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The Last Line
Editor’s Note

“Conversations were struck up between strangers, regular diners as well as infrequent customers, as if united by a sense of gratitude at the sheer unlikeliness of it all - a high achievement of industrial civilisation that deserved to remain for everyone, but which has now gone the way of the airship and the ocean liner. [On British railway dining cars]”
- Simon Bradley, The Railways: Nation, Network and People

I must confess: I am disappointed we don’t have flying cars yet. In my imagination as a kid, the future of personal transportation looked like car-sized airplanes flying on invisible highways just above the existing grounded highways of my childhood. From that perspective, not that much has changed in the past 30 years. I can’t begin to guess what modern transportation will look like in another 30 years. But I do know that the insurance industry has a massive job ahead of them if we do indeed have a driverless future.

Some predictions suggest that children being born this year will never experience driving their own vehicle. Others invest their hopes in electric airplanes that take off and land vertically instead of requiring the long runways that today’s aircraft need. And what about drones? They obviously already exist, but will they evolve to eventually carry passengers? And don’t forget about public transportation – what will that look like in 2047? Right now, the best guess is a conceptual model called the Hyperloop. This concept promises an exciting 500 mile-per-hour trip through tubular systems that shoot pods of passengers from one location to another. If you can imagine that!

In addition to our concentration on the future of transportation, I would like to personally invite each of you to focus your attention on our upcoming 76th Annual Convention, to be held in one of the most breathtaking American towns I have ever visited – historic Old Town Albuquerque, New Mexico. Exciting plans are still taking shape as I write this, but I am confident this will be our best convention yet. Keep up with the latest developments on Convention planning by joining our IAIP Convention Facebook Event. I look forward to once again seeing the sharp, inspiring, fun leaders of the insurance industry I have met in past years’ Conventions, and very much anticipate meeting new friends this June. No matter what mode of transportation you decide to take – I look forward to seeing you there!

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Betsey Blimline
Editor, Today’s Insurance Professionals Magazine

Our Spring issue of Today’s Insurance Professionals provides us the opportunity to learn more about today’s management of risk for the transportation industry, as well as a glimpse into how the latest in modern transportation – drones, electric cars, autonomous cars, and more – is affecting the landscape of the risk management and insurance industry now and into the future.
The teleportation and warp speed as seen on old episodes of Star Trek may never be practical solutions for how we get from one place to another, however, options to these futuristic modes of transportation are abundant and continue to evolve. My great-grandfather moved his family from Riverside to Fullerton, California, by the only means available to him at the time: a horse-drawn wagon. It took all day and night to travel that 45 miles. Today, I could travel that same distance by bus or train in a little over an hour or by car in about 45 minutes. I could even take a small plane or helicopter between those two cities. Today we have many choices in how we travel. Some of them have been around for ages, like subways and trains, and some, like Uber and Lyft, are relatively new with autonomous vehicles being the latest thing to hit the streets.

Recent studies show that more and more millennials and Gen Zs are choosing to not own vehicles and prefer to use options like ride-sharing services and public transportation. Other studies show there is a resurgence in living and working in closer proximity – with many business parks now incorporating housing and shopping complexes all within walking distance of each other. We also have a rapidly growing retired population moving into active-senior housing where golf carts are the only vehicles allowed on their streets. As the needs of the population change, transportation options change in response and technological advances are accelerating the process.

What is the future of transportation? As long as we need to get from point A to point B, the means we use to accomplish that journey will continue to evolve. Autonomous vehicles may be the latest option but they won’t be the last. As former Transportation Secretary Anthony Foxx said, “The truth about transportation is that it’s future-oriented. If we’re planning for what we have, we’re behind the curve.” Now, if you’ll excuse me, my flying car (think: Jetsons) is double parked.
“Do not go where the path may lead, go instead where there is no path and leave a trail.”

– Ralph Waldo Emerson

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Why Are So Many Employees Disengaged?

The answer most often lies in managerial relationships. A recent national study by Dale Carnegie Training placed the number of “fully engaged” employees at 29%, and “disengaged” employees at 26% – meaning nearly three-quarters of employees are not fully engaged (aka productive). The number one factor the study cited influencing engagement and disengagement was “relationship with immediate supervisor.” While this is no surprise to those in the management business (and we all intuitively know that our attitude toward our boss has a major impact on our feelings about work), my interest here is not to delve into this recent study – but to probe a bit into why manager-employee relationships are so chronically problematic. At enormous costs, it's worth noting: The Bureau of National Affairs estimates U.S. businesses lose $11 billion annually due to employee turnover.
Why are these costly problems so persistent? My premise is that the qualities companies traditionally look for when selecting and developing managers and executives are often not conducive to building positive, productive, engaged employee relationships. To illustrate this, let’s consider some examples from my own experience. As a relatively new manager (back in the Pleistocene Era), I was told on numerous occasions by senior management, “You just don’t seem like a manager. You just don’t seem like executive material.”

When I’d ask why, the answer would always be something along the lines of: “I don’t know… you just seem too quiet, too soft-spoken – not authoritative enough.” To which I’d generally respond, “Don’t judge my personality – judge results. Do people like working for me? Am I able to deliver large projects successfully?”

Over time my own management came, for the most part, to accept my style. But my point in this article is not about me – like most in management I had my strengths and weaknesses, my good days and bad. Rather, it’s about what I observed in working with and for hundreds of other managers and executives over a long career. Put simply, the qualities commonly associated with management and leadership – being authoritative, decisive, forceful, perhaps somewhat controlling, if not moderated by a high degree of awareness as to how one comes across and is perceived by others, are also qualities that have the potential to easily alienate those on the receiving end. Most people chafe under too much authority, too much forcefulness, too much control.

So what qualities are more useful in fostering engaged, productive employees… in building positive manager-employee relationships? Almost without exception the most effective managers and executives I knew (in addition of course to possessing technical proficiency) shared these five – for lack of a better term – softer characteristics.

They were good listeners – less focused on imposing their own will than on hearing what others had to say.

They were perceptive – able to understand the sometimes subtle issues their direct reports were dealing with… as well as what motivated them and what didn’t.

They were open communicators – approachable, candid, easy to talk to, available when needed.

They were of calm demeanor – not prone to excitability, able to remain cool under stress. (Nothing erodes loyalty quicker than humiliation on the wrong end of a hot temper.)

They were genuinely concerned about their direct reports’ well-being – men and women of integrity who cared about their employees and could be trusted to keep their word.

Let me be clear: I’m no Management Pollyanna. I’m not advocating just being “a nice guy.” You can’t be – and still do your job. You can’t be a conflict avoider. You have to be willing to make difficult decisions. As Chairman Mao once put it, “Revolution is not a dinner party.” Nor is management – it’s a tough, often painful business. And to be sure, other macro-level factors beyond personal relationships contribute to employee disengagement as well: layoffs, reorganizations and benefit cuts to name a few – the myriad of insecurities associated with working for companies under constant financial pressure in a fragile economy.

But as the Dale Carnegie study showed yet again, “relationship with immediate supervisor” remains the number one factor, the lead dog. When companies are concerned about turnover, productivity, and chronically high levels of employee disengagement, they need to look thoughtfully at how they’re selecting and training their managers. They need to look thoughtfully at the type of people they’re placing in these critical roles, and how they relate to others. This is the fabric of day-to-day business life. This is the thread from which the cloth is made.

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10. Halo Effect
Supervisor sees employee as a good person and worker but ignores evidence that might suggest otherwise. Instead of correcting the employee, the supervisor covers for employee and may even offer excuses for declining performance.

9. Horns Effect
Supervisor has formed an impression that the employee is a bad worker and is unreasonably harsh in assessing the employee. Supervisor will criticize and undermine employee actions.

8. Central Tendency
Supervisor gives ratings such as satisfactory, adequate, meets all requirements, regardless of actual performance. This often happens if the supervisor doesn’t want confrontation and the repercussions in giving a poor, although accurate, assessment.

7. Using Generalities
Supervisor does not use the documentation gathered during the last review cycle spelling out the employee’s accomplishments or areas of improvement. The employee will not have examples as motivation to continue good work or correct poor work.

6. Evaluation Inflation
Supervisor gives an evaluation that does not indicate the actual performance but better than what it should be because of a fear of the employee’s reaction.

5. Leniency Error
Supervisor wants to be liked and purposely rates very liberally, ignoring or downplaying problem areas.

4. Severity Error
Supervisor follows a set of standards too strict so that goals are not obtainable. Often this supervisor will not allow employee input.

3. Timing Error
Supervisor bases evaluation on recent events, not taking into account the entire evaluation period.

2. Positive and Negative Stereotyping
Supervisor prejudges the employee based on race, religion, age, gender or sexual orientation without regard to actual performance.

1. Not Completing the Review
If the supervisor does not complete the annual evaluation the employee has no idea on how the performance is viewed, good or bad. This could contribute to lack of or continued poor performance.

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The average length of a collision repair is 13 days. Are your customers prepared to borrow a car from the family for that long?

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When I was a kid, I often used “ready, set…” to gather up the courage to “go.” If you’re looking to retire, you’re going to need more than just “ready, set” to prepare. But have no fear. These three tips will help build your courage so you’re ready to GO when the time comes.

1. START EARLY

Many financial advisors say that saving for retirement should start in your twenties, when you leave school and start earning paychecks. Easier said than done, right? Turns out, it’s not just your generation feeling the pain, it’s all generations.

Millennials (those born between 1981 and 2000), for example, are struggling to find steady, meaningful work that pays enough to cover their crushing student loan debt. Saving for retirement? Ha!

My generation – Generation X (those born between 1965 and 1980) – is in the same boat, putting away a mere 6.3% of their salaries – far short of what they’ll need come retirement time.

Baby Boomers (those born between 1946 and 1964), are struggling, too. Despite being known as the best savers of all generations, huge gaps in what they need and have to retire is a huge a problem – especially because they are living longer and more actively than generations before them. The uncertainty of Social Security as the generation ages is also a concern.

There is hope, though – for every generation.

The key: starting early.

The problem: how?

Billie Sleet, a member-at-large from Region II who retired in 2004, had a financial plan, but not until her mid-thirties. “Neither my husband or I had company retirement plans,” Billie explains. “We were in our thirties before we started our IRAs. We tried to always put the max in each year, but with kids, college and living expenses… you know how it goes.” We sure do, Billie.

Let’s check out a few ways to get started.
PARTNER WITH YOUR EMPLOYER
There are many ways to partner with your employer to plan for a successful retirement. One way is to take advantage of your company 401(k), if offered. A 401(k) is an easy way to save for retirement, with money drawn automatically from your paycheck before you get a chance to spend it. In some cases, your employer will match your contribution to a certain percentage – essentially free money.

Another way to partner with your employer is to take advantage of access to retirement planning and education. According to the Plan Sponsor Council of America’s annual survey of 401(k) plans, 41.4% of plans offer some kind of investment advice.

Pat Stuebgen, member of the Insurance Professionals of Pittsburgh prior to retiring in 2014, took advantage of tools offered by her employer. “My company has a plan managed by Fidelity,” Pat explains. “I used their planning tools, which were very user friendly. If I encountered any problems there was always an associate to assist me.”

Fidelity – better known as Fidelity Investments, the nation’s largest provider of retirement accounts – is one of many companies that offer retirement planning tools to help you prioritize savings, set financial goals and optimize your retirement strategy. Check with your employer to see if your provider offers online education and seminars.

TAKE MATTERS INTO YOUR OWN HANDS….AND WALLET.
If your employer does not offer a 401(k) plan or you want to supplement your 401(k) with individual investments, there are a number of options to prepare for retirement.

One option is an individual retirement account (IRA). According to Investopedia, an IRA allows you to contribute pre-tax income toward investments that grow tax-deferred. What does that mean? It means that no capital gains or dividend income from your investments are taxed until you withdraw the money. In non-finance person language: you don’t pay taxes now, you pay when you withdraw money in retirement.

Individuals can defer paying income tax on up to $5,500 on IRA contributions. For couples, that means $5,500 in each of their names, even if only one spouse works, for a total of $11,000 in tax-deferred savings. 50 or older? You can save as much as $6,500 in an IRA – as much as $13,000 with your significant other. Bonus? Contributions to an IRA may be tax deductible depending on your income, tax filing status and other factors.

Another option is to open a Roth IRA. Roth IRAs have the same contribution limits as traditional IRAs, but they are taxed differently. With a Roth IRA, you pay taxes on contributions immediately, and then you can withdraw the money tax-free in retirement. The catch? To qualify for tax-free distributions, you must be age 59½ or older, and the account needs to be at least five years old. You can contribute to both a traditional and Roth IRA as long as your deposits to both types of accounts don’t exceed the annual contribution limits.

Don’t think you have the discipline to contribute to an IRA? Consider a few possibilities to help you on your way.

The first is to set up direct deposit to your IRA. Similar to an employer funded retirement benefit, setting up direct deposit moves the money to your IRA account before you see it. You can max out an IRA by contributing $4,528 per month. If you’re 50 or older, you will need to contribute $5,42 monthly to get the maximum possible tax perks. Another way to fund an IRA is to use part of your tax refund. According to US News, IRS Form 8888 allows you to directly deposit your tax refund into up to three different saving or investment accounts, including an IRA.

GO WITH A PRO
If the thought of going it alone scares you, take heart. There are plenty of professionals that can help you prepare for a successful retirement. And much like insurance professionals, financial professionals have different specialties.

One such professional is an independent financial advisor. According to Investopedia, financial advisor is a general term, including stock brokers, insurance agents, money managers, estate planners, bankers and more. A financial advisor might help manage investments, broker the sale and purchase of stocks and funds or create a comprehensive estate and tax plan. If the advisor is working with the public, they must hold a Series 65 license.

Another option is a Certified Financial Planner (CFP). CFPs have passed a national test covering insurance, investments, taxation, employee benefits, retirement and estate planning administered by the CFP Board of Standards. They must meet experience requirements and abide by a code of ethics.

CFPs take a more holistic approach to retirement planning and readiness, customizing your financial plan based on your unique life goals. Whatever your picture of the future looks like, your planner will give you specific, personalized advice that will help you get to your goals in the most objective way possible.

Not sure where to find an advisor? Web sites like U.S. News have investing pages where you can search by name, company or state. While you’re there, check out questions to ask a potential financial advisor or planner.

2. ANTICIPATE THE NEED.
It is important to know your financial goal. Not sure how much you need to save for retirement? No worries – you’re not alone. A survey by LIMRA Secure Retirement released in 2015 found that a majority of baby boomers, Generation X workers and millennials do not know how much they need to save for retirement. Here are a few suggestions from the finance professional world to help you figure it out.

ESTIMATE FUTURE SPENDING
No matter your age or generation, using your current budget to anticipate your future spending needs is a huge help. But let’s face it, it’s a lot of work – especially if you don’t currently follow a budget.

To create your retirement budget, enter your monthly expenses into the first column of a spreadsheet (if you already have a budget, this step is done. Congrats). In the second column, list your best guess of what each expense will be in retirement. Then add additional things you plan to do in retirement – extra golfing, ballroom dance lessons, travel – you get the point. Add up the second column and you get a rough idea of your monthly expenses in retirement. Multiply that by 12 and you’ll have your annual amount.

If you’re not a budget spreadsheet kind of person, consider guidance from finance professionals, who recommend that investors use their income to benchmark their progress in building a nest egg. Fidelity, for example, suggests that workers aim to save at least eight times their ending salary by retirement.
USE A RETIREMENT CALCULATOR
A good retirement calculator can help you assess where you stand in savings versus need. For example, the calculator on NerdWallet.com will take your budget and investment numbers and pair them with calculations based on research, including inflation projections, life expectancy and market returns.

A number of other trusted financial institutions and websites like CNN Money, Fidelity and AARP offer retirement calculators to help you assess your financial health. Items you'll need to complete these calculators include your age, how much you and, if applicable, your significant other make, how much you've saved, how long you plan to live and other similar questions. Some will also include your expected Social Security and pension benefits, if applicable.

WRITE IT DOWN
If you're like me, you have to write things down to get them to stick. In fact, I have lists to keep track of my lists. Do I have a retirement plan list, though? Admittedly – no, I do not. According to LIMRA, we should. In fact, about half of people who have a retirement plan feel very prepared for retirement, as opposed to 17% of those who don't have a written plan.

Once you've written down your goals, put it on your fridge. Post it next to the photo of that exotic vacation you want to take when you retire. Refer back to it often – especially if you need motivation to pass on that new Michael Kors bag. At the very least, look at it yearly to adjust for life circumstance changes. This will help you stay on track in the years ahead.

3. PREPARE FOR WHAT COMES AFTER RETIREMENT.
You probably have some idea of what you want to do after retirement – travel, spend time with family, climb Mt. Everest, you get it. But all those options could get overwhelming. Enter: the list. Yes, even in retirement, you're making lists. This list, however, is of the top five ways you want to keep busy.

For Susan Hathorne, Insurance Professionals of Greater Portland, IAIP was at the top of her list. “I love having more time for IAIP in retirement,” Susan says. “I attend local meetings for two locals, all Council events, Regional and International Conventions. I don't need the (CE) credits, but love the friendships I have made over the 51 years as a member.”

Volunteering was also atop her list. “I am a girl scout leader for my granddaughter's troop, volunteer at the local animal shelter,” Susan explains. “I also am active in my church. I feel I spend a lot of time with things I never had time for in the past while working. Of course an afternoon nap is on the agenda several afternoons a week.” Susan’s advice? Start looking at volunteer opportunities now. “I had no idea there were so many opportunities out there for me to volunteer.”

Another way to prepare? Focus on your health now. To get the most out of your retirement — and life in general — you want to be as healthy as possible. That means scheduling your yearly physical and bi-annual dental exams. It also means committing (or re-committing) to making wise food choices, getting enough sleep and exercising.

Speaking of health, a big topic facing retirees is the availability and cost of health insurance. In the past, many employers offered their retirees a health care option. Today, such a plan is a rarity. In fact, a paper published by Frostin and Adams states that in 2010, 17.7% of workers were employed at establishments that offered health coverage to early retirees, down from 28.9% in 1997.

“One of the scariest things about retiring is wondering if you've planned for and/or saved enough to cover your general expenses for the next 20, 30 or 40 years,” says Susan Musolf from the Insurance Professionals of NW PA, who retired earlier this year. “One major concern is planning for emergencies like health issues.”

If you, like Susan, are not receiving an employer-funded health plan in retirement, it is important to research your options as soon as possible. If you’re 65, you’re eligible for (and automatically enrolled in) Medicare. Medicare is the federal insurance program for Americans age 65 and funded by the Social Security Administration. Medicare consists of parts A through D, each covering a different aspect of your health and varying in cost. Because of the complexity of Medicare, it’s best to start researching as soon as possible.

If you're not yet 65, you can apply for coverage through the Health Insurance Marketplace, a service of the Affordable Care Act. There, you can apply for health insurance that is based on your anticipated income in the coming year. Bonus? You don't have to wait for Open Enrollment.

According to Healthcare.gov, if you retire before you're 65 and lose your job-based health plan when you do, you can use the Health Insurance Marketplace to buy a plan. Losing health coverage (even because of retirement) qualifies you for a Special Enrollment Period. This means you can enroll in a health plan even if it's outside the annual Open Enrollment Period.

It is important to have health coverage for your health, but also to protect yourself from paying a fee. For example, if you didn’t have coverage in 2016, you would have paid a penalty of either 2.5% of your income, or $695 per adult ($347.50 per child) — whichever is higher. There will be a similar penalty for 2017.

The bottom line? You CAN do it. Use these tips, do your research and enjoy your retirement. You’ll be glad you did when the time comes.

Ready? Set? Go!

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NEW PERSPECTIVES

12 STEP GOAL SETTING GUIDE

by: Brian Tracy

Decide exactly what you want in every key area of your life. Start off by idealizing. Imagine that there are no limitations on what you can be, have or do. Imagine that you have all the time and money, all the friends and contacts, all the education and experience that you need to accomplish any goal you can set for yourself. Imagine that you could wave a magic wand and make your life perfect in each of the four key areas of life. If your life was perfect in each area, what would it look like?
1. Income – how much do you want to earn this year, next year and five years from today?
2. Family – what kind of a lifestyle do you want to create for yourself and your family?
3. Health – how would your health be different if it was perfect in every way?
4. Net Worth – how much do you want to save and accumulate in the course of your working lifetime?

**Three Goal Method** – in less than 30 seconds, write down your three most important goals in life, right now. Write quickly. Whatever your answer to this “Quick List Method” way of writing three goals – is probably an accurate picture of what you really want in life.

**Write it down.** Your goals must be in writing. They must be clear, specific, detailed and measurable. You must write out your goals as if you were placing an order for your goal to be manufactured in a factory at a great distance. Make your description clear and detailed in every sense.

Only 3% of adults have written goals, and everyone else works for them.

**Set a deadline.** Your subconscious mind uses deadlines as “forcing systems” to drive you, consciously and unconsciously toward achieving your goal on schedule. If your goal is big enough, set sub-deadlines. If you want to achieve financial independence, you may set a 10 or 20-year goal, and then break it down, year by year, so that you know how much you must save and invest each year.

If for some reason you don’t achieve your goal by the deadline, simply set a new deadline. There are no unreasonable goals, only unreasonable deadlines.

**Identify the obstacles that you should overcome to achieve your goal.** Why aren’t you already at your goal?

**The Theory of Constraints** – there is always one limiting actor or constraint that sets the speed at which you achieve your goal. What is it for you?

The 80/20 Rule applies to constraints. Fully 80% of the reasons that are holding you back from achieving your goal are inside yourself. They are the lack of a skill, a quality or a body of knowledge. Only 20% of the reasons you are not achieving your goal are on the outside. Always start with yourself. Identify the knowledge, information and skills you need to achieve your goal. Especially, identify the skills that you must develop to be in the top 10% of your field.

**Greatest Discovery:** Your weakest skill sets the height of your income and your success. You can make more progress by going to work on that one skill that is holding you back more than any other.

**Key Question:** “What one skill, if you developed and did it in an excellent fashion, would have the greatest positive impact on your life?” Whatever the skill, write it down, make a plan and work on it every single day. Identify the people whose help and cooperation you will require to achieve your goal. Make a list of every person in your life that you must work with or work around to achieve your goal. Start with the members of your family, whose cooperation and support you will require. List your boss, co-workers and subordinates. Especially, identify the customers whose support you will need to sell enough of your product or service to make the kind of money that you want. Once you have identified the key people whose help you will require, ask yourself this question, “What's in it for them?” Be a “go-giver” rather than a “go-getter.”

To achieve big goals you will have to have the help and support of lots of people. One key person at a certain time and place in your life will make all the difference. The most successful people are those who build and maintain the largest networks of other people whom they can help and who can help them in return. Make a list of everything you must do to achieve your goal. Combine the obstacles that you should overcome, the knowledge and skills you will have to develop, and the people whose cooperation you will require. List every single step that you can think of that you will have to follow to ultimately achieve your goal. As you think of new items, add them to your list until your list is complete. When you make out a list of all the things you will need to do to achieve your goal, you begin to see that this goal is far more attainable than you thought. “A journey of a thousand miles begins with a single step.” You can build the biggest wall in the world one brick at a time.

Organize your list into a plan. You organize this list by arranging the steps that you have identified by sequence and priority.

**Sequence – what do you have to do before you do something else, and in what order?**

**Priority – what is more important and what is less important?**

The 80/20 Rule says that 80% of your results will come from 20% of your activities.

The 20/80 Rule says that the first 20% of time that you spend planning your goal and organizing your plan will be worth 80% of the time and effort required to achieve the goal. Planning is very important.

Make a plan. Organize your list into a series of steps from the beginning all the way through to the completion of your goal.

When you have a goal and a plan, you increase the likelihood of achieving your goals by 10 times by 1000%!

- Plan each day, week and month in advance.
- Plan each month at the beginning of the month.
- Plan each week the weekend before.
- Plan each day the evening before.

The more careful and detailed you are when you plan your activities, the more you will accomplish in less time. The rule is that each minute spent in planning saves 10 minutes in execution. This means that you get a 1000% return on your investment of time in planning your days, weeks and months in advance. Select your number one most important task for each day. Set priorities on your list using the 80/20 Rule. Ask yourself this question: “If I could only do one thing on this list, which one activity is most important?” Whatever you answer to that question, put a number “1” next to that activity.

Then, ask yourself, “If I could only do one other task on this list, which one task would be the most valuable use of my time?”
Today's Insurance Professionals 

Then write a number “2” next to that task. Keep asking this question, “What is the most valuable use of my time on this list?” until you have your seven top tasks, organized by sequence and priority. Here is another question you can ask, “If I could only do one thing all day long, which one activity would contribute the most value to my work and to my goals?” Focus and Concentration are the keys to success. Focus means that you know exactly what it is that you want to accomplish and concentration requires that you dedicate yourself to doing only those things that move you toward your goal.

Develop the habit of self-discipline. Once you have decided on your most important task, resolve to concentrate single-mindedly on that one task until it is 100% complete. Your ability to select your most important task and then to work on it single-mindedly, without diversion or distraction, will double and triple the quality and quantity of your output and your productivity.

Single Handling is one of the most powerful of all time management techniques. This means that when you start with the task, you avoid all distractions and stay with that task until it is done. Once you have developed the habit of completing your tasks, you will earn two, three and even five times as much as other people.

Practice visualization on your goals. Create clear, vivid, exciting, emotional pictures of your goals as if they were already a reality. See your goal as though it were already achieved. Imagine yourself enjoying the accomplishment of this goal. If it is a car, imagine yourself driving this car. If it is a vacation, see yourself on the vacation already. If it is a beautiful home that you want, see yourself living in a beautiful home. In visualizing, take a few moments to create the emotions that would accompany the successful achievement of your goal. A mental picture combined with no emotion has an enormous impact on your subconscious and your superconscious mind. Visualization is perhaps the most powerful faculty available to you to help you achieve your goals faster than you ever thought possible.

When you use a combination of clear goals, combined with visualization and emotionalization, you activate your superconscious mind. Your superconscious mind then solves every problem on the way to your goal. Your superconscious mind activates the Law of Attraction and begins attracting into your life people, circumstances, ideas and resources that will help you to achieve your goals even faster.

Goal-Setting Exercise

STEP 1
Take a clean sheet of paper and write the word “Goals” at the top of the page along with today’s date. Discipline yourself to write out at least 10 goals that you would like to accomplish in the next year, or in the foreseeable future. Begin each goal with the word “I.” Only you can use the word “I.” Follow the word “I” with an action verb that acts as a command from your conscious mind to your subconscious mind. Describe your goals in the present tense, as though they had already been achieved. If your goal is to earn a certain amount of money in a certain year, you would say, “I earn this number of dollars by the end of this year.” If your goal is to get a new car, you would say, “I drive such and such a new car by such and such a date.” Finally, when you write down your goals, always write them in the positive tense. Instead of saying, “I will quit smoking,” you would say, “I am a non-smoker.” Always state your goals as though they were already a reality, as though you had already accomplished them. This activates your subconscious and superconscious minds to change your external reality so it is consistent with your inner commands.

STEP 2
Decide upon your major definite purpose. Once you have written out a list of 10 goals, ask yourself this question, “If I could wave a magic wand and achieve any goal on this list within 24 hours, which one goal would have the greatest positive impact on my life?” Whatever your answer to that question, put a circle around that goal. Then, transfer the goal to the top of a clean sheet of paper.

1. Write it down clearly and in detail.
2. Set a deadline on your goal and set sub-deadlines if necessary.
3. Identify the obstacles that you must overcome to achieve your goal, and identify the most important one, internal or external.
4. Identify the knowledge and skills you will need to achieve your goal, and the most important skill that you must become excellent in.
5. Identify the people whose help and cooperation you will require, and think about what you can do to deserve their help.
6. Make a list of everything you will have to do to achieve your goal. Add to the list as you think of new things to do.
7. Organize your list by sequence and priority, by what you have to do first, and by what is most important.
8. Make a plan by organizing your list into steps from the first to the last, and then resolve to take action on your plan, every single day.
9. Plan your goal in terms of the activities that you will have to engage in to achieve it, daily, weekly, and monthly, and in advance.
10. Set priorities on your list and identify the most important thing that you can do every single day to move most rapidly toward your goal.
11. Discipline yourself to concentrate single-mindedly on the most important thing that you can do today until it is 100% complete. Practice single-handling with every major task.

About the Author
Brian Tracy is Chairman and CEO of Brian Tracy International, accompany specializing in the training and development of individuals and organizations. Brian’s goal is to help you achieve your personal and business goals faster and easier than you ever imagined. Brian Tracy has consulted for more than 1,000 companies and addressed more than 5,000 people in 5,000 talks and seminars throughout the US, Canada and 69 other countries worldwide. As a Keynote speaker and seminar leader, he addresses more than 250,000 people each year. His exciting talks and seminars on Leadership, Selling, Self-Esteem, Goals, Strategy, Creativity and Success Psychology bring about immediate changes and long-term results. To learn more about Brian Tracy, please visit www.briantracy.com/AboutBrian. If you have any questions about Brian Tracy learning programs and services, please email Support@BrianTracy.com or call 1-858-436-7300.
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“WAHVE is the best thing that happened to me; it changed my life. When people see how happy I am, they want to know all about WAHVE.”

– Judy Bush
Passwords are a critical security component of your online accounts, providing a fine line of defense against the horde of threats on the Internet. The problem that many users have with passwords, however, is that good passwords are difficult to remember. Plus, on their own, passwords aren't necessarily the most secure option. So, how can you make passwords both easier to use and more secure?

Here are two technologies that will improve your security, making it difficult for hackers to brute-force their way into your network infrastructure.

**Two-Factor Authentication**

Two-factor authentication uses secondary credentials to protect your network or online accounts. This second step could be in the form of an SMS message, a phone call, or an email which has a constantly-shifting credential that's required to log into your online accounts. Anyone without these credentials cannot access your account.

The main idea with two-factor authentication is to make it as difficult as possible for hackers to break into your accounts. By implementing physical devices like your smartphone, you make it virtually impossible to log in without also having physical access to your smartphone. While many websites and online accounts take advantage of two-factor authentication, agencies can use it as well to add an extra layer of protection to sensitive information.

**Password Managers**

Simple passwords like your dog's name or the make of your car followed by your date of birth are pretty easy for hackers to brute force. More secure, complex passwords are typically very long, having several upper and lower-case letters, numbers, and symbols. Naturally, passwords like these are difficult to crack for hackers, but equally as hard for users to remember. Furthermore, you should never use the same password for more than one account, which means that you'll have even more trouble than usual remembering all your passwords. The best way to keep track of passwords is with a password manager solution, a tool that makes it easy to store and utilize complex passwords.

With an enterprise-level password manager, you can equip your business with complex passwords necessary to protect your critical assets from potential danger. Password managers store your credentials in a secure database, and then retrieves them individually when it comes time to use them. This keeps your credentials both secure and easily accessible for when you need them. It's the easiest way to reap the benefits of complex passwords without having to remember multiple credentials for each account you have. There are many solutions on the market, so don't hesitate to reach out to your IT company to determine what type of password management tool would best fit your business.

**About the Author**

Jerry Fetty is founder and CEO of SMART I.T. Services/myAGENCYcloud, an Information Technology service company that specializes in helping independent insurance agencies increase their productivity and profitability by harnessing the power of technology. He can be reached at (586) 258-0650 or jerry.fetty@smartservices.com
Outrank Your Competitors and Engage More Customers

Google is the largest search engine in the world, with 65% of total global website traffic originating from Google searches. Google is such a prominent search engine that the phrase “just Google it” has become synonymous with the term “search”. The company’s increasing popularity and dominance among internet users has made page rank a key focus for digital marketers.

In 2016, Google users in the US performed 11 billion monthly desktop searches and 18.7 billion monthly mobile searches at an average rate of 2.3 million searches per second. Among these searches are millions of consumers shopping for insurance coverage. Carriers who want to engage with these potential customers must optimize their web presence for preferred ranking among search engines.

Search Engine Optimization (SEO) plays a key role in increasing the number of visitors attracted to a website. Search engines like Google use numerous algorithms to compare pages against each other and return relevant content to users. Pages optimized for search engines appear higher on the list of search results than pages not optimized for search.

Below are eight search engine optimization tactics that will help your website outrank competitors and drive consumers to your brand.

1. Keywords

Users find websites by typing keywords into search engines, and search engines use keywords to find and index web pages. Carriers can make it easier for search engines to locate and analyze their site by adding keywords to page titles, headings and descriptions. Keyword strategies are most effective when website content closely aligns with search terms. Keyword placement is valued over keyword use, so be sure to avoid keyword spamming in the body of your content.

If your audience’s keywords are hyper competitive, it may be difficult to increase your page rank. To find keywords that aren’t as highly competitive, use tools like Google Keyword Planner, SEMrush, Ubersuggest, and Keyword Analysis by Searchmetrics.

2. Descriptive Tags

Some website content such as images cannot be indexed by a text-based search engine. Images can include an alt attribute that provides a text description of the image contents. Include descriptive image alt tags with relevant keywords to promote favorable search engine indexing.

3. Backlinks

Links from relevant, authoritative websites back to your website positively affect page rank. Ask associations, agents, reinsurers, rating bureaus, and vendor partners to link to your website to elevate your web presence. Purchased backlinks are discouraged and result in unfavorable SEO results. Companies like SEMrush check website backlinks for quality.

4. Company Location

Google’s 2014 Pigeon algorithm update gives local businesses greater precedence on users’ searches. Due to this, the addition of your business’ address on your website gives the site greater ranking for users in your city. If you service customers locally, add company location to your website.

5. Accessibility

Responsive design supports incoming traffic from all devices including computers, tablets, and smartphones. Responsive design attracts new and returning visitors as screen size, platform, and orientation adjust based on user behavior and environment. You can test your site’s responsiveness at mattkersley.com/responsive.
6. Navigation
Clear navigation makes it easy for users to find and absorb content. Label buttons and titles, avoid overcrowding drop-down menus and navigation bars, add search and breadcrumbs, remove broken links, and test for 404 page errors to increase user accessibility on your website.

7. Load Time
Users expect online interactions to be quick and seamless. Usability studies show that 47% of consumers expect a website to load in two seconds or less, and audiences will bounce at a 40% rate after three seconds of load time. High bounce rates negatively affect your page rank, so be sure to remove barriers that hinder customer-brand interaction on your websites. Minimizing plug-in use and ensuring file sizes are below 100kb help keep load times reasonable.

8. Content
Google gives preference to pages with comprehensive content. According to a recent report conducted by Searchmetrics, the average word count for top-ranking content ranges from 1,140-1,285 words. When creating content, focus on providing customers with comprehensive coverage of the topic, rather than short blurbs that only skim the surface.

Additionally, search engines prefer sites with more organized content. Carriers should use interactive elements, unordered lists, and internal links to logically guide users and search engines through website information.

Conclusion
The majority of website traffic comes from organic search. Carriers looking to increase inbound traffic from organic search must implement tactics that increase both customer engagement and page rank. By optimizing web pages for search engines, carriers can rise to the top of organic search results to drive more customers to their website.

Resources
I am privileged to work alongside some very smart people at the Center for the Future of Work where we conduct research, collect data, analyze and write about it. Our focus tends to be on technology and its impact on people, businesses, societies and economies.

As a result of many discussions with technology and industry leaders, it is my firm belief that it has never been more important to engage in a lifelong pursuit of education and skills development. Education is not something you complete; rather it is a lifelong activity - a lifestyle. Technology innovations, fast changing business models, transforming economies and evolving markets mean it is highly likely you will have multiple careers, with different companies and in different industries during your working life. In order to enter and remain in the economic winners’ column you will need to constantly prepare and train to compete for new career and emerging business opportunities.

I understand that many people don’t like change, and many more would rather not invest in continual education. Change is often uncomfortable, stressful and distracts from more pleasant pursuits. I share many of those feelings, but those feelings don’t change reality. The blustery winds of change are in the air, and they forewarn of global economic transformation and turmoil. Transformations can open many doors to opportunities for the prepared; but pummel those that are not. There will always be winners and losers in a competition, and the global economy is most definitely a competition. In a global economy with finite resources and jobs, the winners will be those prepared and with the best playbook to compete at the highest level.

Today entire industries are emerging, while others are disappearing. Everything is in motion. Workers must recognize this as the new norm, not an exception. Jobs, markets, companies and careers are temporary. Competition for jobs is not a local competition, but a global competition. Factories, service companies, retail stores, call centers and businesses of all kinds are competing for business against companies in the Philippines, Malaysia, China, India and in many other regions. Your skills, work ethics and education, and those of your peers, are constantly being considered and compared with other competitors in the global work force.

Today it is important to think globally. Jobs, careers, opportunities and competition are global. This is great news for those educated, trained and mobile, but a real challenge for those that are not. In a relatively free and capitalistic global economy you are able to compete for business and jobs globally. Your skills can now be marketed, sold and utilized in a far bigger market. Your opportunities to make money are greatly expanded. There are far more employment and business opportunities to consider, but the numbers of competitors are also greater. This is welcome news if you are prepared to compete, but discouraging if you are not.

College graduates must recognize this new reality and plan accordingly. The financial plans and career strategies of your parents are no longer applicable. Careers and incomes will likely be far more volatile thus requiring one to save more and spend less. Workers need to constantly monitor industry trends and job markets and be prepared to move and retrain to remain competitive.

In the past, your employer managed your career; in the new reality, you must “own” the management and development of your career. You must hone your skills, share your knowledge, and build your personal and career networks. Never before in history has the ability to write and communicate been more important. In a digital age, your reputation and presence will be framed by your ability to effectively represent your knowledge, skills and character using digital ink.

Many have scoffed at social networking as a waste of time, or even worst a narcissistic pursuit, but your ability to both discover, and compete for emerging employment and business opportunities in the future may be directly determined by your skills, proficiencies and investments in these areas.

About the Author

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Welcome to NEW MEXICO
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BIG TRUCKS, BIG PREMIUM, BIG COMMISSION—BUT, BE CAREFUL

by: M. Thomas Ruke, Jr., CIC, CPIA, CWIS
You might know insurance, but do you know your insured’s business? If you insure (or want to insure) motor carriers, you should know and understand truckers and the terms they use.

If your insured motor carrier has reefer, you do not need to worry about hauling illegal cargo. If your insured is a king pin, they are not a boss of a crime family. If they say bobtail, they do not have birds; a dead head is not referring to a fan of the Grateful Dead; and a single axle truck is not a unicycle. They do not sleep on a flatbed, but rather a sleeper – which is not a seventh-round football draft pick who became an all-time quarterback. Their tractors do not plow fields; their dry vans do not mean they just painted their trailer, and lastly – you do not find the definition of a road gator in a dictionary.

Beyond terms, the next thing an insurance agent of big trucks needs to understand is how the government is involved in the motor carrier’s operation. Insuring motor carriers takes a special commitment. The commitment starts with understanding the motor carrier business, and how the government is involved in the transportation industry. Government involvement started a long time ago with the Interstate Commerce Commission (ICC). The ICC was founded in 1932 to assist and control the movement of common goods in interstate commerce. In other words, the trucks that the agency focused on were the trucks that hauled common goods (not raw/agricultural products, but processed goods) in interstate movement. The ICC set-up rules to control and oversee which trucks could provide the service and were granted authority as a public convenience. The oversite of who could provide what service included financial responsibility requirements.

The ICC and its oversite stayed basically unchanged until 1980 when the Motor Carrier Act of 1980 was passed. This did three basic things:

1) lessening the requirements to be a for-hire motor carrier in interstate commerce by no longer requiring the motor carrier to prove necessity, but only complete an application and pay $300

2) increasing the financial responsibility from $300,000 to $500,000 for the first five years and then to $750,000 in 1985; increasing limits for hauling of hazardous materials to $1,000,000 or $5,000,000 depending on the nature of the items, with a requirement to meet environmental restoration by adding an endorsement (MCS90) to the motor carrier’s policy

3) making the new financial responsibility requirement apply to not only for-hire motor carriers but also motor carriers who hauled their own goods in interstate commerce if hauling anything hazardous.

The enforcement of the new financial responsibility requirements took two forms.

1) For the for-hire motor carrier hauling commercial goods in interstate commerce: the government required a certificate of insurance to be sent to the ICC reflecting limits required. That certificate acknowledged that a MCS90 was provided to the motor carrier on the policy the COI was based on, and was kept at the motor carrier’s location. When an enforcement officer came for an inspection visit, the motor carrier had to provide proof they met the requirements or be fined $11,000 a day.

2) The financial responsibility requirements applied to all units 10,000 GVW or larger (that is a unit that typically has six small tires or a combination of a unit with four tires and a trailer) that transports any quantity of hazardous items in interstate commerce or in intrastate commerce in bulk.

The Motor Carrier Act of 1980 was the first government regulation that applied to both for-hire and private motor carriers. This was the start of several regulations that applied to both for-hire and private motor carriers. The Motor Carrier Act of 1986 established the requirement for a commercial driver’s license (CDL) for all drivers of units 26,001 GVW or larger as well as a driver providing transportation of people where the unit has more than 15 seats no matter if the motor carrier is for-hire or private.

The ICC Termination Act of 1995 did away with the ICC. The ICC has not been with us since 1996, even though some applications still refer to an ICC number. As a part of the ICC Termination Act, Congress required the Department of Transportation (DOT) to establish a process whereby a motor carrier did not have to obtain permission to operate from a state if they were interstate qualified. The objective was to combine the registration to operate in interstate commerce and, if for-hire, the second registration to haul commercial goods into a single registration process. The requirement to have a Unified Registration System was why ISO developed the Motor Carrier Coverage Form which was an option to the Truckers Coverage Form. In 2013, ISO withdrew the Truckers Coverage Form from the forms they support.

It was no surprise to anyone when the DOT did not meet the two-year requirement of Congress to have a single registration system. In fact, nothing happened until 2005 when the process started by requiring a fee payment into the Uniform Carrier Registration System. In 2013, compliance with the Unified Registration System was begun which will be completed if DOT meets its new deadline in 2017. With the completion of the process started with the ICC Termination Act, the only difference between for-hire and private motor carriers will be financial responsibility requirements. The ICC Termination Act also moved oversite of motor carriers to the Federal Motor Carrier Safety Administration (FMCSA). The name change spells out the major difference since 1980 and 1996 with the focus no longer being commerce, but safety.

First and foremost, understanding what a motor carrier is must be based on the FMCSA’s interpretation. When most agents or companies think about insuring motor carriers, they think of the for-hire motor carrier operating the big rigs; a tractor with three axles, ten tires and either a skull and crossbones or “jaws” on their front grill driven by an over-the-road driver. The insurance provider and sometimes even the business that is not a for-hire trucker might not be aware that FMCSA considers any user of a unit or a combination of units 10,000 GVW or larger using interstate commerce is a motor carrier. Yes, a contractor with a 350 Ford dually pick-up that puts tools and materials in their truck bed, has their name on the side of the truck, and crosses state lines is considered a motor carrier by the FMCSA.

What does FMCSA require? First, the trucker must obtain an identification number from the FMCSA which is commonly called a DOT number. This number must be shown on the side of the 350 Ford or they will be stopped, possibly fined for not having the DOT number and possibly not be able to move until the number is obtained.

To meet the registration requirement, a business must go online to the FMCSA home page and use the URS/MCSA-1 portal. The requirement has been around for years, but in October 2015 increased requirements were put on state enforcement officers to enforce the requirements. Now the business not only has the requirement of obtaining a DOT...
If you have been providing insurance to the traditional for-hire interstate motor carrier there is not much difference with the URS. A business with units 10,001 or larger that operates units across state lines for business purposes must provide information to register and obtain a DOT number as well as update their information when their operation changes, or at least biannually. FMCSA provides this information for public view by checking the company snapshot through its website: Safersys.com. The snapshot shows the information furnished by the motor carrier, but also information furnished by the enforcement officer that inspected or investigated a crash within the past two years.

The enforcement officer’s information includes how many inspections the carrier had in the past 24 months and if any of the inspections resulted in units being put out-of-service. Out-of-Service means that the unit is not able to move due to something like a bald tire having to be replaced or the driver having driven over the 11-hour maximum. A truck could also be placed out-of-service if there was a crash that had a fatality or an injury that required medical attention away from the crash site, or the vehicle had to be towed. Last, there is a safety rating which shows when the motor carrier was inspected and given a rating of satisfactory, conditional, unsatisfactory or no rating.

An agent that has not been involved in providing insurance to motor carriers that have DOT numbers may not understand that when they are sending an application to an insurance provider the information on the application will be compared with the information the motor carrier provided to the government. This is one of the basic rules in providing insurance to motor carriers – the application must match the available public information. The agent should start their conversation with the insured 60 days or so ahead of the need for coverage so that the insured can update their information. Otherwise, a narrative of why the public information does not match the information on the application should be provided. If the underwriter does not feel comfortable about the accuracy of the information, they will typically not go forward with the underwriting and in most cases, will not offer a quotation.

Finally, insurance carriers that provide insurance to businesses that have a commercial auto exposure (contractors, distributors, manufacturers and farmers or others) might not know about the requirements for a business that hauls its own property and their need to possibly provide proof of financial responsibility to FMCSA by January 14, 2017.

If you get the opportunity to provide insurance to motor carriers, you need to understand the government involvement. Can you determine if the possible insured is a “good” risk beyond the basic information and reflected in the safety

number, but they must also operate within the FMCSA rules and regulations. The driver must be at least 21 years of age and have proof that they have had a DOT medical exam. A 10,001 GVW unit can be driven from Key West to Tallahassee but it cannot be driven from Tallahassee to Thomasville, Georgia which is only 35 miles. For the same unit to be driven to Macon, Georgia – which is over 100 miles – there also must be a record of driving time called a log. The driver cannot drive more than 11 hours, and then must stop driving for 10 hours. After December 18, 2017 this unit will have to be equipped with an electronic logging device so the hours of service can be verified. You might ask: who is informing these businesses about the increased enforcement of the requirements. No one, except agents like you – with information provided here or through other means such as the Motor Carrier Insurance Education Foundation (transportationriskspecialist.com).

If you have the opportunity to provide insurance to a business with an 18-wheeler operating in interstate commerce, you must first be willing to know about their operation, their insurance needs, requirement to meet financial responsibility imposed on them by the federal government, and whether they are operating within federal/state operating standards. This is exactly why a group of retail agents, wholesalers and insurance providers started the Motor Carrier Insurance Education Foundation: transportationriskspecialist.com

*The FMCSA announced on December 9, 2017 that the new Unified Registration System implementation is being pushed back from its target date of January 14, 2017 to allow more time for testing. The new target date has not been announced as of 12/17/16.

About the Author

Tommy graduated from Wake Forest University in 1964 with a B.S. in Math and Physics. He is President of Insurance Business Consultants, Inc. and is a producing agent. He achieved his Certified Insurance Counselor designation in 1976, his Certified Professional Insurance Agent lifetime designation in 1990 and his Certified Wholesale Insurance Specialist designation in 1997. Tommy has served the Society of Certified Insurance Counselors as a member of the National Faculty, as a past member of the Board of Governors and the National Education Committee. Using the past 30+ years of teaching experience for the CIC and the AAMGA and with the help of other insurance professionals he developed and started the Motor Carrier Insurance Education Foundation (MCIEF) that provides face-to-face presentations, web-based education and information designed for insurance professionals who provide services and insurance to motor carriers as well as motor carriers [transportationriskspecialist.com].
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Do you have coverage for ridesharing? You might be asking "what in the world is rideshare coverage?" Rideshare coverage is not coverage for carpooling, or loaning your car to another driver. In fact, ridesharing is not exactly what most think it would be, just looking at the name. Ridesharing is a service that allows individuals to use their personal automobile to transport paying customers from one location to another, as an employee of a company. Typically, a rideshare company has a phone application that is used for customers to request a ride, and used for drivers to accept a fare. There are a number of these companies around the country now, but the most widely known are Uber and Lyft.
Many of us have used rideshare companies before, or know those who have, but most likely never considered insurance implications for such an exposure. Most would assume a commercial auto policy would provide coverage, which is true. But what restrictions, if any, does the policy have? When does the commercial auto policy apply? Do the same limits apply whether transporting a customer or waiting for a fare? And what about the personal auto policy? Surely, the personal auto carrier will have an opinion as well.

Commercial auto policies do exist for rideshare companies. Both Uber and Lyft have commercial polices according to their respective websites. The liability limits for both companies are a combined single limit of $1,000,000 under a majority of circumstances, including while customers are present in the vehicle and once a fare has been accepted but not yet picked up. Uber and Lyft’s websites note that uninsured and underinsured motorist coverage up to $1,000,000 combined single limit is provided for driver’s in these situations, but does not apply while operating the vehicle before a fare has been accepted.

Physical damage for a vehicle driven by a rideshare driver can be provided through the commercial rideshare company’s auto policy. Both websites note that this coverage is called contingent collision and contingent comprehensive coverage. “Contingent” is key here. Both websites elaborate to explain that comprehensive and collision coverage must be purchased under the driver’s personal auto policy for the comprehensive and collision coverage to be applicable under the commercial policy. Both Lyft and Uber identify that a deductible for physical damage will apply. Uber does not list a specific deductible, but Lyft has a $2,500 deductible for comprehensive and collision. Another key component of this physical damage coverage is: physical damage coverage is only available when customers are occupying the vehicle, according to Uber and Lyft’s websites.

There are further limitations to the commercial auto policy, and its application based on the function the driver is performing at the time of loss. Drivers who are logged into the company’s application waiting for a fare have different policy limits according to both Uber and Lyft’s websites.

While the driver is waiting for a fare and logged into the rideshare company’s driver application, the policy limits are reduced to $50,000 per person for bodily injury, $100,000 per accident for bodily injury and $25,000 property damage per accident ($50k / $100k / $25k limits). These limits are significantly reduced as compared to the $1,000,000 combined single limit while activity driving a fare or en route to a fare. Also, while a driver is waiting for a fare, neither Lyft or Uber provide underinsured or uninsured motorist coverage for their drivers.

The reduction in coverage appears to be logical, as customers are not occupying the vehicle at the time. However, many times these drivers are still operating their vehicle while awaiting a fare. For example, the driver could have picked up a fare in a largely populated or active location, and had to drive them to a less active location. In order for the driver to find another fare on the application, the driver may drive back towards the more populated and active areas. That means the driver who is relocating to pick up a fare, and has not yet accepted a fare, could cause an accident with a not-at-fault driver and the lower limits of $50k / $100k / $25k could apply.

Further, both Uber and Lyft’s websites note that coverage between fares is available, only if the driver’s personal auto policy does not cover the insured during this time. The question here becomes, does one’s personal auto policy cover the driver while logged into a rideshare driver application? The answer here is not as easy as a yes or no. Whether a policy applies depends on the policy form, the carrier and how the policy form is interpreted. Many carriers today are excluding coverage for rideshare drivers while they are logged into the driver application. This would be make the lower limits available through the rideshare company more critical. However, there are a number of personal auto carriers that are beginning to provide coverage for this type of exposure through a specific rideshare endorsement.

As with most companies, it is probably not Uber or Lyft’s intention to create coverage implications for their drivers. In fact, most persons not associated with the industry would not consider the possible coverage implications. Rideshare companies and their insurance carriers try avoid providing coverage for circumstances that are outside the scope of their policies, just like personal lines carriers and insured’s do. This should not be seen as a fault with rideshare companies and their policies, but rather a fault due to insurance being behind the times and technology. In this industry there are many instances that coverages cannot apply fully to new technology, ideas or circumstances available; this is one of those times.

The question becomes, how do we—as insurance professionals—aid insureds who participate in rideshare companies? First and foremost, many insureds may not even think it is important to let their agents know they are rideshare drivers. As insurance professionals, underwriter and agents alike, we should inquire if our insureds, or anyone in their household, is a rideshare driver. Most insureds are going to answer no and the conversation is over; but when the answer is yes, we need to be prepared as to how to advise the insured or agent on how to proceed.

We are now aware of some of the potential coverage gaps that insureds may have as rideshare drivers. At this point, agents should reach out to claims adjusters or underwriters to inquire about coverage for rideshare drivers. Some carriers are just unable to provide coverage for rideshare drivers and let the exclusions stand. Many carriers will try to non-renew, decline or cancel a policy, and some carriers have a rideshare driver endorsement that broadens coverage to include this exposure. Understanding what each of the carrier’s policies and endorsements covers is essential to understanding if the correct carrier has been chosen for a rideshare driver.

As insurance professionals, we consider the insured’s needs and wellbeing, societal consequences and our employer’s best interest in making decisions. With this new type of transportation becoming more popular, we, as insurance professionals should consider everyone’s best interest and provide the best advice possible to insureds that participate as rideshare drivers.
UNMANNED AERIAL VEHICLES LIABILITY

by: Tim Gortman, AVP, Aviation Risk Consulting, Inc.

The landscape of aviation is rapidly changing as Unmanned Aerial Vehicles (UAV) become more prevalent in our everyday lives. What was once military or recreational use, has now rapidly expanded into the commercial arena. Industries are finding new ways to use UAV to perform tasks that could have previously taken entire days, can now be done in a matter of hours and with far less investment in time, resources and equipment. Farmers are using UAV to inspect crops and survey fields; engineers and construction companies are using them to perform site surveys and manage projects. The communication industry is performing inspections on cell towers and transmission lines. Home Inspectors are using them to inspect the roof of that new home being purchased, in lieu of climbing a ladder. The potential use of UAVs in the future is as broad as one’s imagination.

With the varied utilization of UAVs comes potential risks that companies have never contemplated when making risk management decisions regarding their Liability Insurance. There are several liability exposures that present themselves related to the commercial use of UAV. The most obvious being

if a UAV injures a person or damages property belonging to someone else; the owner (operator) can be legally liable for these damages. Also, if a UAV is being used on your behalf (e.g. you have hired an outside firm to operate the UAV for you) you may still be liable for the injury or damage resulting from those hired operations.

The expenses associated with the liability created by the use of a UAV can be as varied as the UAV uses themselves; ranging from minor damage to an automobile, to major damage caused by a UAV being ingested by the jet engine on a commercial aircraft. Not only can UAV cause damage to equipment and property, they can cause severe bodily injury if they come into contact with a person while in operation.

In addition to the more obvious bodily injury or physical damage that can be caused by UAV, most UAV are fitted with camera equipment that allow for the taking of photographs or video. The addition of this equipment presents a new set of potential risk that companies may have never had to concern themselves with in any substantial way: personal injury liabilities. These liabilities include such perils as invasion of privacy offenses, among other things. For example, if a UAV captures the image of an individual or their property without their knowledge or expressed permission, the UAV owner could be legally liable for the unauthorized use of that image or for simply invading their privacy. The more severe the intrusion into the individual’s privacy, the more severe the imposed penalty is likely to be.

Typical liability insurance policies contain exclusions of coverage for any exposure having to do with the ownership or use of an aircraft. This was not a problem when the only people concerned with coverage for their aircraft exposures were those people that had direct interaction through ownership or services provided with a passenger aircraft. However, these exclusions were so broadly worded that when UAV were introduced to the insurance market they fell under the same aircraft exclusions, as they are considered aircraft by definition. As the aircraft insurance marketplace was already insuring aircraft, it was the most logical place to turn to to provide the liability coverage for the use of UAV.
In the early days, only a few years ago, when the aircraft insurance marketplace was asked to provide coverage options for the emerging UAV sector, there was limited understanding of the varied uses for UAV, or potential risks and exposures. There was no historical loss history or actuarial data for insurance companies to use to generate rates, and no policy forms to meet the needs of this new and rapidly expanding segment, let alone coverage tailored to the specific needs of UAV operators.

Additionally, the Federal Aviation Administration (FAA), in attempting to respond to growing pressure from the aviation community and Congress, struggled to address the rising concerns of UAV operating too closely to airports where they might interfere with commercial aircraft, and the regulatory needs of commercial UAV operations. Not having FAA guidelines or requirements for UAV, as are provided for the operation of an aircraft, only added to the complications faced by the aircraft insurance marketplace. It was the proverbial wild west of insurance; without historical or actuarial data – everything was a shot in the dark as to what coverages were needed and what premium to charge for it. Policy forms were heavily endorsed to strip away coverage traditionally provided for passenger aircraft, resulting in policy forms with extremely limited coverage.

As the aircraft insurance marketplace realized that the UAV sector was going to be growing exponentially, and actuarial data – albeit still limited – began to become available, they began to develop specialized policy forms and endorsements specific to the needs of the commercial UAV operator. Premises Liability coverage for the pilot and camera operators on the ground started to be offered. Physical damage coverage for the ground equipment and accessories became available. Finally, coverage for Invasion of Privacy began to be offered under limited situations.

Now, six years into the biggest retail trend since the Texas Oil Boom of the early 1900s, or the Dot-com craze of the 1990s, the aircraft insurance market finally has robust offerings to provide coverage for operators of UAV across the entire commercial spectrum. In June of 2016, the FAA issued its first round of regulatory guidelines (FAR Part 107) for the commercial operator which has helped the aircraft insurance market develop underwriting guidelines for commercial UAV Liability coverage. Policy forms have been specifically written to address the coverage items that had previously been endorsed onto a traditional Aircraft Hull and Liability policies, which were not designed to address unique UAV exposures.

In addition to the commercial UAV operator, there are recreational UAV operators. These are people flying UAV in their backyard or the park down the street. Recreational operators are projected to be the largest growth sector of the retail UAV market over the next five years. Some projections have as many as 4.3 Million recreational operators by the year 2020.

These recreational operators are exposing themselves to many of the same risks and liabilities as the commercial operators. However, unlike the recreational passenger aircraft owner, the vast majority of the aircraft insurance marketplace does not currently provide coverage for the recreational UAV operator, choosing only to addresses the liability insurance needs of the commercial UAV operator. Many of the same reasons that hindered the commercial UAV operator in seeking insurance coverage, also apply to the recreational UAV operator: lack of historical or actuarial data, no FAA regulatory oversight or requirements, etc., leaving very limited options for the recreational operator to procure the liability insurance coverage they need. Homeowners policies likely do not provide any coverage or protection for the recreational use of a UAV, thus creating a largely unserved pool of recreational operators, and an unfathomable amount of potentially uninsured exposure.

One of the solutions for the recreational operator, or the occasional commercial operator, is a new smartphone application called Verify (Verify.com). Verify allows for the UAV operator to purchase $1,000,000 of Liability and $10,000 of Invasion of Privacy coverage in hour increments, providing the flexibility of only purchasing coverage for the time that it is needed. For the recreational operator, the coverage afforded by the policy issued through Verify can be invaluable; since most recreational UAV operators will not have the benefit of a corporate veil to protect their personal assets from being seized as part of a judgement.

As with all lines of insurance coverage, the aviation insurance marketplace is continuously evolving to meet the demands and needs of a changing world. As the use and scope of UAV operations become more prevalent and varied, as historical and actuarial data accumulates to give insurance companies a broader and deeper understanding of the potential exposures, and as the regulatory authorities continue to review and amend their training and operational requirements, the aircraft insurance marketplace will continue to evolve and expand the coverage available for the commercial UAV operator – offering increased liability limits and expanded ancillary coverage, for even lower premiums. The recreational operator will likely continue to have limited coverage options for the foreseeable future. However, for the commercial UAV operator, literally – the sky is the limit!

About the Author
Tim Gortman joined Aviation Risk in 2007 and specializes in corporate and commercial aviation accounts. One of his primary areas of focus includes the support sectors of the industry: General Contractors, Paving & Surface Finishing, Products Manufacturing, Service, Repair, and Overhaul, Unmanned Aerial System Operations and Emerging Industries. His expertise extends beyond the aviation lines of insurance and markets, but also into Professional Liability, Environmental Liability, Commercial Package, and Auto coverage, etc.

Tim has developed and fostered strategic alliances with some of the largest Insurance Brokerage and Wholesale firms throughout the country, such as RT Specialty, CRC Wholesale Group, and Benchmark Management Group, Inc.

Prior to joining Aviation Risk Consulting, Inc., Tim worked for a law firm handling client claims service needs as well as one of the largest insurance companies in the United States.
Electric Cars

Hybrids vehicles, with their combination of both gas and battery power, represent 3% of the cars on the road today, up from zero just ten years ago. Fully electric cars like the Nissan Leaf and Tesla are mere curiosities, representing only 0.1% of all cars purchased in the US. It might seem like a slow start, but electric cars will soon form the majority of all vehicles.

Here’s why:

Except for early adopters of technology and diehard environmental customers, most people aren’t buying a fuel type, they’re buying transportation. They may want speed or economical transportation or family-friendly minivans, but how the vehicle is powered isn’t their main concern. Examples like the Tesla have shown that electric vehicles perform on par with gas-powered cars. What limits their adoption then? Two factors: cost and range (and charging infrastructure, to a lesser extent, but that will be reme-died when there is more demand).

The Nissan Leaf battery pack alone costs about $18,000 (though government incentives bring down the overall vehicle cost to the customer). When comparable gas-powered cars are about $20,000, the high cost of the battery pack alone is a huge barrier to widespread adoption, whether the cost passed on to the customer or the government, or hidden by the manufacturer.

Ramez Naam, author of The Infinite Resource: The Power of Ideas on a Finite Planet, recently explained that lithium-ion batteries have a fifteen-year history of exponential price reduction. Between 1991 and 2005, the capacity that could be bought with $100 went up by a factor of 11. The trend continues through to the present day.

This exponential reduction in battery cost and improvement in battery technology, more than anything else, will affect both the cost and range of electric cars. By 2025, that Nissan Leaf battery pack will cost less than $1,800—making the cost of the electric motor plus battery pack less than the price of a comparable gasoline motor. Assuming even modest increases in storage capacity, the electric vehicle will rank better on initial cost, range, performance, and ongoing maintenance and fuel costs. With both lower cost and better performance, electric vehicles will likely overtake gasoline-powered ones by about 2025.

Autonomous Cars

Even ten years ago, most of us couldn’t imagine a self-driving car. When the first DARPA Grand Challenge, a competition to build an autonomous car to complete a 150-mile route, was held in 2004, the concept seemed audacious and it was. Of the fifteen competitors, not a single one could complete the course. The farthest distance traveled was 7.3 miles.
The following year, twenty-two of twenty-three entrants in the 2005 Challenge surpassed the 7.3 mile record of the previous year, and five vehicles completed the entire course. Sebastian Thrun, director of the Stanford Artificial Intelligence Laboratory, led the Stanford University team to win the competition.

Sebastian Thrun went on to head Google's autonomous car project, which first received press coverage in 2010 and continues to captivate our imagination. Yet despite Google's technology proof point, and the development work now being done by many vehicle manufacturers, most people still imagine self-driving vehicles to be a long way off. But Google has essentially shown that self-driving cars are already here: their vehicles have been accident-free for half a million miles whereas human drivers would have had an average of two accidents in the same miles driven.

The real barrier to adoption is cost. In 2010, the cost of Google's self-driving technology was $150,000, of which $70,000 was just the lidar (a highly accurate laser-based radar). German supplier Ibeo, which manufactures vehicular lidar systems, claims it could mass-produce them as soon as next year for about $250 per vehicle. Computational processing is likely another large component of the overall price, and it has a long history of exponential cost reduction.

If costs come down, are there other barriers?

Some concerns in the media include:

- Legislation. Will self-driving cars be legal? Nevada, Florida, and California have already legalized them, suggesting this may be less of an issue than anticipated.
- Litigation. Who will take the risks and pay up if and when there is an autonomous vehicle fatality?
- Fear and Control. Some humans will fear self-driving cars while others will insist on their own manual control of their vehicle.

However, these oppositions aren’t unbreakable laws of physics. They are resistance to change, and they are subject to the forces advocating for autonomous vehicles, such as:

- Fewer accidents reduce overall risk and liability, which will cause insurance companies to favor self-driving cars.
- A reduction in the number of people killed in motor vehicle accidents (currently 3,200 people are killed every single day) makes a compelling social benefit.
- Greater convenience and the recapture of drive time will lead to strong consumer demand.
- As a feature differentiator, manufacturers will be eager to sell a profitable new option.
- Reduction in drunk driving and increased alcohol consumption will make alcohol companies and restaurants strong supporters.
- More efficient use of roads will save governments money in reduced infrastructure costs.

Simply put, the money is with the forces for autonomous vehicles. Insurance companies, liquor companies, vehicle manufacturers, customers, and governments will all want the benefits of self-driving cars.

There's been talk about halfway solutions: semi-autonomous vehicles that are hands off but require an attentive driver, or need a human to handle certain situations. It’s both cheaper and easier to build an assistive solution than to have full autonomy, which is why we’re starting to see them show up in luxury cars like the Mercedes S-class, which has a driver assistance package (just $7,300 over the starting $92,900 price!) that can help maintain your lane position, distance from drivers ahead of you, and avoid blind-spot accidents.

But the driver is still in control and responsible. In some ways, this semi-autonomy may be the worst of all worlds. It could encourage drivers to pay less attention to the road even though the vehicle isn’t really up to the task of taking control. As it stands, drivers don’t get much practice with emergency situations. So when emergencies do occur, our reflexes are slow or wrong. How much worse would the average emergency response handling be if drivers got even less practice, and were only called into action when they were either not ready or in a situation so bad that the AI couldn’t handle it? Under these circumstances, it’s unlikely that a human driver would respond in a correct, timely manner. If even airline pilots fall asleep when the autopilot is on, how likely is it that regular drivers will be attentive?

So when will it happen?
One rule of thumb I learned upon entering the technology industry was that it takes seven years, on average, for new technology to go from laboratory proofs to sellable product. I’m not sure where that rule comes from, but by that measure, we should see the first self driving cars on sale in 2017.

From a cost perspective, we've already seen that lidar is likely to drop from $70,000 to $250. We don't know the breakdown of Google's other costs, but it could decrease by a factor of ten in ten years (pure computing technology falls faster – about 50x in ten years, more mechanical things slower). That would drop the total price under $10,000 by 2020, a reasonable luxury car option. By 2030, another ten years out, the price will fall under $1,000, at which point the autonomous option will cost probably less than the annual savings in insurance. In sum, we already see some limited assistive capabilities now, and should see partial self-driving capabilities around 2017, available as expensive options, with full autonomous capability around 2020, still at a significant cost. By 2030 or slightly earlier, all vehicles should be fully autonomous.

**Dude, Where’s my Flying Car?**

Now we get to the long-promised but not-yet-realized flying car. The barrier to flying cars is not in the design or building of a viable airframe. We’ve built small flying vehicles for a while now. A quick Google search shows their amusing variety. We have manned quadcopters, hover bikes, and lots of flying car-like things.

No, the real problem is that piloting is hard. Less than one third of one percent of Americans are pilots. A pilot's license costs $5,000 to $10,000 and requires months or years of time and study. (Even if a pilot could fly a car in an urban environment, it's not likely to be an enjoyable experience: think about the difference between a drive on a two-lane country road versus commuting in an urban grid. One is pleasure and the other utility.) So it's really the piloting barrier we need to overcome to see flying cars.

That will happen when autopilots, not humans, have achieved the necessary level of sophistication. Companies like Chris Anderson’s 3D Robotics have built, along with the open source community, the ArduPilot, a sub-$500 autopilot for unmanned drones. The ready availability of these consumer-grade autopilots suggests that navigation in open air by software is no more challenging (and may be less so) than navigating ground-level streets.

There will be substantial legislative barriers and not as many forces pushing for flying cars, but we should see at least see concept vehicles, prototypes, and recreational models (possibly outside the U.S.) in the late 2020s, just following the mass-market production of fully autonomous cars.

What about cost? An entry-level plane like the Cessna Skycatcher is a mere $149,000, a price point that's lower than that of forty currently available automobile models. While entry-level helicopters are twice as expensive as comparable fixed-wing aircraft, quadcopters significantly simplify the design and add fault tolerance at a lower cost than single-rotor copters. If the legislative barriers can be overcome, flying cars might not be as common a sight as a Ford or Toyota, but they could be more common than a Lamborghini or Aston Martin.

**Trains and Hyperloops**

I love the train ride between Portland and Seattle, and I've taken it dozens of times, including just riding up and back in a single day. Trains are relaxing and roomy, and their inherent energy efficiency appeals to my inner environmentalist. On the other hand, they also have shortcomings. They're locked into a track that is sometimes blocked by other trains, leading to unpredictable arrival times, and they go according to timetables that aren't always convenient. Elon Musk's hyperloop may reduce new infrastructure cost, boost speeds, and reduce the timetable problem while maintaining energy efficiency, but I think the hyperloop is a stop-gap measure. That's because we'll soon reach an era of cheap electricity.

Photovoltaic cost per watt continues to drop (from $12 per watt in 1998 to $5 per watt in 2013, 14% annually over the long term) at the same time that we're seeing new innovations in grid-scale energy storage. Ray Kurzweil and others predict that we'll meet 100% of electrical needs with solar power by 2028. So while efficiency of passenger miles traveled is a key element to sustainable transportation right now, it may be less important in the future, when we have abundant and inexpensive green power.

Green power reduces the energy efficiency advantage of trains and the hyperloop. Of course, the other major benefit of mass transit is freeing the passenger from the tedium of driving, but self-driving vehicles accomplish that just as well.

**Transportation Singularity: 2030**

In sum, we have several key trends converging on the late 2020s: fully electric fleets, cheap electricity, autonomous vehicles, and flying cars. Transportation will look very different by 2030. We're likely to have many autonomous, personal-use vehicles. Since car sharing services are even more useful when the cars drive themselves to you, we may have much less personal ownership of the vehicles. Airline travel is likely to change as well, as self-piloting fast personal vehicles will compete for shorter trips, while the reduction in fuel costs may change the value structure for airlines. And yes, we'll finally have our flying cars.

**About the Author**

William Hertling is the author of Avogadro Corp, A.I. Apocalypse, and The Last Firewall, science fiction novels exploring the role of artificial intelligence in the near future. His most recent novel, Kill Process, deals with data ownership and computer hacking. Follow him on twitter at @hertling, or visit his web-site at www.williamhertling.com to learn more about his writing.
Are you an insurance professional looking to advance your career?

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Lauri Oakden
RWCS, CRIS, CLP, CIIP

Candidate Question:
A “positive disrupter” is someone who challenges organizational habits in an effort to find positive alternatives. As an organization, we realize that we cannot expect different results by continuing to do the same things. What are your ideas for positively disrupting IAIP in order to improve its value and viability?

In order to improve IAIP’s value and viability, we need not just more members, but engaged members. We need to bridge the connections, resources and opportunities our new and potential members require with the contributions and needs of our legacy members. Our members and leaders have already done much of the “positive disruption” through the work of identifying our key values: developing leaders, influencing careers and connecting members.
We’ve identified the value proposition. We learned from what was done in the past. The next and ongoing step is execution. We must encourage our members and affiliated industry professionals to not view ‘disruption’ as a negative. They are not being disrupted – it’s the organizational habits that are being challenged, refined and retooled.

We need to offer our products, services and resources using meaningful connections through technology, social media and face-to-face opportunities for networking and education. With more of our young and new professionals as well as seasoned professionals working remotely, career enhancement, educational development and networking are often about accomplishing these things on our own schedules.

IAIP will need to remain flexible to use existing technologies and stretch capabilities to expand and anchor our association brand recognition, as well as our delivery system. Distribute information, notifications, resources, products and services in a manner that is readily accessible by our membership, in the forum that works for them. We must conduct check points. What’s changing in the industry? Are we working differently than we were last year? What are we hearing from our members? How can we build on the changes and feedback to explore new opportunities and create value for our members?

We need to leverage the critical thinking talents, emotional intelligence and confidence across our association to continue to identify ways to use what already exists, both within our organization and elsewhere, to improve upon what we do and how we do it. We’ll use the forces of “positive disruption” to make way for what works for IAIP’s future, with respect for the expectations and needs of today’s legacy members, young professionals and potential members.

**INTERNATIONAL SECRETARY ELECTION PROCESS OVERVIEW**

As approved at the 2016 International Convention, every member in good standing has a vote in the election of the 2017-2018 International Secretary. We encourage you to exercise your right to vote!

The electronic ballot will be distributed to the membership via email in April and will remain active for a 2-week voting period. Corporate Centre staff and a Teller’s Committee appointed by the International President will regularly monitor the response rate during the voting period and ensure that all votes are cast by current, active members in good standing. A minimum of 10% of the total membership qualifies as a quorum. Of the number of votes cast, the candidate receiving the highest number of votes will be determined to be the winner of the election. Following the voting period and confirmation of the results, the 2017-2018 International Secretary will be announced via email to the membership.

For more information regarding the election process, please visit www.insuranceprofessionals.org/?page=election

**About Lauri Oakden, RWCS, CRIS, CLP, CIIP**

**Board Leadership**
- Served on IAIP Board of Directors from 2012-2013 and 2014-2016 as Region VIII Vice President
- Served on NAIW Legacy Foundation Board of Directors 2012-2013, 2014-2015; RVP Director 2015-2016
- Served on PIA Western Alliance Board of Directors, 2013-2016; two terms
- Served on ICW Group Customer Advocacy Board, 2013-present
- IAIP Region Realignment Task Force 2015-2016
- IAIP Convention Task Force Co-Chair 2015-2016; 2016-2017
- IAIP Member At Large Task Force Liaison 2014-2015
- IAIP Convention Credentials/Registration Co-Chair 2014
- IAIP Convention Review Task Force 2013
- IAIP Budget & Finance Committee 2012-2013
- IAIP Nominating Committee
- NIIA – Nevada Independent Insurance Agents – affiliate
- IFSA Founders’ Circle

**IAIP Leadership History**
- RVP – IAIP Region VIII, two terms 2014-2016 and 2012-2013
- President – IAIP – Las Vegas Insurance Professionals 2007-2008
- Committee chairperson and director, committee work and oversight in multiple roles, projects and initiatives at the local, council, regional and international levels preceding each of these positions

**Skill Summary**
- Effective communicator
- Change leader
- Experienced trainer, presenter, facilitator
- Project management
- Collaborative team builder
- Strategic planning and implementation
- Budget and financial management
- Solution oriented

**Awards**
- 2013 – NV Council Shining Star Award
- 2012 – NV Council Mentor Award
- 2010 – LVIP Member of the Year
- 2007 – NV Council AAMGA Award

**Designations**
RWCS, CRIS, CLP, CIIP
Discover how IAIP can help you can **Build Your Business** by leveraging the IAIP brand. Thousands of IAIP industry professional members represent an abundance of new business opportunities for you.

IAIP offers comprehensive partnership opportunities, ranging widely to fit all budgets, to meet your unique goals.

**BENEFITS INCLUDED?**

- Membership in IAIP
- Advertising in *Today’s Insurance Professionals* quarterly magazine
- Advertising in the monthly e-Newsletter, *The Connections*
- Web banners on the [Insurance Connections Place](http://www.insuranceconnectionsplace.com)
- Special recognition in IAIP publications and communications
- International Convention benefits including exhibit space, speaking opportunities, signage and recognition

[Internationalinsuranceprofessionals.org/corporatepartners](http://internationalinsuranceprofessionals.org/corporatepartners)
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.
Legacy Foundation Donors

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

Thank you to our generous donors from December 2, 2016 through March 1, 2017:

**Trendsetters ($100 - $999)**
- Fox Valley Insurance Association
- Indiana Council Meeting
- Insurance Professionals of Mid-Missouri
- Missouri Council Meeting
- Pennsylvania Council Meeting - In memory of Elena K. Ifkovits

**Pacesetters ($25 - $99)**
- Kathleen Bianculli
- Charlotte Association of Insurance Professionals - In honor of Council Director Beth Blackwell
- Gracellen Donnelly
- Lisa Hardin
- Susan Holbrook
- Insurance Professionals of Greater Reading - In memory of Elena K. Ifkovits
- Regina Kustowski
- Gail Marsiglano
- Brenda McDermott
- Geraldine Plott
- Maribeth Rizzardi
- Billie Sleet
- Margaret Wildi - In memory of Jack Burnette - Sylvia Robinson’s stepfather

**Advocates ($1 - $24)**
- Cherri Harris
- Susan Shober - In memory of Elena K. Ifkovits

**A NOTE TO OUR SUPPORTERS:**
We appreciate your generous donations to the Legacy Foundation, and we want to recognize everyone accordingly with 100% accuracy. If we have inadvertently made an error, please contact the Legacy Foundation at 800-766-6249 ext. 1 with concerns or corrections.
WELCOME
New IAIP Members!

Welcome our new members from December 2, 2016 through March 1, 2017

REGION I
Steve Anderson
Lindsay Andreuzzi
Albert Appouh
Marni Berger, Esq.
Theresa Branca, ACSR, AAI, AIS
Drew Comeau
Marisa Cook
Shannon Gilchrist
Anne Goshay
Melissa Herriot, CPIW, AU
Laurie Koscielnik
Patti Lake, ACSR
Lauren Montague Pusch
Vince Phillips
Elizabeth Plourde
Cheryl Richards
Debra Russell
Dillon Thompson, RPLU

REGION II
Katie Andrews
A.D. Carter
Christopher-James Duque, CPCU, ARM
Rebecca Freeman
Nancy Ann Gilbert, CPIW
Caitlyn Howington
Joetta MacMiller, CISR, CPIW
Darcy Ricketts
Alia Saleh
Brent Wilson

REGION III
Whitney Adkins, AINS, API
Kimberly Black
Lisa Boardman, CIC, CRIS
Terry Dais-Pasley
Paola Diez, CPIA
Rayanna Edwards, CPCU, ARM, AAI
Candi Faulk
Kristy Hauger
Marian Helms, CPCU, AU, AINS
Ashley Johnson
Rachel King
Monika Mapp
Nora Cori Ritter
Eva Salgado-Micheo
Leesa Simmons, CISR, CLCS
Edward Spegowski

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Ronna Baldwin
Michelle Bassett
Allie Colyer
Debra Diest
Ericka Enciso
Amanda Green
Rebecca Howard
Jessica Martin
Jennifer McGreel, CIC, CISR, CPIA
Anita Milby, CISR
Catherine Parberg
Kelly Reed, AIS, CPIW
Kristina Weber
Laurie Zolton, CIC

REGION V
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Donna Bult, FLMI, HIA
Nachole Gillis
Nicholas Glaser, CPCU, SCLA, ARM, CRIS
Kasi Koehler
Andrea Merrigan
Carla Schreiner
Tara Tallman, ACS
Nicole Tietel, LUTCF
Jill Truitt, SPHR, SHRM-SCP

REGION VI
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Denice Borne
John Bruce, ACSR
Casey Darden
Michelle Evans
Niki Landry
Sharon Miller
Katie Sanford, CISR
Scott Scariano, LCCP
Francoise Von

REGION VII
Lynn Barnes
Pamela Bello, CSR
Sara Bruce-Sehlin
Carolyn Carey, ARM
Cynthia Coronado
Stephanie Cummings, CISR
Joyce Kubitz
Alec Tenace

Welcome our new members from December 2, 2016 through March 1, 2017

International Association of Insurance Professionals is a professional association open to individuals in the insurance and risk management industries, and provides insurance education, skills enhancement and leadership development. Membership provides you the opportunity to increase your business productivity and profitability by participating in educational offerings and making business connections with other industry professionals. More than 70% of our members have advanced their careers through belonging to IAIP.

To join, contact Amanda Hammerli, Director of Membership, at 800-766-6249 extension 2, or email membership@iaip-ins.org.
Advance Your Career

IAIP offers the following prestigious industry designations:

Certified Insurance Industry Professional (CIIP)

Diversified Advanced Education (DAE)

Certified Leadership Professional (CLP)

CONGRATULATIONS!

NEW CLPs

Suzanne Downey, ARA, ACS, AIRC, CPIW, CLP - Region III
Bryanne Galganski, CLP - Region IV
Susana Haro, CISR Elite, CLP, CIIP - Region VII
Cherri Harris, MSBA, CPIA, CIIP, CLP - Region IV
Audrey Macie, CISR, CPIA, CIIP, CLP - Region I
Rachel Shubert, CLP - Region V

NEW CIIPs

Amee Rice, AINS, CIIP - Region I
Brittany Grass, ACSR, CIIP - Region I
Carol Weisman, AIC, CISR, ACSR, CIIP - Region I
Jocelyn Rineer, CIC, CLP, CIIP - Region I
Susana Haro, CISR Elite, CLP, CIIP - Region VII

To learn more about these designations, including how to qualify, visit 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.
I was named a Five Star Insurance Professional for 2017. This is my fifth time receiving this honor.

Kim Fitzgerald, CPCU, API, CIIP, CLP, DAE
Montagno Insurance Agency Inc.

I celebrated 30 years with my employer, Glenn Insurance, on January 5th, 2017. For the first 27 years I worked in Personal Lines, which I loved! I enjoyed getting to know our insureds, helping them with their insurance needs and solving their problems. When a position became open in our Claims Department, I decided I might want to try something different, so I went for it! I haven’t regretted the move at all as I am still able to assist our insureds with their needs and problems when they are most in need of help. My 27 years of experience in Personal Lines has been a great asset in handling claims. The customer service skills and policy knowledge that I gained working in Personal Lines has been invaluable in my new position as Claims Service Representative. In 2015 I earned my AIC (Associate in Claims) designation to broaden my claims knowledge and to better serve my insureds. I also hold the ACSR and CISR designations and I recently earned my CIIP designation. I am committed to education and excellence in my career and look forward to what the future may bring!

Carol Weisman, AIC, CISR, ACSR
Glenn Insurance

Pam Grimes and Katy Willett (both in the Raleigh Association of Insurance Professionals) are pleased to announce that their employer, Anders, Ireland & Marshall, Inc., has received the 2016 Keystone Insurers Exemplary Underwriting Award for North Carolina.

Kathleen A. Willett, CIC, AAI, CPIW, CISR, CBIA, DAE
Anders, Ireland & Marshall, Inc

Certified Risk Managers International recently conferred the designation of Certified Risk Manager (CRM) to Keri Herlong of Acuity. In order to earn the designation, Keri completed 100 hours of risk management related education and passed five rigorous examinations. Keri is a Commercial Field Underwriter in the state of Nevada for Acuity, and is President-Elect of the Las Vegas Insurance Professionals.

Keri Herlong, CPCU, CIC, CRM, CISR, ACSR, AIM, CIIP, CLP
Acuity

2018 MI Regional Conference fundraising: the MI Council of IAIP Region IV Conference 2018 Fundraising page was started to keep everyone informed of fundraising activities. I would appreciate it if everyone who has a Facebook account would go to the page and “like” it. We are having an ongoing Thirty-One Gifts fundraiser. If anyone has an idea that they want to share my work e-mail is bayers@debreeins.com and my personal e-mail is Jaxson9814@yahoo.com. All orders should be sent to me and checks should be made out to Michigan Council of NAIW

Brenda Ayers, CPIA
DeBree & Associates Insurance Agency, LLC
The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members. Make a contribution by mail or online at:

Legacy Foundation
c/o IAIP
3525 Piedmont Road
Building Five, Suite 300
Atlanta, GA 30305

or visit www.insuranceprofessionals.org

The NAIW (International) Legacy Foundation is an IRS approved 501(c)3 foundation.

Contributions to the NAIW (International) Legacy Foundation are tax deductible as a charitable contribution.