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IAIP Members Take Pride!

Greetings! As we offer this edition of Today’s Insurance Professionals, I am extremely proud to be a member of the risk management profession, and especially a member of International Association of Insurance Professionals. Consider the subject matter of this edition… catastrophic events. As you read about storms and disaster response, we have an opportunity to contemplate the impact of our profession on those around us.

In our day-to-day, it’s normal for insurance professionals to provide service to others – customer service and the insured’s well-being is at the heart of everything we do. As association members, bettering ourselves and our industry is part of our mission, and we do this in service to our customers. We build our knowledge, our practice, and our skills to better serve our industry and its clients and, in turn, provide value to our communities and to society in general.

In these times of unpredictability and an ever-increasing occurrence and severity of catastrophic events, we are reminded of the importance of the work we do and the many ways we impact the lives of others. Whether giving consumers and business owners peace of mind, in providing them the best possible coverage to suit their needs, or alerting them to exposures and risks they may not have planned for; whether providing claimants a calming reassurance and valuable counsel in their time of loss, or stabilizing our economy by minimizing financial devastation and bringing folks back to ‘whole’ following a catastrophe, risk management professionals are serving the world around them in everything they do. As IAIP members, in building our professional and soft skills, in becoming better and stronger, in building our network of contacts we are taking that service to an even higher level.

I hope, like me, you will feel the extra weight of our responsibility and take pride in our contributions to society as you read this edition of Today’s Insurance Professionals. We may not be able to predict or control what catastrophes may lie ahead of us, but we can rest assured that if there is an IAIP member helping on the other end of it, the world will be a better place for our service!

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DELEGATING FOR GROWTH
by: Angie Sullivan, AIC, CIIP, CLP

Watching the Olympic Games is something I love to do. Some of my favorite events are the relay races. The runners are blindly reaching for a baton to be passed, all the while they are focused on staying in their lane, looking at the track in front of them and thinking about their leg of the race. The runners on a relay team make this event look so easy. Have you ever tried it? Passing a baton in a relay – not so easy! Delegating is much the same as a relay race. It appears to be easy, and others can make it look so simple. However, effectively passing the baton takes a lot of trust, communication and coordination.

Being a great leader, manager, or team player involves being a good communicator and coordinator. It doesn’t mean doing everything yourself. The most effective managers are those who use their resources and can look to, and empower, others for accomplishing the work to be completed.

Yes, delegation is a way to lighten one’s workload, but there is so much more to the art of delegating. A good leader shows respect for the talent and knowledge others bring to the table by utilizing them and their skills appropriately. Delegating not only empowers them, but it also promotes a higher level of commitment and pride in the work a team does. Delegating is a great way for a leader to show their trust in the team. It encourages team motivation and commitment to each other, and the project. Delegation triggers pride, strength and drive!

The art of delegating is knowing who, when and how to delegate. Proper delegation encourages learning opportunities and a chance to develop new skills. Delegating increases knowledge and prepares team members for future responsibilities.

Why we don’t delegate.
If delegating is so great, why don’t more people delegate?

1. People often mistake delegation as a way of passing work off and not as a way of working more efficiently. People believe that if a manager doesn’t like to do something, they simply pass that work to someone else and keep the best roles for themselves.

2. Many see delegation as a sign of weakness. When someone can’t handle their responsibilities or their workload – then, and only then, is the work passed to someone more capable. Delegation is not a sign of weakness. Delegation is a sign of strength and trust.

3. Most people believe that for the work to be done right, they have to do it themselves. Delegation is an opportunity for new processes, training efficiencies and effectiveness. There is more than one way to do things.

Some of the most effective and efficient leaders today are those who understand the art of delegating.

How to become a better delegator.
Taking IAIP’s Certified Leadership Program course, Delegating for Growth, is one way learn the art of delegating. Delegating for Growth can help you be a better delegator, effective leader, employee and team player.

Learning how to pass a baton is not as easy as it looks, but it is an art of delegation you really should try!

About the Author
Angie has worked in the insurance industry for 27 years. She has held various leadership roles both in IAIP and the insurance industry. Her insurance knowledge has been enhanced and developed through various courses and designations she has obtained over the years. Angie obtained her CLP designation in 2014 and has mastered the facilitation of the CLP courses, having taught every CLP course in the program several times.
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So, what exactly is a task force, what is its purpose and what is its benefit? It is a unit, or a formation or group of individuals that are temporarily assigned to work together on a single defined task or activity. Bringing a group together with a specific objective brings a multitude of perspectives, ideas, suggestions and insights. It has proven to be very effective in problem solving. Collaborative groups consistently outperform competitive individuals. The collective group is more likely to think ‘big picture’ rather than individual desires.

So how can the task force concept help IAIP? As members you have enjoyed the connections, the education and community involvement that has helped you develop both professionally and personally. Why not put that experience to work for IAIP? IAIP needs individuals with positive attitudes, dedicated to furthering the IAIP mission, that have a passion for innovation and new ideas. Each task force is given a specific area of focus. It is a year-round group with ongoing responsibilities. The group decides how often they will meet. On average each group meets once each month via conference call during business hours. The calls are approximately an hour in length. Members of the group have the opportunity to contribute during the meetings and some of the deliverables may require additional time to complete. The goal is quick, efficient and effective use of your time.

Each task force is led by a chair or co-chairs that guide the objectives desired. The action steps to reach their objective are developed by the members of the group. The chair(s) are responsible for the agenda of each meeting, sharing minutes with the group, and reporting: submitting a mid-year and final report to the Board of Directors. The chair(s) are also responsible for ensuring participation from all members of the group. Each task force also has the support of a representative from the Executive Committee or liaison. This individual will follow up with the chair(s) to confirm objectives and act in collaboration with the group. A staff liaison is also available for support to the group.

Now, are you ready to ENGAGE? Are you ready to CONNECT? Are you ready to be part of the SOLUTION? Are you ready to SHARE your expertise? Are ready to have FUN with fellow members? Then the question “to task force or not to task force” should be I’M ALL IN!

The link below will give you the information on current task force opportunities:

www.insuranceprofessionals.org/page/taskforces

About the Author

Geraldine began her insurance career in 1974 with Allstate Insurance Company working in the areas of underwriting, compliance, training, claims and management. She has a BA in Business Administration and holds several designations—CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE, AND CLP. Geraldine is currently Secretary for the NAIW Legacy Foundation, a member of the Board of Directors for Cabarrus NorthEast Foundation and the Cabarrus Boys and Girls Club. She is currently our IAIP Vice President.
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IAIP + GIS

ENGAGING THE FUTURE OF INSURANCE

by: Amanda Hammerli, CMP

Gamma Iota Sigma (GIS) is an educational business fraternity for students of insurance, risk management and actuarial science. Since 1965, GIS has pursued a mission to promote and encourage students interested in the insurance industry as a profession; and it has grown to over 75 chapters with more than 4,000 student members and an alumni population of over 25,000. As an industry partner, IAIP has had a long-standing relationship with GIS, offering free limited memberships to students; and for the past four years, IAIP has been a sponsor at the GIS International Convention, providing the opportunity to interact with over 600 students, faculty and insurance leaders.

In the spring of 2019, Cherri Harris and the IAIP Mentoring Task Force created another opportunity for an IAIP Job Shadow program – this time with Georgia State University’s GIS chapter. Working with GIS faculty advisor, Ryan Grelecki, Cherri Harris and the task force began creating a memorable opportunity for the students. When approached with the idea, Mr. Grelecki responded that the IAIP Job Shadow initiative was in line with the department goals for GSU students. In a previous Job Shadow event, Central Oklahoma University faculty advisor Beverly Frickel shared her vision on the importance of job shadowing for potential insurance professionals: “The idea of a job shadow is to give students a broader view of the insurance industry. Too many times I see students pigeon-hole themselves too early in their education. They need to take a step back to learn all of the different areas of insurance.” The IAIP Job Shadow opportunity for Georgia State was no different and Cherri Harris and her team created an event for the students to spend time inside the office of Norton Metro, LLC Insurance & Risk Management in Alpharetta, GA.

In today’s competitive job market, designing opportunities like the IAIP Job Shadow Program brings students to the doorsteps of employers, creating meaningful experiences to interact with the future of insurance. Producing meaningful connections is just another way IAIP adds value to the insurance industry – addressing the need and taking action to create a sustainable solution.

This opportunity was the second that IAIP has offered GIS students, and it doesn’t stop here! With GIS chapters located across the nation, the next IAIP job shadow could be hosted by your company or agency. If you’re interested in bringing the next generation of insurance leaders through the doors of your office, please let us know. The IAIP Mentoring Task Force is ready to help you create a unique opportunity to bridge the talent gap for your employer and share the value of IAIP.

The IAIP Mentoring Task Force committee would like to thank Ryan Grelecki, GIS faculty advisor for Georgia State University for his endless support and guidance, Norton Metro for welcoming the students into their office and IAIP member Cherri Harris, Business Relationship Manager for Donegal Insurance Group who worked tirelessly to make the day a success.

About the Author:
Amanda Hammerli, CMP is the Director of Member & Partner Relations for the IAIP.

On September 17, 2019, five students from Georgia State University visited the office of Norton Metro, a full-service independent insurance agency dedicated to providing the best experience possible from insurance real estate transactions to a full array of insurance services including personal, business, life and health and specialty products. North Metro and the IAIP Job Shadow opportunity for the Georgia State students was a perfect fit.

Working closely with the Mentoring Task Force, Norton Metro designed a program for the Georgia State students centered around daily activities starting with a department tour to view personal lines, commercial lines, sales and even included a resume review. Our very own Mentor Task Force Chair, Cherri Harris conducted a mock carrier sales meeting, giving the students a firsthand glimpse into the carrier side. The program concluded with lunch generously provided by Donegal Insurance Group.
“Do not go where the path may lead, go instead where there is no path and leave a trail.”

– Ralph Waldo Emerson

West Bend is proud to support the International Association of Insurance Professionals and their goal of providing our industry with a network of insurance professionals who help each other, teach each other, and support each other.
How Being a Good Listener Increases Customer Satisfaction and Sales

by: Carletta Clyatt
Naturally talkative people are fun, they're engaging, we love to listen to them describe events and tell stories. They are colorful and expressive. Often, people tell them they should be in sales. And, yes, they should, but don’t discount the listeners, especially in the analytical world of insurance.

What’s the difference between talkers and listeners?

Talkers like to be in the spotlight; they give more information than they get, and it’s important for them to say everything they have to say. Listeners tend to avoid the spotlight; they will happily take in information without looking for their turn to talk. When it is their turn, they use the information received to craft a concise, logical reply.

If you’re wondering how in the world a listening predisposition could lead to more sales, here’s part of the answer. Listening elicits goodwill from the recipients, and effective listening allows successful producers to gather important information – crucial to closing the sale – that dominant conversationalists might miss.

But Wait! Aren’t the Best Producers Aggressive Personalities Who Need to Win?

Yes. Omnia’s research shows that consistent producers can be distinguished from the fakers by their need to win and their ability to ask for the close. Assertiveness is not directly tied to the talker/listener predisposition. However, a producer who’s too aggressive and too focused on “winning” – even at the customer’s expense – will turn many customers off and struggle to earn repeat business. Successful producers (that is, those who can give a little) certainly do want to win. Successful producers are some of the most driven and accomplished individuals around. But consultative producers, those who listen first, simply use a different style than the “classic” presenter sales personality to reach their goals.

What Listeners Do Differently

A key component of consultative communication is asking questions and expressing a willingness to accept input from others. Although this type of communication might seem counterintuitive to good salesmanship, it turns out that consultative communication actually builds credibility in the four domains of influence: presenting, selling, persuading, and negotiating.

Asking questions is particularly useful and tends to come naturally to listeners. In Give and Take, Adam Grant, a professor at the Wharton School of the University of Pennsylvania says, “Questions work especially well when the audience is already skeptical of your influence, such as when you lack credibility or status, or when you’re in a highly competitive negotiation situation.”

Listeners Leave the Pitch for Last.

Listeners don’t lead with a pitch. They lead with questions to uncover needs. When a listener approaches a potential customer, he or she doesn’t immediately jump in with an authoritative proposal about how XYZ product will enhance the customer's life. This type of sale focuses on listing features and benefits. Instead, listeners make inquiries, which focuses on translating product features into specific customer benefits. At Omnia, we call this the “inquisitive sales personality.”

For example, let’s say a customer calls about a home insurance policy. A consultative insurance agent might ask the customer:

- How old is your home?
- How long have you owned your home?
- How long do you intend to live in your home?
- Do you have a home-based business?
- Are you planning any major home repairs in the near future?
- Do you collect any valuables, such as antique furniture, paintings, jewelry, or pottery?

…. And so on. Only after gathering information about what the customer needs and wants does the consultative (listener) producer make his pitch.

It might sound like Sales 101, but research shows that many salespeople are either unfamiliar with the strategy or lack the training to effectively use questioning techniques. Instead of asking questions and listening, they begin by describing their products/services and overcoming objections. This approach (generally adopted by talkers) obviously works much of the time, but it doesn’t work as well as the listeners’ approach.

Listeners Focus on Service Not Selling.

Listeners believe they have something of value to offer customers and focus on providing that thing of value, not selling the customer something for the seller’s benefit. Of course producers want to sell, and sell a lot, but they focus more on the customers' wants, and it pays off.

When Grant interviewed a top-selling optician about his sales strategies he told Grant: “We’re in the medical field first, retail second, and sales maybe third … my mind-set is not to sell. My job is to help. My main purpose is to educate and inform patients on what’s important. My true concern in the long run is that the patient can see.” The optician, who had a top giving score, brought in more than double the average sales revenue.

Listeners Solve Customers’ Problems.

At Omnia we call this the “problem-solving sales personality.” He or she is logical, analytical, socially reserved and can focus on details without losing sight of the big picture.

Because these listeners are motivated to understand others' needs and not just focused on self-interests, they're better at following through on customer concerns, which leads to more sales.

Spotting a Fake During the Hiring Process

Considering how listeners can increase sales, you’d probably like to make sure your next hire qualifies as one. Although many talkers will reveal themselves during the interview process with their exuberant, dominant communication style, others have learned to present like listeners in an interview while being nothing of the sort.

However, it's important to get this right. The ability to sell is as much about skill as personality, and it's nearly impossible to get a true picture of someone's personality during the typical interview.
That said, all is certainly not lost. Behavioral assessments can tell you, first and foremost, if you have an assertive competitor. This is the foundation for all great sales personalities. Secondly, they offer helpful insight into a candidate’s listener or talker temperament (by offering information about his or her tendencies toward needs assessment and problem solving, for example) as can questions designed to draw out common traits of listeners, such as analytical curiosity, a troubleshooting disposition, and social reserve.

References can be key as well. Employers often fixate on the recommendation of former managers during reference checks, but talkers are notoriously talented at “kissing up and kicking down.” That’s why it’s good to speak with former subordinates and peers. A pattern of treating superiors well, but subordinates and peers less so, is likely cause for more questions.

**Adopt a Listener Mentality**

Despite the hundreds of thousands of dedicated salespeople helping their customers every day, overall the profession does not enjoy a good reputation. A 2015 Gallup poll rated telemarketers and car salespeople as among the lowest in honesty/ethics. What that means for individual salespeople, unfortunately, is that many potential customers are already predisposed to distrust whatever it is the salesperson was planning to say.

Now imagine disarming that customer by leading not with a pushy pitch but instead questions that demonstrate interest in serving the customer and solving his or her problem first and selling second. This approach will lead to more sales and more satisfied customers – an excellent reason to seriously consider adopting a listener mentality, or at least faking it until you make it.

**About the Author:**

Carletta Clyatt, a popular seminar speaker, is the SVP at The Omnia Group. She offers clients advice on how to manage more effectively and gain insight into employee strengths, weaknesses and behaviors. For more information about employee behavioral assessments, call Carletta at 813-280-3026 or email: Carletta@omniagroup.com. Carletta Clyatt brings over 19 years of business-to-business consulting experience to help companies effectively select, manage and engage their biggest asset - people. She understands that the more you invest in their success, the more you get back. Carletta specializes in employee behavioral assessments for companies of any size in any industry. She can help you uncover the behavioral preferences that lead to top notch employee performance. Her presentations are enlightening, engaging and always impactful. Carletta holds a Bachelor of Science Degree in Social Work from the University of South Florida and a certification in Negotiation for Senior Executives from Harvard Law School. Using her leadership and sales experience, she is dedicated to working with companies to hire right, decrease turnover, increase profitability and manage more effectively. She is continually seeking out new and innovative tools to help drive businesses forward. www.OmniaGroup.com.
Vermont Mutual + IAIP = Corporate Training Program Success

by: Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE

Education is a primary focus and benefit of IAIP membership. It is also an opportunity to market the value of IAIP to non-members and employers. For example, leadership development is an integral part of success in the insurance and risk management industries. IAIP is recognized for offering programs that promote the development of leadership skills that members utilize in their professional careers and within the association.

The Certified Leadership Program, available to IAIP members and non-members, provides a premier learning program to develop essential leadership skills for personal growth and professional advancement for the seasoned or new insurance professional. The program consists of four modules encompassing 17 course topics and is an exclusive, proprietary International Association of Insurance Professionals program. Practical, insurance-related examples are included in each classroom course. Another benefit of IAIP courses is how easy it is to take them. The CLP course, for example, may be completed in multiple ways – by participating in an in-person or virtual class, through self-study, or a combination of methods.

The four modules are: Leadership Through Strategic Management; Leadership Through Business Essentials; Leadership Through Business Mentoring and Leadership Through Motivating. Content topics includes ethics, delegation, negotiation, financial intelligence, diversity awareness and employee engagement. Those who complete all 52 hours and pass the exams are eligible to apply for the CLP designation. The designation must be renewed via specific renewal sessions every two years.

IAIP members are encouraged to spread the word and promote the educational opportunities available through this association. A recent success story is from Vermont Mutual Insurance Group of Montpelier, VT. Paula Clark, AIS, API, AINS, CIIP, CLP, DAE is a Vermont Mutual employee and member of the Vermont Association of Insurance Professionals. Paula took the CLP series in 2018. Vermont Mutual had been looking for educational programs for their supervisors and managers that focused on leadership. Paula shared the course materials with her employer, Sue Chicoine, Vermont Mutual’s Vice President of Human Resources. Anthony (Tony) Haze, Vermont Mutual’s Learning and Development Specialist, reviewed the CLP program and decided it would be a great addition to their training series.

Vermont Mutual recently completed their first round of CLP training for management and will continue training new/remaining management in the near future. With fifty managers in the company, their goal with the CLP is to help expand management collaboration, communication, and alignment across all departments. CLP is not the only IAIP program with wide-ranging appeal. Confidence While Communicating teaches students to tackle a universal fear: public speaking. This is a skill that everyone needs, no matter what their job is.

Take advantage of one of the many benefits of IAIP membership – develop your inner leader with the IAIP Certified Leadership Program. Better yet, share the program’s benefits with your employer!

About the Author
Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE on behalf of the Education Task Force. Sue Quimby is the Region 1 RVP and is a member of Insurance Professionals of Central New Jersey. She is the Assistant Vice President, Media Editor; Client Services & Training and Sr. Product Development Analyst at MSO®, Inc.
Serving Our Communities

“We make a living by what we get, but we make a life by what we give.”

-Winston Churchill

by: Maria Carvalho
Community service, otherwise known as corporate social responsibility, has been on the rise this past decade. Thank goodness for that. Companies face a trend to be more involved with the communities in which they work—to do good for the world, not just to profit from it.

According to the Society for Human Resource Management (SHRM), employer-sponsored volunteerism is defined as organizational support, often in the form of paid leave or sponsorship, for employees pursuing volunteer opportunities or performing community services. Many organizations, from large Fortune 500 companies to small local businesses, which include many of our employers, encourage their employees to volunteer in their communities, boosting not only employee morale and personal satisfaction—but the businesses’ bottom lines as well. According to a study by United Healthcare, employees who volunteer through work report feeling better about their employer and strengthened bonds with co-workers.

Company support can range from simple strategies such as providing information and resources for volunteer activities, to offering paid time off and other recognition for employees who volunteer their time and skills to assist in the community. Many employers encourage employees to volunteer and even allow employees to take time off during their work day without loss of pay. According to SHRM’s 2019 Employee Benefits Survey, 26% of employers offer paid time off for volunteering.

Community service comes in many forms ranging from donations of monies or goods, blood drives, sending cards to soldiers overseas, delivering meals or gifts to those in need, helping people to register to vote, education, walks/races, to rebuilding homes after a catastrophe. The list goes on. Employers often poll their employees to find the services that are most meaningful to them. Many employers will also match monetary donations to organizations like The Red Cross and The Salvation Army.

The benefits to employers who support community service include:

- Positive perception and understanding with financial markets, regulatory authorities, communities, shareholders and institutional investors, suppliers/vendors, and business partners
- Corporate image and branding
- Employee retention and recruitment
- Business development
- Crisis communications and reputation management and repair

Employees today seek fulfillment beyond completing a work assignment on time. These community service opportunities provide a sense of purpose beyond an employee’s day-to-day work.

Personally, I am very fortunate to work for Farmers Insurance, an insurance company that values dedicating their time and resources to make a difference in the communities we serve. For nearly 90 years, Farmers has been committed to serving the communities where our customers, agents and employees live, work and play. We work tirelessly to rebuild lives and lifestyles after disasters, improve and support education in our communities, and have dedicated ourselves to a culture of active communal engagement and volunteerism throughout the country.

One of my most memorable experiences was being a member of the Farmers Insurance Hawaii team and volunteering with the Salvation Army when a lava flow devastated communities of Hawaii. Those were my communities, my friends and my family members who lost their homes. They were my people. Providing meals was the least I could do. Most meaningful was sitting, holding their hand and listening to someone who lost their home and all their material possessions, sharing with them gratitude they still had their lives. Using my insurance expertise by offering these people who lost their homes information about how to submit their claims to their insurers and FEMA made me grateful to be an ambassador of our industry. That’s what insurance is all about – helping others during their time of need. And I was proud to be a member of the Farmers Insurance Hawaii team. It was an honor to help those communities.

IAIP shares this goal to provide community service to local and nationwide charitable organizations that help others.

In the words of Winston Churchill... “We make a living by what we get, but we make a life by what we give.”

About the Author

Maria Carvalho is a member of the Honolulu Association of Insurance Professionals and a product manager with Farmers Insurance Hawaii/21st Century Insurance.
3 WAYS TO BRIDGE THE GENERATIONAL GAP WITHIN THE INSURANCE INDUSTRY

by: Marcella Reynolds Beasley, MA, CISR, CRIS, MLIS, CLP

With the large Baby Boomer population rapidly retiring, the insurance industry is facing a huge challenge in trying to replace these extremely experienced professionals. With decades of insurance knowledge quickly retiring with these individuals, how can we extract their knowledge? It’s important for every generation to not only look up to these individuals, but strive to learn and acquire as much information as we can before it is gone.

It’s not just the Millennials and Gen Z that should take note; right now, Gen X is probably the most important, and least discussed generation. Statistically representing the smallest of the generations, Gen X is in a pivotal role slated to take over managerial, CEO, and leadership roles. How are they taking over from the Baby Boomers? What are they changing? Keeping the same? How are they adapting to their leadership roles? Many times, older Gen Xers are roped in with the Boomers, and younger Gen Xers are simply categorized as ‘older Millennials’. To bridge the gap between generations, it’s as important to realize our differences.

APPROACH TOWARD EDUCATION

With each generation wanting more for the next, Gen X follows Millennials as the second most educated population. According to the Pew Research Center, studies have shown between the ages of 25-37 those with a college degree are: 30% of Gen Xers, compared to Millennials with 40%, and only 10% of Baby Boomers. In our current environment, employers offer ‘tuition reimbursement’ as a bonus. While it may be logical to offer this incentive to Boomers and Gen X, most Millennials and Gen Zs find this bonus arbitrary. With these two generations already highly educated, they may push for student loan reimbursement instead.

In addition to views on education, how and which methods to train an individual will become important. The recent generation has grown up with
all the advancements in technology. It wouldn't make sense to save your files on a floppy disc. In the same sense, training employees using outdated tech seems counterintuitive, but routinely happens. With a future focused on and valuing education, those without a secondary degree should not discount its value, as those with great education should not discredit someone's experience.

LOYALTY
Last year I attended a seminar in which the audience was asked the definition of loyalty regarding your employer. To no one's surprise, the Baby Boomers responded, "Length of time at my company." The Millennial response: "How hard I work for my company". Noticing there is no time element to the Millennial response should be important for employers. If a person is committed to working hard for a company, the length of time at that employer will follow. After all, it is safe to assume that most individuals who have been with their company numerous years are hard workers. These two approaches to company loyalty are not as different as they may seem at first.

COMMUNICATION
In a world focused on technology, advancement, and adaptation, it is no surprise that each generation reacts differently to stimuli, communication, and their fellow colleagues. Simply respecting each other's background can ease tensions between how each generation communicates. Younger generations are satisfied by a text, tweet, or email, while older generations tend to pick up the phone. An email and text allows for a more thoughtful and researched answer, while the phone call or in-person chat will put you on the spot. The use of direct and indirect communication can be a challenge in which different approaches are either respected or condemned. But it is how we respond to one another that can make all the difference.

The most important thing we can remember is this: while generational divides can help categorize our colleagues, how we approach, learn from, and communicate with one another can be uniquely individualistic.

About the Author
Marcella Beasley is an Account Manager in the Construction Unit for Alliant Insurance Services, Inc. Located in Fresno, CA, she serves producers for middle market contractors. Receiving her B.A. and B.S. from Santa Clara University, she lived in Rome, Italy for one year to obtain her M.A. in Government and Politics – International Relations. Having obtained numerous designations, she plans on staying very involved in her local, regional, and international levels of the International Association of Insurance Professionals.
Today's technology advances have changed the way we do customer service. But as it was when I started in the insurance industry over 30 years ago, the client is still king. In keeping with that philosophy, some have transformed the role of customer service to be one of customer advocacy. Here are a few lessons learned along the way.

1. **BE RESPONSIVE.** In today's technology-based world, people are no longer content with waiting to hear back from you. Even if the answer isn't readily available, let customers know you received their inquiry and will get back to them as soon as possible.

2. **MAINTAIN MULTIPLE TOUCHES.** Don't just wait for business transactions to engage with your customers. Be in touch throughout the year via phone, email, traditional mail and in-person meetings to maintain your top-of-mind awareness. These shouldn't be pushy sales messages or only occur as reactions to problems. Be proactive and provide value-added content.

3. **A HAPPY CUSTOMER IS A LOYAL CUSTOMER.** Retention success is caused in large part by the commitment to keep clients happy. If you have happy customers, you will have loyal customers. That loyalty not only results in great retention but also new business referrals.

4. **EMPOWER YOUR EMPLOYEES.** An empowered employee is always going to be more effective than someone who feels restricted. Investments in education, professional development and, yes, even some fun, will pay dividends. Provide the necessary training, direction and support to employees so they can make good decisions on behalf of the customer, and then stay out their way.

5. **PEOPLE WANT TO BE HEARD.** When someone is upset, avoid getting defensive. Listen. Let them vent. Sympathize. Make sure you are using the right medium to resolve the issue. If you are starting to sense frustration going back and forth in email, pick up the phone. If there is ongoing tension over the phone, an in-person meeting may be necessary. And no matter how petty a problem may seem, never dismiss a customer’s issue as unimportant. The customer may not always be right, but it’s our duty to do our best to resolve the issue.

Ultimately, the thing people remember most is not what you said but how you made them feel. Creating a culture of customer advocacy is not easy, but it is a powerful way to impact the success of your business.

About the Author
Chris DeSchepper began her career with the Sioux Falls office of Marsh & McLennan Agency (then known as Howalt+McDowell Insurance) in 1985 and is one of their longest tenured employees. She has earned the following designations: Certified Insurance Service Representative (CISR), Associate in Insurance Services (AIS), Certified Insurance Industry Professional (CIIP), Diversified Advanced Education (DAE), Associate in General Insurance (AINS), Accredited Customer Service Representative (ACSR), Certified Construction Insurance Program (CCIP), and Certified Leadership Professional (CLP). Marsh & McLennan Agency strives to make our customers feel valued, protected, confident in our abilities and comfortable giving us their business. As testament to our commitment to our clients, many of our service employees have won awards for their exemplary service and professionalism. While average customer retention in the insurance industry is 84 percent, our current retention across all lines of coverage is almost 96 percent. Ultimately, the client experience we deliver through our people, products, resources and reputation is what drives our continued success.
A Distracted Society

by: Tracey Colonair, CLP

In a society that used to be concerned with distracted driving, our distractions have reached an entirely new level. Our smart phones have become small handheld computers, capable of not only talking and texting, but checking and returning emails, watching videos, listening to music, and Googling just about anything we want to know. They have become our maps and our directional compass.

We walk through a downtown filled with moving vehicles, the airport, shopping malls and parking lots and see other passersby engrossed in their iPhone apps and whatever has caught their attention at that moment. People become involved in what they are looking at that they sometimes even forget to maintain their own safety; we hear of someone falling into a decorative fountain or down a flight of stairs. I have seen people walk off curbs into the street not even realizing that they never bothered to look for oncoming traffic. You can see where this could play out as an insurance industry nightmare.

We have become a society that has our phone at the dinner table at home, and even worse, when we are out with friends or family at a lovely restaurant. Gone are the days when we are out enjoying a cup of freshly brewed coffee with a friend without the interruption of our cell phone notifying us that someone else has something to share with us at that very moment; or that the office needs our attention right away.

We used to worry about distracted driving - The driver who is texting while driving, or eating their breakfast, or putting on their makeup while driving to work because they woke up late. It’s true, these are serious issues on the road, many causing real and sometimes deadly consequences. But today, our distractions go far beyond the road; they follow us all through our day, popping up in all kinds of situations.

Think back for a moment of a time when the office would never dream of calling you out of an important meeting multiple times to ask you a question. Or a friend or family member would not bother you while you were out to dinner or struggling through a busy day at the office by continually ringing your phone. We would not have dreamt of getting up from a dinner out with friends multiple times to return a phone call, and yet it is so easy to grab that smart phone to shoot off a quick reply during a meal – it’s just a quick text, right? We just cannot seem to ignore that incoming notification. So many of us are guilty of it on various levels and we must begin to realize that we are impeding our ability to connect with those in our own surroundings, in the present; to just enjoy what is real, what is around us at any given moment.

We are a society that appears to have lost our way. We have leveraged the ability to have information immediately at our fingertips and sacrificed the most precious gift of all, time with our friends and loved ones; and even worse, our safety and the safety of those around us. We need to each make an honest assessment of our own level of severity as it relates to walking through life entrenched in all that this device can offer us; and how much we depend on it. We must begin to focus on what it has stolen from us, just like a thief in the night.

Let us take on the responsibility to teach the next generation that conversation is so important in life; that to be able to carry on a decent conversation will one day reward them with a wonderful new job, or a life partner. It is time that we set the example of putting our phones down. You will live, I promise. The world will not stop if that text gets answered an hour from now, or even several. It is okay to wait a little bit to hear that person’s comment or see their latest selfie.

I am not suggesting that you throw your smartphone away and replace it with a rotary phone; only that you carefully and thoughtfully survey the frightening control it has on your life. Take back those precious moments; the thrill of a night out on the town or the comfort of a coffee date. Set boundaries for yourself that you are going to check your magical device only every so many hours, or even once an hour, if you must. We need to be the change we wish to see. We need to begin to be a courteous people with values once again; a safer people by minimizing our own distracted living. Let’s make that pledge to ourselves, no one else even needs to know; set your own guidelines. I think you might be very glad that you did – and so will those around you.

About the Author

Tracey Colonair, CLP has owned and operated Colonair Insurance Agency, LLC, located in Watertown, CT for the past 17 years. She entered the insurance industry over 25 years ago as a commercial lines producer, growing a book of business from the ground up with her husband. She later purchased that book and opened her own agency which was established in early 2003. She earned her CLP designation from IAIP in 2015 and has been an active member of IAIP since 2010, serving in several capacities on local, state, regional and international levels. Tracey was nominated by her peers and awarded Insurance Professional of the Year three times within her local association, Waterbury Association of Insurance Professionals and once on the state level. In her free time, Tracey enjoys her volunteer work, cooking, making quilts for loved ones and spending family time with her husband, Bob, two grown daughters, Samantha and Alexandra, her son-in-law, Kyle, and their family dogs, Bella, Bentley and Harper.
WINTER STORMS

BY THE NUMBERS

by Brenda Kluger, CRM, CIC, CISR, CLP, CIIP
The words “catastrophic event” bring to mind images of tornadoes, hurricanes or earthquakes. But what about those nasty events that occur in the northern regions of the country between the months of November and April? Those dreaded blizzards, snowstorms, ice storms and nor’easters that send us scrambling to grocery stores in preparation to stay home for a few days. Cold weather events, while a way of life in northern parts of the country, can also be catastrophic in nature.

The use of numbers is a necessity when it comes to winter storm discussions. We need to know how many hours/days the storm is expected to last, and just how many miles per hour the winds will gust; not to mention how many inches/feet of ice and snow is predicted to accumulate. In order to determine if a winter storm will be named, it must meet numerical criteria. And then after a storm, more numbers are needed to describe what occurred; the dollars of property damage it left in its wake and sadly, at times, loss of life.

**HOW MANY WAYS ARE THERE TO DESCRIBE SNOW?**

Depending on what area of the country you reside, you may be more familiar with some winter storm terms than others. Those in the Midwest plains won’t hear of many avalanches or nor’easters. Measurement of wind speeds, duration of storm and inches accumulated play a part in determining which terms to use to describe a winter storm. According to the National Weather Service, the following are all commonly used winter storm terminology and their definition:

**Blowing Snow** – wind driven snow that reduces visibility, either with snowfall or ground snow picked up by wind

**Blizzard** – sustained winds with frequent gusts of 35 mph or more with blowing snow frequently reducing visibility to less than a quarter mile for three hours or more

**Snow Squalls** – brief intense snow showers accompanied by strong wind gusts resulting in significant accumulation

**Snow Showers** – snowfall at various intensities for brief periods of time resulting in accumulation

**Flurries** – light snow falling for short duration with little or no accumulation

**Avalanches** – mass of tumbling snow of which 80% are triggered by rapid accumulation of snow and 90% of those occur within 24 hours of snowfall. Avalanches may reach a million tons in weight and travel at speeds up to 200 miles per hour

**Nor’easter** – occur along the east coast, include heavy rain and/or snowfall with gale force winds, rough seas and potential for flooding

**Ice Storms** – heavy accumulation of ice

**Black Ice** – extremely dangerous driving conditions due to patchy ice on road surfaces that cannot be easily identified

**Ice Jams** – rivers and lakes freeze due to long cold spells which can cause jams that act as a dam and can result in severe flooding

Now armed with a solid understanding of winter terminology, you should have a better sense of what Jim Cantore and The Weather Channel crew refer to in their broadcasts this winter. In all seriousness, these definitions aid citizens to recognize what potential winter weather might affect their day-to-day activities and travel.

**WHAT’S IN A NAME?**

Ever wonder who is ultimately responsible for tracking the weather and what they are charged to do with the information? The National Weather Service (NWS) is a name commonly recognized in relation to weather – after all, they are the ones who put the ear-piercing noise on the radio updating you of impending severe weather and what to do. The NWS mission is to provide forecasts for the protection of life and property and the enhancement of the national economy. The National Weather Service is actually overseen by the National Oceanic and Atmospheric Administration (NOAA) which falls under the jurisdiction of the Department of Commerce. The NOAA gathers data and conducts research in relation to the environment. However, neither of these entities ever officially name winter storms.

In recent history, many of the large winter storms that blow across the country are identified by name. While the governmental entities tracking weather never name winter storms, these names originate somewhere. The name craze is the work of The Weather Channel, which in November 2012 began naming winter storms. Their reasoning behind naming storms was to simplify and expedite communication to residents in a storm’s path. The winter season of 2012-2013 saw the most named winter storms at a total of 27. The lowest number of storms was 22 in the years of 2014-2015, 2015-2016 and 2016-2017.

Winter storms are named based on meeting, or the expectation to meet, one of the following criteria set forth by the National Weather Service:

1. the storm will cover an area affecting two million in population or
2. covering at least 400,000 square kilometers (approximately 154,441 miles or roughly the area the size of Montana)

There is an exception to this process in that lake effect storms are not named. For the 2019-2020 season, The Weather Channel has selected a list of 26 names. This winter, those in the path of a major winter storm may hear names such as: Bessie, Ezekiel, Henry, Thatcher, Sadie, Isiah, Mabel, Pearl, Ruth, Quincy or Zachariah. The 2019-2020 storm season began early, and Aubrey was the first name used to identify the October 2019 winter storm.

**THE HIGH COST OF WINTER STORMS**

Since 1982, there have been winter catastrophes that have cost over one billion dollars, with one reaching nine billion dollars. The National Centers for Environmental Information (NCEI), like the National Weather Service, falls under the scope of the National Oceanic and Atmospheric Administration. Its focus is to host and provide public access to one of the most significant archives for environmental data. They determine costs of disasters and monitor impacts of weather and climate disasters. The types of disasters they look at are hurricanes, drought, floods, storms, wildfires, crop freezes and winter storms.

The process of calculating the cost of a disaster is determined by the area the disaster is located in and the impact the disaster has on the area. Think in terms of the scale of impact of a nor’easter that hits multiple coastal states with numerous large municipalities compared to a tornado that impacts a couple of rural Kansas communities.

Multiple governmental agencies contribute data they accumulate to NCEI in determining the cost of a disaster. There are some agency names we are familiar with, such as the Army Corp of Engineers and Federal Emergency Management Agency (FEMA) while
insurance carriers may be passed back to A portion of the expenses paid by winter weather. becomes part of the statistics related to that policyholders may present that will a winter catastrophe hits. These are only public transportation and airlines when ponder is the downtime incurred by weather-related repairs. A last item to or while their business is closed for shoppers staying home during storms, due to decreases in business traffic with these, as well as loss of business income Business owners are susceptible to all collapse. There are the cold temperatures which have an average cost of $2.9 billion per event. The costs reflect both insured and uninsured losses incurred by personal, commercial, public and governmental entities to structures and assets, business interruption, and agricultural assets.

**STORM’S IMPACT ON INSURANCE**

The Insurance Information Institute (III) is considered to be a source for insurance data and tracking insurance costs, including those contributed to winter storms. They issued a white paper noting that in 2018, $3 billion losses were insured compared to $1 billion in 2017. Munich Re confirms these figures and also offers more historical data noting $1 billion in winter storm losses in 2016 while the tally for 2015 reached $3.5 billion. The III, reflecting back to 2014, notes there were $3.7 billion in insured losses and another $1.4 billion in uninsured losses that resulted from catastrophic winter weather events.

Winter insurance claims manifest in a variety of forms. Winds cause trees to be blown down leading to property claims. Automobile claims result from trying to stay on slick roadways or driving in blizzard conditions. Ice brings damage in the form of slips/trips/falls causing injury or bringing general liability claims, ice jams and gutter damage. Accumulated snowfall on roofs can lead to damage and collapse. There are the cold temperatures that cause water to expand leading to the potential of frozen pipe damage. Business owners are susceptible to all these, as well as loss of business income due to decreases in business traffic with shoppers staying home during storms, or while their business is closed for weather-related repairs. A last item to ponder is the downtime incurred by public transportation and airlines when a winter catastrophe hits. These are only a few examples of the types of claims that policyholders may present that will become part of the statistics related to winter weather.

A portion of the expenses paid by insurance carriers may be passed back to the policyholders in terms of premium increases. According to the III, a single claim could cause insurance rates to increase by 9 percent. Risk transfer to insurance carriers is one way the public can deal with potential claims. Or they may elect to retain all costs of any potential risks by not purchasing any insurance to which their damages would be figured in uninsured dollar amounts. Citizens may choose to take steps to prevent or mitigate storm-related damage which could be less costly than paying for damages when an event occurs. Or in an effort of risk avoidance, they may move to southern climates away from the winter weather’s path, which may ultimately put them in an area for a different kind of weather-related catastrophe.

**SAFETY TIPS AND COST PREVENTION**

Louis Pasteur told us that luck favors the prepared. And when winter weather approaches, one cannot rely solely on luck; being prepared is a necessity. Citizens are well served by paying attention to National Weather Service advisories regarding types of storms coming and heeding travel warnings.

If one must travel, true cold weather residents know to travel with a winter survival kit. The following items are suggestions but in no means an all-inclusive list of items to include in a kit: jumper cables, battery operated weather radio, flashlight, extra batteries, blankets, boots and additional clothing, bottled water, non-perishable food and sand or kitty litter for traction if stuck. If on medication, it is advisable to pack extra medicine or special needs items. If traveling with pets, be sure to pack necessities such as food, water, feeding dishes and pet attire or blankets for them as well.

Cold weather residents should know how to prepare for bad weather and be aware of ways to prevent costs associated with a winter weather catastrophe. Having items on hand such flashlights, weather radio, extra batteries, candles, non-perishable food and bottled water will be necessities if power goes out. A roof rake can assist with removing snow buildup on a roof. Leaving cabinets open allowing heat access to pipes can help prevent freezing. Sand or kitty litter can be scattered on driveways and walkways to prevent slips or falls. Monitoring outdoor intakes to be clear of snow and use of carbon monoxide monitors are also winter storm safety precautions.

Weather catastrophes, regardless of where they occur, have a huge impact on citizens. It is important to understand terminology associated with the impending weather and adhere to information offered by the National Weather Service and other weather outlets. Preparation and prevention are necessary, both for surviving winter storms and aiding in mitigating costs and damages. However, in the end, Mother Nature will always have the last word on winter weather storm intensity to which we will be left tallying damage totals.

**About the Author**

Brenda Kluger, CRM, CIC, CISR, CLP, CIIP is currently employed with the Independent Insurance Agents of Iowa. She has her BS in Business Administration and Business Education from Morningside College and her MBA from Indiana Wesleyan University. Brenda is a member of the Insurance Association of Greater Des Moines, Inc. (IAGDM), which is a local association of IAIP, where she has been a member since 1994.
Emergency and Disaster Planning

by Katharine M. Nohr, J.D.
In developing an emergency plan, an organization first must establish how to protect the people in its facilities at the time of the occurrence. Second, an organization needs to protect its facilities or venues and their contents. Third, an organization strives to protect its business continuity.

PROTECTING PEOPLE

The number one priority in developing an emergency plan is protecting human lives. Usually, evacuation is necessary in order to accomplish this. Evacuation may involve removal from a building or even from an area or region. In the event of a tornado, evacuation means having people go to an underground shelter designed particularly for that purpose, or if no such shelter is available, to a shelter that would provide protection. A tsunami requires moving people to higher ground. A fire, bomb threat, explosion, or other internal disaster means moving people out of a building and away from a threat. Chemical exposure may require use of protective gear. A pandemic, such as avian flu, may mean quarantine for a period and administration of vaccines. Whatever the threat, prompt action to save lives should be planned for and practiced.

The Department of Homeland Security offers downloads of business emergency disaster plans that would greatly assist organizations in preparing for disasters. Information is available at www.ready.gov. The Federal Emergency Agency (FEMA) also provides disaster preparedness information regarding numerous hazards. Such information can be found at www.fema.gov. An organization should also check with state agencies about the availability of disaster planning assistance.

PROTECTING BUILDINGS AND THEIR CONTENTS

When facilities are built, materials should be fire resistant and wind resistant. The buildings should have good insulation and solid foundations and footings to withstand any natural disaster that is likely to occur in the area. If there is a likelihood of windstorms, hurricanes, or earthquakes, consideration should be given to having the building constructed to withstand those disasters. Firewalls can be built, and sprinkler systems can be installed to minimize damage from fire. All building codes in the area should be complied with when building or remodeling. It may be prudent to have a building inspector determine whether there has been compliance. When selecting a location, flood zones and other dangerous areas might be avoided in order to lower the risk of flooding, mudslides, or coastal erosion. It is a good idea to consult maps that illustrate the effect of global warming on coastal areas if applicable.

MAINTAINING COMMUNICATION: PROTECTING AN ORGANIZATION’S BUSINESS CONTINUITY

In the event that a disaster destroys a facility, an organization will want to be prepared by having backed up all computer files and having such backups located at an alternative site. It is also important to consider where the business will operate if a facility is no longer available. Is there another location out of which your organization can operate if your facility is destroyed?

PREPARING AN EMERGENCY DISASTER PLAN

After an organization has analyzed the potential risks involved, research should be done to determine how to respond to each emergency and check lists developed for dealing with them. This may seem like a daunting task, but it will likely mean peace of mind, less risk in the event of a disaster, and greater confidence by others in the organization.

The steps to be accomplished in preparing an emergency disaster plan are as follows:

• Create a team of people who are charged with this task.
• Designate those people who will execute the plan when it goes into effect.
• Provide copies of the plan when it is complete to all appropriate personnel.
• Communicate the plan by written material and signage.
• Practice the plan.
• Modify the plan as needed.

Disaster planning is an ongoing process. As personnel in an organization change, plans will have to be updated as well to reflect assignments of personnel charged with executing the plan. When choosing a person to be in charge of the plan, it is important to select someone who will likely be available should a disaster strike. The head of an organization could have a heavy travel, meeting, or even travel schedule that requires that she be away from the facility. The designated person in charge should have the personality and characteristics of someone who is capable of executing an emergency plan. Alternates should be selected in the event that the designated person is not available. The plan should be in a cloud computer file with back-up physical copies of the plan given to all appropriate personnel.

Regular meetings should be held to discuss an organization’s disaster plan and to communicate its contents. Portions of the plan should be communicated on signs so that people will have ready access to the information. Signage is appropriate for information concerning evacuation and location of exits, fire extinguishers, first aid supplies, CPR instructions, location of and instructions for an AED, and so on.

Organizations should have emergency and disaster drills in order to practice the plan. Personnel should be informed that there will be a drill on a certain day, or it can be a surprise. It is a good idea to involve government agencies in drills and planning. Fire departments, police departments, EMS organizations, civil defense organizations, and Homeland Security might be willing
to participate and can provide some assistance with disaster and emergency planning.

With each practice of the plan or institution of it, weaknesses will be discovered, allowing for modification as necessary. People may not understand what they are supposed to do. In that event, more training is needed. Through the process of practice, it may be discovered that appropriate equipment is lacking or that there are problems with the evacuation plan. All these things can be addressed before a disaster or emergency occurs.

A disaster plan should include sections that detail lines and methods of communication during the emergency; emergency evacuation procedures; plans for basic survival necessities and equipment; lines of authority, assignments, and recalling staff; securing the facility; caring for and discharging minors; medical care; addressing emotional impacts; and public relations.

**MAINTAINING COMMUNICATION**

It should be anticipated that there may be limited access to cellphones, landlines, and that computer access will not be possible.

The following telephone numbers should be included in a list:

**EMERGENCY PHONE NUMBERS**

- Fire department
- Police department
- Hospitals
- Ambulance
- Hazardous materials specialists
- Key personnel
- Security

**OTHER PHONE NUMBERS**

Make sure to include cell phone numbers and consider text messaging as a means of prompt communication.

- Suppliers
- Vendors
- Administrators
- Employees
- Customers/Clients

**DEVELOPING EMERGENCY EVACUATION PROCEDURES**

It is important to include a current floor plan of the facility when planning for emergency evacuation. Develop a plan for all types of scenarios. Consider that a fire could be confined to a certain part of the building and that evacuation will have to proceed in another part. Alternatively, exits could be blocked or a bomb could have exploded. Plan for evacuating people who are physically challenged, the elderly, and children. Certain classes of people will have a difficult time moving quickly, moving at all, hearing or seeing, or understanding what is going on. Make sure your evacuation procedure accommodates those people.

**PROVIDING FOOD, WATER, SHELTER, AND FUEL FOR 72 HOURS**

Generally, people should provide for themselves and their families, so they have food, water, shelter, and fuel for 72 hours after a disaster. An organization may wish to keep such supplies at its facilities in the event that some personnel and customers/clients are stranded and use the facilities for shelter during a disaster.
PROVIDING GENERATORS, EMERGENCY LIGHTS, AND MEDICAL EQUIPMENT
An organization should plan on being able to provide light, heat, or air conditioning with generators if necessary. If electricity goes out during facility operation, it is important to at least provide sufficient lighting so that people can exit the facility safely. Medical emergencies should always be prepared for, and an organization should continually assess its ability to respond. Medical equipment such as AEDs, basic first aid supplies, and other equipment should continually be inspected, replaced, and reassessed.

DEALING WITH THE EMOTIONAL IMPACTS OF THE DISASTER
Disasters can be devastating physically, financially, and emotionally to an organization’s employees, volunteers, clients, and others. It is important to plan on dealing with the emotional aspects of a disaster. This can be done by being understanding and patient to those people who have been affected or even by providing counseling services or suggesting such services.

ASSIGNING A PUBLIC RELATIONS LIAISON
Organizations will benefit from having only one or a few people deal with the media and the public in response to a disaster. The organization’s spokesperson should be selected carefully and should be skilled in dealing with the media. Press releases and public statements can be issued at intervals in order to provide information that will give the public confidence in your response to events. This will help ensure the continuing goodwill of a business and its successful continuity.

SUMMARY
Disasters can have a tremendous impact on human lives, physical resources, and business continuity. An organization should consider the risks of natural disasters and other disasters in light of its physical location and other factors. An emergency plan should be developed that is communicated, practiced, and revised on a regular basis. The emergency disaster plan should include procedures regarding communication, evacuation, supplies, power, lines of authority, security, caring for and discharging minors, medical care, emotional impacts, public relations, and any other related information.

About the Author
Katharine M. Nohr, J.D. is a member of Honolulu Association of Insurance Professionals and practices insurance defense litigation in Hawaii. She’s the author of Managing Risk in Sports and Recreation: The Essential Guide for Loss Prevention (2009 Human Kinetics) and is the author of the Tri-Angles legal mystery series.
RENTAL REIMBURSEMENT
CE COURSE

Customer satisfaction jumps from 37% to 77% when rental reimbursement covers the full cost of a rental during a claim*.

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The purpose of this course is to provide insurance professionals with a thorough understanding of how personal and business auto policies, and their related forms and endorsements, provide rental reimbursement coverage to policyholders after an insured motor vehicle sustains a physical damage loss.

*2012 J.D. Power Proprietary Rental Reimbursement Study
Hurricanes are a part of life for many homes in coastal states and territories. So just how well constructed is a home compared to the forces of a major hurricane? In recent years numerous hurricanes have made landfall, or nearly made landfall, on the continental United States, Hawaii and other U.S. territories.

The destruction caused by a major hurricane, Category 3, 4 or 5, is not surprising. These storms contain some of earth’s most powerful forces and can devastate large swaths of land. However, what may be shocking is the catastrophic damage resulting from multiple smaller hurricanes or tropical storms in a relatively short period of time. The small storms with greater frequency at a single location can cause deterioration of structures and eventually lead to catastrophic structure failure. Due to this, all named storms should be considered dangerous and potentially harmful to life and property.

Each named storm is unique with varying windspeeds, landfall location, tide at landfall, rainfall amounts, spin off tornadoes and wind directionality, among other factors. All of these factors were considered when states began the development of building codes in coastal areas, with the intention of preventing loss of life and property in future storms. However, these factors are natural occurrences, inconsistent and often times unpredictable. With all of these difficult-to-anticipate factors, how is it that insurance companies can feel comfortable providing coverage for homes located in these highly desirable, but dangerous coastal locations?

Wind mitigation coupled with local building code effectiveness is one of the key underwriting considerations. Wind mitigation is considered to be any type of mitigation or special adaptations a home may have that will aid in reducing the chances of a wind loss, or reducing the severity of a loss, during a hurricane or other severe windstorm. Wind mitigation can include impact rated glass or shutters for windows and doors, enhanced or more favorable roof deck attachment, roof covering, roof-to-wall attachment, secondary water resistance, and roof shape, among other options. This type of mitigation is relevant regardless of what type of coastal and hurricane exposure a home is exposed to from New England to Florida, Puerto Rico to Hawaii. The use of these mitigation techniques during construction can drastically increase a home’s ability to withstand not only a single major hurricane, but also multiple lesser storms over time.

Impact rated glass for windows, doors, skylights and garage doors consist of specially manufactured glass and materials that can withstand not only hurricane force winds, but also airborne debris during a storm. These windows and doors are typically physically thicker and more expensive but can be vitally important in coastal areas. Impact rated windows not only keep rainwaters and debris from intruding, but also manage to aid in providing consistent and stable air pressure within the home. When air pressure within the home is not stable and consistent, this can result in the entire roof detaching from walls and the home becoming completely open to the elements. Typically, this will lead to a total home loss, if the home is recoverable at all.

Some of the most common openings that are often overlooked for impact rating by builders and homeowners are garage doors. Impact resistant garage doors are critical because attached garages are under the same roof as the remainder of the home. Once the garage door fails during a storm, the air pressure within the home varies allowing for instability of the roof and increased opportunity for roof failures. Ultimately, a single garage door, or a single window, not being impact rated could lead to a total home loss.
While some homes do not include impact rated glass or material for doors and windows, there is an alternative which frequently suffices underwriting. Hurricane shutters are customized shutters for each of the home’s openings that will provide sufficient protection to prevent breakage or failure of the openings, eliminating concerns for rainwater and debris intrusion and roof instability from inconsistent air pressure within the home.

Aiding in the increased stability of roofs in hurricane-prone areas is often the roof deck attachments and roof to wall attachments. If a window or door were to fail, the roof deck attachment and roof to wall attachment is what could then be responsible for keeping the home intact during the storm.

The roof deck attachment refers to how the roof is attached to the rafters of a home, including the type of material used as the base for the roof deck. Typically, homes are constructed with a roof deck of plywood, oriented stranded board (OSB) or occasionally concrete. Roof deck attachment for wooden roof decks also includes the spacing between attachment points of the roof deck and nail length for attachment. In general, the closer together the fasteners are, the more secure a roof is. Additionally, the longer the nails are adhering the roof deck, the less likely the roof is to fail. Some roofs even include tongue and groove decking resulting in an even tighter construction.

As important as the roof deck attachment is, equally important is how the rafters are secured to the walls of the home, typically referred to as roof to wall attachment. The most secure manner to attach the rafters is called strapping. When the roof to wall attachment is strapped, one or more metal straps are wrapped over the rafter and screwed directly into the wall structure. While straps are considered the most secure roof to wall attachment for wooden roof decks, other means of attachment include clips and toe nails.

Clips are considered metal connectors which do not fully wrap over the rafter beam but will encase the wood beam on three sides and uses nails or screws through predetermined holes to adhere the rafters to the wall structure. Toe nails are the least effective wind mitigation available and consist of metals plates with teeth-like protrusions that connect the rafters to the wall structure.

In addition to the attachment and roof deck type, the shape of the roof and roof covering can largely impact the sustainability of a home during a named storm. Hip roofs are found commonly in hurricane prone locations due to being one of the most secure roof shapes. A hip roof design is sloped on all sides and consists of no gable peaks or other vertical sides to the roof. The hip roof construction allows for less area for wind resistance and uplift due to aerodynamics, resulting for a more secure roof.

Gable roofs are typically one of the least secure roof shapes due to the peaks and vertical sides that allow for significant wind resistance and uplift. Often times, these roofs are strained and are easily removed during the storm because of the consistent upward lift allowed with the peaks resulting in significant weak points.

Flat roofs are less common, but can be fairly secure, especially if they are concrete and anchor bolts are used as the roof to wall attachments. Additionally, flat roofs with wooden roof decks are typically more difficult to maintain and can cause pooling on the roof over time. Flat roofs provide less upward lift and wind resistance than a gable roof but come with additional concerns of pooling rainwater during a hurricane.

The shape of the roof, to reduce upward lift, is important but the covering of the roof is inherently vital to the roof integrity. Some of the most common roofing types include clay or concrete tiles, asphalt shingles, metal, wood shake shingles and built up roofs. Clay or concrete tiles are commonly found in coastal areas and are a heavier roofing cover resulting in being one of the most resistant to storms. While more expensive, tile roofs typically last longer and are less likely to be damaged by airborne debris during a storm.

Asphalt shingle roofs are a very common roofing cover in a substantial portion of the U.S. While not as impact resistant or sturdy, asphalt shingles are a viable option in some of the coastal portions of the country. However, these shingles can be blown off if not secured adequately or damage by airborne debris, which can lead to exposed roof decking and a potential roof failure or water leakage.

Two of the less sturdy and more concerning roof covering options are metal and wood shake shingles. Metal roofs are more likely to be damaged by debris and hail resulting in cosmetic damage, which over time could lead to more substantial structural damage. These roofs are also more likely to peel back from the roof decking during a storm because of the light nature of the material. Wood shake shingles are also relatively light and can be removed very easily and are not favorable for roofs in hurricane-prone locations.

Lastly, an optional mitigation for homes which can drastically reduce the claims severity and frequency during a wind event is called secondary water resistance (SWR). SWR is a specialized water-resistant barrier installed with the underlayment layer of a roof to prevent leakage at the time of a roof cover failure. While not a structural mitigation technique, SWR does aid with reducing loss severity from internal water damage.

Underwriting considerations for hurricane-prone areas will vary by company and by dwelling location. Each state will have specialized underwriting guidelines and considerations based on the likelihood and frequency of storms. However, the single universal fact with underwriting will be, the better the wind mitigation, the more likely a carrier will find the home less of an underwriting risk.

About the Author
Chelsea-Lynn Brotzki, CPCU, AIDA, ARM, AAI, API, AINS, AIS is currently a personal lines underwriter for The Cincinnati Insurance Company. She holds a Bachelor of Arts in Communication from the University of Toledo (Toledo, Ohio) and Master of Arts in Organizational Communication and Public Relations from Wayne State University in Detroit, Michigan. She is a member of the Insurance Professionals of Greater Cincinnati and has been an IAIP member for five years.
INTERNATIONAL SECRETARY ELECTION PROCESS OVERVIEW

Every member in good standing will have a vote in the election of the 2020-2021 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 two-week voting period. Corporate Center 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 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 2020-2021 International Secretary will be announced via email to the membership.

For more information regarding the election process, please visit www.insuranceprofessionals.org/?page=election20

CANDIDATE QUESTION:

In order to serve tomorrow’s risk management industry and the professionals working in it, we are transforming IAIP and taking ourselves into new territory. We are adding products, expanding services, and developing a new customer base focused on businesses looking for leadership and talent development programs for their employees. The individual membership model is not sustaining us and is being reimagined. Our members are wondering what the association is going to look like five years from now and how they will fit within the reimagined organization. What do you envision IAIP will look like in five years and what role will the individual member have in it?

Tammy Wascher
CIC, CIIP, CPIA, CLP, DAE

Meet the Candidate for the Office of INTERNATIONAL SECRETARY
IAIP is about connecting members and building careers. We need to stay true to the core purpose of our organization. The world around us is changing and as an association, we need to evolve as well. We are currently looking to add products, expand the services we provide and develop a new customer base focused on businesses looking for leadership and talent development programs for their employees. By taking this approach, we can market our association to businesses and work to gain their employees as members of the association. We are looking at focus groups that members can connect with on specific topics of interest. This will allow members to network with others that have similar interest and provide them the opportunity to learn more regarding specific insurance topics. This focus stays true to our core value of connecting members by getting them involved.

Our members are still and will continue to be the core of this association.

Our members have a tremendous amount of talent that they can share with our current members and members in the future. We need to continue to provide mentorship programs for our members and to the businesses we will be working with. Networking is also a key part of this association. It’s what keeps our members involved as they build lasting relationships with fellow members. The insurance industry is vast and everchanging, we need the networking that IAIP provides to assist our members in growing and learning about the changes going on in the industry.

With the evolution of the insurance industry and the way technology is everchanging, we need to consider different options that will keep our members involved, connected to each other, and to assist with building and developing them in their careers. We need to work together as a collaborative team to keep this association moving and evolving for the future. I am very passionate about this association, it has guided me in becoming the Insurance Professional that I am today. Together we can continue to build and expand this association into the future connecting members and building careers.

**About Tammy Wascher, CIC, CIIP, CPIA, CLP, DAE**

**MY IAIP ACTIVITIES INCLUDE:**

**LOCAL:**
- Held Local Secretary, President, Membership Chair, and Treasurer positions for Monroe County Association of Insurance Professionals (MCAIP)
- 2013 started the Frankenmuth Association of Insurance Professionals and became a dual member of FAIP & MCAIP

**COUNCIL:**
- 2009 through 2019 Several Committee Chairs
- 2009 Won Rookie of the Year Award Winner
- 2011 Client Service Professional of the Year Award Winner & Triangle Award Winner
- 2013 and 2014 Council Director
- 2013 Insurance Professional of the Year Award Winner

**REGIONAL:**
- 2009 through 2019 Several Committee Chairs
- 2012 Professional Underwriter of the Year Award Winner
- 2013 Forward Thinking Choice Award Winner
- 2014 Insurance Professional of the Year Award Winner
- 2016 Regional Vice President Region IV (was asked to take over second term from IAIP Board)
- 2017 and 2018 Regional Vice President Region IV
- 2019 Insurance Professional of the Year Award Winner

**INTERNATIONAL:**
- 2013 through 2019 Served on Several Committees and Task Force, 2013 Credentials Committee, President’s Task Force, Attended NetVu Convention in Dallas, TX representing IAIP
- 2016 Regional Vice President of Region IV
- 2017 - 2018 Regional Vice President of Region IV, Finance Committee
- 2018 Education Task Force Co-Chair, Membership Model Task Force Chair
- 2019 Finance & Administration Board Liaison

**OTHER INSURANCE:**
- 1995 – 1997 Worked as Office Assistant/CSR for Allstate Insurance Agent
- 1997 – 2003 Worked as Personal Lines Rater, Underwriting Assistant and Underwriter for Frankenmuth Insurance Company
- 2003 – 2005 Worked as Commercial Lines Underwriter for Frankenmuth Insurance Company
- 2005 – 2014 Worked as Field Manager in SW Michigan Area for Frankenmuth Insurance Company
- 2010 Certified Insurance Counselor Designation received
- 2012 Certified Insurance Industry Professional Designation received
- 2013 Certified Professional Insurance Agent Designation received
- 2015 – Present Commercial Lines Supervisor for SE Region for Frankenmuth Insurance Company
- 2014 Certified Leadership Professional Designation received
- 2016 Diversified Advanced Education Designation received
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 November 1, 2019 through February 29, 2020:

### Trendsetters ($100 - $999)
- Bonnie Adams
- Terri Brennan - Matching Funds through Nationwide
- Tracey Colonair - In honor of her beloved sister, Leigh Ann Hegarty
- Judith Cook
- Mary Corvaia - Matching Funds through Nationwide
- Jane Densch
- Greenville Association of Insurance Professionals / South Carolina Council - In honor of IPOC designees
- Lisa Hardin
- Insurance Professionals of South King County
- Carol McManus
- North Carolina Council Meeting
- Geraldine Plott - In honor of the members of Region III
- Cindy Prud’homme
- Sue Quimby
- Tish Riley - In honor of the Victoria A. Rivas International Scholarship fund
- South Carolina Council Meeting
- Angie Sullivan
- Wisconsin Council Meeting - In memory of those that have lost lives to cancer & in honor of Lisa Hardin, Speaker at 2019 Wisconsin Council Meeting

### Pacesetters ($25 - $99)
- Kathleen Bianculli
- Cathy Bowling - In recognition of the talent and time that has been given by NCAIP Council Director/President, Paula Burgess, and NCAIP Secretary, Robin Bennington, to encourage members of NCAIP to “Engage, Discover, Learn” thereby making the most of their membership and encouraging other insurance professionals to join our association.
- Gracellen Donnelley
- Susan Holbrook
- Northwest Suburban Insurance Professionals
- Ohio Council Meeting
- Michele Sparks
- Paula Stubblefield - SC Council Meeting
- Julie Wagoner
- Jeannine Westlock - In memory of Markyn Warner Ornstein and Anita Eisenmann, members of Insurance Women of Cleveland
- Linda Worthy

### Advocates ($1 - $24)
- Cherri Harris
- Beth Wilkerson - NC Council Meeting

### 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.
IAIP CORPORATE PARTNERS

Platinum Level Corporate Partner

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Companies can partner with IAIP to promote the insurance industry through providing education, networking and industry alliance, as well as providing insurance products to the general population. Several levels of corporate partnership are available to meet your business’s needs.

Contact us at 800-766-6249, extension 2, or email ahammerli@iaip-ins.org today to find out how your company can benefit from partnering with IAIP.
ADVANCE YOUR CAREER

IAIP offers the following prestigious industry designations:

Certified Leadership Professional (CLP)
Certified Insurance Industry Professional (CIIP)
Diversified Advanced Education (DAE)

CONGRATULATIONS!
(as of November 1, 2019 - February 29, 2020)

NEW CLPs
Jacqueline Bruno, CLP - Region I
Amy Perkins, CPIA, CLCS, CIIP, CLP - Region II
Jamie Fuller, CLP - Region III
Sylvia Robinson, CPSR, CPIW, DAE, PIAM, CPII, CLP - Region III
Brenda Kluger, MBA, CRM, CIC, CISR, CIIP, CLP - Region V
Angela McLaren, CPCU, AIC, AIM, AIS, SCLA-Gold, CLP - Region V

NEW CIIPs
Amy Perkins, CPIA, CLCS, CIIP, CLP - Region II
Patricia Hopp, AIS, INS, API, CIIP - Region IV
Cristina Gonzalez, CIC, CIIP - Region VI
Kerri Haydel, CISR, CIIP - Region VI
Daphne Thibodeaux, CISR, CIIP - Region VI
Heather White, CIC, CISR, CIIP - Region VI

To learn more about these designations, including how to qualify, visit insuranceprofessionals.org and click on Designations under the Education tab. Contact Betsey Blimline at 800-766-6249 extension 4 or via email at education@iaip-ins.org for more information.
WELCOME New IAIP Members!

Welcome our new members from November 1, 2019 - February 29, 2020

Region 1
Carol Boucher
Tenika Bruleigh
David Coletti
Victoria Devanna
Anne Foglia
Jacqueline Fuchs
Cheryl Lunetta, CPCU
Jim Mashey
Robert Nocera
Cynthia Parenteau
Sanjeev Segan
Jane Stacy

Region 2
Prashant Koorse

Region 3
Gabriel Benitez
Marta Benitez
Margarita Blasini
Kelli Burnum
Luis Cartagena
Jose Diaz
Dawn Finnegan, CISR Elite
Parri Gareau
Reinaldo Jimenez
Carmen Lopez
Karla Marquez, CISR
Cynthia Martinez
Tania Maysonet
Omar Melecio
Jaime Méndez Becerra
Vanessa Negon
Kiara Negron
Natasha Norris, AIS, AINS, API
Carlos Olivencia
Ivette Ortiz, CISR
Ricardo Ramos, Esq, CIC, CRM, MLIS
Shakira Rios Vega
Hilda Rivera
Victor Rodriguez, Esq
Jeanette Rodriguez de Leon, Esq
Joseph Santaella
Ernesto Smith
Isabel Smith, JD, CISR
Maria Christina Soto Soto
Joann Sueiro
Andromeda Thompson
Alicia Tirado, CIC, CRM
Felix Torres
Ileana Velez
Reinaldo Velez, Esq
Aracelis Vidal

Region 4
Diane Brown
Erin Keller, CPCU, ARM, AIM, AU, AIS, AINS, CRIS
Megan Lafountain

Region 5
Nick Bennett, CPCU, ARM, AIC, API, AINS, ARe
Tony Ferrini
Nancy Frostman, AIS, AINS, AU, AU-M
Claire Konrath
Linda Pedersen, CIC
Andy Vargas
Cherilyn Yapp

Region 6
Jennifer Cockerham, CISR, AFIS
Carol Davis

Region 7
Karen Bamberger
Salvador Flores-Chatfield
Jon Gice, CPCU, ARM
Bryce Herman
Boyd Kauhane
Chandler McClain, CISR
Alan Neal, SCLA
Rebecca Pope
Michelle Shivers-Dixon, CLCS
Sandeep Sondhi
Ryan Soriano
Leigh Stalker

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 us at 800-766-6249 extension 2, or email membership@iaip-ins.org.
NCAIP STATE CONVENTION AWARD WINNERS/CWC

The 2019 NCAIP 78th Annual Meeting was held Nov 1-2, 2019 in Durham, NC.

Beth Wilkerson, AAI, CIC, CISR, CPIW
McGriff Insurance Services

AWARD WINNERS LEFT TO RIGHT:
Robin Bennington, Individual Excellency; Norell Smith 17-18 Council Director; Kimmie Rogers, Insurance Professional; Beth Wilkerson, Client Service Professional; Lindsay Keil, Rookie; Todd Jones, 18-19 Council Director and Cathy Bowling, CWC Winner

CWC FROM LEFT TO RIGHT:
Beth Wilkerson, Participant; Cathy Bowling, CWC Winner; Beth Blackwell, Participant and Katy Willett, Participant
SCHOLARSHIP RECIPIENT DONALDSON COMPLETES ERIS

Messer-Bowers Company commercial lines account executive Kristina E. Donaldson has been certified as an Energy Risk and Insurance Specialist (ERIS™). This insurance designation recognizes specialized expertise in energy insurance and risk management, and establishes one’s commitment to the energy industry through an on-going continuing education component focusing on energy risk and insurance.

Donaldson was the recipient of a full scholarship from IRMI (International Risk Management Institute) presented at the IAIP (International Association of Insurance Professionals) annual convention June 2018. Each year, IRMI offers a handful of full and partial scholarships to IAIP members only for IRMI’s designation programs.

The ERIS continuing education program is a specialized curriculum consisting of five, self-paced courses presented entirely online. Only those who complete these courses and maintain their knowledge with an ongoing continuing education program or attendance at the annual Energy Risk & Insurance Conference are entitled to display the ERIS designation to certify their knowledge of energy insurance and risk management. For more information about the ERIS continuing education program and designation, visit www.ERIS-CE.com.

Kristina Donaldson, CPCU, CIC, CISR, AINS, ERIS, CPIW, DAE, CLP
Messer-Bowers Company

MARCELLA BEASLEY NAMED THE NATIONAL ALLIANCE 2019 CSR OF THE YEAR - TOP 5 FINALIST

On August 1st, 2019, The National Alliance for Insurance Education & Research named five finalists in this year’s CSR of the Year Award competition, setting a new standard for personal and professional excellence. As a competition finalist, they will receive $500 cash award and a gold lapel pin cast with the design of the emblem of the Outstanding CSR of the Year Award. This year’s contestants presented the judges with a very difficult job, and they made it clear there were no easy choices. Please watch for the Winter editions of Resources magazine where the essays will be featured. Additionally, an award advertisement featuring the national recipient and the four finalists will be submitted in the Fall to appear in Rough Notes.

Marcella Beasley, MA, CIC, CISR, CRIS, CCIP, MLIS, CLP
Alliant Insurance Services, Inc.

ELIZABETH HARLOW NAMED VERMONT IAIP MEMBER OF THE YEAR

At their joint associations meeting held on November 14, 2019 at the Capitol Plaza Hotel and Conference Center, also known as their Annual Commissioner’s Night, Champlain Valley Association of Insurance Professionals and Vermont Association of Insurance Professionals welcomed more than 100 insurance industry and related professionals from the local area and several out of state guests. They were also pleased to announce the 2019 Vermont IAIP Member of the Year – Elizabeth Harlow. Elizabeth was nominated for this prestigious award by her peers and co-workers. She has proven herself to be very deserving of this award through her years of dedication to the insurance industry, IAIP and to her employer Kinney Pike Insurance Agency, Williston, VT. The award was sponsored and presented by New England Excess Exchange. This is the 7th year that New England Excess Exchange has sponsored this award. Please join us in congratulating Elizabeth on her award

Paula Clark, AIS, API, AINS, CIIP, DAE, CLP
Vermont Mutual Insurance Company
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](http://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.