Automating the Insurance Industry

Cryptocurrency

Surveying Modern Surveillance
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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What’s Inside...
The year 2018 was transformational for the insurance industry. Many insurance companies accelerated their underwriting solutions and digitized the flow of the customer’s experience. Insurance companies’ top initiatives were centered on self-service capabilities for clients. Among these included digital sales support, digital applications and streamlined enrollment capabilities. The year saw insurance companies focus efforts on the demand for convenience.

Technology and insurance companies are finding they can’t slow down, they can’t become complacent. The rapid development and changes in technology and the demands of “immediate action” requested by customers are forever on the increase. Companies and industry professionals are forced to develop and change just to stay competitive. There is no reverse or low gear in technology; only full steam ahead.

In our competitive financial landscape, technology is becoming a huge indicator of the future health of insurance companies. We all know that with advances there are growing pains, unavoidable loopholes or unforeseen gaps. In this issue of Today’s Insurance Professionals, we not only share technology advancement such as Automating the Insurance Industry and Autonomous Vehicles, but you will also learn about How to Prevent or Defend Against Online Stalking and Cryptocurrency. We will also share Ways to Jump Start Your Career and Surveying Modern Surveillance.

Being engaged, educated and mindful is one way to stay ahead this year. Who knows just how far technology will take us in 2019? I want to be competitive and ready for whatever and wherever technology takes us. What are your goals for 2019?

...Connecting Members... Building Careers.

Angie Sullivan, AIC, CIIP, CLP
IAIP President 2018-2019
The IAIP Mentoring Program

Another Priceless Member Benefit

by: Nanci E Futrell, CIC, PIAM, CPIW, DAE

Mentoring is a process that has been used widely in the workplace as well as academia. The mentoring process has been utilized in different forms—formal or informal. The mentor is a person who is skilled, knowledgeable, dynamic, and committed to the process of improving an individual's skills. The mentor exhibits traits of guiding, coaching, nurturing, teaching, and modeling—all for the advancement of the mentee. Even though mentoring is not a new concept, the process has not always been successful for all persons entering mentoring relationships.

Anyone who pursues a profession wants to be successful. Success may appear to be easy once a person has obtained the academic credentials, a position in the chosen field with a reputable company, organization, or institution of higher learning. However, many people may find themselves successful on a temporary basis because the rules of success are not written in stone. If you are an IAIP member pursuing ongoing success, the mentoring program is for you.

The concept of mentoring is simply the willingness to share knowledge. It is a process in which a more experienced or skilled person encourages and counsels a less experienced person for promoting the latter's professional and/or personal development. Functions of the mentoring process are carried out within the context of an ongoing, caring relationship between the mentor and mentee. The mentor also has responsibilities; it is not solely the mentor's responsibility to make the relationship work. The mentor should respect and trust the mentor and understand that the relationship is mutual in terms of both persons achieving the goals they have established within this mentoring opportunity. The mentee must be willing to enter a mentoring relationship, develop a plan for accomplishing goals, listen to advice and respond appropriately.

Before a mentoring relationship can be successful, one must begin the process of establishing the mentoring relationship. First the mentor must know through personal assessment that he/she possesses the needed characteristics, skills, and knowledge. Once confirmed, then this aspect of the mentoring relationship has great potential for success. Next the mentee must assess initially why a mentor is needed and what the mentee hopes to gain from the mentor. This process includes assessing if the need is personal or professional development. The mentee must address expectations by posing two questions: “What do I expect from my mentor?” and “What characteristics will I bring to the relationship?”.

To complete the process, a match is made by carefully reviewing the information provided in the mentor and mentee applications. Regional Directors and/or Regional Vice Presidents assess and identify the match, with the success of the mentoring relationship depending on the mentor and mentee possessing the previously mentioned characteristics and employing the skills embodied in those characteristics. Success of mentoring relationships can primarily be determined if the needs of the mentee are being met and the specified goals are accomplished.

Often, we don’t know what we do not know. We do not know what can be done better, or what we should have or could have done better. Let the IAIP Mentoring program make the connections you need to start sharing our community’s wealth of knowledge and promote the development of all our members.

Take the first step: complete the online mentor or mentee application at https://www.internationalinsuranceprofessionals.org/page/mentoring? or change your IAIP profile (click “manage profile” then “edit bio”) to reflect your interest in either role of the mentoring program. You can grow with this program as a mentor, mentee or both. Continue your path to success with the help of the IAIP mentoring program.
MENTORING PROGRAM

Take advantage of this priceless new international IAIP member benefit. A mentor/mentee relationship provides many opportunities, offers many challenges, and has many rewards. Experience them for yourself.

PROGRAM GOALS

- Acquaint new members with the structure and benefits of IAIP from the International level down to the local or MAL level (learn how to “Go All In” with IAIP)
- Assist more seasoned members with further refining their skills, learning more about an area of insurance, designation attainment, or learning a new technical skill
- Provide helpful feedback that will encourage the member to build upon and perhaps revitalize the skills they already possess

WHY MENTOR?
You are a guide, role model, and resource. By taking this opportunity to share your association and professional experiences, you have a chance to advise, influence, and support new members.

TOP 10 REASONS TO MENTOR

1. Develop meaningful connections
2. Benefit from positive and enriching new relationships
3. Refine coaching and mentoring skills
4. Learn more about the next generation of insurance professionals
5. Acquire new information and perspectives often offered by mentees
6. Remain productive
7. Do something for others – make a difference!
8. Receive recognition – mentors are respected and appreciated
9. Earn the gratitude of mentees
10. Share your knowledge and skills

LEARN MORE
INSURANCEPROFESSIONALS.ORG/MENTORING
UNLOCKING
the Communication Code of SENIORS

by: David Solie, MS, PA

"The single biggest problem in communication is the illusion that it has taken place."
-George Bernard Shaw
Despite the unprecedented opportunity afforded advisors by an aging population, many find themselves unprepared to successfully communicate with seniors. Instead, they wind up frustrated and confused about “what went wrong” with their best opportunities. While it would be easy to blame this disconnect on the eccentricities of seniors, new research on aging identifies poor signaling based on misinformation as a primary cause of these communication setbacks. Despite their best efforts, advisors wind up sending the wrong message. What can make this better? The good news is that by updating their understanding about the psychology of seniors, advisors can open the door to more productive and rewarding relationships with older clients.

The updating process begins with a new insight about aging: older adults are still growing. How is this possible? Aren’t older adults merely diminished versions of their younger selves, looking backward instead of forward, having lived past their developmental peak? While this turns out to be the physical reality of aging, assuming that the loss of physical capabilities implies a mandatory loss of mental capabilities and the end of personality development has proven to be incorrect. Research has shown just the opposite is occurring.

New research confirms that the brain maintains the vast majority of its capabilities throughout life and personality development is as vital at eighty-five as it was at forty-five. If advisors are going to be successful with seniors, they will have to update their assumptions about a poorly understood part of aging. They will need to become fluent in the language of developmental tasks.

Different Age Groups, Different Tasks

Developmental stages in life are characterized by sets of oppositional tasks that need to be completed so the individual can move on to the next stage. These tasks are the drivers of personality growth, the internal engine that propels a person forward. These stages and their tasks are well documented in children and teenagers. Their identification and impact on the development in old age has only recently been understood.

Beginning in the mid-sixties, seniors are confronted with two seemingly paradoxical tasks that provoke conflict and change:

- Preserve control in a world where all control is being lost
- Create a legacy in a world where time is running out

One task requires hyper-vigilance to guard against an unending series of losses that threaten to push life out of control. The other task requires a reflective pause, a review of life’s events, and an eventual letting go. Each task is pulling in a different psychological direction, one struggling to last and one preparing to leave.

The Battle for Control

In addition to the losses associated with changes in health and physical strength, seniors are experiencing equally painful losses in other areas of their lives that intensifies the scope and complexity of the battle for control. These include:

- Loss of family
- Loss of peer group
- Loss of status
- Loss of identity
- Loss of home
- Loss of driving
- Loss of financial independence

As the losses mount and control is involuntarily surrendered, seniors run out of options. To underestimate the intensity and impact of these losses can derail the best intentions to be helpful. Good advice may be rejected in favor of illogical or shortsighted choices because from a developmental perspective the need for control is greater than the need for medical, financial, or social correctness.

Control Signals

Given its central importance in communicating with seniors, how do advisors signal they understand the importance of control? It requires a new approach in two primary areas:

- Utilizing language that resonates with control
- Linking products and services to control

Words like independence, dependence, choice, loss, and control can be used to enhance essential communication skills such as open-ended questions and reflective summaries:

- Would you tell me more about your choices for preserving independence?
- How were you able to navigate that loss?
- You feel your living situation is slipping out of control.
- Let me see if I understand how you plan to preserve your independence.

A similar developmental resonance can be embedded in the why of the planning process with statements like:

- We plan to preserve choice
- We have found lack of planning results in loss of control

It may also be necessary to rename familiar planning techniques that lack developmental resonance. For example, long term care planning might be recast as long-term control planning. A simple alteration in language can help create a control-focused conversation that reinforces the perception that the advisor is both a control confidant and facilitator.

The Search for Legacy

The developmental counterpoint to preserving control is creating a legacy. While advisors are familiar with the legacy concept, they may be less informed about its origin and purpose.

The origin of legacy in older adults begins with a new focus on life review, the retrieving and reconsideration of a lifetime of people and experiences. This great retrospective gathers the raw
Successful communication with seniors about legacy issues involves a well-rounded repertory of life review questions that might include:

- What was the world like when you grew up?
- What was the most significant event of your childhood?
- What were your family’s greatest strengths?
- Tell me about your best friend when you were growing up.
- What was the happiest time in your life?
- What has been your greatest accomplishment?
- If you could change anything in your life, what would it be?
- What are you most thankful for?

These questions provide a conversation on ramp for seniors to tell their stories. The telling of stories is as much discovery for older adults, a connecting of the legacy dots, as it is recalling people and events. As important, these stories reveal values and themes that propel legacy planning.

As with control, a developmental resonance regarding legacy can be embedded in the why of the planning process with statements like:

- We plan to honor your values
- We have found lack of planning results in loss of legacy

It may also be necessary to rename familiar planning techniques that lack this developmental resonance. For example, estate planning might be recast as legacy search. A simple alteration in language can help create a legacy-focused conversation that reinforces the perception that the advisor is both a legacy confidant and facilitator.

**Unlocking the Code**

Seniors are crossing the most formidable and complex frontier of their lives. They are engaging developmental tasks that provoke an overwhelming need to maintain some element of control in their lives while at the same time coming face to face with the meaning and significance of their lives as they prepare for the end. This is their mission, their last contribution while they are still here. If advisors are going to facilitate their mission, they are going to have to become better versed in how older adults think and communicate. Their increased knowledge and skills will allow them to unlock the communication code of seniors, giving them the compassion and tools, they need to work with them, not against them.

**About the Author**

David Solie is an author, educator, clinician, coach, and thought leader on the developmental psychology of the second half of life. His best-selling book, *How to Say It to Seniors, Closing the Communication Gap with Our Elders,* offers a transformational perspective on the psychology of older adults. Its insights and acclaimed communication strategies help professionals and laypersons alike interact more compassionately and effectively with seniors. www.davidsolie.com
GOALS FOR BETTER ENGAGEMENT

by: Linda Luka, CPCU, CIIP, AAI, AIS, DAE, CISR, CLP

The concept of job shadowing is on the rise in popularity among college students. Recently, I had the opportunity to host a student at my office, West Bend. She shadowed me for the day and visited multiple departmental teams. During the job shadow, I noted the student's eagerness to learn as much about the insurance industry as possible. I took the opportunity to share some wisdom I have gained during my career. My ideas are not only applicable for those just starting their careers, but also serve as a valuable reminder for all of us, no matter where we are in our journey:

1. Never Stop Learning
Knowledge can never be taken away from you. The more you learn, the better informed you are, and the more valuable you become. In a world of expiration dates, knowledge will never expire. Take classes that are of value in your current position and those of interest to you. You never know when an opportunity may present itself and that knowledge may give you an edge. It may pique your interest and provide you with the confidence to seek a new role.

2. Be Inquisitive
Be nosy in a good way. Read trade magazines, attend industry trade shows, read books and articles, find a mentor. Attend industry conferences. If you cannot attend, talk to folks who did and soak up their knowledge. Subscribe to industry blogs, find out what’s new and get ‘in the know’ with weekly updates. The time you spend learning, meeting, doing, is an investment in you. You become more valuable to your employer by getting involved and investing in yourself. Expand your mind and learn about people, places and things.

3. Volunteer
Volunteering is more than helping to clean up the shoreline or beautifying the local park. It’s stepping up to the challenge of bettering yourself and the world around you. At work, volunteering on a special project elevates your presence at the company. It challenges you, allowing you to use different skills or develop skills you wouldn’t normally use. You will meet and work with different people from other teams and expand your circle of influence. We all have the ability, skills and talents to make an impact on everyone we meet.

Have you ever considered how many people you influence each day? Make a list of every person you encounter: partner, kids, babysitter, teacher, co-workers, food services, daycare provider, bus driver, mail carrier, neighbors, etc. You easily influence 20 people per day. Multiply that by 365 days a year and your impact can reach 7,300 people every year. For some of us with over 20 years of experience that is 146,000 contacts. Ask yourself: what kind of impact have you made? What kind of impact do you want to make?

It’s never too late to get started, we all have so many talents to share. It can be a little intimidating, but not sharing your talents is much worse.

4. Be Fun, be upbeat, be positive
Always look for the positive. We are all truly blessed to live in the land of the free, with the ability to move from city to city, state to state and beyond. Be fun, be upbeat, look on the bright side of everything; it makes the day much more enjoyable. The sun can’t shine every day, but how you view life reflects your spirit. You have the power to positively influence everyone you meet. Make someone smile, give a compliment. Making others feel good is the easiest way to feel good yourself.

Keep in mind these four key elements of positive engagement in your own personal and professional lives, and it will surely help you succeed, even on the days when the obstacles seem insurmountable. As an association and a community, IAIP values equally both its seasoned members, as well as its student members, who will be our next generation of leaders. We encourage all members to follow these examples and take the time to actively engage and involve our younger generation of insurance professionals as they begin their career. We were all newbies once.

Answering the call for increased engagement opportunities within IAIP, the Student Task Force has recently created even more, new strategies and best practices to help involve the next generation. We want to make it as simple as possible for members to not only be engaged members themselves, but to also seek out ways of engaging others. Find these new tools and strategies within the Membership Tool Kits on the IAIP web site. Navigate to: For members > Resources > Leader Resources & Toolkits > Membership Toolkit > Student Member Resources.
Are you a new insurance professional? Or, do you feel like your career needs CPR? Whether you’ve been in the industry for two weeks or 20 years, the following tips offer a strategy for jump starting your career.

1. Define Your Career Goals
Before you can move forward, you need a target. Spend some time visualizing where you want to be career-wise in one year, five years and ten years. Once you know where you want to go, then you can strategize how to get there.

2. Remedy Weaknesses
Is there anything getting in the way of your success? Take a look at your past performance reviews or ask your supervisor what areas of your job performance need work. You may be well aware of weaknesses you possess, such as being late to work, a poor attitude, or making mistakes on reports. Work on those weaknesses one by one, eliminating anything that could stand in the way of you ultimately achieving your career goals.

3. Engage in Lifelong Education
Have you earned all necessary degrees required to achieve your goals? Do you need to earn a bachelor’s or masters degree in order to move up the career ladder? If so, consider a night or weekend university program. If you’ve already attained the requisite degrees, don’t stop there. Consider impressing your superiors by earning insurance designations. By continually taking IAIP classes, you can gain knowledge and add to your resume.

4. Perfect Your Communication Skills
Having interpersonal communication and public speaking skills are essential to becoming an effective insurance professional and a leader. Consider taking IAIP’s Confidence While Communicating class and participating in our annual Speak-Off competition. IAIP offers many opportunities in a supportive, non-threatening environment to hone your communication skills - whether at board meetings, at networking events, or at meetings on the local, regional and international levels.

5. Become a Leader
Do you aspire to become a supervisor, manager, president or CEO? Whatever your goals, leadership skills will serve you well. IAIP offers a Certified Leadership Program with a designation of CLP; or you can serve as a local officer, regional vice president, international officer, or chair committees at all levels to gain leadership mastery.

6. Apply for Awards
There’s nothing better to show that you deserve to move up the career ladder than winning awards. IAIP offers specialized awards such as Underwriter of the Year, Claims Professional of the Year, Client Service Professional of the Year; as well as generalized awards, such as Insurance Professional of the Year. Any member who participates at any level of the organization, holds leadership positions, continues his or her education, and who writes a winning essay can win awards offered at the local, regional and international level. Award plaques are constant reminders to your superiors of your value and will serve to boost your visibility in your company.

7. Network with Other Insurance Professionals
Sometimes, it’s not what you know, but whom you know. Make meaningful connections in the insurance industry. Such connections may become a source of business referrals, information, or maybe, the key to your next job. You can network at local association meetings and events, at regional conferences, and at international conventions. IAIP has members all over the United States. You never know when you’ll benefit from that connection you made in Maine or North Dakota.

8. Appearance Counts
Dress for the job you aspire to have. If you want your superiors to imagine you in a higher position, dress as if you already have the job. You’ll want to impress upon people that you’re energetic and fit for your coveted post. Take advantage of the FIT Insurance Professionals challenges, activities and events to inspire you to look and feel your best. Playing golf or other sports with clients and co-workers is one way to exercise and network at the same time.

9. Enter into a Mentor-Mentee Relationship
Take advantage of IAIP’s Mentoring Program to seek career guidance. A mentor can assist you with defining your goals, remedying weaknesses, and navigating IAIP’s many offerings so you can become the best you and even more valuable to your employer.

Keep these tips in mind, work hard, and you’re bound to become a bit closer to attaining your career goals. IAIP is your partner and has valuable tools you can use as you work to jump start your career.

About the Author
Katharine M. Nohr, Esq. practices insurance defense litigation in Honolulu. She’s a former judge and the author of a sports risk management textbook and a Honolulu legal mystery series.
“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.
CAREER DEVELOPMENT
from an RMI Professor

Q&A with J. Tim Query, PhD, CPA, ARM, New Mexico State University
**TIP:** How did you get involved in teaching risk management and insurance classes at a university?

Ever since I was a little boy my dream was to be an insurance professor. No seriously, after getting my MBA at Indiana State University I had a chance to teach some finance classes and found that I liked it. I originally started investigating Ph.D. programs in finance, and a professor at ISU who taught insurance advised me to consider a Ph.D. in Risk Management and Insurance (RMI). I didn’t even know such programs existed! He also connected me to the University of Georgia, which had a highly ranked RMI program. The rest is history.

**TIP:** How long has there been a risk management and insurance studies program at New Mexico State University? Are there a lot of RMI programs in the U.S.?

Insurance classes have been offered at NMSU since at least the 1980s. However, the establishment of an Endowed Chair and the Insurance & Financial Services Center in 2006 took the program to the next level. We now have an RMI minor, an RMI concentration within the Finance major, and an emphasis in Actuarial Science in conjunction with the math department. Our courses have also been approved for continuing education credit in the state of New Mexico. I recently read an article that mentioned there are only around 85 insurance and risk management degree programs generating about 5,000 bachelor of science (BS) graduates a year to fill approximately 500,000 job openings in the industry. Most programs are located in the Northeast, Southeast, and Midwest, but we are seeing more programs being developed in the West.

**TIP:** How is the insurance industry perceived by today’s college student?

It’s probably no surprise to your readers that many students who sign up for the Principles of Insurance course, our introductory course, still associate insurance with door-to-door sales. In this class we teach them the basics of risk management, personal lines of insurance, and such concepts as adverse selection, moral hazard, etc. However, a significant part of my time is also educating them on the variety of exciting careers available in the insurance industry, with the help of industry professionals.

**TIP:** How can IAIP members get involved with these RMI programs at universities around the country?

We are always interested in guest speakers to share their experience and expertise with our students, whether in classes or at a meeting of Gamma Iota Sigma (GIS), a professional fraternity for students interested in risk management, insurance, or actuarial science. Most college students have all kinds of options available to them at this stage of their lives and are still undecided about what direction they want to go. We find that those currently working in the industry who are passionate about their career are very effective advocates. Another way to support RMI programs is financially. Right now, the focus of our program regarding fundraising is in the areas of scholarships and student travel funds. These can be created in the name of a pioneering founder, to memorialize a colleague, or to provide goodwill and publicity for a carrier, agency, etc. There are more opportunities for college students to attend conferences than ever before. We find these conferences to be effective in convincing students to give serious consideration to a career in insurance. Other programs may have different needs.

We also have restarted a mentoring program with a chapter of an industry organization. One other area where insurance professionals can help tremendously is job shadowing. If a local RMI student could “shadow” you or your office’s activities for a couple of days or even a couple of hours, that goes a long way. You would be surprised at how just being in an insurance office or headquarters breaks down a lot of uncertainty about a career in insurance. I arrange field trips to claims offices and/ or headquarters at least once or twice a year. On occasion I’ve had students interview local insurance agents for a class project. Again, just trying to increase familiarity with the profession.

**TIP:** How can RMI student membership and involvement in IAIP prepare them for building their future career?

We highly encourage our students to get involved with industry organizations. While technology is increasing its presence in many areas of insurance, it is still a relationship business, and should continue to be so into the foreseeable future. I was able to attend the 2017 IAIP Convention in Albuquerque, and I was incredibly impressed —and trust me, first-timers are treated VERY well at this event. The networking opportunities, educational presentations, and entertaining events made the meeting both productive and fun! To the IAIP leadership, I would recommend making a focused effort to reach out to RMI programs, both students and faculty, within a three-hour drive of where the annual conference is held. In addition, once a critical mass of students start regularly attending this conference, host a couple of student-only events such as a reception and perhaps a panel discussion on topics such as “making insurance attractive as a career choice”.

For student members and young professionals early in their career, I highly recommend getting actively involved with IAIP as soon as you can. I’ve attended a scholarly meeting, the Asia-Pacific Risk and Insurance Association, for the past nine years. This year I am currently serving as president of this international academic organization, so I am a prime example of the benefit of getting actively involved in an association helpful to your career. Once you’ve been a regular attendee at these meetings, you make so many friends that the conference almost feels like a family reunion.

**TIP:** Any concluding remarks?

I highly encourage professionals in all areas of insurance to get in touch with a local RMI Studies Program if there is one nearby. I would be glad to provide a list of such programs upon request. Not only are you investing in the future of the industry, you may find a talented young person through an internship or career position to add to your team.

**About the Author**

J. Tim Query, PhD, CPA, ARM is a Mountain States Insurance Group Endowed Chair, and a professor at New Mexico State University. You can find him on LinkedIn: [https://www.linkedin.com/in/jtqriskprof/](https://www.linkedin.com/in/jtqriskprof/)
Career Strategy: Ask for Help!

by: Marsha Egan

People who have more luck than others aren’t afraid to ask others for help. While some might think that this is a sign of weakness, it really isn’t. It is a signal of success.

Asking people for help in terms of a referral to someone or opening the door for a possible meeting with someone is totally acceptable behavior. Asking others for constructive criticism is another form of requesting help. The same goes for asking for assistance in an area where you are not an expert.

People who are successful do this, not regularly, but at the appropriate times.

For example, you have been working towards something for a long time. You haven’t been able to make headway in whatever it is that you are trying to achieve, and you find out that a certain person that you know knows someone in the organization that you want to be involved in. There is absolutely nothing wrong with asking people to make a referral or to contact the person on your behalf. It may seem like a minor point, but there are people out there who are sometimes just a little bit too proud to ask for assistance when they need or deserve it.

Asking for feedback is another great resource. Many of us are afraid of what we might hear, so we don’t ask. For those who do, they will continue to improve. For those who don’t, they’ll continue on the same path they are already on. With my coaching clients, one of my most critical intake questions is, “are you willing to change?”. For people to improve, they need to do things differently. Those who are unwilling to change will stay the same.

Feedback, then action, is a great source for improvement.

Asking for assistance in an area where you are not an expert is another key to success. No one is perfect, and no one can know everything. Admitting that and bringing in someone who can help you in an area that may not be a strength will bring you to your goal even faster. Along these same lines: How many of you have shared your goals in your life, assuming that you know where you want to go, with others? Think about this as a source of success. I am sure you have all been around someone who has said to you, “I have always wanted to go to the Kentucky Derby” or “I have always wanted to ____ (fill in the blank).” When people do this, other people, when they have the opportunity to share information about that possibility, will say, “Oh yea, Joe is the one who wanted to go to the Kentucky Derby! Call him, because if you have tickets that are going begging, I am sure he would love to go!”

Letting people know what your goals are is very important to helping you get where you want to go. It is another form of asking for help. Our human nature is to keep things inside and maybe to even keep it secret or only tell our spouse. Think about the importance of sharing your goals with others. It is just one more way that you allow them to help you get to where you want to go. The truth is, most people enjoy helping others succeed. Most likely, the successful people you are dealing with had a bit of help on the way as well. So, why don’t people ask for help? Many reasons. But not many good reasons.

The next time you see an opportunity to involve others in your success, don’t hesitate to do it. They won’t think less of you; they’ll think more of you. And, oh, by the way, they might even give you some help!

About the Author

Printed with permission from Marsha Egan. Marsha is CEO of the professional coaching firm, The Egan Group, Inc, which she started. An ATHENA Foundation Award recipient, one of PA’s 50 Best Women in Business, and 25-year veteran of corporate and volunteer America, Ms. Egan intuitively reinvents leadership, by igniting leaders and entrepreneurs with positive change and innovation, all devoted to enhancing their productivity, progress and prosperity.
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DOCUMENTING TEXT MESSAGES

by: Steve Anderson, CIC
As texting between producers and their customers becomes more common, how should an agency respond? Here, Steve shares management considerations and software recommendations.

You know as well as I that the adoption of text messaging as a communication channel is not going to slow down and certainly is not going away. The key to proper documentation of these conversations is training staff on how to make sure copies of text messages get to someone who can make sure they are attached to the client file. Documenting this way is currently cumbersome. There are documentation gaps. You know this, I know this, and your agency E&O underwriter knows this.

THE PROCESS IS IMPROVING SLOWLY

While the process is improving, it is slow, and there are some gaps in your current process. Here are some thoughts on where we are now and steps you can take to improve:

Find out who is texting: While outside salespeople might text clients and prospects more than inside staff, don’t assume.

Device being used: It is likely all staff is currently using their personal phone for text messages. Personal phones for business use may create problems.

Electronic communication policy: What is your organization’s electronic communication policy? Is it clear what is expected of staff who use their personal device to communicate with clients? What documentation is acceptable?

Upgrade management system: Several management system vendors have upgraded or are upgrading their platforms to handle inbound and outbound texts. Typically, these texts are sent to an agency phone number and imported into the system for documentation.

Train all staff: When your management system can take over text communication, you will continue to have individual personal phones used by clients. Decide if you will require (and how you will enforce) the use of the agency number for all “official” agency/client communications.

Train your clients: It is going to be hard to get your clients to move to the agency text channel. Old habits are hard to break. An option might be to train staff on how to forward a received text on their personal device to the agency number to more easily get it attached to the client file.

My key point is to begin the discussions now for how you want to handle these communications in the future.

SOFTWARE RECOMMENDATIONS FOR DOCUMENTING TEXT MESSAGES

There are a couple of software options that allow creating a document (typically PDFs) of text conversations. I have previously written about using iExplorer to create PDFs of text conversations. Another option I recently came across is Decipher TextMessage. Capturing phone screenshots of the text message and emailing to someone in the office continues to be a favorite method of sending documentation. For many, this can be a cumbersome multi-touch process. No matter how you preserve text messages for client documentation, you should make sure the records have all of the information necessary for them to be admissible in court if the need arises. Always consult a lawyer for the specifics for your region about what information is required. For most legal matters, the following details should be visible in your text message documentation:

- date and time of the messages
- the real contact information for the other party or parties in the text message conversation. For SMS this is a phone number, for MMS or iMessages, this is either a phone number or an email address

APPS FOR TEXT DOCUMENTATION

Two apps that I use to send information to myself for text documentation are Mail to Self and Workflow. Both can be used to streamline and automate sending screenshots of text message conversations back to the office for attachment to the client/prospect record.

The Mail to Self app has a simple function. It adds a Mail to Self extension in the share menu of iOS so that you can email yourself directly with a single quick tap. When you have a link or other content you want to send to yourself, you merely tap the Mail to Self icon in the share extension, and an email with the body text will automatically be sent to your email address. For Android users, another app I came across was Mail Myself.

The Workflow app (only available on iOS platforms) allows you to create a series of actions that accomplish a particular task. For sending screenshots of text conversations, Workflow will allow you to “get the latest screenshot” – including the picture in an email with a redefined email address and send it using your phone email app.

Creating automated workflows can be very powerful and will help reduce the number of taps necessary to send information, which increases the likelihood it will get done. These apps will only save a few taps on your phone, but the easier you can make the process, the more likely text conversations will get added to the client file.

About the Author

Steve Anderson, CIC, provides information to the insurance industry on how they can use technology to increase revenue and reduce expenses. Learn more or contact him at steveanderson.com.
The insurance industry—traditionally cautious, heavily regulated, and accustomed to incremental change—confronts a radical shift in the age of automation. With the rise of digitization and machine learning, insurance activities are becoming more automatable and the need to attract and retain employees with digital expertise is becoming more critical.

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

We’ve been studying the impact of automation on insurers from another angle. Drawing on our proprietary insurance-cost and full-time-equivalent (FTE) benchmarking database, we focused on Western European insurers, forecast the outcomes for about 20 discrete corporate functions, and aggregated the results. Our work indicates that some roles will undoubtedly change markedly and that certain occupations are particularly prone to layoffs; positions in operations and administrative support are especially likely to be consolidated or replaced. The extent of the effect differs by market, product group, and capacity for automation. Steeper declines will occur in more saturated markets, products with declining business volumes, and, of course, the more predictable and repeatable positions, including those in IT. Other roles, however, will experience a net gain in numbers, especially those concentrating on tasks with a higher value added. The broader corporate functions including these roles will lose jobs overall. But some positions will be engines of job creation—these include marketing and sales support for digital channels and newly created analytics teams tasked with detecting fraud, creating “next best” offers, and smart claims avoidance. To meet these challenges, insurers will need to source, develop, and retain...
workers with skills in areas such as advanced analytics and agile software development; experience in emerging and web-based technologies; and the ability to translate such capabilities into customer-minded and business-relevant conclusions and results.

The net effect of such position-by-position change is harder to determine with certainty. Numerous variables affect each role’s outcome—whether job creation or contraction—which means that the sum of these potential outcomes could shift significantly.

To analyze these outcomes, we have factored in variable growth rates across separate regions and product groups, as well as the possibility of increasing cost pressures (including those arising from a low-interest-rate environment). Our most probable outcome for insurers sees up to 25 percent of full-time positions consolidated or reduced as a net aggregate, occurring at different rates for different roles over a period of about a decade.

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

Notes
1 Four fundamentals of workplace automation; McKinsey Quarterly – November 2015; By Michael Chui, James Manyika, and Mehdi Miremadi
2 For more, see Sylvain Johansson and Ulrike Vogelgesang; Insurance on the threshold of digitization: Implications for the Life and P&C workforce; European Insurance; December 2015

About the Author(s)
Sylvain Johansson is a principal in McKinsey’s Geneva office, and Ulrike Vogelgesang is a senior expert in the Hamburg office.
SIX THINGS YOU NEED TO KNOW ABOUT CRYPTOCURRENCY

As an alternate method of payment, investment or means of raising corporate capital, cryptocurrencies like bitcoin appear here to stay. In essence, cryptocurrencies are digital money and they’re associated with significant risks.

A quick scan of today’s headlines reveals that cryptocurrency owners have already lost significant amounts of their assets as a result of cyberattacks, negligence and outright fraud. This means insurance coverage for exposures associated with cryptocurrencies should be high on your list of discussion topics with commercial clients.

**Here are six practical tips for insuring cryptocurrency:**

1. Understand underwriting considerations. As a condition here to stay, cryptocurrencies are digital money and their exposure to cyberattacks, negligence and outright fraud means insurance coverage for exposures associated with this rapidly evolving area of technology and risk is an important factor, but you and your client should also be comfortable with the insurer’s specific experience with cryptocurrencies and its claims-handling reputation.

   The insured should also expect to answer whether it holds its digital currencies in “warm storage”—connected to the internet—or “cold storage”—not internet-connected. Cryptocurrencies held in cold storage are generally considered easier to insure because they are better protected from theft.

2. Assess crime coverage options. Like any asset, cryptocurrencies are at risk of theft—specifically, the theft of “keys” which unlock the digital “wallets” that hold the currency. Theft of these assets can occur in a number of ways, including through scams such as social engineering or phishing emails, employee theft, and wallet hacking.

   Given the unique nature of cryptocurrencies, typical crime policies may not specifically cover their loss. These coverages are primarily intended to provide protection for a tangible physical property like cash and securities.

   But insurance markets are increasingly addressing this potential gap in coverage. At least one U.S. insurer now extends crime coverage to cover bitcoin accepted by insureds as a means of payment. But note that insurers may limit coverage in some cases by only agreeing to insure internal threats, such as theft by an employee, and not theft by outside parties.

   Valuation of loss can be another challenging issue. Given the volatility in the value of these digital assets, determining fair market value can be more complicated than with the theft of a more traditional asset.

3. Consider Directors & Officers (D&O) insurance for initial coin offerings. Some companies are issuing cryptocurrencies as an alternative to a public offering of equity, commonly referred to as an initial coin offering. But D&O insurance coverage for initial coin offering issuers is perhaps the most challenging type of coverage to obtain in the cryptocurrency space. In the current environment, insurers are concerned that disgruntled coin purchasers, the Securities and Exchange Commission or other regulators may scrutinize an initial coin offering as an unregistered offering of securities, which may expose the issuer to federal, state or foreign securities law liability.

4. Partner with the right insurer. This step is key to establishing a strong insurance program. Currently, the insurance market for cryptocurrency and initial coin offering related coverage is limited. When considering potential insurers, premiums are an important factor, but you and your client should also be comfortable with the insurer’s specific experience with cryptocurrencies and its claims-handling reputation.

   If limited market offerings necessitate placing insurance with an insurer that does not have a demonstrated track record, let your client know that up front. Don’t wait until the time of loss.

5. Reassess coverages. As with other types of coverages, you should reassess your clients’ coverages with respect to cryptocurrency exposures on an ongoing basis to make sure those coverages and limits continue to be appropriate. Coverage options in the cryptocurrency space will likely improve over time, so it pays to stay current on what coverage options become available.

6. Consider retaining an experienced intermediary. Insuring cryptocurrency exposures is not an area to just dabble in. Until you develop an expertise and understanding in this rapidly evolving area of technology and risk, consider using an intermediary with a deep bench of experience, expertise and focus on cryptocurrency exposures.

**About the Author**

Brian H. Mukherjee is counsel for Goodwin Procter’s financial industry and business litigation practices. He concentrates on insurance and risk management matters for financial institutions, technology companies, private equity firms and other business clients.
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How to Prevent or Defend Against

ONLINE STALKING

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Online stalking (also known as cyberstalking) is unfortunately not a new phenomenon— websites on the topic dating from the mid-1990s continue to receive regular traffic. But as modern web technologies continue to blur the lines between the digital and physical worlds, online stalking is becoming more common and more dangerous. According to the Stalking Resource Center, more than seven million adults become stalking victims every year. One in four of these victims say that they have experienced some form of online stalking.

If you’re concerned about online stalking, then you’ll need to take a proactive and preventative approach to your use of the internet. Using tools such as privacy protection and reputation management, you can both guard yourself against online stalkers and prevent stalking before it even happens.

What exactly is online stalking?

Before we can delve into the tactics that you can use to protect yourself on the web, it’s important to understand what online stalking is. In the most general sense, this term refers to the practice of using the internet to harass another person. Online stalking can take many different forms, including stealing someone’s identity, sending threats, making false accusations about a person online, and following someone’s use of the web.

Whatever tactics online stalkers may use, they typically employ a wide array of tools to get the job done. A staggering 83 percent of cyberstalking victims report that their stalkers used email to contact them. Another 35 percent reported that they had been stalked through instant messaging.

Social media is another common instrument of online stalking. Most commonly, users call it “stalking” when they closely follow others in their network. However, this type of social media stalking is not always malicious. Many people use Web searches as an innocent way to feed their curiosity about others online. But there are still others who do use the Internet for cyberstalking, which has far more serious implications for victims.

Who is Most Affected by Online Stalking?

Advocacy group Working to Halt Online Abuse (WHO@) publishes comprehensive statistics on cyberstalking and online harassment. According to this information, victims of online stalking are spread evenly across all age groups and are most likely to be white females, although over the past decade the number of males being stalked online has almost doubled. In addition, the percentage of Asians and African-Americans affected by online stalking has grown annually since WHO@ started keeping records. An estimated one in 12 women in the U.S. has experienced stalking either online or offline.

Victims of stalking are also more likely to know the perpetrator than one may think. Nearly 75 percent of those affected by this crime knew their stalkers in one way or another. Of this demographic, those who have been victims of domestic violence are the most vulnerable when it comes to online stalking.

But the bottom line is that the prevalence of the internet and other technological advances has made it possible for anyone to become a victim of online stalking at any time. Whether you’ve attracted the ire of a disgruntled former employee or simply separated from a romantic partner, it’s easier than you may realize to fall victim to one of these online perpetrators. As such, taking steps to protect yourself against online stalking is crucial.

Types of Online Stalkers

There are two types of online stalkers: one-time offenders who develop an obsession, and serial stalkers who constantly seek out new victims. Cyberstalkers are almost evenly split between men and women, and slightly over half know their victims personally beforehand.

Many websites give sensationalist descriptions of online stalkers as social rejects who never leave their homes and live in filth. Although this may describe some serial online stalkers, the vast majority of stalkers seem like nice, regular people at first glance. Some may even be coworkers or members of your own family. Over time, cyberstalkers become increasingly jealous and demanding, and they try to make you feel guilty for not fulfilling all their desires or for spending time on other activities and people important to you.

To achieve their goals, cyberstalkers can take advantage of technology to tarnish your online reputation. Online stalkers may try to coerce you into doing what they want by publishing defamatory, malicious information or private, personal data that can hurt your online reputation, your relationships and your professional career. Some of the most common examples of cyberstalkers include the following:

The Ex

This is the type of online stalker that you see most frequently. It’s common for former romantic partners to have a difficult time accepting the end of a relationship. As a result, they may begin to stalk their exes online in secret. Using harmful tactics such as threats, public humiliation, or even statements of love, these individuals will usually attempt to either hurt their former partners or try to regain their love. Some exes will also begin to harass their victims’ friends or new partners as a way of achieving their goals.

The Crush

There are some online stalkers that build one-sided relationships with their victims and do anything they can to elicit a response from them. As a result of their obsession, these perpetrators believe that the behavior they exhibit will lead to their victims ultimately reciprocating their feelings. Typically, these stalkers will become extremely demanding and react angrily when their victims receive communication from anyone else in their lives.

The Retaliator

A more unpredictable form of online stalking, retaliation often comes as a result of an exchange gone wrong. Perhaps a victim accidentally offended an acquaintance or simply got into an argument with someone. Whatever the cause may be, these stalkers may target their victims with angry messages and emails. Sometimes, they’ll even threaten them with violence. Online stalkers who are out for vengeance also commonly seek the personal information of their victims to damage their character and reputation.

The Troll

Unlike the other types of online stalkers, trolls send harmful or violent comments to their victims for seemingly no reason. Sometimes, they seek to cause harm without their victims even knowing that it is happening. Whether they’re copying behaviors or posting death threats, trolls are among some of the most dangerous varieties of online stalkers.
How Can You Tell if You Have an Online Stalker?

When looking to protect yourself against online stalkers, you may not know how to tell if you’ve been a target or not. How can you be sure that you’ve attracted the attention of someone who’s more than just another creep on the Internet? Here are a few key criteria that will tell you that you’re fielding harassment from a true online stalker:

- They’re obsessive about checking your social media pages
- They consistently reach out to your friends and family
- They try desperately to get you to message them back—even if you give them the cold shoulder
- They know more about your current whereabouts than most people would
- They hack your accounts and access your personal info

How to Protect Yourself Against Online Stalking

The best protection is to prevent online stalking before it even happens. Online stalkers can’t damage your online reputation if they can’t find you online. By taking a few privacy-protection measures, you can significantly reduce the chances of being stalked online. You should start by following the three fundamentals of online stalking prevention: remove your personal info from social media sites, avoid using your real name as a screen name, and don’t list phone numbers or addresses online. Next, go through this checklist:

1. Deal with information brokers
   These sites, which are also known as people-finder databases, collect personal information and publish it, thus facilitating internet-based reputation smearing by cyberstalkers. You can, however, opt out of many of these sites and keep your info from falling into the wrong hands.

2. Be careful with passwords
   Passwords are what keep online stalkers from accessing your accounts. As such, you should always use passwords that are as unique as possible, with security questions that are difficult to answer for anyone who isn’t you. Moreover, you should use passwords to protect every account that you have, whether it’s for credit cards, social media, or your bank. It’s also an excellent idea to change your passwords at least once a year—and even more frequently if you’ve just separated from a romantic partner.

3. Check your privacy settings
   Online services are constantly changing their privacy policies, so you should keep an eye on your own privacy settings to ensure that they’re protecting your info. Look to see who has access to your data. Can only your friends view your personal information or can anyone from the general public see what’s in your account?

4. Search for yourself online
   Googling yourself is an effective way to see what kinds of information you can find about yourself on the internet. You should search for yourself in several different capacities. Start by Googling only your name, then add your phone number, date of birth, or address and try searching again. If you find information that you don’t want appearing online, then you should contact the administrators of those webpages and ask them to take the content down. Removing this info will make it more difficult for online stalkers to find and share things about you on the web.

How to Handle an Existing Online Stalker

Prevention is all well and good, but what can you do if someone is already harassing you or spreading harmful information about you online? Here are a few anti-cyberstalking best practices:

Give a Firm No and Keep Records
First of all, if you perceive an imminent threat to your safety at any point, immediately contact law enforcement. If the situation hasn’t escalated to that point, you should start by giving the person a firm “no,” telling them to stop, but only do this once. After this, you should stop responding to his or her messages. Don’t attempt to engage again in any way. Throughout this exchange and beyond, you should document all incoming correspondence, including emails, instant messages, and voicemails.

Make Yourself Harder to Find
Consider a service such as ExecutivePrivacy by ReputationDefender. This is a comprehensive privacy protection tool that removes your personal information from the vast majority of internet data brokers, making it much harder for a stalker to track you down.

Connect with Cyberstalking Resources
When the basics aren’t enough to alleviate your issues, you should connect with the many online stalking resources that are available to you. You can find more extensive advice and lists of
cyberstalking resources on the following websites:
- WiredSafety.com: Help service
- FightCyberstalking.org: Report a cyberstalking case
- Stalking Resource Center: Tips and resources for victims
- National Cyber Security Alliance (NCSA): Comprehensive information on cyberstalking issues
- List of state laws on cyberstalking
- Federal Trade Commission information on online privacy, reputation management, protecting your kids online and cybercrime

Alert Those Around You

Never hesitate to inform your friends and family if you know you have an online stalker. Only by understanding the issues at hand can they offer their support during such a frightening experience. You should also ask them to take a look at their own online profiles and determine what they are saying about you to other users. If you’re worried that your online stalker may begin to attack you at work, then you should also inform your employer about the situation. That way, if your stalker begins sending demeaning messages about you, he or she will be able to take your side. Telling your employer about your online stalker can even help minimize the damage made to your professional life.

Enlist the Help of Law Enforcement

The tips and resources above can effectively deal with online stalking by strangers, but nothing can completely prevent cyberstalking by colleagues, acquaintances, or family members. And unfortunately, these threats are growing as the web becomes more social.

If you’re unable to deal with an incident of cyberstalking on your own, ask for help. You should contact law enforcement as soon as you perceive any type of imminent threat. Forward your documentation on the stalking to the police, ask for a restraining order, and talk to the authorities about resources in your community that can assist you.

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BURGLAR ALARMS AND SECURITY SYSTEMS ARE KEY COMPONENTS OF COMMERCIAL LOSS CONTROL

by: Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE and Nils F. Deacon
Comprehensive security systems, including burglar alarms and surveillance cameras, are an important part of a company’s risk management program. At a fundamental level, security systems offer an effective layer of protection from unwanted intrusion, burglary and robbery; necessary for business owners as well as individuals.

Security is also an important consideration for insurance purposes. Understanding the elements that go into a burglar alarm system, and how to grade them, can be an important part of underwriting a property—helping the company reduce both the frequency and severity of losses. Recognizing the mitigating uses of cameras on claims can also be valuable in this process.

The need for security systems, especially burglar alarms and camera monitoring for businesses and individuals, is starkly evident from statistics from the FBI and OSHA. For the last year reported, there were more than 400,000 store/office burglaries. Additionally, there were approximately two million violent crimes in the work place.

**BURGLAR ALARM SYSTEMS**

The first line of defense for most burglar alarm systems is a device that detects unauthorized entry. Most commonly these are contact switches and motion detectors.

Contact switches detect opening of doors and windows. Building entrances and exits are the most vulnerable to burglars, so contact switches that detect the opening of a door or window, usually composed of magnetic reed switches, are often used. Reed switches were invented in the 1930s by Bell Labs. They are used in many applications besides entry alarms. Whenever you open your laptop to turn it on, a version of the reed switch is likely responsible.

Reed switches are mounted on the wall adjacent to doors and/or windows, with a magnet next to the switch on the door or window. When the magnet and switch are in contact there is a closed circuit; no alert is sounded. When the magnet pulls away from the switch, it breaks the circuit and the alert is sounded.

Motion detectors are used to alert activity throughout the premises. There are two common types of motion detectors: active and passive. Active motion detectors are radar-based, sending out ultrasonic sound waves and electromagnetic energy. Passive detectors use infrared energy.

Active detectors send out a sound wave that reacts when there is a disturbance in the environment, such as a person walking through the signal. They can be somewhat more susceptible to false alarms, since they may react to movement that is not an intrusion, like blinds moving because of an overhead blower coming on. Passive units detect the heat from people and animals and make the alert. They are popular since there is a lower false alarm problem.

Motion detectors and contact switches could be connected to a sound alarm and cameras that turn on when a sensor alerts. Motion sensors can monitor the entire building, especially areas with high value property or sensitive information. One insured that MSO has worked with had a slightly unique alternative. The system had loudspeakers and when the alarm sounded a voice activated that told the intruder they were being recorded and the police were on their way. It was designed to deter vandalism or arson of the premises by the unhappy burglar.

Once the alert is sounded by the sensing devices in the building, it is important that the authorities be quickly notified. This would be by a burglar alarm service. There are systems whose only purpose is to monitor the alarms. They do not attest to the correctness of the equipment installed, or supervision of the opening and closing signals, and might not have a runner response. A runner is someone from the operating company who would have keys to the premises and would be sent out to check the cause for the alarm. In some cases, a runner could also be from the law enforcement agency with jurisdiction.

UL (formerly Underwriters Laboratories) sets standards to test components, materials, systems and performance to assess products. UL 827 is the standard for both fire alarm and burglar alarm systems and signaling. As with fire alarm systems, the standard describes conditions for the central station facility itself. It should have walls and roof with a one-hour fire rating. Provision is also made to protect from attack or vandalism. Two sources of power supply are required. There should be redundancy for the computer systems, with a backup system required unless certain conditions apply.

The most effective burglar alarm systems will be able to provide a UL Alarm Certificate. This would designate that they are a certified central station, compliant with the applicable UL standards. The business owner and insurance company would have verification on the quality of the system. UL has recently changed some of the coding noted on the certificates to make them more streamlined and easier to understand. An important component of the certificate includes line security, which is the monitoring of the communication channel from the protected property. The extent of protection is indicated. For example, the highest extent No. 1 could be a combination where there is “complete protection of all openings, ceiling, floors and walls, with sound or vibration detection, so an alarm would alert if a manhole-sized opening is made in any opening, ceiling, floor or wall.”

The lowest level would be designated as extent No. 4. This would be partial protection on access doors and one or more motion detectors to alert to movement within the premises. A middle extent number could include protection of jewelry cases or files with
valuables or information, but not complete monitoring of all areas of the premise. The insurance company and insured benefit from a UL Alarm Certification of the burglar alarm system/central station. The certification verifies that the system meets nationally recognized standards of installation and protection. Additionally, UL maintains a database that the insurance company can access. The certificate will indicate the type and extent of the alarm protection. The insured will further benefit since it may eliminate questions from the insurance company.

CAMERAS

Security cameras have been in use for many years. However, the rapid development of digital technology has allowed their use to become widespread and increasingly effective. Security cameras offer risk management and loss reduction before, during and after a loss. Before the loss they can serve as a deterrent. Criminals tend to go after the softest targets, avoiding locations with visible cameras, alarm systems or lighting. During the loss, monitored cameras can alert law enforcement, hopefully soon enough to witness the crime or event in progress. After the loss, camera footage may facilitate the capture of those involved. When installing security cameras, all areas of the building and parking lot, if any, should be included.

Insurance fraud costs billions of dollars a year in losses to insurers and in increased premiums to the public who pay for those losses. Some of the most common property and casualty frauds are slip and fall claims. Their very presence can be helpful. The person intent on staging an injury may notice the cameras and go to another business that is not as well protected. They can also be an effective way of disproving a fraudulent claim.

Video surveillance can provide 24-hour monitoring of the insured premises, with recorded backup. As noted earlier, sensors can be used to activate a camera when motion is detected or to time chronicle an event for quick reference by an investigator. With the cost of digital storage falling, it is increasingly possible for even modest sized businesses to be able to afford the protection of these systems. Several large strip malls have reported to MSO a marked decrease in slip and fall claims after cameras were installed.

Cameras can also help protect employees and owners from robbery and other workplace violence by aiding in identification of the perpetrator and their quick apprehension. Their ubiquitous use has been a mainstay for ATM security for many years. Workers compensation fraud is viewed by many employers as a serious problem, but 20 percent are unsure of how to recognize workers compensation scams according to the Coalition Against Insurance Fraud (CAIF). But, CAIF reports that a majority of employers agree that there are red flags for this type of fraud, which include no witnesses to the incident.

Workplace video surveillance can be useful to detect and prevent workers compensation fraud. Like slip and fall fraud, claims would be staged with the intent to collect money as part of a lawsuit and workers comp payout. Cameras over the cash register can also pick up irregular handling of monies by an employee. Employers feel cameras are a valuable tool in detecting workplace fraud, with one in four small businesses installing surveillance technology according to CAIF.

An emerging resource in surveillance for insurance purposes is the use of aerial drones or UAVs. Drones have and can be used for disability and workers comp investigations. Weather related claims can also be investigated, since the drone will not be deterred by damaged roads and other conditions related to a catastrophe. Fraudulent property claims could be mitigated with this technology. For example, if a high-resolution photo obtained hours after a weather event shows no damage to a roof, a claim a month later for wind damage would be suspect and require further investigation. Another interesting use of drones could be for underwriting surveys of properties. Real time coverage could report on roof condition, size of buildings and the condition of parking or other walking surfaces. The FAA and other entities are actively determining the guidelines for drone usage for these and many other applications.

Protecting our forests from fire is another role where cameras can be used. While California has been the leader in fire surveillance, New York State has a pressing need for detection. The state has almost 19 million acres of nonfederal forested lands. During the 25 years up to 2015, there were about 6,000 wildfires that burned almost 54,000 acres of forest in New York. Wildfires have been increasing across the country and there is an urgent need for quick response to protect the forests as well as buildings and people near the fires. Automated fire detection stations utilizing cameras and thermal imaging equipment can monitor large areas on a 24-hour basis and assign firefighting assets immediately to the fire. The video recording can be used to determine the source of the fire, such as arson or lightning strikes.

The usefulness of burglar alarms and video surveillance to both a business and/or property owner as well as insurance companies is only bound to grow as time goes on. Understanding the basics of burglar alarms, the value of listed certification of central stations as well as the use of video surveillance to mitigate claims and hazards should be a key component of a company’s underwriting process.

This article originally appeared in the NYIA NY Connection Magazine.
This has significant consequences for targeted individuals and groups. Expressions of online rage and hatred can have massive repercussions both psychologically and physically. Individuals have been continuously defamed and their reputations illegitimately ruined. Online harassment can lead to intense physical and psychological distress, and human rights are affected as targeted groups such as those based on race, gender or belief are marginalized and driven from society.

The Varying Forms of Cyberhate

The expression of hatred on the Internet takes many different forms, the most prominent of which are trolling and cyberbullying (known as either cyberstalking or cyberharassment when perpetrated between adults).

Online harassment is a problem of epidemic proportions that is increasing around the world at an alarming rate. Frequently cloaked in anonymity and with an air of moral righteousness, online trolls and cyberstalkers reveal the worst side of human nature in their efforts to attack and suppress the expression of free will and freedom of belief.

There have always been people with a predisposition to preying on others. The schoolyard bully, the jealous friend or ex, the boss hiding feelings of inferiority by putting down his employees, or the numerous cases throughout history of people persecuting, assaulting and harassing those who live outside the status quo.

In the past, this abuse has largely occurred physically, with extreme cases of harassment leading to torture and murder. However, this physicality has also been a limiting factor for those with a pathological desire to express hatred or violence but may not for fear of face-to-face confrontation or the possibility of physical repercussions. With the advent of the internet, however, this barrier has largely been removed due to the effects of online anonymity. Perverse individuals seeking revenge or who enjoy inflicting pain on others are given a virtual outlet through which they can express their hatred virtually free of consequence.

While in academic literature trolling is considered to be “acting in deceptive, disruptive and destructive ways in internet social settings with no apparent purpose” (beyond the troll’s own nasty form of entertainment), the phrase in common usage has come to mean anyone who engages in acts of online harassment.
Cyberbullying in its common definition is understood to be “deliberate, repeated, and hostile behavior intended to harm another” in the online space. Cyberbullies aim to “intimidate, control, manipulate, put down, falsely discredit, or humiliate” their victim, with the intent to threaten their “earnings, employment ... or safety.” They aim to “damage the reputation of their victim and turn other people against them” or to create a sense of hatred in the mind of others and convince them to “dislike or participate in online denigration of a target.”

Cyberbullying can include actions that harass a targeted individual or group on public internet forums, information-based websites, YouTube and social media, through email, and even in the comment or review sections of products or books on platforms such as Amazon or Goodreads.

There are a number of common behaviors or tactics which may be used to harass and intimidate others online. These include:

- publishing private information such as names and addresses online (known as doxxing)
- making cruel, malicious and defamatory false accusations and posting falsehoods as fact in order to discredit or humiliate their victim and damage their reputation
- repeated threats of harm or death threats (in some instances calling for killing sprees of targeted groups or individuals)
- encouraging others to harass the victim
- goading on or urging others to commit suicide and defacing tribute sites of the recently deceased
- monitoring online behaviors and gathering information in order to harass another
- subjecting an individual to ridicule in online forums through name calling, pejorative labels or hate speech
- vandalism of websites (Wikipedia) and mass downvoting or negative reviews of websites, books, products or videos

Cyberstalking can be perpetrated by individuals or by organized groups. There are examples of website forums for instance, commonly known as bash boards, which exist solely for the purpose of denigrating targeted groups. These boards can become a portal for orchestrating organized acts of persecution, that take place both digitally and physically.

In the majority of cases of online harassment, cyberstalkers use fake accounts or pseudonyms in order to remain anonymous. From the comfort and safety of their personal computer this anonymity allows perpetrators, as explained by website DeleteCyberbullying.org “to avoid facing their victims, so it requires less courage and provides the illusion that bullies won’t get caught.”

While in many cases cyberstalkers are enabled a measure of safety and protection from prosecution through the anonymity of their activities, those who are discovered can face fines of up to $50,000 or two years of imprisonment. Many countries such as the United States of America, the United Kingdom, Canada, Australia and New Zealand have tough penalties to dissuade people from acts of cyberhate.

Despite these laws, if authorities are not active in pursuing acts of cybercrime, targeted groups or individuals may have difficulty finding recourse from online harassment. This is in part due to the cost of legal representation in defamation cases being prohibitively high for most people, and in that as explained by Mary Franks from the University of Miami School of Law, legal approaches to harassment generally treat cyberbullying as an action that does harm to an individual rather than a group.

These factors create legal loopholes that allow cyberstalkers to continue their actions, while at the same time claiming that if a target does not file a lawsuit or fails to respond that it is “proof” that the allegations being made must be correct. Sociologist Massimo Introvigne explains that then if actions are taken to bring the perpetrators to justice or to rebut the allegations being
made, the victim can be further harassed as being in opposition to free speech.

Sadly, cyberstalking is an all too common occurrence. A recent survey in America found that 28% of Americans admitted to “malicious online activity directed at somebody they didn’t know” and prosecutions for cyberharassment are on the rise, with a 2013 article from the UK Mirror claiming that the “number of people convicted of internet trolling has tripled in the past five years – to almost 30 a week.” As such, the chances are high that someone you know has engaged in acts of cyberhate online, despite probably maintaining an unassuming or even respectable appearance in society. Online anonymity allows vitriolic people to safely express their hate without threatening their reputations. Would the family, colleagues, clients or employers of cyberstalkers still want to associate with them if they knew their free time was spent anonymously attacking others online?

**Cyberhate – A Modern Day Case of Jekyll and Hyde**

For an insight into why the anonymity provided by the internet has become such a breeding ground for acts of hatred, we can look back in time to the advent of CB radio in the 1970s. While mostly used for mundane reasons, the anonymity of radio operators led to an effect known as disinhibition, defined in social psychology as “unrestrained behavior resulting from a lessening or loss of inhibitions or a disregard of cultural constraints” where people felt free to say anything they wanted without any fear of reprisal. This disinhibition effect led to aural assaults of racism and the expression of violent fantasies.

Anonymity on the internet creates a similar but more opportunistie possibility for the undesirable aspects of human nature to be directed towards others. While over CB radio violence and harassment was spread in a general fashion to anyone who might be listening, cyberhate is targeted towards specific individuals or groups and its approach tailored to inflict the most damage possible on the cyberstalker’s intended victim.

This online disinhibition effect, where a lack of face-to-face interaction leads to the loss of inhibitions, is caused by a number of psychological factors as explained by Professor of Psychology Dr. John Suler. These factors include:

- a lack of standard social cues including changes in facial expression, averting the eyes etc. which we usually interpret in order to moderate our behavior in real life
- the ability to misrepresent who and what we truly are (which could include our level of experience with a particular group or individual being attacked)
- the asynchronous nature of internet interaction, eg. the ability to post a very emotionally loaded or inflammatory statement and then to avoid the consequences of the statement by not logging in or visiting the page again for some time
- the propensity of the human mind to “assign characteristics and traits to a ‘person’ during digital interactions” which are not there in everyday life
- seeing cyberspace as a sort of game where the rules and restrictions of everyday life do not apply
- the ability of someone to dissociate their online and offline identities through the use of pseudonyms
- lack of fear of reprisal or disapproval which may be present if the same harassment was carried out offline

The effect of disinhibition is multiplied when a group of people join forces to harass others. As part of a group there is a diffusion of responsibility that makes people feel less accountable for their actions and makes them more likely to engage in amoral behavior. Social psychologist Alfred Bandura has found that the greater the diffusion of personal responsibility the more people tend to dehumanize others and displays of aggression become more intense.

Anonymous groups have also been found to be more likely to engage in criminal activities. In a famous experiment conducted at Halloween and explained by Tim Adams of the Guardian:

Trick-or-treaters were invited to take sweets left in the hall of a house on a table on which there was also a sum of money. When children arrived singly, and not wearing masks, only 8% of them stole any of the money. When they were in larger groups, with their identities concealed by fancy dress, that number rose to 80%. The combination of a faceless crowd and personal anonymity provoked individuals into breaking rules that under “normal” circumstances they would not have considered.

For many the online disinhibition effect appears to be a case of Jekyll and Hyde, where it is anonymity, rather than a potion, which releases the monster hidden within the cyberstalker. Anonymity gives people the same sense of abandon as being intoxicated on alcohol or power; and without inhibitions, people act in ways that are more consistent with their true character and motives. The internet does not create cyberstalkers, rather it presents an environment where the darkness within perverse individuals who enjoy hurting others can manifest.

Psychologist Dr. Darryl Cross approached this concept from a different angle, explaining that he considers the nastiness of online trolling to be a symptom of something “similar to a split personality” where cyberharassers let the instinctual, animalistic side of their personality out. This darker, animalistic side of psychology has its own area of study known as “dark psychology” – the study of those who prey on others. Dark psychology includes a concept known as the Dark Tetrad of personality traits, which are comprised of Machiavellianism (charming and impulsive manipulation of others), psychopathy, sadism and narcissism.
People who harbor these traits are explained by Dr. Mark Thoma as essentially those who “enjoy inflicting pain on others, who show no remorse” and who are callous, antisocial and enjoy manipulating others for their own purposes. Thoma continues that people with dark psychology traits “feel quite self-important” are likely to have an overinflated ego and “derive pleasure from hurting someone else either directly or vicariously.” He also explains that they “show disinhibited, bold behavior” and that they often attract attention to themselves and their acts.

In a comprehensive psychological profiling of trolls conducted by researchers in the Department of Psychology, University of Manitoba, those who victimize others online were found to have heightened indicators of psychopathy, sadism and Machiavellianism. The study results led researchers to conclude that “trolls are prototypical everyday sadists,” and that “trolling should be regarded as online sadism.”

While the motivations of trolls and cyberstalkers differ – trolls are more likely to harass and victimize others online as a sick form of entertainment, whereas psychologist Dr. Barry Rosenfeld explains that obsessed stalkers may be motivated by negative feelings towards their victim and may harass them in order to cause distress – both types of online harassment can be seen as status-enhancing activities.

**The Far-reaching Implications of Online Harassment**

Unsurprisingly, mostly anonymous individuals unleashing the darkest sides of their personality onto individuals and targeted groups can cause significant psychological and ideological damage to its victims and society as a whole. As Professor of Law Danielle Keats Citron writes in her paper “Cyber Civil Rights”:

Cyberattacks marginalize individuals belonging to traditionally subordinated groups, causing them deep psychological harm. Victims feel helpless to avoid future attacks because they are unable to change the characteristic that made them victims... Such attacks also harm the community that shares the victim’s race, gender, religion, or ethnicity — community members experience attacks as if the attacks happened to them. Moreover, society suffers when victims and community members isolate themselves to avoid future attacks and when cyber mobs violate our shared values of equality and pluralism.

The proliferation of online acts of hatred has far-reaching implications. Unlike regular bullying which may occur in the workplace or in just one aspect of someone’s life, cyberstalking is all pervasive and almost inescapable. It extends within the walls of one’s home, and false and harassing statements can spread to a huge audience due to the ability of internet users to continuously repeat and republish false allegations. Once a false accusation is published online it can be very difficult to remove, even when the victim is absolved of any wrongdoing.

Regular and persistent harassment has caused many individuals severe physical, emotional and psychological distress. Susceptible individuals harassed by groups may suffer somatic symptoms such as headaches or irritable bowel syndrome, depression and even post-traumatic stress. Cyberbullying can lead to the development of feelings such as loneliness, disillusionment and a distrust of people in general. At its most extreme, online harassment has led to cases of self-harm, suicide, and even murder.

For individuals psychologically strong enough to withstand the physical and psychological impacts of cyberhate it is all too easy for their reputations to be completely destroyed online, as biased forums and hate filled people or communities become judge and jury, spreading false and defamatory accusations wherever their victims have a presence online, aiming to isolate and alienate them or drive them off the internet.

When directed towards alternative spiritual groups (referred to by scholars as new religious movements or NRMs) or their spiritual figureheads, cyberharassment perpetrated by apostates (the small percentage of people who on leaving a group subsequently go on to attack it) and members or
supporters of the anti-cult movement aims to invalidate and dehumanize its victims. This harassment has the specific aim of turning public favor against the targeted groups or individuals and of mobilizing moral or legal institutions against them. To this end, spiritual teachers or groups are often illegitimately conflated with high profile examples of criminal groups (which make up only a tiny percentage of all NRMs), and may be falsely accused of financial, sexual or psychological manipulation in order that their reputations are destroyed and those with an interest in spirituality will choose not to associate with them. In a continuation of historical attempts to restrict the personal freedom of spiritual seekers, members of NRMs are portrayed as suffering from mental illness in order to circumvent their human right to free choice of spirituality or religion. In this way cyberharassment is used as a weapon by small numbers of jaded individuals to alter the perspective of the general public regarding alternative spirituality and to turn people away from it.

In this respect, researchers from George Mason University in Fairfax have found that perceptions of a subject may be “profoundly shaped by anonymous online commentary, especially if it is harsh.” In a paper titled The Nasty Effect: Online Incivility and Risk Perceptions of Emerging Technologies it was discovered that online harassment “not only polarized readers” but that it also changed the way issues being discussed were interpreted. As such, the effect of expressions of hatred from the anticult movement has become amplified. This has allowed small numbers of negative individuals to significantly impact the usefulness of benign and helpful online resources that masses of people could otherwise benefit from.

As well as online reputation destruction, acts of cyberharassment can easily move offline with links commonly seen between online and offline acts of hatred. For example, victims of cyberstalking may have accusatory emails sent to their employers or professional associations, which threaten their livelihood. NRMs may be the subject of complaints to registry bodies made by those who are also harassing them online. Personal details and whereabouts of targeted individuals may be posted online alongside strong calls for physical action against them. This sort of “verbal violence” may incite those who are unable to distinguish between verbal violence and physical acts of destruction to partake in physical harassment.

There have been examples, for instance, of trolls showing up at public events or threatening mass shootings. In China, death threats against pro-Tibet activists are published anonymously along with their names and addresses. A “hit list” of proabortion doctors labelled “baby butchers” published on an anti-abortion website led to the murder of three doctors on the list, whose names were subsequently crossed out on the website when killed or greyed out when injured.

While it may be hard to understand how online harassment could lead to physical violence, there are clear patterns of human behavior which demonstrate how attacks against targeted individuals or groups can escalate from online to physical abuse.

One such example is Gordon Allport’s Scale of Discrimination and Prejudice which explains how behaviors such as making jokes about targeted groups can lead to avoidance, discrimination, physical attack and finally extermination. An alternate model was developed by special agents John Schafer and Joe Navarro for the FBI:

- The hater finds other users with similar views to form a group
- The group develops symbols and rituals to identify itself
- The group shares its views to bond itself
- The target is taunted
- The target is attacked
- The target is attacked with weapons
- The target is destroyed

Philosopher of law and sociology Felix Kaufmann explains how society can be emotionally led to persecute others as a result of hateful propaganda, citing Nazi Germany as an example. Kaufmann states that “most psychologists accept a theory of general persuadability as a personal characteristic.” He explains that human beings are “emotional as well as rational in their predispositions, and that, particularly in times of stress and strain, they can be swept away by the emotional appeals of false, defamatory propaganda against identifiable target groups.” He continues to argue that “the uncontrolled harassment of … target groups and the uncontrolled repetition of falsehoods and pseudo-facts can leave behind a residue of prejudice and hate among (non-target) recipients – a seed bed from which more widespread incitement to hate and harm can flourish.”

Online harassment is often defended by perpetrators as an expression of “freedom of speech.” An example of this is the anti-cult movement where harassment is thinly veiled behind a cloak of supposed moral righteousness. But as Professor Emeritus of Social Science and Anthropology Dr Evelyn Kallen explains, “Freedom of speech … does not mean the right to vilify.” She goes on to explain that hate propaganda (and therefore by extension cyberstalking and online harassment) have “no redeeming social value” and are “inherently harmful both to target groups and the societal order.” From a point of equality Kallen explains that “all persons and groups must equally be protected against the willful promotion of hatred and against defamatory attacks which deny their right to human dignity.”

Cyberharassment is a commonly used weapon by those who wish to suppress targeted groups and individuals with an interest in alternative spirituality. The persecution of others whether online or in person however has no place in a society which is open and tolerant, and no-one should be protected from suppressing the free will of others through the expression of online hate.

Notes
1 Unwilling Avatars: Idealism and Discrimination in Cyberspace, Mary Anne Franks, October 21, 2009
2 http://www.newyorker.com/tech/elements/the-psychology-of-online-comments
3 J.R Schafer, Joe Navarro (2003), “The Seven-Stage Hate Model,” FBI Law Enforcement Bulletin
4 http://www.sociology.org/content/vol003.002/kallen.html
5 Ibid.

About the Author
This article by David Gardner (The Rise of Online Harassment and Cyber Stalking) was originally created and published by Conscious Reporter and is re-posted here with permission from consciousreporter.com.
AUTONOMOUS VEHICLES
**Why This is Important?**

The ACT Changing Nature of Risk workgroup feels that autonomous vehicles overall, including the early phase subset of collision avoidance, will significantly impact our personal interactions with vehicles and radically change both personal auto and commercial vehicle insurance. When we consider that vehicle insurance represents 43% of total insurance premiums, even slight shifts in premiums will have a profound effect on our industry. This trend is moving rapidly and impacts many industries.

**What is It?**

An autonomous car (also known as a driverless car, auto, self-driving car, robotic car) is a vehicle that is capable of sensing its environment and navigating without human input. There is an evolution of sorts under the overall umbrella of autonomous vehicles.

Here are the five accepted stages:

1. Human driver controls all (traditional, since creation of automobiles)
2. At least one drive-assistance system (acceleration/deceleration/cruise control/lane centering)
3. Drivers still necessary, but able to shift ‘safety-critical’ functions to the vehicle
4. Fully autonomous, but does not cover all possible driving scenarios
5. Fully autonomous, equal to that of a human driver

This has applications across many spectrums of our lives.

**Broad Implications/Uses:**

- Increased safety, less violations and fewer accidents
- Smarter, faster, more reliable travel
- Economic efficiency
- Potentially more uniform lowered vehicle emissions
- Enhanced quality of life via ready access to instant transportation
- Potential to vastly reduce or completely remove automobile ownership, shifting it to usage based
- Accessible to elderly and handicapped

**Economic Impact(s):**

The ripple effect this will have on almost all aspects of our lives will be significant.

- The concern that autonomous vehicles will eliminate the need for personal auto and commercial vehicle insurance as we know it, with the risk potentially shifted to a product liability exposure
- The body shop and repair industries will cease to exist. While the number of accidents is expected to drop significantly as more crash avoidance features are incorporated into vehicles, the cost of replacing damaged parts is likely to increase because of the complexity of the components. It is not yet clear whether the reduction in the frequency of crashes will lead to a reduction in the cost of crashes overall.
- Fewer emergency resources required with fewer accidents happening
- Municipalities will lose traffic ticket revenue
- The trucking industry will be radically transformed (no driving limits), as will the Auto Unions (no drivers)
- Combined with the sharing economy (Uber), many may choose to no longer own cars
- Fleets of trucks may also be contracted on as needed basis
- Increased security and terror risk possible by using an autonomous vehicle to commit acts of terrorism
- Public infrastructure will need to evolve to handle cloud server systems that manage traffic and road networks
- The economic impact on auto makers could result in potential union lobbying/resistance

**Insurance Industry Implications**

The emergence of autonomous vehicles can have positive and negative impacts on many areas of our industry. Impacts listed are not necessarily “positive impacts” but more “delayed” – how our industry prepares and adapts to the change will determine if the impact is negative or positive.

**Positive impacts**

- The cost of vehicles will keep increasing. In the short term, average premiums for physical damage would normally go up, but at the same time the number of claims and the severity will go down, theoretically at least
- Initially, many of the traditional underwriting criteria, such as the number and kind of accidents an applicant has had, the miles he or she expects to drive and where the car is garaged, will still apply, however the make, model and style of car may assume a greater importance
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• Primarily, this means that the types and amount of coverages will become more complex causing all the more need for a trusted advisor

**Negative impacts**

• As cars become increasingly automated the onus might be on the manufacturer to prove it was not responsible for what happened in the event of a crash. The liability issue may evolve so that lawsuit concerns do not drive manufacturers and their suppliers out of business

• The type of service vehicles need will change, your standard auto repair shop will become even more technical and possibly even be a technology repair shop only

• Reduction in individual policies due to factors such as individual automobile ownership, ride sharing – with the majority predicted not to own but use via ride sharing.

• Fewer prospects for us to quote and write as new business (especially in the metro areas, which is our largest pure growth potential areas). Results:
  * Marketplace for several autos overall shrinks
  * Current average premium per policy will fall
  * A difference in policy average premium coming in the front door will be less than what is exiting
  * Current clients will purchase fewer cars, further reducing our add-on premium and average premium

**Indeterminate impacts (if required)**

• Yet to be determined whether the auto insurance system will change to be more uniform with the arrival of self-driving vehicles, and will the federal government play a larger role?

• As autonomous vehicles provide accessibility to visual or physical challenges, our distribution channel will need to address connection platforms like websites to enable this and become ADA-compliant.

• At what point does our business in the rural counties become an issue of concentration for reinsurance and rating agencies?

• Geographical boundaries can be limitations or enablers (rural vs. urban)

• At what point does our mix of business (auto and property) create an issue with reinsurance and rating agencies as well?

• Commercial Lines space may grow and pick up some of the Personal Lines

**Recommended Actions:**

While the full impact is at a future point, the industry needs to begin discussions now to determine new/alternated revenue streams to replace the loss of premiums from auto coverages.

**Agents**

• Staff should be made familiar with what is out in the market, as well as what is coming. They need to be able to discuss with and ask the appropriate questions of the consumer.

• Make sure you understand what surcharges and/or discounts your carriers offer for the different options. Examples: Ensure you and staff are aware of the basic autonomous concepts and applications. Review your current customer base for possible impacts.

• Investigate niche markets for:
  * Insuring delivery systems
  * Product liability for sensors and software algorithms
  * Other emerging needs such as insurance for cloud server systems that manage traffic and road networks, insuring 3D printing of needed parts

• Begin to develop long term strategic plans that consider the shift in revenue that is expected to occur because of the change in vehicle insurance

• The average premium will decline across the current book of business gradual at the start but will pick up

• Hold strategic discussions with staff to answer critical questions:
  * Will you be able and willing to provide the coverages that the public will demand?

• Hold strategic discussion session with staff to educate and share ideas.

• Will you be able and willing to be on the cutting edge in order to provide cutting-edge coverages?

• Will you be able to provide superior claims service on a continual basis?

• Will your expense ratio allow you to compete effectively?

**Carriers**

• Investigate offering coverages across spectrum of impact

• The average premium will decline across the current book of business (slow at the start but will pick up)

• Will fewer employees be needed due to automation advancement?

• As a carrier, you must invest in more advanced technology; need to determine to what extent

**Vendors**

Ensure management, quoting, and contact systems have the ability to handle these vehicle options as soon as available to the market.

**Evolving Technology Caution**

As much as any technology trend, this topic will change based on consumer, manufacturer and governmental direction. The independent insurance distribution channel can be a leader in this area, however close focus is needed as well as clear discussion among carriers, agents, and vendors.

**Call to Action**

• The industry needs to adapt and adjust to new/different revenue streams.

• This is a significant threat to the relevance of a personal lines only carrier and/or agent.

• Hold strategic discussion session with staff to educate and share ideas.

**About the Authors**

Ted Joyce, Jerry Fox, Rick Morgan, Laird Rixford, Ron Berg. The Agents Council for Technology (ACT) brings together volunteers from carriers, agencies, vendors, user groups and associations to create a wide array of technology-related education and resources. For more background on their free resources, please visit independentagent.com/ACT. If you have any questions or want additional information, simply email ACT@iiaba.net.
Meet the Candidate for the Office of INTERNATIONAL SECRETARY

CANDIDATE QUESTION:
Making changes and heading in a new direction can seem incredibly difficult. If you focus on the entire journey, you’re never going to make any progress. Successful change comes from a series of small events that build upon each other, much like the domino effect – the momentum from one domino carries over to the rest until they’ve all fallen to the floor. Each step in the process of change is like an individual domino; when it is lined up accordingly the results can be extraordinary. The key is to figure out what small changes are needed and what change/event should be first in the change process.

As a member of the IAIP International Board of Directors, what are some small changes you would advocate for? And how might you implement the changes to help trigger a domino effect?

Diane Martell
FCLS, CIIP

INTERNATIONAL SECRETARY ELECTION PROCESS OVERVIEW

Every member in good standing will have a vote in the election of the 2019-2020 International Secretary. We encourage you to exercise your right to vote!

The electronic ballot will be distributed to the membership via email in April and will remain active for a two-week voting period. Corporate Centre staff and a Teller’s Committee appointed by the International President will regularly monitor the response rate during the voting period and ensure that all votes are cast by current, active members in good standing. A minimum of 10% of the total membership qualifies as quorum. Of the number of votes cast, the candidate receiving the highest number of votes will be determined to be the winner of the election. Following the voting period and confirmation of the results, the 2019-2020 International Secretary will be announced via email to the membership.

For more information regarding the election process, please visit www.insuranceprofessionals.org/?page=election19
Change is difficult and frightening for many people and exhilarating and exciting for some of us! Successful change comes from a series of small events that build upon each other. Prior to beginning this change, what is our goal? Let’s emphasize the benefits of reaching our goal. Help everyone achieve the needed changes. Monitor the progress, welcome feedback, listen to concerns.

IAIP is phenomenal with establishing and nurturing corporate partnerships. We should continue to publicize and recognize our sponsors at International Convention. We can expand this recognition at all levels of our association by inviting a representative from the company to our Regional, State, Local meetings to speak or present an award. Our members can reach out to a company where they have a personal or professional relationship and invite them to participate in our association. This personal touch may lead to a corporate partnership. We can support this information on our websites and ask our Membership and Marketing Directors to share the information.

Another small change for increased results would be increased awareness and detailed communication of the Career Center. In return for the task of uploading our resume, we receive assistance with career development, resume building and interview advice. As the number of resumes increases, employers wishing to advertise and post their jobs with IAIP increases. With increased advertising income, we can advertise IAIP in additional publications or media outlets. We need to seek alternate methods for future revenue so we do not have to rely on memberships. The more people we reach, the greater chance to increase memberships and corporate partnerships. One domino move of uploading your resume can lead to the domino effect of increased memberships and corporate partnerships.

Another small change is the investigation of potential collaboration with other industry related organizations for mutual benefit. Would we ever consider International Convention with another organization? We could share site expenses and guest speaker expenses. Do we need to scale back or provide a different format? The first change needed would be open mindedness to consider ideas.

The domino effect is an appropriate analogy for IAIP! When one event sets off a chain of similar events, we see the cumulative effect produced. IAIP has already experienced many changes and we welcome small changes or greater changes so our association can continue to evolve and thrive!

**About Diane Martell, FCLS, CIIP:**

My insurance life began in 1992 with Nationwide Insurance Company as a Personal Injury Protection Claims Associate. I moved to Commercial Lines as a Workers’ Compensation Claims Associate and then to Personal Lines as a Bodily Injury Field Claims Associate, Facilities Manager, Personal Injury Protection Manager, and currently, Bodily Injury Manager. I lead a Team of highly skilled and engaged Bodily Injury Claims Associates who handle Maryland, DC, Delaware and Virginia claims. Our Team has received numerous awards in Customer Satisfaction, Employee Engagement and technical results. I have planned and executed meetings, education workshops and engagement activities for the Mid-Atlantic Region.

My IAIP life began in 1995 with Insurance Professionals of Anne Arundel County in Maryland, Region 2. I immediately became involved in the association.

**MY IAIP ACTIVITIES INCLUDE:**

**INSURANCE PROFESSIONALS OF ANNE ARUNDEL COUNTY**
- Secretary 2013
- Treasurer 2011-Present
- Member or Chair on all committees

**MARYLAND COUNCIL**
- AAMGA Recipient 2007 and 2010
- Treasurer 2003-Present
- Director Elect 2000-2001
- Member or Chair on all committees
- Participated in 20 Maryland Council Meetings

**REGION 2**
- Claims Professional of the Year Award 2016
- AAMGA Recipient 2009
- Marketing Director 2018 – Present
- Fund Administrator 2014 - Present
- Regional Vice President 2012 – 2013
- Regional Vice President Elect 2012
- Conference Co-Chair for Regional Conference (2019 and 2015)
- Member or Chair on all committees
- Participated in 23 Region II Conferences

**INTERNATIONAL**
- Claims Professional of the Year Award 2016
- Non-Dues Revenue Task Force Chair 2018 – Present
- Nominating Committee Member 2018
- Regional Realignment Member 2015
- FIT Insurance Professionals Chair 2015, 2013
- Participated in 21 National Conventions

In addition to my IAIP activities, I am a member of the Claims and Litigation Management Alliance and the Nationwide Diversity and Inclusion All Women Associate Resource Group. I support The Maryland Food Bank and St. Alphonsus Rodriguez Church.

I have obtained my Associate in Arts degree and Bachelor of Science in Administrative Management. I have a Delaware Insurance license. I completed Commercial Liability school this year. I earned my FCLS, CIIP, DAE designations and will complete CLP this year. I am currently pursuing my CPCU designation.

My husband of 19 years, Lon, is very supportive of my involvement in IAIP. For fun, we enjoy weekends at the beach in Ocean City, MD and attending Ravens football games.
Advance Your Career

IAIP offers the following prestigious industry designations:

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

CONGRATULATIONS!
(as of November 2, 2018 - February 28, 2019)

NEW CLPs
Donna Furnish, CLP - Region I
Joy Kmetz, AIS, AAI, ACSR, CIIP, DAE, CLP - Region I
Kunthea Sum, CIC, CRIS, ERIS, CLP - Region IV
Vonnie Caswell, CPIW, SM, AINS, AIS, ACS, CLP - Region V
Karen Balliet Wells, CISR, CPIW, CLP - Region VII

NEW CIIPs
Lourdes Sikora, AIS, AINS, CIIP - Region I
Sandra Malone, CIC, CISR, ACSR, DTM, CWC, CIIP - Region VII

NEW DAEs
Stephanie Barnes, CPIW, AINS, DAE - Region VII

To learn more about these designations, including how to qualify, visit insuranceprofessionals.org and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
Companies can partner with IAIP to promote the insurance industry through providing education, networking and industry alliance, as well as providing insurance products to the general population. Several levels of corporate partnership are available to meet your business's needs.

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

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

Thank you to our generous donors from November 2, 2018 - February 28, 2019:

<table>
<thead>
<tr>
<th>Gamechangers ($1000+)</th>
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<th>Pacesetters ($25 - $99)</th>
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<td>Chris DeSchepper's SBU Team: Tammy, Nachole &amp; Karen - In memory of Don DeSchepper, father-in-law of Chris DeSchepper</td>
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<td>Gracellen Donnelley - #GivingTuesday</td>
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<td>Greater Montgomery Insurance Professionals - In honor of Ms. Florence Briley's 60th IAIP Anniversary</td>
<td>Laurie Hallam - #GivingTuesday</td>
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<td>Lisa Hardin</td>
<td>Janis Hart - In honor of Ms. Florence Briley's 60th IAIP Anniversary</td>
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| Insurance Professionals of Eastern CT - In honor of Mary Corvaia & Maribeth Rizzardi | Michigan Council - In honor of Chelle Carey & memory of George Wilkins |
| Insurance Professionals of Mid-Missouri | Geraldine Plott - #GivingTuesday |
| Michigan Council - In honor of Chelle Carey & memory of George Wilkins | Michele Redman |
| Geraldine Plott - #GivingTuesday | Sharon Rice - #GivingTuesday |
| Michele Redman | Tish Riley - #GivingTuesday |
| Sharon Rice - #GivingTuesday | Tennessee Council Meeting |
| Tish Riley - #GivingTuesday | Wisconsin Council Meeting |

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<td>Margaret Wildi - In memory of Joe A. Wildi</td>
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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 our new members from November 2, 2018 - February 28, 2019

**Region I**
- Cynthia Anderson
- Zack Arnold
- Ashley Austin-Colyer
- Shannon Bilodeau, CIC, MLIS
- Annette Bousquet
- Theresa Buron
- Chanel Clancy, ACSR
- Malee Copeland
- Michael Dean
- Rebecca Dominguez
- Diana Duke
- Heather Duquette
- John Emmitt Jr.
- Ariana Feroce
- Beth Frost
- Bakul Gokhale
- Sarah Gould
- Haley Gumula
- Nichole Harris, API, AINS
- Terri Henry, CLCS
- Catherine Hoffman-Lopes
- Grace Huang, CLU, ChFc
- Karen LabBree, AINS
- Jill Magao
- Beth Markowski-Roop
- Melissa McKinney, MBA
- Jessica Meierdick, AAI
- Kaitlyn Mercier
- Lysa Molnar, AAI, ACSR(P)(L)
- (C), CIP
- Maxine Mooney
- Renée Nevins, CLTC
- Muriel Pepper
- Amber Lynn Reynolds
- Donna Sannuti
- Jonathan Sherling
- Angela Siegmund
- Megan Stine
- Norma Upperman, AU, AIS, AINS
- Sharon Walls, CISR

**Region II**
- Crystal Easterday
- Teresa Haas
- Whitney Hall
- Jordan Harrison
- Lindsay Keil
- Alexis LaPorte
- Bridgette Phillips
- Harold Tracy, CIC
- Frances Ayala Rivera
- Cassidy Bartemus
- Jorge Burgos, MScRMIN, AINS
- Ivan Flores-Ayffan Santana Esq., CPSU
- Frank Gomez
- John Gordon
- Jennifer Greene
- Nicolas Hernandez Cela
- Jason Hopkins
- Dignelis Jimenez Hernandez
- Barbara Ann Light
- Antonio Lignos, PTIC
- Kimberley Long-Kremski
- Maribel Lugo
- Yaritza Maldonado Lopez
- Joes Martinez Maisonet
- Ricardo Mattei Porrata
- Joyce Maurer, CIC, CPSR
- Jennifer Mendenhall
- Rebecca Miller
- Julie Mitchell, CLCS, CISR, Elite
- Moire Morone, Esq.
- Priscilla Nater Oliveras
- Jennifer Marie Negron Sabo
- Olga Oyola Rosado
- Roberto Ramos, CIC, CISR
- Alma Rivera
- David Rivera Perez
- Beatriz Rodriguez Hernandez
- Lizette Saldana Rexach
- Tanya Sanchez
- Maria Silvia Vargas, MAAA
- Rodney Williams

**Region III**
- Heidi Beller
- Emily Daugherty
- Jeannie Giesler
- Susie Haskin-Colovas
- Kenneth Knight, CIC
- Timothy Lakeberg
- Michele
- Purmort-Mooney
- Christine Rolfe
- Byrne Stapleton, CIC
- Dawn Szafarski
- Lori Ulbrich
- Kristina Wheeler
- April Whiteside
- Debra Aoyagi-Fujiwara
- Hani Ascha
- Rob Bycott, AIC, PCLA
- James Cabanilla
- Jenny Cheng
- Sheri delBarrio
- Suzanne Durante
- Rosalie Fielding
- Lisa Foley, ASLI
- Joyce Fujimori, CPCU, CIC, AU, ARM
- Elsie Ganaden
- Irina Ganchenko
- Heidi Hoffacker
- Jennifer Horton
- Betty Johnson, CPIW, AFIS, CISR
- Desiree Koyanagi
- Colleen Lazanich, CIC CRM
- Lisa Lee
- Misty Lynch Breit
- Becca Marsh
- Melissa Menchaca-Young
- Michelle Meyer, CIC
- Kaozi Miyasato
- Rima Nashashibi
- Danielle Newsome
- Ranya Okazaki
- Rachel Ostrander
- Candace Palenapa, CISR
- Joshua Ramos, CPCU, RPLU, ARM
- Nani Rio
- Lisa Schwichtenberg
- Sheryl Sharbomo
- Kenneth Slaton, CPCU, FLMI
- Stuart Spivack
- Michael St. Pierre, CIC
- Shirley Tagad
- Minette Valdes
- Sharon Viveiros
- Ryan Wilber, CLCS

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- Christine Rolfe
- Byrne Stapleton, CIC
- Dawn Szafarski
- Lori Ulbrich
- Kristina Wheeler
- April Whiteside

**Region VI**
- Vickie Burch
- Courtni Drake
- Penny Dugas
- Kayla Hickey
- Sharon Peoples
- Ebony Smith
- Betty Trichell

**Region VII**
- Debra Aoyagi-Fujiwara
- Hani Ascha
- Rob Bycott, AIC, PCLA
- James Cabanilla
- Jenny Cheng
- Sheri delBarrio
- Suzanne Durante
- Rosalie Fielding
- Lisa Foley, ASLI
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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.
Congratulations Christine Chandler Tillett for making the list of the Hot 100 in 2019 in Insurance Business Magazine. Christine Chandler Tillett, director of Human Resources at Charles Dunn Company, was recognized recently by her employer, Charles Dunn. She has worked to enhance the organization’s workers’ compensation model by implementing a new safety program and training material, in addition to training programs for managers aimed at reducing claims. In addition to serving IAIP as a Council Director and local association leader, Tillett is a recognized California Department of Insurance trainer and belongs to several industry organizations, including Professionals in Human Resources Association, the Society of Human Resources Management, the International Risk Management Institute, and the Association for Talent Development.

Regina Lemanowicz
San Diego Association of Insurance Professionals

The Wichita Area Insurance Professionals recently had their Honoring Heroes Breakfast. Deputy Eric Smith received the award for Sheriff’s Deputy of the Year for his role in helping physically roll a vehicle off a victim after a hit and run accident. Later he caught and arrested the hit and run suspect. 911 Dispatcher Chelsea Barclay won the award for Dispatcher of the Year for her role in an hour-long pursuit with robbery suspects through multiple jurisdictions that ended with no injuries and all the suspects in custody. Wichita Police Department Detective Robert Chisolm won the award for Officer of the Year for consistently upholding the values of their department. Members from Sedgwick County EMS, Butler County EMS, Wichita Fire and Sedgwick County Fire all received awards for heroism or their roles in positive community interaction.

Jeanie Johnstone, CPIW
M & M Insurance Associates

The Toledo Association of Insurance Professionals hosted their annual Industry Night event on Wednesday, November 14th. This event is the largest of the year hosting an average of 80 insurance professionals. At a general meeting, membership is at 15-25. This event is a more elegant and upscale dinner in which the association showcases their skills at fundraising for upcoming TAIP events as well as for local charities. We also had the pleasure of giving away three awards at this year’s event in which our winners will be moving on to the Regional Convention to compete as well. A membership push was given during the toast of the industry speech in which Byrne Stapleton of Stapleton Insurance encouraged others to join the association. He called upon a friendly competitor to join the organization. If so, he would as well. This strategy proved successful as we will be adding two new members by year end to our roster. The “Elegance with the Color Blue” themed event was held at the Hilton Garden Inn in Perrysburg this year.

Amanda Bialecki
Stapleton Insurance
Buckeye Professionals in Van Wert, Ohio meets with the Grand Lake CPCU Society every spring. IAIP is in charge on the even years and CPCU on the odd years. We always have a great turnout; many of our members are dual members of both associations. It’s a little easier for us since our association is made of Central Insurance employees, but CPCU has members from Central, Celina Insurance, Webb Insurance Agency and Auto Owners in Lima.

Penny Duer, CPCU, API, CPIW, AINS
The Central Ins. Companies

Cathy Hall, CPRM, CIC, AAI, AIM, Vice President, Forest Agency, Forest Park, Illinois wins 2018 NetVU Volunteer of the Year award. The Volunteer of the Year award is presented by NetVU to an individual who embodies the dedication and commitment it takes to represent NetVU’s mission. It is intended to recognize for providing outstanding volunteer service to NetVU and our community of members during the past year through leading by example and through results.

Cathy Hall, CPRM, CIC, AAI, AIM
Forest Agency

The Honolulu Association of Insurance Professionals (HAIP) was recently the recipient of the 2018 CPCU Organization of the Year Award. HAIP members are All In when assisting other organizations in their community. During the acceptance speech, the story was shared about HAIP treasurer attending the Ewa Emergency Preparedness Fair even after having eye surgery the day before. The presenter said, “now that’s commitment!”. Needless to say, the group of about 125 attendees were very impressed.

Preston Jones, M.Ed., CRC, LMHC
Hawai’i Employers’ Mutual Insurance Company, Inc.

The Honolulua Volunteer of the Year award is presented by NetVU to an individual who embodies the dedication and commitment it takes to represent NetVU’s mission. It is intended to recognize for providing outstanding volunteer service to NetVU and our community of members during the past year through leading by example and through results.

Cathy Hall, CPRM, CIC, AAI, AIM
Forest Agency

Last fall I represented Lockton at Kansas State University’s career fair. While I was there, I met a team from The Insurance Information Institute (iii) from New York. After sharing my story of how I ended up in insurance I was asked by iii to be featured in a video project. I am a cartoon character in one of the linked videos to help promote careers in insurance.

youtube.com/watch?v=iq9TPOJW0O8

Nicole Brown, Account Administrator
Lockton Companies

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Preston Jones, M.Ed., CRC, LMHC
Hawai’i Employers’ Mutual Insurance Company, Inc.
The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members.

Make a contribution by mail or online at:

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

or visit www.insuranceprofessionals.org

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

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