GOING GREEN

Meet the CANDIDATES

PROTECTING YOURSELF FROM THE ENVIRONMENT

10 REASONS TO GO GREEN NOW
Whether the loss is large or small, residential or commercial, your customers need immediate response to begin the recovery process. With Paul Davis as a resource you have instant access to our network of insurance restoration and reconstruction experts. And our streamlined claims resolution is designed to make the claims process as smooth as possible throughout every loss, every time. Our goal is to get your policyholders up and running as soon as possible.
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Editor’s Note

“To improve is to change; to be perfect is to change often.”
-Winston Churchill

The Spring issue of Today’s Insurance Professionals launches some important changes I want to bring to your attention. Firstly – the editorial team felt that a change to better align our column categories with other IAIP education programs was due. We have changed the column topics to sync with our IAIP eLearning categories as well as the learning tracks of our annual International Conventions. Our education-focused members might recognize these categories: Industry Trends, Career Development and Association Management. We will still have a theme for each issue, one concept or topic that is the focus of our feature articles. For this issue, we feature an idea we felt deserves attention: Going Green.

Secondly, as you may have heard in the Connections eNewsletter – we are reducing the output of this publication from quarterly to three issues each year. We will continue to provide one issue (now the Fall/Winter issue) electronically only. Our new editorial calendar is available within the IAIP Media Kit on the IAIP web site under About Us> Advertising Opportunities.

I am excited that registration is now open for the 2018 Convention on June 7-9 at St. Louis Union Station. Register today – you do not want to be left out of the exciting experiences we have planned for St. Louis! Our hard-working Convention Committee has planned and negotiated workshops, sessions and activities sure to please every attendee.

This year, an emphasis was placed on the review and analysis of the previous year’s post-Convention survey results. You told us what worked, what didn’t, and we listened! New this year: The Community Café, a Friday evening Award Reception, more free time to explore St. Louis, not one, but two keynote speakers, an earlier CWC Speak-Off (on Thursday), more FIT opportunities, and finally (my personal favorite new addition) – Trivia Night – hosted by our fun-loving YNPs. I hope to see you there!

This issue discusses making more environmentally-friendly decisions. Can helping create a sustainable earth actually increase the profitability of a business? Read on and find out! Share your opinions on Going Green virtually on IAIP’s Facebook and Twitter pages, so that we may continue to enjoy the process of…

Connecting Members... Building Careers.
Ironically, as you read this ‘going green’ edition, some of our country is still in the dormant season. Our thoughts turning to signs of spring; dreaming of green grass, budding trees, blooming spring flowers, butterflies and warm breezes. Seed catalogs and greenhouses are tempting us with beautiful pictures of what our spring and summer environments may look like. And I keep trying for that great patio. “Going green” seems to be an often-used term describing a plethora of ideas and topics. I remember learning about the 3Rs: recycling, reducing and reusing – as a kid in school, but our recycling bins were never pretty, well-marked or smelled nice. These days, kids are still learning about these topics, but society has learned to make them appealing, with exciting technological advances. Cleaner, bright and vibrant colored, snappy advertising makes energy awareness sexier; yet are we still on the energy saving bandwagon? The advent of drones, talk of driverless cars and “smart” homes seem to have taken over the headlines, without much talk about the energy savings involved. Technology still sells over conservation; but if we help the environment, does it matter?

In general, companies and consumers are much more aware of the energy crisis and continue to attempt to reduce the carbon imprint we all leave on this earth. New products are created to help reduce or eliminate excess waste in manufacturing and service industries. Automobiles are more fuel efficient, with electric and multi-fuel options getting more popular and affordable. Our household appliances – including washers, dryers, dishwashers, ovens, refrigerators and freezers – all boast of energy efficiencies.

Building green includes actual building materials, along with energy efficient plumbing, heating and cooling equipment. Solar panels or wind turbines can also be incorporated onto many type of buildings and campuses. Businesses, schools, houses of worship, government buildings, public buildings are all keenly aware of the options for reducing energy costs and becoming more environmentally friendly. Many personal and commercial property carriers are offering “green” enhancements or endorsements to their customers who are interested in rebuilding or using energy friendly materials in their construction projects.

Renewable energy, in the form of solar and wind, offer many options for business and homeowners alike. Businesses are more likely to consider incorporating these features in new construction than at any time in our history. However, green building options may come with increased costs, hazards of equipment and challenges for claims adjusters and firefighting personnel; which are balanced against reduced energy costs, less pollution and a green-friendlier environment.

This is where technology, research, testing and insurance come into the picture. Researchers and engineers are needed to help advance training in firefighting and insurance claims to improve handling of losses and this will continue to evolve as new products are introduced into the economy. This is an exciting time to be involved in the insurance industry. For every new product or procedure, there must be safeguards put into place.

Technology also allows employers and employees many conveniences, including working from home or remote locations with access to information traditionally only at the corporate location. Mobile devices and mobile offices allow access to sites as needed, thereby reducing expenses, saving time and energy.

The world is much greener than even five years ago. Not only is this topic of relevance in the United States, but all countries in the world, with the need to eliminate or greatly reduce our consumption of natural resources and to leave our world cleaner for future generations.

…Connecting Members... Building Careers.

Linda H. Luka
IAIP President
2017-2018
“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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How to Retain Those Restless Millennials

by: John Rossheim

Your company has done all it can to brand itself for Millennial employees. You successfully recruited Gen Y workers (the key: view the world as they do.) You effectively onboarded your Millennials. And you know how to engage Millennials as up-and-coming contributors and leaders. But how can you keep your youngest workers from moving on before they fulfill their professional potential? Here are ways to entice the newest, biggest generation of workers to stick with your organization for the rewarding challenges it offers.

Build a model that draws Millennials. It’s easy to see how some sales positions, for example, naturally retain Millennials who seek a lot of control over work and life, even at their tender age. “At our firm, I don’t see a retention challenge for Millennials because our model works perfectly for them,” says Stefani Markowitz, president of real-estate brokerage Charles Rutenberg in New York City. “We give agents freedom and flexibility to be their own boss,” says Markowitz. Rutenberg brokers control their own marketing and advertising techniques and budgets. “All of our brokers are free to come in to the office, or not. We’re not requiring that they work a certain number of hours.”

Move to transparent, performance-based pay. “Millennials, like other generations are money-motivated,” says Asher Raphael, co-CEO of Power Home Remodeling Group in Chester, Pa. Indeed, Millennials expect to be fairly compensated, and they grew up with much more access to salary information – on the Internet and through their peers – than earlier generations had. Power Home Modeling’s answer? “We have performance-based incentives,” says Raphael. “Compensation here has nothing to do with nepotism or tenure.”

Compensation consultant E. James Brennan goes even further. “Especially to retain Millennials, companies need to move away from seniority-based, work-with-the-middle-of-pack approach, and individualize compensation,” says Brennan. And if you want Millennials to stay with your company, says Brennan, never stop offering them opportunities to add more value and receive greater compensation in return. Set a pace for rewards that suits Millennials. “Millennials need to feel that they’re moving quickly,” says Brennan. “They expect reinforcements and spot bonuses. They expect to progress through titles quickly.” How can you begin to accommodate these preferences without blowing your payroll budget? Consider this bonus strategy -- instead of giving a 3 percent annual raise – provide a 1 percent increase every four months, Brennan suggests.

Can retirement be a sticky benefit for Millennials? The youngest workers have never been the most appreciative of retirement benefits. But with Millennials, many of whom have seen their parents weather depleted 401(k) plans or frozen pensions, companies may find an opportunity to sell the value of saving for the distant future. The key is to communicate that value in terms that will appeal to the intended audience. What are those terms? Ask your Millennials – and teach them a thing or two in the process.

Redefine the scope of retention. Are you finding that, no matter what you do, many of your best Millennial employees will up and leave after a year or two, or even six months? Then you may need to rejigger your concept of retention. Can you sell Millennials on an 18-month project that will reap substantial rewards when it’s successfully completed? “Organizations may need to think in bite-sized modules, to consider what can we do immediately to engage our Millennials for the intermediate term, rather than trying to retain them for decades,” says Sesha Dhanyamraju, CEO of Digital Risk LLC, a mortgage processing and risk analytics firm.

Retaining contented employees isn’t enough. “Retention starts with making people happier, because otherwise they won’t stay,” says Raphael. “But I want people to be happy, not satisfied. And that means no one here feels like it’s a dead end.” Keep your Millennials engaged in their work:

• **EMPOWER THEM:** Give your Gen Y workers assignments that they can own and master.
• **WFH (WORK FROM HOME):** Allow them to work from home as needed, as long as the work is done.
• **BE FLEXIBLE:** It's about getting the work done, not the number of hours worked.

About the Author
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FOUR KEY EMOTIONAL INTELLIGENCE SKILLS FOR BETTER LEADERSHIP

“Emotional Intelligence is... a basic tool that, deployed with finesse, is key to professional success.”


by: Ros Cardinal
No doubt you will have heard about EQ. There are many studies that demonstrate the link between Emotional Intelligence and success, both in business and in life. So how does it work?

Emotions are information. They are telling us about how we and others are feeling about a situation. To ignore them is to miss out on useful information. Emotions make us human and underpin our thought processes, by taking emotion out, we are ignoring the values of the driven, people-centric side of the decision-making process.

We can try to ignore emotions, but it doesn’t work. As human beings we are hard-wired to have emotions; they help us survive. Social psychologists have found that when people work at suppressing emotion they remember less. The energy taken to suppress emotion is energy diverted away from listening and processing. So, suppressing emotions actually makes us less effective at work.

We can try and hide emotions, but we are not as good at it as we think. Studies on facial expressions have shown that many people are very good at picking up on nonverbal cues and they know when someone is covering up. That undermines trust in leaders and organizations.

How do we get better at EI? The Mayer Salovey Caruso model has four skills:

1. IDENTIFY EMOTIONS:
This helps us get complete and accurate data. People who are skilled at this have a great “read” on people and situations. Have you ever finished a meeting with the feeling that something wasn’t said? Or that people were agreeing, but were not really convinced? As a leader, developing your “read” of yourself and others provides data for your decision-making process.

Listen, ask questions, check in with yourself and others. Start paying attention to people’s faces and body language. Babies are amazing people readers – their very survival depends on it. Somewhere in the process of growing up, many people lose that ability and it is often because we have forgotten to look. I find with many people I coach that once they start to pay attention, they have access to that emotional data again.

2. USE EMOTIONS:
Figure out how feelings will impact and influence your thinking – and that of others. People who do this well are good at feeling what others are feeling, they can generate emotions and use them to help the thinking process. They understand how moods influence thinking. A positive mood helps creative thinking and a neutral or negative mood helps accurate diagnosis.

As a leader, you can influence the mood of the room by what you say, how you say it and how you act. If you need the team to think creatively, get yourself into a positive mood first, then bring that mood to the meeting with your team. Consider your first words, people classify everything as positive or negative based on first impressions. Use the environment to help; a bright sun-filled room creates a positive feeling while your boardroom might create somber mood.

I worked with an internal communications team once who asked me for advice on some staff meetings the CEO was holding. The message was very positive, but the staff were not buying in. I asked them to show me the room they were using and it was the company boardroom. It was timber-paneled, dark, with high backed leather chairs and thick carpet. It was locked when the Board or Executive were not using it. The set up screamed “formal and scary”! I suggested they move the meetings to the staff café which was casual, sunny and open. I was told that the meetings were completely different! People were engaged, they asked lots of questions and the mood was positive.

3. UNDERSTAND EMOTIONS:
Evaluate the possible scenarios – what are the causes of these feelings? If they continue, what might happen next? Will they escalate, or diminish? How might they play out? People with this skill have a rich emotional vocabulary, they understand how people can feel mixed emotions about something and they are really good at knowing the right things to say when someone is emotional.

Imagine that you have a situation where you have to downsize your team. Your organization is offering voluntary redundancies and one of your team applies. She says to you “It’s a lot of money and I’d like to take it up”. You agree. As she presented a logical reason to leave, you assume she is happy. Let’s imagine what she might be feeling. She might be sad about leaving the team, they have been together for years. She might be feeling devalued because you agreed so readily. Or anxious about the future. Or thrilled about the opportunity. Or curiously enough, she might be feeling all of these emotions all at once! Its complex.

A leader who understands emotions would have a chat with the person about how they are feeling. They might prompt a bit with something like “If I was leaving, I’d be a bit sad to leave my team”. Expressing empathy and understanding is a powerful tool.

4. MANAGE EMOTIONS:
The ability to manage emotions doesn’t mean putting emotions on hold, ignoring them or never acting emotionally. What it does mean is that you integrate emotions into your decision making and behavior in a way that is constructive and enhancing. People who are good at this are able to think clearly when experiencing strong emotions. Their emotions are inputs to decisions and behaviors, not drivers. They value emotions without overvaluing them.

Long term emotional management takes three things:

1. Be open to emotion – even when it is uncomfortable.
2. Develop a meta view of emotions – they pass, they are transient, they are useful and they don’t define you.
3. Develop an active management strategy directed at the actual issue and that is workable. What do I do with this feeling? What do I want to happen?

As the world of work becomes more complex and the demands on our personal resources grow, this skill set will become increasingly important.

About the Author
Rosalind Cardinal is the Principal Consultant of Shaping Change, an Australian based consultancy, specializing in improving business outcomes by developing individuals, teams and organisations. Ros can be contacted at www.shapingchange.com.au
I recently found myself in friendly debate over empowerment – the concept that we each have infinite control over the quality of our lives and how or if we can use them to contribute value to others. It was a reminder that I am in the driver's seat of my own journey, no matter what challenges life may present along the way.

They say the only certainties in life are death and taxes. But there's a third certainty, and that is change! One participant in this debate pointed out that we are not the same people at the end of one year as we were the day the year started. How true that is! What we need and what we give to those around us evolves. It's critical that we adjust expectations, our views, our behaviors, lest our lives become cluttered by things that once contributed value, but no longer have a place.

I took an opportunity to reflect on my journey and those activities to which I give the most. Do they still add value and help me to have a positive impact? Do they contribute to personal or professional success? I turned my attention to my engagement with IAIP.

“IAIP was there for me when I needed a mentor to lead me through the next step of my career and growing my business. Surrounding myself with professionals throughout the industry and representing so many companies has made a huge impact on my success!”

- Nicole E. Broch

My definition of value has changed over the course of my IAIP membership. I recall the first invitation I received. Having been involved in other associations, I knew the commitment and investment that an engaged membership might entail. I was new to my job, new to Michigan, and busy being a mother; suffice it to say I was ‘old’ on the prospect of being engaged in a new association. Yet, join I did… as Charter President of a new local association!

I ask myself why I took that step so many years ago. Though I went into that first meeting with the intention of exploring educational and networking opportunities, I realize now that the value my membership provided in those initial years was the opportunity to build something – to create. Through my IAIP membership I was able to tap into the ‘initiator’ aspect of my personality that was ready for exercise and, to this date is an inherent trait that is the foundation of my career.

Over the years there have been many decision points – the first opportunity to participate at the Council level of IAIP, that decision to take Confidence While Communicating and participate in a regional speak-off, the decision to run for Regional Vice President and serve on the IAIP Board of Directors, the decision to study for a Certified Leadership Professional designation, and the many decisions to say ‘yes’ when asked to give of my limited time, money, or energy.

Each has satisfied a different need and provided a different value; value that may have changed over the years, but has enriched my journey.

I find now that education has become an important value proposition. The business network I once thought did not need has become very important. The leadership experiences I once wanted to build are still healthy exercise, but less important as I become older. Friendships that I thought, in my youth, held little value, have— over the years— become a mainstay of support and one of the factors that keep me renewing my membership year after year.

The lesson in this reflection is that, as my career, family, and financial resources change every year, so does the value proposition that IAIP offers. In fact, it’s become a virtual goldmine of treasure, just waiting to be explored and discovered each year!

Demographics tell me I’m now in the sunset of my career. I’m anything but. The professional success I thought had escaped me now lies before me like a dangling carrot. My years of IAIP membership have prepared me for new opportunities; providing
a base of education, leadership training and experience (including the kind that are often called ‘mistakes’), a powerful business network, self-knowledge, and many tests along the way.

As I look to the future, I know that what comes next is the opportunity to give back, to mentor and guide other young professionals as they walk their journey. The time for receiving is not past me, as I continue to benefit from current and relevant education, a constantly refreshed business network, new and different perspectives from which I learn and evolve, and those friendships that I now hold so dear. But the time of giving is also upon me, and I look forward to it.

In the infinite wisdom but often overused words of Spencer Johnson, ‘my cheese has moved’. It is constantly moving, but the journey to seek out new cheese, new opportunities, new value – is constantly before me. I’m sure the same is true for each IAIP member, no matter your age, your profession, your circumstances. While you may have joined IAIP to obtain education, perhaps now your value lies in teaching others. If you once valued that business network, but now have no use for it following retirement, perhaps the value proposition for you is leaving a legacy, in the form of a strong Local Association, Council or Region, or developing new leaders. If the loss of family or friends have left you lonely, your value may be in the many opportunities to get involved working with others. If continuing education is no longer a need, perhaps those lifelong friendships and many travel opportunities will sustain you. For those of us who are lifelong learners, it’s never too late to study for an IAIP designation or embark on the Selling Essentials Series.

The point is that there are many different flavors of ‘value’ and these are guaranteed to change for each of us over time. There will be times when that value is not revealed to us until long after we’ve received it, such as the leadership preparation I sought from youth, only to find success in the supposed sunset of my career.

To find that changing value requires that we actively seek it out, look for creative ways to engage and re-engage, apply skills in ways that we haven’t traditionally; and incorporate others and their needs into our journey.

There is no ‘silver bullet’ that equates to value for any one of us. Every member expects something different, has the ability to contribute something different, and may ‘draw lines’ in different ways. It is this diversity that makes IAIP an enriching organization that evolves over generations.

What happens next is up to each of us. Where will we find value in our membership, and are we willing to challenge ourselves to strike out looking for it? I hope that you, like me, will be willing to embark on the journey; whether that journey has you receiving or providing value! It’s always a great time to be an IAIP member!

About the Author
Cindy Prud’homme is Manager of IT Communications & Planning for AmeriTrust Group, in Southfield, Michigan. She oversees communications, planning, budgeting, reporting, and training on behalf of AmeriTrust’s Information Technology Department. 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. Cindy is a founding member of the Mid-Michigan Association of Insurance Professionals, where she was the group’s Charter President in 1997. Cindy was also a member and Local Association President for Insurance Association of Metropolitan Detroit before transferring back to her home association in Mid-Michigan. She has served three terms as Council Director for the Michigan Council of IAIP and also served on the IAIP Board of Directors as the Region IV Vice President from 2012-2014. Cindy served on the IAIP Budget & Finance Committee, the IAIP Marketing Task Force, the IAIP Convention Review Task Force, and she most recently chaired the IAIP Education Task Force. Cindy currently serves IAIP as Vice President and is the Executive Committee Liaison to the Publications Task Force and the Student Members Task Force, as well as serving on the NAIW Legacy Foundation Board of Directors as its Secretary.

“My membership in IAIP helped me to grow and mature. I learned the business of insurance and met wonderful people along the way who have become lifelong friends. Our members helped me to succeed in business and helped me become a better person. I’m totally in their debt due to their participation in IAIP and willingness to reach out to me.”

- Elise Farnham
WHAT WILL YOUR CUSTOMERS DRIVE
IF THEIR CAR IS IN AN ACCIDENT?

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

Research shows that Rental Reimbursement coverage drives both satisfaction and retention.

FIND OUT MORE AND SHARE THE NEWS AT MY13DAYS.COM.

a friendly reminder from Enterprise
Minimizing Distractions & Time Wasters

by: SkillsYouNeed.com

There are many things in life that can, potentially, waste a lot of time. By minimizing distractions and removing time-wasters from our day we can accomplish more and potentially become more successful.

Although the following list is geared towards the workplace, many of the ideas can be applied to other busy times in life; when you need to avoid as many distractions as possible. By utilizing just some of these simple ideas you can increase your productivity and make more effective use of your time.

**PHONE**

- When you're busy, turn your phones to silent mode or 'do not disturb'.
- Use voicemail wisely and set aside times to return missed calls.
- Schedule times in the day when you will receive calls – let others know your schedule.
- Have a personal cell phone – do not give the number to your boss or colleagues. Friends and family can then still reach you in an emergency.
- When making or receiving a call: be polite, listen and clarify but try to avoid excessive small talk keeping calls as brief as possible.
- Take calls standing up, research shows people who stand while on the phone keep their conversations brief.
- If you agree to take on tasks as part of the phone conversation act on them immediately – even if this means adding them to your 'to-do' list.
- Store numbers that you dial frequently in your phone or keep a list readily available near the phone.

**EMAIL**

- Only check your email a couple of times a day. Close your email client when it is not being used. New emails flashing up on your computer screen can be a huge distraction and time waster.
- Set up folders and rules in your email client helping to automatically filter and file email messages.
- Schedule a block of time each day for sending and responding to emails. Don't let emails build up to unmanageable levels.
- Delete all spam emails immediately.
- Delete all irrelevant emails immediately. This includes general emails that don't specifically involve you. People in organizations often use the 'Reply to All' function in their email client. Although such emails may be relevant to certain people or departments if you are not one of them then delete.
- Forward emails to somebody who can provide a better response if appropriate.
- Try to handle each relevant email only once, read and respond immediately within your scheduled time. Once done file the email away.
- Be wary of emails marked urgent or high priority… they may well not be.

Minimizing Distractions & Time Wasters

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MAIL
Open your mail near a waste-paper basket and bin what you can immediately. Deal with mail immediately if possible; read, process and reply or action. Aim to handle each piece of mail only once.

COMPUTERS
- Turn off any instant messaging applications. Close programs and documents when you have finished using them – file your documents in a logical way. This not only removes distractions but also means your computer has more resources for doing the next job.
- Close web pages after you have finished reading them; this is especially important for news or social networking sites where information is updated constantly.
- If you are tempted to distract yourself with a computer game, then either ration the amount of time you play or uninstall it from your computer.
- Make sure your computer is protected from viruses and malware. Backup your work; use a USB pen drive to carry important documents and files but don’t forget to password protect it.
- Work within your means whenever possible. Trying to learn new IT Skills when you are pressed for time can be a disaster, ask somebody for help or find a simpler way of achieving your goal. Schedule time in the future to learn specific IT Skills.

ARRANGED MEETINGS
- Only attend meetings that are relevant to you. Is the meeting necessary and does it have a specific purpose?
- Aim to arrive on time for meetings, neither early nor late.
- Know the purpose of the meeting and get a copy of the agenda in advance. Arrange to leave the meeting early if it is only partially relevant.
- Agree in advance how long meetings will run for. Start and end the meeting on time.
- Use a timed agenda, especially for longer meetings or where the chairperson is less effective.

VISITORS - IMPROMPTU MEETINGS
- Let people know when you are available to meet with visitors.
- Schedule blocks of time when you can meet with visitors and refer to these as appointments – try to limit each appointment to 10 or 15 minutes. The word appointment is more formal, and people are less likely to think they are ‘popping in for a chat’ and more likely to come for a specific reason.
- Learn to say no. If visitors arrive at an inconvenient time, then politely explain that you cannot see them and schedule the visit for a mutually convenient time.

FAMILY COMMITMENTS
- Use a calendar for which each member of the family is responsible for recording their commitments and activities. Include clubs and societies, social events, days off, doctor and dentist appointments, planned events such as holidays and car services, hairdresser appointments, visits from friends and extended family – as much information as possible so that each day can be managed effectively.

STRESS
When we're busy we are more likely to have a shorter temper than when we are more relaxed; little things are more likely to irritate us and we’re more likely to feel stressed or angry. Stress and anger will both potentially waste more time – and you run the risk of damaging your health and the feelings of others. Always try to stay as calm as possible, let others know that you are busy and that you need time to complete your tasks. People are usually understanding and may even offer to help!

Don’t Be a Victim

AVOIDING WORKPLACE VIOLENCE

by: Brenda McDermott

A doctor who resigned before being fired for sexual harassment returns to his Bronx hospital and kills another doctor and injures six others before killing himself. A UPS driver who felt disrespected by his co-workers enters the UPS warehouse in San Francisco killing three fellow drivers and wounding two others before killing himself. A fired worker for an Orlando RV awning manufacturer returns and kills five co-workers before killing himself. Sound familiar? It should. These are three examples of workplace violence in the first six months of 2017. While these are the stories that make the news, there are an estimated two million non-fatal cases of workplace aggression and violence annually.

According to OSHA and the Bureau of Labor Statistics of 4,679 workplace fatalities that took place in 2014, 403 were workplace homicides. Certain shifts and industries are more susceptible to workplace violence from the public such as places where alcohol is served, businesses where money is exchanged, delivery and cab drivers, healthcare professionals and those who work late night shifts. But what about those who are victims of co-workers or former co-workers? Are there warning signs or risk factors to look for to help prevent employee versus employee workplace violence? What can an employer or you do to prevent workplace violence?

One of the first things an employer can do to help avoid workplace violence is to do a thorough background check of all potential employees before hiring them. Next, have a policy that is communicated to all employees and enforced that workplace violence of any type will not be tolerated and what the consequences will be.

Keep lines of communication open. Often the violence is an employee against their supervisor. Allow an employee to air their grievance and feel they’ve been heard. Stay in contact with them afterwards to see how things are going.

If you see the violence escalating, schedule a meeting to try and defuse the situation. If you must give the employee a negative evaluation be sure to cover the good as well as the bad. If you are going to have to terminate the employee, do not alert them ahead of time so they have a chance to plan a violent response, have another person in the room and alert security ahead of time to help remove them and keep them off the premises.

Have an EAP (Emergency Action Plan) that tells the parties:

- Who is to contact fire and police, and how.
- An evacuation plan, and who is responsible for evacuating what areas.
- Contact information of who is to be contacted in an emergency
- Hospital phone numbers, and locations and distance from the workplace.
And set up an emergency notification system, such as a text warning to notify remote employees and first responders of a shooter or violent event taking place.

**Things you can do:**

Pay attention to co-workers who are complaining about being treated unfairly or not getting raise or promotion they feel they should. Has that person started acting irrationally or become withdrawn? Do they have a problem with alcohol or drug abuse? If you see the warning signs, alert your employer and others.

**It’s too late—What do you do?**

You've followed all the steps above, and despite your best efforts, you're now in an active shooter situation – what should you do to make it out alive? The Department of Homeland Security makes these recommendations:

First and foremost, always be aware of your surroundings. Learn to recognize the sound of gunshots.

Know at least two exits from the location. Have an evacuation route in mind and, if possible, evacuate the building. Leave your personal items behind and just get out. If others won’t go with you, then you have no choice and will have to leave them if they refuse to evacuate the area.

If you are in an office stay there and lock/barricade the door – shelter in place. If not, get in an office or room and secure the door. If you cannot get into a room, find a place to hide that is out of the shooter’s sight and will protect you if they shoot in your direction. Silence your cellphone. Be quiet and calm.

Try to prevent others from entering an area where a shooter may be.

Call 911 when safe to do so. If you cannot speak because the shooter is nearby, just leave the line open.

If you cannot evacuate or hide, stay calm. Listen to the shooter and follow instructions. Avoid eye contact. If possible try to talk to them and calm them. Crime victims have saved themselves from talking about their families and sharing photographs. This may make it harder for the shooter to kill or injure you.

As a last resort, if you are close enough to do so try to take the shooter down and incapacitate them, but only if your life is in eminent danger.

When law enforcement arrives, stay calm, keep your hands visible and follow their directions.

Following these tips may save you from becoming a statistic, but one of the most important things we can do every day is to support a work environment of kindness, fairness and respect. Do not tolerate bullying or a hostile work environment of any type. Not all retaliatory shootings or attacks can be stopped with a just workplace environment. But, as we hear repeatedly, most shooters are acting out against what they perceive as unjust treatment, bullying, and feeling that their concerns and feelings are being ignored or not heard.

Pay attention to your co-workers. Listen to their feelings. Don’t trivialize them. Be a kind and understanding ear. Get help to defuse the situation. Don’t ignore the warning signs until it is too late.

**About the Author**

Brenda McDermott is a Claim Specialist for The Hartford’s Major Case Unit handling their most complex and costly workers’ compensation claims in multiple jurisdictions in the Midwest and California. She joined IAIP in 2000. She has served at the local level, has been Missouri Council Director twice and was Region V RVP in 2009-2010. She was the 2002 National Rookie of the Year and Claims Professional of the Year winner at the National Convention in Anchorage, AK. In 2013 she was named the winner of the National CWC Speak Off Competition in Orlando on the subject of “Change”. That year she lived her speech when she became the Missouri Council Director from California. She has co-authored the IAIP Workers’ Compensation Class and authored the IAIP Course on Medical Marijuana. For three years she was a proud member of Region VII and the California Council of IAIP. In 2016 she returned to Kansas City and Region V. She currently is an MAL with the Missouri Council.
10 HABITS OF SUPER LIKEABLE LEADERS

by: Travis Bradberry

If you want to be a leader whom people follow with absolute conviction, you must be a likeable leader. Tyrants and curmudgeons with brilliant vision can command a reluctant following for a time, but it never lasts. They burn people out before they ever get to see what anyone is truly capable of.
When I speak to smaller audiences, I often ask them to describe the best and worst leaders they have ever worked for. People inevitably ignore innate characteristics (intelligence, extraversion, attractiveness, and so on) and instead focus on qualities that are completely under the leader's control, such as approachability, humility, and positivity.

These words, and others like them, describe leaders who are skilled in emotional intelligence. Research data from more than a million people shows that leaders who possess these qualities aren't just highly likeable; they outperform — by a large margin — those who don't possess them.

Becoming a more likeable leader is completely under your control, and it’s a matter of emotional intelligence (EQ). Unlike innate, fixed characteristics, such as your intelligence (IQ), EQ is a flexible skill that you can improve upon with effort.

These 10 key behaviors are what emotionally intelligent leaders engage in that make them so likeable.

1. They Form Personal Connections
   Even in a crowded room, likeable leaders make people feel like they’re having a one-on-one conversation, as if they’re the only person in the room that matters. And, for that moment, they are. Likeable leaders communicate on a very personal, emotional level. They never forget that there’s a flesh-and-blood human being standing in front of them.

2. They’re Approachable
   You know those people who only have time for you if you can do something for them? Likeable leaders truly believe that everyone, regardless of rank or ability, is worth their time and attention. They make everyone feel valuable because they believe that everyone is valuable.

3. They’re Humble
   Few things kill likeability as quickly as arrogance. Likeable leaders don’t act as though they’re better than you because they don’t think that they’re better than you. Rather than being a source of prestige, they see their leadership position as bringing them additional accountability for serving those who follow them.

4. They’re Positive
   Likeable leaders always maintain a positive outlook, and this shows in how they describe things. They don’t have to give a presentation to the board of directors; they get to share their vision and ideas with the board. They don’t have to go on a plant tour; they get to meet and visit with the people who make their company’s products. They don’t even have to diet; they get to experience the benefits of eating healthily. Even in undeniably negative situations, likeable leaders emanate an enthusiastic hope for the future, a confidence that they can help make tomorrow better than today.

5. They’re Even-Keeled
   When it comes to their own accomplishments and failures, likeable leaders take things in stride. They don’t toot their own horns, nor do they get rattled when they blow it. They savor success without letting it get to their heads, and they readily acknowledge failure without getting mired in it. They learn from both and move on.

6. They’re Generous
   We’ve all worked for someone who constantly holds something back, whether it’s knowledge or resources. They act as if they’re afraid you’ll outshine them if they give you access to everything you need to do your job. Likeable leaders are unfailingly generous with whom they know, what they know, and the resources they have access to. They want you to do well more than anything else, because they understand that this is their job as a leader; and because they’re confident enough to never worry that your success might make them look bad. In fact, they believe that your success is their success.

7. They Demonstrate Integrity
   Likeable leaders inspire trust and admiration through their actions, not just their words. Many leaders say that integrity is important to them, but likeable leaders walk their talk by demonstrating integrity every day. Even a leader who oozes charm won’t be likeable if that charm isn’t backed by a solid foundation of integrity.

8. They Read People Like a Book
   Likeable leaders know how to read people as unspoken communication is often more important than the words people say. They note facial expressions, body language, and tone of voice to get what’s really going on with their people. In other words, they have high social awareness, which is a critical EQ skill.

9. They Appreciate Potential
   Robert Brault said, “Charisma is not so much getting people to like you as getting people to like themselves when you’re around.” Likeable leaders not only see the best in their people, but they also make sure that everyone else sees it too. They draw out people’s talents so that everyone is bettering themselves, and the work at hand.

10. They Have Substance
    Daniel Quinn said, “Charisma only wins people’s attention. Once you have their attention, you have to have something to tell them.” Likeable leaders understand that their knowledge and expertise are critical to the success of everyone who follows them. Therefore, they regularly connect with people to share their substance (as opposed to superficial small talk). Likeable leaders don’t puff themselves up or pretend to be something they’re not, because they don’t have to. They have substance, and they share it with their people.

Bringing it all together
Likeability isn’t a birthright; it results from acquirable skills that are crucial to your professional success. And just like any other professional skills, you can study the people who have them, copy what works, and adapt them to your own style. Try these 10 strategies and watch your likeability soar.

About the Author
Dr. Travis Bradberry is the award-winning co-author of the #1 bestselling book, Emotional Intelligence 2.0, and the cofounder of TalentSmart, the world’s leading provider of emotional intelligence tests and training, serving more than 75% of Fortune 500 companies. His bestselling books have been translated into 25 languages and are available in more than 150 countries.
Selling Yourself is Essential in Business

Courage or bravery is the choice and willingness to confront uncertainty or intimidation. Remember the little engine that could? He climbed a huge mountain because he was brave and believed in himself. Total belief in you is a very powerful business skill. It’s called selling yourself. However, not everyone is blessed with this gift or suited to a life of selling.

Regardless, we should all be able to sell at least one thing: ourselves. Remember when you interviewed for your first job or perhaps that dream job you always wanted? It all starts with knowing how to sell yourself first. Yes, from the mailroom to the boardroom, the ability to sell you is essential in the corporate world.

Perhaps you were passed over for a promotion. One reason this could happen is you are not selling yourself. Your forgot to sell YOU at work. The other person bought it.

Here are seven tips on how you can sell yourself – at work, in life, and to the world.

1. Your total belief system – Believing that you can achieve whatever you set your mind to. High self-belief leads to high success. Medium self-belief leads to medium success and low self-belief, well… you get the idea.

2. Begin capturing your thoughts, strategies, and best qualities – One of the biggest challenges in selling ourselves is the inability to distinguish who you are from who you are as a product. You need to sell the best you that is awesome, cool and amazing.

3. Be persistent – Go after what you want. There is a lot of competition in corporate America. You need to network, communicate and engage with decision makers.

4. Be the purple squirrel – People try to sell themselves, their products and services to me all the time. Mostly they do this through emails pitching ideas, unoriginal versions of themselves. 99% of them are doing it wrong. Be original, groundbreaking, and forward-thinking. Don’t be boring.

5. Beware of negative senses – they are mental blockers and will prevent success. Don’t be negative or apologetic about your past. The past is the past and you are moving forward. Tomorrow is another day and one day closer to achieving your big goal. Ignore nay-sayers in the world. People who rain on your parade – because they have no parade of their own.

6. Personal branding is selling yourself: It’s not who you know, it’s who knows you. Build a personal brand. It’s not complicated. Establish yourself as an expert, a leader, an innovator; separate yourself from the competition, build your image, be willing to give of yourself first, dedicate time to make it happen, do everything with creative flair, become a resource.

7. Invest your time building sales skills that will help you succeed. Many insurance professionals have an education, knowledge and designations. Often, it’s the soft skills that set us apart and help further our career. Soft skills are subjective skills that are much harder to quantify. Some examples of soft skills are communication, flexibility, leadership, motivation, patience, persuasion, problem solving abilities, teamwork, time management, and work ethic.

IAIP is focused on helping you succeed and is now offering an amazing new series of courses – Selling Essentials. This new series will cover the six basic techniques of the art of selling and the key sales skills to be successful in persuading others to action, effective listening, convincing others of your ideas, presenting compelling solutions; and they all have a bit of sales in them. Take one course or complete all six and qualify for a Selling Essentials Certificate. You and your employer will benefit from better communication and higher customer service satisfaction. Education is always the best investment in YOU. Don’t delay; start today and transform yourself into a successful sales professional!

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RANSOMWARE

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

Recent global cyber attacks have garnered a lot of attention. Ransomware is a group of malware that prevents or limits users’ access to their computer systems, holding them hostage by either locking the screen or encrypting or otherwise disabling access to the data, until a ransom is paid. (www.trendmicro.com) Helping clients understand the threats of ransomware, and ways to avoid an attack, is a sign of a well-rounded insurance professional.

Ransomware is a significant worldwide problem, and it is not new. While attacks have become increasingly more common since 2005, the first reported attack occurred in 1989, targeting the healthcare industry. (www.digitalguardian.com) Reported ransomware attacks over the past 11 years exceeded data breaches by 7,694 to 6,013. (www.csonline.com) It is estimated that 47% of companies in the United States were attacked in 2016.

Ransomware is more than just a nuisance. It disrupts businesses in several ways. Potential threats include exposure of confidential information, loss of essential data, and loss of revenue due to inability to access systems.

Several types of ransomware exist. One encrypts the data. The other locks users out of their device(s). Victims receive a message telling them they must pay $300 in bitcoin within a certain time period. After that time period, the ransom may increase, or files may start being deleted. Bitcoin is used because the owners are virtually anonymous. Payment of the ransom is meant to provide a decryption key that enables the victim to unlock their system and regain access to their data.

Paying the ransom does not mean that you will reclaim your data. Even after the ransomware is removed, there can still be an additional, secondary malicious program residing on the system. Some ransomware is designed to delete data whether or not a ransom is paid.

There are a number of steps that should be taken to reduce exposure to ransomware, starting with regular security updates and external backup of systems. Regular checks of the backup, testing the ability to restore the backed-up information, as well as knowing what is actually being backed up, are also essential preventative measures. The frequency of required backups will vary depending on the type of entity and data. A good antivirus and/or malware program with regular, and preferably automatic updates and scanning, is always recommended.

Should a ransomware attack occur, it is important to turn off all devices and disconnect them from the system. Experts recommend that a ransom NOT be paid. Contact all users to alert them of the attack, as well as to find out where the attack originated. This is done by pinpointing where and when the earliest evidence of the attack occurred. Reimaging infected devices will ensure that the ransomware is gone. Restoration of data from backup should only be done to a new device or one that has been wiped clean to prevent reinfection.

Keeping systems updated is an essential step in protection from malicious attacks. In May 2017, “Wannacry” infected more than 230,000 computers in over 150 countries. Hospitals in the United Kingdom were forced to cancel operations and divert ambulances. It is interesting to note that the vulnerability had been discovered, and a patch issued by Microsoft, two months prior to the May attack. Those who had not installed the patch remained vulnerable to attack. As of mid-June 2017, 327 ransom payments totaling over $132,000 had been made.

Another similar attack occurred on June 27, 2017. Starting in the Ukraine, it impacted systems around the world. Multinational companies shut down operations in order to prevent spread of the attack. Some believe that the hacking tools used in these attacks were developed by and stolen from the National Security Administration (NSA), though this has not been confirmed. (www.nytimes.com)

While ransomware infection is typically from downloading a file or opening an attachment to an e-mail, this is not always the case. “Wannacry” attacked computers without user intervention. The ransomware searches the internet for vulnerable computers running Microsoft operating systems.

Ransomware can disrupt operations and even destroy records of businesses and individuals. Hackers are becoming increasingly more sophisticated in their attacks. Helping clients understand the risks of, their potential exposure to, and ways to protect themselves from ransomware attacks, is another value-added service of the professional insurance agent.

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Top 5 Insurtech Companies
Disrupting the Insurance Industry

Insurtech is set to disrupt an industry that is among the oldest and most complex in the world. It is building momentum quickly as it receives massive amounts of funding, with this new investment providing fuel for new entrants in the emerging space. These new Insurtech companies are harnessing cutting edge technologies that are targeting numerous use cases across the insurance industry.

Some of the technologies involved include Internet of Things (IoT) devices, blockchain, artificial intelligence (AI), and machine learning. These technologies are currently top trends throughout the tech industry, and the world is eager to witness their potential.

In this modern world people have come to expect convenience, and for technology to work as they expect it to. That is why this list of the top Insurtech companies is grounded upon the disruption of traditionally arduous processes. Insurtech companies are poised to change the insurance world as we know it.

Neos
We have looked into the future of car insurance, but home insurance is also set to be disrupted dramatically due to the rapid emergence of the Internet of Things (IoT). IoT is another major tech trend at the moment, despite the security concerns that have come to light surrounding it. With IoT enabled hardware, contents and building cover can be linked, and you are also able to gain a high level of mobile control via an app on your smartphone. For example, you could have much faster access to assistance in the event of either a fire or flood. Neos provides a set of IoT enabled devices for providing the customer with a full spectrum of connectivity to vital aspects of your home, linked directly to a smartphone app. Within this package are leak detectors, a wireless camera, smoke sensors and door sensors.

IoT is crucial to the rise of Insurtech, because it levels the playing field between insurers and customers, providing a large amount of information to insurers that have been in the dark up until now. This change will ultimately benefit the customer as well, as it can result in a much better policy.

Cyence
Cyence aims to offer a platform that can be used to ascertain the financial impact of cyber risk and for the management of risk portfolios. This company is very interesting, as the product it provides may help business owners and executives to understand the potential risks posed by the current threat landscape, which many are failing to rise to the challenge of. Evaluating the risk in this scenario is truly essential, as there is no method in existence by which an organization or individual can negate cyber risk entirely.

If you have not yet been attacked, then at some point you will be, and this is becoming a resounding mantra for those who have become aware of the full scale of the cyber threat. On the topic of inevitability, Cyence not only helps to measure and manage risk, it does also insure companies, focusing on cyber-attacks.

Cuvva
This example is among Insurtech companies that will be a joy to learn about for any motorist, because traversing the process of getting or renewing car insurance is not an easy process, and getting the right price is crucial, especially as a young driver. Particularly within the modern metropolis, it is becoming far less practical and necessary to have your own car ready to go at all times. This is due to more densely populated areas, and modern transport services.

The genius behind Cuvva is that it provides a pay-as-you-go basis for car insurance, meaning that you do not need an expensive, long term policy if you are going to need to use a vehicle intermittently or rarely at all. You can even be insured by the hour. This company is able to provide these services due to advances in data-sharing technology and smartphones.

Brolly
There is no way we could have left Brolly off of our top five list, and not solely because it uses artificial intelligence (AI) to power its processes. This company provides a simple means by which to track down and find the insurance you need, disrupting the original process with a handy tool. The UK firm regards its service as a concierge, smoothing the traditionally rough task of tracking down insurance into a pleasant experience through the use of AI. AI is undoubtedly a frontrunner among the top tech trends that are currently taking the industry by storm.

You can streamline the process of owning insurance as well as finding it by using Brolly, as it can be used to store all of the insurance policies from all of the providers you have previously been involved with.

A new project called The Brolly Shop is going live this year, and it is geared towards providing you with cover at record speed. This could mark a new era of purchasing insurance, leaving behind the arduous experiences of the past.

Everledger
Founded in 2015, Everledger is a prime example of an Insurtech company leveraging the most cutting-edge technology in its pursuit of disruption in the insurance industry. For example, blockchain and smart contracts are at the core of the Everledger offerings. With ‘ledger’ in the company name, distributed ledger technology, better known as blockchain forms, the central process of Everledger. All of the details of valuable assets are collated into a profile that is added to the blockchain. Once this information is applied permanently to the blockchain, it can be accessed safely by stakeholders on a global basis. Insurtech companies are lining up to utilize blockchain to streamline complex processes. Everledger can also verify authenticity of products and increase overall transparency. The wider goal of this company is to bring trust back to global trading marketplaces using cutting edge technology.

Written by Tom Ball.
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TIGHTENING THE PURSE STRINGS

Determining the Real Value of High-End Handbags

by: Courtney Folk

With the crashes of the housing industry and stock market in 2008, and with interest rates long near zero, many people are looking at alternative options for safe investments. Surprisingly, luxury brands such as Hermes and Chanel have arguably become a safer investment than stock markets. For example, Hermes scarves that are kept in pristine condition often command a 200 percent increase in value over only a few years. A Hermes scarf’s value improvement is influenced by the designer, color and pattern.

Similarly, this is true about luxury brands’ handbags. There are styles designed by famous artists, comprised of difficult to source materials, and likely hand-made by highly skilled craftsmen whose skills are passed down from one generation to another. These items are considered wearable art, and each design and color is only made for a limited time. Because of this, many items not only have a retail value, but also a collectable value that can influence the piece’s overall worth.

Reports that millennial women are now treating the purchase of a handbag similarly to that of an automobile, with 41 percent of buyers researching the purchase of a handbag for longer than 30 days prior to completing the sale. There is a robust market for luxury handbags, and savvy shoppers are scouring the web for the best available price. Often, these searches end with the purchase of a previously owned luxury bag.

The appeal of previously owned luxury handbags is at an all-time high. As more individuals spend less time in brick and mortar stores and more time online, previously owned handbags can be purchased in the privacy of one’s own home with no one ever knowing that it wasn’t purchased brand new or at a fraction of the cost of a new one. In retail stores, brands such as Louis Vuitton, Chanel, and Hermes are never discounted. So, a savvy shopper is able to get a remarkable deal if she does her homework and buys an authentic bag in good condition. This is evidenced by the recent explosion of sites that sell authenticated secondhand luxury purses.

Additionally, “entry-level” luxury retailers are intentionally reducing variety by producing 23 percent fewer new styles per year. This is creating a variety vacuum that the resale market is filling. Many luxury bags have a lifespan of 20 years or more, due to the quality and construction. Therefore, previously owned luxury bags give the buyer 20 years’ worth of styles from which to choose. This means that there are many different available styles on the market at a variety of price ranges, all entirely authentic.

When a claim arises, however, the question becomes “Should an insurer then be responsible to pay a client who bought a 15-year-old secondhand purse for the full replacement cost value of a brand-new luxury bag?” After all, there are plenty of bags in similar condition to the originally purchased product, and the difference in replacement value can be thousands of dollars.

This scenario I just described presents an easy opportunity for soft fraud in which an insured overstates the values of fire-damaged items. According to the Insurance Information Institute, soft fraud costs insurers $32 billion per year.

Claims professionals who are informed and set firm and clear expectations with their insureds from the beginning have better luck in settling claims quickly. They also have happier customers after the claim is closed. Those who let the insureds call the shots from the beginning often have real struggles that result in lawsuits. Therefore, with the complexities of this particular niche, it pays to be as knowledgeable as possible on the important factors that determine restoration versus replacement, as well as establishing the piece’s real value.
CAN IT BE SAVED?

Traditional restoration methods for durable goods involve removal of soot and odor through treatments that utilize chemical gasses, solvents, and cleaners. Luxury purses are difficult to restore because they can be made with delicate materials and hand-painted with artisanal dyes, making it easily damaged by common solvents and cleaners. Gold plating can be permanently damaged if not cleaned immediately and correctly, which devalues the purse by 20-30 percent. Alcohol-based cleaners strip color off painted leather, which could completely ruin a handbag.

Additionally, handbags made by the best brands often use natural, gently dyed leather for handles, trim, and straps so that the leather tans beautifully over time, rather than painting the leather trim with leather color as is done with lower quality bags. If this natural leather is cleaned with water- or oil-based products, then it will soak up the cleansing agent, leaving water stains that will devalue the purse by up to 50 percent of its original value. For this reason, insurance companies should ensure that they have professional resources skilled in the proper care of luxury goods.

Hermes, Louis Vuitton, and others advertise “rehab” programs for their purses. However, when there is staining or damage to the purse, there is no quick fix. Therefore, successful restoration usually requires the removal and replacement of whole panels of leather. This sometimes makes the process of restoration impossible or cost prohibitive. Therefore, it's important to know the real value of these purses, as they will likely have to be replaced.

HOW IS VALUE DETERMINED?

Because every bag is different, insurance claims professionals should seek out resources that are knowledgeable with luxury goods. That being said, there are common features that an appraiser or authenticator will consider.

Designer. The bag's designer is very important when it comes to assessing value. For instance, Gucci and Yves Saint Laurent bags designed by Tom Ford are considered iconic. Because of their intense popularity, they also were the easiest to purchase and a big target for counterfeiters. For the reason that his designs lack scarcity, Ford's designs tend to be less valuable than older, less famous items from these fashion houses.

Materials. The materials that make up a handbag also are a major factor in determining value. For example, a Hermes Birkin bag made of Togo leather retails for around $13,500; while a Hermes Birkin bag made with matte niloticus crocodile skins may fetch upwards of $90,000.

Condition. Factors that devalue a handbag are straightforward, and all play a role in assessing the bag's value. Key factors include the following:

- Staining inside or outside of the bag.
- The condition of the leather in terms of cracks and stains.
- The condition of gold plating on hardware.
- Damage to the edges and bottom corners of the bag.
- The presence or absence of certain hardware, like locks, keys, or straps. Often, the presence of removable shoulder straps can increase the value of a bag by several hundred dollars. The absence of the original lock and key on bags may decrease the value by 15 percent or more.

How can you establish the value of a secondhand purse? Serial numbers can give you an idea of age, and most retailers keep logs of the original owner of the bag using this number. Also, there are authenticators who can research the design, size, and detailing of the bag and give you an idea of the bag's age and rarity. Remember that even badly damaged bags show signs of their pre-loss condition, too. Lastly, with negotiations on all bags, the first question to an insured should be "Did you purchase the bag from a retailer or was it pre-owned?"

FAUX PAS

How is authenticity determined? After all, excellent fakes are everywhere. Here are a few general tips.

Be sure to pay attention to the stitching. Luxury brands most often are hand-stitched, and leather is hand punched. When comparing hand stitching versus machine stitching, the thread tension looks different, and the quality of holes punched into the leather at each stitch looks different than when done by machine. With authentic bags, there won't be loose stitches or thread endings visible at the corners, and you will never see damage around the stitches where the needle drags against the material.

For many top brands, the hardware is logoed. While the absence of logoed hardware confirms a fake, the presence of logos will not always mean the bag is authentic. The logos have to be consistent with those that are produced by the fashion house itself, so further research is needed to confirm.

The interior of fine bags demand attention, and will always consist of quality materials. The bags will always be lined, and always well-anchored in the corners. Labels will be stitched down, never attached with glue.

Lastly, patterns of leather or fabric for authentic purses are carefully selected with attention to detail regarding how the leather is centered on the body of the purse. For instance, the classic Louis Vuitton logo bags will never have a logo clipped or broken along the edges, and the pattern will always match up uniformly across seam breaks.

ADDITIONAL CONSIDERATIONS

Resale potential is a viable option for most designer handbags, and should not be overlooked by insurance companies as an opportunity to recoup part of their losses on the cost of replacement. Twenty-year-old luxury bags may still hold their value of what was paid for the bag originally, and if a bag is no longer in pre-loss condition but is still in good to fair condition, it is worth finding an authenticator to assess the value and put it on the resale market.

When choosing a restoration company or any company where these items are shipped for authentication, ask about the organization's bailee coverage limits. Be on the lookout for companies with per item replacement value of $10,000/item rather than the more common $4,000/item max payout.

About the Author

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What is E&O? Errors and Omissions insurance is defined as being insurance to help protect professional advice-giving and service-providing individuals, from the full cost of defending against a claim of negligence made by a client. Statistics show that one in seven insurance agents will be involved in an E&O claim at least once during their career.
As an example, E&O claims can come out of any of the following situations:

- Letting an insured’s policy lapse with no new coverage in place
- Not processing a request to add/change/delete a car/location, etc. that an insured requests
- Failing to properly insure an account based on what they need/should have
- Failing to recommend additional coverages that could be beneficial to a client’s operations
- Failing to notify a client about any change to their limits, coverages, exclusions, etc.
- Improper or old information shown on a renewal exhibit

In acting as the agent for our client, our goals are to do the following things:

- Define – fully understand our clients’ business
- Design – properly put together the correct insurance products and limits for their business
- Deliver – continue to provide service and monitor our clients’ on-going operations as well as any new opportunities or exposures that may come

There are things that should trigger us to the fact that there are problems with an account. We should not necessarily look at this as a bad thing, but rather be alert to items that could be a problem and try to rectify them before they are problems. Some triggers or indicators of a problem can include the following:

- Question regarding coverage, even if no claim has occurred
- Letter or phone inquiry from an attorney for the client
- Request to backdate adding coverage
- A phone call, email, or letter complaining
- Inquiry from any type of government, regulatory or anti-fraud unit
- Request from insured or any other related party for money as compensation
- Client’s failure to pay premiums
- Lack of written confirmation of coverage from carrier – if only a binder
- Request from insured or any other related party regarding an agency’s E&O coverage or limit

- Verbal or written request for deposition, files or statement
- Request from insured or any other party to serve as an type of expert for something
- Complaint from client about a claim that was denied that they thought should have been covered

Everyone should have an Incident Reporting Procedure in place. It must be followed. Information should be compiled as soon as there is knowledge of a claim, or something that could give rise to a claim. This is not a bad thing! Rather, it allows us to get all of our information together in one place for help. This way, we can try to mitigate damage in a proactive, instead of reactive manner. There are times when nothing may come of a situation. There are things we can do to help avoid E&O losses, or limit our responsibility. They include:

- Maintain thorough, proper documentation
- Confirm all changes to the client in writing
- Request client signatures on proposals or quotes where coverage is proposed and rejected
- File copies of all documentation, etc. in proper spots

In addition, we must always be sure to conduct full reviews of the following at each renewal:

- Current program
- Named insureds and ownership information
- Changes in management, operations, products or services
- Previously undisclosed risk
- Acquisitions, divestitures
- Cutbacks or unexplained growth

This is just a sampling of the things we should always be looking at. One of the leading causes of E&O claims is failing to fully understand what our clients do, and what they need. Here are examples of some claim scenarios where an agents’ E&O policy had to pay out:

1. A client had a flood loss that occurred when a river spilled over its banks. The client put in a claim for water damage. Their property policy clearly excluded losses from water or flood. They did not have a flood policy. The client sued the broker for negligence in not getting them flood insurance. The agent was found responsible in court for failing to make certain that the client had the coverage or that they had a document signed by the client saying they didn’t want the coverage.

2. A client had a flood loss that occurred when a river spilled over its banks. The client put in claims for property damage and business interruption. Their property policy clearly excluded losses from water or flood. The client did also have a NFIP flood policy. The client sued the agent as they said they were not informed that the flood exclusion under the Property policy applied to the Business Interruption loss as well. In addition, the client said they were not informed of the coverage limitations of the NFIP policy, such as:

   a. They cover Property Damage only, not Business Interruption
   b. They provide coverage on an Actual Cash Value (ACV) basis, not Replacement Cost
   c. There was a 30-day waiting period after premium was paid, as the policy was not being placed in connection with a loan closing (in which case the waiting period is waived)

3. A client had a Workers Compensation policy with multiple named insureds. At renewal, one of the insured’s entities and applicable payroll were left off the submission. The policy was renewed without the named insured and its payroll, but the agents’ binder to the client still reflected that information. An employee was killed, a claim was submitted and the carrier denied the claim stating there was no coverage for the entity under the current term.

It is always important to remember that time is always of the essence in any situation! Any matter that gives cause for concern should be brought to your manager’s attention ASAP. If in doubt, always bring anything in question to their attention, and let them be the ones to decide what action, if any, is needed next.

About the Author
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Guide to Creating a Green Office

Creating a green office is an endeavor that has been taken on by many businesses. The reason for this change in office procedure is to not only provide green services but to also reduce office costs and possibly gain business grants or tax exemptions. With several business grants and tax exemptions for green office procedures, the need to go green is even greater in the smallest of companies or the largest of businesses. This article will discuss creating a green office not only in a large corporation but also within a home-based office setting.
Benefits of a Green Office

There are several benefits of having a green office. These benefits are the same regardless of the size of the office, location of the office, or green office procedures.

Financial

The financial benefits of a green office can be staggering depending on the procedures that are implemented. By simply going paperless, an office can reduce their overall supply costs by up to 65%. When you consider that going paperless means reducing the amount of ink used in printers, the energy used to run those printers, paper in the printers and resources, should the printer break down, then you can immediately see where the financial benefits are for going green. Other financial benefits in going green are energy conservation and reduction, which in turn will reduce the energy costs for the business.

Increased Production

Increased production may seem like a benefit that would not be associated with going green. However, many of the green options for offices allow for greater production. The going paperless option, which is the most common going green option in a business or company, offers several production benefits that can be seen immediately or later down the road. One of the benefits is maintaining several copies of a business document virtually. An example where this benefit is shown clearly is with hurricane Katrina in the New Orleans and gulf coast United States areas. Companies who had already begun going green with a paperless system were able to retrieve their documents quickly and easily. By keeping a copy on hard drives, a copy on a flash drive and a copy in the cloud, companies were able to retrieve documents regardless of the damage done to the office during the hurricane. In fact, following hurricane Katrina, many law enforcement and correctional facilities began using a paperless and cloud based system to keep records of inmates and inmates on probation. This change was due to the loss of paperwork and loss of tracking information for inmates. In fact, many of the sexual-based offenders and offenders on probation or parole who were missing at the time of hurricane Katrina are still missing today because the lack of paperwork due to hurricane damage.

Communication

By going green, an office can increase their communication with other offices, customers and business associates. Going green in an office, for the most part, will revolve around going paperless and securing communication channels. This communication security stems from going green but leads to better communication and a paper trail of that communication should an issue arise.

Government Assistance

The small business association and other government-based organizations for businesses have begun offering special grants, loans, and upgrade loans to businesses that are willing to go green. If a business is willing to go green, they can apply for a government-funded loan that would help them pay for the green upgrades. These upgrades can cover anything from implementing a paperless system to implementing solar generated backup plans and better energy efficiency for the business. These grants and loans vary in amount as well as in the regulations require receiving these loans. It should be noted that it could take up to six months to receive word on these loans and for approval to be given.

Five Ways to Create a Green Office

There are five ways to create a green office that will make a green transition easier for everyone involved in the business. These five ways can be implemented during normal business hours or can be implemented over a single weekend to create a green office environment.

Going Paperless

Going paperless, as previously mentioned, is the first step for many offices to start a go green campaign. Going paperless means that invoices, bills, documentation, contracts and other business-related forms are available online or through e-mail communication. The most common form of going paperless is offering invoicing or billing statements through e-mail or cloud based communication. This cloud-based communication method may also offer an E-signature option or payment option to make the entire process paperless. Going paperless can also mean that documentation backup and services are kept within the cloud and if someone needs a copy of those services, that would be the only time that the item is printed. If an electronic document is an option, that electronic document can be offered.

Solar Power Components

Several solar power components can be integrated into a green office. One of the most popular is the solar powered keyboard and computer components options. These options can be implemented throughout a business for each employee of that business. The solar power options can reduce energy costs up to 55% or more depending on the number of components used. Solar keyboards and solar power backups are the most common solar power components used in green offices.

Air Purification Systems

When a home converts to being a green home, one of the first appliances they purchase is an air purification system. These purification systems can be used to create a green office as well. A green air purification system can be a small as a desk fan or as large as a full building system. Air purification systems will create an environment with clean air; they also will reduce energy costs. The way the air purification systems reduce energy costs is by cleaning the air so that dust particles will not be trapped in heating and air ducts. If dust particles are not trapped in heating and air ducts the airflow will remain clear and clean and allow the heating and air system to run efficiently year-round.

Recycled Office Supplies

Purchasing recycled office supplies such as recycled paper and refillable ink cartridges can make an office go green. By purchasing these recycled items, the office is helping other businesses go green and maintaining a recycled atmosphere. This reduces waste in landfills and reduces waste in local trash receptacles. There are also several recyclable companies that will come out and recycle paper items, plastic items and glass items for use within the community or for other businesses.

Purchasing Locally

By purchasing items locally, a business can help reduce costs across the board. Shipping costs will reduce dramatically which will help increase the profitability of the business. By buying and purchasing items locally, a business will support local businesses, which will
improve local economy and reduce emissions caused by long distance truck driving. Purchasing locally also has the added benefit of allowing a business to get the supplies they need when they need them. If, for example, a business runs out of a certain supply that is provided by a local company, they will be able to obtain that supply quickly and easily, without having to wait or pay a special shipping charge.

**Becoming a Certified Green Business Office**

Becoming a certified green business office is a little tricky. There are certain government programs that will certify a green business and allow them to carry the green business label on their website. However, this is difficult and somewhat rare to obtain. In fact, certain guidelines and restrictions may prohibit many businesses from receiving this green business office certification.

For businesses and offices that would like to be certified as a green business, there are certain methods they can use to let their customers know they are green. Going paperless is one of the many ways than a business can be labeled as a green business. By offering the paperless option for invoicing and billing, a business can state that they are a green business. Though they are not a certified green business, the ability to say they are green business, and offer certain green options, will go far within the green community.

If a business would like to have some form of certification, they can also contact a local green business consultant or online consultant. Both a local consultant and a green business consultant online can meet with the proper business officials and discuss what methods the business is taking in going green. They can make suggestions to the business and monitor that the business is, in fact, working on a green business plan. If the business meets with a local business consultant or online green consultant then that consultant can certify them as a green business. Though this is not a government issued certification it can still have great meaning to businesses and consumers by telling them you are serious about having your business go green and that you provide green services to your consumers.

**Going Green with a Home Office**

It has become increasingly common for businesses to hire contractors to work from home. If you are an at home contractor you may still want to go green. There are many government grants offered by small business associations, as well as local tax officials, that will help reduce expenses or offer a grant for a business if they choose to go green.

Several ways that you can go green within a home office are quick and easy. These ways are also available for certification if you use a green business consultant.

**Solar Energy Back-up**

Having a solar energy backup plan is an easy way for a home office to go green. The solar energy back up can be as small as having a solar recharging station for phones, batteries and other re-chargeable items. You can go as large as having a complete solar backup for your home office or for the home itself. If you have a solar backup for the home itself, you will need to designate how many square feet is devoted to your home office to receive any kind of tax reduction or deduction.

**Going Paperless**

Big business is not the only business that can go paperless and still go green. A home office can go completely paperless and have a higher success rate of going paperless that a bigger business. By keeping documents in the cloud through
resources such as Google Docs or Zoho Docs, a small business owner can ensure that their clients can see the documents, presentations and links to important documentation. This will allow the home office owner to reduce supply costs as well. By going paperless, a home office owner can reduce the costs of printer paper, printer ink and the energy used to supply energy sources to printers and other components.

**Going Smaller**

One of the ways that many home office owners are using to go green is to reduce the size of their office. A few years ago, a home office consisted of a desktop computer speakers, modem, telephone and other business appliances. With the invention of netbooks, tablets and smartphones, many home office owners are finding that it has become increasingly easier to go smaller and go greener. By reducing a desktop to a netbook and by swapping a landline phone for a smartphone, a green home office owner is able to reduce costs for their energy bill dramatically.

**Benefits of Hiring a Consultant**

When a business considers going green they often overlook the most important aspect of a green office. That aspect is hiring a green consultant. It is true that a business can come up with their own methods of going green or that a home business owner can come up with methods of going green, however the methods a green consultant can offer are far-reaching and will offer far more benefit in the end. Here are a few benefits of hiring a green consultant that should be considered.

**Financial**

There is an old saying that you have to spend money to make money. In the case of going green, this is very true. Going green is not inexpensive and does usually have an upfront cost of some kind. By hiring a green consultant, you will have to pay a little more. However, hiring a green consultant means that you will have all of the alternatives available to you that will reduce your financial costs within the first 30 days and throughout the fiscal year. The cost of a green consulting can be anywhere from $100 for a quick consultation to $2,000 for a full onsite consultation. The green consultant will evaluate what your business is and explain the ways you can actually implement green business methods. They will also offer a way that business methods can be an implemented at a reduced cost for the business rather than the business running out and trying to handle the process on their own, which may result in huge financial issues.

**Greener Alternatives**

A green consultant will have the experience and education to offer a business greener alternatives than they would be able to offer themselves. Many green consultants have worked with several types of businesses throughout their career. This means that they can handle a small office in the same way that they can handle a major corporation. A green consultant will be able to look at your business and evaluate that business based on several factors. An individualized plan for going green can be created which means greener alternatives for the business that the business may not have considered on their own. In fact, many of these alternatives lead to the business saving more money over all rather than spending money on green alternatives that do not work for their business or will not work in the end.

**Expertise**

If you wanted to implement a bookkeeping plan for end-of-month expenses you would hire an experienced bookkeeper. You would not choose someone who had no experience and background in bookkeeping. This same can be said for green consultants. Many business owners will try to opt out of hiring a green consultant in lieu of hiring a standard business consultant. If you want the job done right and want the proper green alternatives in order to become certified or to obtain government grants and tax reductions, then expertise is the way to go.

**Hiring a Green Business Consultant**

Hiring a green business consultant can be overwhelming for many business owners. In order to hire the right consultant for the job you will need to know what type of consultant to look for. There are a few things that business owners should know before hiring a green business consultant.

**Education and Certification**

It is very rare for a green business consultant to actually have a certification or education in green business. There are very rare colleges or career schools that offer any kind of green business certification. Therefore, instead of looking for someone with an education that no one will have or a certification that is simply not available, you will need to be looking for a green business consultant that has references. The education or certification of a green business consultant can be summed up in their references and resources.

**Background**

The background of a green business consultant can come from green living experience, renewable energy experience or a background with businesses dealing in this type of green business. The best green business consultant is one who has a record of converting a business to a green level. You will want someone with a background in going paperless, going solar and a strong background and what green living is. The only way to check the background is to check the references. Look for references that are for companies or small businesses. Individual references will not help. When speaking to references ask each reference what the green business consultant did for their business and ask for some kind of proof or letter that will back up their background.

**Fees**

The fee for a green business consultant can range dramatically depending on the type of consulting your business needs. The standard fee for a green business consultant is $100 for a quick evaluation over the phone. A quick evaluation means less than an hour of giving you some general ideas of how your business can go green. For a thorough evaluation of your business as well as the ways your business can go green and implementation for those green options you can expect to pay upwards of $3,000 total. This fee generally includes the time, consultations and guided methodology for implementing the green concepts into the office.

**About TreeHugger**

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10 REASONS TO GO GREEN

with reporting by Manon Verchot

You've probably noticed that green is everywhere these days—in the news, politics, fashion, and even technology. You can hardly escape it on the Internet, and now with the Planet Green TV network, you can even enjoy eco-friendly entertainment 24 hours a day. That's all great as far as we're concerned, but with a million messages and ideas coming at us from all sides, it can be easy to get caught up in the quotidian stuff—switching to organic foods, turning down the thermostat, recycling—all without thinking about the big picture of how your actions stack up. Worse, you could even be suffering from a little green “fatigue”—that is, tuning out the green messages due to their ubiquity.

While it's easy to get overwhelmed, it's also simple to begin making a positive impact. Since it's helpful to understand the big picture when it comes to setting smaller goals, let's take a broader look at the reasons behind why we should go green.

As globalization makes the world become smaller, it becomes increasingly easy to see how the lives of people (and plants and animals and ecosystems) everywhere are closely synced up with one another. So toys made in China can affect the quality of life in Europe, pesticides used in Argentina can affect the health of people in the U.S., and greenhouse gas emissions from Australia can affect a diminishing rainforest in Brazil.

The truth is that every single thing we do every day has an impact on the planet—good or bad. The good news is that as an individual you have the power to control most of your choices and, therefore, the impact you create: from where you live, to what you buy, eat, and use to light your home, to where and how you vacation, to how you shop or vote; you can have global impact. For example, did you know that 25 percent of Western pharmaceuticals are derived from flora that come from the Amazon rainforest? And that less than one percent of these tropical trees and plants have been tested by scientists? These numbers suggest that we all have a large (and growing) personal stake in the health and vitality of places far and near. In addition to protecting biodiversity (and inspiring medicine), rainforests are also excellent carbon sinks. Bottom line: It benefits everyone on the planet to help keep our wild spaces alive and growing.

But embracing a greener lifestyle isn't just about helping to preserve equatorial rain forests, it can also mean improving your health, padding your bank account, and, ultimately, improving your overall quality of life. All that and you can save furry animals, too? Why wouldn't anyone want to go green?
Why Go Green: Top Ten Tips:

1. REAL FOOD IS FUEL FOR THE BODY—AND THE PLANET.
   By following the green eaters’ mantra—eat seasonal, local, organic foods—you can enjoy fresher, tastier foods and improve your personal health. According to one study, organic milk has 68 percent more beneficial Omega-3 fatty acids than conventional milk. Making green food choices also has global consequences. Buying local means supporting the local economy and reducing the greenhouse gas emissions required to get food from its origin to your plate. Buying fresh food means reducing packaging and energy used for processing. Choosing organic foods means helping promote organic agriculture and responsible land use.

2. THE AVERAGE WOMAN ABSORBS MORE THAN 4 POUNDS OF COSMETICS DURING HER LIFETIME. GUYS, YOU’RE NOT OFF THE HOOK.
   Your skin—the body’s largest organ—absorbs up to 60 percent of the products you put on it every day, from soaps to shampoos to sunscreens. Considering that most of us use about 10 different products daily, that can really add up. Choosing green personal care products often means using plant-based ingredients in place of petrochemicals, preventing these chemicals from being absorbed into your skin.

3. MAKING STUFF TAKES LOTS (AND LOTS AND LOTS) OF ENERGY.
   Every object you own—your furniture, your clothing, your beer cans, your stuff—comes from somewhere; every object has an environmental impact. Nothing simply comes from “the store.” To help mitigate the footprint of your material life, choose goods made from green (or greener) materials, such as sustainably harvested wood, organic cotton, or repurposed and recycled materials. Your choices will help protect forests, habitat, clean water and biodiversity; ensure sustainable land-use practices; and reduce the amount of waste clogging up our landfills. Buying less stuff and second-hand stuff helps achieve this goal, too.

4. CLEAN, RENEWABLE POWER IS ALREADY AVAILABLE TO EVERYONE.
   We use electricity to power our lights, computers, and televisions; but what happens before you flip the switch? Your electricity must come from somewhere; more than half America’s comes from coal-burning power plants, which also happen to be the country’s largest source of air pollution. By generating your own power, or purchasing renewable energy credits (also known as “green tags”), you contribute to our collective capacity for generating more clean power from wind, solar, and other sources and you help reduce demand for energy from more polluting sources.

5. BETTER TRANSPORTATION MEANS LESS GLOBAL WARMING.
   Anytime you choose to walk, ride a bike, or take public transportation, you reduce (or totally eliminate) the carbon dioxide and particulate emissions created by driving a gas or diesel-powered car. Choosing greener options such as a train over air travel for long-distance trips can immensely reduce your carbon footprint.

6. NATURE RECYCLES EVERYTHING. SO SHOULD PEOPLE.
   Making proper use of the blue recycling bin has become an iconic action. Reducing the amount of stuff we consume is the first step (and the first word in the mantra reduce-reuse-recycle), finding constructive uses for “waste” materials is the second. Why? Nothing is ever really thrown “away”—it all has to go somewhere. By recycling and reusing, we reduce the amount of waste that sits in landfills (where even biodegradable products often can’t break due to lack or oxygen and sunlight). Recycling materials also saves energy compared to using virgin materials to create new products. Some materials, like aluminum and glass, can even be recycled without being “downcycled,” or turned into a product of lesser quality.

7. YOUR CLOTHING CHOICES IMPACT MORE THAN JUST YOUR APPEARANCE.
   Making clothing involves a large amount of materials, energy, and labor including the pesticides used to grow crops for textiles, the dyes and water used to color them, and conditions under which laborers work. By choosing eco-friendly clothing—say, purchasing organic over conventional cotton, one of the world’s most chemically dependent crops—you also choose a better product that is easier on the soil and groundwater. How you care for your clothes—using cold water in the washing machine, eco-friendly detergents, and line-drying (at least part of the time)—can all reduce the impact of your wardrobe. Wearing second-hand styles helps diverts traffic to landfills, and in some cases can be 95 percent more efficient that buying new.

8. WATER IS NOT A RENEWABLE RESOURCE.
   Clean water is perhaps the planet’s most precious resource, and, with the increasing effects of global climate change, for many regions across the globe, our ability to have enough high-quality H2O on hand could likely to change in the near future. Being water conscious helps reduce strain on municipal treatment systems and ensures there’s enough to go around. By shifting away from bottled water, we can reduce global greenhouse gas emissions (from shipping), the energy required to produce (petroleum-derived) plastic, and the volume of waste trucked to our landfills (from empty bottles).

9. GREENER GOODS ARE MORE HUMANE.
   Just as its required materials and energy, all “stuff” requires another common resource: the human kind. If you opt for green and ethical goods, you are often supporting local and global craftsmen and communities. Supporting “Fair Trade” products and fair labor practices ensures that goods—from coffee to clothing—were not born in a sweatshop. Buying goods made in the U.S.A. (and preferably purchased nearby where they were made, which cuts down on transportation costs) means production practices are governed by strict labor laws.

10. THERE’S NOTHING CORNY ‘BOUT PEACE, LOVE, AND UNDERSTANDING.
    When Dr. Wangari Maathai won the Nobel Peace Prize in 2004, the awarding committee recognized her accomplishments by saying, “Peace on earth depends on our ability to secure our living environment.” Maathai, the founder of the Green Belt Movement, helped the world connect the dots between women’s rights, sustainable development, democracy, and world peace. The connection between peace and the environment has been cemented by Nobel Prize Laureate Al Gore and the IPCC, who have driven home the points that global climate change is an issue of science, technology, human behavior, ethics and peace, and that one person’s actions can truly make a difference. Equating the two—peace and the environment—allows us to understand the big picture and the manner in which we’re all connected.
**Why to Go Green: By the Numbers**

- **1 POUND PER HOUR:** the amount of carbon dioxide that is saved from entering the atmosphere for every kilowatt-hour of renewable energy produced.
- **60 PERCENT:** the reduction in developmental problems in children in China who were born after a coal-burning power plant closed in 2006.
- **35 PERCENT:** the amount of coal’s energy that is actually converted to electricity in a coal-burning power plant. The other two-thirds is lost to heat.
- **5 PERCENT:** the percentage of the world’s carbon dioxide emissions produced by air travel.
- **1.5 ACRES:** the amount of rainforest lost every second to land development and deforestation, with tremendous losses to habitat and biodiversity.
- **137:** the number of plant, animal and insect species lost every day to rainforest deforestation, equating to roughly 50,000 species per year.
- **4 POUNDS, 6 OUNCES:** the amount of cosmetics that can be absorbed through the skin of a woman who wears makeup every day, over the period of one year.
- **61 PERCENT:** the percentage of women’s lipstick, out of the 33 popular brands tested, found to contain lead in a test by the Campaign for Safe Cosmetics in 2007.
- **1 OUT OF 100:** the number of U.S. households that would need to be retrofitted with water-efficient appliances to realize annual savings of 100 million kilowatt-hours of electricity and 80,000 tons of greenhouse gas emissions.
- **3 TRILLION:** the number of gallons of water, along with $18 billion, the U.S. would save each year if every household invested in water-saving appliances.
- **86.6 MILLION TONS:** the amount of material prevented from going to landfill or incineration thanks to recycling and composting in 2012.
- **95 PERCENT:** the amount of energy saved by recycling an aluminum can versus creating the can from virgin aluminum. That means you can make 20 cans out of recycled material with the same amount of energy it takes to make one can out of new material. Energy savings in one year alone are enough to light a city the size of Pittsburgh for six years.
- **113,204:** the number, on average, of aluminum cans recycled each minute of each day.
- **3:** the number of hours a computer can run on the energy saved from recycling just one aluminum can.
- **40 PERCENT:** the percentage of energy saved by recycling newsprint over producing it from virgin materials.

**Why to Go Green: Getting Techie**

A **biodiversity hotspot** is a bio-geographic region with a significant concentration of biodiversity that is threatened with destruction. To qualify as a biodiversity hotspot, a region must contain at least 1,500 species of vascular plants as endemics—species not naturally found elsewhere—and it has to have lost at least 70 percent of its original habitat. Around the world, at least 25 areas qualify under this definition, with nine others possible candidates. These sites alone support nearly 60 percent of the world’s plant, bird, mammal, reptile, and amphibian species, with a very high share of our planet’s endemic species.

Shifted cultivators is the term used for people who have moved into rainforest areas and established small-scale farming operations, following roads built by loggers or other resource-extractors into already damaged rainforest areas. The additional damage they are causing is extensive. Shifted cultivators are currently being blamed for 60 percent of tropical forest loss. The reason these people are referred to as “shifted” cultivators is that most of them have been forced off their own land. For example, in Guatemala, rainforest land was cleared for coffee and sugar plantations. The indigenous people had their land stolen by government and corporations. They became ‘shifted cultivators’, moving into rainforest areas of which they had no previous knowledge in order to sustain themselves and their families.

**Upcycling** is the use of waste materials to provide useful products. Ideally, it is a reinvestment in the environment and embodiment of the notion that while using resources one is also contributing to them and their value.

**Downcycling** is the recycling of one material into a material of lesser quality. The example used most often is the recycling of plastics, which, because the recycling process breaks the polymer chains, turns them into lower grade plastics. Why? When different kinds of plastics—like #1 PET and #4 LDPE—are mixed together and melted, the mixture undergoes something called phase separation, roughly akin to the separation of oil and water, and it sets in those layers. The resulting plastic is structurally weaker than its original form, and can only be used in a limited number of ways.

**Omega-3 fatty acids** have been made famous by their occurrence in lots of different fish, and they have a variety of handy health benefits, including everything from improved cardiovascular health and reduced symptoms of arthritis to help treating depression and anxiety. One study even found that regular doses of Omega 3s reduced the occurrence of death, cardiovascular death and sudden cardiac death by 20 percent, 30 percent and 45 percent respectively.

**Negative peace** is the absence of physical violence such as war or environmental destruction. Expressed as a presence rather than absence, negative peace can be defined as the presence of norms, policies, structures and practices to prevent or end physical violence that undermines human life and Earth's functioning integrity.

**Positive peace** is the absence of structural violence or systemic injustice. Positive peace can be defined as the presence of norms, policies, systems, and practices that respect human dignity, meet human needs, and uphold social and environmental justice and the sustainability of human and nature communities. Both negative and positive peace imply a commitment to nonviolence in human interactions within the human community and within the larger community of life.

Reprinted with permission from the GoGreen Team. Sources: Consumer Reports, Environmental Health Perspectives, Raintree Nutrition, Environmental Protection Agency (EPA), and EPA Water and EPA Recycling, Worldwatch Institute, Energy Information Administration, Ready, Set, Green, Earth911.org, The Telegraph, Yahoo! News.
PROTECTING YOURSELF from the ENVIRONMENT

by: Pamela Holt, AIS, AINS, DAE, CLP, CIIP

Pollution of air, water and soil require millions of years to recoup. Industry and motor vehicle exhaust are the number one pollutants. Heavy metals, nitrates and plastic are toxins responsible for pollution. While water pollution is caused by oil spills, acid rain, urban runoff; air pollution is caused by various gases and toxins released by industries and factories and combustion of fossil fuels; soil pollution is majorly caused by industrial waste that deprives soil from essential nutrients.

The Six Most-Monitored Air Pollutants in the United States

CARBON MONOXIDE
Carbon monoxide or CO is a colorless, odorless and tasteless gas. Because of these characteristics, it is very hard to detect the presence of CO in your environment. CO is poisonous, even at low levels, because it rapidly accumulates in the blood depleting its ability to carry oxygen. Extreme cases of CO poisoning result in death.

CO is a byproduct of the combustion of fossil fuels. When properly installed and maintained, most fuel burning equipment (natural gas, propane or oil) will produce insignificant amounts of CO.

For healthy adults, CO becomes toxic when it reaches a level higher than 35 ppm (parts per million) with continuous exposure over an eight-hour period. When the level of CO becomes higher than that, a person will suffer from symptoms of exposure. Mild exposure over two to three hours will produce flu-
like symptoms such as headaches, sore eyes and a runny nose. Medium exposure will produce dizziness, drowsiness and vomiting in as little as one hour. This level of exposure is deemed to be life threatening after three hours has passed. Extreme exposure will result in unconsciousness, brain damage and death in as little as a few minutes. OSHA guidelines state that the maximum exposure over an eight-hour time period is 35 ppm.

How do you protect yourself from CO poisoning?

• Have a qualified technician install and regularly inspect all fuel burning appliances in your home.
• Regularly inspect fireplaces and chimneys to insure proper ventilation.
• Never use a gas or charcoal barbecue indoors.
• Never start a car or gas lawnmower or snow blower in a closed garage.
• Install a carbon monoxide detector in your home.

LEAD
Lead poisoning is a type of metal poisoning caused by lead in the body. The brain is the most sensitive organ to lead. Exposure to lead can occur by contaminated air, water, dust, food, or consumer products. Children are at greater risk as they are more likely to put objects in their mouth such as those that contain lead paint. Exposure at work is a common cause of lead poisoning in adults with certain occupations such as contractors, painters, manufacturers, plumbers, auto repairs, ship and steel workers. Elevated lead may be detected by changes in red blood cells or dense lines in the bones of children.

How do you protect yourself from lead poisoning?

• Remove lead containing items from your home.
• Improve ventilation and monitoring in the workplace.
• Nationwide policies to ban lead in products, reduce allowable levels in water and soil, and provide cleanup of contaminated soil.

GROUND-LEVEL OZONE: (TROPOSPHERIC)
Ground-level ozone is formed when volatile organic compounds (VOCs) and nitrogen oxides (NOx) react in the atmosphere with sunlight and heat. Since ozone requires the combination of sunlight and heat to form, it is mainly of concern during “Ozone Season” from April through October. This is when the ozone levels reach its highest concentration.

Tropospheric ozone is a greenhouse gas and initiates the chemical removal of methane and other hydrocarbons from the atmosphere. Thus, its concentration affects how long these compounds remain in the air. Ozone is known to have the following health effects at concentrations common in urban air:

• Irritation of the respiratory system, causing coughing, throat irritation.
• Reduced lung function, making it more difficult to breathe.
• Aggravation of asthma.
• Increased susceptibility to respiratory infections.
• Inflammation and damage to the lining of the lungs.

NITROGEN DIOXIDE
Nitrogen Dioxide (NO₂) is one of a group of gases called nitrogen oxides. While all of these gases are harmful to human health and the environment, NO₂ is of greater concern. NO₂ primarily gets in the air from the burning of fuel. NO₂ forms from emissions from cars, trucks and buses, power plants, and off-road equipment.

Breathing air with a high concentration of NO₂ can irritate the human respiratory system. Such exposure over short periods can aggravate respiratory diseases, particularly asthma, leading to respiratory symptoms, hospital admissions and visits to emergency rooms. Longer exposures to elevated concentrations of NO₂ may contribute to the development of asthma and potentially increase susceptibility to respiratory infections. People with asthma, as well as children and the elderly, are generally at greater risk for the health effects of NO₂.

SULFUR DIOXIDE
Sulfur dioxide is a colorless gas with a pungent odor. It is a liquid when under pressure, and it dissolves in water very easily. Sulfur dioxide in the air comes mainly from activities such as the burning of coal and oil at power plants or from copper smelting. In nature, sulfur dioxide can be released to the air from volcanic eruptions.

Families living near heavily industrialized areas where sulfur dioxide occurs should limit their outdoor activities during times of high air pollution. By paying attention to news bulletins and air pollution advisories, families can control the amount of their exposure. People with respiratory difficulties should pay special attention to these warnings, and asthmatic children’s outdoor exercise should be limited when high levels of sulfur dioxide are present in the air.

PARTICULATE MATTER
Particulate matter, also known as particle pollution, is a complex of extremely small particles and liquid droplets that get into the air. Once inhaled, these particles can affect the heart and lungs and cause serious health effects. Some particles, such as dust, dirt, soot, or smoke, are large or dark enough to be seen with the naked eye. Others are so small they can only be detected using an electron microscope.

Exposure to such particles can cause:

• Premature death is people with heart or lung problems
• Non-fatal heart attacks
• Irregular heartbeat
• Aggravated asthma
• Decreased lung function
• Increased respiratory problems

The American Lung Society credits the Clean Air Act with the decline in air pollutants and expects that recent amendments will save more than 230,000 lives by 2020.

About the Author
Pamela Holt, AIS, AINS, DAE, CLP, CIIP is a retired member of IPGK. Current positions include Education Chair and TCIP Public Relations Chair. She has been a member since 1983, and in the insurance industry since 1971. She is a past Region VIII RVP.

Sources: Environmental Protection Agency, Wikipedia, Science Daily, Conserve Energy, American Lung Society
EXPERIENCE HAS ITS PRIVILEGES!
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PRETIRE

pre·tire (prē tir’ ē’) n. A vintage professional who has left
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“WAHVE is the best thing that happened to me; it changed my life.
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– Judy Bush
Meet the Candidates for the Office of INTERNATIONAL SECRETARY

Geraldine Plott
CPCU, FCLA, SCLA, AIC, AIS, ARM, AINS, CIIP, DAE, CLP

Betty L. Curry
CPSR, CPIA, CPIW, DAE, CLP

CANDIDATE QUESTION:
“Go All In” reminds me that everyone has a busy, full life. We accomplish a great deal with focus and determination, but it’s hard to balance it all. You know the saying, “if you want something done, give it to a busy person.” JFK once said, “Ask not what your country can do for you – ask what you can do for your country.” With all the commitments of work, personal lives and family priorities, why should someone join our association, what’s in it for them and what can they give to IAIP?
Register Now!

INSURANCEPROFESSIONALS.ORG/2018_CONV_INFO

77th annual IAIP Convention

June 7-9, 2018 • St. Louis, MO
From Geraldine Plott

Ongoing changes in technology, demography, consumer needs and expectations continue to disrupt the insurance industry. Regulatory and financial reporting developments add to the strain on traditional business models. Today, more than ever before, keeping up to date on our industry is essential to our career.

The International Association of Insurance Professionals is the association of choice! IAIP is the place to gain the knowledge, expertise and networking to keep you on ‘top of your game’. IAIP is constantly upgrading its material, websites, and courses to keep its members both knowledgeable and professional. Our association maintains current and excellent leadership courses; provides information on the newest exposures and technology within our industry; maintains a country wide network of alliances to share and gain information to better assist In providing for our industry customers; and has a vast network of resources to assist in the handling of customer repairs - auto, home and commercial.

IAIP also helps to provide its members with many funding options to assist them in furthering their education and enhancing their leadership skills — scholarships, grants and partnerships with industry alliances giving members discounts on many other industry courses enabling them to obtain designations; provides a top-notch speaking course, giving members the opportunity to speak and present themselves in the most professional manner. IAIP is truly the association of choice - the association to help you become enlightened, inspired and a confident leader in the insurance industry.

Recognizing that we get as much as we are willing to put into an organization or project - what can you give to IAIP? YOU can become an active member; become involved; no matter your age or length of time in the industry, you have plenty to give to IAIP! You have personal and work experience, new ideas, fresh perspectives and enthusiasm. We want and need ‘excited’ individuals. Individuals that are truly dedicated to our industry and recognize the importance of our involvement in order to keep our industry current, exciting and the profession of choice. Join us and GO ALL IN! An IAIP membership is an investment in your career!

About Geraldine Plott, CPCU, FCLA, SCLA, AIC, AIS, ARM, AINS, CIIP, DAE, CLP

I entered the insurance industry in 1974 with Allstate Insurance Company in the Operations Department. I worked in almost every area of Operations during my first years; prep/coding, manual rating, customer/agency services, compliance, training, and independent agency rollovers.

In 1995 our Operations Department moved to Mississippi. I transferred to the Claims Department as a liability adjuster, moved to casualty, then Attorney Rep and then became a Liability Manager. I had various duties while in claims in addition to managing a unit such as hiring manager, E & O & subrogation coordinator, education facilitator, trainer and sales/communication/technology liaison. I received several leadership awards, including The Distinguished Leadership Award prior to retiring after more than 35 years in the industry.

I joined IAIP in 2002 as a member of the Charlotte Association of Insurance Professionals. I was fortunate to have two wonderful ladies that mentored me in the ‘ways of IAIP’. Those first months were very confusing and I was full of questions. But I soon realized this really was the association of choice - I loved it and could not get enough!

I've held every office and chaired every committee on the local level, most multiple times. I served in all offices on the state level; chaired and/or participated in all committees; and served as Council Director for two terms. I am currently in my second year as RVP in Region II. I have chaired/participated in most committees on the Regional level. I am, as RVP, on the IAIP Board; serve on the Legacy Foundation Board; and have served on several IAIP committees and IAIP task forces.

Currently on the local level I chair By Laws, Newsletter, Website, Nominating, and the Horizon Plan. I also volunteer at a local hospital, serve as president of the Volunteer Council, a member of the NorthEast Foundation board of directors (philanthropic arm of the hospital), and one of the first two females elected to the board of directors of the local Boys & Girls Club. I have earned my CPCU, FCLA, SCLA, AIC, AIS, ARM, AINS, CIIP, DAE & CLP designations and also completed my BA in Business in 2007. I have been awarded Insurance Professional of the Year on the local and state level; received an AMMGA award on the Regional level and the NAIW International Claims Professional award in 2005-2006.

To this day, I still cannot get enough of IAIP!
From Betty L. Curry

Today the obligations of family and career are daunting. There never seems to be enough time in the day. We juggle the commitments of our job and family. It always seems like our plates are overflowing and yet, when asked, we all seem to accept more projects on the job front and volunteer to assist our children in school and extracurricular activities. Most of us do not have the word “no” in our vocabulary.

With our busy lives, why would we even consider joining another association? Why choose IAIP? Our association offers a wide variety of educational opportunities and career enhancements. For me, I had an eight to five job at an insurance office. Joining IAIP made me realize my job could become a career. CWC taught me to organize my thoughts and gave me the confidence to speak in public. I found time in my hectic schedule to invest in me. I earned designations and my employer was impressed with my personal growth, I was promoted accordingly. I found a love for teaching and was sought out to teach many IAIP classes and CE classes in Florida. With my participation in IAIP I found mentors who helped me and encouraged me. For me, the greatest reward is the opportunity to mentor others. Assisting members in their enthusiasm for our association and encouraging them to utilize their ideas to achieve their goals, is the greatest reward. I am never sure who is prouder of their accomplishments, them or me. Each member brings their own special talents and ideas to our association and we must tap into these resources, as this is what makes IAIP unique. We learn from each other and in sharing our ideas, we become a stronger association and can proudly say we “Go All In”!

About Betty L. Curry, CPSR, CPIA, CPIW, DAE, CLP

I joined IAIP in 1989 as a charter member of my local association. Upon my move to Texas in 2016, I became a MAL. I presented a motion to the Board which was passed in 2016 to allow MAL’s to also

LOCAL ASSOCIATION

• 2015 -2016 Treasurer
• 2015 Nancy Roberts Spirit Award
• 2014 VIP of the Year

COUNCIL

• 2015 By-Laws Chair – St. Pete
• 2014 By-Laws Committee - Sarasota
• 2011-2013 Florida Council Director
• 2010 Conference Attendee – St Pete
• 2009 Florida Council Distinguished Service Award
• 2009 Pages Chair – Naples
• 2009 Program Chair
• 2008 By-Laws and Standing Rule Chair – Orlando
• 2007 Awards Chair – Daytona
• 2006 By-Laws Co-Chair – Miami Lakes
• 2004 Florida Council Education Achievement Award
• 2004 Registration Chair – Sarasota
• 2004 First Timers/Gold Timers Committee
• 2003 Nicky Heidler Joie de Vivre Award
• 2003 Budget Committee – Orlando
• 2003 Credentials Committee - Orlando
• 2001 Credentials Committee – Miami Lakes

REGIONAL

• 2017 Nominating Chair - Roswell
• 2016 Conference Attendee – Greensville

INTERNATIONAL

• 2017 Membership Engagement Task Force
• 2016 Credential Chair - Albuquerque
• 2016 MAL Task Force
• 2015 Educational Task Force
• 2012 Region III Delegate to National Nominating
• 2010 Pages Committee – Washington DC
• 2005 Credential Committee - Reno
• 2003 Tellers Committee – Nashville
• 2002 Pages Committee – Greensville
• 2001 Conference Attendee – Puerto Rico
• 2000 Conference Attendee - Nashville

CIVIC ACTIVITIES

• Relay for Life
• Habitat for Humanity
• Bras and Boots of the Borderland
• Little Hats, Big Hearts
Advance Your Career

IAIP offers the following prestigious industry designations:

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

CONGRATULATIONS!
(as of November 2, 2017 - February 28, 2018)

NEW CLPs
Paula Clark, AIS, API, AINS, CIIP, DAE, CLP - Region I
Donna Liro, AIS, CIIP, CLP - Region I
Michelle Longley, ACSR, CLP - Region I
Michelle Luthringer, AINS, AIT, AIS, ACS, CIIP - Region I
Michelle Walter, CISR, CIIP, AINS, CLP - Region I
Paula Stubblefield, CIC, CISR, AIAM, CPIW, DAE, CLP - Region III
Catherine Rossetto, CIC, CISR, CRIS, CIIP, CLP - Region VII

NEW CIIPs
Jennifer Perreault, CIIP - Region I
Sharyl Beckwith, CISR, CIIP - Region V

To learn more about these designations, including how to qualify, visit insuranceprofessionals.org and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
IAIP Corporate Partners

Platinum Level Corporate Partner

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RECOVER • RECONSTRUCT • RESTORE

Gold Level Corporate Partner

STATE AUTO Insurance Companies

Silver Level Corporate Partners

enterprise  wahve
Work At Home Vintage Experts

Bronze Level Corporate Partners

BankDirect  ICW GROUP  WEST BEND
CAPITAL FINANCE  Insurance Companies  A MUTUAL INSURANCE COMPANY

Ambassador Level Corporate Partner

Canal INSURANCE

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

Thank you to our generous donors from November 2, 2017 through February 28, 2018:

### Trendsetters ($100 - $999)
- Bonnie Adams
- California Council Meeting
- Wendy Cole
- Betty Curry - #GivingTuesday
- L.Jane Densch
- Suzanne Downey - Florida Council Meeting
- Jenelle Duffy - #GivingTuesday
- Florida Council - In honor of Florida CIIP, CPIW and CPIM
- Roz Horton
- Debra Kuhne - #GivingTuesday
- Linda Luka - #GivingTuesday
- Carol McManus - #GivingTuesday

### Michigan Council Meeting
- Geraldine Plott - In memory of our Region II sister, Judy Hubbard; #GivingTuesday
- Michele Redman
- Southern Connecticut Insurance Professionals - In honor of Mary Corvaa, Region I RVP and Maribeth Rizzardi, CT Council Director
- Spartanburg Association of Insurance Professionals - In honor of all South Carolina CPIW, CPIM, CIIP
- Angela Sullivan - #GivingTuesday
- Tennessee Council Meeting
- Linda Wilson - #GivingTuesday
- Wisconsin Council Meeting

### Pacesetters ($25 - $99)
- AC IAIP - #GivingTuesday
- Kathleen Bianculli
- Micheal Bonham - #GivingTuesday
- Patricia Bostad
- Kim Cameron - #GivingTuesday
- Sharon Cirillo - Florida Council Meeting
- Sharyn Clark - #GivingTuesday
- Gracellen Donnelly
- Robin Fawkes - California Council Meeting
- Laurie Hallam - #GivingTuesday
- Lisa Hardin
- Susan Holbrook
- Indiana Council Meeting
- Insurance Professionals of Monmouth County

### Michigan Council Meeting
- North Carolina Council Meeting
- Janet Rauch - #GivingTuesday
- Betty Ribeiro (Ribeiro Insurance Group) - Florida Council Meeting
- Billie Sleet - #GivingTuesday
- Marilyn Surma
- Margaret Wildi - Tennessee Council Meeting
- Catherine Wofford - Ohio Council Meeting
- YourCause - Donation on behalf of Melanie Kessler

### Advocates ($1 - $24)
- Denise Beardsley - Region I Conference
- Robin Bennington - North Carolina Council Meeting
- Beth Blackwell - North Carolina Council Meeting
- Felicia Brobson - Region I Conference
- Jamie Fuller - Tennessee Council Meeting
- Cherri Harris

### Michigan Council Meeting
- Annette Ing-Firmeza - California Council Meeting
- Joan Lyksett - #GivingTuesday
- Lisa Manning - Indiana Council Meeting
- R. Suzanne Maringer - Ohio Council Meeting
- Kathleen Moon - Indiana Council Meeting
- Angela Palko - Tennessee Council Meeting
- Susan Van Blarcom - #GivingTuesday

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

Welcome our new members from November 2, 2017 through February 28, 2018

Region I
Chalaun Blanchard
Danielle Chylinski
Kevin Croteau, AU, AIS
Allison Domey, API, AINS
Kristine Dovico
Dawn Fenby
Melissa Garcia
Gail Hill, CISR
Susan Hornyak
Genevieve Hurd
Terry Johnson
Kate Kalista
Julie Kanash
Kelly Knotek
Ann Kreidler, AIC
Chalaun Blanchard
Danielle Chylinski
Kevin Croteau, AU, AIS
Allison Domey, API, AINS
Kristine Dovico
Dawn Fenby
Melissa Garcia
Gail Hill, CISR
Susan Hornyak
Genevieve Hurd
Terry Johnson
Kate Kalista
Julie Kanash
Kelly Knotek
Ann Kreidler, AIC
Janel McCormick
Carol McCourt, AAI
Michele Moore
Katelin Onslow
Carol Poulin
Trisha Robinson
Susan Rowell
Ana Santos, AIS
Diana Schnell
Zachary Smith, CLCS
Julie Smith
Sharon Sullivan
Jennifer Thompson
Susi Turner
William Wright

Region II
Karis Adams, AAI, AIS
Sandra Ames
Jimmie Anderson
Kim Brady
Lisa Temple, CISR
Kristina Wood, CPCU, API, AIS, ASLI, AINS, AU, ARE

Region III
Cecelia Albury
Shellymarie Alequin Basco
Karen Archer, CISR, CPIW
Dan Batanian
Donna Bennett, LUTCF

Region IV
Heather Bradley
Alii Burgess
Brad Cowan
Angela Douda, CIC, CISR, AIT
Josh Dye
Kail Freeland
Dustin Gabrielsen
Wanda Grau Guzman, CIC
Jeannie Gregory
Kelly Hall
Praveen Kumar
Marie Laboy
Patric Matthew
Vanessa Miller, CFE
Ricelli Moreceai
Kelleree Padgett
Marilia Rosario-Cordero, MBA, CISA, CISM
Vicki Scott, CISR, CPIA, PIAM, CPIW
Jill Settle
Joan Soto, CIC
Casie Stephens, AIAM
Agnes Suarez, CPA
Mary Tucker
Martha Valdes-Diaz, AINS, CPIA, PIAM
Leigh West, CISR, CLCS

Region V
Heather Bradley
Alii Burgess
Brad Cowan
Angela Douda, CIC, CISR, AIT
Josh Dye
Kail Freeland
Dustin Gabrielsen
Wanda Grau Guzman, CIC
Jeannie Gregory
Kelly Hall
Praveen Kumar
Marie Laboy
Patric Matthew
Vanessa Miller, CFE
Ricelli Moreceai
Kelleree Padgett
Marilia Rosario-Cordero, MBA, CISA, CISM
Vicki Scott, CISR, CPIA, PIAM, CPIW
Jill Settle
Joan Soto, CIC
Casie Stephens, AIAM
Agnes Suarez, CPA
Mary Tucker
Martha Valdes-Diaz, AINS, CPIA, PIAM
Leigh West, CISR, CLCS

Region VI
Alicyn Dickman

Region VII
Janine Carvalho
Terri Carver, RHU, LUTCF
Margarita Casillas
Melissa Castellano, CPCU, AU, AIS, AIS
Stacy Edlund
Nina Gardino
Kandra King
Steve Knight
Shannon Laffleur
Amy Lessard
Jonathan Maertens, AINS
Robin Orchard, RN
Marcia Rudick, CPCU, CIC, CLU, ChFC, ARM, AU, AIM, CPIW
Katie Sandoval, CIC, CISR
Tawana Scott, CPCU, AU
CW Sellers
Savanna Shatzer
Zara-Maria Stabilio
Linda Tidmore
Lynn Trang, JD
Angela Walicki
Elaine Young, CIC

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

To join, contact Amanda Hammerli, Director of Membership, at 800-766-6249 extension 2, or email membership@iaip-ins.org.
Cindy J. Prud’homme, AINS, CPIA, CIIP, CLP was recently promoted to Manager of IT Communications and Planning for Meadowbrook Insurance Group. The new position is a combination of managing procurement and contracts, financial reporting and planning/budgeting, training, and communications throughout the company about IT-related strategy and projects, culture building, and strategic planning. She will have a new team of three great associates to work with and train. She has been with Meadowbrook for 18 years, most recently as an IT Supervisor for the team that supports Meadowbrook’s self-insured programs/accounts, fee for service units, TPAs/MGAs, and wholesale agencies. Cindy has worked in the insurance industry for more than 35 years.

Cindy J. Prud’homme, AINS, CPIA, CIIP, CLP
Mid-Michigan Association Insurance Professionals
Meadowbrook Insurance Group

Tracy Carfora graduated from Raritan Valley College, Magna Cum Laude. “I recently graduated from Raritan Valley College with an Associate’s Degree in Criminal Justice. I graduated Magna Cum Laude, and as a member of Phi Theta Kappa Honor Society. I always said I would go back someday and finish a degree program. I completed most of my classes from home online at night. If you really want something, make it happen. It is never too late to be what you might have been! With any luck, I will continue on with my education in the spring of 2018.”

Tracy Carfora, CISR, CPIW, DAE
IAIP of Central New Jersey
Marsh & McLennan Agency LLC

Lore L. Baker, Arthur Hall Insurance staffer, earns license. Arthur Hall Insurance announced that Lore L. Baker has earned her Pennsylvania Property and Casualty license. PA licensees must complete 24 hours of pre-licensing education including three credit hours in Ethics. This dedication to continuing education is vital to staying current with insurance trends and coverage issues. Baker joined Arthur Hall Insurance in May of 2017 and brings with her 30 years of progressive insurance claim experience. She holds a Bachelor’s Degree in Psychology from West Chester University as well as a Legal Assistant Certificate. She currently serves as a member of the board of Insurance Professionals of the Main Line.

Lore L. Baker
Insurance Professionals of the Main Line
Arthur Hall Insurance

Sarina Kowall wins Nevada Outstanding CSR of the Year Award. Sarina Kowall was named as the 2017 Outstanding CSR of the Year for the state of Nevada by The National Alliance. Currently serving on the Board of Directors for the Las Vegas Insurance Professionals, Sarina has served as President twice since beginning her membership in IAIP.

Sarina Kowall, CISR, CIIP, DAE
Las Vegas Insurance Professionals
Cragin & Pike, Inc.

Cassie Fostun named 2017 Outstanding CSR of the Year. IAIP member, Cassie Fostun was recently recognized within the Business section of Bangor Daily News for her 2017 Outstanding CSR of the Year award from The National Alliance. Congratulations Cassie!

Cassie Fostun
Insurance Association of Greater Houlton
F. A. Peabody Company

Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE of Hillsborough, NJ with a certificate honoring her 30 years of faithful participation in advanced education. Sue earned the designation through a series of rigorous examinations and has maintained her CIC designation by annual attendance at an approved CIC continuing education program. “This professional dedication and commitment represented by Sue Quimby sets the standard within our industry,” said Dr. William T. Hold, CIC, CPCU, CLU, President of the Society of CIC. “This thirty-year accomplishment signifies a career of active leadership in advanced education. Sue Quimby’s emphasis on professional development positively reflects on the insurance profession as a whole.”

Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE
Insurance Professionals of Central New Jersey
MSO, Inc.
On October 10, 2017 Insurance Professionals of Greater Knoxville held their annual Firefighters appreciation dinner and awards. There were eight firefighters nominated from four different fire departments. This event was co-sponsored by the Knoxville Professional Insurance Agents group. Special guests included: Jason Berge, sponsor from MLILY, Zhuo Zuo, MLILY, Jeff Bagwell, Rual Metro Fire Department, Tom Gernt, PIA, Tracey Pierce, Hanover, Ben Herndon, Auto Glass, and Sean Thompson, sponsor from Strategic Technical Resources, Inc. Twisted Sisters Quilt Shop, Mary and Margaret Wildi, donated a quilt made by Mary for a drawing. Jackie Clarke from Seymour Volunteer Fire Department was the winner and Brandon Riggsbee from Maryville Fire Department was the runner up. Jimmy Arnold from the Knoxville Fire Department was the winner of the quilt.

Ms. Donnalee Feeney has joined Insurance Professionals of Downeast Maine effective October 2017. IPDM did an “invite a friend” initiative at the last meeting and Ms. Feeney was very happy with the meeting and the association. We made flyers and stopped into other agencies around us offering them to attend also. We try to do a something for a charity at every meeting. This month was “Socktober”. There’s only one homeless shelter which serves all of Washington & Hancock counties, so it’s really amazing what they do. They’re always desperate for socks for the winter months. Even our guests brought socks. It was great! I didn’t count them all up but we donated a ton!

Melanie Wyman, API, AIS, AINS
Insurance Professionals of Downeast Maine
Brown, Holmes & Milliken Agency

Region V received a grant to support the opening and closing keynote speakers at the 2017 Regional Conference. In the post-event report submitted to the Foundation, Region V indicated “By offering these two keynote speakers we were able to keep our attendees engaged, excited about the future of themselves and of IAIP and ready for the continued success in business and in our association, that lies ahead. Our conference was an overwhelming success! That success could not have been as easily accomplished without the support and funding provided by the NAIW Legacy Foundation. Overall, the funds received from the NAIW Legacy Foundation allowed us to host a meaningful conference that was member-centric, positive, inclusive, educational, and inspirational.”

The Durham Association of Insurance Professionals in Region III received a grant to “immerse members in a CLP course since this was a designation not obtained by any of the DAIP members.” They offered the “How to Make Yourself Indispensable” CLP course and invited other local associations and non-members to attend. Because of the success of the course, they were able to encourage two of the non-members to join. They stated, “the Legacy Foundation grant provided professional development for our members that would not have occurred without the foundation’s support.”

The Mid-Wisconsin Insurance Association in Region V received a grant to support the education program offered at their year-end banquet in May 2017. The education focused on “a topic that is at the forefront of numerous headline news stories and is a topic our industry is going to need to know more about. That topic being ‘crisis’ situations such as active shooters, terrorism and random violence causing mass effects on large groups of people.” The event was a great success for MWIA. They shared, “Thank you, thank you, thank you…for awarding the Mid-Wisconsin Insurance Association a grant for our end-of-the-year May banquet program and being there for ALL local associations as a resource for special program funding.”

Pamela M Holt, AIS, AINS, DAE, CLP, CIIP
The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members. Make a contribution by mail or online at:

Legacy Foundation
c/o IAIP
3525 Piedmont Road
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