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Serving on the IAIP Board of Directors and as your International President has been a truly wonderful experience. My growth these past six years far exceeded my wildest dreams. Every person I worked with in this association added value to my life! Every interaction I had as a member of the board gave me an opportunity to enhance my skills, both personally and professionally. Whether the situation was good or bad, every experience gave me new opportunities and encouraged me to grow!

It seems like only yesterday I was campaigning for your vote. I did a face-to-face campaign for the International Secretary position and was thrilled to have been elected in June of 2015. Today I am equally as thrilled for those who were installed as our incoming Board of Directors because I know first-hand what the experience of serving on the board is like. I loved it!

Now, four years later, I believe I am even more committed to and passionate about this association. Words alone cannot express my gratitude to each of you for allowing me the opportunity to serve this wonderful association. Today I close one chapter, only to open a new one as Immediate Past President.

I plan to live this next chapter vicariously each year through the new board of directors. Your 2019/2020 Board consists of exceptional leaders who I know will do one heck of a job! I look forward to their leadership courage and styles as our presiding officers.

This past year we had some crucial conversations. Conversations that geared us all for transformational change. We have some exciting times to look forward to. Change is never easy, but change is growth, and growth breathes new opportunities and a fresh new perspective. I am looking forward to IAIP’s next chapter.

This is not a goodbye for me; this is a new beginning and I plan to be present, stay active and go ALL IN for as long as I possibly can. I can’t wait to see you all next year in Louisville!

...Connecting Members... Building Careers.

Angie Sullivan, AIC, CIIP, CLP
IAIP President 2018-2019
Incoming President’s Message

Attitude and Perspective

Since becoming a member of IAIP in 1998, I’ve had many opportunities to grow and have gain valuable experiences, which I hope prepared me for the year ahead as your incoming President. I’m so excited to be part of the journey before us, as we work together, preparing IAIP to serve the upcoming generations of insurance professionals!

Your incoming Board of Directors has exciting work ahead, and the irony did not escape us in the fact that we are being presented to the membership in the Disaster Preparedness issue of Today’s Insurance Professionals! We can joke about disasters, but the truth is – what lies before us is a terrific opportunity that is certain to provide growth, challenge, and professional development beyond what most of us ever anticipated from our IAIP membership. There will certainly be many learning and growth opportunities that accompany the challenges of strategic thinking, planning, implementation and execution, and building new sources of revenue and industry connections.

This is a good time for every member of IAIP to ask, “What will be the legacy I leave for the risk management industry that I serve today, and the risk management professionals who will serve it tomorrow”? If the true meaning of life is, in fact, to make a difference in the lives of others, perhaps our mission to prepare IAIP for the needs of tomorrow is more a gift than a challenge! Working together to achieve our shared goal is going to be an imperative, and together we will all grow by our efforts.

Each of us has something valuable to contribute and a lasting impact we can leave on our industry. Your IAIP membership will offer many opportunities for you to make that difference! Will your contribution to the future of insurance and risk management be mentoring a younger member? Will it be recruiting new members and supporters, to broaden their business network and yours? Perhaps your legacy may be realized through stepping into a leadership role or in helping us to build the IAIP of tomorrow through service on one of our seven Task Forces.

Perhaps, what we are doing has some parallels to Disaster Preparedness after all. If Disaster Preparedness is anticipating and planning for the unknown risks the future may bring, and establishing the groundwork that will allow individuals and businesses to respond to those risks, is that really very different from our work to anticipate and plan for the uncertain needs and conditions of risk management in the future, so that IAIP can respond and deliver relevant service in the years ahead?

Some may call it semantics. I call it attitude and perspective! Changes that result from uncertain risks can be disastrous when one doesn’t prepare for them. When it comes to Disaster Preparedness, we insurance professionals see this as one more aspect of smart risk management. When it comes to preparing IAIP for the future, it is also smart risk management and so much more! It’s opportunity, it’s challenge, it’s growth, and it’s the opportunity to leave a legacy – our mark on the future generations of IAIP members!

On behalf of your 2019-2020 Board of Directors, I am honored and privileged to invite you to join us on the marvelous adventure that lies before us. Let the excitement begin!

Cindy Prud’homme, AINS, CPIA, CIIP, CLP
IAIP President 2019-2020

Cindy Prud’homme
AINS, CPIA, CIIP, CLP
IAIP President 2019-2020
Honolulu Association’s Industry Fashion Show

by: Mark Coberly

Cue the music! Announce the hosts! Bring on the models!

Did you hear the packed audience of 170 men and women gasp in awe and laugh with excitement? Yup, you’re at Honolulu Association of Insurance Professional’s 2018 Fashion Show and Dinner, fittingly themed, “An Affair to Remember”! Yes, my fellow insurance professionals, the HAIP successfully pulled-off one of the major events and fundraisers within the insurance community throughout the Hawaiian Island chain on May 24, 2018.

Our brave chairpersons of the 2018 Fashion Show committee; Janice Tsukada, Sharilyn Lau and Mark Coberly (under the leadership of HAIP President, Preston Jones) put their heads together, rolled up their sleeves and pulled out their cell phones and began organizing, calling, and scheduling meeting after meeting to find the right venue, willing models, local clothing designers, a reasonably priced DJ, stylists and promoting what proved to be an amazing fashion show and dinner.

The first challenge was to establish a budget that would cover the expenses and still produce a profit for this fundraising event, and have it approved by the HAIP board members, DONE!

Second, find a venue worthy of such a grand event that fell within the approved budget. DONE! The staff of the renowned Japanese Cultural Center of Hawaii located in the heart of Honolulu worked endlessly with the committee chairs to accommodate all their needs, hopes, and desires.

Third, find suitable couture for the models to showcase and at the same time, highlight two local clothing designers or companies to promote and advertise, DONE! HAIP presented exquisite Aloha wear for both men and women. The men’s fashion was presented by Jams World, founder and creator Dave Rochlen, who started his company by cutting Hawaiian print pajamas into surfing shorts and, well, the rest is history. The women’s fashion was presented by Big Island local boy, Robert James Hawaii, a photographer, whose collection of women’s Aloha wear included dresses, blouses, scarves and umbrellas with fabric designs and prints hand selected from his own photographs transferred onto natural fabrics; absolutely beautiful attire for an everyday working woman.

Fourth, find models, DONE! HAIP wanted to showcase the leaders of the insurance community in Honolulu, many who are local to Hawaii and have succeeded in the insurance industry through hard work, strong leadership and a burning desire to grow their companies by recruiting and developing the younger men and women in the community. HAIP succeeded by bringing on Presidents and CEOs, Executive Vice Presidents and Managers of local insurance companies and insurance brokerages to model and put on a show for the members of the Honolulu insurance community and Boy, did they deliver!

Fifth, give back by donating to a worthy cause! By keeping it “in-house,” HAIP developed the HAIP Scholarship Fund, which was designed to give grants to qualified individuals within the insurance industry for the payment of tuition for insurance related courses, seminars, exams, etc. that are required to advance in one’s career in the insurance industry. A percentage of the proceeds from the Fashion Show was allocated to the HAIP Scholarship Fund.

The evening’s hosts were Janice Tsukada and Mark Coberly whose wit, poise and fast talking kept the evening lively and moving along. HAIP’s own Chenise Blalock shared her singing talents and wowed the audience with a stunning live performance.

There was a Silent Auction with items donated by both HAIP members and local vendors that included various gift cards and certificates to local stores and venues, pearl earrings by Midori Jewelry, a cookbook authored and signed by Iron Chef Masaharu Morimoto, a set of autographed novels written by HAIP member, Katharine Nohr, among other prized items.

To help prepare the models, a professional hair stylist and make-up artist for Cosmopolitan Magazine and formerly of the Miss Universe Pageant, Ryan Sales and his team of stylists from Salon 808 beautified the female models and “tszuj’d” the male models.

With all the organizing and planning, the execution of the highly anticipated Fashion Show could not have been completed without the HAIP volunteers: Dawn Chu; Evelyn Hara; Julie Kirk; Margo Makanani; Charlene Mizumoto; Marian Nakashima; Martha Norbriga and Ann Stephen. From setting tables, designing decorations to checking-in guests, the volunteers were paramount in making the event happen.

Leadership, communication, commitment, and collaboration—all these characteristics and more were put into practice and exemplified during the planning, organizing and execution of the HAIP 2018 Fashion Show. That alone was the greatest reward, far and above any amounts of money raised, as all involved had opportunities to learn and grow and be a part of an amazing event.
If you’ve seen Hamilton or listened to the soundtrack, you know that Arron Burr longed to be in the “room where it happens” – that seemingly magical and mysterious place where deals are done, and fortunes are made. To quote the song, “No one really knows how the game is played, the art of the trade, how the sausage gets made. We just assume that it happens”. I’ve served on the IAIP Board of Directors for the last two years as Region V Vice President. Before serving in this capacity I certainly had a similar feeling about the IAIP Board. As members, we entrust the Board of Directors and the Executive Committee with the operations of IAIP but we’re not “in the room.”

IAIP board meetings aren’t mysterious. Over the last several years the Board of Directors and Executive Committee have strived for transparency. Did you know you can find IAIP financial reports dating back to 2002-2003 and summaries of every board meeting since 2012 on the IAIP website? It can all be found under For Members> Administration.

What transpires during a Board meeting can be a bit magical. This is the safe space where anything goes, ideas are born, evolve and eventually are presented to the IAIP membership for action. Some ideas may need further research or tweaking, which is where the IAIP Task Forces come in. Each Task Force receives its objectives from the Board and works throughout the year to make the vision of the board a reality.

For example, last year the board felt that a social medial policy was needed to help local association, council and regional leadership determine what was and wasn’t appropriate to post on social media. Rather than the board discussing all the details, a Social Media Task Force was formed. The Task Force developed a set of guidelines which are now posted in the Leadership Toolkit.

Do you aspire to “be in the room” or is that something you dismissed out of hand? Either way I encourage you to seriously consider the possibility. Where to start? Sign up for a Task Force that interests you. You can find information on all the current task forces on the IAIP Website under For Members> Administration. This is also where you may sign-up to volunteer. Any IAIP member is eligible to serve on a Task Force.

2018-2019 IAIP Task Forces included:

- Convention
- Education
- Finance & Administration
- Legacy Foundation
- Publications
- Member Engagement
- Mentoring
- Non-Dues Revenue

But signing up is only the first step, you’ve got to “be in the room” or in the case of a Task Force “be on the call”. Participate in the discussion. You may not think so, but one thing I’ve learned from serving on the board is that everyone has something to contribute to the discussion. You also need to change your perspective and start looking at the big picture. This is an exciting time to serve on a Task Force as we’re working to determine what the future of IAIP looks like. Then you can say I was “in the room when it happened”.

About the Author

Lisa R Hardin, CPCU, CPIW, AIC, AIS, ACS, AINS, CLP, DAE, Region V – Regional Vice President, graduated for the University of Wisconsin-Stevens Point with a B.S in Business Administration-Finance in 1988. She’s worked for Sentry Insurance since 1990, starting as a Commercial Lines Rater. She is currently a Claims Specialist handling large liability losses for Sentry’s National Accounts. Lisa joined IAIP in 1994 as a member of Mid-Wisconsin Insurance Association.
IAIP RESOURCE GUIDES

In all likelihood, most members have uttered the question “where could I find more information” about various topics relating to IAIP. The answer: the IAIP Website!

IAIP has put together Toolkits and Resources to help ALL members (new and seasoned) navigate their involvement and to find answers. As members embark on another year of involvement, remember that IAIP’s website has an abundance of information just a click away. Need to find it quick? Let the Menu and Search functions be your best friends.

MEMBER RESOURCES
There is a wealth of resources at your fingertips to help you, as a member, to connect, learn and get involved with IAIP.

MEMBER PROFILE – Login to the IAIP website and build your member profile. Then begin finding fellow members and build your professional network. Don’t forget to upload your picture!

MEMBER PATHWAY – This resource helps walk new members through ways to become involved every 30 days for their first six months of their membership.

EMPLOYER JUSTIFICATION – Utilize the flyer, expense worksheet and sample letter to present a case to your employer requesting their support to attend convention.

eLEARNING – Free one-hour webinars covering current industry trends and career development.

EDUCATION – IAIP offers a variety of ICAN! courses of varying lengths on various topics. Additionally, there are more specialized courses: Confidence While Communicating (CWC) to enhance speaking skills; Selling Essentials to improving sales skills and Certified Leadership Program to develop professional skills. View the Online Testing Center for Self Study and Classroom Course quizzes.

PROFESSIONAL DESIGNATIONS – Opportunities are available to earn: Certified Insurance Industry Professional (CIIP), Diversified Advance Education (DAE), Selling Essentials and Certified Leadership Program (CLP).

SCHOLARSHIP OPPORTUNITIES – The Legacy Foundation, funded and partially supported by IAIP members, offers scholarships for members to enhance their insurance knowledge, obtain designations or insurance-related degrees or to attend IAIP conferences or conventions.

INDUSTRY PUBLICATIONS – Today’s Insurance Professionals is IAIP’s magazine focusing on industry issues and timely topics. The Connections monthly eNewsletter provides information about association news and member opportunities.

AWARD OPPORTUNITIES – Members are able to apply for awards at the local, council, regional and international levels. These recognize industry excellence and achievement.

TASK FORCES – Consider volunteering to serve while building your network, organizational, leadership, and communication skills and facilitate association benefits. Review the various task forces available and submit your volunteer interest form.
ASSOCIATION RESOURCES
The IAIP website offers some valuable information that Associations can utilize to help grow and retain their membership.

NEWSLETTERS TIPS/TEMPLATE –
The template can be utilized by Associations with no newsletter or for those looking to freshen their look. The tips offer suggestions to keep it relevant to your members.

MARKETING – The Marketing Toolkit offers guidance for presenting and marketing your local association to potential members. Along with tips for retaining your current membership. Press Release templates can aid in announcing association news.

MEMBER ENGAGEMENT – Make them feel welcome, encourage involvement, explain expectations, confirm time commitments, recognize involvement.

LEADERSHIP RESOURCES
Kudos to members that have accepted the challenge to step up to serve in a leadership capacity at a local, council, region and international level. Rather than re-creating the wheel as you begin your term, utilize established IAIP resources on the website.

COMPREHENSIVE MANUAL –
This manual contains information for sample bylaws, awards, nominating committees, policies and miscellaneous policies and procedures.

MENTORING PROGRAM – Take advantage of this opportunity to be matched with an experienced member to serve as your IAIP mentor.

BEST PRACTICES LIBRARY – This is an area; for members, led by members; to search for and share their ideas in addition to their success stories. By going to the library, members are able to enter the topic or event looking for to find items or to share, simply upload samples, files, photos, etc.

FORMS LIBRARY – From logos to applications, dues to budget. It’s all there!


MEMBERSHIP TOOLKIT – Contains the Association Leadership Webinar presentation and recording.

CERTIFIED LEADERSHIP PROGRAM – The program is meant to develop leadership skills for personal growth and professional advancement such as: Leadership 101, Adapting Your Leadership Style and Planning.

GRANT OPPORTUNITIES – The Legacy Foundation has a Grant Program designed to fund education-related programs and projects benefitting the insurance industry at the local, council and regional levels.

ADMINISTRATION TOOLKIT – This offers legal/insurance information for certificates and D&O policies in conjunction with finance/accounting items, such as IRS Form 990-N and W-9.

MEETING PLANNING TOOLKIT – This resource provides multiple meeting planning templates and scripts. Plus, this section contains budget and audit forms.
Have you ever wanted to be a published author? Are you interested in making a contribution to the insurance industry by sharing your knowledge? You can do both by submitting articles to this magazine – one of the many benefits of membership to IAIP.

The first step to writing an article for any publication is to become familiar with it by reading past editions. Your objective will be to submit well-written articles that are of interest to the magazine’s readership – association members and the insurance industry in general. Consider your target audience and industry trends when selecting a topic. Feel free to talk with editor Betsey Blimline or any of the Publications Task Force members about themes for future issues and where your article would best fit. You may wish to email a query or pitch your article to the task force for provisional advanced acceptance. You will then be given a deadline and the article will be slated for publication for a designated issue.

Once you’ve decided on an idea that is within your interest and expertise, conduct any necessary research. Consider interviewing people knowledgeable about the subject matter and capturing relevant quotes. Writing an outline of what you plan to cover is a good starting point. When your research and interviews are complete, you can fill out the outline, making sure there is a strong beginning, middle and end.

Before submitting your work, spell and grammar check it, and write several drafts. Consider asking someone with solid writing skills to review it and make edits. You can catch mistakes by reading the article out loud. Remember, the best writing is re-writing. However, don’t expect perfection or the article will end up sitting in a dusty drawer. Most important: be gracious in accepting edits of your work. Learning from editors will only make you a better writer.

The following are Today’s Insurance Professionals submission guidelines:

1. Any person may submit an article. There is no IAIP membership requirement.
2. Authors do not need approval from their local association’s board to submit an article.
3. TIP accepts articles in the following categories: Industry Trends, Association Leadership, and Career Development with lengths of 500 to 1,000 words.
4. TIP accepts feature articles with lengths of 1,500 to 2,000 words.
5. There is no requirement to first submit a query or have advance approval of an article. A completed article can be submitted for consideration. However, there is no guarantee that your article will be published.
6. All articles should be submitted as a Word document.
7. Each article should include the title, the name of the author and a 1 to 3-sentence biography of the author to be included at the end of the published article.
8. In your submission email, include the category of your article, as listed above in numbers 3 and 4.
9. If you are a member of IAIP, note your region and local association in your email submittal.
10. All articles should be submitted by emailing Betsey Blimline at marketing@iaip-ins.org.
11. TIP does not pay contributors for articles.
12. If you claim authorship of an article, it must be your original work.

If you have any questions about the above guidelines, contact a Publications Task Force Member listed in the latest issue of Today’s Insurance Professionals. We look forward to your submittals and to your being a published author.
“Do not go where the path may lead, go instead where there is no path and leave a trail.”

– Ralph Waldo Emerson

West Bend is proud to support the International Association of Insurance Professionals and their goal of providing our industry with a network of insurance professionals who help each other, teach each other, and support each other.

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Critical thinking is the ability to think clearly and rationally, understanding the logical connection between ideas. Critical thinking has been the subject of much debate and thought since the time of early Greek philosophers such as Plato and Socrates and has continued to be a subject of discussion into the modern age, for example the ability to recognize fake news.

Critical thinking might be described as the ability to engage in reflective and independent thinking. In essence, critical thinking requires you to use your ability to reason. It is about being an active learner rather than a passive recipient of information.

Critical thinkers rigorously question ideas and assumptions rather than accepting them at face value. They will always seek to determine whether the ideas, arguments and findings represent the entire picture and are open to finding that they do not. Critical thinkers will identify, analyze and solve problems systematically rather than by intuition or instinct.

**Someone with critical thinking skills can:**

- Understand the links between ideas.
- Determine the importance and relevance of arguments and ideas.
- Recognize, build and appraise arguments.
- Identify inconsistencies and errors in reasoning.
- Approach problems in a consistent and systematic way.
- Reflect on the justification of their own assumptions, beliefs and values.

Critical thinking is thinking about things in certain ways so as to arrive at the best possible solution in the circumstances that the thinker is aware of. In more everyday language, it is a way of thinking about whatever is presently occupying your mind so that you come to the best possible conclusion.

Critical thinking is a way of thinking about particular things at a particular time; it is not the accumulation of facts and knowledge or something that you can learn once and then use in that form forever, such as the nine times table you learn and use in school.

**THE SKILLS WE NEED FOR CRITICAL THINKING**

The skills that we need in order to be able to think critically are varied and include observation, analysis, interpretation, reflection, evaluation, inference, explanation, problem solving, and decision making.

**Specifically, we need to be able to:**

- Think about a topic or issue in an objective and critical way.
- Identify the different arguments there are in relation to a particular issue.
- Evaluate a point of view to determine how strong or valid it is.
- Recognize any weaknesses or negative points that there are in the evidence or argument.
- Notice what implications there might be behind a statement or argument.
- Provide structured reasoning and support for an argument that we wish to make.
THE CRITICAL THINKING PROCESS

You should be aware that none of us think critically all the time. Sometimes we think in almost any way but critically, for example when our self-control is affected by anger, grief or joy or when we are feeling just plain ‘bloody minded’. On the other hand, the good news is that, since our critical thinking ability varies according to our current mindset, most of the time we can learn to improve our critical thinking ability by developing certain routine activities and applying them to all problems that present themselves.

Once you understand the theory of critical thinking, improving your critical thinking skills takes persistence and practice. Try this simple exercise to help you to start thinking critically. Think of something that someone has recently told you. Then ask yourself the following questions:

**Who said it?**
Someone you know? Someone in a position of authority or power? Does it matter who told you this?

**What did they say?**
Did they give facts or opinions? Did they provide all the facts? Did they leave anything out?

**Where did they say it?**
Was it in public or in private? Did other people have a chance to respond and provide an alternative account?

**When did they say it?**
Was it before, during or after an important event? Is timing important?

**Why did they say it?**
Did they explain the reasoning behind their opinion? Were they trying to make someone look good or bad?

**How did they say it?**
Were they happy or sad, angry or indifferent? Did they write it or say it? Could you understand what was said?

**What are you aiming to achieve?**
One of the most important aspects of critical thinking is to decide what you are aiming to achieve and then make a decision based on a range of possibilities.

Once you have clarified that aim for yourself you should use it as the starting point in all future situations requiring thought and, possibly, further decision making. Where needed, make your workmates, family or those around you aware of your intention to pursue this goal. You must then discipline yourself to keep on track until changing circumstances mean you have to revisit the start of the decision-making process.

However, there are things that get in the way of simple decision making. We all carry with us a range of likes and dislikes, learnt behaviors and personal preferences developed throughout our lives; they are the hallmarks of being human. A major contribution to ensuring we think critically is to be aware of these personal characteristics, preferences and biases and make allowance for them when considering possible next steps, whether they are at the pre-action consideration stage or as part of a rethink caused by unexpected or unforeseen impediments to continued progress. The more clearly we are aware of ourselves, our strengths and weaknesses, the more likely our critical thinking will be productive.

THE BENEFIT OF FORESIGHT

Perhaps the most important element of thinking critically is foresight. Almost all decisions we make, and implement don’t prove disastrous if we find reasons to abandon them. However, our decision making will be infinitely better and more likely to lead to success if, when we reach a tentative conclusion, we pause and consider the impact on the people and activities around us. The elements needing consideration are generally numerous and varied. In many cases, consideration of one element from a different perspective will reveal potential dangers in pursuing our decision.

For instance, moving a business activity to a new location may improve potential output considerably but it may also lead to the loss of skilled workers if the distance moved is too great. Which of these is the most important consideration? Is there some way of lessening the conflict? These are the sort of problems that may arise from incomplete critical thinking, a demonstration perhaps of the critical importance of good critical thinking.

IN SUMMARY:

- Critical thinking is aimed at achieving the best possible outcomes in any situation. In order to achieve this, it must involve gathering and evaluating information from as many different sources possible.
- Critical thinking requires a clear, often uncomfortable, assessment of your personal strengths, weaknesses and preferences and their possible impact on decisions you may make.
- Critical thinking requires the development and use of foresight as far as this is possible. As Doris Day sang, “the future’s not ours to see”.
- Implementing the decisions made arising from critical thinking must take into account an assessment of possible outcomes and ways of avoiding potentially negative outcomes, or at least lessening their impact.
- Critical thinking involves reviewing the results of the application of decisions made and implementing change where possible.

It might be thought that we are overextending our demands on critical thinking in expecting that it can help to construct focused meaning rather than examining the information given and the knowledge we have acquired to see if we can, if necessary, construct a meaning that will be acceptable and useful. After all, almost no information we have available to us, either externally or internally, carries any guarantee of its life or appropriateness. Neat step-by-step instructions may provide some sort of trellis on which our basic understanding of critical thinking can blossom, but it doesn’t and cannot provide any assurance of certainty, utility or longevity.

Read more at: https://www.skillsyouneed.com/learn/critical-thinking.html
How to Write a CAREER Development Plan

provided by wikiHow
A career development plan is a useful tool for anyone attempting to progress deliberately through a specific career path. Learning how to write a career development plan forces you to critically consider where you are in your current career, where you’d like to be, how you think you can get there, and how you’ll measure your actions.

**Establishing Your Overall Goals**

1. **Start by writing down your primary field of interest.** To write a career development plan, you’ll want to start somewhat vague and narrow things down from there. To start, consider what your primary field of interest is. If you had to define your career by a few terms, how would you define it? For example, say you want to work in an academic field. You could write something like, “My primary career interest is teaching at a college-level.”

2. **Consider how you identify professionally.** From here, think about how you define yourself professionally. What skills do you bring to the table in a given place of work? Also think about what drives you and what kind of worker you are.

   - Try to write down some of your personal skills. Even if you’re just starting out, you may have general qualities that can be an asset to an employer. For example, maybe you’re hardworking. Maybe you’re easy to get along with and tend to be helpful to others.
   - Discuss your hobbies and education. These can help establish the skills you have already learned you can bring to the workforce.
   - What drives you as a worker? Are you driven by passion, the aspiration for success, or something else? Write down your main motivational factor before continuing with your plan.

3. **Establish where you are at the moment.** You need to know where you’re starting in order to flesh out a career development plan. Take a moment to honestly assess where you are at the present moment, so you can figure out where to go from here.

   - What is your current position in your field? Have you just finished your education? Are you beginning your educational path towards your goal career? Are you working an entry level position?
   - Write down exactly where you fall on the career ladder right now. For example, “Graduate student and teaching assistant in literature.”

4. **Think about where you want to be in the future.** From here, figure out the career you ultimately want. In order to hash out how to get from Point A to Point B, you need a firm idea of what Point B is.

   - Leave aside any barriers here when you consider your dream career. If there was nothing holding you back, where would you ideally be in five years? 10 years? Do not worry about dreaming too big.
   - Write down your ultimate career goal. For example, you could write something like, “I would like to be a tenured literature professor at a four-year university.”

**Breaking Your Goals Down into Smaller Steps**

1. **Set SMART goals.** SMART is an acronym that can help you create a series of realistic goals that help you achieve success. SMART stands for smart, measurable, achievable, relevant, and time bound.

   - Write down a series of short- and long-term goals that will help you achieve your dreams. These goals should be relevant to your career and obtainable. They should also be tangible goals, so you can measure your progress along the way. Have a sense of when you want to achieve certain goals. For example, “Be a better teacher” is somewhat vague. To make it a SMART goal, think about what areas you want to improve in and write goals that cater to those areas.
   - You could narrow down the following goal more. For example, you could say something like, “I would like to improve the sense of support in my classroom.” This is a measurable, specific goal that’s relevant to your career. You can also set a time table for this goal. You can plan to foster more one-on-one time by the end of spring semester.

2. **Write down concrete means to achieve your goals.** Once you’ve established your SMART goals, you’ll need to write some action steps. Think of how you mean to achieve these goals. In addition to focusing on how you’ll achieve a goal, think about when and where you’ll achieve it and the results you’ll see after completing it.

   - Returning to fostering more one-on-one time in the classroom, think about how this could be done. It’s okay to consult other teachers and mentors for advice. Maybe you could require three conference days where you talk to students one-on-one about their progress each year. You could also try to be more available electronically. Be more vigilant about returning student emails so students feel they can come to you with concerns.
   - From here, figure when you want to complete each goal. You could strive to improve the level of one-on-one support by the end of spring semester. The results, which should be measurable, could be your student evaluations. Write down something like, “I hope to see improved ratings in my student evaluations due to the increased classroom support.”

3. **Identify any barriers to your goals.** All goals come with barriers. You want to go into your career path with a realistic sense of what could potentially hold you back. Make a list of potential barriers that keep you from achieving the short- and long-term goals in your career path.

   - These can be personal issues. For example, you may be a disorganized person by nature. Therefore, it may be hard to keep up with things like student emails and grading tests. You could write down something like, “Being disorganized reduces the time I have available for my tasks”. Or maybe you purposefully avoid doing certain tasks that you don’t enjoy, which you could list as “my tendency towards procrastination may hold me back”.
   - There may also be larger factors at play holding you back from your dreams. For example, academia is a competitive field with a limited number of jobs. You could write something like, “The job market for academic careers in the humanities is very competitive.”
4. Figure out means to defeat these barriers. Once you've identified barriers, figure out how you want to overcome them. What can you do to make sure you'll reach your career goals despite setbacks?4

- If you're a procrastinator by nature, what steps can you take to combat this? You can say something like, “I will limit my time on Facebook and Twitter”. If you're disorganized, you could say “I will start using a calendar to track deadlines”.

- As for larger barriers, like a competitive job market, what can you do to set yourself apart? In academia, connections and active participation in the community can help set you apart. You could write something like, “I will maintain positive references with my contacts from graduate school” and “I will join a variety of academic organizations relevant to my field.”

**Evaluating Your Progress and Setting Deadlines**

1. Figure out how to measure career progress. Once you've established a series of goals, figure out ways to evaluate your progress. Your career development plan is a tool to keep you on track. You want to make sure you have concrete ways to assure you're where you want to be at any given time.5

- Know means of evaluating your success. For example, you could strive for improved ratings in student evaluations each semester.

- You should also focus on participation in the community, maintaining contacts, and achieving certain awards, honors, and publications. How many publications you have, and any academic honors you receive, can be concrete measures of success. The time you've committed to an organization can also speak to success. For example, you could pledge at least a year to working on the student affairs committee in your graduate program.

2. Order your career development on a timeline. Once you've established a series of goals, order your timeline in a logical trajectory. Start with your short-term goals and move up to your long-term goals, until you've achieved your dream. You essentially want to carve out a road map you'll follow to success.6

- Start at the beginning. Look at the goals you want to achieve by the end of this month or year. Write them down in order at the beginning of your timeline, including how you'll achieve these goals, any possible setbacks, and how you'll evaluate your success.

- Then, move forward. What do you want to achieve in the next two years? The next five years? The next ten years? Keep adding on your goals in order, including setbacks, means to measure them, and means to achieve them.

- For the example, your career path may start with activities in graduate school. These could include solid student teaching experience, obtaining awards and honors, and participating in graduate school organizations. As you move forward, you may want to gain an adjunct position, then move on to more permanent work. Eventually, your path should lead you to obtaining the role of a tenured professor.

3. Make a note of milestones. You should mark milestones on your career path. These are important skills, certifications, awards, etc. that you receive to help your career. Know what kind of milestones you're striving towards, and when you hope to achieve these milestones.7

For an academic path, a milestone may be something like obtaining your master’s degree, and then your doctorate. You also want to include things like accruing a particular honor or award, like gaining membership into an honors society.

4. Keep the plan dynamic. Your career plan is not set in stone. Keep in mind your goals may change over time. You may need to tweak your career plan due to unforeseen circumstances. You also may change what you want with time or realize the means to achieving a particular goal are different than you anticipated. Save a copy of your career plan to your computer, and keep in mind you can always alter it in the future.8

**Quick Summary**

If you want to write a career plan, start by writing down the field you want to work in and where you're currently at on the career ladder. Next, add the qualities you bring to your work, like being hard-working. Finally, show how you'll reach your dream job by writing down the goals you need to achieve to get there and concrete steps to achieve each goal, for example by saying you want to improve the amount of one-on-one support you give by offering your students more office hours.

**Sources and Citations**

7. https://www.youtube.com/watch?v=YZCltpQ_ow

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5 Phases of Organization Development

Coaching is often the entryway to organization development (OD) work. Stages of OD work include:

1. Entry and Contracting
2. Sensing and Discovery
3. Diagnosis and Feedback
4. Planning Interventions and Action
5. Evaluation and Closure

As organization development consultants enter organizations to collect data, diagnose the organization’s needs, design interventions and evaluate progress, we can also build internal organizational capacity to do the same. Each phase of the OD process serves a distinct purpose. So let’s see how this works.

ENTRY AND CONTRACTING
Authenticity, presence and empathy are the vital components of the entry process. During the initial conversations, we build trust by listening non-judgmentally and offering support. Rather than glossing over or censoring the issues, this approach allows the underlying concerns and opportunities to surface. By listening deeply, understanding the client’s issues and establishing the alliance, we uncover the goals and deeper desires. Desires take us much deeper than goals. By tapping people’s passions, we get clarity about personal and organizational expectations. Once we’re connected with their hearts, we co-create desired outcomes, determine roles and responsibilities and establish business terms.

SENSING AND DISCOVERY
While relying heavily on our intuition, we also collect information based on hard data. Dialogue, surveys, interviews, assessment tools and focus groups are used both to collect information and build relationships. Throughout this process, the emphasis on building relationships means we’re much more likely to generate trust, which helps us get to the heart of the matter.

DIAGNOSIS AND FEEDBACK
We come in looking for what works and what we can leverage. Instead of a pathological approach to diagnosis, we can help members of the organization identify the life-giving energy in their work experiences and then discover their needs and wishes. A summarized report of the information and shared analysis acts as a catalyst for deepening awareness, inviting choice and stimulating action. Many organizational cultures have a preference for hard data, a scoring system for analyzing the current situation and a way to measure progress. When accompanied by anecdotal data, the impact can be very moving, heart-connecting and inspirational. Analyzing the data for the client can be highly informative but isn’t as empowering as a joint analysis. Collectively, we can explore a gap analysis between the current situation and the desired situation.

PLANNING INTERVENTIONS AND ACTION
We end up with one-way communication and minimal buy-in unless we intervene with authentic feedback. Feedback leads to a blueprint for change and collaborative action planning. Action plans are broken down into small steps with accountability structures, including who is taking responsibility and agreed-on dates for completion. Implementation of the action plan can include a wide range of organization development interventions: individual or group coaching, training, leadership development, team building, diversity dialogues and conflict resolution are some of the processes used to support the change initiative.

EVALUATION AND CLOSURE
The measures of success established at entry are derived jointly. Evaluation can include financial measures, such as the bottom-line impact (profitability or return on investment) or stakeholder satisfaction (quality-of-life or employee retention). Organization development work is an intimate process that calls for an empowering closure. Instead of celebrating once a year at the company Christmas party, we advocate for continuous celebration. We not only celebrate successes; we also celebrate new insights gained from disappointment or failure. Both provide opportunities for heart connection and stimulate dialogue that leads to new opportunities.*


Excerpt from Coaching for Transformation by Lasley, Kellogg, Michaels and Brown. As faculty at Leadership that Works, they certify coaches who offer personal, organization and community transformation. Leadership that Works, Inc. PO Box 224, Troy, PA, 570-297-3333
WHAT WILL YOUR CUSTOMERS DRIVE IF THEIR CAR IS IN AN ACCIDENT?

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DISASTER PREP KIT

BE INFORMED AND PREPARED:
- What disasters are possible/likely in your area?
- Have you set up emergency alerts on your phone?
- Where will you evacuate, if necessary?
- Have you developed a plan with your family?
- How will you continue to be informed if the power goes out?
- Do you have a disaster emergency kit?
- Have you prepared a home inventory?
  Have you taken photos of your possessions recently?
- Have you determined whether you are insured for possible disasters?
- Is your insurance coverage sufficient to cover potential losses?
- Do you have a well-stocked first aid kit? Be sure to check expiration dates.
- Have you developed a plan for business continuity, if applicable?
- Does your workplace have disaster plans in place?
- Are your electronics and data protected? Is your data backed up?
- Are your photographs safely stored or backed up?

ONLINE RESOURCES:
ready.gov
usa.gov/prepare-for-disasters
emergency.cdc.gov

WHAT DISASTERS ARE MOST LIKELY TO OCCUR IN YOUR AREA?
- Flood
- Severe weather
- Tornado
- Hurricane
- Wildfires
- Earthquake
- Thunderstorms and lightning
- Active shooter
- Landslides and debris flow
- Tsunami
- Volcano eruption
- Fire
- Terrorism
- Other: __________________________________________

COMPILE A FIRST AID KIT:
- Absorbent compress dressings
- Adhesive bandages of different sizes
- Adhesive cloth tape
- Antibiotic ointment
- Antiseptic
- Aspirin
- Emergency blanket
- Breathing barrier with one-way valve
- Instant cold compress
- Splint
- Non-latex gloves
- Hydrocortisone ointment
- Gauze roll bandage
- Sterile gauze pads
- Oral thermometer
- Triangular bandages
- Tweezers
- First aid guide
- Other: __________________________________________
**DISASTER PREP KIT**

**COMPILE A DISASTER EMERGENCY KIT:**
- Radio: battery-powered, crank radio, or NOAA weather radio
- Batteries
- Water
- One gallon of water per day for each person
- Three-day supply for evacuation
- 14-day supply for home
- Non-perishable Food
- Three-day supply for evacuation
- 14-day supply for home
- Pet food and water for pet(s)
- Flashlight
- Dusk mask, surgical or N95 masks
- Prescription medication and other needed medical items (7-day supply)
- Personal sanitation items (toilet paper, bucket, etc.)
- Personal hygiene items (soap, toothbrush and toothpaste, etc.)
- Garbage bags
- Moist towelettes
- Whistle
- First aid kit
- Cell phone and charger (solar or battery)
- Manual can opener
- Plastic sheeting
- Duct tape
- Scissors
- Sandbags
- Local maps
- Non-prescription medication, such as pain relievers, anti-diarrhea medication
- Glasses and contact lens solution
- Baby formula, food, diapers and other baby needs
- Sleeping bag or warm blanket for each person
- Rain gear
- Change of clothes, under garments, and hat
- Comfortable, sturdy shoes
- Multi-purpose tool
- Personal documents (identification, insurance policies, list of medication, medical information, passport, etc.)
- Extra cash
- Cooler
- Backpacks for evacuation
- Pet carrier(s) for evacuation
- Pet items, such as leash, cat box and litter, water and food dishes, etc.
- Paper plates and plastic cutlery
- Family and emergency contact information
- Two-way radios
- Extra set of house and car keys
- Camping stove and fuel
- Games and activities for children
- Whistle
- Matches
- Work gloves
- Towels
- Tools/supplies for securing your home, such as boards for windows
- Sunscreen and sunglasses
- Household liquid bleach
- Entertainment items, such as playing cards
- Other: ________________________________

**ARE YOU INSURED FOR A DISASTER?**
- Homeowners insurance
- Renters insurance
- Flood insurance
- Auto insurance
- Hurricane or wind insurance
- Earthquake insurance
- Landslide insurance
- Business interruption insurance
- Marine insurance
- Other: ________________________________
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Claim frequency DROPS 18% over 5 years.

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Employee Benefits
Trends in Health Insurance, Time Off and More

The past year’s tight labor market has made finding new hires more challenging than usual for employers, and it looks like the trend will continue. In order to attract and retain qualified talent, employers aren’t merely offering competitive salaries; they’re also revising their benefits packages, which many employees heavily scrutinize when entertaining job offers. Here are some of the employee benefits trends that will shape overall compensation in the coming year.

Health Insurance: Promoting Services While Mitigating High-Cost Claims

Health insurance remains the most trying employee benefit for employers to manage (and not only because many are required to offer it). Health insurance has always required a balancing act between giving employees valuable coverage and managing company costs.

In 2019, employers are approaching this balancing act by promoting convenient and high-level service while mitigating the costs associated with major claims (the top one percent of which use more resources than the bottom 75 percent of policyholders). Employers are accomplishing this via five methods:

• **Telehealth**: Telehealth is being included in more health insurance policies as a convenient and cost-saving treatment option for employees. Among large employers who already offer telehealth services, programs are being expanded for mental/behavioral services, diabetes care and medical decision support (as well as other services). Additionally, many employers of all sizes plan on promoting their telehealth programs in order to increase utilization.

• **Network Coverage**: Simultaneously improving in-network coverage and reducing (or excluding) out-of-network coverage ensures employees can get the treatment they need while keeping unnecessary costs minimal. In some cases, employees are able to get better treatment through their insurance policy’s network and employers are able to reduce their overall costs.

• **Specialty Pharmacy**: Shifting to specialty pharmacies for specific, high-cost medications. Although these may be less convenient for employees, the savings can be significant for both them and employer.

• **New Services**: A minority of employers are actually adding services, specifically in-vitro fertilization, to their coverage. Even though including IVF typically increases employer health coverage costs, a few are including it so that they appear (and are) more family friendly. The coverage can be especially popular with younger workers who would like to start/grow their families and often have the professional skills employers are looking for.

• **Higher HSA Contributions**: High-deductible health insurance plans with corresponding health savings account (HSA) have been around since 2003, and many employers have been offering them for some time already. Even though they’re far from new, more and more employees are taking full advantage of the tax benefits that their HSAs offer. They are also putting more towards their annual contribution limit, thanks in part to creative enticements from their employers, such as matching funds and participatory wellness and outcomes-based contribution incentives. Thanks to more liberal savings options than an FSA, such as year-to-year rollovers and lack of a mandatory withdrawal age, these can be effective retirement savings vehicles in certain situations. For employers, the benefit comes in the form of a high-deductible plan that has greater employee satisfaction because of a properly funded HSA.

Mental Health: Counseling for a Range of Needs

As society increasingly recognizes the importance of mental health, more and more employers are including counseling for an array of issues. The first step employers usually take is to include behavioral and mental health issues in their standard insurance coverage. Some, such as Southwest, go even further to include issues related to stress, grief and relationships.

Financial Benefits: Focusing on the Needs of Millennials

Retirement savings accounts, like IRAs, 401(k)s and their Roth counterparts, remain significant components of many employee benefits packages. The financial benefits being offered, however, are notably shifting toward the needs of Millennials. Some of the benefits that are becoming more common include:
Employee Benefits in 2019:

Other Benefits: Providing Non-Traditional Perks
In addition to the major benefits mentioned above, an increasing number of employers are offering non-traditional benefits or perks. These range from discounted pet insurance to employee discounts on products and services, and many are provided as optional features.

There’s no shortage of potential perks, and some employers have been especially creative. A few of the more intriguing ones include:

- Letting nursing mothers who travel for work ship breast milk home for free
- Flexible wellness benefits in the form of a monthly stipend for cleanse diets, gym memberships or similar items
- Free access to nearby museums and zoos
- Paid time off to volunteer at non-profit organizations

Employee Benefits Are Becoming More Personalized
While there are many different ideas emerging, one constant holds true through all of these employee benefits trends. Benefits in health insurance, counseling services, financial services, time off and perks are all becoming more personalized, and even communications around employee benefits are being personalized to individual employees.

There are no longer a few benefits that all workers participate in. Instead, there are now many different options that employers offer and let employees choose from. Even within the standards, like health insurance, choice within a network is being prioritized.

To keep your business at the forefront of the employee benefits trend, work with an employee benefits broker who knows what’s working well right now. Contact us, and one of our specialists will help personalize your company’s benefits to meet financial restrictions while giving employees what they want. With our assistance, your company can be well-positioned to attract and retain talent throughout the entirety of the coming year and be recognized as an employer-of-choice.

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Time Off: Protecting Employees’ Time Off
Despite being offered by only a small percentage of employers, unlimited paid time off has been promoted as a hot and desirable benefit in recent years. The lure of being able to take time off whenever it’s beneficial is powerful, but the reality has been less-than-ideal. In addition to not recouping a substantial payout if they don’t use their paid time off, workplace culture frequently pressures employees into not utilizing their unlimited time off. Rather than taking lots of time off, employees often take very little or no vacation.

In response to this trend, employers are looking for other ways that enable employees to take time off and protect that time. This plays out in two different ways depending on employees’ level within an organization:

- Lower-level employees are able to take unpaid time off should they need more vacation or personal days than the company’s paid policy allows. This solution gives employees that may have only minimal access to paid time off flexibility to take more time when they need or want to, and it doesn’t take away whatever paid time they are guaranteed.
- Higher-level employees are receiving more time off for specific reasons. Employers aren’t necessarily increasing vacation days, but some are offering more time for bereavement, maternity leave, paternity leave, adopting and illness. These additional days give employees extra time off when they’re going through major events, and they can help protect vacation days for actual relaxation.

Financial counseling that helps workers better understand how to manage the income they earn
Tuition reimbursement for employees who are currently in post-secondary school
Student loan repayment assistance for employees who have graduated and have outstanding student debt (This can be especially helpful when trying to recruit employees from non-profit and government positions that have student loan forgiveness programs.)
529 college savings plans for employees who have children and want to start saving for their college years.

by: Jeff Griffin

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Errors and Omissions or Professional Liability Insurance is a necessity for every insurance broker that interacts with customers. Decades ago, when agents/brokers had a personal relationship with every one of their valued customers, problems could be solved over a cup of coffee or a sandwich at the local deli. As society became more litigation prone and coverages more complex, issues that could be reasonably negotiated took a backseat to the likelihood of multi-million-dollar settlements. There was a time when agents/brokers wanted to be a part of the claims process and assist their clients or advocate for their clients’ needs. Over time and after many cases set various precedents, notice of a claim means giving the client a toll free number and hoping or praying that it all works out.
As a child, our camp counselor played a game where one person was told a secret. That child then told the person sitting next to him or her and that person told the next and so on until the initial message was disclosed by the last person in line (we called it “telephone”). When the last person stated the message, it wasn’t anything like the original message that was given. It wasn’t even close! In fact, one can assume that even the second person in line to hear the message probably heard a different message than even the primary communicator!

This issue is the basis for most coverage disputes. A customer or prospect “hears” that something is covered and makes a decision on that basis. When a claim occurs that the policyholder assumed was covered is eventually denied, this leads to an uncomfortable phone call or email and could eventually end up as a claim filed in court.

Initially, brokers and agency owners adopted Reputation Management Software as a way of gaining new business and referrals. On that basis, it is a necessary system for every brokerage. But, that is to minimize its impact as a bell-weather or early warning system for potential claims activity. Each time a customer has a transaction (purchase of a policy, renewal approval, endorsement, certificate, etc.) Reputation Management Software, integrated via an API with the agencies’ Management System automatically sends (in the background) a survey (either 1 to 5 stars of 1-10 or NPS) to the customer. After the customer answers the one-question survey, the system then follows up with a Review Request. The consumer discloses their satisfaction or unhappiness on that survey. The software then pumps that data, like a firehose, to many social media sites built for the agent: Facebook Business, Google Business, BBB, etc. And of course, with a widget on the agency site, that content is published and rolled constantly so that Google’s algorithm finds it and promotes the agency as the best in their location.

When a negative survey or review is completed, that information goes right to the owner’s desk or head of customer service or a compliance officer’s desk for follow-up. By providing an immediate notice of a potential unhappy customer, the agency is able to intercede and ascertain what the issue really is.... and fix it! Without that interdiction, it’s a very high possibility that the upset customer will leave at the first opportunity (causing churn and negative income due to acquisition costs), tell others how bad their experience is (harming an agent’s or agency’s reputation) or even sue – based upon a coverage disagreement. Without Reputation Management, the owner of an agency or the insurer of that agency’s E&O has no early warning detection system to indicate a potential lawsuit, until they receive the notice of a filing in their local superior court.

To further the need to mediate or prevent potential E&O possibilities, the use of Reputation Software influences agent/broker/CSR behavior. When a service or sales professional knows that each transaction is subject to a customer’s rating or review, they intuitively up their game. This is not a matter for debate or doubt. Anyone who understands human behavior knows that an interaction, subject to a judgement or public review, automatically adopts a higher sense of purpose and positivity to earn a good result. We all want to be loved and we all want to earn approval. Knowing that every interaction is an opportunity to earn positive affirmation enhances the broker/agents’ service level and professionalism.

Many Reputation Management Software packages include Social Media Monitoring; and 87% of unhappy customers will post their issues on Reddit, Google, Facebook, Instagram, etc. This can cause an avalanche of “me too” posts and empathy posts. The more “likes” and shares, the more likely that data can be used as evidence of an agency’s lack of responsiveness or sympathy for an unhappy customers’ experience.

There can be no doubt that E&O claims not only hurt an agency’s public perception and reputation but damage the morale of the agency and cause the agency to focus on the litigation rather than on new business or ongoing customer service. It’s a costly distraction in every way.

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What is the Superfund and How is it Used?

Have you ever wondered what happens after an environmental spill or contamination by pollutants? Who cleans it up? Who pays for it? Who is the responsible party? What happens to the property once it is contaminated? The United States federal government has a comprehensive guideline that covers all your questions. It is the Comprehensive Environmental Response, Compensation, and Liability Act of 1980. Better known as the Superfund. This article covers the important aspects of that plan.
Superfund is a United States federal government program designed to fund the cleanup of sites contaminated with hazardous substances and pollutants. Sites managed under this program are referred to as Superfund sites. This program was established as the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA). This act authorizes federal natural resource agencies, primarily the Environmental Protection Agency (EPA), states and Native American tribes to recover natural resource damages caused by hazardous substances.

If the EPA can identify parties responsible for pollution of hazardous substances to the environment, they can either compel the polluters to clean up the sites, or it may undertake the cleanup on its own using the Superfund. The U. S. Department of Justice can also determine the costs that can be recovered from the polluters and this can be applied to the cleanup.

Historically, approximately 70% of Superfund cleanup activities have been paid for by the parties responsible for the contamination. The exceptions occur when the responsible party either cannot be found or is unable to pay for the cleanup. The program has suffered from underfunding, and Superfund cleanups have decreased to a mere eight in 2014, out of over 1,200. As a result, the EPA typically negotiates consent orders with responses parties to study sites and develop cleanup alternatives, subject to EPA oversight and approval of all activities.

There are thousands of contaminated sites nationally due to hazardous waste being dumped, left out in the open, or otherwise improperly managed. These sites include manufacturing facilities, processing plants, landfills and mining sites.

Superfund’s goals are to:
1. Protect human health and the environment by cleaning up polluted sites
2. Make responsible parties pay for cleanup work
3. Involve communities in the Superfund process
4. Return Superfund sites to productive use

The EPA published the first Hazard Ranking System (HRS) in 1981, and the first National Priorities List (NPL) in 1983. The HRS is a scoring system used to evaluate potential relative risks to public health and the environment from releases or threatened releases of hazardous waste at uncontrolled waste sites. Under the Superfund program, the EPA and state agencies use the HRS to calculate a site score. The scores range from 0 to 100 based on the actual or potential release of hazardous substances through air, surface water, or ground water. A score of 28.5 places the site on the National Priorities List, making the site eligible for long-term action under the Superfund program.

There are two kinds of authorized response action:

REMOVAL ACTIONS
Typically, these are short-term response actions. These actions may be taken to address releases or threatened releases requiring prompt response. Removal actions are classified as: (1) emergency; (2) time-critical; and (3) non-time critical. Removal responses are generally used to address localized risks such as abandoned drums containing hazardous substances, and contaminated surface soils. These would pose an acute risk to human health and the environment.

REMEDIAL ACTIONS
Remedial actions are usually long-term response actions. These actions seek to permanently and significantly reduce the risks associated with releases or threats of releases of hazardous substances and are generally larger more expensive actions. They can include measures such as using contain-ment to prevent pollutants from migrating, and combinations of removing, treating, or neutralizing toxic substances.

Four classes of potential responsible parties may be liable for contamination at a Superfund site:
1. the current owner or operator of the site
2. the owner or operator of a site at the time that disposal of a hazardous substance, pollutant or contaminant occurred
3. a person who arranged for the disposal of a hazardous substance, pollutant or contaminant at a site
4. a person who transported a hazardous substance, pollutant or contaminant to a site, who also has selected that site for the disposal of the hazardous substances, pollutants or contaminants

Superfund sites are “discovered” when the presence of hazardous waste is made known to EPA. The presence of contaminants is often reported by residents, local, state, tribal or federal agencies, or businesses. Sometimes these hazardous wastes are found by EPA during inspections or investigations into complaints.

Once a site is identified, EPA looks at existing information, inspects the site, and may interview nearby residents to find out the history of the site and its effects on the population and the environment. EPA also normally tests the soil, water and air to determine what hazardous substances were left at the site and how serious the risks may be to human health and the environment.

EPA may take early action at a site if there is a need for quick risk reduction,
enough score on the HRS and meets all other criteria, EPA may propose that it be put on the NPL. The proposal is published in the Federal Register, the official publication of the U.S. government, and the public has an opportunity to comment on whether the site should be included on the NPL.

EPA responds to comments and if applicable, announces the decision in the Federal Register. After a site is added to the NPL, EPA is required to conduct community interviews and to develop a Community Involvement Plan (CIP). EPA must also establish and maintain an information repository and administrative record and inform the public of the availability of these document archives. To evaluate the dangers posed by hazardous waste sites, EPA developed a scoring system called the Hazard Ranking System (HRS). EPA uses the information collected during the assessment phase of the Superfund process to score sites according to the danger they may pose to human health and the environment.

Many of the sites that are reviewed do not meet the criteria for federal Superfund cleanup action. Some sites do not require any action, while others are referred to the states, other programs, other agencies, or individuals for cleanup or other action. If a site has a high hazardous waste sites, EPA developed a scoring system called the HRS. EPA uses the information collected during the assessment phase of the Superfund process to score sites according to the danger they may pose to human health and the environment. Many of the sites that are reviewed do not meet the criteria for federal Superfund cleanup action. Some sites do not require any action, while others are referred to the states, other programs, other agencies, or individuals for cleanup or other action.
If a site has a high enough score on the HRS and meets all other criteria, EPA may propose that it be put on the NPL. The proposal is published in the Federal Register, the official publication of the U.S. government, and the public has an opportunity to comment on whether the site should be included on the NPL. EPA responds to comments and if applicable, announces the decision in the Federal Register. After a site is added to the NPL, EPA is required to conduct community interviews and to develop a Community Involvement Plan (CIP). EPA must also establish and maintain an information repository and administrative record and inform the public of the availability of these document archives.

Technical Assistance Grants (TAG) provide money for activities that help community groups participate in decision making at eligible Superfund sites. TAGs are available at Superfund sites that are on the NPL or proposed for the NPL, and for which a response action has begun. EPA must notify the public when a site in their community qualifies for a TAG. Assistance Grants provide money for activities that help community groups participate in decision making at eligible Superfund sites. TAGs are available at Superfund sites that are on the NPL or proposed for the NPL, and for which a response action has begun. EPA must notify the public when a site in their community qualifies for a TAG.

Once a site is placed on the NPL, further investigation into the problems at the site and the best way to address them is required. This is called a Remedial Investigation (RI) and the Feasibility Study (FS). The RI usually involves gathering and analyzing numerous samples of soil, surface water, ground water, and waste from locations throughout the site and near the site borders. The RI also involves assessing risks posed by the site. The analysis of potential treatment methods or “cleanup alternatives” is called a FS. During the FS, the advantages and disadvantages of each cleanup method are explored.

After all the cleanup alternatives are developed, EPA recommends the option it considers best for the site and offers it to the community for evaluation and comment in a Proposed Plan. A Proposed Plan summarizes cleanup alternatives studied in the FS, includes information on the site history, community participation, the nature and extent of the contamination, and the reasonably anticipated future land uses at the site; and highlights EPA's recommended cleanup method. EPA provides the public with an opportunity to comment on the Proposed Plan in writing or in person and hosts a public meeting to discuss the recommended cleanup method. EPA prefers cleanups that will allow for reuse of the site if possible. Community input at this phase is critical to making good choices. EPA provides a “responsiveness summary” of the written and oral comments the public has made and the Agency’s responses to those comments.

The process of cleaning up a hazardous waste site uses energy, water, and other natural or materials resources, thereby creating an environmental footprint of its own. EPA strives to conserve natural resources, minimize waste generation, and reduce energy consumption to improve the environmental performance of Superfund activities while protecting human health and the environment. Opportunities to decrease the environmental footprint and maximize the environmental outcome of a cleanup exist throughout a project life and can include actions such as utilizing renewable energy to power site operations and reducing total air emissions by discouraging construction truck engine idling.

Returning Sites to Productive Use

As early in the process as possible, EPA works with communities through an array of communication techniques and partnerships to help to return sites to productive use. This use can be industrial or commercial, such as factories and shopping malls. Some sites can be used for housing, public works or healthcare facilities, transportation, and other community infrastructure. Sites could also be redeveloped as recreational facilities such as golf courses, parks and ball fields; or for ecological resources, such as wildlife preserves and wetlands. Sites could even be used for generating energy from renewable sources such as wind turbines or solar panels.

No matter what use is appropriate for a site, the community benefits from restoring the site to productivity, because the property can once again add to the economic, social, and ecological value of the community. Work with EPA, your local government, and your community to plan the redevelopment of the site. Explore the redevelopment ideas and resources provided by EPA.

After EPA determines that the physical construction at a site is complete, activities are put in place to ensure that the cleanup actions will protect human health and the environment over the long-term. For example, these activities may include routine maintenance at the site such as making sure signs and fences are intact or soil treatment systems are running smoothly. EPA is also required to conduct a review of the site cleanup every five years. This Five-Year Review may include examining site data, inspecting the site, taking new samples, and talking with affected residents about site conditions, problems or concerns. EPA is required to notify the community and other interested parties when a Five-Year Review will be conducted at the site. EPA may delete a site or portion of a site (sometimes called an operable unit) from the NPL if all cleanup goals have been met and no further cleanup action is required to protect human health and the environment.

EPA publishes a notice of its intention to delete the site, or portion of the site, from the NPL in the Federal Register, and notifies the community of the opportunity for comment. EPA then accepts comments from the public and formally responds to public comments received. If, after the formal comment period, the site or portion of the site still qualifies for deletion, EPA publishes a formal deletion notice in the Federal Register and places a final deletion report in the administrative record for the site.

Getting Involved

EPA's Superfund Community Involvement Program provides individuals affected by hazardous waste sites with information and opportunities to participate as active partners in the decisions that affect the Superfund sites in their community. The community has a voice during all phases of the Superfund process and plays an important role in assisting EPA with gathering information about the site.

Superfund Community Involvement staff strive to keep the community well-informed of ongoing and planned activities, encourage and enable community members to get involved, listen carefully to what the community is saying, collaborate with the community to address concerns, incorporate community input into planned actions, and lastly, to explain to the community what EPA has done and why.

Source: US Environmental Protection Agency, a Community Guide To EPAs Superfund Program
Preparing for a Disaster: Not Just for Policyholders

Catastrophes come in many forms and include natural disasters as well as man-made ones. For property insurers, Property Claims Services defines a catastrophe as a natural or man-made event that is unusually severe, exceeding a set monetary threshold in insured losses (currently $25 million) and affecting a significant number of policyholders and insurance companies. Each insurance company can have their own internal definition of a catastrophe which may depend on their premium volume and geographical spread.

Property Claim Services reported from 2006–2015 there were a total of 304 catastrophes in the United States, totaling $191.5 billion (in 2015 dollars). In 2016, insurers worldwide paid out more than $50 billion in claims for natural disasters. More than $125 billion in disaster losses were uninsured. For insurers in most areas of the country, it is not a question of “if” a catastrophe will happen, but “when” and “how much.” When disaster strikes, insurers must be ready to handle an onslaught of claims in as quick a manner as possible.

For a household or business that has been displaced or forced to close, any amount of downtime is going to be viewed as problematic. In addition, the insurer itself or its employees may also be impacted by the disaster, either as victims of the disaster themselves or due to increased workload caused by the catastrophe.

Technological advances have created new tools for claims handling. Unmanned aerial vehicles (UAVs) or drones are being used more and more in the claims process. Pictometry® is a patented process used by some companies to provide 3D images of buildings on the ground. Crowdsourcing, through the use of the internet and often mobile apps, can connect company representatives with the claimant, providing rapid collection of information.

Drones can get to areas that are otherwise inaccessible, where roads are blocked, or to areas where there is widespread damage, such as after a hurricane or tornado. Other areas, like rooftops, may be too dangerous for humans to inspect. A number of insurers utilize drones to perform inspections.

Before and after pictures of affected properties can go a long way in the process of damage verification and can greatly speed up the claims process. Companies such as Pictometry® not only post disaster images taken shortly after the event, but also historical views, for a “before and after” comparison. Pictometry® has a 12-year library of images that can show changes in properties over time, with more than 100 planes continually taking photos. They capture more than 30,000,000 images per year in all 50 states and Canada. As of 2010, their library included more than 150,000,000 images.

WeGoLook, a division of Crawford and Company, is one example of crowdsourcing, offering same day inspections and other services. Similar to ridesharing companies such as Uber and Lyft, WeGoLook employs 30,000 “Lookers” who are dispatched using a website or mobile app. They work with the claimant on the claimant’s schedule, obtaining information and pictures that will help speed up the claim settlement process after a disaster.

The use of debit cards for claim payments may become increasingly popular in the future. This could be more appropriate for living expenses, spoiled food, etc. Payment for repairs to a home or structure is a somewhat different story. If there is a mortgage on a home the claim check will likely need to be made out to both the homeowner and the lender.

Catastrophes can take a major personal toll on claims personnel, especially those field adjusters who may be deployed far from home for weeks or months at a time—dealing with difficult conditions such as a lack of electricity/ water and a long commute to where they are able to secure lodging. In
Preparing for a Disaster: Not Just for Policyholders

In many cases, inside claims and support staff are also required to work long hours to handle catastrophe claims. Companies may offer bonuses, overtime pay, or compensatory time off to claims adjusters and staff.

Catastrophe (CAT) field adjusters often go into devastated areas to assess damages before it is actually safe to do so. The sheer number of claims may force adjusters to respond, even in areas that may not be completely safe. This poses a problem to the adjuster’s safety and therefore, a safety plan should be in place. The plan should be in writing and shared with others. This plan should include mandated safety gear like helmets and goggles to protect against falling debris, use of harnesses and fall protection when working on a roof.

One man-made disaster was the November 2016 wildfires in the city of Gatlinburg, Tennessee, believed to have been started by arsonists, in nearby Chimney Tops Trail. As of December 1, 2016, there were 656 claims reported, including damage to homes, businesses, other structures and automobiles. More than 1,700 structures, including 700 businesses, were damaged or destroyed. At least 14 people died as a result of the fire, and over 130 sustained injuries. The Tennessee Department of Commerce and Insurance (TDCI) developed a plan to coordinate with insurers, compiling data from insurers with satellite images and geographic information system (GIS) mapping to estimate claims and potential claims from the fires.

An example of technology being used was an interactive map released by Sevier County, Tennessee within a few days of the event, showing properties damaged and destroyed. Included with the map was an alphabetical listing of the properties with their status. This interactive map can be viewed at [www.bit.ly/interactmap](http://www.bit.ly/interactmap).

Having a plan is especially critical when the insurance company itself and its employees are impacted by the event. All employees may need to pitch in. In one instance, after a hurricane, an entire office of a single state insurer became a claims department. All company employees had been trained to be claims handlers, with underwriters and information technology staff drafted into the process of contacting insureds and processing claims. CAT adjusters were lined up and ready to work long hours, seven days a week. This advanced planning paid off. When the hurricane hit, the company was able to handle more than 13,000 claims, many within 30 days.

Reinsurance is another key component of a catastrophe management plan. Adequate reinsurance can mean the difference between a company's survival and its failure. Reinsurance reduces the primary insurer's exposure to loss, by shifting the claims payment responsibility to the reinsurer. Catastrophe reinsurance can allow a company to combine multiple losses from multiple underlying policies due to a single event.

It is critical to develop relationships with restoration companies and third-party administrators before the storm or other disaster hits. Once the event occurs, these companies may be much too busy handling claims for their regular clients to take on new ones. In addition, during and after catastrophes, especially hurricanes and tornadoes, for the sake of your policyholders, keep in mind that building materials may be in short supply.

Catastrophes and disasters are an all too common component of the insurance industry. Managing staff and resources and having plans in place to deal with catastrophes as efficiently and economically as possible goes a long way to maintaining an insurer's reputation, profitability and even viability.

This article originally appeared in the NYIA NY Connection Magazine.
2019 Convention Recap

2019 International Awards winners and the International CWC Speak-off winner were congratulated for their exceptional accomplishments at the Awards Luncheon on Friday, June 7th – a day that encompassed multiple education and networking opportunities, including the Community Café, Awards Luncheon, and later that evening, regional dinners. In addition to our award winners, scholarship recipients from National Alliance, The Institutes, the International Risk Management Institute (IRMI), and NAIW Legacy Foundation were also announced and congratulated.

Saturday, June 8th we concluded the Convention with the Business Meeting and Town Hall followed by the Recognition Lunch & Officer Installation, where the 2019-2020 officers were installed:

2019-2020 IAIP BOARD

<table>
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<tr>
<th>PRESIDENT</th>
<th>VICE PRESIDENT</th>
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<tbody>
<tr>
<td>Cindy Prud’homme, AINS, CPIA, CIIP, CLP</td>
<td>Geraldine Plott, CPCU, FCLA, SCLA, AIC, ARM, AIS, AINS, CIIP, DAE</td>
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<td>PRESIDENT-ELECT</td>
<td>SECRETARY</td>
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<td>Lauri Oakden-Binder, RWCS, CRIS, CLP, CIIP</td>
<td>Diane Martell, FCLS, CIIP</td>
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<th>REGION I</th>
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<td>Sue Quimby, CPCU, AU, CIC, CPIW, DAE</td>
<td>Gayla Martin, CISR, CIIP</td>
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<td>REGION II</td>
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<td>Jessica Pruitt</td>
<td>Alesha Raney, CISR, CPIW</td>
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<td>REGION III</td>
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<td>Vickie Harmon, CMA, CIIP, PIAM, CLP, DAE</td>
<td>Robin Souza, CPCU, CIC, CRM, AFIS, AIS, AIC, AINS, CIIP</td>
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<td>Penny Duer, API, CPCU, AINS, CPIW</td>
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We welcomed over 200 industry professionals in Reno, Nevada in celebration of the 78th Annual IAIP Convention on Thursday, June 6th. Attendees enjoyed three days of educational workshops and sessions traversing topics on everything from our CE-approved pre-convention workshop offered by National Alliance, to our IAIP Ignite luncheon themes, to our many Community Café mini-session subjects.

On Thursday, June 6th attendees enjoyed our Opening General Session; and Keynote Speaker Tony Cañas presented his unique presentation on millennials in insurance. We learned why millennials are different, how to engage them in insurance and most importantly why it is so important that we figure this issue out quickly. Each attendee left as their company’s newest expert in engaging the next generation of insurance professionals.

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The popular and much anticipated Confidence While Communicating Speak-Off commenced on Thursday morning where regional winners contended for the prized International CWC award. New this year, the Ignite IAIP luncheon brought us fresh insight on leadership, empowerment, goalsetting, teambuilding, and productivity — trending subject matter that is collectively shaping our industry. Here a collection of interesting and impactful speakers delivered a new luncheon format, focused and fast-paced, featuring five presentations to inspire and enrich our attendees’ convention experience.

At the “Nerdy for IAIP” Welcome Reception we met and mingled with our valued exhibitors and sponsors and learned about the industry’s newest product and service solutions. The crowd remained after the reception and was brought to their feet by the YNP’s Lip Sync Nerd Battle. Groups of five or more grabbed their mics and took to the stage to embrace their inner entertainer. It was a one-of-a-kind experience, a show not to be missed!
SAVE THE DATE!

2020 IAIP International Convention

June 11–13, 2020 • Louisville, KY
Convention Candids
2019 International Award Winners

**INTERNATIONAL ROOKIE OF THE YEAR**
NACHOLE GILLIS, CISR, CLP
HOWALT MCDOWELL INSURANCE
REGION V
(FEATURED LEFT)

**INTERNATIONAL YOUNG NEW PROFESSIONAL OF THE YEAR**
BRAILEE TURNER, AINS
IMA, INC.
REGION V
(FEATURED LEFT)

**INTERNATIONAL CLAIMS PROFESSIONAL OF THE YEAR**
BETH ST. PETER, AIC, AIS, WCLS
WEST BEND MUTUAL INSURANCE COMPANY
REGION V
(FEATURED LEFT)

**INTERNATIONAL CLIENT SERVICE PROFESSIONAL OF THE YEAR**
BRENDA JO HORMYAK, ACSR, CISR, CPIW, DAE
HENDRY INSURANCE AGENCY
REGION VI
(FEATURED LEFT)

**INTERNATIONAL PROFESSIONAL UNDERWRITER OF THE YEAR**
KERI MICHELLE HERLONG, CPCU, CRM, CLP, CIC, CISR, AIM, ACSR, CIIP
ACUITY
REGION VII
(FEATURED RIGHT)

**INTERNATIONAL RISK MANAGEMENT PROFESSIONAL OF THE YEAR**
CHRISTINE CHANDLER TILLETT, PHR, CLP
CHARLES DUNN COMPANY INC.
REGION VII
(FEATURED RIGHT)

**INTERNATIONAL INSURANCE PROFESSIONAL OF THE YEAR**
KERI MICHELLE HERLONG, CPCU, CRM, CLP, CIC, CISR, AIM, ACSR, CIIP
ACUITY
REGION VII
(FEATURED LEFT)

**INTERNATIONAL CONFIDENCE WHILE COMMUNICATING (CWC) SPEAK OFF WINNER**
SAMARIA FOXWORTH
JOHNSON & JOHNSON, INC.
REGION III
(FEATURED MIDDLE)
2019 International Scholarship Winners

POC SCHOLARSHIP
Beth Wilkerson, AAI, CIC, CISR, CPIW - Region II

NATIONAL ALLIANCE SCHOLARSHIPS
CIC ONLINE SCHOLARSHIP
Marilyn Redmon - Region III

CISR ONLINE SCHOLARSHIP
Shannon Gilchrist - Region I

IRMI SCHOLARSHIPS
CONSTRUCTION RISK AND INSURANCE SPECIALIST (CRIS®):
Christine Chandler Tillet, PHR, CLP - Region VII

MANAGEMENT LIABILITY INSURANCE SPECIALIST (MLIS™):
Marcella Beasley, MA, CISR, CRIS, CLIP - Region VII

AGRIBUSINESS AND FARM INSURANCE SPECIALIST (AFIS):
Angela Gentry-McNeil, CPIW, AINS - Region VI

TRANSPORTATION RISK AND INSURANCE PROFESSIONAL (TRIP):
Angelia Poyner, CIC, KACSR, CPIA, CLP, CIIP - Region IV

THE INSTITUTES SCHOLARSHIPS
ACCREDITED CUSTOMER SERVICE REPRESENTATIVE (ACSR) DESIGNATION

FULL SCHOLARSHIPS:
Marcella Beasley, MA, CISR, CRIS, CLIP - Region VII
Amanda Bialecki, PHIAS - Region IV
Janet Carver - Region VI
Kari Woods - Region VII

PARTIAL SCHOLARSHIP:
Jennifer Perreault, CIIP, ACSR-P - Region I

NAIW LEGACY FOUNDATION SCHOLARSHIP & GRANT RECIPIENTS
2018-2019 SCHOLARSHIP RECIPIENTS
Marcella Beasley, Insurance Associates of Fresno, Region VII
Lyndsay Colbert, Insurance Professionals of Mobile, Region III
Sheila Eskue, Kentucky MAL, Region IV
Linda Grayless, Insurance Association of the Ozarks, Region V
Katy Green, Insurance Professionals of Greater New Orleans, Region VI
Keri Herlong, Las Vegas Insurance Professionals, Region VII
Bobby Shields, Charlotte Association of Insurance Professionals, Region II
Rachel Shubert, Missouri MAL, Region V

2017-2018 GRANT RECIPIENTS
Insurance Association of Greater Houlton, Region I - Local Association CLP Education Grant
Florida Council - 2019 Council Meeting Education Grant
North Carolina Council - 2019 Council Meeting Education Grant
South Carolina Council - 2019 Council Meeting Education Grant
Region I - 2019 Regional Conference Education Grant
Region I - 2020 Regional Conference Education Grant
Region II - 2019 Regional Conference Education Grant
Region II - 2020 Regional Conference Education Grant
Region V - 2019 Regional Conference Education Grant
Meet the 2019-2020

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

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.

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

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

Lauri’s niche specialty is workers’ compensation. She is a Branch Manager for ICW Group Insurances Companies. Lauri is a licensed casualty and property producer in NV, CA and AZ. 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, council 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, CLP
VICE PRESIDENT

Geraldine began her career in insurance in1974 as a data entry typist with Allstate Insurance Company. During her career in the industry she has worked in the areas of rating, underwriting, compliance, training, claims and administration. She is a strong advocate of education and facilitated continuing education courses, DOI workshops and training classes for her fellow employees and industry associates.

Geraldine became a member of IAIP in 2002, earning the Insurance Professional Award multiple times, as well as the Claims Professional of the Year Award 2005-2006. She is a member of the Charlotte Association of Insurance Professional in Region II and a dual member in Region III, joining the Greenville Association in South Carolina. She has served IAIP in various local, council, regional and international capacities, including North Carolina
Board of Directors

Council Director and past Regional Vice President of Region II 2013-2015 and 2016-2018. In addition to being on the IAIP Board of Directors, Geraldine has served on the NAIW Legacy Foundation Board of Directors, the IAIP Budget and Finance Committee, the Enhanced CLP sub-committee and the IAIP Publications Task Force.

As a promoter of professional development and continuing education, Geraldine enjoys sharing her keen interest in the insurance industry through developing, facilitating and conducting workshops, continuing education classes, and mentoring activities to industry groups and associations. She is an advocate of impressing upon insurance industry professionals that an investment in IAIP is an investment in their future and their career.

In her spare time Geraldine enjoys cooking, gardening, volunteering in her community and spending time with family and friends. She currently volunteers at Atrium Cabarrus Hospital one to two days per week, a member of the Volunteer Council as the liaison to the NorthEast Foundation and trainer, serves on the Cabarrus County Boys and Girls Club Board of Directors, the NorthEast Foundation Board of Directors (the philanthropic arm of Atrium Cabarrus), Atrium Junior Volunteer Scholarship Committee, works at her local Voting Precinct and a member of First Baptist Church. Geraldine married her high school sweetheart and they have three grown children, eight grandchildren, one great granddaughter and a sweet furry baby, named Molly.

DIANE MARTELL, FCLS, CIIP
SECRETARY

Diane's insurance career began in 1992 with Nationwide Insurance Company as a Personal Injury Protection Claims Associate. She moved to Commercial Lines as a Workers’ Compensation Claims Associate and then to Personal Lines as a Bodily Injury Field Claims Associate, Facilities Manager, Personal Injury Protection Manager and currently, Bodily Injury Manager. Diane leads a team of highly skilled and engaged Bodily Injury Claims Associates who handle Maryland, DC, Delaware and Virginia claims. The team has received numerous awards in Customer Satisfaction, Employee Engagement and technical results.

Diane joined IAIP in 1995 and has been very active at all levels of the Association. She has held all positions for Insurance Professionals of Anne Arundel County, including several terms as President. Diane was a two-term Maryland Council Director and also Maryland Council Treasurer from 2003 to the present, participating in 20 Maryland Council meetings over that time. At the Region II level, Diane was Regional Vice President from 2012 – 2013, has served as Marketing Director from 2018 – 2019 and has been the Regional Fund Administrator since 2014. Diane has participated in 23 Region II Conferences, co-chairing the conferences in 2015 and 2019. At the international level of IAIP, Diane served as Chair of the Non-Dues Revenue Task Force and the FIT Insurance Professionals, as well as serving on the Regional Realignment and International Nominating Committees. Diane has participated in 21 International Conventions.

Diane received the Claims Professional of the Year Award at the international and regional levels in 2016. She received the AAMGA Award at council and regional levels. She has obtained an Associate in Arts degree and Bachelor of Science in Administrative Management. Diane earned FCLS, CIIP and DAE designations and holds a Delaware Insurance license.

In addition to IAIP activities, Diane is a member of the Claims and Litigation Management Alliance and the Nationwide Diversity and Inclusion All Women Associate Resource Group. Diane enjoys supporting and volunteering at the Maryland Food Bank. Diane’s husband of 20 years, Lon, is very supportive of her involvement in IAIP. For fun, Diane and Lon enjoy weekends at the beach in Ocean City, Maryland and attending Ravens football games.

SUE QUIMBY, CPCU, AU, CIC, CPIW, DAE
REGION I VICE PRESIDENT

Sue Quimby has been in the insurance industry since May 1977. She is a licensed property/casualty producer. She spent over 14 years as an employee of several New Jersey insurance agencies, handling all aspects of property and casualty insurance from the application submission to policy issuance and servicing to claims handling.

Sue earned her CIC (Certified Insurance Counselor) designation in 1987 and is a tenured CIC. She completed her CPCU (Chartered Property Casualty Underwriter) designation in 1989. She has also earned the AU (Associate in Underwriting), CPIW (Certified Professional Insurance Woman) and DAE (Diversified Advanced Education) designations and is pursuing the CLP (Certified Leadership Professional) designation.

Since November 1991 she has been employed by MSO, Inc. (The Mutual Service Office Inc.). Sue serves as MSO’s Assistant Vice President, Media Editor, Client Services and Training and Senior Product Development Analyst. Her job responsibilities include product development - creation of rates/loss costs, rules and forms for MSO as well as member companies, writing articles for industry publications, training, marketing to prospective new member companies, and coordination of webinars and educational seminars.

She is the Director of MSO’s Continuing Education school which currently is approved in NJ, PA, DE, MD and VA. She has also served as Director for the NJ Council of NAIW Insurance School.

Sue has been a member of IAIP (Insurance Professionals of
Central New Jersey) since 1989, filling every position on the board including three terms as local president and currently treasurer. She is immediate past Council Director (her second term) for NJ Council of IAIP. Sue has chaired the International Publications Taskforce for IAIP for the past four years, serves on the Education Taskforce, and is outgoing Regional Education Director for IAIP. She is a member of the 2018-19 IAIP international Nominating Committee, which reviews candidates for International Secretary as well as Legacy Foundation board members. Sue has served on three NJ regional conference planning committees. She has been conference education chair and worship service chair since 2016 and chaired several First Timers’ luncheons at Regional.

Sue has attended four International Conventions, as well as virtually every Regional Conference and NJ Council Day since she has been a member. Sue was named Region I Rookie of the Year in 1991 and has won several IAIP scholarships. She has taught numerous CE and IAIP courses on a local, council and regional level for IAIP as well as other industry organizations. Sue taught IAIP’s first virtual CWC course and has taught it twice more.

Sue is active in the CPCU Society serving on the board of the NJ chapter for 30 years, including as past president and scholarship chair. She has been on the NJ CPCU I Day planning committee for many years.

In her local church, Sue has been a Sunday School and Children’s Worship teacher for over 20 years, as well as newsletter editor and Nursery Care Giver. Sue lives in Hillsborough, NJ with her husband Jay, a retired air pollution scientist and master gardener, and her daughter, Lauren.

Jessica started her career in the insurance industry in 2003. She began her career as an unlicensed CSR at Lebanon Insurance Agency in Lebanon, VA. Fifteen years later, she is still working at the same office and wears many hats. She works as a personal and commercial producer, accounting manager, head of marketing, and office manager. Jessica is a very energetic individual and loves handling so many different positions that keeps her changing gears throughout the day.

At Lebanon Insurance Agency, Jessica had the wonderful opportunity to work with Louise Weaver. At the time, Louise was a part owner in the agency and also an active member of the Insurance Professionals of Southwest Virginia. Louise recruited Jessica into the association in 2005 and still continues as her mentor in both the association and the insurance industry today. Jessica credits much of her work success and dedication to the International Association of Insurance Professionals to Louise’s example.

Since becoming a member, Jessica has also been very active in her association. She has served as Secretary, Treasurer, Vice President, and President. She has also served as Virginia Council Director and Membership Chair of Region II.

Jessica holds a bachelor’s degree in Communications from Old Dominion University. She resides in Lebanon, Virginia with her husband, Keith, and her fur baby, Molly. In her spare time, Jessica is also a freelance writer. She enjoys photography, hiking, and reading. Her favorite part of being a member of IAIP is the opportunity to meet so many people and to grow such a large extended family of insurance professionals.

**JESSICA PRUITT**
**REGION II VICE PRESIDENT**

Vickie began her insurance career in 2001 after transitioning from the State of Tennessee’s Financial and Compliance Audit division. She entered the industry as BSR’s Staff Accountant and worked her way through Operations Manager and Assistant Vice President to become Vice President, CFO, and one of three owners of BSR.

In her educational career, Vickie earned undergraduate degrees in accounting and business administration, and a Master of Accountancy in 2000. She obtained a Tennessee Property & Casualty License in 2007. In 2011 she earned the CMA (Certified Management Accountant) designation. Subsequently, she has earned CIIP (Certified Insurance Industry Professional) in 2012, PIAM (Professional in Insurance Account Management) in 2014, and CLP (Certified Leadership Professional) and DAE (Diversified Advanced Education) in 2015.

Vickie joined the Nashville chapter of IAIP in 2009. Since joining, she has held the positions of Director, Treasurer, Secretary, Vice President, and President and she’s held offices for the Tennessee Council as well including Treasurer, Public Relations Chair, and Council Director. She has served on committees and task forces at the local, council, regional, and international levels. She began attending regional conferences in 2011 and international conventions in 2012. In addition to attending her home council and regional meetings, she has attended many other council and regions within and outside of Region III. In addition to her IAIP involvement, Vickie is also a member of the Institute of Management Accountants and the Professional Liability Underwriting Society.

Away from insurance, Vickie enjoys traveling, cardio kickboxing, reading, running, and volunteering in her local community.

**PENNY DIER, CPCU, API, AINS, CPIW**
**REGION IV VICE PRESIDENT**

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.

Gayla 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.

**GAYLA MARTIN, CISR, CIIP REGION V VICE PRESIDENT**

Gayla started her insurance career in 2000 as an Office Manager-licensed Agent for a Captive carrier. She later moved to a carrier as a Commercial Underwriter. Missing the sales role, Gayla went back to the agency side and had been working with two independent agencies for most of her career. She recently moved to a role with ReSource Pro. She provides account management services for a commercial book of business and mentors new people coming into the industry for CRS roles. She holds a bachelor's degree in Business Administration and Marketing from College of Saint Mary-Omaha.

Gayla started attending local IAIP meetings in 2009 and joined in January of 2010. She quickly began numerous roles in her local association including her President. Gayla was a former Director of Education for Region VII before its merger with Region V. Gayla has also been active on the regional and international convention planning committees.

Gayla is the mother of two grown children who also live in Lincoln, NE. She was recently blessed with her first grandson. Networking is pasttime for Gayla. She is active in the Lincoln Independent Business Association, Independent Insurance Agents of Nebraska as well as a women's networking group, RISE of Lincoln. She enjoys biking, reading, cooking, card playing and traveling in her spare time.

**ALESHA RANEY, CISR, CPIW REGION VI VICE PRESIDENT**

Alesha began her relationship with IAIP in 2004 as a member of the Insurance Professionals 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 International 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 CWC competitions at the local and state level, Rookie of the Year at the local, council and regional level and Insurance Professional of the Year at the local, council, 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.

**ROBIN SOUZA, CPCU, CIC, CRM, AFIS, AINS, AIS, AIC, CIIP REGION VII VICE PRESIDENT**

Robin has been in the insurance industry for 35 years and a member of Insurance Associates of Fresno and IAIP since 2013. She recently held the position of President for IAOF for the 2016-17 term.

Robin was presented the Insurance Professional of the Year award at the local level in 2018 and Rookie of the Year award in 2014. She has served on various committees on the local, council and regional level. Education is very important to Robin and she continues to take classes both with IAIP and other organizations. She is also a national speaker/instructor for IRMI, teaching at their AFIS conferences for the past seven years. Robin started her insurance career as a file clerk and has worked in various roles for both regional and national carriers.

Robin is the Agribusiness Director for Vindati, where she is responsible for the farm and agriculture insurance programs. Robin has held various positions including Loss Control, Underwriting and Management. She currently resides in Clovis, California with her son and her labradoodle – Cooper. Robin enjoys home remodeling projects, traveling, 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, 2019 - June 1, 2019)

NEW CLPs
Jordan Bergeron, AIC-M, AINS, AIC, CLP - Region I
Timothy Vincent, CPCU, CLP - Region I
Christine Wall, CLP - Region II
Jennifer Weiterman, AIC, AIS, IAWCA, CIIP, CLP - Region V
Kimberly Combs, CLP - Region VI

NEW CIIPs
Cathy Antrim, ACSR, API, CIC, CIIP - Region I
Angela Wymer, AIF, ACSR, AIAM, CIIP - Region II
Holly Sergent, CISR, CIC, TRS, CIIP - Region III
Mary McChesney, APA, AINS, AIS, CLP, CIIP - Region IV
Kunthear Sum, CIC, CRIS, ERIS, CLP, CIIP - Region IV
Jennifer Thompson, AIS, FLMI, CLP, CIIP - Region IV
Michelle Fraasch, AINS, CIIP - Region V

NEW DAE
Diane Martell, FCLS, CIIP, DAE - Region II
Carrie Patterson, CIC, CIIP, DAE - Region V

To learn more about these designations, including how to qualify, visit insuranceprofessionals.org and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
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, 2019 through June 8, 2019:

Gamechangers ($1000+)
2019 International Convention
Bonnie Adams - Region I Conference
rosalyn horton - In memory of Hope Gardner;

In memory of Todd Binder, Lauri Oakden-Binder’s husband; In memory of Butch Horton’s Birthday; In memory of D Daddy’s Birthday;
Region III Conference
Lori Meagher - Region I Conference

Region I Conference
Region III Conference
Region V Conference

Trendsetters ($100 - $999)
Helen Andrews - Region III Conference
Marjorie Bear - Region III Conference
Terri Brennan - Matching Funds through Nationwide
Mary Corvaia - Matching Funds through Nationwide; Region I Conference
Betty Curry - Region III Conference
Gracellen Donnelley - Region V Conference
Suzanne Downey - Region III Conference; 2019 International Convention
Lisa Hardin
Vickie Harmon - Region III Conference
Marni Hernandez - In memory of Todd Binder, loving husband of Lauri Oakden-Binder
Houston Association of Insurance Professionals - In memory of Frances Runk

Nancy Hudson
Gayla Martin - Region V Conference
Maryland Council - In honor of Geraldine Plott, IAIP Secretary. The Maryland Council thanks Geraldine for attending Region II Conference
Northeastern Insurance Professionals - Region I Conference; In honor of Debbi Kuhne; In honor of William Senecal, Executive Trainer for the Hartford
Geraldine Plott
Cindy Prud’homme
Janet Rauch - Region III Conference
Michelle Redman - Region I Conference
MT Redman - In memory of Bobbie White
Region II Conference
Region IV Conference
Region V Members - In honor of outgoing RVP
Lisa Hardin
Region VI Conference
Region VII Conference
Rose Romaine - Region I Conference
Billie Sleet
Angie Sullivan - In honor of the 2018-2019 board of directors for all of their service, hard work, support and time during my presidential year. Thank you to all of these exceptional leaders; In appreciation for the work and dedication of each member of the 2018-2019 task forces. Thank you for making a difference in IAIP and our future; Region VII Conference
Vermon Association of Insurance Professionals - Region I Conference
Linda Wilson
Catherine Wolford - Region IV Conference

Pacesetters ($25 - $99)
Betsy Adams - Region IV Conference
Cathy Antrim - Region I Conference
Faye Ashley - Region III Conference
Brenda Ayers - Region IV Conference
Kathleen Bianculli
Gloria Bruno - In memory of Frances Runk; In memory of LaNell Osmond
Kimberly Cameron - 2019 International Convention
V P Coddington, Jr
Champlain Valley Association of Insurance Professionals - Region I Conference

Robin Fawkes - Region VII Conference
Laurie Fite - Region III Conference
Trudy Grove - Region I Conference
Betty Hamilton - Region III Conference
Janis Hart - Region III Conference
Carol Hess - Region IV Conference
Susan Holbrook
Jamie Hoie - Region III Conference
Insurance Professionals of Eastern Connecticut - In honor of Debbi Kuhne
Insurance Professionals of Fresno - In memory of Todd Binder, Lauri Oakden-Binder’s husband
Jennifer Kubiak - Region I Conference
Diane Martell - Region IV Conference
Network For Good Facebook Donation Campaigns
Martha Nobriga - Region VII Conference
Mitula Patel - 2019 International Convention
Sandra Phillips - Region III Conference
Michele Sparks
Paula Stubblefield - Region III Conference
Julie Wagener - Region III Conference
Tammy Wascher - Region IV Conference
Margaret Wildi - 2019 International Convention
Linda Worthy - Region III Conference

Advocates ($1 - $24)
Sheila Eskue - 2019 International Convention
Cherri Harris

Julia Hersh
Susan Hickman - 2019 International Convention
Delores Horne - Region III Conference
Deb McCurdy - Region III Conference
Angela Palko - Region III Conference
Karin Shore - Region III Conference

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, 2019 through June 1, 2019

Region I
Jordan Bergeron, AIC-M, AINS, AIC, CLP
Ronald Cox
Carrie Cyr
Jennifer DeForge, AINS, CISR, AIS
Meredith Dyson
Erik Fenton
Denise Graves, CSM
Katelyn Keyser
Amy McCarthy
Amanda Mercier, CISR
Kimberly Powers, CPCU, AIC, AU, CLP
Ron Rob Salmon
Henry Stormer, IAAI-CFI, CFPS
Erin Sullivan
Timothy Vincent, CPCU, CLP
Sarah Webster

Region II
Jenna Gray
Will Hubbard, CISR
Wendy Owens
April Ramsey
Caitlyn Russell

Region III
Jodi Allen
Mary Baker
Cory Boff
June Denton, CTP
Frank Dicicco
Stephanie Gilbert Reich
John Gray
Jennifer Hill, CPCU
Beverly Kennedy, CPA, CGMA
Nate Kochlaris, CPIA
Amy Marion, AFNI
Shirley Moore Sikora, CPSR
Michelle Poppe, CISR
Joseph Sikora, CIC
Mariana Zorrilla, CIC, CRIS, CPIA

Region IV
Debora Brannan
Lisa Bullock, AIC, AINS
Tina Burge
Leslie Davis
Sherri Dishon, CTFL
Gwyn Dykes
Tammy Fegner, CISR Elite
Becky Goodrich, AIC, AINS, CIIP
Heather Handley
Gina Harrison
Donna Pribie
Traci Sizemore

Monica Wiggins
Lydia Williams

Region V
Yolanda Adams
Jana Auchterlonie
Verlon Blackwell
Michael Brooks
Tina Cox
Maggie Flynn
Kassy Gall
Grace Galletta
Brooke Hanke, CPCU, AU-M, AINS, AIS
Bradley Johnston
Abbey Meyer
Lisa Neu
Angela Topczewski, AINS, AU

Region VI
Jeremy Brown
Terry Fitzgerald
Kyle Keeton
Suzette Walsh

Region VII
Nikki Brissette
Luanne Chun
Carlissa Churchill
Pam Daugherty, SILA-F
Maureen Duffy, CIC, MAOM, ABD
Connie Eder
Roel Espiritu
Erin Foxworthy
Benjamin Hamilton
Nanette Hay
Maria Humphrey
Gayle Johnson, CCEP
Kristy Kobayashi
Korben Konrady
Audrey Kroll, AU
Denise Maier
Glenna Rae Maras
Charlene Moriarity
Lance Moriwaki
Lorey Ortez, AFIS, CIC, SCLA
Rodrigo Perez
Wyndy Perry
Amanda Rodriguez
Tonya Roe
Ryan Rusca
Marisa Sagil
Lucille Shalometh, CPIW
Kai Takekawa
Brenda Tsukayama
Faaizan Vaniman

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.
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)

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