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Thank You Legacy Foundation Donors

Welcome New Members

Congratulations New Designation Recipients

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“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.

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Outgoing President’s Message

“Before you become too entranced with gorgeous gadgets and mesmerizing video displays, let me remind you that information is not knowledge, knowledge is not wisdom, and wisdom is not foresight. Each grows out of the other, and we need them all.”
- Arthur C. Clarke

Last year at this time, my message to you was one of intended progress and hope for the future. Now that my year as IAIP President is coming to an end, I’m happy to report that much progress has been achieved and the future is looking very promising. We’ve delivered on our commitment to provide valuable educational programing, professional level publications and timely communications with our membership. Some of the highlights include the much-anticipated launch of our Confidence While Communicating course in a virtual format, reduced expenses through the use of video conferencing for Board of Directors meetings, and dynamic monthly eLearning webinars covering a wide variety of industry topics. And it was all done while practicing fiscal responsibility – without sacrificing quality.

How appropriate that the focus of this edition of Today’s Insurance Professionals is technology, since technology has been instrumental in much of what we’ve been able to accomplish this past year. Our lives and our livelihoods depend and thrive on what technology has to offer. But we also recognize that technology is just a tool, and it needs caring, skilled and knowledgeable people at those keyboards, on those phones and out in the field. IAIP members are those people – and the industry is better for it.

Thank you for your support, your ideas and your enthusiasm. My experience serving on the Board of Directors and Executive Committee has been awesome and I am truly grateful to all of you. This may be the last page of this chapter in my IAIP adventure but it’s not the end of the book. IAIP is now and will always be a great source of knowledge and fellowship for me and I hope it is for you too.

...Connecting Members...
Building Careers.

Tish Riley
CIIP, DAE, CLP
IAIP President 2016-2017
Incoming President’s Message

The Future is Bright

As I look at the past articles and the ones in this issue as well, I reflect on our history as an industry and an organization. I notice articles on new trends, technology and then traditional concerns of dealing with difficult people, public speaking and more. As much as we change, some things stay the same too.

Insurance is ever changing to keep up with our technology driven world. As new products are developed, we need to be sure society is protected from misuse, negligence, abuse, or human error. Our society thrives on innovation, we simply crave new ways to work and play. New toys and technology can be fun and a bit intimidating at the same time. We work through the changes, take classes, learn from others and eventually embrace changes and hold on for the next new wave to hit. By being inquisitive, entrepreneurial, industrious, and creative, our world is a better place. Our industry is right there on the cutting edge as well and that bodes bright for us as employees, employers and for our families.

Job security in our industry is something we should be boasting about. Did you know that the insurance industry is one of the most stable industries in our economy?

Think about the last time you heard about massive layoffs at a carrier or agency. The states regulate our industry to ensure the stability of the carriers, protecting the public as much as possible with financial checks in place. So be sure to brag about your carrier or agency, be proud to be an insurance professional, talk to others about the great opportunities in our industry. Stand tall!!

Stability is essential to our industry and our association. As we begin another year of IAIP, we build upon the history of past leaders. I thank them, and I thank Tish Riley for her commitment to IAIP. Leaders are all around us, we all lead in different roles throughout the day: at work—formally or informally, at home, as volunteers in social, service or religious groups. We all bring our experiences to whatever and whoever we interact with. Changing technology is a valuable tool if we allow it to help us, not burden us. The balance of new and old is challenging—but essential—to moving forward as a society and association. Together, we must mix new and current ideas create a better, stronger, more vibrant local, council, regional and international association as well.

So remember: embrace the new, acknowledge and respect our history, and be open to blending and updating this association—therefore creating a stronger, relevant organization. Creating opportunities to learn, share, nurture and mentor others are among the most important things we can do to help propel IAIP into the future. Newer members can learn much from our seasoned members, our educational offerings, and opportunities to chair or work on projects. For many of us, we have gotten so much from this association and industry, it’s time to pay it back and help others succeed as well.

Wishing all our members continued success, challenges and rewarding careers! ALL THE BEST!

Linda H. Luka, CPCU, CIIP, AAI, AINS, CLP, DAE, CISR
IAIP President 2017-2018

The Future is Bright

...Connecting Members... Building Careers.

Linda H. Luka
IAIP President
2017-2018
10 Key HR Trends and What Your Company Must Do to Prepare

by: The John Maxwell Company
This past year Human Resources professionals saw more millennials entering the workplace—and tried to adjust. We saw increasing government regulation and changes in overtime rules and employee benefits. Companies had to rethink the traditional workspace, synthesize the most useful tech advances, and adapt for an ever-changing and diverse workforce. Businesses got bigger and smaller—at the same time—through expanding globalization and inter-connected, worldwide teams.

The year also brought plenty of surprises. Based on our research and personal interaction with HR professionals on the ground in companies across the nation, we have a few predictions as to what the key trends will be in the upcoming year. But no matter the forecasts, nothing ever unfolds exactly as planned. In spite of technical advances, qualified and equipped people will ultimately determine your company’s ability to respond to the challenges that lie ahead.

To help you prepare your teams for another year of growth, we’ve compiled 10 trends to watch and eight keys to developing people—no matter what happens.

1. Pursuing Employee Satisfaction
HR personnel nationwide are seeing a growing emphasis on the overall satisfaction of employees. Your leaders and managers won’t simply be selling a product or service to customers, you’ll also be selling your company on an ongoing basis to potential and current employees. Know your company’s internal selling points and empower your team leaders to communicate those well.

2. Embracing Organic Learning
If employees’ mindsets are changing, it makes sense that the leadership approach needed to guide and develop that changing workforce must adapt. We’re seeing trends towards more organic, open learning environments, where leaders work with their employees instead of simply above them. Reimagine how your employees learn and invite them into the process of designing the best environments.

3. Using Advanced Digital Resources
With technology advances, businesses are entering a new age of digital resources. Those companies who prepare their teams to use the technology will be the winners. Of course, for better or worse, management are often the slowest to adopt new technology options. Seize the competitive advantage by incorporating proven, leading-edge technology.

4. Increased Task Automation
The trend toward an increase in automated technology will continue, causing a reduction in the number of employees required to do repetitive tasks. This move will present a challenge to leaders to repurpose and retrain existing employees or to manage their departures well if their skill sets become obsolete. We’ve already seen this in industries such as fast-food and car manufacturing, but the move toward automation will move into other industries. Be proactive and talk with your C-suite executives about how to best transition the people in your company as tasks become more automated.

5. Pushing for Employee Flexibility
As more millennials enter the workforce, they want more flexible schedules within your organization. They’re not the only ones, of course. Finding creative ways to give all employees better life-work integration options will help your company attract and keep the best talent. If they’re not able to have “flex-schedules” in your company, many will look elsewhere. If your C-suite executives maintain an “old-school” mentality with rigid schedule expectations, your job will become increasingly difficult. Develop a plan for educating leaders in your company on the necessity—and benefits—of flexible scheduling for employees.

6. Phasing Out the Cubicle
The cubicle-farm model will continue to exit corporate environments. Many employees, especially millennials, desire a more open workplace where collaboration can easily take place. Removing walls and barriers can be healthy for your organization’s innovation. However, your teams will still need a place where more private work can occur. Also, you’ll see a desire for more ergonomic furniture in the office. Think about how your company’s physical space contributes or detracts from your company’s objectives.

7. Pushing for Wellness
When employees are healthier, they’re able to reduce stress and be more productive. Having healthier people means lower health benefit costs. Big changes are likely underway in healthcare but one thing is sure: healthy employees position your company to achieve a healthy bottom line. Going forward, there will continue to be a big push to implement healthy lifestyle choices in diet, exercise, and work environment. Don’t wait. Get your strategy in place now.

8. Rewarding Incentive Programs
It’s no secret that your employees want to be rewarded for a job well done. The trend continues toward creating rewards programs that act as incentives for employees. For example, your company may reward employees for making healthy lifestyle choices. We’re seeing a trend toward rewarding employees who engage in leadership and personal development initiatives. Think creatively about how you could incentivize growth behaviors.

9. Changing Employee Benefits (healthcare and maternity leave)
Employee benefits like health care and maternity/paternity leave will be changing with new leadership in Washington. No one can predict yet exactly what will change for these employee benefits at the federal level, but your company can prepare for whatever happens next by investing in your most valuable asset—your people. Stay tuned to benefits changes and be ready to act at the first signs of clarity.

10. Developing New Leadership Programs
The next few years will bring another wave of retiring senior leaders who will take a wealth of organizational information and leadership expertise with them. Companies who are not proactively preparing replacements will suffer, often in unquantifiable ways. By equipping the next generation, you can minimize negative disruption and channel the positive disruption that comes from new perspectives. Make plans now to bring the best leadership training to your company to ease the transition between generations.
The One Thing We Know for Sure

We hope that by understanding these trends, your leaders and managers will gain the confidence to meet the challenge of the new year. But we also understand that every business is different. Change often comes slower than expected. And innovation is unpredictable by nature. What will happen this year for sure? Nobody knows.

What we do know for sure is that one thing never changes: the key to growth is people development. Everything rises and falls on leadership. Your people are the ones your company will call on to respond to change, execute your plans, and apply the latest technology or workplace theories. People knowledge is more important than product knowledge. And that has never been truer than in today's workplace where how we apply information is so critical to success.

The human element matters more than ever. Bottom line: no matter the changes and challenges that arise, your people will continue to be your greatest asset. So how can your organization ensure it does the one thing it must do to prepare? These eight keys will help guide your leaders and managers to success.

1. Be Willing to Keep Growing
Few things are worse than the teacher who is unteachable. Leaders reproduce what they are. If they remain teachable, their people will remain teachable. If their mind is closed, so will be the minds of the people they mentor. How do leaders keep growing and keep open minds? First, maintain a teachable spirit, which says, Everyone and everything can teach me something. Second, leaders keep themselves on a growth plan. It is impossible to help others intentionally grow if leaders are not intentionally growing. And here's the good news: If they've already been investing in personal development, they've already done much of the hard work.

2. Decide that People are Worth the Effort
The rise or fall of an organization is dependent upon the people within the organization. This means that People Development is crucial to the success of an organization. The goal is not to do it because people cause trouble and the organization wants change. Choose to do People Development because people are worth it, and they deserve the opportunity to better themselves. By bettering themselves, the people will work better with each other to accomplish organizational goals. People Development will pay off when results are seen in the overall success of the organization.

3. Recruit the Best People You Can to Develop
Most leaders spend their time and energy on the wrong people: the bottom 20 percent. The individuals who usually take up most of a leader's time are the troublemakers, the complainers, and those who are struggling. These people often have the least potential to lead and take the organization forward. Leaders should be focusing their best time and energy on the top 20 percent. These are the people who don't need attention but would most profit from it, and they can then help to move the organization forward. As an organization, it is extremely important to regularly examine the individual team members to best determine if they can help move the organization forward. These are the people to target for People Development when they join an organization.

4. Commit to Spend the Time Needed to Develop Leaders
People Development takes a lot of time. To lead with People Development, a manager or supervisor may need to dedicate as much as half of their time to develop their team members. This amount of time is usually required to truly see a positive outcome in performance. To invest that amount of time, a support system is needed to free up the time of the managers or supervisors. The support system allows the manager or supervisor to fully invest in mentoring others. Once a support system is in place, the manager or supervisor can then determine the amount of time to spend with a given individual based on their potential. A leader's true value is in the investment he or she can make in others. That investment should be made wisely and as a top priority.

5. Never Work Alone
One of the secrets of developing leaders is that leaders have mentors and leaders regularly engage in mentoring others themselves. This dynamic allows for the development of a community that knows how to think and act in a variety of situations. There must be a good structure for allowing people to examine the examples of the leader so that the leader can serve as a model for leadership in the organization. However, the leader must also slowly give responsibilities to the rest of the team members so that the leader can note their improvements. As they continue to improve, the leader can continue to give them more responsibilities.

6. Blend the Soft and Hard Sides of Development
Leaders must effectively and efficiently deal with people and business issues simultaneously. This balancing act takes hard work and time to develop. When developing people, the leader must be able to maintain a relational approach and add value to them while also not sacrificing the bottom line of the business. No one success strategy works for every leader dealing with every person in every organization. It is important for a leader to write out a philosophy that would allow them to develop people and continue to develop the business. It may help a leader to start by listing out their priorities and then put them in order of importance.

7. Take Responsibility for Energizing Others
A leader must develop self-motivated people in an energetic environment that inspires them to achieve more. A leader must strive to create an emotionally engaging process that encourages people to take risks, but also enjoy their experiences as they learn and grow. Some leaders tend to alienate their people rather than attract their people. To best attract people, a leader must display a humble desire and energy to want to improve the lives of the team members and inspire them to achieve the impossible.

8. Remain Approachable as a Leader, Role Model, and Coach
As mentioned in the previous section, some leaders can cause an alienation with their team members. An effective leader needs to cultivate an environment of being approachable and be someone that can offer solutions to problems. A leader with an open door and an open heart can invite people to come into his or her life. Openness can only come about when a leader initiates and takes the responsibility to create it. When a leader takes the responsibility, he or she will develop a special connection with people. It will be a special connection that encourages openness, humility, and transparency. When a leader achieves this, it gives others permission to ask questions, take risks, and be themselves. And that takes leadership development to a whole new level.

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GET NOTICED!

FOUR EASY STEPS TO CLIMB THE CORPORATE LADDER

As a board member on dozens of companies, the CEO of several firms, and an executive on many more, I have spent countless hours behind closed doors with fellow leaders discussing what employee should be promoted within the company. Have you ever walked by a conference room and wished you were a fly on the wall? You probably thought to yourself, what are they talking about in there? Well, I’ll tell you. We discuss competitive analysis reports and sales trends, new products launches and financial statements. We talk about strategy, expansion and legal issues. And – we talk about you.

Yes, we are watching you. We know which esteemed employees exceed expectations and turn grand ideas and goals into actionable results. We also know which workers spread negativity and don’t pull their weight. And, sadly, there are some who get lost in the mix; those who simply maintain status quo and don’t reach an executive’s radar.

Do you feel like you are just one of the many who go unnoticed? Do you go through your day completing assignments on time, maintain a positive attitude, and feel like no one upstairs knows your name? Have you ever wondered how you could rise above the swarm of worker bees and make a name for yourself? I am pleased to share with you today four easy and noticeable actions you might take that will get you noticed, and inevitably open doors to bigger and better opportunities.

Be innovative.

Solve a problem. This is truly one of the best ways to get on an executives’ radar. As a CEO, I became aware of a stellar employee who rose to the top as she sought to solve, on her own, a company-wide problem. In short, she was hired as a sales representative, and immediately found mentors to help her succeed in her assignment. Realizing there wasn’t a formal mentoring program, she decided to develop one herself. What eventually landed on my desk was a thorough mentoring plan; documenting the need, approach, implementation strategy, costs and expected results. No one asked her to do this. She saw the need and acted upon it. We approved her thoughtful initiative and implemented it. She became the leader of the program and still supervises her brilliant plan today.

Make recommendations.

Tell your manager about your plan. It’s easy to point out problems in your department. No organization is perfect. But, identifying all that is wrong isn’t helpful to management if it’s not paired with a solution. In fact, I would bet that today you are likely running through your head a list of things that need serious attention. Do you know what needs to be done to fix the problems that drive you and everyone else crazy? This is your chance to shine. Go figure it out. How? Begin by understanding the problem not just the symptoms. Get to the core of the issue. Do your homework – research what’s been done to solve similar challenges, invite others to ponder solutions. Become the expert on the topic. When the time is right and you have the solution, schedule a meeting with your manager to discuss your insightful idea. Your self-reliance, initiative and knowledge will not only give you confidence and credibility but high marks from supervisors. Do this a few times, and you will quickly become the trusted and highly praised employee they turn to for help.

Raise your hand.

Get involved in as many good opportunities as you can. Look for anything where you can stand out and rise to the top. Does your company offer a leadership training program? Is there a particular committee that interests you? Is your boss looking for volunteers? Perhaps there is a new project that interests you; go after it! Raise your hand! Tell management you want to participate. Get involved in initiatives outside your little corner of the building. Leave your cube, expand your territory and excel at whatever comes your way. As you do, you’ll quickly gain a deeper understanding of the company, meet others who can offer new perspectives and ultimately put yourself in a better position for growth.

Support and mentor your fellow peers.

Coach others. Throughout your career, you have inevitably sought guidance from respected peers who freely gave of themselves to assist you. Their actions have been noted by superiors as well and they have been reward. Do likewise. Pay it forward. Be one of them. Listen to the needs of those around you. Offer your assistance, be a mentor yourself and become someone your team relies on for guidance. As an executive, we learn who in the building is assisting other employees and these charitable and giving individuals are the first to be considered when a new leadership position is created. Remember this point—those who think and act abundantly are always going to succeed.

In conclusion, in most cases, when there is an open position, management will hire from within the company. It is generally more cost effective and beneficial for an organization to hire internally. Likewise, a current employee is already known, trusted and has a solid understanding of the company culture, its policies, processes and goals.

About the Author

Alan E Hall is an entrepreneur, angel investor, venture capitalist, author and philanthropist. Most recently, he is the founder of Grow America, an organization dedicated to helping business builders nationwide and worldwide. He has an MBA and forty years of business experience as a CEO. He knows how to launch, grow and sell a business. He writes columns on a range of entrepreneurial topics to teach and guide visionaries to realise their business dreams. He is passionate about building strong corporate cultures and coaching the next generation of exceptional leaders. @AskAlanEHall www.AlanEHall.com
This is how bottom up or green leadership works. A lone outsider challenges energy use in government, business, and communities, and has a leadership impact when the target audiences change their practices. This is how Martin Luther King, Jr. showed leadership too. He challenged the status quo treatment of African Americans and succeeded in changing the attitudes of the general public and several levels of government. Note that this has nothing to do with taking charge of anyone.

Such leadership can be defined as: showing the way for others either by example or by promoting a new direction. Any organization that depends on rapid innovation needs all employees to show leadership; and the lower you are in the pecking order, the more your leadership needs to be directed up the line.

Bottom up leadership is similar to thought leadership in knowledge intensive businesses. Leadership shown by front-line employees is critical in an age that depends on innovation for business success. It comes from what Richard Florida calls the “creative class” – employees who work more with their heads than their hands.

Showing leadership bottom up requires, first and foremost, great content. The next requirement is the courage to promote new ideas to management.

A bottom up leader needs sufficient passion, along with great content, to have a leadership impact on management. This is not an ongoing role with responsibility for people. Emotional intelligence may be nice to have, but it isn’t essential if the bottom up leader has great content and a reasonable amount of passion to promote it. All employees can show this kind of leadership as a one-off act, even on small changes to everyday work practices.

**Leadership as influence**

If leadership is an influence process, it simply influences people to think or act differently. This doesn’t mean that ALL forms of influence count as leadership. Selling, coercion, bribery, manipulation don’t count. Nor does persuading your kids to eat their vegetables. Leadership occurs in “groups” that are trying to achieve similar aims or that share common values.

A group, in which leadership is shown, doesn’t have to work together though. All people in the world who value respecting the environment can be considered a group in the sense that they share similar values. A green leader can show leadership in this group without actually working with, or even knowing, many of the people who choose to follow. The point here is to see how leadership can be shown without being in charge of those who follow.

**How bottom up leadership works**

Whenever you persuade management to adopt a new product or better process, you have shown leadership bottom up. You clearly don’t take charge of the senior management team in doing so and they wouldn’t recognize you as their informal leader.

Bottom up leadership, like that shown by green leaders, is not a role but a one-off impact. But then a lot of kinds of influence work this way too. Selling is an impact. When you persuade your kids to eat their vegetables, you stop once they start eating them. Hence, such influence is a discrete event or impact, in the same sense in which any physical object makes an impact on another when it collides with the other.

There is no such thing as leadership style when leadership is shown as a one-off impact. Instead, what we have is influencing style and this can range from a hard-hitting factual argument or business case. Or it can be a stirring emotional pitch that inspires people to act differently.

**About the Author**

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

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How to Sell More Insurance by Using PUBLIC SPEAKING

by: Dr. Edward Martin

Insurance agents and brokers are always looking for a way to find new clients and customers. However, many people fail to find effective marketing methods that can increase their income by bringing in new customers. This financial situation does have a solution. As a public speaking and marketing consultant, Dr. Martin says that most agents and brokers can become more successful by using public speaking in their marketing plan.

Here we discover that there are many speaking opportunities that you can use to attract more business. Martin states that there are thousands of groups that are in need of a guest speaker at their meetings and conferences. He gives a few examples: local business groups, charity groups, associations, corporations, conferences, conventions, organizations, schools and colleges, professional groups, churches, special interest groups and many other types of groups and organizations.

Now, let’s take a look at an example of a possible “small” marketing plan that uses public speaking.

Imagine if an insurance broker or agent started by giving a 30 minute speech each week to different groups (average attendance of 50 people per group). In a period of 50 weeks, you would have spoken to 2,500 people. Also, you would have the chance to answer their questions and shake hands with them. Just imagine how many potential new clients and customers you might attain from giving fifty speeches each year. Also, you will acquire referrals, as you start speaking to a variety of business and professional groups. Furthermore, this is just a starting point. Many ambitious salespeople, with large financial goals, can start giving 50 to 200 speeches each year and they can start speaking to much larger groups.

So, you might be wondering, why isn’t everyone using public speaking to sell more insurance? Well, there are two main obstacles that keep people from using public speaking. First, public speaking is a very common fear for most people. The second obstacle is that most of us were never told that public speaking was a great marketing tool for attracting new customers. So, as a result, we never bothered to learn how to use public speaking to make more sales.

But, there is good news. We can learn to conquer these two obstacles. I use a four-step plan:

**Step #1 - “Know Your Reason or Goal for Becoming a Public Speaker”**. You will have to think about the specific goal that you want to achieve by giving speeches. For example, you might want to get 100 new clients or customers in the next twelve months. Or, maybe you would like to earn an extra one hundred thousand dollars in the next year. Now, each person may have their own goal, but make sure that you have a specific goal to aim at. Having a specific goal will motivate you to put in the effort that is required for making your public speaking successful.

**Step #2 - “You Must Have a Slow and Safe Way to Practice Public Speaking”**. Since public speaking is a very common fear, we are going to need a slow and safe way to build our confidence as speakers. This can be accomplished in small supportive seminars or teleseminars, where people can practice giving speeches at their own pace.

**Step #3 - “Being Willing to Use Public Speaking All of the Time”**. We have to decide if we are willing to use public speaking on a regular basis. For example, if you give one or two speeches each week, you will discover that you have given between 50 to 100 speeches in a 50-week period. It is this kind of commitment that will make public speaking an effective marketing tool for getting new clients and customers.

**Next, we come to Step #4 - “The Business Side of Public Speaking”**. This involves learning how to make public speaking profitable by getting paid to speak, giving free lectures in order to get new clients and referrals, getting speaking engagements at local community groups, business groups, associations, corporations, conferences, conventions, large organizations, schools and colleges, professional groups and many other types of groups. You will also start developing a strong “pitch” that will get groups interested in having you speak on your insurance topics.

Overall, it is important to know that public speaking can make you a well-known insurance agent or broker. It is also a great way to put you in front of many potential new clients and customers. Finally, you will also have the chance to speak at a variety of groups and organizations, that can make many referrals to you.

**About the Author**

Dr. Edward Martin is a public speaking and marketing consultant. He offers individual coaching, seminars, tele-seminars and keynote speeches. You can contact Dr. Martin at SuccessWithPublicSpeaking.com or 818-314-2054.
13 Ways Emotionally Intelligent People Deal with Difficult People

Becoming successful requires some emotional intelligence. Emotional intelligence offers you the stability to go the long haul. Through this process you meet difficult and toxic people who defy logic and challenge your vitality. Difficult people offer you stress and negativity and could deny you the platform to attain each milestone. Here are some ways in which many emotionally intelligent people deal with difficult people.

1. They establish boundaries.
You cannot please everyone neither can you fulfill or meet all their expectations. Emotionally intelligent people do not sell themselves short in this regard. They rise above the chaos and maintain some distance with difficult people.

2. They focus on solutions.
Rather than focus on problems caused by difficult people, they focus on actions that will better their circumstances. There is no point in rambling and going toe to toe with a difficult person’s negativity, instead find how to deal with whatever complications should be solved.

3. They know their strengths and weaknesses.
They know what they can take and what they cannot. They are self-aware of their flaws and strengths and can thus project or channel this in finding the right way when they are met with the stress from a difficult person.

4. They don’t forget.
Some say experience is the best teacher. The emotionally intelligent person knows this. He knows that a difficult person’s prior troubles could give birth to another. Even when they will have to offer a second chance, they try to protect themselves from it through the knowledge they already have.

5. They terminate negative talk.
Difficult people are full of criticisms and negativity. Emotionally intelligent people don’t listen to this nor do they engage themselves in conversations that will create tensions and stir negative emotions.

6. They don’t consume themselves in a fight.
Going into a fight with a difficult person could leave them severely damaged, thus they keep and conserve their strength for another day. They know they do not have to respond to every negative emotion a difficult person stirs.

7. They focus on their joys.
Emotional intelligent people are happy and they love to stay happy at what they do. They derive their satisfaction and happiness from within rather than from the external opinion of people.

8. They get a deserved rest.
Getting the right kind of sleep tends to recharge an emotionally intelligent person. They relax and get the needed rest to reduce their stress level to keep them positive, creative and proactive for the next day.

9. They cling to like-minded people for support.
Dealing with difficult people alone may not be the best solution. Emotionally intelligent people forge a support system with those who they admire and who can support them through difficult situations. This is why people like Warren Buffet and Bill Gates or like-minded people remain friends.

10. They stay above difficult situations.
Emotionally intelligent people do not get involved in emotional brouhahas with difficult people. Rather they stare at the facts and numbers. They do not focus on the things they cannot control, but rather on the things they can control.

11. They can forgive.
They distance themselves from mistakes and do so to adapt and adjust themselves for future success. Forgiving doesn’t mean forgetting though, yet they do understand the benefits of letting go and defining a path for things they have to accomplish in the future.

12. They disconnect.
Emotionally intelligent people sometimes have to refrain from activities related to work to get away from their stressors. They want to get the best out of themselves and thus they offer themselves time to recharge and get away from negative or difficult situations.

13. They limit caffeine intake.
Caffeine intake tends to trigger the release of adrenaline in the body. Adrenaline remains a source of a fight-flight response. Because they want to be able to manage their emotions they do well to reduce their caffeine intake so that they do not have to respond fiercely to a comment from a difficult person.

About the Author
Casey Imafidon has been featured on Inc, Success, thoughtcatalog.com and many other premium blogs. Contact Casey Imafidon via caseyimafidon@gmail.com if you want to get a writing job done!
The Internet of Things

Today's technology advances have greatly impacted not only society in general, but the insurance industry in particular, in areas ranging from underwriting to claims processing. Understanding how technology impacts the insurance industry, and advising clients on how it can affect their insurance coverage and premiums, is another value-added service of the professional insurance agent.

Cyberphysical systems (CPS) are interconnected technologies that include appliances that can be operated from a cell phone, and systems that can diagnose and repair industrial machinery from a remote location. Smart buildings are buildings that run themselves through automated systems. Benefits include increased energy efficiency and extended lifespan of systems, such as heating, air conditioning and lighting, that are turned on only when needed. Increased comfort of a smart building with efficient temperature controls can also lead to greater worker productivity. It is anticipated that the number of smart buildings will triple by the year 2018 (www.octantin-novations.com).

According to the National Fire Protection Association (NFPA), home fires resulted in 2,745 civilian fire deaths in 2014 (www.nfpa.org). CPS can also be used to improve fire detection and protection, as well as firefighting (www.nist.gov). Smoke and carbon monoxide detectors that are connected to the Internet are now available. They can send a text to the homeowner or business owner if there is a problem and may qualify the building for a higher premium discount than traditional detectors. Historically, fire fighters responding to a call have been at an extreme disadvantage, often without even a floor plan. Access to surveillance cameras can help firefighters locate the source of the fire, as well as any people who may be trapped inside.

Technology tools are also valuable for maintaining records of household contents or business inventory. “Nanny cams” and other similar surveillance equipment enables visual inspection of the premises from virtually anywhere in the world.

The National Institute of Standards and Technology (NIST) is currently researching several aspects of the “smart” trend. These include three areas: smart building technology and robotics, smart firefighting equipment and technology, and smart firefighting apparel and equipment (www.nist.gov).

Usage-Based Insurance (UBI) premiums for auto insurance is another trend that is becoming more common. There are devices that track how far a car is driven, as well as how many times the brake is applied. Excessive braking may be a symptom of tailgating, which may increase accident frequency. Installation of such devices in a car entitles the owner to a premium discount from many insurers. A recent survey by LexisNexis revealed that discounts on deductibles are more attractive to insurance purchasers than premium reductions. According to the survey, 52% of respondents would be more likely to enroll in a UBI arrangement that offered a deductible discount rather than a decrease in premium (www.lexisnexis.com).

Historically, back-up accidents have resulted in 15,000 injuries and 210 deaths per year, of which 31% are children under five years old. To correct this, back-up cameras will be required equipment on all new cars by 2018 (www.edmunds.com). In 2014, 46% of new cars sold in the United States were equipped with back-up cameras. Radar cruise control systems allow the driver to set the vehicle-to-vehicle distance and sound a warning if the distance is suddenly breached. Pre-collision radar systems and blind spot monitors are also available on many vehicles.

GPS, social media, and mobile technology all provide enormous benefits, but can also offer great distractions from the safe operation of a vehicle. Technology is meant to be an assistance, not a crutch. The driver is ultimately responsible for the safe operation of the vehicle. Technology must not be allowed to interfere with safe driving. For example, GPS navigators have been blamed for the vast majority of incidents where trucks are too tall for bridges they attempt to pass through (www.consumerreports.org).

Society and technology are rapidly changing, bringing opportunities as well as challenges. It can be a true balancing act to take advantage of the benefits while being aware of potential downsides. Helping clients understand how to best use technology as well as reduce their insurance costs is another sign of the true insurance professional.

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7 Technology Trends That Will Dominate 2017

by: Jayson DeMers

Personally, I’m amazed at the technology we have available to us. It’s astounding to have the power to retrieve almost any information and communicate in a thousand different ways using a device that fits in your pocket. There’s always something new on the horizon, and we can’t help but wait and wonder what technological marvels are coming next. The way I see it, there are seven major tech trends we’re in store for. If you’re eyeing a sector in which to start a business, any of these is a pretty good bet. As an insurance or risk management professional, think about how you can leverage these technologies to reach your target audience in new ways.

1. IoT and Smart Home Tech.
We’ve been hearing about the forthcoming revolution of the Internet-of-Things (IoT) and resulting interconnectedness of smart home technology for years. So what’s the holdup? Why aren’t we all living in smart, connected homes by now? Part of the problem is too much competition, with not enough collaboration—there are tons of individual appliances and apps on the market, but few solutions to tie everything together into a single, seamless user experience. Now that bigger companies already well-versed in uniform user experiences (like Google, Amazon, and Apple) are getting involved, I expect we’ll see some major advancements on this front in the coming year.

2. AR and VR.
We’ve already seen some major steps forward for augmented reality (AR) and virtual reality (VR) technology. Oculus Rift was released, to positive reception, and thousands of VR apps and games followed. We also saw Pokémon Go, an AR game, explode with over 100 million downloads. The market is ready for AR and VR, and we’ve already seen some early-stage devices and tech for these applications, but it’s going to be a while before we see things really take off. Once they do, you’ll need to be ready for AR and VR versions of practically everything—and ample marketing opportunities to follow.

Machine learning has taken some massive strides forward in the past few years, even emerging to assist and enhance Google’s core search engine algorithm. But again, we’ve only seen it in a limited range of applications. I expect to see machine learning updates emerge across the board, entering almost any type of consumer application you can think of, from offering better recommended products based on prior purchase history to gradually improving the user experience of an analytics app. It won’t be long before machine learning becomes a kind of “new normal,” with people expecting this type of artificial intelligence as a component of every form of technology.

Marketers will be (mostly) pleased to learn that automation will become a bigger mainstay, with advanced technology enabling the automation of previously human-exclusive tasks. We’ve had robotic journalists in circulation for a couple of years now, and I expect it won’t be long before they make another leap into more practical types of articles. It’s likely that we’ll start seeing productivity skyrocket in a number of white-collar type jobs—and we’ll start seeing some jobs disappear altogether. When automation is combined with machine learning, everything can improve even faster.

5. Humanized Big Data. (visual, empathetic, qualitative)
Big data has been a big topic for the past five years or so, when it started making headlines as a buzzword. The idea is that mass quantities of gathered data—which we now have access to—can help us in everything from planning better medical treatments to executing better marketing campaigns. But big data’s greatest strength—its quantitative, numerical foundation—is also a weakness. I expect we’ll see advancements to humanize big data, seeking more empathetic and qualitative bits of data and projecting it in a more visualized, accessible way.

Mobile devices have been slowly adding technology into our daily lives. It’s rare to see anyone without a smartphone at any given time, giving us access to practically infinite information in the real world. We already have things like site-to-store purchasing, enabling online customers to buy and pick up products in a physical retail location, but the next level will be even further integrations between physical and digital realities. Online brands like Amazon will start having more physical products, like Dash Buttons, and physical brands like Walmart will start having more digital features, like store maps and product trials.

7. Everything On-Demand.
Thanks to brands like Uber (and the resulting madness of startups built on the premise of being the “Uber of ____”), people are getting used to having everything on demand via phone apps. I expect this to see this develop even further. We have thousands of apps available to us to get rides, food deliveries, and even a place to stay for the night, but soon we’ll see this evolve into even stranger territory.

Anyone in the tech industry knows that making predictions about the course of technology’s future, even a year out, is an exercise in futility. Surprises can come from a number of different directions, and announced developments rarely release as they’re intended. Still, it pays to forecast what’s coming next so you can prepare your marketing strategies (or your budget) accordingly. Whatever the case may be, it’s still fun to think about everything that’s coming next.

About the Author
Jayson DeMers, Founder & CEO at AudienceBloom. Greater Seattle Area. AudienceBloom is a content marketing firm located in Seattle, WA. We’ve been in business since April 2010. We work with entrepreneurs, startups, and large businesses. We also work with marketing agencies who need our help with link building for their own clients.
The cloud has become a significant driving force for digital innovation in insurance. In business, 77% of enterprises operate on cloud services, and 31% of enterprises manage over 1,000 servers in the cloud. Cloud is transforming insurance companies by shifting focus toward customer-centric and environment-driven technologies. The impact of this innovation can be seen in a number of tech trends, including digital customer relationship management, digital customer interaction, legacy replacement, modern architecture, algorithmic risk assessment, and live streaming of IoT analytics.
Yet for all of its importance, the number one cloud challenge companies face is lack of expertise[1]. Insurers who take time to understand how the cloud works and what it has to offer see an increase in automation support and efficiency received by web-based services.

What is the Cloud?
The cloud refers to a network of connected services that manage, distribute, and connect computers. Designed to operate through the sharing of resources, the cloud offers four key advantages to carriers: durability, scalability, security, and growth efficiency.

Durability
Web-based services are built with digital in mind and cater to modern standards. Companies like Amazon Web Services (AWS) build networks available with 99.95% uptime[2]. AWS uses live failover, distributed hosting, self-healing server clusters, and automated backups to deliver consistent, reliable service with built-in, fully automated disaster recovery.

Scalability
Technology is becoming exponentially smaller yet exponentially more capable. The cloud provides carriers with an ever-expanding system to keep pace with shifting workloads. A number of web-based services allow carriers to maintain application availability by auto-scaling capacity according to load conditions. Scalability increases speed to market and agility by helping carriers respond rapidly to customer, market, or application demands without tons of manual intervention.

Security
Security is especially important in insurance as providers are responsible for keeping their policyholders' personal, banking, and identification information private and secure. The cloud offers top value in information security putting strong safeguards in place to protect customer privacy. By using AWS (or other highly secure web-based services), carriers automatically receive the following benefits of a robust safety platform:

- Infrastructure Security (user access, firewalls, encryption, and connection)
- DDoS Mitigation (defensive strategy for mitigating DDoS attacks)
- Data Encryption (encryption, key management, integration)

- Inventory and Configuration (assessment, deployment, management)
- Monitoring and Logging (monitoring, logging, API calls, and notifications)
- Identity and Access Control (identity, access management, and MFA)
- Penetration Testing (vulnerability testing)
- Auditing and Reporting (published compliance reports)

Not only is cloud use heavily regulated and well-certified, but it is also used and endorsed by NASA, the Nasaq, and the United States CIA. (Read more about AWS cloud security here: https://aws.amazon.com/security/)

Growth Efficiency
Growth efficiency promotes minimum cost and maximum ROI through the use of specialization. Specialization leads to better progress, as companies focus on doing a few tasks exceptionally well rather than getting many tasks done passably. Just as underwriters, agents, and adjusters each specialize in their area of expertise rather than completing all tasks simultaneously, investing in cloud services frees up company resources by outsourcing infrastructure, computing power, storage, databases, networking, security, and applications.

Using the Cloud
There are a number of cloud-based products and services carriers can use to increase agility, lower IT costs, and scale business. To acquire these benefits, insurance companies can deploy Infrastructure as a Service (IaaS) or use Software as a Service (SaaS).

Deploying Infrastructure as a Service
Modern technology systems depend on a vast array of network services and architectures collectively known as Infrastructure. Infrastructure as a Service is for companies that want to build infrastructure for cloud applications. Amazon Web Services is the leading provider of infrastructure services with hundreds of tools offered as pay per use. Modern cloud technology typically utilizes many of these. Some of the most popular include:

1. Identity and Access Management (IAM) for authentication
IAM controls user access to services and functions through processes such as key management and multi-factor authentication. IAM also provides central identity management through a single control point and automatic logging for auditing. IAM is useful for user management, SSO, HR events, contractors, and audits.

2. Virtual Private Cloud (VPC) as a firewall
The VPC contains a logically isolated network and subdomains to protect your computer from outside attacks. Requiring no dedicated hardware to maintain, it continuously extends existing networks into the VPC for maximum security.

3. Route53 (R53) as a domain name service
R53 is a domain name service that registers domains and routes traffic to connect clients to the closest possible server. This provides lightning-fast connecting services, as well as name dynamic and elastic services to automatically scale to traffic needs.

4. Elastic Compute Cloud (EC2) as a server
EC2 works as a server for infrastructure, providing elastic web-scale computing. It’s massively scalable in that it adjusts to infrastructure needs, scaling down to save money when less infrastructure is needed, and expanding as needs increase to keep infrastructure available. EC2 is useful for application hosting, server virtualization, and disaster recovery.

5. Relational DB Service (RDS) as a database
RDS provides fully managed database instances. RDS provides available, durable, and scalable database capabilities so that users have faster databases, disaster recovery, and parallel workloads. An example of an RDS is AWS' Proprietary Aurora Engine, which has created an average 500% performance boost[3]

6. Simple Storage Service (S3) for file storage
S3 provides durable, scalable, secure file storage. S3 offers network scalability enhanced with massively parallel deployment, meaning the system is able to perform multiple file uploads and retrievals at once without diminishing performance. In addition to a 99.99% durability and availability rate[4], S3 encrypts data in transit and at rest in a distributed file system to keep data incredibly secure.
7. Auto-Scale Groups (ASG) for scaling
ASG performs vital scaling features, scaling instances up or down based on system demand. Through scaling down during low usage, ASG reduces costs, while scaling up during peak usage prevents slow or unresponsive performance.

8. Elastic Load Balance (ELB) for enhanced performance
ELB enhances performance by routing network traffic based on capacity and job type. This creates even site performance and balanced server use.

9. Elasticache for caching
Elasticache stores frequently accessed data in-memory, providing processing speeds that are even faster than disk processing. By managing persistence, installations, and updates, Elasticache ensures the network is running in peak condition. It’s especially useful for gaining session info, query results, ads, and FAQ content.

10. Cloud Front (CF) for caching
Cloud Front as another caching building block. It caches trusted sources more quickly in a browser, heightening performance significantly and reducing download bandwidth. This quickens connections, improving website, web app, and mobile content performance.

11. Simple Que Services (SQS) for Queue
SQS can be used for tasks such as batch processes, month-end reports, and long-running jobs. It employs messaging service routes requested between machines to ensure dependable delivery and response without failover.

12. ElasticSearch (ES) for searching and index capabilities
ES performance searches across domains, offering practical advantages such as managed availability, failure detection, and patching. It provides a wide variety of useful tools, such as speedy searches, very large indexes, and analytics capabilities.

Using Software as a Service
Software as a Service (SaaS) is for companies that want to utilize cloud applications. SaaS services are downloaded or accessed from the internet and managed by the cloud. The Google App Suite is a prime example of SaaS. Google Apps offers centralized productivity deployment, real-time collaboration, and use across devices so teams can collaborate, create, and innovate together. Specific services include email, document creation and storage, calendar, distributed teams, and integration. Google Apps comes available with industry-leading security where all value is delivered directly from the cloud and is available anytime, anywhere.

There are countless other examples of SaaS services that can enhance performance for insurance companies including:

- **RingCentral** comes with high-quality VoIP, conferencing, video chat, messaging communication that’s supported across desktop and mobile devices—great for mobility and catastrophic planning.

- **Expensify** is a travel and expense application that can be used to track and report personal or business expenses via desktop or mobile.

- **Amazon Workspaces** is a software platform that allows users to build virtual windows workstations for centrally managed environments and mobile device access to support mobile, temporary, and remote employees.

- **ZenDesk** is a support channel with ticketing automation, centralized communication, feedback, and reports to promote agent/insured relations, claims, and service.

- **Trello** is a team collaboration tool that organizes projects into boards.

- **Toggl** is a time tracking tool that contains integrated reports and internal communication. Time in toggl can be organized by client, project, or custom tag.

- **#Slack** is a messaging service for teams that promotes internal communication, remote teamwork, and knowledge transfer via a centralized hub.

- **EventBrite** event planning software that allows users to build event pages, email contacts, track registrations, and collect/process payments. Great for simple planning of conferences, training sessions, or agent meetings.

- **Hubspot** marketing, sales, and CRM software that focuses on building an automated inbound sales and marketing strategies that engage customers in real-time.

Conclusion
Web-based services offer a number of benefits to insurers. Companies investing in IaaS and SaaS are seeing huge gains in efficient, durable, scalable, and secure automation support. Time-draining processes such as printing and document organization can be made efficient as documents are stored online and can be sent automatically to insureds. Time and resources are saved as team members can access files, tools, and internal systems from anywhere with internet access at anytime. Most importantly, all of these processes can be carried out without fear as the cloud contains secure, reliable services, protecting both your company’s and your clients’ information. By distributing IT work to other service providers, insurance companies can focus more attention on their business to deliver higher value to their customers.

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Phillip Reynolds is the CEO and co-founder of Intuitive Web Solutions, the creator of the BriteCore insurance processing system. He holds a certificate in Leading Change in Complex Organizations from the Massachusetts Institute of Technology. Phil speaks frequently on organizational design and technological innovation for property/casualty carriers. Phil received the Governor’s Missouri Entrepreneur of the Year award from Gov. Jay Nixon. He is a frequent presenter for industry associations, and currently serves as the committee chairman of the Pennsylvania Association of Mutual Insurance Company’s Information Technology Committee.
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UNATTENDED OPERATIONS

From coin-operated laundries to lights-out manufacturing, unattended operations pose unique coverage challenges for insurance carriers.

It's a brave new world for insurance carriers when it comes to evaluating the risks associated with operations where human workers are either not required or where automation is changing the role of the labor force. The convergence of technologies—collaborative robotics, the Internet of Things (IoT), sensors, smart phones and tablets, 3D printing (e.g., plastics, metals, food, biologics) and wireless control—has resulted in increased opportunities to automate and streamline operations and processes in order to reduce or eliminate human involvement.
While truly unattended or “lights out” operations—with no one in the building—are actually quite rare, many businesses are so highly automated (or self-service) that they require very few employees in order to function. Unattended or lights out operations can range from low tech businesses such as coin-operated laundries and 24/7 health clubs to ultra-sophisticated operations such as lights out data centers and unmanned offshore oil/gas platforms.

Some of the businesses and institutions that are using unattended, lights out and/or high levels of automation to reduce costs, increase profit, lower time to market, boost production and improve product quality include:

• **Radio and television transmitters.** Broadcasters are permitted by the Federal Communications Commission (FCC) to use unattended transmitters in order to allow them to take advantage of advances in station monitoring equipment and the inherent reliability and stability of today’s transmission equipment. The broadcaster must have the capability to turn off the transmitter at all times.

• **Plastic injection molding.** According to Plastics News, the U.S. injection molding market sold 4,000 units (injection molding machines) in 2015, representing a 5- to 10-percent increase over prior years. Many injection molders run complete or partial lights-out operations requiring little or no operator intervention.

• **Machine shops.** Automation is often used by machine shops to enable continued production even after human operators have left for the day or weekend. Up to 25 percent of machine shops surveyed last year by Modern Machine Shop indicated they use robotics to help automate processes. Unattended operations can increase capacity and lead to more efficient machine use.

• **Manufacturing.** Many different industries use various forms of automation to achieve partial or complete unattended operations. Some manufacturers use robotics or other forms of automation to reduce the risk of injury to human workers by automating highly repetitive tasks or manufacturing steps that involve heavy parts and assemblies. A small but growing percentage of the robot market is comprised of collaborative robots or “cobots” as they are sometimes referred to. Cobots are designed to work alongside humans, assisting them with repetitive or boring tasks, and are becoming increasingly popular among small and mid-size enterprise (SMEs) due to lower cost, easy programmability and flexible operation.

• **Warehousing and distribution centers.** Few companies have actually implemented lights-out warehousing operations due to some of the drawbacks to full automation, including the significant capital costs required, the uncertainty of an untried system and the lack of automation (including robotics) that can handle the vast number of variables associated with most distribution centers and warehouses. However, one major player—Amazon—has invested heavily in a hybrid form of automation that is helping it optimize worker efficiency, fill orders faster and reduce costs. Amazon uses a robotic warehousing and order fulfillment system at 13 distribution centers to carry racks full of merchandise to stations where orders are picked by human workers. This dynamic form of warehousing—where workers are stationary and the merchandise is in motion—has cut down on the time workers waste walking to and from shelves and helps reduce the potential for injuries.

### Exposures and Insurance Considerations

As with most new technologies, property loss risks should be considered when looking at complete or partially unattended operations with careful planning and consideration for risk factors, such as:

- **A multi-layered fire detection and suppression system** should be one of the first risk mitigation systems to be implemented. In the case of machine shops, in addition to whole building protection, firms may want to invest in fire suppression systems for individual high-value machining cells. These fire suppression systems can detect and extinguish machine fires in seconds, often helping to avoid costly downtime.

- **Machines should be equipped** with an auto-off function to enable automated shutdown when malfunctions arise.

- **Provisions should be made** for the safe, automatic shutdown of any hazardous operation in the event of any interruption to utility services (loss of water pressure, electricity, etc.) or other disruptions.

- **A periodic evaluation** of unattended operation work areas must be made to observe whether unsafe conditions have developed, such as an increase in the storage of combustible materials. In addition, special attention should be paid to unattended operations in areas not normally visited by plant personnel.

- **An operating procedure** should be developed to mitigate a hazard when non-qualified plant personnel are present. In addition, building security should be enhanced when limited personnel are on site.

- **Capacity utilization** is typically high in unattended operations. An assessment should be conducted to determine where bottleneck operations could increase exposure to business income loss.

- **Joint ventures** may be a component of unattended operations due to complementary capabilities of different enterprises and the advantage of combined resources. This may give rise to the inclusion of an outside company with financial interest as an Additional Named Insured on the policy.

Successful unattended operations must be carefully evaluated, including pre-planning, design, equipment selection, employee training and machine maintenance. Whether used to extend production over nights and weekends or to automate certain functions or operations full time, unattended operations can help reduce or stabilize labor costs, increase throughput and quality, provide energy savings in some cases, enhance reliability and reduce scrap rates. Many of our partner company clients are insuring risks with some form of unattended operations. As automation becomes more affordable and accessible to a greater range of businesses, the number of risks with unattended operations can be expected to grow.

*This article previously appeared in the PAMIC Pulse.*

### About the Author

John Hudock is an engineering exposure analyst for Mutual Boiler Re, a member of the FM Global Group and a provider of equipment breakdown reinsurance for more than 200 treaty partners. John is responsible for internal and external support, including training, on-site risk assessment, large claims handling and customized equipment valuation. John has more than 20 years of experience in equipment breakdown insurance and has been with Mutual Boiler Re for seven years. John has earned the designations of Associate in Risk Management and Agribusiness and Farm Insurance Specialist.
The insurance industry—traditionally cautious, heavily regulated, and accustomed to incremental change—confronts a radical shift in the age of automation. With the rise of digitization and machine learning, insurance activities are becoming more automatable and the need to attract and retain employees with digital expertise is becoming more critical.

Our colleagues at the McKinsey Global Institute (MGI) have been exploring the implications of workplace automation across multiple industries. Although their preliminary report cautions that “activities” differ from “occupations” (the latter being an aggregate of the former), it presents some stark conclusions: for example, automation will probably change the vast majority of occupations, and up to 45 percent of all work activities in the United States, where MGI performed its analysis, can be automated right now with current technology. This figure does not reflect the precise automation potential for each of these specific occupations, because activities are scattered across them, and different activities will be automated at different rates. But significant changes are clearly approaching in many industries, including insurance, whose potential for automation resembles that of the economy as a whole.

We’ve been studying the impact of automation on insurers from another angle. Drawing on our proprietary insurance-cost and full-time-equivalent (FTE) benchmarking database, we focused on Western European insurers, forecast the outcomes for about 20 discrete corporate functions, and aggregated the results. Our work indicates that some roles will undoubtedly change markedly and that certain occupations are particularly prone to layoffs; positions in operations and administrative support are especially likely to be consolidated or replaced. The extent of the effect differs by market, product group, and capacity for automation.

Steeper declines will occur in more saturated markets, products with declining business volumes, and, of course, the more predictable and repeatable positions, including those in IT. Other roles, however, will experience a net gain in numbers, especially those concentrating on tasks with a higher value added. The broader corporate functions including these roles will lose jobs overall. But some positions will be engines of job creation—these include marketing and sales support for digital channels and newly created analytics teams tasked with detecting fraud, creating “next best” offers, and smart claims avoidance. To meet these challenges, insurers will need to source, develop, and retain workers with skills in areas such as advanced analytics and agile software development; experience in emerging and web-based technologies; and the ability to translate such capabilities into customer-minded and business-relevant conclusions and results.
A more digital world will place a premium on some skills while reducing the need for others.

The net effect of such position-by-position changes is harder to determine with certainty. Numerous variables affect each role’s outcome—whether job creation or contraction—which means that the sum of these potential outcomes could shift significantly. To analyze these outcomes, we have factored in variable growth rates across separate regions and product groups, as well as the possibility of increasing cost pressures (including those arising from a low-interest-rate environment). Our most probable outcome for insurers sees up to 25 percent of full-time positions consolidated or reduced as a net aggregate, occurring at different rates for different roles over a period of about a decade (exhibit).

**Exhibit**

That’s neither a negligible amount of job loss nor an unimaginably distant time frame. On the contrary, given the magnitude of these changes and the looming future, it’s important that insurers begin to rethink their priorities right now. These should include retraining and redeploying the talent they currently have, identifying critical new skills to insource, and retuning value propositions in the war for new talent and capabilities. That competition will almost certainly increase as the digital transformation takes hold. The first waves are already hitting the beach.


2. For more, see Sylvain Johansson and Ulrike Vogelgesang, “Insurance on the threshold of digitization: Implications for the Life and P&C workforce” (PDF–714KB), December 2015.

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2017 Convention Recap

The International Association of Insurance Professionals’ 2017 Convention kicked off on Thursday, June 15th in Albuquerque, New Mexico with about 250 members and industry professionals. This year Region VII won the title of strongest attendee representation, and Region V was a close second place. California alone had over 30 attendees! And special recognition to this years’ over 40 “first timers”, and 40 “16 Plus” attendees who have participated in sixteen or more Annual Conventions. This is an extraordinary testimony to the dedication of our members!

Opening session keynote speaker, Tami Evans kicked off the Convention with her energizing, laugh-out-loud message: “Activating Optimism and Other Hard-Core Soft-Skills”. She had the audience engaged, thinking and truly inspired to practice what they learned about motivation, communication, relationships and optimism, and their important role in elevating our self-confidence, both for leadership and for life in general. Attendees left feeling renewed, and on a path for a happier, healthier and more productive future.

The energy continued through Friday and Saturday as attendees participated in a diverse array of educational workshops, interactive sessions, panel discussions, networking breaks, roundtable discussions and more.

During the business meeting, the Executive Committee highlighted the successes from the past year. Here are just some of the accomplishments of the 2016-2017 IAIP year:

**Year in Review: 2016-2017**

- Two Policy Changes: the first allowing MAIs to be dual members of a local association; and the second expanded membership eligibility to include those who were previously employed in the industry and who are currently actively seeking employment in the industry.

- Two Bylaws Amendments: the first addressed plurality in the case of two or more candidates running for International Secretary; and the second defined limited membership to clarify rights and benefits of those who are members through a partnership agreement.


- Reduced association management fee.

- Added ad hoc committee for Life & Health industry professionals.

- Approved preferred provider for development of education programs and application for NAIW Legacy Foundation grant to support development.

- Expanded Gamma Iota Sigma (GIS) partnership to include limited membership for GIS faculty.

- Implemented video conference platform for board meetings.

- Launched “This is My IAIP” testimonial/story campaign.

- Launched first CWC Virtual course.

2017 International Awards were presented to IAIP members for their outstanding achievements at the Recognition Brunch and Officer Installation on Saturday, June 17. Congratulations to the distinguished nominees and the 2016-2017 International award winners! In addition to these awards, scholarship recipients from National Alliance, The Institutes, the International Risk Management Institute (IRMi), and NAIW Legacy Foundation were also announced and those in attendance were recognized.

The National Alliance awarded 21 total scholarships toward the following designations: the Societies of Certified Insurance Counselors (CIC), Certified Risk Manager (CRM) and Certified Insurance Service Representatives (CISR) and Certified School Risk Manager (CSRM). Each scholarship covers the registration fee for one institute or course. International Risk Management Institute, Inc. (IRMI®), and WebCE® awarded full professional development scholarships. These scholarships are for online courses, a value of at least $395, which when completed successfully lead to certifications in the Construction Risk and Insurance Specialist (CRIS®), Management Liability Insurance Specialist (MLIS™) and Agribusiness and Farm Insurance Specialist (AFIS) continuing education programs. The Institutes awarded scholarships toward the Institutes Accredited Customer Service Representative (ACSR) designation. Finally, the NAIW Legacy Foundation scholarships were awarded to individual members for various educational opportunities, to enhance their insurance knowledge, obtain designations or insurance related degrees or to attend IAIP conventions or conferences.

To conclude the 2017 IAIP Convention, the 2016-2017 Board of Directors were recognized and honored for their inspiring service over the past 12 months, and Past International President E. Faye Evans installed the 2017-2018 officers.

We sincerely appreciate all attendees, sponsors, exhibitors, and guests for their support this year. We look forward to the upcoming year and hope you will make plans to join us at St. Louis Union Station on June 7-9, 2018 for yet another successful Convention.
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Brown & Brown, Inc.

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2017 International Award Winners

INTERNATIONAL ROOKIE OF THE YEAR
HELEN JANG, CLP; DEALEY, RENTON & ASSOCIATES
REGION VII

INTERNATIONAL YOUNG NEW PROFESSIONAL OF THE YEAR
*LESLIE A. McCLURE, AAI, CPIW, PIAM, CLP, CLCS, CPII, ACSRC, DAE; TURNER, WOOD & SMITH INSURANCE AGENCY
REGION III
*Nanci Fatrell accepted the award for Leslie A. McClure

INTERNATIONAL CLAIMS PROFESSIONAL OF THE YEAR
LORI BOEN, AIC, AIM, SCLA; CONTINENTAL WESTERN INSURANCE COMPANY
REGION V

INTERNATIONAL CLIENT SERVICE PROFESSIONAL OF THE YEAR
*JODI L. TJEERDSMA, AAI, AFSB, AIC, AIM, AIS, ARM, AU, CIC, CPCU, CPIW, CRIS, CRM, DAE, RPLU, SCLA; HOLMES, MURPHY AND ASSOCIATES, LLC
REGION V
*Pam Haakenson accepted the award for Jodi Tjeerdsma

INTERNATIONAL PROFESSIONAL UNDERWRITER OF THE YEAR
*SHARYN M. CLARK, AU, CPIW; TRAVELERS INSURANCE CO.
REGION III
*Geraldine Plott accepted the award for Sharyn Clark

INTERNATIONAL RISK MANAGEMENT PROFESSIONAL OF THE YEAR
*CATHI L. MARX, ALCM, COSS, CHS-V, COSM; ASPEN RISK MANAGEMENT GROUP
REGION VII
*Dawn Manzano accepted the award for Cathi Marx

INTERNATIONAL INSURANCE PROFESSIONAL OF THE YEAR
ALISON HOLMES, AIS, AINS, CISR, CPIW, DAE, CLP; ICW GROUP INSURANCE COMPANIES
REGION VII

INTERNATIONAL CONFIDENCE WHILE COMMUNICATING (CWC) SPEAK OFF WINNER
GERALDINE PARHM, LUTCF, CPIW; PARHM AND ASSOCIATES
REGION IV
2017 International Scholarship Winners

POC SCHOLARSHIP: Paula Stubblefield, CIC, CISR, AIAM, CPW, DAE; C T Lowndes & Company Region III

CISR UPDATE SCHOLARSHIP: Bonnie Leo, CISR, CIIP; Tapco Underwriters, Inc. Region II

CISR ONLINE SCHOLARSHIP: Nichole Gillis; Howalt+McDowell Insurance, a March & McLennan Agency Region V

IRMI SCHOLARSHIP: MANAGEMENT LIABILITY INSURANCE SPECIALIST (MLIS™): Kimberly Shattuck, CISR, CPIW, CPIA, DAE, CLP; The Hanover Insurance Group Region III

CISR ONLINE SCHOLARSHIP: Kimberly R. Cameron, CPIW, CLP, Agri-Center Insurance Agency, Inc. Region VII

NATIONAL ALLIANCE SCHOLARSHIPS

CIC UPDATE SCHOLARSHIP: Vicie Reales, CISR, CIC, CRM, AINS, CPIW, DAE; HUB International Insurance Services – Region V

CIC SCHOLARSHIPS:
Stephanie Cummings, CISR; Dixie Leavitt Agency – Region VII
Nicholas Glaser, CPCU, ARM, ARM-P, ARM-E, AIS, AIC, SCLA, CRIS; Liberty Mutual Insurance – Region V
Cheryl Kennedy; Special Risks – Region IV
Natalie B. Sells; Lamb Financial Group – Region I
Francoise Von Oellfen; David Hurst Farmers Insurance – Region VI

CRM SCHOLARSHIPS:
Christine Courtney, AIS; Employers Insurance – Region VII
Angela Hochberger, CISR, CIC; Gills, Ellis, Baker – Region VI
Byron McLean, CISR, CIC; Marsh and McLennan Agency LLC – Region II

CISR UPDATE SCHOLARSHIPS:
Carol A. Weisman, CISR, AIC, ACSR, CIIP, Glenn Insurance, Inc. – Region I

CISR SCHOLARSHIPS:
Kelly Bailey; Heritage Insurance – Region II
Kaylee Marie Chance, Messer-Bowers Company – Region VI
Daynelle Dawn Green; Martin Insurance Agency – Region VI
Alicia Martin; Thomas & Farr Agency, Inc. – Region VI

CISR ONLINE SCHOLARSHIPS:
Tannie Courson, CPSR, Thomas & Farr Agency Insurance, Inc. – Region VI
Beverly Jenkins; Regional Insurance Services – Region VI
Donna Powell; Specialty Risk Associates, Inc. – Region VI

IRMI SCHOLARSHIPS
AGRIBUSINESS AND FARM INSURANCE SPECIALIST (AFIS):
Jacqueline Kushen, CPW, CRIS, CPIA, DAE, CLP; Valdosta Insurance Services Inc – Region III

CONSTRUCTION RISK AND INSURANCE SPECIALIST (CRIS®):
Carrie Lee, CBIA, CISR, ACSR; Price & Ramey – Region III

THE INSTITUTES SCHOLARSHIPS

ACCREDITED CUSTOMER SERVICE REPRESENTATIVE (ACSR) DESIGNATION

FULL SCHOLARSHIPS:
Lori Carrozza, CIC CPIA CLCS PIAM CPW; Marsh & McLennan Agency – Region III
Brenda Ayers, CPIA; DeBree & Associates Insurance Agency, LLC – Region IV
Angela Hawkins, FA Peabody Company – Region I
Jacqueline Kushen, CPW, CRIS, CPIA, DAE, CLP; Valdosta Insurance Services Inc. – Region III

PARTIAL SCHOLARSHIP:
Lisa Brock, CISR, CIIP, DAE; The Cranford Agency, Inc. – Region II

NAIW LEGACY FOUNDATION SCHOLARSHIP & GRANT RECIPIENTS

2016-2017 SCHOLARSHIP RECIPIENTS
Cathy Antrim, ACSR, API, CIC, MAPRE – Region I
Sheila Caproni, CLP; Harold D Miller Insurance Agency Inc. – Region IV
Brittany Grass, ACSR, CIIP; United Insurance: Hayden Perry Agency – Region I
Tammy Lawrey, CLP; S&H Underwriters, Inc. - Region I
Jennifer Perreault; MMG Insurance Company – Region I
Danielle Roberts, AIC; Captive Alternatives – Region III

2016-2017 GRANT RECIPIENTS
Region V – 2017 Regional Conference Grant
South Carolina Council – 2018 Council Meeting Grant
Durham Association of Insurance Professionals, Region II – Local Association Education Course Grant
Mid-Wisconsin Local Association, Region V – Local Association Education Course Grant
Meet the 2017-2018

Linda H. Luka, CPCU, CIIP, AAI, AINS, CLP, DAE, CISR
President
For the past nine years, Linda has been the Agent Education Coordinator at West Bend Mutual Insurance Company. This 120+ year-old mutual property and casualty insurance company has allowed her many personal and professional opportunities. Her duties include coordinating continuing education classes in the home office as well as off-site locations. These classes qualify for continuing education credits in the eleven states where they conduct business. She is responsible for finding new topics, speakers and then filing new courses for approval, renewing of current courses along with overseeing registering CE credits for all attendees. She is responsible for specialty producer and agency staff programs. She works with various Office of Commissioners of Insurance, PIA, National Alliance, BIG I and The Institutes staff. She was a personal lines underwriter for fifteen years, then, spending sixteen years in commercial lines underwriting. This year marks her fortieth year with the company. Linda has taught many courses for West Bend and her local and council IAIP groups, including Ethics, CLP and Customer Service. She is a certified instructor for the Dynamics of Service for the National Alliance.

Linda is the charter and founding president of her local association, Kettle Moraine Insurance Professionals. She is part of Wisconsin Council of Region V. Linda competed in her local and council CWC competitions. Linda was the Wisconsin Council Director in 2007 and Region V Vice President in 2011. In 2008, she won the regional Professional Underwriter of the Year award. She was co-winner of the international Insurance Professional of the Year in 2013. Linda loves to travel having attended many council, regional and national conventions. Linda is a past member of Toastmasters International and is currently involved in the Society of Insurance Trainers and Educators, Securities and Insurance Licensing Association, Greater Milwaukee chapter of CPCU and PR chair of Chix 4 a Cause, LTD., a non-profit organization, which helps people fight cancer in the local area. Linda is on the CISR Board of Governors for the National Alliance. She is active in her church and loves to spend time with her family and travel to Mexico. Talk to her about her beloved Green Bay Packers too! Linda is married to a former insurance underwriter and they have a son, Willy. She is a Grandma to sweet Pearl (and another one due in September) and favorite goal is to be a “cool” Grandma.

Angie Sullivan, AIC, CIIP, CLP
President-Elect
Angie has been in the insurance industry for 25 years, working in various departments and capacities of the insurance field which have developed her professionally and personally. Angie began her work in insurance as an in-office claims adjuster where she also worked several local area storms. Angie moved to “Learning and Development” while in this department she worked several months as a team member in several local agencies to understand work flow, efficiencies and job responsibilities. She used her agency training skills for her role as a consultant and trainer for insurance agents’ offices in her six-state territory. Angie created, developed, and facilitated various educational programs for agents and their team members as well as coordinated and setup agent/staff universities for both agents and team members. As well, Angie has worked as a personal developer for various members and leaders of the insurance industry from service levels up to senior vice presidents on personal and professional development and goal setting. In 2006 Angie transitioned the production departments working as personal lines underwriter and on specialty teams to develop her knowledge and understanding of Underwriting and Claims.

Angie has held various leadership roles in IAIP and in the insurance industry. As a member of IAIP she has held every local level office, was a Council Director in Nebraska for two years and the Regional Vice President of Region VII from 2013-2015. Angie chaired numerous agency conventions for her company and many agent and team member universities, which required setting up food services, hiring keynote speakers, facilitating classes, arranging extra activities such as golf events, and making sure the agenda stays on time and runs smoothly for up to 500 attendees. Angie developed her insurance knowledge through the various courses and designations she has obtained, including AIC designation, four parts of the LUTCF, and four parts of the CPCU.

Angie has been a member of IAIP from 1992 to 2000, and then from 2006 until the present time. She left from 2000 to 2006 due to a position change in her employment that required travel, which prevented her from attending the monthly meetings. Angie realized the value of IAIP and therefore once her travels began to slow down and her role changed, she once again became a member. She is active in her community, helping at the “Center for People in Need,” gift wrapping at local stores during the holidays. Angie has also worked on various committees for the Lincoln Marathon and the Alzheimer’s walk. Angie is a member at St. Paul United Methodist Church, is married to Mike and has two kids and two grandkids with a third due in July 2017.
Board of Directors

Cindy Prud’homme, AINS, CPIA, CIIP, CLP
Vice President
Cindy Prud’homme is an IT-Supervisor for Meadowbrook Insurance Group in Southfield, Michigan. She manages system implementations, large projects, and provides post-implementation support to Meadowbrook’s self-insured and wholesale operations throughout the United States. She manages a team of programmer/analysts.

Prior to that Cindy worked on Meadowbrook’s Business Process Improvement initiative, where she visited Meadowbrook branches around the country, for enhancement and efficiency opportunities in their business process. Cindy has 30+ years of experience in the insurance industry, with an accounting, systems, and operations background. She holds the AINS, CPIA, CIIP, and CLP designations and is a licensed P&C producer in the state of Michigan.

Many members know Cindy from her 2005-2006 service on the National Board of Directors of AMS Users’ Group (now NetVU), chairing the Sagitta Education Committee. There, she received the President’s Citation for service in 2007 and the James M. Gibson Service Award in 2008. Cindy was a regular fixture at NetVU conferences, conducting educational presentations on technical subjects and business skills, including Business Presentation Skills and Business Process Improvement. She was a founding member of the Midwest Sagitta Users’ Group, and during her Charter Presidency expanded this ‘local chapter’ to include a territory of seven states.

Cindy is a founding member of the Mid-Michigan Association of Insurance Professionals, where she was the group’s Charter President in 1997. She holds dual membership in the Insurance Association of Metropolitan Detroit, where she also served as President. She has held office and chaired committees for both associations over the years, and was the Insurance Professional of the Year for Insurance Association of Metropolitan Detroit in 2008. She was the Council Director for the Michigan Council of IAIP and also served two terms as Council Director from 2008-2010. She recently served on the IAIP Board of Directors as the Region IV Vice President from 2012-2014. In addition to being a member of the IAIP Board of Directors, Cindy served on the IAIP Budget and Finance Committee, the IAIP Marketing Taskforce, the IAIP Convention Review Taskforce, and she currently chairs the IAIP Education Taskforce.

Cindy has taken Confidence While Communicating two times and has represented the Michigan Council in the Regional competition three times. She now teaches CWC to Meadowbrook employees on a regular basis, and has made this IAIP flagship product part of the Meadowbrook’ professional development arsenal (ask her how she did it).

Lauri Oakden, RWCS, CRIS, CLP, CIIP
Secretary
Working in the risk management industry for 25+ years, Lauri has observed and experienced the many changes in the industry’s diverse business environment. Careers in the legal and medical communities evolved into management positions in the risk management/insurance fields, including managed care and workers’ compensation.

Lauri’s niche specialty is workers’ compensation. She is a Branch Manager for ICW Group Insurances Companies. Lauri is a licensed casualty and property producer in NV CA and AZ, and holds the RWCS, CRIS, CLP and CIIP designations. She participates in various insurance industry professional organizations. She firmly believes that sustaining her membership and active participation in IAIP is an investment in her professional and personal development, and has served Insurance Professionals in various local, state and national capacities, including Nevada Council Director and past Regional Vice President of Region VIII, 2012-2013 and 2014-2016. In addition to being a member of the IAIP Board of Directors, Lauri served on NAIIW Legacy Foundation Board of Directors, the IAIP Budget and Finance Committee, IAIP Convention Review Task Force, and co-chaired the IAIP Convention Task Force.

An advocate of professional development, continuing education and mentoring, Lauri enjoys sharing her avid interest in the insurance industry through developing, facilitating and conducting workshops, continuing education classes, mentoring activities and speaking engagements to insurance agencies, industry groups, associations and civic organizations.

Mary Corvaia, AU, CIIP
Region I Vice President
Mary has been in the insurance industry since 1976, joining INA as an assistant underwriter in the Life/Health division. She received an AA degree from the University of Pennsylvania in 1995 with a major in Social Science. After 18 years with INA/CIGNA she moved on to be the office manager of a small agency in Newtown Square, Pennsylvania – Robert Scott Gordon. In 1997 Mary joined Cumberland Insurance Group as a Senior Underwriter later being promoted to Commercial Lines Underwriting Supervisor.

Mary earned the AU designation in 2004 and the CPIW (now CIIP) designation in 2005. She is currently employed with Nationwide Insurance where she has been a Small Market Manager, Small Market Underwriting Specialist and is currently a Middle Market Underwriting Specialist.
In her spare time, she enjoys spending time with family, traveling and watching sports. She enjoys cooking and baking and wants to improve her golf game. Her goals include contributing to the continued successes of Nationwide as a strong national insurance carrier, promote and encourage young and seasoned professional to become involved with IAI and to “Listen, Inspire, and Engage” current members to do the same!

Geraldine Plott, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE, CLP
Region II Vice President
Geraldine has been a member of IAI and the Charlotte Association of Insurance Professionals since October 2002. She has served as Secretary, Vice President and President of CAIP as well as chaired or served on many committees within CAIP. Geraldine has also served as Treasurer, Vice President and President on the Council level and on various committees at the Regional level. She is the current Regional Vice President for Region II serving from 2016-2018 on the International Board of Directors.

Geraldine has over 35 years of experience in the insurance industry. She has earned the Insurance Professional of the Year on the local level three times and on the state level twice, and received the National Claims Professional Award in 2005-2006. She holds the CPCU, FCLA, and SCLA, AIC, ARM, AIS, AINS, CIIP DAE and CLP designations and recently became a CLP instructor. She is also a dual member of Region III in the Greenville Association of Insurance Professionals.

While Geraldine is now retired, she keeps very busy with her local and volunteers at a hospital two a week. She also serves as the President of the hospital volunteer council. Geraldine married her high school sweetheart, has three children, eight grandchildren and has a beautiful new great granddaughter, Leilani. She also has one much loved ‘furry baby’ – a Boston terrier named Molly. She enjoys reading, crafts, her family and friends, and volunteering.

Nanci Futrell, CIC, CPIW, PIAM, DAE
Region III Vice President
Nanci began her insurance career in 1983 as a Commercial Lines CSR with Jones, Hill & Mercer Insurance. A graduate of Armstrong Atlantic University, she has a dual BBA in Management and Marketing. She is a sustaining member of the Junior League of Savannah, having served on several committees as well as on the JLS board three terms as Membership Development Chair, Provisional Chair and Nominating Chair. She is also currently a member of the Tourism Leadership Council of Savannah and Homebuilders Association of Greater Savannah.

In 1987, she partnered with Jackson H. Sherrill Jr. to start an Independent Insurance Agency, Sherrill & Company, serving for several years as Commercial Lines Agency Manager. Currently she works as Commercial Lines/Life and Health producer. Nanci holds a Property/Casualty Agents and Counselors License, as well as a Life/Health License, and earned her CIC designation in 1988. Nanci became a member of IAI in 1984, earning Rookie of the Year award in 1985, and Insurance Woman of the Year in 1987. A graduate of both LACE and CWC, she earned her PIAM designation in 2014. Through her association with IAI, she has held all offices on the local level, and on the council level has served and chaired several committees, as well as served as Education Liaison (and instructor), Council Treasurer and Membership Development Chair. Nanci served 2013-2014 and 2015-2016 terms as Georgia Council Director. In 2015, she received both the Georgia Council Insurance Professional of the Year Award and the PIA of Georgia Education Award. Nanci served on the IAI Education Committee in 2015 as one of the creators of the Workers Compensation “I Can” module. In addition, she served on the Region Realignment Committee. Nanci served as the Chair for the 2017 Region III Conference, and was recognized for her dedication to Region III with the RVP Award of Merit.

Nanci states “My commitment to IAI has been to serve in positions at the local, council and regional levels. Participating, chairing various committee, networking with other insurance professionals in these different roles, provided a fresh perspective and helped to put the puzzle pieces of industry roles together like a true picture of the many moving parts in insurance. IAI opportunities are numerous, but involvement and participation are the keys. Together we can make a difference!”

Tammy Wascher, CIC, CIIP, CPIA, CLP
Region IV Vice President
Tammy has been in the Insurance business since 1995 when she started working for a Direct Writer. In 1997, she went to work for Frankenmuth Insurance in the Personal Lines Department. She held several positions in the Personal Lines Department and in 2003, Tammy transferred to the Commercial Lines Department. She worked as a Commercial Lines Underwriter until, August 2005 when she transferred to the Marketing Department as a Field Manager for the Southeast Michigan Territory. In June of 2014, she moved back into the Main office as a Commercial Lines Supervisor for the SE Region, supervising 20 individuals.

Tammy holds a Bachelor’s Degree in Business Administration from Davenport University and earned by CIC designation in November 2010 and her CIIP designation in August 2012. She also earned her CLP designation in January of 2014 and her CPIA designation in November of 2013.

In her spare time, Tammy teaches Continuing Education class and has put together some agency training classes for employer, Frankenmuth Insurance as well.

Tammy has been very involved in the International Association of Insurance Professionals since 2006. She is a member of the Monroe County Association as well as the Frankenmuth Association which she started in 2013. Tammy has served as the Michigan Council Director of IAI for the last two years. She has held numerous positions on the local and state level and has been involved in committees on the Regional and International level as well. She was awarded Region IV Insurance Professional of the year in 2015.
Lisa Hardin, CPCU, CPIW, AIC, AIS, ACS, DAE  
Region V Vice President

Lisa graduated from the University of Wisconsin-Stevens Point with a B.S. in Business Administration-Finance in 1988. She began her insurance career in 1990 at Sentry Insurance as a Commercial Lines Rater. She is currently a Claims Specialist handling large liability claims for National Accounts. This requires her to handle claims country-wide and maintain adjuster licenses in 15 states.

Lisa joined IAIP in 1994 as a member of Mid-Wisconsin Insurance Association. She has served as local president multiple times, as Wisconsin Council Director and has served on or chaired committees at the Local, Council, Regional and International levels. She was the Region V Conference Chair in 2010 and served as the Region V Delegate to the National Nominating Committee in 2013. She has participated in the CWC Speak-off at both the Council and Regional levels. Lisa was named Rookie of the Year by Mid-Wisconsin Insurance Association in 1998 and was named the National Claims Professional of the Year in 2004.

Continuing education is very important to Lisa and she has taken advantage of many of the courses offered by IAIP including Confidence While Communicating and Successful Negotiations for the Insurance Professional. She is currently working on her CLP designation and plans on completing the Train the Trainer Course to become an instructor.

Lisa is involved with the United Way volunteering or participating in multiple events throughout the year including Cultural Festival, Project Fresh Start, Walk Wisconsin and the United Way Kick-Off Color Run. In her spare time, Lisa enjoys spending time with her husband traveling, biking, teaching martial arts, reading and enjoying music. Lisa’s theme is “Energizing Connections” because every time she attends an IAIP event, at any level, she comes away inspired and energized and wants others to have the same experience.

Kim Cameron, CPIW  
Region VII Vice President

Kim Cameron, CPIW, CLP has been in the insurance industry for 37 years and a member of Insurance Associates of Fresno and IAIP since February of 2000. She recently held the position of RVP Assistant to Lauri Oakden for the 2014-2016 term and was co-RVP for Region VII for the 2016-2017 term. She has held various positions on the California Council level, including Council Director, Public Relations Chair, and Membership Development Chair.

Kim was presented the Insurance Woman of the Year award at the local level in 2007 and 2014 as well as the Region VIII Professional of the Year for 2012 and Region VIII Client Service Professional of the Year for 2014. She was presented the Region VIII RVP Recognition Award in 2015. She is currently co-chair on the International Association Revitalization Task Force. Kim has held many officer positions, as well as served and chaired many committees on the local, state and regional level. She has had the opportunity to travel the state of California and visit with various associations as well as those in other, various states. Kim has participated in several IAIP webinars and courses. With her travels she has been able to be an instructor for several courses including CWC, the I Can! Series, CLP Courses as well as websites and social media on an International level. She believes that education provides a strong foundation for personal growth as well as professional growth and is supportive in the role that IAIP has played in providing this foundation.

Kim has attended eight International Conventions, 10 Regional Conferences, 11 California Council Meetings, two Arizona Council Meetings and a Utah Strategy Workshop. She has competed in CWC on a local, council and regional level and attended various Leadership workshops and inter-coordinating Council Meetings. She has chaired the Host Association Council Committee as well as the Regional Convention.

Kim is currently employed with Agri-Center in Fresno, California as a Commercial Lines Customer Service Representative and worked on the carrier side as well as the agency side. Kim currently resides in Clovis, California and her other interests include anything Elvis or Barbie, shoes, reading, crocheting, Harleys and spending time with her friends and family.

Kristina Donaldson, CPCU, CISR, AINS, CPIW, DAE  
RVP VI Vice President

Kristina has been a member of IAIP and the Insurance Association of Enid since 2004. She began her insurance career in 2003 when she was hired at Messer-Bowers Company, an Independent Insurance Agency in Enid, Oklahoma where she is now a Commercial Lines Account Manager.

She has served several positions on many levels of IAIP including Local Association President and Oklahoma Council Director. She has taken numerous IAIP sponsored education courses and workshops and has attended every Region VI Conference since 2005.

Kristina is dedicated to continuing education. She received her CISR and CPIW designations in 2008, the AINS in 2010, the DAE in 2011, the CPCU designation in 2012, and the CIC designation in 2017. She has attended seminars and continuing education on various topics, including the oil and gas industry and school insurance. She has a Bachelor’s of Science degree in international business and finance from Oklahoma State University.

In 2010, she was named Oklahoma’s Outstanding CSR of the Year by the National Alliance for Insurance Education and was among the top five national finalists. She was named the inaugural International Client Service Professional of the Year in 2014 by the IAIP.

She is involved in Enid community events and is an active member and deacon of her church. At home, she enjoys doing craft projects, watching cooking shows, and spending time with her husband, David, her two children, Katie and Mike, and her dog, Buddy.
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• Web banners on the Insurance Connections Place
• Special recognition in IAIP publications and communications
• International Convention benefits including exhibit space, speaking opportunities, signage and recognition

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- WRIGHT
  Flood
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- Canal

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

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

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

Thank you to our generous donors from March 2, 2017 through June 17, 2017:

Game Changes ($1,000+)
2017 International Convention Attendee Donations
Geraldine Plott – In Memory of Region II Members: Daynelle Headen, Vicki Rhodes, Bessie Epperly, Fran Humphries, Nora Fain
Region II Conference
Region III Conference
rosalyn horton

Trendsetters ($100 -$999)
2016-2017 Board of Directors – In honor of our 2017 International President Tish Riley
Tamara Altenburg
Kathleen Bianculli
Sharyn Clark
Ann Cranford
Betty Curry
Gracellen Donnelley
Durham Association of Insurance Professionals
Kim Fitzgerald – In honor of the 2015-2017 Leadership teams throughout Region I that I have had the privilege of working with during my term as RVP
Hope Gardner
Susan Holbrook
Honolulu Association of Insurance Professionals
Insurance Professionals of Acadiana
Insurance Professionals of Greater New Orleans
Insurance Professionals of Greater Portland – In honor of Susan Nason and Carol Colton
Brenda Lawhorn
NJ Council of Insurance Professionals – In honor of Kim Fitzgerald
Katharine Nohr
Lauri Oakden
Cindy Prud‘homme– In honor of IAIP’s Cancer Crushing Warriors
Michele Redman
Region I Conference
Region IV Conference
Region V Conference
Region VI Conference
Region VII Conference
Tish Riley – In honor of the 2016-2017 Board of Directors
Victoria Rivas
Kimberly Shattuck
Billie Sleet
Mary Ann Strolin
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.

Pacesetters ($25 - $99)

Susana Baja
Nancy Clarke – In honor of Region I RVP Kim Fitzgerald
Tracey Colonair
Nancy Conrad
Jenelle Duffy
Sally Eisenberg
María Enriquez
Susan Friedrich
Laurie Hallam – In honor of Region I RVP Kim Fitzgerald
Lisa Hardin
Cherri Harris
Janis Hart
Susan Hickman

Insurance Association of Greater Indianapolis
Insurance Professionals of Baltimore
Insurance Professionals of Greater Harrisburg –
  In honor of Region I RVP Kim Fitzgerald
Insurance Professionals of Greater Reading –
  In honor of Region I RVP Kim Fitzgerald

Advocates ($1 - $24)

Sherryl Allen
Kelly Bailey
Marjorie Bear
Robin Bennington
Beth Blackwell
Lisa Brewer – In honor of Linda Luka and Sharyn Clark from the members of Region II
Ginger Campbell
Tracy Carfora – In honor of Region I RVP Kim Fitzgerald
Suzanne Downey
Nancy Dozier
Julia Hersh
Nancy Hudson

Insurance Professionals of Central New Jersey –
  In honor of Region I RVP Kim Fitzgerald

Insurance Professionals of Mercer County –
  In honor of Region I RVP Kim Fitzgerald
Louisville Association of Insurance Professionals –
  In memory of Mildred Owen and Patsy Mayes
Joan Lyksett
Linda McCann
Florence Nagy
Virginia Nishimura
Mitula Patel
Marilyn Peterson
Linda Pirlot
Betty Ribeiro
June Taylor
Waterbury Association of Insurance Professionals –
  In honor of Region I RVP Kim Fitzgerald
Donna Watson
Brenda Webster
Linda Wilson

Insurance Professionals of Monmouth County –
  In honor of Region I RVP Kim Fitzgerald
Insurance Professionals of NW PA –
  In honor of Region I RVP Kim Fitzgerald
Betty Anne King
Joy Kmetz
Ashley Lotz
Barbara Marshall
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Cindy Paulin
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Region I
Lillian Alicea
Elyssa Burack
Shannon Doney, AINS, MIBA
Debreenie Fisher, PMP
Wendi Fitzgerald
Lisa Hirschmann
Michele Larocque, CPCU, CIC, AIS, AU, CISR
Martha Perry Morrissette, CPCU, API, AIS, AIM, CPIW, SPHR, SHRM-SCP
Michele Ouellette, ACSP, CISR, AAI
Kamini Patel, CIC
Erika Savona, AINS, CPCU
Michelle Soares, CPCU, CIC, CISR, AAI
Christina Vieira, AAI

Region II
Kayley Dana
Lawanda McDonald
Stephanie Pierce

Region III
Stephanie Benson
Kimberly Burnside, AU, AIM, CRIS
Mary Denise Castelli-Bova, ACLA, ACLS
Cheyenne Clark
Laura Grant
Benjamin Greenberg
Carla Grewe, CPCU, CIC, AIC
Tannya Hall
Antoinette Jones
Lorraine Jones-Murray
Carimar Maldonado-Aponte
Heather Minter
Jennifer Peeples
Deidre Scheidler, AIC
Paige Shaw, PCSR, PIAM
Alison Truelove
Renee Webber, CC
Hannah Wild

Region IV
Debbie Bandy, AINS, AIC, CTT+
Heather Barlow
Ron Brittain, AINS, AIC
Jessica Damron, CISR
Nicole Graham
Samantha Hodges, AINS
Megan McNamara
Stephanie Miller
Rachel Nealeigh
Emilee Price
Jennifer Smith
Wendi Volkert, CRM, CIC, AAI, MLIS, CRIS
Jessica Walter, AINS
Heather Wind

Region V
Gina Crowell
Lindsey Driskell
Melissa Eckels
Ann Gilbert, CIC, CAWC
Daniel Kramer
Marietta Krebaum
Wendy Marcum, CISR
Carrie Marcucio

Region VI
Aeriel Akers
Mary Crafton
Jeanette Flores
Nichole Flowers
Daynelle Dawn Green
Melissa Griffin, CISR
Emily Grisso, CISR
Roxie Hancock
Stefanie James, CIC, CISR, CPIW
Emily Jordan
David LeBlanc
Alicia Martin
Kelly McLemore, CIC, CISR
Beth Nelson
Pamela Routt, CISR, CPIW
Deanna Slack
Glenn Sprinkle, IV
Melonnie Summers
Crystal Warden, CISR

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CONGRATULATIONS!

NEW CLPs

Debra Banks, CPCU, CIC, AAI, AU, CRIS, AINS, CIIP, CLP - Region I
Roxanne Peden, CIC, CPIW, CISR, ACSR, CLP - Region III
Debra Bennett, AIC, SCLA, CLP - Region V

NEW CIIPs

Michele Luthringer, AINS, AIT, AIS, ACS, CIIP - Region I
Maribeth Rizzardi, CLP, CIIP, CPRIA - Region I
Tina Rogers, CIIP, CISR - Region II
Chelle Carey, CLP, CIIP, PCLS - Region IV
Christopher Bell, AINS, AIS, API, ACS, CIIP - Region V

NEW DAEs

Cynthia Matus, CIIP, CISR, CWC, CLP, DAE - Region IV
Lisa Hardin, CPCU, CPIW, AIC, AIS, ACS, DAE - Region V

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