MANAGING RISK

PROPERTY AND CASUALTY RISK MANAGEMENT

2018 CONVENTION RECAP

Meet the 2018-2019 BOARD
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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Thank you to all the volunteers that accepted my challenge of serving IAIP during the 2017-2018 membership year.

This past year was a smashing success due to all of your hard work and commitment to IAIP.

As a thank you for supporting me this year, a donation of $500 has been made in your honor to IAIP.

Linda H. Bula

International Association of Insurance Professionals
Outgoing President’s Message

Go All In and Be the Difference!

Wow! My year is now complete, and it’s been one of the best opportunities of my professional life. I know that’s a big statement, but it’s a great experience and one that I will treasure forever. This organization means so much to many of us. The caring, learning, accepting environment is very unique in a business and industry setting. I hope you can all appreciate that not all associations are like ours.

The true uniqueness continues with the roles which we play in our own success and this organization. Never have I witnessed members so passionate and in tune to the management of our organization. Most times, a few folks run the show and little input is ever asked for or listened to. That is simply and proudly NOT the case with IAIP. Our members volunteer countless hours; ask, listen, adapt, question and help to move our organization forward. I am so proud of the changes made in the past fifteen years since I joined IAIP and I look forward to seeing where the membership and board will drive it in the future.

I encourage all members to get or stay involved, reach out and try a new role within IAIP. You won’t be disappointed. Opportunities are only limited by our beliefs and fears. This organization is successful because we don’t get caught up in titles. Every member counts and matters. I know our members have demanding careers with an impressive variety of job titles and organizations represented. I am always amazed that when our IAIP hat is on: we are all engaging in the association, inviting new members to attend, listening to new ideas and changing along with our industry.

This ranks up as one of the best roles I’ve held in many years and I am so thankful you allowed me to lead this organization. Please extend the upcoming board the same courtesy as you did for our team, offer suggestions, and be part of the solutions. We have achieved many goals this past year, some you probably haven’t even seen yet. We continue to tweak our educational offerings, work with our sponsors, and support our community to give you value for your time and membership.

I challenged you many times this year and you have accepted those challenges! Thank you all so much for your support this past year. Go All In and Be the Difference!

...Connecting Members... Building Careers.

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

Linda H. Luka
IAIP President
2017-2018
Incoming President’s Message

New Beginnings

This past year we asked members to unleash their “super powers”. Each of you has the power to move this association in ways that you may never have realized. The encouragement, the nudge of your fellow members is what brought you to this organization, and I would guess it is also what has kept you here.

As your incoming President I am excited to work with you and assist you in channeling your super powers for the greater good of our association. What better way to allow our organization to grow bigger, better and stronger than with the members leading our way? Linda Luka has been instrumental in promoting member growth and engagement. Her many challenges opened our eyes to the impact we can have on others. In addition, the challenges encouraged us to create a broader awareness of our organization among other industry professionals. For several years we have worked hard to change our perception/imagine and how we communicate our association. We realize, now more than ever, that every insurance professional seeking networking support, industry education and growth, and personal and professional development needs a community like IAIP. Our association has so much to offer everyone in the insurance industry. We are now even more relevant to industry professionals.

My hope, as your incoming president, is that our organization continues to support each other and our mission of building strong business alliances and connecting people of differing career paths and levels of experiences within our industry. The only way we can do this is to continue reaching out to co-workers, employers, businesses, and communicating to them the value of IAIP. New and continuous growth is essential to the survival of IAIP which is why each of you and your super power are so vital to IAIP.

I believe my super power is the ability to listen and implement. I will do my best to listen to the voices of our members, not just the concerns, but the ideas and the passion for IAIP. I will do my best to implement the programs, the processes or put into place the task forces that can explore your ideas and passion to engages and support our members in a positive way.

Elsie Mayer shared her super powers in 1938 when she and 10 other women formed this organization in Denver, Colorado. They had the foresight to share their super power with other professionals in the industry so that together they can grow, develop and become stronger. Elsie’s vision was strong and powerful then and it is still just as strong and powerful today.

Please join me as we continue our journey with IAIP! Road trips are much more fun when friends and family are with you.

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

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

...Connecting Members... Building Careers.

Angie Sullivan, AIC, CIIP, CLP
IAIP President 2018-2019

Angie Sullivan, AIC, CIIP, CLP
IAIP President 2018-2019
Succession Planning

by: Cindy J. Prud’homme, AINS, CPIA, CIIP, CLP, AmeriTrust Insurance Group

Considering the many risks businesses face today, one that is especially costly and disruptive - but often inadequately addressed - is succession planning. Succession planning is critical for all businesses, regardless of the nature of business or whether the business intends to operate for-profit or not-for-profit. We thought it fitting to address this subject in our Risk Management issue in the context of both IAIP association leadership and business environments in general.

To help, we recruited three subject matter experts, all 2017-2018 IAIP Regional Vice Presidents who have been active in helping promote succession planning within the IAIP structure. Our three experts are:

- Geraldine Plott, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE, CLP - Region II
- Kristina Donaldson, CPCU, CISR, AINS, CPIW, DAE - Region VI
- Kim Cameron, CPIW - Region VII

Their input was enlightening and the similarities and differences in their perspectives shed light on the many important facets of succession planning that one should take into consideration.

**Q: Why is succession planning so important to organizations and businesses?**

**KIM:** With the growing number of insurance industry professionals retiring, and the major impact it will have, it is important to have a succession plan in place. A succession plan is necessary to carry out our mission, provide services, and meet an organization’s strategic goals.

**KIRSTINA:** It is important to identify future leaders of an organization. Those leaders are responsible for taking a business, profitably, into the next generation!

**Q: What can go wrong if an association fails to create a succession plan? What are the risks?**

**GERALDINE:** The succession plan is a form of ‘risk mitigation’. It can reduce the loss of organizational knowledge, mitigate negative turnover due to future uncertainty within an organization, and help to prevent a decrease in productivity.

**KIM:** The risks include vacancy in key positions, loss of valuable time, lack of in-house resources, and those who are interested in advancing not having the skills and experience required because they have not been adequately mentored.

**KRISTINA:** Failure to plan often results in failure overall. Businesses risk being vulnerable to changes in the market that can lead to lack of profitability. Succession planning is a critical step in a business’ future success.

**Q: What can go wrong if an association fails to create a succession plan? What are the risks?**

**GERALDINE:** Start early; don’t wait until the need is immediate. Succession is not a ‘once and done’ deal – it should be a continuous process.

**KIM:** The steps include assessing an organization’s key positions – which are critical – and what skills, education, and experience are needed for each. Identify key talent and assess people. What development needs to occur to be ready for the next level? Conduct a gap analysis.

**KRISTINA:** It is important to identify future leaders of an organization. Those leaders are responsible for taking a business, profitably, into the next generation!

**Q: Who should be involved in developing a succession plan for an organization? Whose responsibility is it?**

**GERALDINE:** Succession planning should start at the top; the CEO and board of directors should ensure this is part of the organization’s strategic plan. This is a vital part of risk mitigation; without strong and continuous leadership, the organization may be unable to execute its business strategies.

**KIM:** Those involved should be process-oriented and effective communicators; they should have knowledge of the positions and competency development. Some businesses may want to include financial consultants, including a CPA or accounting firm. The group should be diverse, including multiple generations.

**Q: How important is training and development in the succession planning process?**

**GERALDINE:** Finding the right fit of candidates is essential to any succession plan. Assessing their strengths and developmental needs is critical. Without the right fit you risk valuable time and money in re-training, plus you risk the loss of confidence from supporting staff.
**Q:** What do you think are the challenges that future leaders face, and how do you prepare them to handle those challenges?

**KIM:** Size of an organization can become a challenge. There may be so few positions that they may not offer ample opportunities for advancement. Leaders may find themselves staying on in their positions, even though the skills needed for the job may have changed, and some leaders may no longer be making a meaningful and productive contribution. Leaders trying to implement a succession plan may find that the resource pool includes those who are disinterested, unmotivated, or lack the capacity to advance. Inadequate training and development could be a challenge they face. From an organizational perspective, if there is not a mechanism to promote qualified individuals in a timely fashion, potential successors could leave the organization and the business could face a talent shortage.

**Q:** What sort of role do the irrational, political, and emotional dynamics of succession play? More specifically, how do you manage the emotions that come into play, as past leaders release control and new leaders take the reins?

**KIM:** Succession can be a very personal issue for the leaders of an organization. We ask our leaders to become integrated in the culture of a business, so we cannot be surprised when they become emotionally involved. It is important to encourage outgoing leaders by recognizing and celebrating their accomplishments.

**GERALDINE:** Keeping past leaders involved in the mentoring and training of the new leaders can help to control the emotional dynamics of succession.

**Q:** How do you keep past leaders engaged, feeling like part of the team, and continuing their commitment to their organizations while still supporting a new leadership team?

**KIM:** There are so many ways past leaders can remain engaged and contributing to the success of an organization. They can serve as mentors to future leaders. They can serve on committees or oversee special projects. Within IAIP, past leaders are invaluable in reviewing and making recommendations for association business, such as bylaws, scholarship funds, nominating committees, etc.

**Q:** What type of training opportunities do we need to provide for future leaders to develop the skills they will need to lead in the future?

**KIM:** As leaders, we know the value our learning and development programs bring to our associations. Providing flexible learning options can be a way to allow others to train in ways that are successful for them. A variety of leadership training options are available to IAIP members, including online webinars, self-study, and face-to-face training at all levels of IAIP. With five generations actively in the workforce, organizations must restructure the way employees learn and the tools and activities they use. For example, millennials came of age using cell phones, computers, and video game consoles; they expect to use these technologies to support their learning activities as well.

**GERALDINE:** While technical training is important to the success of the new leader, being in touch with the climate or culture of an organization is also very important. The mood and behavior of the new leader can make or break succession. The ability to remain calm and cultivate a pleasant and cooperative demeanor goes a long way with fellow workers. Effective communication is also a necessity and can prevent discourse. Developing a strong emotional intelligence is a critical factor in leadership success, especially during times of change. Fortunately, that's a soft skill that can be learned and enhanced with proper training; IAIP can provide that training through its CLP and business skills programs.

**Q:** When it comes to succession planning, is past performance a predictor of future success? Why, or why not?

**KIM:** In a way, yes. A business culture that embraces change will cultivate success as it progresses through the steps of a leadership transition.

**GERALDINE:** Past performance does not have to dictate future performance, but it should be used to learn better and stronger ways of ensuring future success. Use the bad experience to mitigate future risk of failure!

**KIM:** Past performance can be a good indicator of focus areas that may need strengthening or development. It may also reveal what to look for and what to avoid. Adapting to new circumstances, improved understanding of critical paths, and continuous learning are fundamental. Motivation, resilience and relationships are equally, if not more important predictors of success, and can be improved continuously.

**Q:** Can you recommend some best practices that a business or a local association should employ in starting on their own succession plan?

**GERALDINE:** Start early. Determine the skills and behaviors needed to execute your business strategy. Determine any talent gaps and how best to fill them; continuously look at the roles that are most important to the organization and the talent needed for those roles. Focus on more than just the top layer of the business – consider vacancy risk, readiness risk, transition risk, and portfolio risk. Ensure your talent pool is more than adequate throughout the organization and focus, focus, focus on development!
1. Decide exactly what you want in every key area of your life. Start off by idealizing. Imagine that there are no limitations on what you can be, have or do. Imagine that you have all the time and money, all the friends and contacts, all the education and experience that you need to accomplish any goal you can set for yourself. Imagine that you could wave a magic wand and make your life perfect in each of the four key areas of life. If your life was perfect in each area, what would it look like?

   • Income – how much do you want to earn this year, next year and five years from today?
   • Family – what kind of a lifestyle do you want to create for yourself and your family?
   • Health – how would your health be different if it was perfect in every way?
   • Net Worth – how much do you want to save and accumulate in the course of your working lifetime?
   • Three Goal Method – in less than 30 seconds, write down your three most important goals in life, right now. Write quickly. Whatever your answer to this “Quick List Method” way of writing three goals it is probably an accurate picture of what you really want in life.

2. Write it down. Your goals must be in writing. They must be clear, specific, detailed and measurable. You must write out your goals as if you were placing an order for your goal to be manufactured in a factory at a great distance. Make your description clear and detailed in every sense. Only 3 percent of adults have written goals, and everyone else works for them.

3. Set a deadline. Your subconscious mind uses deadlines as “forcing systems” to drive you, consciously and unconsciously toward achieving your goal on schedule. If your goal is big enough, set sub-deadlines. If you want to achieve financial independence, you may set a 10 or 20-year goal, and then break it down, year by year, so that you know how much you have to save and invest each year. If for some reason you don’t achieve your goal by the deadline, simply set a new deadline. There are no unreasonable goals, only unreasonable deadlines.

4. Identify the obstacles that you will have to overcome to achieve your goal. Why aren’t you already at your goal?

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

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

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

**KEY QUESTION:** “What one skill, if you developed and did it in an excellent fashion, would have the greatest positive impact on your life?” What one skill, if you developed and did it consistently, in an excellent fashion, would help you the most to achieve your most important goal? Whatever the skill, write it down, make a plan and work on it every single day.

6. Identify the people whose help and cooperation you will require to achieve your goal. Make a list of every person in your life that you will have to work with or work around to achieve your goal. Start with the members of your family, whose cooperation and support you will require. List your boss, coworkers and subordinates. Especially, identify the customers whose support you will need to sell enough of your product or service to make the kind of money that you want.

Once you have identified the key people whose help you will require, ask yourself this question, “What’s in it for them?” Be a “go-giver” rather than a “go-getter.” To achieve big goals, you will have to have the help and support of lots of people. One key person at a certain time and place in your life will make all the difference. The most successful people are those who build and maintain the largest networks of other people whom they can help and who can help them in return.

7. Make a list of everything you will have to do to achieve your goal. Combine the obstacles that you will have to overcome, the knowledge and skills you will have to develop, and the people whose cooperation you will require. List every single step that you can think of that you will have to follow to ultimately achieve your goal. As you think of new items, add them to your list until your list is complete. When you make out a list of all the things you will need to do to achieve your goal, you begin to see that this goal is far more attainable than you thought. “A journey of a thousand miles begins with a single step.” You can build the biggest wall in the world one brick at a time.

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

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

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

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

9. Make a plan. Organize your list into a series of steps from the beginning all the way through to the completion of your goal. When you have a goal and a plan, you increase the likelihood of achieving your goals by 10 times, by 1000 percent! Plan each day, week and month in advance. Plan each month at the beginning of the month. Plan each week the weekend before. Plan each day the evening before. The more careful and detailed you are when you plan your activities, the more you will accomplish in less time. The rule is that each minute spent in planning saves 10 minutes in execution. This means that you get a 1000 percent return on your investment of time in planning your days, weeks and months in advance.

10. Select your number one most important task for each day. Set priorities on your list using the 80/20 Rule. Ask yourself this question: “If I could only do one thing on this list, which one activity is most important?” Whatever you answer to that question, put a number one next to that activity. Then, ask yourself: “If I could only do one other task on this list, which one task would be the most valuable use of my time?” Then write a number two next to that task.

**Keep asking this question:** “What is the most valuable use of my time on this list?” until you have your seven top tasks, organized by sequence and priority.

Here is another question you can ask: “If I could only do one thing all day long, which one activity would contribute the most value to my work and to my goals?”

Focus and Concentration are the keys to success. Focus means that you know exactly what it is that you want to accomplish, and concentration requires that you dedicate yourself to doing only those things that move you toward your goal.

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

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

12. Practice visualization on your goals. Create clear, vivid, exciting, emotional pictures of your goals as if they were already a reality. See your goal as though it were already achieved. Imagine yourself enjoying the accomplishment of this goal. If it is a car, imagine yourself driving this car. If it is a vacation, see yourself on the vacation already. If it is a beautiful home that you want, see yourself living in a beautiful home.

In visualizing, take a few moments to create the emotions that would accompany the successful achievement of your goal. A mental picture combined with an emotion has an enormous impact on your subconscious and your superconscious mind. Visualization is perhaps the most powerful faculty available to you to help you achieve your goals faster than you ever thought possible.

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

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

Always state your goals as though they were already a reality, as though you had already accomplished them. This activates your subconscious and superconscious minds to change your external reality, so it is consistent with your inner commands.

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

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

About the Author
Brian Tracy is Chairman and CEO of Brian Tracy International, accompany specializing in the training and development of individuals and organizations. Brian’s goal is to help you achieve your personal and business goals faster and easier than you ever imagined. Brian Tracy has consulted for more than 1,000 companies and addressed more than 5,000,000 people in 5,000 talks and seminars throughout the US, Canada and 69 other countries worldwide. As a Keynote speaker and seminar leader, he addresses more than 250,000 people each year. He has studied, researched, written and spoken for 30 years in the fields of economics, history, business, philosophy and psychology. He is the top selling author of over 70 books that have been translated into 42 of languages. He has written and produced more than 500 audio and video learning programs, including the worldwide, best-selling Psychology of Achievement, which has been translated into more than 28 languages. He speaks to corporate and public audiences on the subjects of Personal and Professional Development, including the executives and staff of many of America’s largest corporations. His exciting talks and seminars on Leadership, Selling, Self-Esteem, Goals, Strategy, Creativity and Success Psychology bring about immediate changes and long-term results. To learn more about Brian Tracy, please visit www.briantracy.com. If you have any questions about Brian Tracy learning programs and services, please email Support@BrianTracy.com or call 1-858-436-7300.
“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.
Stop the World, I Want to Get Off!

by: Marsha D. Egan, CSP, PCC
Almost every day, I hear someone remark how fast the world is changing – and it’s true. It’s almost unrecognizable from our parents’ days, and even from the world we grew up in. We live in a world far more touched by a constant state of change than any generation which has gone before us. Global communication and sharing of ideas combined with ever-increasing technology has given us a world that moves incredibly fast. Add to that the increasing world population, increased global competition and the pressure we all have on profits, and we have a world with its foot stuck firmly on the gas pedal!

Mind you, it’s almost certain that the current break-neck speed at which our world turns is the slowest rate of change we’ll ever have; things can only speed up even further from here – pretty scary, isn’t it?

Just to reinforce this, the compounding reality is that there’s nothing any of us can do to slow the rate of change – whether we like it or not, the roller coaster is here to stay!

The more change we have to deal with, the greater the potential is for us to feel stressed out. People are, by their very nature, resistant to change. We have our routines and our idiosyncrasies, and we hate to be taken outside our ‘comfort zones’. How many times have you heard a colleague say ‘well, we’ve always done it that way’, or refer to how something worked ‘last time’? When we have to mix things up a little, people get uncomfortable, so it’s understandable that this can create stress.

Even changes that improve people’s lives can create stress. For example, when someone gets a promotion and has to move to a new city, they not only have to deal with all of the changes to their new responsibilities at work, with a new boss, new relationships and new knowledge; their family must also deal with the changes involved in moving to a new neighborhood — new schools, new neighbors, new places to shop, new doctor, the list can be endless. While the overall result is a positive change, all these things almost certainly add pressure to a person’s home and professional life.

Given the fact that we can’t slow the rate of change down, what CAN we do?

The answer lies in our own ability to change from within – the way we handle or react to change. If you can’t change what you don’t like, there are only two things you can do. You can elect not to be part of the thing you don’t like (which in this case simply isn’t going to work!), or you change your attitude towards it.

Here are some ideas for how you might accomplish this:

- Find the benefits of the changes you are experiencing. Think of ways you can use those changes to make your life easier. Try to avoid fighting the change and find ways to make it work for you. It’s much easier to ‘go with the flow’!
- Focus on learning to work with the change. The more you focus on ‘getting a handle on it’, the faster it’ll be second-nature.
- Think things through. When confronted with change, look at it as if it’s a chess game, when you need to think through the several moves in advance rather than just one. A lot of the time we create a stressful situation by making a judgement call without considering what the consequences will be.
- Keep an open mind and a positive attitude. Finding fault with a new idea or dismissing it is easy, but the better our attitude to it, the less of a chore it will be. As an added bonus, staying positive will have a positive effect on your career and relationships – no one wants to be around a negative person!
- Recognize that change can be stressful. Accept that fact and give yourself permission to feel uncomfortable at the beginning.
- Helping those around you get used to the change will give you a better understanding of the change itself, will minimize the stressful side of it, as well as impacting well on your relationships.
- “I am the master of my fate; I am the captain of my soul.” is a quote from the classic poem Invictus, although most people remember it more as a line from the film Casablanca. Take ownership of your own attitude. You’ll only feel stressed if you allow stress into your life. By controlling your attitude, and your emotional responses, you will give yourself the best chance of getting the most out of change and minimizing your stress levels.

Sure, change can hurt. But it is here to stay. The people and organizations who seek out the positives and embrace change will be the ones who see the most benefit from it. Will you be one of them?

About the Author
Copyright, Marsha D. Egan, CSP, PCC, Success Strategist and CEO of The Egan Group, Inc., http://marshaegan.com. Marsha is a certified executive coach and professional speaker, specializing in leadership transformations and positive change. You can reach her at marsha@marshaegan.com
Whether you are an insurance professional or another type of professional working within the insurance industry, insurance designations play a critical role in career development in numerous ways. For the purpose of gaining insight from both perspectives, we have combined the stories of two professionals, both IAIP members. The first is Vickie Harmon, CMA, CIIP, PIAM, CLP, DA an accountant and operations manager (Vice President & CFO); the second is Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE, an Assistant Vice President for Client Relations and Training and Senior Product Development Analyst.
VICKIE HARMON, CMA, CIIP, PIAM, CLP, DAE

I’m an accountant – why do I need an insurance designation? Like so many others in our industry, I did not grow up dreaming of being an insurance professional. In college, I didn’t study anything related to insurance. Even now, I don’t work on insurance, I work in it. I’m a “Fringe Professional.” I’m an accountant, supervisor, HR coordinator, office manager, IT support, and any other operational duty you can think of to toss onto my desk. Just about the only thing I don’t do is write insurance.

After purchasing an ownership interest in my company, I decided I’d better jump into the industry with both feet. I joined the Insurance Professionals in an effort to reach out beyond my desk and become a part of the industry. My job is still accounting and operations, but my career is now most certainly insurance.

I have greatly enjoyed attending meetings and events and getting to know many folks who actually write policies, handle claims, and provide the wide variety of services that come with being a part of the insurance industry. I had no problem connecting with folks socially. However, it was a challenge to understand and connect with people professionally. That’s when I started taking classes. And more classes. And maybe even a few more classes. But it was worth it! In the process of earning my Certified Insurance Industry Professional (CIIP) designation, I was able to take several IAIP programs that helped me better understand what my friends and peers in the association are doing. The classes gave me a broader understanding of insurance coverages, and the industry as a whole – much more than the narrow view of the world from my office.

I continued on to earn the Certified Leadership Professional (CLP) designation. Those classes aren’t focused on the industry or insurance, but on leadership. That’s a topic EVERYONE can use. The classes were very relevant to my job – the things I do every day interacting with staff, peers, colleagues, etc. I look forward to the renewal certification classes, as they always offer additional skills and insight into how to become a more effective leader.

Once I had these two designations, it was a no-brainer to pursue the Diversified Advanced Education (DAE). The DAE requires a combination of many sorts of learning and participation. To qualify you must have completed IAIP classes, non-IAIP insurance industry education, a qualified ethics program, and participated in events and fulfilled at least one qualifying leadership position in the association. This sounds like a big commitment, but everyone needs continuing education to keep their skills sharp, and while you may not think holding a leadership position is educational, you’ll change your mind after you’ve held a few. There’s so much to be learned by volunteering your time and working with other professionals.

Do I need these designations to do my job? No.
Did I need them to get my job? No.
Are these designations valuable to my employer? YES!

In addition to the knowledge and skills learned by obtaining these designations, they also reinforce the position that I’m committed to my job, my employer, and the insurance industry. My job isn’t just a job, it’s a career. I was lucky enough to be able to buy into my company. Not everyone has that chance. However, taking the time to earn designations like the CIIP, CLP and DAE show a commitment beyond just getting a paycheck from your employer. They show a desire to understand how you fit into the big picture.

In our continued effort to build our ranks and encourage membership and participation, we should consider the “Fringe Professionals” in our offices: the accountants, bookkeepers, compliance personnel, management, actuaries, and many others who have made the insurance industry their home. These professionals often do not travel on business and may consider themselves to be stuck at a desk every day. An invitation to attend a meeting with you might spark a new energy and interest in their career within an industry that, let’s face it, has a very dry reputation.

From the Fringe,
Vickie Harmon, CMA, CIIP, PIAM, CLP, DAE
Bailey Special Risks Inc.

SUE C. QUIMBY, CPCU, AU, CIC, CPIW, DAE

The value of IAIP designations cannot be overemphasized. Learning is a lifetime process. As a younger female member of the insurance industry, it was important to me to get industry designations such as CPCU, CIC and AU. In addition to the wealth of knowledge gained, having the letters behind my name gave me credibility and confidence I needed to succeed in a male-dominated industry. Once that goal was accomplished, I realized that there were other skills that I needed to master to advance in my career as well as other organizations I was involved in.

IAIP designations are unique in that they are applicable to anyone in insurance, as well as noninsurance, positions. They offer opportunities for personal as well as professional development. Many courses can be done as self-study, so at your own pace. Far more valuable than the designations themselves are the leadership, management, negotiation, organizational and planning skills we learn that help us in our jobs as well as all other aspects of our lives. Earning a designation is proof that you are dedicated and serious about your career.

While getting a designation is great, we should not overlook the plethora of other educational programs offered by IAIP. These courses offer valuable training in areas that transcend insurance and affect all areas of our lives. One that stands out is Confidence While Communicating, which helps to enhance public speaking and overall communication skills. This has helped me immensely in my job as a speaker and trainer, as well as leading association and business meetings.

I encourage everyone to make the most of the educational opportunities IAIP membership provides. IAIP designations and other programs offer something for everyone – no matter where you are in your career or what your job entails. Not everyone has time or resources to go back to school, but IAIP can help us to never stop learning.

Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE
MSO®, Inc.

In conclusion, no matter what your position or role, don’t fail to take advantage of every opportunity available to you to demonstrate to your employer your commitment to your career. By investing in additional studies, expanding your skills, and participating in leadership activities, you will ultimately distinguish yourself from others, and add value to your career; while at the same time increasing your professional image and salary potential! Imagine the sense of purpose and meaning you will gain, as well as the well-deserved recognition you will gain from your employer.
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STRATEGIC PLANNING:
UNDERSTANDING AND EMBRACING THE PROCESS

by: Lisa R. Hardin, CPCU, CPWI, AIC, AIS, ACS, DAE
Strategic Planning – two words that can cause heart palpitations in even the most seasoned business professional. The process can seem daunting, but once you break down into manageable steps, you realize it is a very useful tool that is often underutilized. Strategic planning is different than financial planning. Simply projecting a budget into the future fails to take into account the competitive advantages and disadvantages of a business. Financial planning is a component of strategic planning but is not a substitute for it. So, what exactly is strategic planning? At its core, strategic planning is the process of determining an organization’s goals and direction and then allocating its resources, both monetary and human, to achieve those goals. It is the road map an organization follows to take it forward into the future.

Strategic planning can be both philosophical and analytical in nature. Successful plans include elements of both approaches. On the philosophical side, the vision and core values of an organization are created and incorporated in future decisions. The question becomes “Does this opportunity fit with our vision and core values?”. The analytical approach focuses on setting goals, establishing deadlines and dealing with change. Specific touch points are set to review the plan to ensure tasks are being completed and any needed course corrections are made before it is too late. Both approaches seek to determine where an organization is now, where they want to be in the next five, 10 or 15 years, and how to get there.

Once the direction of the organization is determined, one of several approaches can be used as a framework to develop the overall plan. Five of the most common are SWOT analysis, Porter’s five forces, a balanced-score card, a PEST analysis and the growth-share matrix. Based on the industry involved, one process may be better fit than another, so let’s look at the basics of each.

**SWOT ANALYSIS**

SWOT stands for Strengths, Weaknesses, Opportunities and Threats. Strengths and Weaknesses are internal to an organization. Opportunities and Threats are external forces. Objectives and challenges facing an organization are placed into one of the four categories. The SWOT analysis identifies those objectives which are attainable and the challenges which could cause trouble for an organization. SWOT works well for both for-profit and non-profit organizations.

**PORTER’S FIVE FORCES**

Developed by Michael E. Porter of Harvard University as a counter to the SWOT analysis, the five forces are the bargaining power of suppliers, the bargaining power of buyers, the threat of substitutes, the threat of new entrants and industry rivalry. Each is used to search and measure competitive intensity, attractiveness and profitability. The method draws on industrial organization economics.

**BALANCED SCORECARD (BSC)**

The BSC method looks at an organization from the four prospectives of finances, customers/stakeholders, internal processes and organizational capacity. BSC looks to connect the dots between the high-level strategy element of mission statements and core values with the strategic objectives and measures that keep the day-to-day operations on track. With BSC, companies can look at their organization as a whole to identify areas hindering performance and growth. The BSC method is used extensively in business, industry, government and non-profit organizations.

**PEST ANALYSIS**

PEST stands for Political, Economic, Socio-cultural and Technology. PEST focuses on these external macro-economic trends to understand market growth or decline and how those factors will affect an organization’s position within the market. Related versions also add categories for legal, environment, demographics and regulatory factors. While PEST and SWOT are similar, PEST focuses on “big picture” factors in markets as a whole, while SWOT analyzes how those factors affect a particular business or product line. PEST and SWOT are often used together.

**GROWTH-SHARE MATRIX**

Growth-Share Matrix is also known as the product portfolio matrix, the Boston Box, BCG-matrix, Boston Consulting Group Analysis and portfolio design. It is based on a chart developed by Bruce D. Henderson of the Boston Consulting Group in 1970. The premise is that market growth reflects industry attractiveness and market share reflects an organization’s competitive advantage. An organization’s position relative to market share and growth is mapped, falling into one of four categories – dogs, question marks, stars and cash cows. While once widely used, the Growth-Share Matrix has been replaced by more complex models. However, the method can be used as a basic way of viewing an organization’s overall position within the industry and works as a starting point for more in-depth analysis.

Once a framework for analysis is chosen the real work of strategic planning begins. The process requires input from all areas of an organization from the top down. Communication and a shared vision are keys to success. Those involved must understand and accept not only the goals and objectives the organization wants to achieve, but the resources available and process limitations that may hinder or prevent some objectives from being realistically obtained.

To achieve the desired outcome, a strategic plan must contain measurable objectives with deadlines and accountability for results, both good and bad. Having an objective without a specific person or department assigned to implement it means nothing will happen. For this same reason the plan must be a living document rather than something pulled out every three to five years to review because the previous plan is “expiring”. Without routine review, the plan will become stagnant and useless. Reviewing the plan allows for changes to the plan as internal or external forces warrant. Nothing should be set in stone. Periodic review also provides an opportunity to recognize goals achieved, which is as important, if not more, then analyzing failures. Celebration of successes reinforces the organization’s commitment to the plan and the mission and vision the plan set out to achieve.

This is just a brief overview of the strategic planning process meant to take some of the mystery and terror out of a very important tool used by successful organizations to define what they want to achieve and how they want to get there. For a more in-depth look at the strategic planning process, IAIP offers a course – *Fundamentals of Strategic Planning* – as part of the Certified Leadership Program.

**About the Author**

Lisa R Hardin, CPCU, CPWI, AIC, AIS, ACS, DAE, graduated from the University of Wisconsin-Stevens Point with a B.S. in Business Administration-Finance in 1988. She began her insurance career in 1990 at Sentry Insurance as a Commercial Lines Rater. She is currently a Claims Specialist handling large liability claims for Sentry’s National Accounts. Lisa joined IAIP in 1994 as a member of Mid-Wisconsin Insurance Association. She is currently serving on the IAIP Board of Directors as the Region V Vice President.
SELFIES:
What You Should Know

by: Kimberly Shattuck, CISR, CPIA, CPIW, DAE, CLP

A selfie (/ˈsɛlfɪ/) is a self-portrait photograph, typically taken with a smartphone, which may be held in the hand or supported by a selfie stick. Selfies are often shared on social networking sites such as Facebook, Instagram and Snapchat. “Selfie” typically refers to self-portrait photos taken with the camera held at arm’s length or pointed at a mirror, as opposed to those taken by using a self-timer or remote. In November 2013 the Oxford English Dictionary named “selfie” Word of the Year. It describes a selfie as “a photograph that one has taken of oneself, typically one taken with a smartphone and shared via social media.”

You might think that the selfie started with the smartphone. How about this fun fact? The first-ever selfie was painted in 1524 using oil on wood. In “Self-portrait in a Convex Mirror,” 21-year-old artist Parmigianino depicted his own reflection. This young artist had no idea he was 500 years ahead of a booming trend! Parmigianino’s oil painting self-portrait aside, the first photographic selfie as we know it today was taken by Robert Cornelius in 1839. Unfortunately, it wasn’t as easy as tapping his thumb on an iPhone’s front-facing lens. Cornelius had to set up the camera on a stand, remove the lens cap, run into the frame, sit for five minutes, then sprint back and replace the cap. In this exhausting process, he took what is believed to be first photographic self-portrait. You can find a copy of his “first selfie” on his tombstone in Philadelphia.

Moving forward in time, in 2005 the term “selfie” was discussed by photographer Jim Krause. In the early 2000s, before Facebook, self-taken photographs were particularly common on MySpace. Early Facebook portraits, in contrast, were usually well-focused and more formal, taken by others from distance. In 2009, the image and video hosting website Flickr used the term ‘selfies’ to describe seemingly endless self-portraits mainly posted by teenage girls. In 2010 the front-facing camera of the I-phone 4 led to mobile photo apps such as Instagram and Snapchat and a resurgence of selfies. By the end of 2012, Time magazine considered selfie one of the “top 10 buzzwords” of that year.

Social media apps like Instagram and Snapchat encourage people to take selfies with features like Geofilters, hashtag linking of related topics, and picture stories. Geofilters allow people to take selfies with overlays that can be comedic, altering your selfie image with the ability to show where you are located. In September 2017, Instagram boasted 500 million daily active users of its self-promotion, selfie-sharing app and 800 million monthly active users. Snapchat reports 178 million daily active users of its service. As of July 2017, the four most popular social networking services were (in order of popularity) Facebook, Facebook Messenger, Instagram, and Snapchat. Initially popular with young people, selfies gained wider popularity over time. Life and business coach Jennifer Lee, in January 2011, was the first person to coin it as a hashtag on Instagram.

Today, we have all kind of selfies; the group, celebrity, politician selfie and the list goes on and on. A selfie post can go viral and make you globally famous or infamous overnight. Selfies have
also been taken beyond Earth in space by astronauts, an image by NASA's Curiosity rover of itself on Mars, and images created by an indirect method, where a self-portrait photograph taken on Earth is displayed on a screen on a satellite and captured by a camera. It's a technological way to zero-in on the moment and place oneself right at the center of attention. This is all somewhat of a good thing from an intellectual property standpoint. The selfie raises a number of interesting issues – particularly in the realm of copyright: Who owns the selfie?

When it comes to photos, the question of ownership can get sticky. Unless the one central tenet of copyright basics can be remembered: when it comes to photos, it’s always the shooter (the person who clicks the photo) who owns the photo. This is true regardless of who owns the camera or who is holding the camera at the time the photo is taken. The golden rule for photo ownership is “if you click it you own it”. This even comes into play when a professional photographer takes a photo of a model. We sometimes mistakenly assume that it’s the model who owns the photo. It is her image and she is getting paid based on that image. That may make sense from a business standpoint, however, the copyright law says otherwise. Copyright law deems the person who manipulates the camera, by clicking the shutter, as the original creature. Thus, the owner of a selfie would be your very own self.

As with all photos, the person who shoots a selfie retains ownership under copyright law for 50 years, and if he or she registers the photo with the U.S. Copyright Office, that person is entitled to possible injunction and monetary compensation when someone else gets caught infringing the copyright.

These concepts of ownership have been codified in the U.S. Copyright Act, and a case called Feist Publications, Inc. vs Rural Telephone Service, Co., 499 U.S. 340 (1991) articulates the originality standard well. In that case, the Supreme Court made independent creation and “at least some spark of originality” a Constitutional requirement in order for exclusive rights to be granted. The same ownership guidelines apply when a group of friends or family crowd around a smartphone. Whoever clicks the photos is considered the original creator and ownership resides with him or her. Think back for the amazing Oscar moment in selfie history when Ellen DeGeneres gathered together a group of front row seated celebs for the group selfie of the century. If you’ll recall, just after a voice yells out, “I’ll take it!” smart-thinking Ellen quickly replies, “No I’m taking it” to the cheers and chuckles of the crowd. If there were ever a legal dispute over selfie ownership, Ellen’s insistence would have paid off. However, as is so often the case with group selfies, things got mixed up in the moment and Ellen was not the person who snapped the photo. It was actually Bradley Cooper who clicked the shutter. The person who clicks the photo owns the photo. In this case, that owner would not be Ms. DeGeneres but Mr. Cooper.

Selfies you post on Social Media – who owns what? What about posting your selfie (assuming you clicked it) to a social network like Instagram or Twitter? Do you automatically lose ownership rights?

The answer depends. The main factor is whether the terms of the site, which presumably you have already read and agreed to at registration, dictate that ownership shifts when photos are posted. The best advice is to always read site terms and agreements carefully before posting any original content to the Internet.

In 2011, a crested black macaque pressed a trigger on a wildlife photographer's camera, set up in an Indonesian jungle for that specific purpose; when the camera was later recovered it was found to contain hundreds of selfies, including one of a grinning female macaque. This incident set off an unusual copyright debate. In 2016, a federal judge ruled that the monkey cannot own the copyright to the images.

A couple words of caution, as people have been injured and even died taking selfies. The first known selfie-related death occurred March 15, 2014, when a man electrocuted himself on top of a train. In 2015, it was reported that more people had been killed taking selfies that year than by shark attacks. Takers of selfie photographs have fallen to their deaths while losing their balance in precarious positions and others have been wounded or killed while posing with handguns which have accidentally fired.

In Russia, due to the increasing number of incidents where attempts to set up a unique selfie had led to injuries and deaths, the Russian Ministry of the Interior released a “Selfie Safety Guide” in 2015 that warned selfie enthusiasts about some common dangerous behaviors. A 2015 study showed that 20 percent of young Britons had taken selfies while driving a car. In Milan, the Italian chief of state police expressed concern over the same phenomenon in Italy on the launch of a short film with the title "Selfie". July 1, 2017 fourteen students of Federal University of Technology Akure, Nigeria went to a river near the university and took selfies on a canoe stationed at the river. The canoe capsized while the students were taking selfies, killing the two who could not swim.

And what about selfie tools like selfie sticks? There has been a growing ban on selfie-taking, specifically when using selfie-sticks as tools. Disneyland’s Paris, Hong Kong, and American theme parks have forbidden the use of selfie sticks on their premises. The Palace Museum in Beijing and the Sistine Chapel in Italy have done the same. Even festivals like Lollapalooza in Chicago and Coachella in California have called for a halt. It looks like visitors will have to document their fun the old-fashioned way: by extending their arms. Check the selfie stick policy usually available on the events website and know before you go.

In closing, here are five tips for taking your best selfie:

1. Look up toward the camera
2. Extend your head away from your neck
3. Instead of holding your phone in front of you; hold it to the side for a flawless angle
4. Relax your mouth and exhale blowing air through your lips
5. Find the best light - and snap away

About the Author
Kimberly Shattuck, CISR, CPIW, CPLA, DAE, CLP is a Small Commercial Sales Manager for The Hanover Insurance Group. She has been in the insurance industry for over 25 years. She is a frequent contributor to industry publications, speaker at events and education seminars featuring social selling strategies and branding. She has been a member of Insurance Professionals since 2008 serving as past Georgia Council Director (11-12), Region III Vice President (15-17) and President of Insurance Professionals of Atlanta (17-18).
A Day in the Life of a Risk Manager

by: Renee Simon-Jackson, PIAM, CPIW, CPII

In 1995, having worked for a private Real Estate/Commercial Development and Construction and Property Management Company, I decided to start my own consulting company as a Risk Manager, Safety and Loss Control Consultant -- RSJ Consulting LLC. I have been very successful; consulting for more than 15 years specializing in single family, commercial, retail development, construction, property and finance management. My career, along with my professional development, has been one of the most rewarding and satisfying things I could have ever imagined.

My days can start at any hour. I must maintain risk awareness by continually reviewing and staying on top of the latest developments on issues that could create a risk for my clients and all the entities under the master insurance program. I must identify the organizational goals, provide good, sound direction to form a criterion against which actual accomplishments can be measured. Regulatory requirements change constantly, and this is just one of the areas I am constantly monitoring for my clients. It is imperative that I stay on top of the day-to-day risk, throughout the organization and continually deliver risk advice and report any risk to the principles of the organization.

Throughout my consulting career I have maintained a close alliance with the brokers on the accounts as we continually work together and collaborate as a team to develop a risk strategy to prepare for the day-to-day operations of multi-million-dollar organizations, which would include, but not be limited to: analyzing exposures, implementing cost control measures and strategies to the exposures; determining risk transfer or financing options, and managing current and future exposures. All of this must be tailored to the type of business I am consulting for.

Additionally, in consideration of the organization and industry, I market the company during the renewal process to the changing needs of the business/organization. By doing this I maintain and stay on top of every loss that occurs within the organization from the “Record Purposes Only” to all reported claims, lawsuits, etc. This would include reporting and staying involved with any losses for all the entities under the master insurance program; working directly with the carriers and attorneys for any reported losses until concluded and/or settled.

Throughout the years I have developed and implemented Policy and Procedures Manuals, Property Management Safety Manuals, Construction Management and General Contractor Safety Manuals as well as other company policies and safety training. Implementation of a company Property Management safety committee and program was a must, as they are the largest organization under the master insurance program and what drives the overall modification of all companies. Throughout my training of safety committees and others, it is an inspiration to develop, train and offer leadership; influencing committees to make effective changes that result in positive programs to achieve satisfactory results that ultimately result in competitive premiums and savings throughout the master insurance program.

My clients continually give feedback on the results seen within the entire master insurance program and the things they expect in the future. There are scheduled meetings every quarter with the principles of each entity/division, along with insurance brokers, to discuss any changes, upcoming projects and concerns as it relates to the master insurance program, along with stewardship meetings twice a year.

It is very beneficial to meet annually with the carriers providing the insurance services for the entire master insurance program. It helps to form a lasting relationship, as some of the carriers have been on the policies for several years.

They really understand the business they are insuring, although it can quickly change into something much bigger than initially planned.

My overall dedication to the industry has allowed me to turn a dream into a sound business. Coming from a background of a ‘Company Librarian’ with a major insurance company, to Assistant Training Secretary to Claims Adjusting and then to Risk Management has had a lot of rewards. Truly, without the guidance, direction, mentoring and leadership, along with the educational tools of IAIP, I don’t believe a lot of my success would have been possible. Not only is Region III the place to be, but IAIP is the place I have always wanted to be involved in.

About the Author
Renee Simon-Jackson, PIAM, CPIW, CPII, has been a self-employed consultant since 1995. She currently works with The Integral Group LLC as a consultant and liaison for several divisions, including commercial and real estate development, construction and investment management, property management of single family and senior properties in multiple states. She develops policy and procedures manuals, safety training and manages some HR functions as related to workers compensation and claims handling; along with any and all risk management functions. Renee has been an active member of IAIP since 1980. Renee is a 2017/2018 Region III Awards Chairman and is currently Member at Large in Georgia. She has held several positions in the local, state, regional and international level, and has served on several committees. She has competed and won awards at the council and regional level for the Confidence While Communicating competitions. Other awards received include: Georgia Association Achievement Award 2008, Risk Manager of The Year Award 2012, Georgia Council Director Achievement Award 2015 and more recently the Regional Awards Chairman 2018 and Bylaws Chairman for the Georgia Council 2018.
Emerging Technologies:

A CASE FOR ALIGNMENT OF TECHNOLOGY STRATEGY TO REDUCE RISK

by: Cindy Prud'homme, AINS, CPIA, CIIP, CLP, AmeriTrust Group, Inc.

In an enlightened organization, leadership understands the importance of alignment between business strategy and technology strategy to reduce business risk. As insurance professionals, we make it our work to help clients manage their risk, including business risk, but it’s equally important that we manage our own.

When an insurance organization does not align technology strategy with business strategy it introduces an extraordinary level of risk that can, over time, cost the organization significant expense to correct, and in some scenarios can put an organization out of business entirely. For example, agility, or the ability to rapidly respond to changes in the market, regulatory environment, workforce, or economy is now a leading indicator of a business’ ability to survive and grow. Yet, many insurance organizations are slow to implement new technology, and over time find themselves owning and maintaining outdated hardware and processing applications that no longer meet the needs of their customers.

As more and more of society depends on the internet and mobile applications to conduct business, insurance professionals are challenged to respond to the demands of their customers, particularly the younger generation of customers, when their legacy processing systems cannot deliver the required functionality. This directly impacts their ability to compete in a consumer-centric market. They become slow to introduce new products or onboard new programs, they find themselves unable to support new requirements or features that their competitors can, and the cost of doing business increases as their employees work harder to accommodate demands their systems cannot. Staff turnover increases as work becomes more challenging, and the cost of replacing talent eats into the bottom line while vacancies impact customer service.

Outdated hardware and processing applications mean that businesses are not able to leverage current technology to connect or interface their systems to support a variety of business needs, from regulatory reporting, to financial management and banking, to operational or predictive analytics, to loss control. Legacy systems – leveraging technology of the past – often mandate hundreds or thousands of direct, system-to-system interfaces that may not manage data in the same way, and that become enormously expensive to maintain and support. This introduces underwriting risk in making poor risk-based decisions and drains financial resources from the organization that could otherwise be spent driving business strategy. When organizations eventually conclude that they need to replace legacy systems, they are largely unable to because of the volume of system-to-system interfaces that must be replaced. The cost and timeline of that effort may eventually prevent them from ever making a change.

An organization poised for success prioritizes investment in new products and services to meet the current and future needs of its customers. Instead of building the future, many organizations are putting fingers in the dyke of the past, trying to get through each day meeting the status quo. Current technology, fortunately, offers solutions that insurance organizations can leverage to remain competitive and to shift focus from legacy maintenance to new development that will advance business strategy. In this article, we’ll share three important technology strategies and illustrate how they support key business strategies.

Cloud Foundation

Lasting success starts with a strong foundation, and the same is true of technology. The foundation for success begins with the cloud. Stated simply, the cloud represents environments which can be created, configured, and maintained on the internet through ‘hosted’ environments.

Today’s rapidly changing world calls for agility – the ability to respond quickly to changes in the business environment, the regulatory environment, the workforce, and in technology. We exist in a world where it is not the fittest who survive, but the most agile. By adopting a cloud strategy, organizations gain the ability to quickly scale up or scale down, according to the needs of their business. They gain the ability to leverage current technology as quickly as it becomes available, and they avoid the long-term commitments of hardware, which can have organizations depreciating the original investment long after the technology has become obsolete.

With a cloud strategy, businesses pay only for what they use and only for as long as they need it. Need a test environment for an upcoming deployment? Spin it up in the cloud; shut it
down when testing is finished! Need to add capacity due to an upcoming acquisition? Quickly add new environments in the cloud. No need to keep spare hardware in a closet or to replace equipment while the down time hours click by. Using a hosted environment allows a business the benefit of having exactly what they require exactly when they need it, and to pay for it only for as long as they use it.

Agility, the ability to leverage current technology, and managing the investment in hardware and maintenance, all provide the solid foundation that is needed to support other technology and business strategies.

**Data Layer**

The next foundation of success lies in data. In today's world, information is power. When it comes to risk management, information can be everything! Utilizing one consistent data layer ensures that businesses have available the most current and accurate information that exists at any time.

At the heart of the data layer lies an ODS (Operational Data Store). The ODS provides consistent data which resides in one place in one format, regardless of the number of systems that generate that data. This is important because data often resides in more than one system, and it is not always consistent in all systems.

Limitations of a system or the needs of the business processed in that system can result in disparities between information and reports. How is an individual to know which data is accurate? When evaluating risk, this becomes extremely important. Incorrect data can result in insufficient pricing, acceptance of risk that would otherwise be rejected, or issuing policies that provide incorrect or insufficient coverage. The result can be devastating for an insurance company, agency, or insured. Replicating system data into an ODS and having one source of information ensures that businesses have accurate and consistent data to guide in the risk management decisions they make each day.

This data layer also allows businesses to utilize a common platform for reporting. It allows them to share programming resources across multiple programs and systems and reduces redundancy in reports and maintenance effort. It reduces the business risk of having to find and employ technicians (from an ever-decreasing pool) to administer databases and program reports in languages many developers have never seen. The ability to leverage resources results in agility to the organization, as well as reducing development and maintenance costs.

Perhaps the greatest benefit of a data layer is the ability it provides to decouple systems. With previous technology and the complexities of our business, direct system-to-system interfaces were a necessity, and each was individually programmed, often by different developers using different approaches or techniques, each had to be individually maintained. In the event of change all had to be updated – exponentially increasing the risk and the cost to the company. Using a data layer, businesses have an opportunity to, over time, eliminate many of the system-to-system interfaces that exist. This provides the business greater opportunity to quickly onboard or dispose of programs, products, systems, or technology as their needs and circumstances change.

**Digital Strategy**

At the top of the technology food chain is the digital world we live and work in. Successful businesses today require a digital presence – the delivery of information and services via the internet or mobile devices. To remain competitive, organizations must be accessible to their customers on demand, outside of traditional business hours, and using current technology. Self-service has become a demand and reality of our customer base.

Very often legacy, core processing systems do not support those features. In times past, the go-to solution was to replace systems, which can present significant disruption, cost, and risk to an organization. In many cases a system replacement could not even be considered due to the high cost, long timeline, and complexity that such a change might entail.

An effective digital strategy works around those constraints, utilizing an Enterprise Service Bus (ESB) which acts as a buffer between highly functional digital services and less functional, proprietary legacy systems. The ESB allows businesses to obtain and deliver services and functionality that would otherwise not be available in the systems they own, at the same time allowing them to avoid replacing those systems at high cost and disruption to the business.

A practical example of this strategy can be seen in the airline industry. For the most part, major airlines still utilize systems that are 20+ years old and years behind technology. Yet, the consumer can still access airlines via a website or mobile device, search for low fares and convenient schedules, manage preferences and reward programs, and conduct business in a very efficient way. Airlines achieve this using digital services that transact against their core, legacy systems. Over time, the consumer is isolated from those legacy systems, which still support the business but are hidden behind a series of digital services and an Enterprise Service Bus.

A digital layer also provides business agility; it allows businesses to deliver functionality in smaller increments much more quickly. Instead of purchasing, configuring, testing and deploying an entire system to support a need, they can deliver smaller pieces of the total through various ‘services’ that target specific functionality. Their clients get what they need more quickly, while they continue to enhance those services with each subsequent deliverable or development ‘sprint’.

The digital layer allows businesses to put their best foot forward and enhance their customers' experience. While certain activities might involve multiple systems, a digital layer allows a business to have one point of entry, one common look and feel, while seamlessly accessing systems that look and operate in very different ways.

The common thread in these three technology strategies is the support and achievement of business objectives. Through business agility, a state of the art customer experience, and a data driven risk management process, an insurance organization is positioned for success. But only if its business reserves Information Technology a seat at the table, as a valued strategic partner. The alignment of technology strategy with business strategy reduces business risk and is a recipe for success in today's digital and ever-changing world! Are you aligned?

**About the Author**

Cindy Prud’homme is Manager of IT Communications & Planning for AmeriTrust Group, in Southfield, Michigan. To read more about Cindy, see her biography on page 42.
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pre-tiree (prē tīr’ ē’) n. A vintage professional who has left the regular workforce to transition to a work-at-home position and remain vital, fulfilled and paid.

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“WAHVE is the best thing that happened to me; it changed my life. When people see how happy I am, they want to know all about WAHVE.”

- Judy Bush
This is an historic time for our country with gender equality and women's rights taking the stage as never before. For many businesses and corporations however, this ground-breaking time has created havoc for their insurance coverage. Female, and some male, employees are stepping forward in record numbers to call out the shameful sexual misconduct they have been the victims of for decades. While the entertainment industry has been the most prominent industry impacted by the #metoo and #timesup movements, every industry has seen its share of executives and managers apologizing for their behavior and being fired as a result. When lawsuits ensue, it is normally an insurance carrier that ends up footing the bill for settlements, but with a sharp increase in claims for workplace incidents, corporate America and the insurance industry are in uncharted waters.

There is a type of insurance known as Employee Practices Liability Insurance (or EPLI) specifically designed to protect companies against claims of discrimination, harassment, wrongful termination, emotional distress and other common forms of employee-related complaints. Between the fall of 2016 and September 2017, Nationwide reported a 15 percent jump in EPLI, coinciding with some pretty high-level sexual harassment scandals. Another report found that EPLI spending is expected to increase by more than 22 percent by 2019. Obviously companies, corporations, non-profits and other organizations see the need for such coverage just by watching the news.

The cost of the insurance can vary, but many reports have small and mid-size companies paying between $800 and $3,000 annually. EPLI rates vary depending upon the size of the company as well as the organization’s value, industry, turnover rate, HR procedures, claim history and employee training. For example, a small company in the real estate industry with low turnover and a thorough sexual harassment training program that is updated annually will most likely have a much lower premium than a large company in the entertainment industry with high turnover and no real training to speak of.

While many companies will balk at the added expense of such coverage, there has never been a more important time to have it than right now. Typically, an EPLI policy limit will range from $100,000 to $1,000,000, and there have been several cases where such coverage is necessary. Just this year, a sugar refinery got hit with a $13.4 million verdict in New York after their human resources department failed to address the continued harassment of an employee by a supervisor. In California, a jury awarded an employee a $2.6 million verdict when a fabric company filed to take appropriate action when one employee spread rumors about another employee’s sexuality. Having EPLI can literally save a company should it face such a difficult legal challenge.

**Labor Laws**

Employment law is governed by a number of state and federal statutes, as well as a variety of court cases. The Equal Pay Act of 1963 prohibits employers from paying different wages to men and women who perform the same task. Title VII of the Civil Rights act of 1964 prohibits discrimination on the basis of race, color, religion, national origin and sex. The Civil Rights Act of 1966 prohibits discrimination based on race or ethnic origin. The Immigration Reform and Control Act of 1986 prohibits discrimination on the basis of national origin or citizenship of people authorized to work in the USA. The Americans with Disabilities Act of 1990 prohibits discrimination against persons with disabilities. The Equal Employment Opportunity Act of 1972 prohibits discrimination against minorities based on credit rating. The Age Discrimination in Employment Act prohibits discrimination against individuals 40 years of age or older. And those are just the federal laws. There is also California's Fair Employment and Housing Act of 1959 which made sexual harassment illegal in the workplace and countless other state and federal court decisions that provide California works with various protections.
When shopping for an EPLI policy, having a skilled broker and attorney review every page could mean the difference between being covered when a claim is made and being completely exposed to a seven-figure verdict. If a company already has the insurance, then it is doubly important to get a skilled insurance lawyer to go through the policy language to find every exclusion and problem within the policy and highlight any potential problems.

While finding such help costs money, it will be far less than should an employee sue for a serious offense. Still, employers should seek favorable terms whenever purchasing EPLI coverage by staying educated, utilizing experts and exercising caution. The temptation to spend just a little less money on coverage at some point in the process could be devastating down the line.

About the Author

Brian S. Kabateck is a consumer rights attorney and founder of Kabateck Brown Kellner LLP in Los Angeles. He represents plaintiffs in personal injury, mass torts litigation, class actions, insurance bad faith, insurance litigation and commercial contingency litigation. He is a former president of Consumer Attorneys of California and President-Elect of the Los Angeles County Bar Association.
Property and Casualty Risk Management

by: Nils Deacon, MSO®, Inc.
RISK IS EVERYWHERE. When someone starts a new company or enterprise, they are taking a risk. When an individual gets into a car, they are taking a risk. What is risk? It can be defined as an uncertain event or condition, which can have unknown effect or impact on the objective. For individuals, proper risk management can be a life or death decision. Risks can be pure or speculative. The only possible outcome for pure risk is loss or no loss. With speculative risk, there are three possible outcomes; loss, gain or no change. Pure risk is usually insurable, while speculative is not. Pure risk examples include buildings, cars, personal property. Speculative risk includes gambling or investing.

For business owners, proper risk management can mean success or failure. Have they identified the correct customer base? Is the product or service one that will be sought after? Do they have the right mix of employees to succeed? For an existing business, are customers satisfied? Will the revenue make the business or enterprise profitable and sustainable? These are the speculative risks the owners are taking. They represent an opportunity for profit, but also the potential for loss. These risks are not necessarily insurable from a property and casualty standpoint.

However, the business operations may require a fixed location. Or, if goods or vehicles and equipment are involved, the risks become concrete and insurable. They then come into the realm of pure risk. When real, concrete things like buildings, vehicles, and products are involved, there is a potential for material loss. The business owner should be proactive in risk management. The management can create a culture that promotes safety awareness. This could include self-inspection of the premises, looking for obvious problems like cracked flooring that could cause an accident. Insurance that covers the building, employees and other activity are a form of risk management.

For the insurance company, one of the key features of risk management is loss control. The first line of defense can be the insurance agent. A knowledgeable agent can visit the insured’s premises and give a general assessment with possible suggestions for preventing a loss. This could involve housekeeping, presence of fire extinguishers, and a fire and/or burglary alarm system that is monitored by a central station. The agent will know what may cause a decrease or increase in premium due to factors that the insured may or may not have control over. These could be the presence of a properly maintained automatic sprinkler and/or fire alarm system which could result in a decrease in premium charged. Hazards such as overuse of electric extension cords, cracks or uneven areas in walkways could cause a fire or trip and fall claim, and a possible premium increase or policy cancellation.

The insurance company can further enhance risk management and loss control with a complete facility review of the insured premises by a competent inspector or loss control representative. They will identify problems as well as evaluate the insured’s hazard management programs, and make suggestions if improvement is needed. These types of inspections concentrate on the fundamentals-COPE: Construction, Occupancy, Protection and Exposures.

**CONSTRUCTION**

The construction component is the physical layout, including the wall, floor and roof construction. Building condition is important. Is it well maintained or are there signs of deterioration? Among other things, does the roof construction appear adequate to hold the weight of ice and snow expected in the region?

What is the construction of the building? A fire resistive building, with masonry walls, floors and roof constructed with protected steel is unlikely to be a total loss in the event of fire. A combustible building made of light weight wood, currently prevalent in many multi-unit residential buildings, has the strong potential to be a total loss from a fire.

Interior factors such as concealed spaces would be noted. These are areas in the building that are voids not easily accessible. Fires may start in these spaces and not be easily controlled and spread throughout the building. Fire insurance rating provides for a hefty charge that affects the overall rate when there are substantial concealed spaces.

The number of floor openings and their protection is important. If they do not have walls and doors protecting the openings, they can act as chimneys allowing a fire in a lower story to advance rapidly. Also important are interior finishes. Are they composed of high flame spread finishes such as plywood? A recommendation might be made to apply spray on flame resistant covering to reduce the hazard.

The size of the building, type of HVAC, and electrical quality are very important elements in computing an accurate replacement cost in the policy.

**OCCUPANCY**

Occupancy – or the use of the building – is an important part of loss control. Guidance concerning the potential for loss can be found in the National Fire Protection Association (NFPA) designations for different occupancies hazard class. These designations are: Low Hazard, Ordinary Hazard and Extra Hazard.

Low Hazard occupies would be offices, churches, residential and schools. The everyday operations have lower incidents and loss as assessed by NFPA statistics. Ordinary Hazard occupancies range from mercantile, restaurants, repair garages to wood paper mills. There is a large range of occupancy types in this class.

Extra Hazard would include aircraft hangers, plywood and particle board manufacturing, and plastic processing. A general knowledge of these hazard types can be very helpful in assessing the potential for loss when doing an inspection. They will also be important when evaluating the effectiveness of automatic sprinkler systems that may be present in a risk building.

Some occupancy types have a higher potential for loss than others. Restaurants are in this group. NFPA statistics show that over 25 percent of fires start in the kitchen, and appliances like deep fat fryers are involved in at least 20 percent of those fires. An inspection can reveal if there is a wet chemical automatic extinguishing system with up-to-date service protecting the cooking equipment, hood and duct in accordance with NFPA 96, the commercial cooking standard. It would also note if the presence of a fryer and if it is protected from the open flames of another appliance such as a range.

In the same occupancy hazard class would be repair garages. The most common hazard here would be the presence and handling of flammable liquids. The amount of, and protection of gasoline, diesel fuel and flammable paints are important when assessing the possibility of a fire loss. NFPA 30A – the code for Motor Fuel Dispensing Facilities and Repair Garages is the applicable standard. Safe practices that include using listed metal containers with self-closing lids for oily rags and standard parts cleaning tanks are very important in preventing fire loss.
These types of facilities are often a good example of how important it is to have an owner promote a culture of safe practices. Ed Wynne, senior inspector for MSO, Inc. notes “when I inspect a vehicle repair facility, it is very apparent if the management treats safety matters seriously. Are the floors free of grease and oil? Are metal cans with covers used for combustible trash? Are proper bonding and grounding measures taken for dispensing of flammable liquids. All of these measures mitigate against loss. When they are not present, the potential for a fire increases greatly. I will make recommendations to improve these conditions and hope management will comply.”

**PROTECTION**

Protection is critical to overall risk management and loss control. It ranges from basic fire protection to specific, layered considerations that show various degrees of protection in UL certificates for fire and burglar alarm systems.

Fire extinguishers provide basic fire protection, being relatively inexpensive but also very effective. NFPA statistics show that 80 percent of fires are successfully put out by extinguishers. To be this useful, it is important they be properly serviced, installed and meet the need for the type of fires that might occur in the occupancy. NFPA 10 – the fire extinguisher standard – is an important guide in this regard.

One of the most important elements to prevent fire loss of a building is an automatic sprinkler system. A properly designed and maintained fire sprinkler system has been shown in NFPA statistics as the single largest factor in preventing fire loss in a building. NFPA reporting of incidents show a fire sprinkler system can mean the difference between a loss of millions of dollars and a thousand dollar claim to cover lost contents.

To be effective, the system must be properly designed to protect the building. This is when occupancy again makes a difference. The sprinkler system must have the right design of piping, density and water supply to meet the challenge of a fire. If the occupancy should change, perhaps from a retail store to retail storage warehousing, the system might fail since it was not designed to protect this new occupancy with a much higher fire load.

Another important component of a successful sprinkler system is monitoring for valve closure and water flow. Also known as a tamper alarm, the valves that can turn off the system should be monitored by a central station. One of the most common reasons sprinklers systems fail is because they have been turned off, either intentionally or because they were not turned back on after work had been done on the premises. Monitoring of water flow is very important as it indicates some type of sprinkler leakage that, in itself, could cause a sizable loss.

Another important factor is maintenance. Are at least annual inspections by a qualified sprinkler contractor performed? This would include flowing water thru a system drain pipe to determine if proper pressure and gallons per minute are available to the system. The control valves will be checked to be sure they function properly, including the valve closure and water flow alarms function properly.

Coupled with a fire alarm system monitored by a central station, these factors would provide first class protection to help a risk manager prevent a loss.

**EXPOSURE**

Risk management would also be aware of the exposure element. Is there a potential vandalism or burglary loss that needs to be addressed? A burglar alarm system monitored by a listed central station would act as a strong deterrent burglary to their property.

Another exposure could be trip and fall hazards, either inside or the outside premises of the business-operation. Careful self-inspection and complying with recommendations from a loss control professional can help mitigate from a potential costly claim. Cameras are also helpful. Their very presence can help prevent burglary, as well as fraudulent trip and fall claims.

In areas where wildfire is prevalent, removing unwanted trees, cleaning up leaves and other combustibles is an important exposure mitigation strategy. There are many other areas of risk management and loss control in the property and casualty field. Utilizing the COPE approach is a good foundation with which to start.

**RESOURCES**

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**About the Author**

Mr. Deacon has performed insurance rating surveys and loss control inspections for MSO and other entities for over 31 years. His current responsibilities include conducting various insurance inspections, primarily in New Jersey. His inspections include grading of automatic sprinkler systems, evaluation of fire protection, occupancy and fire hazards for insurance companies serviced by MSO. He provides technical support to member companies, agents and vendor partners. Mr. Deacon specializes in property fire protection and liability loss control. He has attended various NFPA Training and Professional Development Classes and Chubb Loss Control University classes. His experience spans many industries including warehousing, restaurants, and flammable liquid operations. He has extensive experience conducting loss control inspections in premise, product, liquor liability and workplace liability operations. He has been a seminar instructor in automatic sprinkler grading, commercial cooking hazards-exposures as well as other property and casualty loss control subjects. He is a contributing author to insurance trade publications on fire protection and loss prevention issues.
SO WHAT IF IT HAPPENS?

Combating Normalization of Acceptable Risk in Workers Compensation

by: Lauri Oakden-Binder, RWCS, CRIS, CLP, CIIP

Every risk manager faces the inevitable Safety Dilemma: I’m willing to spend whatever it takes to prevent all accidents. I need to reduce risk in a manner that ensures we meet our organizational goals. I’m focused on ensuring compliance with OSHA. I need to eliminate accidents and injuries to my workforce by reducing the risk of the work they perform.

Risk may be simply defined as a hazard/danger exposure. It is omni-present, dynamic in that it can increase or decrease, and it is quantifiable. Common components include frequency, number of people performing tasks, activities count, tasks completed, likelihood and severity, all of which are keys to identifying trends and exposures to reduce risk. OSHA provides compliance rules and establishes minimum expectation for safety and affects all industries and businesses. OSHA addresses how to reduce chance of injury when completing work with data based on historical losses.

Let’s start with certain Risk Assumptions: Frequency x Likelihood x Severity = Risk

Frequency relates to the number of times we are exposed to a hazard. Likelihood indicates the chance that severity will be realized. Severity shows consequences and most likely outcome. Risk is relative to industry type. High hazard industries are expected to have higher levels of risk. A low risk for a foundry could be extremely high for a call center. Common workers comp exposures include being struck by/against an object, contact with exposure (chemical, heat, electrical), materials handling, repeated trauma, slips, trips and falls, manual/powered hand tools, caught on/in/under or between machinery, motor vehicle accidents, litigation and fraud.

While risk can’t be eliminated, it can be identified, quantified and reduced. Identify activities that drive exposure – what are the workers doing and how are they doing it to quantify frequency. The more often activities are performed, the higher the risk. Review losses, processes, staff, and rank them according to where most accidents occur, common workers compensation exposure areas, and where there are unexpected production stoppages.

Evaluate controls from compliance to best practice to quantify the likelihood factor. Include control items such as compliance (OSHA programs and related procedures), behavioral safety and safety culture, engineering, administrative, PPE (Personal Protective Equipment), training and organizational. Implement appropriate controls, considering compliance programs, national and international standards, together with operation specific controls. Under the hierarchy of controls, the most effective flow from:

- Elimination – Physically remove the hazard
- Substitution – Replace the hazard
- Engineering Controls – Isolate people from the hazard
- Administrative Controls – Change the way people work

- PPE – Protect the worker with Personal Protective Equipment

Apply risk concepts of frequency, likelihood and severity for compliance with applicable OSHA requirements:

- Hazard communication
- Blood borne pathogens
- Confined space entry
- Lock-out/tag-out

Reducing risk to lowest levels addresses the compliance issue in most cases.

Quantify severity expected against worst case outcomes. Severity can be measured in different ways. In workers’ comp, consider the length of disability; dollar cost from the perspectives of average and expected costs; loss of critical skills from key workers. It can be estimated based on insights from actual and industry loss experience, as well as subject matter experts. To reduce the severity aspect of risk, consider post-accident modified duty/return-to-work programs. Keep in touch with the injured employee. Ensure that quality medical treatment is rendered. Be proactive pre-incident by treating employees with dignity and respect. Create a strong culture of safety awareness and consider implementing wellness programs.

What's next? You analyzed operations, procedures, work flows and historical losses. You implemented best practices based on industry standards and instilled a culture of safety in your work...
environment. It’s time to assess what constitutes an acceptable risk within your organization. The business establishes the level of acceptable risk. An acceptable risk model provides for even distribution of severity and likelihood. The risk adverse model increases the unacceptable risk factors. The risk taker increases its level of acceptable risk.

**POINTS TO CONSIDER:**

Lack of planning causes assumed risk by default.

Frequency of exposure to activities increases organizational risk.

Residual risk and acceptable risk are not the same. Elements of residual risk remain after hazard control measures are taken. Residual risk is present in every job task. An example of residual risk is stairway hazard controls. While we can follow building codes and OSHA standards, implement rules and safety procedures, install handrails, mid-rails, kick plates and anti-slip treads, the only way to eliminate the risk is to eliminate the stairs!

Assumed risk falls under two categories: individual and organizational, and are often triggered by lack of planning, lack of action, or both.

Individual assumed risk occurs if a person knows the consequences of a particular act and voluntarily accepts that risk. They are solely responsible for any resulting injury. Individual assumed risk is based on the maxim “volenti non fit injuria.”

Volenti non fit injuria (or injuria) (Latin: “to a willing person, injury is not done”) is a common law doctrine which states that if someone willingly places themselves in a position where harm might result, knowing that some degree of harm might result, they are not able to bring a claim against the other party in tort or delict. Volenti only applies to the risk which a reasonable person would consider them as having assumed by their actions; thus a boxer consents to being hit, and to the injuries that might be expected from being hit, but does not consent to (for example) his opponent striking him with an iron bar, or punching him outside the usual terms of boxing. Volenti is also known as a “voluntary assumption of risk.”

Organizational assumed risk occurs if an organization knows the consequences of a particular act or failure to act and voluntarily accepts that risk. It is responsible for any resulting loss. Assumed risk by default is the most dangerous, as the enterprise is assuming risk due to incorrect assessment or being unaware. A formal process is needed, which includes:

- Identifying the problem and objectives
- Establishing decision making criteria
- Evaluating risk
- Finding/reviewing options
- Making informed decision
- Implementing decision
- Monitoring outcomes

Another tool to risk-based decision making and determination of acceptable organizational risk levels is to create a matrix; develop and prioritize a list using risk scores.

**SAMPLE MATRIX**

<table>
<thead>
<tr>
<th>RISK SCORE</th>
<th>ACCEPT</th>
<th>EVALUATE</th>
<th>REDUCE</th>
<th>REMOVE</th>
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<td>&gt;2500</td>
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Risk scoring, using an example of a Peterson Scale, addresses frequency with which the hazard event occurs, the likelihood for the accident to occur for each event, and the most likely outcome if the hazard is realized.

**FREQUENCY – THE HAZARD EVENT OCCURS:**

- Continuously (or many times a day) 10
- Frequently – Approximately once a day 6
- Occasionally – from once per week to once per month 3
- Usually – from once per month to once per year 2
- Rarely – it has been known to occur 1
- Very Rarely – Not known to have occurred, but possible 0.5

**LIKELIHOOD – FOR THE ACCIDENT TO OCCUR FOR EACH EVENT**

- Most likely and expected result if hazard event occurs 10
- Quite possible, would not be unusual – 50/50 chance 6
- Would be an unusual sequence or coincidence 3
- Would be remotely possible – has been known to occur 1
- Extremely remote but possible – has never happened 0.5
- Practically impossible – the one in a million 0.1
For resources and support in navigating the safety dilemma, reach out to an insurance agent or broker, state OSHA organizations, NIOSH, Risk & Insurance Management Society (RIMS) and carriers. While some industries rely heavily on paper-based records, manual processes and legacy information systems, these present their own challenges to risk analysis and claim management. Digital databases of safety incident statistics across multiple projects or enterprise-wide are an analysis tool.

Achieve your goal to significantly mitigate risk by reducing the:

- Number of times exposure activity is completed
- Likelihood of an accident occurring each time exposure activity is completed
- Severity of an injury or loss if an accident does occur; and
- Effectively prioritizing that which has the most impact on addressing the safety dilemma.

While risk prioritization may be hard to intuitively evaluate, consider the impact on important goals, critical activities, distractions and operational interruptions incident to your particular organization. During the scoring process, evaluate the number of fatalities, lost time days and medical-only incidents. Consider the number of “near misses”, as well as frequency of at-risk behaviors. For example, there is a lower risk of a file cabinet crushing someone from opening the top and bottom drawer at the same time compared to the high risk of to someone standing downhill of a logger cutting down a tree.

Conduct an objective prioritization based on importance and urgency. Urgent and important – do it right away. Not urgent, but important – do it soon. Urgent and not important – delegate or reschedule. Not urgent and not important – avoid or ignore.

What’s working? Determine factors that demonstrate risk reduction. Identify activities that drive exposure – quantify frequency. Evaluate controls. Compare compliance criteria to best practice to quantify likelihood. Quantify severity worst case scenarios and expected results.

Three key methods to reduce frequency are to eliminate it, transfer it and/or treat it. Eliminate risk frequency by modifying workflows to remove exposure activity, automate activity to prevent worker exposure or remove the exposure activity entirely. Transfer risk by subcontracting activity, and for non-workers’ compensation, employ contractual transfer and/or additional layers of insurance. Treat risk by reducing the number of times the activity is performed and automate sub routines. Apply lean concepts with risk activity being targeted for reduction. Reduce the cause/need for activity.

### SEVERITY - MOST LIKELY OUTCOME IF HAZARD IS REALIZED

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<td>Fatality</td>
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<td>Disabling injuries</td>
<td>5</td>
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<tr>
<td>Minor Cuts</td>
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<tr>
<td>Several Fatalities</td>
<td>50</td>
</tr>
<tr>
<td>Fatality</td>
<td>25</td>
</tr>
<tr>
<td>Extremely Serious</td>
<td>15</td>
</tr>
<tr>
<td>Disabling injuries</td>
<td>5</td>
</tr>
<tr>
<td>Minor Cuts</td>
<td>1</td>
</tr>
</tbody>
</table>

For resources and support in navigating the safety dilemma, reach out to an insurance agent or broker, state OSHA organizations, NIOSH, Risk & Insurance Management Society (RIMS) and carriers. While some industries rely heavily on paper-based records, manual processes and legacy information systems, these present their own challenges to risk analysis and claim management. Digital databases of safety incident statistics across multiple projects or enterprise-wide are an analysis tool.

Achieve your goal to significantly mitigate risk by reducing the:

- Number of times exposure activity is completed
- Likelihood of an accident occurring each time exposure activity is completed
- Severity of an injury or loss if an accident does occur; and
- Effectively prioritizing that which has the most impact on addressing the safety dilemma.

### About the Author

Lauri Oakden-Binder, RWCS, CRIS, CLP, CIIP, IAIP International Vice President, has worked in the risk management industry for 25-plus years. She is a Branch Manager for ICW Group Insurances Companies. Lauri is a licensed casualty and property producer in NV, CA and AZ. She firmly believes that sustaining her membership and active participation in IAIP is an investment in her professional and personal development, and has served Insurance Professionals in various local, state and national capacities, including Nevada Council Director and past Regional Vice President of Region VIII, 2012-2013 and 2014-2016. In addition to being on the IAIP Board of Directors, Lauri served on NAIW Legacy Foundation Board of Directors, the IAIP Budget and Finance Committee, IAIP Convention Review Task Force, and co-chaired the IAIP Convention Task Force. An advocate of professional development, continuing education and mentoring, Lauri enjoys sharing her avid interest in the insurance industry through developing, facilitating and conducting workshops, continuing education classes, mentoring activities and speaking engagements to insurance agencies, industry groups, associations and civic organizations.
2018 Convention Recap

The IAIP Annual Convention started off on Thursday, June 7th in St. Louis, Missouri with over 200 members and industry professionals in attendance. We thank each and every attendee for their participation and contribution to another successful Convention. Each year we have a friendly competition between our regions to see which region totals the most attendees at the convention. Congratulations to this year’s regions with the most Convention participation: first place goes to Region V with the most attendees, and Regions III, IV and VII almost in a tie for second place. As always, we want to give special recognition to this year’s almost 40 “first timers”, and almost 30 “16 Plus” attendees who have participated in sixteen or more Annual Conventions.

Throughout the convention attendees had the opportunity to participate in over 30 diverse educational workshops and sessions spanning topics on everything from our CE-approved pre-convention workshop CISR, *Insuring Personal Auto Exposures* to our many Community Café mini-sessions.

On Thursday, June 7th attendees enjoyed our Opening General Session and Keynote Speaker Judi Holler with her engaging presentation: “The Art of Being Unexpected: How to Blow Minds and Stay Relevant”. Judi left attendees with a reminder to get to know your fear. In fact, she challenged us to “invite your fear to dinner”, because “Fear is your Homeboy!”. Fear is what drives us to be better, go further and shape who we become.

Then, always an attendee favorite, the exciting *Confidence While Communicating Speak-Off*, and then on to a delicious and enlightening break – the Industry Panel Luncheon. New this year, the Community Café was enjoyed by all, and later that evening we launched the opening of our Exhibit Hall with the fun and festive Boots, Blues & BBQ Welcome Reception, which was immediately followed by a spirited after-party sponsored by our YNPs; IAIP’s first ever Trivia Night.

Friday, June 8th, our second day of Convention, included several networking opportunities, including the Exhibitor/Sponsor Networking Luncheon, and later that evening, the Awards Reception. 2018 International Award winners were presented to IAIP members for their outstanding achievements at the Awards Reception. Congratulations to the distinguished nominees and all of the 2017-2018 International award winners! In addition to these awards, scholarship recipients from National Alliance, The Institutes, the International Risk Management Institute (IRMI), and NAIW Legacy Foundation were also announced and those in attendance were recognized.

Saturday, June 9th we wrapped up the Convention with the Business Meeting & Closing Keynote, Cheryl Blair, followed by the Recognition Lunch & Officer Installation, where past International President Debbi Kuhne installed the 2018-2019 board of directors:

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**2018-2019 IAIP Board**

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Angie Sullivan, AIC, CIIP, CLP</td>
</tr>
<tr>
<td>President-Elect</td>
<td>Cindy Prud’homme, AINS, CPIA, CIIP, CLP</td>
</tr>
<tr>
<td>Vice President</td>
<td>Lauri Oakden-Binder, RWCS, CRIS, CLP, CIIP</td>
</tr>
<tr>
<td>Secretary</td>
<td>Geraldine Plott, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE</td>
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<tr>
<td>Region I</td>
<td>Mary Corvaia, AU, CPIW</td>
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<tr>
<td>Region II</td>
<td>Jessica Pruitt</td>
</tr>
<tr>
<td>Region III</td>
<td>Nanci Futrell, CIC, CPIW, PIAM, DAE</td>
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<td>Region IV</td>
<td>Penny Duer, API, CPCU, AINS, CPIW</td>
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<tr>
<td>Region V</td>
<td>Lisa Hardin, CPCU, CPIW, AIC, AIS, ACS, DAE</td>
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<tr>
<td>Region VI</td>
<td>Alesha Raney, CISR, CPIW</td>
</tr>
<tr>
<td>Region VII</td>
<td>Kim Cameron, CPIW, CLP</td>
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We would like to, again, express our appreciation to all attendees, sponsors, exhibitors, and guests for their support during this event. We look forward to the upcoming year and hope you will make plans to join us in Reno, Nevada at the Nugget Casino Resort on June 6-8, 2019 for yet another successful and rewarding convention to remember.
SAVE THE DATE

78TH ANNUAL
IAIP CONVENTION
JUNE 6-8, 2019 RENO, NV

See You Next Year!
2018 International Award Winners

**INTERNATIONAL ROOKIE OF THE YEAR**
BROOKE LESNIAK
TRAVELERS INSURANCE COMPANY
REGION VII

**INTERNATIONAL YOUNG NEW PROFESSIONAL OF THE YEAR**
RACHEL SHUBERT, CLP
AUTO-OWNERS INSURANCE
REGION V

**INTERNATIONAL CLAIMS PROFESSIONAL OF THE YEAR**
ERIN TOLBERT, CPCU, PCLA/FCLA, AU, ARC, AIP, AIS, AINS, AIM, AIC-M, AIC, AIAF
GEORGIA FARM BUREAU
REGION III

**INTERNATIONAL CLIENT SERVICE PROFESSIONAL OF THE YEAR**
CARLA PFANNENSTIEL, CPCU, ARM, AU, AINS, CIIP
IMA, INC.
REGION V

**INTERNATIONAL PROFESSIONAL UNDERWRITER OF THE YEAR**
PENNY J. DUE, CPCU, API, CPIW, AINS
THE CENTRAL INSURANCE COMPANIES
REGION IV

**INTERNATIONAL RISK MANAGEMENT PROFESSIONAL OF THE YEAR**
SHEILA M. FENOLIO, CPCU, CIC, CPIW
ANSAY & ASSOCIATES, LLC
REGION V

**INTERNATIONAL INSURANCE PROFESSIONAL OF THE YEAR**
KIMBERLY SHATTUCK, CLP, DAE, CISR, CPIW, CPIA
THE HANOVER INSURANCE GROUP
REGION III

**INTERNATIONAL CONFIDENCE WHILE COMMUNICATING (CWC) SPEAK OFF WINNER**
CHARLENE SPELTS, CPCU, AAI, AIAM, CPIW
RETIRED
REGION III
2018 International Scholarship Winners

POC SCHOLARSHIPS
Jennifer Christensen, AINS, CISR, CIC, CRM, CRIS, CPIW, DAE, Holmes, Murphy and Associates, LLC, Region V

NATIONAL ALLIANCE SCHOLARSHIPS
Keri Herlong, CIC, CRM, CISR, CPCU, ACSR, AIM, CIIP, CLP, Acuity, Region VII
Marcella Beasley, MA, CISR, Alliant Insurance Services, Inc., Region VII
Kimberly R. Cameron, CPIW, CLP, Agri-Center Insurance Agency, Inc., Region VII
Jessica Damron, CISR, Willis Towers Watson, Region IV
Emily Grisco, CISR, Specialty Risk Associates, Inc., Region VI
Jose A. Rosario-Negroni, Sixto Rosario & Associates, Inc., Region III
Angela Gentry-McNeil, CPIW, AINS, The Kirksey Agency, Inc., Region VI
Oksana Redko, Willis Towers Watson, Region II
Kimberly Zemek, CPCU, AAE, CRIS, FCCI Insurance Group, Region III
Dawn Balkyard, CISR, ACSR, CIIP, CLP, DAE, FA Peabody Co., Region I
Donna Powell Rice, CISR, CIIP, Specialty Risk Associates, Inc., Region VI
Sandra L. Ames, CLP, Region II
Marisa Petrella, CLP, Messer-Browers Company, Region VI
Bobby J. Shields, Relation Insurance Services, Region II
Maeghan Tilley, Galloway Chandler, McKinney Insurance, Region III
Mary Tucker, Marsh & McLennan Agencies, Region III
Barbara Chintala, AIS, AINS, API, CIIP, NJM Insurance Company, Region I
Rene Hetzer, Arthur J. Gallagher, Region V
Stacy Anthony McClusky, BB&T Insurance Services, Region III
Leslie A. McClure, AAI, CPIW, PIAM, CLP, CLCS, CPII, ACSRC, DAE, Turner, Wood & Smith Insurance Agency, Region III
Linda Worthy, C. T. Lowndes & Company, Region III
Yesenia Flores, CISR Elite, CPIW, Universidad Universal, Region III

IRMI SCHOLARSHIPS
CONSTRUCTION RISK AND INSURANCE SPECIALIST (CRIS®):
RUNNER UP: Jennifer McGeeral
WINNER: Marcella Reynolds Beaasley

MANAGEMENT LIABILITY INSURANCE SPECIALIST (MLIS™):
RUNNER UP: Nachole Gillis, CISR
WINNER: Robin McKenney

AGRIBUSINESS AND FARM INSURANCE SPECIALIST (AFIS):
WINNER: Carol McManus

ENERGY RISK AND INSURANCE SPECIALIST (ERIS):
RUNNER UP: Victoria Lovingood
WINNER: Kristina Donaldson

TRANSPORTATION RISK AND INSURANCE PROFESSIONAL (TRIP):
RUNNER UP: Stacey Anthony McClusky, BB&T Insurance Services, Region III
WINNER: Tiffany Harvey, CIC, CISR, AINS, CIIP, Region VI

THE INSTITUTES SCHOLARSHIPS

ACREDITED CUSTOMER SERVICE REPRESENTATIVE (ACSR) DESIGNATION

FULL SCHOLARSHIPS:
Tammy Santerre, API, Bouvier Insurance, Region I
Olga Matos, FLMI, ACS, AIAA, ARA, AFIS, CPIW, DAE, CLU, OM Business, Region III
Kim Cameron, CPIW, CLP, Agri-Center Insurance Agency, Inc., Region VII
Angela Gentry-McNeil, CPIW, AINS, The Kirksey Agency, Inc., Region VI

PARTIAL SCHOLARSHIP:
Stacy McClosky, BB&T Insurance Services, Region III

NAIW LEGACY FOUNDATION SCHOLARSHIP & GRANT RECIPIENTS

2017-2018 SCHOLARSHIP RECIPIENTS
Terri Diephouse, Insurance Professionals of Collier County, Region III
Cassie Fostun, Insurance Association of Greater Houlton, Region I
Deidra Gunderman, Buckeye Insurance Professionals, Region IV
Dawn Balkyard, Insurance Association of Greater Houlton, Region I
Lisa Hardin, Mid-Wisconsin Insurance Association, Region V
Keri Herlong, Las Vegas Insurance Professionals, Region VII
Jennifer Humphries, Greater Lansing Insurance Professionals, Region V
Joy Knetz, Insurance Professionals of Eastern CT, Region I
Michele Lustringer, Insurance Professionals of NWPA, Region I
Brenda McDermott, Missouri MAL, Region V
Adelle Nichols, Insurance Professionals of Greater Portland, Region I
Valerie Stark, Vermont Association of Insurance Professionals, Region I

2017-2018 COLLEGIATE SCHOLARSHIP RECIPIENTS
Brian Fritz, Gamma Iota Sigma Student Member, Region I
Brian Jeffries, Gamma Iota Sigma Student Member, Region II
Jules Audrey Ebwele Mpako, Gamma Iota Sigma Student Member, Region III

2017-2018 GRANT RECIPIENTS
Region II – 2018 Regional Conference Grant
Region IV – 2018 & 2019 Regional Conference Grants
Region VII – 2018 Regional Conference Grant
Florida Council – 2018 Council Meeting Grant
Michigan Council – Industry Convention Sponsorship Grant
Missouri Council – 2018 Council Meeting Grant
IAIP of Atlantic County, Region I – Local Association Education Course Grant
Insurance Professionals of Collier County, Region III – Local Association Annual Membership Drive and Education Course Grant
Las Vegas Insurance Professionals, Region VII – Local Association Education Course Grant
SunCoast Insurance Professionals, Region III – Local Association Education Course Grant
Meet the 2018-2019

ANGIE SULLIVAN, AIC, CIIP, CLP 
PRESIDENT

Angie has been in the insurance industry for 26 years, working in various departments and capacities of the insurance field which have developed her professionally and personally. Angie began her work in insurance as an in-office claims adjuster where she also worked several local area storms. Angie moved to “Learning and Development” while in this department she worked several months as a team member in several local agencies to understand workflow, efficiencies and job responsibilities. She used her agency training skills for her role as a consultant and trainer for insurance agents’ offices in her six-state territory.

Angie created, developed, and facilitated various educational programs for agents and their team members as well as coordinated and setup agent/staff universities for both agents and team members. As well, Angie has worked as a personal developer for various members and leaders of the insurance industry from service levels up to senior vice presidents on personal and professional development and goal setting. In 2006 Angie transitioned the production departments working as personal lines underwriter and on specialty teams to develop her knowledge and understanding of Underwriting and Claims.

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

Angie was variable licensed for her company, holding the Series 6 and 63 license from 1998 to 2006 (Federal and State licenses for securities products). Angie is committed to her personal and professional development through her membership in IAIP and the various classes and workshops she attends each year. In 2011, she participated in the Confidence While Communicating program giving the three-minute speech and a one-minute impromptu, and was well received. Her speech allowed her the opportunity to participate at the various levels of IAIP competition – the local, council, regional and international levels.

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

CINDY PRUD’HOMME, AINS, CPIA, CIIP, CLP 
PRESIDENT-ELECT

Cindy Prud’homme is Manager of IT Communications & Planning for AmeriTrust Group, in Southfield, Michigan. She oversees communications, planning, budgeting, reporting, and training on behalf of AmeriTrust’s Information Technology Department. She has 30+ years of experience in the insurance industry, with an accounting, systems, and operations background. She is a licensed P&C producer in the state of Michigan.

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

Cindy is a founding member of the Mid-Michigan Association of Insurance Professionals, where she was the group’s Charter President in 1997. Cindy was also a member and Local Association President for Insurance Association of Metropolitan Detroit before transferring back to her home association in Mid-Michigan. She has served three terms as Council Director for the Michigan Council of IAIP and also served on the IAIP Board of Directors as the Region IV Vice President from 2012-2014. Cindy served on the IAIP Budget & Finance Committee, the IAIP Marketing Task Force, the IAIP Convention Review Task Force, and she most recently chaired the IAIP Education Task Force.

Cindy recently served IAIP as the Executive Committee Liaison to the Publications Task Force and the Student Members Task Force, as well as serving on the NAIW Legacy Foundation Board of Directors as its Secretary.

Cindy has taken Confidence While Communicating two times and has taught CWC to AmeriTrust employees, making this IAIP flagship product part of their professional development arsenal. Cindy also teaches a variety of IAIP programs to members and non-members, including the Certified Leadership Professional courses, Selling Essentials series, courses from our Business Skills inventory, and the I Can and I Can A Step Above courses.
AN

Board of Directors

LAURI OAKDEN-BINDER, RWCS, CRIS, CLP, CIIP
VICE PRESIDENT

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

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

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

GERALDINE PLOTT, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE
SECRETARY

Geraldine began her insurance career in 1974 as a data entry typist with Allstate Insurance Company. During her career in the insurance industry she has worked in the areas of underwriting, compliance, training, claims and management. Geraldine serves on the Board of Directors of IAIP, the Legacy Foundation, and the NorthEast Foundation and the Cabarrus County Boys and Girls Club. While Geraldine is ‘almost’ retired she continues to be very active and currently volunteers at a local hospital a couple days a week, serves on the Hospital Volunteer Council, is very active with her local association, state council and her region.

Geraldine became a member of IAIP in 2002, earning the Insurance Professional of the Year award on both the local and state levels, and earned the NAIW Claims Professional of the Year 2005-2006. During her time with IAIP she has held all offices on the local and state levels, served as Council Director in 2013-2015 and chaired all committees on the Regional level. She became a dual member of Region III in 2016, joining the Greenville and Upstate Associations in South Carolina.

In her spare time, Geraldine enjoys cooking, gardening, volunteering and spending time with family and friends, especially her ‘fur baby’ Molly. Her goal is to contribute to the success of IAIP and to assist in convincing insurance professionals of the many benefits IAIP has to offer. She strives to impress upon insurance industry professionals that an investment in IAIP is an investment in their career! Geraldine encourages members to GO ALL IN - Be INspired, INvolved and INvested in IAIP!

MARY CORVAIA, AU, CIIP
REGION I VICE PRESIDENT

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

Mary earned the AU designation in 2004 and the CPIW (now CIIP) designation in 2005. She is currently employed with Nationwide Insurance where she has been a Small Market Manager, Small Market Underwriting Specialist and is currently a Middle Market Underwriting Specialist.

In her spare time, she enjoys spending time with family, traveling and watching sports. She enjoys cooking and baking and wants to improve her golf game. Her goals include contributing to the continued successes of Nationwide as a strong national insurance carrier, promote and encourage young and seasoned professional to become involved with IAIP and to “Listen, Inspire, and Engage” current members to do the same!
Nanci became a member of IAIP in 1984, earning Rookie of the Year award in 1985, and Insurance Woman of the Year in 1987. A graduate of both LACE and CWC, she earned her PIAM designation in 2014. Through her association with IAIP, she has held all offices on the local level, and on the council level has served and chaired several committees, as well as served as Education Liaison (and instructor), Council Treasurer and Membership Development Chair. Nanci served 2013-2014 and 2015-2016 terms as Georgia Council Director. In 2015, she received both the Georgia Council Insurance Professional of the Year Award and the PIA of Georgia Education Award. Nanci served on the IAIP Education Committee in 2015 as one of the creators of the Workers Compensation I Can module. In addition, she served on the Region Realignment Committee. Nanci served as the Chair for the 2017 Region III Conference, and was recognized for her dedication to Region III with the RVP Award of Merit.

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

Penny has been in the Insurance business since 1987 when she started working for Insurance & Risk Management Agency, in Defiance, Ohio as a CSR and Personal and Commercial Lines producer before coming to Central Insurance Companies in Van Wert, Ohio in 1997, where she currently is a Senior Personal Lines Underwriter responsible for risk management of a five-state territory.

Penny began her IAIP membership in 1997 and has held all offices on the local level, chaired and served on many committees at the council and regional level, was a past IAIP Ohio Council Director, and most recently served as the Regional Membership Director for Region IV from 2016-2018. Penny also taught the CLP course How to Make Yourself Indispensable at a recent Region IV conference. She was also the Confidence While Communicating International Speak-Off Winner in Las Vegas in 2011.

Penny is the past President of the Grand Lake CPCU Chapter (2013-2015), was an instructor for CPCU and AINS institute courses, authored a white paper on Legalizing Marijuana and Its Effect on Personal Lines, and travelled to Nairobi, Kenya as a member of the Blackhawk Mission Team to the families living in the slums of Mathare Valley, sponsored by the Missions of Hope-International.

Penny and her husband have two daughters and two sons who have blessed them with 11 grandchildren and four great-grandchildren. In her spare time, she enjoys interior decorating and raising vegetables. She is very involved as a leader at Blackhawk Christian Church and a member of their worship team.
LISA HARDIN, CPCU, CPIW, AIC, AIS, ACS, DAE  
REGION V VICE PRESIDENT

Lisa graduated from the University of Wisconsin-Stevens Point with a B.S. in Business Administration-Finance in 1988. After a brief stint in retail customer service, she began her insurance career in 1990 at Sentry Insurance as a Commercial Lines Rater. She is currently a Claims Specialist handling large exposure liability claims for Sentry’s National Accounts. This requires her to handle claims countrywide and maintain adjuster licenses in 15 states.

Lisa joined IAIP in 1994 as a member of Mid-Wisconsin Insurance Association. She has served as local president multiple times, as Wisconsin Council Director and as a member or chair on committees at the Local, State, Regional and National levels. Lisa was named Rookie of the Year by Mid-Wisconsin Insurance Association in 1996 and was named the National Claims Professional of the Year in 2004.

Continuing education is very important to Lisa. She has taken advantage of many of the courses offered by IAIP including CWC on a local, council and regional level and attended various conferences, California Council meetings, Arizona Council meetings and a Utah Strategy Workshop. She has competed in multiple events throughout the year. She recently trained to pilot a trishaw for Cycling Without Age, a program that provides the experience of riding a bike to older adults or adults with differing abilities who are unable to ride by themselves.

In her spare time, Lisa enjoys spending time with her husband Jon. They love traveling, biking, and participating in martial arts together. Lisa is a third-degree black belt in Tae Kwon Do and Jon will be testing for his second degree later this year. She also enjoys reading and listening to music.

ALESHA RANEY, CISR, CPIW  
RVP VI VICE PRESIDENT

Alesha began her relationship with IAIP in 2004 as a member of the Insurance Professional of Greater New Orleans. She has since become a Member-at-Large. She has been in the insurance industry for 24 years and currently works at Elatas Risk Partners, Inc., a wholly-owned subsidiary of LAMMICO, Metairie, LA, as the Agency Internal Marketing Specialist.

Alesha has served several positions on many levels of IAIP, including Local Association President 2012-2013, Assistant Regional Vice President 2016-2018, and Young New Professional National Task Force 2006-2007. She has served on and chaired numerous committees at all levels of IAIP. She has taken numerous IAIP courses and workshops. She has also held board positions in other associations. She created and presented the course, How to create a Local Page on the IAIP Website at the 2012 Regional Conference. She also taught a class that she created on social media at the 2013 IAIP Convention in Orlando, FL.

She has won the CWC competitions at the local and state level, Rookie of the Year at the local, state and regional level and Insurance Professional of the Year at the local, state and regional level. Alesha also won the regional YNP International scholarship in 2012.

She donates her time and energy to several charities to include the Battered Women’s Shelter and American Heart Association, American Breast Cancer Foundation and New Orleans Children’s Hospital. She enjoys traveling, attending major league baseball games, making organic products such as lotions and toothpaste and spending time with her mom, daughter and dog.

KIM CAMERON, CPIW, CLP  
REGION VII VICE PRESIDENT

Kim has been in the insurance industry for 38 years and a member of Insurance Associates of Fresno and IAIP since February of 2000. She recently held the position of RVP Assistant for the 2014-2016 term and was co-RVP for Region VII for the 2016-2017 term. She has held various positions on the California Council level, including Council Director, Public Relations Chair, and Membership Development Chair.

Kim was presented the Insurance Woman of the Year award at the local level in 2007 and 2014 as well as the Region VIII Professional of the Year for 2012 and Region VIII Client Service Professional of the Year for 2014. She was presented the Region VIII RVP Recognition Award in 2015. Kim has held many officer positions, as well as served and chaired many committees on the local, state and regional level. She believes that education provides a strong foundation for personal growth as well as professional growth and is supportive in the role that IAIP has played in providing this foundation.

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

Kim is currently employed with Agri-Center in Fresno, California as a Commercial Lines Customer Service Representative and worked on the carrier side as well as the agency side. Kim currently resides in Clovis, California and her other interests include anything Elvis or Barbie, shoes, reading, crocheting, Harleys and spending time with her friends and family.
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 March 1, 2018 through June 1, 2018)

NEW CLPs
Francine Yotsko, AINS, CIIP, CLP - Region I
Sandra Ames, CLP - Region II
Lisa Frazetta-Manning, CLP - Region IV
Lisa Hardin, CPCU, CPIW, AIC, AIS, ACS, DAE, CLP - Region V
Kristina Donaldson, CPCU, CIC, CISR, AINS, CPIW, DAE, CLP - Region VI
Joycelyn Peer, CIC, CPIW, DAE, CLP - Region VI
Andrea Reyes, CISR, CIIP, CPIA, CLP - Region VI

NEW CIIPs
Christine Taylor, ACSR, CRIS, MLIS, CIIP - Region I
Ashley Hall, CIC, PLCS, CIIP - Region III
Diane Offen, CISR, CIIP - Region III
Olivia Roylston, CIIP - Region III
Melissa Bosch, AU, CIIP - Region V

NEW DAE
Tammy Lawrey, CPIW, CLP, ASLI, AINS, DAE - Region I

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 March 1, 2018 through June 9, 2018:

Gamechangers ($1000+)
2018 International Convention Donations

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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
New IAIP Members!

Welcome our new members from March 1, 2018 through June 1, 2018

Region I
Deanna Baker
Tarra Baxter
Michele Bondurant
Barbara Burton, AIS, AIC, AINS
Laurie Bush
Sonya Byes
Krystal Daggett
Katie Doherty
Kasandra Doody, ACSRPM
Jessica Dunn
Sara Farnsworth, WRT, ASD, AMRT, HST, CCT
Donna Furnish
Cora Grandfield
Robyn Heitzenrater
Abbie Henry
Maryann Hercane
Pamela LaCount
Devyn LeFrance, AIS
Emily Leclerc
Tristan Mayer
Roger Mayer Jr., AIDM
Patricia Millus
Christine Monheit, CIC, CPIW, CPIA, CISR
Esmelin Nunez Garcia
Taylor Plante-Whitecomb
Joyce Recchia, NAFI-CFEI
Connie Reed, CISR, ACSR
Jeff Robbins, CIC, LUTCF
Heather Taft, ACSR
Ben Taylor
Mary Titus
Andrew Walker, PLCS
Dorothy Ward

Region II
Meredith Berner
Deborah Connolly
Veronica Lachapelle
Oksana Redko
Michelle Scott

Region III
Kristin Bates
Sema Eren
Ramón Gómez-Cintrón
Coli Hurley
Renee Kurnon, CPSR
Sandy Lightsey
Marie Lovett
Patrick Marvez
Stephanie McDonald
Yajaira Molina-Robles
Kim Ovaitte, CPCU, ARM
Jennifer Powers, API, AIS, AINS
Niaris Rabel, CIC, CRM, CISR, API, AIS, AINS

Region IV
Claudia Hart
Myranda Joseph
Michele Schwiederek
Rachel Spear
Kristy Speiker-Dutton
Patricia Woods

Region V
Janelle Dorski, CPCU, AIS, AINS, CISR
Sandra Falco, CIC, CISR, CLCS
Katherine Hayden
Monica Hockman, CIIP, AINS
Andrea Kirk, ARM
Emily Nold
Joy Read
Barbara Warner, AIC, AIS, AINS
Keri Wildeman
Natalie Wyant, AINS
Pierce Zanders

Region VI
Johnni Hornsby, CIC, CISR
Denise Lambert
Jaime Moore
Jessie Nunez
Daniel O’Brien, CWCP, CPIA
Brittany Schule
Barbara Schultz, CWCP
Lacey Sonnier, CISR

Region VII
Darcy Andrews, CPCU, CIC, ARe, AU, AINS
Herman Castellano, ARM, AU
Eli Chlomovitz, AU
Kimberly Cyrus, CISR, AIS
Katie Eddy, CIC
Earl Fuller
Alexander Gareeb
Marni Hernandez, CISR
Joshua Likover, CPCU, CRIS, AFIS, MLIS
Julio Martinez
Lance Migita
Joann Mirabueno
Courtney Personius, AINS, AU
Benjamin Potter
Fadi Rasheed
Elizabeth Terris
Roshanack Yaghobi
Elise Young

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.
REGION III HELPS MEMBERS

Hurricane Maria is regarded as the worst natural disaster on record in Dominica and Puerto Rico. A category five hurricane and the deadliest storm of the hyperactive 2017 Atlantic hurricane season.

Facebook post published by IAIP members in Puerto Rico – October 1, 2017:

Most of our members have posted they and their families are OK but because they live in the Metro area, of course no power still, some no running water or water for a day of so and then it gets cut off. Gasoline lines are down to 2 to 3 hours from earlier 5 hours. Work has started partially for many in facilities that have generators and water cisterns. The island towns are in dire circumstances as many do not have road access, not light, not water, no medical supplies, no hospitals open. I sincerely believe more people have died than they are informing because of the last of these essentials and the unbearable heat. We will know when all is said and done. What can I say, it is definitely the worst event to befall a US Territory in this century and because of Puerto Rico being an island and the political issues as always, the distribution of supplies have been totally impeded. GOD hope they get these out to the people that need them ASAP or may be too late for many. Thank you for your concern and you can relay this to other IAIP friends and members. Take Care.

Nanci Futrell, Region III Vice President, reached out to the Puerto Rico Council Director Yesenia Flores Moreles to determine how we could help the members of Puerto Rico. She requested assistance in acquiring and shipping generators to various areas in Puerto Rico for access by their members. The original goal was to purchase and ship generators to IAIP members in Puerto Rico, for use in areas in and around their neighborhood. Laurie Fite, Region III Membership Director, proposed the idea of setting up a Go Fund Me account. The cost for each generator was around $1,000. The fund would purchase as many as possible and distribution of any remaining funds after generators were provided would be sent in gift cards for the Puerto Rico association to distribute as needed. The members of Region III donated to the Go Fund Me account and together we were able to provide the first generator for Gladys Carrion HIAA, CPIW, MHP, IAA – Gold Timer. The total amount raised was $4,521.39, however, that amount less the cost of two wire transfer fees of $30 each means that $4,461.69 total was sent to the Puerto Rico Council.
AFTER HURRICANE MARIA
The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members.

Make a contribution by mail or online at:

**Legacy Foundation**

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

or visit [www.insuranceprofessionals.org](http://www.insuranceprofessionals.org)

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

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