rather than one that seems fun and exciting, might be his best bet. Be sure to point out that this strategy isn't as unappealing as it might sound, because the satisfaction you get from doing your job well will far outweigh how entertaining it is. From personal experience, as well as from observing family, friends, and coworkers, I can state that most professionals are happiest doing what they are good at, while pursuing other passions — that their careers give them the means to finance — on the side.

Try out different fields when you're young. For most people, it generally takes at least a few tries to find the best field, company, and/or position from which to build a career. Just think about the number of times you've changed jobs over the years. If your experience was anything like mine, you'll probably agree that your rookie years — when you're young and before you have children — are the ideal time to aggressively seek out the best match for your personality and talents.

All of my major career moves occurred before my wife and I had children. They were relatively easy, because I didn't have to worry about uprooting my entire family, and financial concerns weren't as pressing. I compare this to my friend Blue, who really struggled with the decision to pursue a promising opportunity because he was concerned about caring for his children. Blue's decision would have been much easier if he'd found the right company sooner.

Of course, when you're discussing this with your child, be sure to include the caveat that no one should leave a paying job — even if they're unhappy with it — before they have another one lined up.

Always ask yourself, What's my edge? In other words, what makes you unique and different? Why should other people pay attention to you? What do you have to offer? What gives you an edge over the competition?

Of course you think your child is talented and special, and it's likely true. Now, she just needs to figure out what makes her stand out from her peers and apply that distinction to a multitude of professional scenarios. If she's starting a business, her edge can help her to define her product or service's niche. If she's going after a promotion, it can help differentiate her from her coworkers. In all situations, it will help her define how she can become her personal best.

Think of your boss and your company before yourself. This principle was the driving force behind my insistence that my daughter not ask her new boss for a later start date, and it extends well beyond the first day of work. Make sure your graduate understands that when you're a rookie in the big leagues, you have to prove that you're going to be an asset to the team, not a drain on its resources or a liability for the coach. Often, that means putting your boss's wants and needs ahead of your own.

My advice is that rookie employees need to show up before the boss...leave after she does...schedule personal appointments after business hours...work six months before taking vacation days...respond to phone calls and emails ASAP (even at night, on the weekends, or during vacations).

I get that many of these things don't sound like a young person's idea of fun. Your child might even think some of them are "unfair." But remember — it's his job to make his boss's life easier, not the other way around. Everyone has to start
to the dismay of many graduates and their parents, the days of being handed a job just because you have a diploma are long gone. There are millions of job seekers with the same qualifications as your child, so if you want her to receive one of a limited number of opportunities, she’ll need to stand out.

Instead of sending out a résumé that will probably get lost in HR Purgatory, a creative and bold candidate might stand outside Company XYZ’s offices with a cardboard sign that reads, “Please let me tell you why I’m the person you want to fill the junior systems analyst position you posted on Monster.com.” Or your child might take a page from a friend of mine’s book: After identifying her dream job, she walked right into the “big boss’s” office, handed him her résumé, and told him she’d call him later that afternoon.

My point is, the tougher the situation, the less your child has to lose — so the more radical her actions should be. The worst that can happen is that your child doesn’t get the job.

Comfort and success rarely go hand in hand. In my book, I write about liking and respecting my first real boss, “The Professor” (so named for his resemblance to the Professor on Gilligan’s Island), tremendously. However, the more I learned while at the job, the more determined I became to move on. While The Professor was a great teacher and salesman, he wasn’t fully engaged in his career. And none of my other colleagues seemed very “amped up” about their jobs, either.

The tipping point came when I was reprimanded because of entertainment expenses, not because I was spending too much but because I was spending too little. The Professor was concerned their department would have its entertainment budget cut if I didn’t “shape up” quickly. That’s when I realized that along with most other people in the department, The Professor’s number-one goal was to milk his career, not maximize it.

I realized that if I stayed in this position, I might be comfortable, but I’d always be stuck in a professional backwater. I made the difficult choice to leave this cushy environment for a higher-stakes opportunity. At some point, your child might also have to decide which is more important: sticking with the familiarity of the status quo or taking a chance on reaching the next rung of the ladder. Remind him that opportunity won’t find him within his comfort zone.

Stay in the driver’s seat of your career. After making the decision to leave the safety of The Professor’s nest, I was told by my employer’s HR department that sure, I could transfer to a new department — but first, I’d have to stick with my current job for three more years! My response? “I will give you two months to help me get transferred; then I am going to start interviewing elsewhere.”

A few weeks later, I was taking the subway to my new position in the department I’d asked to be transferred to. I was glad that my unorthodox tactic paid off, but I was fully prepared for it not to — I really would have been interviewing elsewhere two months later! Remember, life is short, and the same opportunities rarely come twice. Instruct your child not to simply “go along for the ride,” especially when her goals and potential for success are at stake. Encourage her to take an active hand in charting her course forward.

Don’t agree to anything you don’t fully understand. Once your graduate gets her foot in the door, she’ll likely want to impress her colleagues and higher-ups at every turn. And in an attempt to avoid looking like she doesn’t know what she’s doing, she may be tempted to feign understanding and nod her head, even though she really has no clue what’s going on. Caution her against this strategy!

Early in my career, a client bullied me into saying “yes” to a request I didn’t understand — and it cost my employer $25,000. While covering up her ignorance might not come with such a steep price tag for your child, it’s still something she should avoid at all costs. Remind her that her integrity, credibility, and reputation — and possibly her job! — are all at stake. It’s always better to swallow your pride and say, “I’m sorry, but I don’t understand. I need you to explain.” Oh — and that’s just as applicable in your child’s personal dealings as it is in her career.

When you’re upset, choose to look forward, not back. You can’t always control what happens to you, but you can control how you react and move forward. The sooner your child learns this lesson, the more resilient he’ll be.

You know what it’s like to be handed an undesirable task at work, be blamed for your boss’s mistake, or be interrupted by an overzealous colleague during a client meeting for the thousandth time. You also know that you can choose to focus on your anger and irritation for hours, or even days. But that doesn’t do you a bit of good. Instead, in these situations, advise your child to channel his thoughts and efforts toward playing the hand he’s been dealt in a way that will benefit him the most.

Learn to appreciate diverse work styles. In life and in work, we all tend to gravitate toward others who think like us and who see the world through a similar lens. But if your child doesn’t push herself past the familiar, she’ll be severely limiting herself.

Yes, it can be difficult, uncomfortable, and downright frustrating to work with people who take a different approach from you. For example, maybe you’re a Type A personality who is totally frustrated by your coworker’s seat-of-her-pants approach to projects. Remember, though, by shutting her out, you’ll also deprive yourself of her creative solutions and outside-the-box insights.

No matter what the situation is, encourage your child to always try to seek out and utilize her team’s talents, even if she doesn’t understand their methods. You can never be sure you have the best answer until you’ve heard all viewpoints.

Know when to look after your own interests. In The Bigs, I share how my boss’s boss, Mack, reacted when I announced my intention to resign my position and move to another company: After gliding confidently around the ring a few times, he settled on a plan of attack and started swinging — not wildly, but with deliberate and measured blows. A right jab, “you’re making a huge mistake”…a left jab, “that firm is too small”…setting me up for a right uppercut, “you will regret this.” For 10 minutes Mack worked me over the best he could.

If I’d been a newbie, I might have believed that Mack really did have my best interests in mind. Fortunately, I was six years into my career and had already changed jobs twice, so this Mack Attack didn’t faze me. I knew that Mack didn’t care about me or what was best for my career; he was working toward the best interests of the company.
I certainly don’t hold that against Mack, but the incident did serve as an important lesson that you should pass on to your graduate: Look after your own career interests. Nobody else is going to do it for you.

Own your mistakes. No matter how much you know or how hard you try, you are going to make mistakes as you pursue your career. The question is, how will you handle them? I caution all graduates not to follow in the footsteps of a former coworker I refer to as “Never,” who never took responsibility for any mistakes and never apologized for anything.

Never was actually very good at what she did, but her insistence on passing the blame and refusing to admit her errors cost her all of the respect, support, and goodwill she could have earned. Here’s the lesson: Refusing to own your mistakes doesn’t make you seem more competent; it reveals cowardice, callousness, and untrustworthiness.

Tell your child that if he is a hardworking, valued employee, when he does own up to his mistakes, his confession will be viewed as a sign of strength, not weakness, by his coworkers. Plus, he’ll be in a position to learn and improve.

Be a good steward of the “little” things. For example, always proofread your emails for errors before pressing “send.” Don’t leave voicemails unanswered at the end of the day. Keep your desk and computer files organized. Call your clients to share progress, even when a report isn’t required.

Most people don’t think much of letting the so-called “little things” slide.” They think it’s okay to cut “unimportant” corners. So when your child pays attention to small, often-overlooked details, she’ll distinguish herself from the pack. Trust me, putting in just a little more work than most people are willing to do is a great way to propel yourself toward success.

If you want to be a leader, act like one. If your graduate’s goal is to be at the forefront of his field’s innovation and growth, he may feel discouraged when his first job is composed of tasks a trained monkey could do. But don’t let him succumb to the “I’ll never get there from here or the What I do in this position doesn’t matter line of thinking. Instead, advise him to get a head start developing the leadership qualities he’ll need in the future.

The best way to move up in the ranks is to lead in whatever position you’re in now. Even if you’re the lowest man or woman on the totem pole, you can still display leadership qualities like having integrity and a good attitude, providing others with helpful feedback, and treating them with respect. The fact is, very few employees consistently show leadership skills. If you’re the exception from day one, the Powers That Be will notice.

Do what you say you’re going to do, when you say you’re going to do it. One basic requirement for doing an outstanding job is to handle all your work-related tasks, large or small, in a timely manner. Tell your graduate that if her job is to get a report done by Friday, get it done by Friday. If HR asks her to fill out a form today, do it promptly.

Yes, meeting deadlines sounds like a no-brainer. But you’d be surprised by how many professionals don’t live by this rule. I can’t tell you how many times I’ve been handed excuses and requests for extensions instead of the finished product. But I can tell you that that type of behavior is not going to do your child any favors in the workplace.

Don’t let anyone have anything negative to say about you. Over the course of their careers, many people encounter individuals whose opinions they think don’t matter and whose actions they think won’t impact them. These people may also believe their position gives them license to dispense with politeness and consideration. Beware: Those assumptions could get your child into big trouble. In many companies, for example, the most hated people are the assistants who treat people in a high-handed way because they work for the boss.

Everyone your child comes in contact with should have a positive experience with him. Even if someone is a pest, rude, or stupid, instruct your child to always treat him respectfully. One day he may be working with, or for, that person. Also, mention that how his boss views him will be heavily influenced by what people in the company tell that boss.

Don’t complain about your job to your coworkers. There will be plenty of things your child won’t like about her first (and second, and fifth) job. But complaining about them around the water cooler— even if she has a very sympathetic audience — is never a good idea.

If negative comments get back to your child’s boss, she will develop a reputation for unprofessional behavior. Moreover, her boss will wonder why she didn’t talk to him directly. Anytime your child is unhappy with something at work, whether it’s her workload, the tasks she’s being given, or how she’s being treated by a coworker, instruct her to bring those concerns directly to her supervisor. If she feels that isn’t possible, tell her to continue to do the best job she can while looking for a more suitable position.

A single act can ruin your great reputation. In The Bigs, I tell the story of a client called “Hoops.” Friendly and accommodating, Hoops taught me a lot about the bond market and achieved an impressive level of personal success. However, one bad decision — not disclosing a sales arrangement to his firm — knocked him out of the game forever. What might have been a negotiated discount was now an illegal kickback. Hoops never recovered.

It takes a lifetime to build a reputation, but a single act can destroy it. Most mistakes can be corrected and don’t do lasting damage to a person’s reputation or career. However, some things cannot be undone, and, unfortunately for Hoops, his transgression was one of those. Don’t allow your child to play fast and loose with his reputation. Make sure he doesn’t assume that “it will never happen to me.” Tell him not to do anything he would be embarrassed to see as a headline on the evening news.

Don’t pick fights you can’t win. Fighting in the office is a bad idea, period. It makes people unhappy and unproductive.
and is a huge waste of time and energy. Nevertheless, serious office disputes are a fact of life for many people at some point during their careers. Tell your child that if she ever feels the pressing need to take on a coworker, to do so only if she knows with certainty she will win.

While I was the CEO of my firm, an employee I’ll call Mr. Nuts began bragging to his coworkers that he soon expected to have my job! Now, Mr. Nuts had a sledgehammer way of dealing with people and the bad reputation that comes along with it. I had tried to coach him on how better to deal with others, but the lessons never seemed to take. So, when I found out he had turned on his one supporter — me! — I couldn’t believe it. The next workday was Mr. Nuts’s last day at that company.

I still shake my head in amazement that this man thought he could pick a fight with a CEO and get away with it. Admittedly, that’s an extreme example, but you and your graduate can take this lesson away from it: Don’t do anything that could antagonize someone who has the power to influence the direction of your career.

Don’t badmouth your coworkers. This is my personal golden rule for business: Never say anything negative about anybody in your office. Pass it on to your graduate: Don’t vent about your boss in the break room. Don’t gripe about your coworker with the rest of the team. Don’t even make fun of John’s crazy tie, unless he’s right there laughing with you.

These comments have a way of getting back to the people they’re about. One of the things I’m most ashamed of in my career is badmouthing a colleague for no good reason. The things I said had a negative effect on our working relationship for years, until I finally reached out with a heartfelt apology. And guess what? Even if the other person never becomes aware of what you said, your colleagues will still make judgments about your character based on your willingness to bash someone else behind his or her back.

Live within your means. Like many young people who are just beginning to support themselves, your graduate may think that his personal finances (whether they’re good or bad) won’t impact his life in the workplace. That’s wishful thinking, especially if your child is struggling to stay solvent. It can be difficult to check personal stressors at the office door, meaning that if he’s worried about money, his anxiety might impact his focus, his performance, and even the values he applies to his work.

You probably know from personal experience that the easiest path to achieving financial security, or at least reducing financial stress, is to discipline your spending habits. Here’s what I told my own child: “If there’s any way you can help it, don’t spend more than you earn.

If you don’t yet make a lot of money, don’t acquire a taste for expensive things. I promise you will be happier in a small apartment, driving an older car, drinking cheap wine than you will be in a big apartment, driving a fancy car, drinking expensive wine, and having to worry about how to pay for it all.”

Don’t forget to have fun. Finally, remind your graduate that while she’ll need to put her nose to the grindstone, she shouldn’t forget to remove it every once in awhile!

I mean it! While work should certainly be a priority, it’s also important to have fun and disengage every once in awhile. The fuller and more satisfying your child’s life is in general, the more effective she’ll be at work. Plus, part of living a happy life is having friends and family to share it with.

Even though plenty has changed since the days we, the parents, were entering the job market, the important things haven’t. The fundamentals of hard work, integrity, respect, perseverance, and so forth still lead to success — so when advising your child, feel free to draw on your own experiences.

Make a point to have a conversation about the lessons you think she most needs to take to heart — perhaps over a celebratory dinner or while packing up her dorm room. Most of all, help your child to understand that when you live and work by a code that’s shaped by values, integrity, dedication, and a true team spirit, you will set yourself apart from the other rookies in a way that gets you hired, recognized, and promoted.

About the Author
Ben Carpenter is author of The Bigs: The Secrets Nobody Tells Students and Young Professionals About How to Find a Great Job, Do a Great Job, Start a Business, and Live a Happy Life. He began his career as a commercial lending officer at the Bankers Trust Company. Two years later he joined Bankers Trust’s Primary Dealer selling U.S. Treasury bonds. After a brief stop at Morgan Stanley, Ben joined Greenwich Capital, which, during his 22-year career there, became one of the most respected and profitable firms on Wall Street. At Greenwich Capital, Ben was a salesman, trader, sales manager, co-chief operating officer, and co-CEO. Currently Ben is the vice chairman of CRT Capital Group, a 300-person institutional broker-dealer located in Stamford, CT. He resides with his wife, Leigh, and three daughters in Greenwich, CT. Check out additional free content including excerpts, videos, and blogs at www.thebigwebsite.com.
AGREEING on how to DISAGREE

HOW YOU HANDLE CONFLICT CAN PREVENT A WHOLE LOT OF DRAMA AND BRING YOU TO RESOLUTION FAR QUICKER.

In the movie, Butch Cassidy and the Sundance Kid, Harvey challenges Butch for leadership of the Hole-in-the-Wall Gang. Butch delays the confrontation by saying, “No, no, not yet. Not until me and Harvey get the rules straightened out.” Harvey, confused, responds, “Rules? In a knife fight? No rules.” Butch immediately kicks Harvey, dropping him like a sack of stolen loot. Says Cassidy, “Well, if there ain’t going to be any rules, let’s get the fight started. Someone count. One, two three, go.” Sundance blurs, “One, two three, go,” at which point Butch knocks Harvey out. Butch, obviously not concerned with a long-lasting peaceful relationship, might argue his method of conflict resolution was highly effective. However, his technique is frowned upon today (as tempting as it might feel in our darker moments).

Reality Stinks
Step one is realize that even the finest communicators — with the more honorable intentions — occasionally find themselves in hot water. Communication is far from an exact science, and even when it’s not our fault, the Big Hairy Argument Monster still tromps into our lives. We cannot avoid him; try as we may.

So, when you find yourself at loggerheads with a co-worker, customer, or spouse or life partner, it’s essential to understand that how you handle it makes an enormous, long-lasting difference. By making a simple agreement in how to disagree, we add a basic structure that keep things moving forward, clears things up quicker, and prevents long-lasting, lingering bad feelings, which could damage the relationship.

Four Simple Rules for Disagreements

Rule #1: Begin with “I”
Too often, when we argue, we say things like “You always do that!” or pass the buck by shouting, “Everyone thinks you’re rude.” Being uncomfortable with our feelings, we look to others to validate what we feel or we try to quickly lay blame at our opponent.

Starting with “I” (such as “I feel...” or “I think...” or “I want...”) forces us to take ownership of what we say. Not only will this cause our thoughts to slow down (because we have to re-word the impulsive things we might say), but it causes us to also decide whether we want to have the statement tagged directly to us. Beyond that, it prevents the other person from denying what we say, leading to the next rule.

Rule #2: No denials
By removing accusations and straw-man arguments, we can now apply the second guideline. Together, these form an impressive barrier against distraction.

As example, without rule one, an argument could go as follows:

Person 1: You’re a jerk.
Person 2: I’m not a jerk. You’re a jerk.
Person 1: I am not!
Person 2: Are too!
Person 1: ‘Fraid not!
Person 2: ‘Fraid so!

I don’t need to continue. We’ve all been there. By utilizing these two rules in tandem, we get:
This parameter causes us to stay on one topic. A “cross-complaint” is the act of bringing up something off topic. In too many disagreements, we weave hither and yon down, following several side paths, getting twisted up in which goes where and who said what.

Here’s an example:

Person 1: I feel that you’re acting like a jerk.
Person 2: I think you’re wrong.
Person 1: I don’t see how I can be wrong. After all, they’re my feelings.
Person 2: OK, I don’t think you’re seeing the whole picture.
Person 1: What am I missing?

By removing the ability to deny another’s statement, we must stay focused on what is really said – and accept that perception is reality when it comes to emotions. Besides, if I’m talking about what I feel or believe, how can anyone say I’m wrong? They might not understand, but they can’t say what goes on inside me is not real.

Rule #3: No cross complaints

This parameter causes us to stay on one topic. A “cross-complaint” is the act of bringing up something off topic. In too many disagreements, we weave hither and yon down, following several side paths, getting twisted up in which goes where and who said what.

Here’s an example:

Person 1: I feel you don’t take your job seriously.
Person 2: I think I do. Give me an example.

Person 1: Last week, at the department head meeting, you didn’t have your packet ready. That caused me to work late.

Person 2: Oh, well in that case, I felt annoyed when you weren’t ready for that meeting we had last month.

TWO did not deny ONE’s feelings, but did bring up something else that bothered him. Now, we have two concerns on the table, causing confusion, and lowering the chances of a timely resolution. Although TWO’s concerns are fair and will have to be addressed, job one is to complete what’s at hand. Therefore, rule three says an appropriate reply from ONE might be, “I understand you’re upset about last month and we can address that. However, let’s finish up with my concern and then we will move on to yours.”

Do not deny nor ignore his comment. Return to it as soon as resolution has been found on issue one. That is essential or negative feelings will linger even longer (as they obviously already are).

Rule #4: No interruptions

This one almost goes without saying; yet we forget. We are so concerned that we will not be heard, that we jump in before our counterpart has finished her thoughts. Not only does this frustrate the speaker, but it doesn’t allow us to hear the details. By waiting until the other person stops talking, it lowers our own emotional level and allows us to respond more accurately.

Awkward at first – incredibly helpful forever

Resolution Rules are a somewhat advanced concept and may appear to cause the conversation to be very stilted and uncomfortable. At first, that’s a fair observation. However, when both parties agree, the minor effort required to discuss disagreements in this fashion will lower emotional content, improve listening skills, direct both parties to “own” the results, and slash lots of time off the disagreement. All of which are better than an on-going, long-term fight.

About the Author

Scott “Q” Marcus is the CRP (Chief Recovering Perfectionist) of www.ThisTimeMeanIt.com, founder of 21DayHabitChange.com (a program designed to help you change one habit in three weeks or your money back), and author of eight books. As a speaker, coach, and consultant, he playfully helps overworked individuals and organizations improve their communication, lower conflict, increase productivity, and reduce stress. However, because he has lost so much weight, he also helps people get healthier and achieve greater life balance. You can find articles like these and get a free year of his very popular “Monday Motivational Memo” as well as a free motivational ebook by signing up at www.ThisTimeMeanIt.com/blog. If you’d like to contact him, he can be reached at the site or 707.442.6243 (He might be willing to work with you or your group for fine quality chocolate - but he’ll deny it.)
Getting ahead, reaching the pole position in both global and extremely competitive markets is not at all easy. But the good news is it is possible and Germany has added an excellent example to this gallery of world masters with a simple but often forgotten recipe: a relentless focus on quality and the one thing that matters most, a team that makes success happen.

It does not matter if it is a corporate team, a sports team, or non-profit team. With over a billion people around the globe watching and commenting on the weaknesses of the individual players, it was not easy to resist the temptation of putting one’s ego before the team spirit. But, the whole team, every single player plus the coach, Jogi Löw, resisted and focused on the thing that matters most if you want to reach the top: remaining unassuming, polite and focused on your goal. And being focused is something Germans excel in (sometimes so much that they appear over efficient, non-humorous and insanely organized). In the end, these team qualities paid off. They can well be used as an inspiration and analogy for any other team worldwide.

When remembering the matches of the World Cup – from the agonizing draw against Ghana, the respectable victory against the US, to the dominating win against Brazil – it becomes clear that this victory is not just a long-awaited gratification for a reunified nation, it is a masterpiece and blueprint for organizations and teams around the world that dare to exchange quick fixes and fast bucks for the biggest financial and emotional victories that fuel organizations for decades. In German, a “Weltmeister” is the best in class, the leader of the pack, the one who has reached the pole position. Establishing Weltmeister qualities pays off in multiple ways.
The following are 5 key qualities of a Weltmeister:

1) **Putting the team first and implementing a serving attitude**

The German team has several world class players, all of them alpha males with long personal records of success. But nevertheless, they never allowed one ego to step up and leave the others behind. They understood, and were deeply convinced, that by helping their teammates with a serving, instead of deserving, attitude, they would all reach the highest goal. Funny enough, the youngest talent on the team, Mario Götze, was the one that scored the final goal, pushing a whole nation into ecstasy. Any business or team leader can use this approach to establish the qualities of team spirit, a dedication to service and willingness to help one another within their team. By doing this, teams help themselves grow towards a new level of success.

2) **Identifying and nurturing talent**

Following the roots of success is always interesting. In the case of the German victory it was sourced from a continuous, relentless search for young talents and a bold investment, not only into their talents, but into everything that the team needed: new training facilities, diversified and trusting coaches as well as great relations on the inside and outside with external multipliers. Applying this quality to any business leads to a new look at anything that increases the teams productivity. Those investments might sometimes hurt the bottom line in the short view but they increase the success and profit in the longer run.

3) **Reaching out for Excellency**

In our bottom-line focused world, customers often miss good “old world” qualities and authenticity in leaders and brands. Reaching for nothing less than excellence requires a lot from everybody involved. It requires setting the highest goals in every form of quality: product quality, customer satisfaction quality, leadership qualities. For the Germans this might be a bit easier since the term “Made in Germany” has been a long-term warrant for outstanding quality. None the less, it is possible for any organization and individual to restart their own quest for excellence – and forever step away from mediocrity and failure customers regularly experience, even with established brands.

4) **Being willing to pay the price**

Sometimes the road to gaining, or regaining, the number one position is long. But, it is always worth it, as long as you are honest with yourself and the rest of your team about the price that comes with the package. In the case of the German team, the price was high. It included endless physical training sessions, competitive video analyses and enduring team development. Applying those actions into the business world also means a lot of persistence and work. It means precise attention to every detail in the production and sales process and keeping the team spirit up within the company even when it seems that all odds are against you. It means to set different priorities in every day’s work and going the extra mile for the customer.

5) **Focus on inspiration rather than motivation**

Motivation is yesterday’s music. Inspiration is today’s must have for any world class team, because it comes from within a person and not from without. But, inspiration itself won’t secure the trophy either. It has to be followed up with persistent, daily actions which are exactly what the German coach, and any corporate leader, can achieve. Inspiring a team instead of relying on old-world motivational patterns, like bonuses, followed up by a joint plan of action is the key to the big win. Jogi went for this strategy with his team, and so can you.

The good thing about these Weltmeister qualities is that you do not have to be a soccer fan to be able to follow and benefit from them. What this German soccer team showed game after game was not only impressive and inspiring, it was the best proof that everyone who is willing to pay the price for excellence can rise from the ashes of their past towards a successful future – regardless if it is a nation, a corporation or an individual.

**About the Author**

Kerstin Plehwe, German bestselling author and international speaker based in Berlin, Germany, helps people and organizations to be courageous, excellent and innovative. She has built and sold several businesses in Germany successfully, advised hundreds of top executives and politicians and has become a highly reputable TV analyst, author and communication expert. She is available to speak in the United States on topics such as new leadership, diversity, change and personal excellence. For more information please visit www.kerstinplehwe.com
It's difficult to remain calm and centered when a co-worker is peering over your shoulder trying to make sure you complete your assignment accurately, or when a well-meaning family member is watching over your plate to make sure you don't stray from your diet, or a constituent is preaching to you about how she would do a better job.

“Here, let me show you an easier way,” or “Do you really think that will work?” are phrases that many people hear as, “Boy, you're really pretty stupid, aren't you?” Our blood boils, fists clench, and before we can count to ten, we say things like, “Do I look stupid?” or “Who asked you anyway?” The results of such interactions go nowhere pleasant.

Having someone tell you how to do something “correctly” (when you weren’t seeking his advice) is one of the top reasons for interpersonal conflict. There is nothing you can do to “unhear” the words; therefore the solution must lie in changing how you react to them. So, the real question becomes, “How does one avoid being pulled into an unwanted argument and — at the same time — respectfully explain to the other person that you would like them to stop doing that?"

**The good news and the bad news.**

If the person is simply out to share his own special brand of dark sunshine with you, in other words, spoil your day; there isn’t a whole lot you can do except grin and bear it. (Well, at least you can bear it.) However, assuming you are merely the recipient of unwanted, well-intentioned advice, one method that helps diffuse the situation is utilizing a simple tool, “The Three Rs”.

**Step 1: Recognize the intent of the person, not the action**

There is an old Irish proverb, “The road to hell is paved with good intentions.” Assuming the person offering the advice is someone with whom you can usually get along (or you usually at least try to), the first assignment is to slow down in your reaction long enough to understand that in reality, he or she just wants to make sure you’re successful at what you’re doing. That is the real underlying reason why he is directing your actions.

For example, “Should you be eating that?” could be the way that he is trying to make sure you get to lose the weight you said you wanted to drop. He wants you to be successful, but doesn't know what he can do. Conversely, “Here, let me show you a better way,” is just another way of saying, “I can show you how to save some time (or make it easier for you).”

If we can focus on the intention, rather than the words or actions, we’re half way there.

**Step 2: Reflect how you feel about the statement**

Resolving conflict is a door that swings both ways. We have to take some ownership of the situation in order to fix it. After all, there wouldn’t be a disagreement if there was only one person involved, would there?

Therefore, it’s vital to understand that no one makes anyone else feel anything. We choose (or we have learned) to react in a certain fashion to certain situations. Others might not know what their comments trigger in you, so — if you want them to stop doing the action in the future — you have to tell them. Without that knowledge, they do not even have the option of changing. If you don’t explain why his or her action bothers you, he doesn’t understand. It’s sometimes risky to express your feelings, but the reality is, others can tell anyway.

So, the second step in preventing these unwanted intrusions in the future is to reflect how you feel about it.

(If you don’t feel comfortable or safe discussing your feelings with particular people, you can skip step two and jump to step three. However, in personal, important, close relationships, it’s an important component.)

**Step 3: Redirect the behavior**

If your response is simply to shout, “Leave me alone, I'm not an idiot!” he will — for possibly a longer time than you wish. In addition, it’s never pleasant to share working or living spaces with someone with whom you are angry. Therefore, redirect him — give him something else to do that might actually help you, while satisfying his desire to be part of your life (or situation).

**Putting the “3 Rs” into action: An example**

Let’s assume the problem was someone trying to tell you how to do a project at work, here’s how the “Three Rs” could be used.

Suppose you were trying to load the new copier and were having trouble getting the tray to slide out. Your co-worker, Jeff, approaches and says, “You’re doing that wrong, let me show you how to do it right.”

You reply, “Thank you Jeff. I really appreciate your willingness to help (recognizes the intent). However, it’s important to me to learn how to do this correctly so I’m not always having to wait for someone else to help; if you do it, I won't understand how this thing goes together (reflecting how you feel). Therefore, I’d like it better if you were available for me if I had any questions later. That would be great!” (redirecting the behavior) By going through that process, Jeff is appreciated for his attempt, he understands you a little better, and you and he get to avoid a big blow out.

Remember the “Three Rs:” Recognize. Reflect. Redirect. It might not always work. But when it does, it’s worth the minor effort it takes.
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Companies can partner with IAIP to promote the insurance industry through providing education, networking and industry alliance, as well as providing insurance products to the general population. Several levels of corporate partnership are available to meet your business’s needs.

Contact the Director of Marketing at 800-766-6249 extension 4, or email marketing@iaip-ins.org today to find out how your company can benefit from partnering with IAIP.

Statement of Ownership, Management and Circulation

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Advance Your Career

**IAIP offers the following prestigious industry designations:**

Certified Insurance Industry Professional (CIIP)

Members may choose to earn the CIIP or the:

- Certified Professional Insurance Woman (CPIW)
- Certified Professional Insurance Man (CPIM)

Diversified Advanced Education (DAE)

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**CONGRATULATIONS!**

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**NEW CLPs**

Jennifer Kubiak, AIS, AINS, ACS, CIIP, DAE, CLP – Region I
Nancy Alonso, CPCU, CIC, AU, CRIS, ASLI, AINS, CLP – Region VII
Michael Blom, CLP – Region VIII
Robert Rubinstein, HIA, CIIP, CLP – Region VIII

**NEW DAEs**

Pamela Nasby, CIC, CISR, CPIW, DAE – Region II
Kathleen Willett, CIC, AAI, CPIW, CISR, CBIA, DAE – Region II
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Nancy Hudson, CISR, CIIP, DAE – Region VIII

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Heidi Blondin, CISR, CIIP – Region I
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Brenda Clark, AINS, CPIW – Region I
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Wanda Jackson, AAI, AIS, CISR, CIIP – Region VI
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To learn more about these designations, including how to qualify, visit [insuranceprofessionals.org](http://insuranceprofessionals.org) and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
The Insurance Scholarship Foundation of America (ISFA) is a 501 C 3 public charity, founded in 1993. ISFA is governed by a volunteer Board of Directors composed of insurance industry leaders who understand the value of education. The ISFA board has dedicated their resources to promote and strengthen the insurance industry.

The Insurance Scholarship Foundation of America is proud of creating an exciting legacy by providing scholarships and making a difference in the lives of individuals who have chosen Insurance as their career.

In 2014 the ISFA Board of Directors awarded scholarships to the following college juniors and seniors. These young men and women are the future of the Insurance Industry, our industry. They represent some of the best and brightest in the academic ranks and have chosen Insurance as their career path.

- Edwin Lee, a senior at St. John’s University is majoring in Insurance & Risk Management. Edwin received a scholarship sponsored by the Susanne N. Wolfe Scholarship.
- Courtney Bass, a PhD Candidate at Florida State University a major in Risk Management & Insurance with minors in Finance and Economics. Courtney received a scholarship sponsored by Marsh.
- Brian Fry, a junior at Appalachian State University is majoring in Risk Management & Insurance and Finance & Banking. Brian received a Marsh sponsored scholarship.
- Yancey Hicks, a junior at University of North Carolina at Charlotte is majoring in Risk Management & Insurance, with a minor in Finance. Yancey received the Norm Ziegler Trailblazer Scholarship.

Receiving ISFA General Scholarships:

- Nathan Ortiz, a junior at St. John’s University majoring in Actuarial Science.
- Brittany Sakson, a junior at St. John’s University majoring is Actuarial Science.
- Andrew Izzo, a senior at Appalachian State University majoring in Risk Management and Insurance.

Congratulations to all recipients of 2014 ISFA Academic Scholarships. During the past 20 years, ISFA is proud to have awarded a total of $244,000 in academic scholarships to 194 recipients from 52 different colleges and universities.

ISFA also awarded three Professional scholarships to men and women currently working in the insurance industry. These scholarships assist their goals of achieving excellence in the insurance industry. For 2014, professional scholarships were awarded to:

- Kathleen Bianculli, CIC, CIIP, DAE, an IAIP member from Region IV with Sterling Insurance Consulting, LLC. Kathleen received a Canal Insurance Company sponsored scholarship.
- Elizabeth Gallant, AAI, CPIA, an IAIP member from Region I. She is an underwriting assistant at Beacon Insurance in Rhode Island. Elizabeth received a Susanne N. Wolfe scholarship for the CISR courses.
- Adam Fleming, API, CPCU, CIC, AAI, AU is an Inland Marine Training Manager for Travelers in Hartford, CT. Adam received a Norm Ziegler Trailblazer Professional Scholarship.

Congratulations to these industry professionals for their hard work and personal goals of excellence.

ISFA Professional Scholarships awarded during the past 20 years total $194,000 to 286 recipients from 145 different industry employers. ISFA continues to be a proud sponsor of the AICPCU/IIA National Honors Program. Since 2003, ISFA has awarded $12,750 to outstanding Associate Insurance Services (AIS) distinguished scholars.

The combined Academic, Professional and National Honors Programs total $450,750 awarded in scholarships over ISFA’s 20 year history! To continue the ISFA goal of Promoting Excellence through Education and to strengthen and to encourage advancement of insurance related careers, we must ensure that students have the education needed to be exceptional members of our industry.

**Education is what the Insurance Scholarship Foundation of America is all about.**

With your help, we can continue to provide academic and professional scholarships to scholars who work for companies like yours as well as those who may become your future employees.

Visit the ISFA website: www.inssfa.org to make your donation to help ISFA continue the legacy of Promoting Excellence through Education for another 20 years. ISFA is a 501 (c) (3) public charity. All donations are tax deductible.
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The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, an association of insurance and risk management professionals dedicated to the perpetuation of those industries through education, networking and industry alliances.

Donations will be used to:

- Develop education courses
- Fund educational seminars and workshops
- Fund keynote speakers

All financial contributions to the Legacy Foundation are tax-deductible as a charitable contribution.

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Mississippi Council In memory of Mary Kirk King
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We appreciate your generous donations to the Legacy Foundation, and we want to recognize everyone accordingly with 100% accuracy. If we have inadvertently made an error, please contact the Legacy Foundation at 800-766-6249 ext. 1 with concerns or corrections.
Dawn Halkyard, ACSR, CIIP, member has been named the Maine recipient for Outstanding Customer Service Representative of the Year by the National Alliance for Insurance Education and Research. The National Alliance selects a group of insurance professionals to represent their state and compete to become The National Outstanding CSR of the Year. This prestigious award recognizes the contributions and commitment of those who serve clients within the insurance industry. Entrants must have demonstrated commendable service to their agencies, their industry and their communities.

Sheree Pendergrass, CIC, CRM, CLP , CIIP
Region VIII
President, Las Vegas Insurance Professionals

The award recognizes the important role of CSRs within the insurance industry. To qualify for the top state honor, the 2014 candidates submitted an essay on ways that CSRs can have a meaningful impact on new and renewal business written by their agency.

Martha Elliott, CISR, with Marsh & McLennan Agency in Overland Park, has been recognized by The National Alliance as the state’s Outstanding CSR of the Year. Martha Elliott
Region VII
Insurance Association of Suburban Kansas City

The Virginia Council of IAIP held its 28th Annual State Council Meeting September 5-6 in Abingdon, VA.

Jessica Pruitt
Region II
Insurance Professionals of Southwest Virginia

Christina Murphy, CIC, CISR, CLP was presented with the CIC Designation at the National Alliance Conferment Ceremony in October. Christina worked very hard to earn this designation. We are all so very proud of her!

Katharine M. Nohr, Esq. was a guest lecturer at the University of Utah College of Law on October 20, 2014. She spoke to two Tort classes and the sports law group regarding sports law and risk management. Ms. Nohr is now offering career longevity risk management consulting to professional athletes.

Katharine M. Nohr, Esq
Region VIII
Honolulu Association of Insurance Professionals

Congratulations to Ms. Teresa C. Sheppard, CIC, CISR, AAI, ACSR, CPIW, AIS, Account Manager for Campbell Insurance for being awarded the 2014 National Outstanding CSR of the Year Award. Ms. Campbell was selected from 42 state winners. After five finalists were chosen from this field, a panel evaluated the finalists based on their individual contributions to the insurance community and the strength of their essays. Teresa Sheppard was praised by an associate as “an inspiration and leader for others. She is a supporter of insurance education and professional development for insurance women in our industry. Her numerous designations are just one example of her commitment to professional growth.”

Kathleen Willett
Region II
Raleigh Association of Insurance Professionals

Terry is a professional who is very dedicated to his Educational Goals. We are so proud of him!

Terry J. Smith, CIC, CRM, CPCU, ARM, AIS was presented with the CRM Designation at the National Alliance Conferment Ceremony in October. Terry is a professional who is very dedicated to his Educational Goals. We are so proud of him!

Sheree Pendergrass, CIC, CRM, CLP, CIIP
Region VIII
President, Las Vegas Insurance Professionals

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Kathleen Willett
Region II
Raleigh Association of Insurance Professionals

Christina Murphy, CIC, CISR, CLP was presented with the CIC Designation at the National Alliance Conferment Ceremony in October. Christina worked very hard to earn this designation. We are all so very proud of her!
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