In This Issue:

- Avoiding Corporate Complacency
- Five Factors for Rigorous Safety Leadership
- Are You Executive Level Material?
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Workplace Safety is a very broad subject ranging from general safety issues to specific types of industries. In the news lately, we have heard of workplace shootings, harassment, arson, hazardous materials and much more; there is no way to avoid it, we are all vulnerable.

Health issues such as the spread of illness and disease are also topics of concern. Slips and falls are one of the most common issues we see at the workplace. The employer’s responsibility is to provide their employees with safe workplaces. Remember, prevention equals safety implementation.

Employee safety is the first major concern to all businesses, and after that all businesses have their own workplace hazards.

One of the things we can do is ask if our business has an emergency preparedness plan. Some of the items involved in such a plan are: business emergency plan policy and procedure; a plan to stay in business; company spokesperson/emergency contacts; emergency planning team, communications and an annual review of these plans. Safety starts with management. Management buy-in is a priority for the plan to succeed. While we cannot control workplace safety issues, the articles in this issue will offer suggestions to all of us.

“The art of life lies in a constant readjustment to our surroundings” ~ Okakura Kakuzo

In fellowship,

Joi Wilson
AINS, CRIS, CIIP, DAE
2011-12 International President

Reminder: The NAIW Legacy Foundation’s annual fundraising campaign runs from September 1 through December 31, 2011. Be sure to renew or become a member. There are now two levels, Pacesetter (a donation of $25 - $99) and Trendsetter (a donation of $100 or more).
Workplaces Safety is an issue that all companies and businesses deal with in one way or another. A safe work environment should be a priority, because it is in the best interest of employees. It is also in the best interest of the business because it saves both time and money if workplace accidents can be prevented.

According to the United States Department of Labor, the number of nonfatal occupational injuries and illnesses reported in 2009 declined to 3.3 million cases, compared to 3.7 million cases in 2008. While it seems that companies have started to see the value in implementing preventative workplace safety procedures, there is still plenty of room for improvement.

In this issue, we explore preventative actions that can be taken to help avoid workplace illnesses and injuries. From creating a company-wide plan of action for keeping workers safe, to providing employees with benefits that help keep them engaged and satisfied in their work, there are many wonderful suggestions for creating or improving on your own workplace safety program.

You asked, we listened...In this issue, you will also notice a wider range of articles on topics you said were of interest to you. Our magazine now offers columns on topics such as Leadership Development, Sales Techniques, Marketing Tips and Trends, Personal Development and articles geared toward Managers. We are featuring these new topics of interest alongside our usual columns related to items such as Workplace, Career, Technology and Professional issues.

Melissa D. Cobbs
Managing Editor
Every day in the United States on the average, 15 workers lose their lives as a result of injuries or illnesses related to their work - that’s over 5,700 people. These people leave behind families, friends, and co-workers. The single most common cause is complacency - an attitude that “it won’t happen to me”.

Complacency Kills The Entire Organization

Too often individuals and companies become complacent when it comes to safety. Managers are satisfied with mediocre safety performance and do not work to improve the environment by raising safety awareness and eliminating the potential for injury. Employees are content and are not attentive to their work environments. They become convinced that management is not concerned about safety. They begin to think they are not responsible for their own safety.
Over time, the entire organization gives little meaningful attention to safety. The result is that employees begin to get in a hurry and take shortcuts on the job. They are more focused on production and getting the job done than on getting it done safely. That attitude becomes an organizational norm. Near misses go unreported. No one wants to take the time to fill out forms and employees don’t understand the connection between sharing information and eliminating injuries. Managers do not pay attention to reports, so they become unimportant. The number of injuries increases and they become more severe. Everyone becomes frustrated. Employees blame management and management blames employees, yet no one is willing to take action to improve the situation. Unfortunately, it often takes a fatal injury to cause everyone to focus on safety. Don’t let this happen to your organization.

The Complacency Trap - Don’t Become Distracted By Pressing Issues

Research shows that many incidents occur because people are distracted and do not pay attention to their environment and what is going on around them. Managers often fall into the same trap - they become distracted by pressing issues such as the organization’s need to increase productivity, improve quality, and raise profits. They stop paying attention to the importance of safety in the organization and become blinded to the fact that the lack of attention to safety performance is injuring the organization in the long run. In other words, they become complacent.

When managers and supervisors do not make safety a top priority in the organization, it is easy for employees to make personal safety a low priority. Then incidents and injuries occur with increasing frequency. There are two things that must happen to avoid this potentially deadly situation.

1. Managers must renew their commitment to the safety process;
2. Employees must get involved in meaningful safety activities.

Managers - Get Committed!

It takes more than just saying you are committed to safety - you have to put actions behind your words. Managers can demonstrate their commitment to safety in a number of ways. First and foremost, managers must follow the company’s safety rules. Then, regularly attend safety meetings. Also consider the following ideas.
Take time to walk around and talk to employees.

Visit employees in their workplaces whether on the shop floor, in the field, or in the office. Talk about your personal concern for safety, and then listen to their concerns. Take personal action to correct unsafe situations and follow up to let employees know the outcomes.

Make it a point to personally review all reports of near misses and injuries.

When managers review reports of injuries and near misses, it demonstrates the information’s importance. Follow up on the reports to ensure that appropriate actions are taken to eliminate the causes of incidents in your organization that could result in larger, bigger direct hits. Take care to ensure that your follow up is a positive action rather than a punitive one.

Integrate safety into all aspects of management planning.

During the organizational planning process include safety goals and objectives, then ensure that the budget includes appropriate items for safety improvement. Communicate your organization’s safety performance expectations, goals and objectives to the management level and to your employees. To encourage a sustainable change in the safety culture of your organization, make it a point to review your organization’s progress.

Enable employees to get involved in the safety process.

Identify areas where employees can become actively involved in the safety process and encourage their participation by allowing work time for appropriate activities. Ask employees with specific skills or interests to participate in safety improvement projects. Then recognize their involvement and efforts.

Managers at all levels of the organization can have a profound effect on the safety culture of an organization by following these suggestions. Once they see their supervisors and managers taking safety seriously, employees in turn will be more committed than ever. And, nothing energizes an organization’s safety improvement efforts more than employee involvement.

Other Ways To Get Employees Involved In Your Organization’s Safety Planning and Process:

First, make employees aware of how they can get involved in the safety process. Involvement can come in many different forms. Encourage employees to get involved in the following activities and others:

• Reporting all unsafe conditions
• Attending safety meetings
• Serving on employee safety committees
• Planning and leading a safety meeting
• Participating in incident investigations and facility walk-throughs
• Engaging in conversations with supervisors and managers to share improvement ideas

Employees whose ideas and involvement are valued will increase safety performance faster than employees who are just simply following the rules. Create opportunities for employees to contribute ideas and information that will lead to safety improvement.

Stamp Out Complacency To Create a Safety-Focused Organization

To create a culture in your organization where injuries are a thing of the past, remind everyone that complacency is a dangerous thing - it’s a killer. Find ways to pique employees’ interest in finding ways to make safety improvements. Create motivation for positive change in the organization by believing that it’s possible to have zero injuries in your organization and communicating that belief to employees. Show employees the relevance of working safe to their jobs, careers, paychecks, and, most importantly, their families. This will create an environment where everyone at every level in the organization will increase their commitment and their involvement in making the workplace injury-free. The result is that everyone can go home every day to their families without injury.

Dr. Deb Potter knows how to help organizations create a safety culture where everyone at every level is committed to a safe workplace.

After 27 years in professional and management positions in Fortune 100 companies, she joined Potter and Associates International in the business of helping organizations successfully evaluate their safety management programs so that everyone can go home without injury every day.

Deb holds an MBA from Oklahoma State University and a PhD in Organization Management and Business from Capella University. She is the author of Simply Seamless Safety and the editor of the weekly Safety Spot News. For more information, visit www.debpotter.com.

Photo credit: Marcin Balcerzak / Shutterstock.com
Now That You Are Required

to Address New Data Protection/Identity Theft Regulations:
Could We Interest You in an Effective, Low Cost Solution?

‘You only need to worry about Privacy and security laws and rules if you have customers or employees.’

No one is exempt from taking reasonable steps to protect the information they have.

_We do not believe that Congress intended to apply enumerated Security Rule sections to business associates in a different manner than covered entities._

— Federal Register
July 14, 2010

You are responsible to make sure that everyone you work with takes the same precautions as you.

The passage of HITECH and subsequent changes to HIPAA have _changed the rules for anyone who has any relationship to the healthcare industry._

The _Red Flags Rule_, effective January 1, 2011 adds yet another duty of care that requires business owners to take reasonable precautions to prevent Identity Theft.

Approximately 50% of data losses are the result of employee errors. Approximately 42% of data losses come from third party mistakes. Since you are liable for their mistakes, can you afford not to take action to make sure they protect your data?

_What if taking steps to reduce this liability, and help you meet the compliance requirements was inexpensive and comprehensive?_

**Covered Entities/Large Agencies**

Most Covered Entities and large organizations have taken the steps they need so that their own organization meets the requisite compliance requirements. _New rules under HIPAA/HITECH and Red Flags Rule require you to make sure that all of your Business Associates, vendors, service providers, contractors, and agents are doing the same._

For more information on how Accurate Data Partners can help with your required oversight contact jmccartney@accuratedatapartners.com

**Business Associates/Small Businesses**

Accurate Data Partners’ services are ideally suited to help small businesses meet compliance requirements _through online training and document template delivery._ We can also help you with your vendors, service providers, contractors and agents. Go to http://naiw.accuratedatapartners.com/Special-Discount/ to learn more.

Accurate Data Partners helps you to turn compliance requirements into business advantages.
Beyond the Hardhat:
Keeping Workers Safe On and Off the Job

By: Ron Agypt
Workplace safety — those two words conjure up images of training seminars and videos, OSHA posters and regulations, protective gear and equipment, even emergency preparedness and practice drills — all designed to keep workers safe on the job. Some businesses take the concept of workplace safety beyond risk management and emergency response to help employees proactively maintain their health and well-being. Some may feature on-site fitness centers to promote physical exercise and stress release, and contract nurses to administer vaccinations and treat minor ailments. But what about the financial safety of workers that is so strongly linked to their physical health?

The 2011 Aflac WorkForces Report reveals that six out of 10 American workers do not have a financial plan in place to deal with an unexpected and costly life event, such as a medical emergency. The study found that 51 percent of workers said they are not very or not at all prepared to pay for out-of-pocket expenses not covered by major medical insurance. And 31 percent report they have less than $500 in savings for emergency expenses. The findings shed light on a sobering truth — the American workforce is grossly unprepared to financially manage the real cost of accidents and illnesses, and the implications of this reality on employees and employers are huge.

According to The American Journal of Medicine, bankruptcies resulting from medical expenses increased by nearly 50 percent between 2001 and 2007. When asked how they would pay for out-of-pocket expenses associated with an unexpected serious illness or accident, 30 percent of respondents to the survey said they would borrow on credit cards, 17 percent said they would borrow against their 401(K) or other retirement accounts, 13 percent reported they would borrow funds from friends or family, and 19 percent — nearly one out of five people — acknowledged they are not sure how they would pay for these expenses.

Illness and accidents also contribute to absenteeism at work and lost productivity that directly impacts a company’s financial performance. The National Safety Council reported that in 2008, more than 25 million people in the United States suffered accident-related disabling injuries. The economic impact of fatal and nonfatal unintentional injuries, including items like medical expenses and lost wages/productivity, was more than $701 billion in 2008.

American Workers Are Feeling the Pressure

In response to the economic crisis, some employers have cut back on hiring and raises, omitting bonuses and even curbing spending on health care insurance. Yet, while these measures might be understandable to some, it is important that they consider the long-term view with regard to worker satisfaction. Healthy employees who feel secure about their ability to provide for their families in the event of a medical crisis will be more productive than their peers who are anxious about their ability to pay for expenses associated with an unexpected health issue or accident.

Moreover, anxiety surrounding the financial component of a health crisis is high. Forty-six percent of workers — nearly one in two employees who responded to Aflac’s study — reported they already are coping with a financial crisis or are trying to reduce debt. Imagine an employee trying to pay down debt or make ends meet while the spouse or partner is out of work and/or while a family member faces a serious illness or disability. What if that same employee, already stretched financially, becomes sick or is otherwise seriously injured? While many may think such events couldn’t happen to them, the reality is that an illness or injury is more common than most employees may think.

Consider these statistics:
• American men have slightly less than a one in two lifetime risk of developing cancer. American women have slightly more than a one in three lifetime risk of developing cancer (Cancer Facts & Figures 2011, American Cancer Society)
• The lifetime risk for cardiovascular disease is two in three for men and more than one in two for women at age 40. (Heart Disease and Stroke Statistics, American Heart Association, 2010 Update At-a-Glance)

• On the average, there are 13 unintentional-injury deaths and about 2,900 disabling injuries every hour during the year. (Injury Facts, 2010 Edition, National Safety Council)

Despite the risks facing American workers, few — just 13 percent of those who responded to the study — think it’s likely that they or a family member will experience a serious illness or injury in the future. If such an event did occur, the primary concern for U.S. workers would be financial consequences related to the event. In fact, 31 percent of respondents have no confidence in their ability to cope with the financial impact of disability, death or other unexpected events.

Benefits Are Key to Employee Satisfaction, Loyalty and Security

To be profitable, businesses need to be productive, and to be productive, employees need to be focused. The challenge facing many employers today is how to keep their workforces feeling secure in the wake of extreme financial pressures.

It’s no surprise then that the 2011 Aflac WorkForces Report reveals that 59 percent of respondents say a company’s benefits package is extremely/very influential in attracting and retaining talented employees. Major medical and health care benefit options are top influencers when employees decide whether to remain in their current jobs or look for new employment — second in importance only to salary and growth/earnings potential. Fifty-four percent of respondents said they are likely to accept a job offer with slightly lower compensation, but better benefits.

How do you offer more without spending more? The answer is simple: voluntary or supplemental insurance. Voluntary insurance policies allow business owners to offer robust benefit...
packages to employees at no direct cost to the company. By making a variety of supplemental plans available, employees will have the insurance options to help them when they need it most.

The Importance of Brokers and Benefits Consultants

For brokers and agents, there exists a tremendous opportunity to position benefits planning in the bigger picture and culture of workplace safety. A safe workplace promotes the mindset of safety on the job and offers sufficient benefit options to protect employees in the event of an accident or illness. Nearly half of the employees surveyed (49 percent) strongly/somewhat agreed they would be more informed about benefits if their information sessions with employers included a broker or benefits consultant. Employees also are more likely to take advantage of the benefits offered to them when a broker or benefits consultant is involved in the discussion and decision-making process.

A primary reason for this: Health insurance is complex and becoming increasingly complicated. Researching, discussing and selecting insurance plans are not intuitive actions nor are they activities employees typically do or think about more than once a year. Lack of information and misconceptions about plans, particularly about voluntary benefits options, are wide and pervasive. Aflac’s study reveals that employees are misinformed about what voluntary insurance plans are and what they are not, and often HR executives are misinformed too.

Two-thirds of employees surveyed mistakenly believed that payouts from voluntary insurance policies can only be used for specified medical expenses when in reality, they can be used however the policyholder chooses. For instance, these cash benefits can help with out-of-pocket expenses such as copayments, mortgage or rent payments, child care, in-home care, lodging or transportation costs.

The Bottom Line

While major medical insurance is important, it simply is not enough. The likelihood of an employee becoming seriously ill or injured is significant and the costs associated with such an event can be devastating, particularly to workers who already may be dealing with financial challenges. With concerns about job security, inflation and existing debt, few employees have the time to research health care and benefits options, pose questions and select the best options to help ensure their financial safety in the event of a medical crisis. Their lack of information and resulting inaction leaves them vulnerable to financial burdens if they become sick or disabled. Workers need advocates who can speak in laymen’s terms about the insurance options available to them and who can help them make the best benefit decisions based on their unique needs.

As employers take steps to promote workplace safety and the well-being of their employees, it is time they also consider their workers’ financial safety and help them mitigate economic hardship that could result from a medical crisis. Employers who offer competitive health insurance and benefits options, and who enlist the help of brokers and consultants to educate their workforce on the importance of voluntary insurance, will benefit in the short term with employees who are healthy and at work, and in the long term with more loyal workers who feel confident about their financial future.

Ron Agypt, a 34-year insurance industry veteran, is Aflac’s Senior Vice President of Market Development and Broker Sales, U.S. He is responsible for setting corporate strategy, and for developing market and broker growth through a team of dedicated professionals. Ron leads Aflac’s Broker Development team, which includes 15 Market Development vice presidents and more than 115 dedicated broker specialists.

Visit aflacforbrokers.com, call 1-888-861-0251 or send an email to brokerrelations@aflac.com to learn more.

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THE PRODUCTS YOU NEED
From auto and home to motorcycle, watercraft, classic car and more. In addition, combine auto and home into a Safeco Package and write 6-month or annual auto policies.
You may have read the book, “Good to Great”, by Jim Collins. In his book he explains how many companies thought being good is... well, “good enough.” In these times of constant change and global competition, it is important to always look for improvement - especially when it comes to safety. Who wants to settle for “good enough” safety? In most cases, good means the company is willing to settle for an injury. “Good enough” safety means setting safety goals based on lagging indicators. (An example is to reduce lost time injuries by 10%.) Great safety means setting a rigorous goal of zero injuries. According to Collins, you want to be rigorous and not ruthless when growing your company. This same concept should also apply to safety in the workplace.

Is Your Safety Process Rigorous or Just Plain Ruthless?

Ruthless safety could be characterized as a company that tends to punish employees by verbally beating them over the head with the safety manual for getting hurt on the job. Don’t read this wrong...every company must have a disciplinary policy to get the attention of employees who don’t understand the consequences of unsafe behavior. But to truly change behavior frontline leaders must always clearly identify the behavior required to prevent injuries. After all, the goal is “Nobody Gets Hurt”.

Rigorous safety could be characterized as clearly defined behaviors that workers are held accountable for that prevent known hazards from injuring them. If a worker continually proves that he or she has no intention of behaving...
safely, then disciplinary action must be taken. Rigorous safety means that leadership has the best interest of the employee at heart.

Five Factors for Rigorous Safety Leadership

Leading employees to behave safely on the job is not an easy task. During our 15 years of experience of consulting with top executives on workplace safety, we have had many leaders tell us that if they had known leading employees to behave safely on the job was so hard to do, they might have turned down the position of supervisor, foreman or lead. Yet, there is hope.

Leaders from the frontline can be effective by learning about dealing with these five human factors:

1. Expectations:
   Unspoken, unrecognized expectations in the workplace can lead to job frustration, substandard safety performance, decreased job safety commitment and even high turnover. Understand that most employees expect to have a workplace free of hazards. Workers have varying expectations when it comes to factors such as autonomy, work/life balance, career opportunities, stability, structure, and teamwork. The key is to learn what expectations the individuals in your organization have and then work with them to meet or, in some cases, adjust those expectations.

2. Communication:
   Being a superb safety communicator is difficult to accomplish. Think about the people to whom you communicate safety requirements on a daily basis. You will notice some are strong in certain communication skills, but weak in other skills. Learn everything you can about your communications style and how it affects others - what impact do you have? If you don’t usually get a positive reaction from those around you, take a course in interpersonal skills.

3. Innovation:
   Change, whether anticipated or unanticipated, can be difficult. To innovate, grow and improve a safety culture requires individuals who are able to see the big picture. Accept that change is a part of life and learn let go of the past and embrace and apply new techniques, technologies, and tools when appropriate.

4. Organization:
   Safety innovation cannot be done without teams of people dedicated to hitting the goal: A Zero-Injury Workplace. Leaders must be able to organize a team and motivate it towards the goal. Imagine everyone leading each other to the goal of a zero-injury workplace.

5. Appreciation:
   Great leaders accomplish great things. Great leaders appreciate the people who make things happen. Understanding how one reacts to certain situations as a leader is vital to being a successful leader.

Get Rigorous for a Bright Future

Becoming rigorous about safety is hard work, but it is rewarding. When a company and its leaders commit to improving their effectiveness with rigorous safety programs, employees are more motivated to behave safely so they can go home to their families every day without injury. Again, no matter what level you are in the company, the goal is “Nobody Gets Hurt”. That’s a goal everyone can live with.

Carl Potter, CSP, CMC helps top executives target a zero-injury workplace so everyone can go home to their families every day without injury. As an advocate of a zero-injury workplace, he can help your organization raise its safety performance and cut its workers compensation insurance expenses in half. For more info about the Simply Seamless Safety ® Leadership Development Process go to Simply Seamless Safety.com.

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Feature

Setting Healthy Work-Life Boundaries

By: Molly Gordon, MCC
Setting healthy boundaries is essential for a healthy work life balance. That sounds true, but what does it mean? What do healthy boundaries look like, and how can you know where and how to set them?

I notice a tendency among small business owners and free agents to think of boundaries as ways to keep something or someone out, as if they could achieve work life balance in this way. This emphasizes protection of their time, energy, and resources. This kind of boundary is a line in the sand. When a customer, colleague, or vendor crosses the line, an alarm goes off, signaling the business owner to say “No.”

Because most owners want their businesses to be accessible and to offer excellent service, they are naturally conservative in setting this sort of boundary. After all, they want to say, “Welcome” to prospective customers and partners, not “Keep Out.” As a result, they set boundaries at the last possible point to keep invaders at bay.

I’ve done this, by the way, so I know of what I speak. I know how confining this sort of boundary can be. There is no room to move. There is barely room to breathe. The longer this boundary stays in place -- even if no one ever tries to cross it -- the more confined, cramped and edgy those inside the boundary will be.

After working inside this boundary for a while, it is natural to become unbalanced, impatient, cranky, even resentful. It is uncomfortable inside this boundary, and it feels as though this is the fault of those pushy customers, colleagues, and vendors out there. After all, if it weren’t for THEM, you’d be out in the fresh air.

But wait -- a client is not an invader. A vendor is not a spy. A business is not a castle on a hill, placed there for strategic advantage against enemy forces. Let’s take a big breath and take another look at this business of setting boundaries. What if boundaries were not last-ditch protections against marauders? What if you set them so that they were lovely, sturdy fences defining a spacious and resource-rich territory in which you can do your best work and enjoy your life at the same time? What if boundaries created a pasture rather than enclosing a cell?

Further, what if boundaries were designed to let in light and air? What if you could see out and others could see in? Working inside of these boundaries is quite a different experience. For one thing, there is plenty of room to move. When someone approaches your boundary, you have lots of choices about how to respond.

Maintaining these healthy boundaries feels entirely different, too. With what pride of ownership and delight in the scope of our pasture we walk the fence line. How pleasing it is to oil the latches on the gates, to replace broken posts, to trim the hedges.

Check in with your boundaries this week. First, notice what constitute the fence posts and gates in your business. Are they the hours that you work? The rates you charge? The terms you offer for special services? Get familiar with the structural elements you can use to build your beautiful fence and gate. When you have identified those elements, look at where you have set them.

Do your rates give you room to do your best work? Do your working arrangements give you breathing space? Examine your boundaries, and notice if they are giving you room to live and to do your best work or cramping your style. Experiment with moving your boundaries out a bit, not to keep your customers away, but to create a bigger space from which you can serve them wholeheartedly and well, maintaining a healthy work life balance.
The insurance industry, like the rest of Corporate America, is in a crisis. The worst storm bearing down on agencies and individual agents is not the current global financial crisis, however, but a global trust crisis, and unfortunately too few have been able to comprehend its bottom line implications.

At a World Economic Forum meeting in China in 2009, world leaders got it right when they declared that the world’s biggest crisis is a lack of trust and confidence.

Although it has always been the foundation to genuine success of any kind, people seldom talk about trust as a competency to learn and practice. That is slowly changing, however, and almost overnight trust found its way into the public limelight specifically because it has been so hard to find.
The Eight Pillars of Trust for Your Organization

By: David Horsage

From massive fraud in business to scandals in politics and athletics, the headlines point to a persistent problem of modern life and business – the global community in general is simply lacking in trust. For insurance professionals, controversies following property claims submissions after recent natural disasters and federal and state governments targeting health insurance providers have added additional layers of mistrust on an industry already looked upon warily by consumers.

Trust has the ability to accelerate or destroy any business, organization, or relationship. The lower the trust, the more time everything takes, the more everything costs, and the lower the loyalty of everyone involved. However, greater trust brings superior innovation, creativity, freedom, morale, and productivity.

Trust is not a soft skill – it is a measurable competency that brings dramatic results. It can, and must, be built into an organization’s strategy, goals and culture.

Trust is the natural result of thousands of tiny actions, words, thoughts and intentions. It does not happen by accident, nor does it happen all at once. Gaining trust is work. Knowing that you need it isn’t enough. We need to do the little things on a daily basis to earn it.

Trust is fickle. It may take years for a manager or an executive to develop the trust of his or her employees, or for an agent to gain the trust of a client, but it can take only moments to lose. Therefore, a company or agent must resolutely work to prevent situations that may jeopardize that confidence. Failure to do so may spell doom.

Without trust, transactions cannot occur. Without trust, influence is destroyed. Without trust, leaders lose teams. Without trust, people lose sales. Without trust, organizations lose productivity, relationships, reputation, talent retention, customer loyalty, creativity, morale, revenue, and results.

Indeed trust, not money, is the currency of business.

One recent study showed that companies with high trust levels generated total returns to shareholders at almost three times that of companies with low levels of trust, and that companies with high trust levels outperform companies with low trust by 186%. Meanwhile, another study of buyer-supplier relationships of automakers found that the automakers’ transactions costs were five times higher with the least trusted supplier than with the most trusted supplier. Further, with the least trusted suppliers, face-to-face interaction time doubled. Low trust revealed a need to spend more time and resources for communication, negotiation, and compliance.
These studies provide empirical evidence of the economic value of trust. Simply stated, trust has the ability to multiply your influence and impact, while a lack of trust is truly your biggest expense.

The best way to envision the power of trust is imagining its characteristics as pillars supporting your organization. There are eight core values – the “Eight Pillars of Trust” – necessary to fully create and reinforce the trust needed both internally and externally for your business to fully realize its potential.

By adhering to the following “Eight Pillars of Trust”, you can take a giant step forward to establishing trust in any business relationship.

**Pillar #1 – Clarity**
Clarity unifies, motivates, increases morale and inspires trust. Clear communication leads to trusted colleagues, happy employees and satisfied customers, and can reduce or eliminate potential conflicts.

**Pillar #2 – Compassion**
Caring leads to trust. If you think beyond yourself, and put other people first you will strengthen your relationships. From a sales standpoint, trusted relationships trump clever closing techniques every time.

**Pillar #3 – Character**
Building integrity takes work, but gives the biggest reward. You can demonstrate character through your humility, principles, intentions, self-discipline and accountability. Before every action, you should always ask yourself “Is this the right thing?”

**Pillar #4 – Competency**
Stretch your mind with new ideas, fresh thoughts and different perspectives. Find a circle of professionals with whom you can grow and sharpen one another, and find a mentor who is successful or wise in the same ways you would like to be.

**Pillar #5 – Commitment**
Passion is the essential ingredient for commitment, and the passion that you display toward your organization and its goals will prove contagious among your employees and customers. Prove that you are truly committed as your team’s leader, and that you will go out of your way to help others and make great sacrifices. Without commitment from its leader, a team will not win. Stay committed through adversity.

**Pillar #6 – Connection**
Trust is all about relationships, so engage your staff and collaborate. Ask questions, not only of your employees but your customers, and be sure to listen to and deliberate over their answers.

**Pillar #7 – Contribution**
Give your attention, resources, time, opportunity, and assistance to your team. Ultimately, you must deliver results in order to be trusted, so be sure to reward the results generated by your employees.

**Pillar #8 – Consistency**
The level of trust others hold for you and your organization changes with every single interaction they have with you. The track record of trust is built over time; there is no other way to lasting success. Deliver the same quality of results every time, and you will maintain trust.

No matter your role within your organization, trust affects your influence and success. It impacts every level of business, from Fortune 500 leaders to independent insurance agents. Those who are trusted are effective. When you focus on increasing your Trust Edge, you will enjoy greater success and impact. When you change yourself, you have the best chance of impacting your organization, family, relationships, and even your world.

David Horsager is a business strategist, professor, keynote speaker and author of the new book THE TRUST EDGE: How Top Leaders Gain Faster Results, Deeper Relationships, and a Stronger Bottom Line (Summerside Press, Sept. 2011). His roster of past and present clients includes FedEx, Wells Fargo, American Express, ING, the Department of Homeland Security, Medtronic, the U.S. Coast Guard Academy, the Minnesota Vikings, Covidien, and John Deere Credit. He lives in St. Paul, Minn., with his wife, Lisa, and their four children.

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any times in business, much like in life, a person’s perspective determines one’s morale or attitude more so than any actual situation does. Many companies will make statements such as, “the morale of the team is down because of recent company changes, cuts in benefits and employee layoffs.” These issues are real and the impact it has on people is real as well. Let’s not diminish real emotions tied to these issues that cause morale to be low. However, to improve morale is to change the team’s perspective versus looking for a golden answer. An organization can spend all their time focusing on these changes and continue to experience negative emotions, or they can choose to change the perspective of their people. Which do you think is more productive and advantageous?
In some situations a company may hire a motivational speaker to speak to their group about a tragedy and as a result, the audience gets motivated and is eager to make the best of their personal situation. Why is that? What happened was a change of perspective.

When a leader is faced with low employee morale, their job is to hold their team members accountable by teaching the team members to be grateful before they can be successful and happy even if they are not necessarily content.

**A PERSON MUST BE GRATEFUL BEFORE THEY CAN BE SUCCESSFUL**

Everybody can be grateful for what they have, but more often than not we forget to think about the good. In one room a young couple is disappointed when they find out they are having a baby girl instead of a baby boy, where just across the street there is a young couple grateful for the six hours they have with their newborn baby before she passes away. In the business world it is no different. In Dallas, a gentleman is upset and feels like he is not treated fairly because due to company financial struggles, they remove company cars and increase the current work loads to make up for those that were laid off. In the same city, a man and woman need to figure out where they are going to live because they just had to close their small business, file bankruptcy and can’t pay their bills. It is all about perspective. Smart parents around the world tell their children to be grateful for what they have, because there is someone out there that has it a lot worse (and by the way-those “someone’s” usually have a better perspective than others).

It does not do any good to sympathize with employees when they are complaining about workload or removal of benefits and even pay cuts. In fact, the bad morale is created when leaders and workers start to sympathize with each other on the struggles or unfairness of the job. The intent of these leaders is to show compassion and empathy for their team members and therefore hopefully help them turn around their morale, but instead they end up confirming why the morale should be bad. To improve morale the leader must change the team member’s perspective. This is not a cold or insensitive approach, it is an empathetic approach that says the feelings the person is feeling are real, but may not be necessary, helpful or have a purpose. The leader’s job is to give the team member’s hope and understanding, not sympathy.

When a team complains about workload increase due to others being laid off or people leaving the company, the leader should discuss how the individual now has the opportunity to step up even more than before and challenge them to own the job…not in a cheesy, “you can do it” cheer, but in a real tone, that says this is what it will take from the team; and each person has to decide if they are committed and willing.

Difficult times do not cause bad morale the lack of gratefulness does. Leaders need to take a look at their team and their situation and know they are the only ones who can change it. Morale is a result of the actions or lack of actions of the leader and the team. By taking this positive attitude on, the individuals win, the
company can win again, which will come right back to the individuals in the long run. Every decision is a choice. One can stay and complain and be miserable, one can leave and hope for something better, or one can truly change their perspective, be grateful and move forward with a purpose.

**STOP SEARCHING FOR HAPPINESS**

It is not a destination: rather it is a state of being. A leader once said that if your goal is to be happy then you will never be happy. People say it all the time, “My goal is to be happy.” What are they really saying? Are they not happy now or is their goal to stay happy? There is the old saying “money can’t buy you happiness” and everybody has heard the ending, “yes, but it can buy the things that make a person happy.” Deep down everybody truly wants to be happy however, people are not happy because they are successful—they are successful because they are happy.

A great leader must insist on all team members being happy, and if anybody is not happy they should find a new place to work or hang out. Keep in mind that being happy does not mean being content. Life and business is a game of competition with oneself. As people and as business leaders, one must always strive to be better and improve. When people stop trying to improve or learn they become bored and content (and actually unhappy). Contentment is a major contributor to morale. Contentment is like quick sand; anybody can fall in it and it will continue to pull a person down until they are gone or until a leader challenges them and pulls them out.

If an organization is having a morale issue, look at the happiness and contentment of the team. Just remember contentment is like bad breath; sometimes we can’t smell our own bad breath and we need someone to tell us, so we can change it. Get in a happy state of being and challenge yourself and your team to never be content.

Nathan Jamail, best selling author of “The Playbook Series,” is also a motivational speaker, entrepreneur and corporate coach. As a former executive for Fortune 500 companies, and owner of several small businesses, Nathan travels the country helping individuals and organizations achieve maximum success. A few of his clients include Fidelity, Nationwide Insurance, The Hartford Group, Cisco, Stryker Communications, and Army National Guard. To book Nathan, visit www.NathanJamail.com or contact 972-377-0030.

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Guest Column

The High Achiever’s Guide to Getting Things Done

By: Joelle Jay, Ph.D.
High achievers... go-getters... type-A personalities... Whatever you call them, one thing is certain: these people want to do it all, and they want to do it all...right now.

While having many lofty and simultaneous goals is a good thing, doing too many things at once can make you feel overwhelmed and stressed out. There just never seems to be enough time to make everything happen. But that doesn’t stop high achievers. They are determined to make everything happen, even if doing so ruins their day and everyone else’s in the process.

Realize that the answer to getting everything done isn’t about doing less, especially since high achievers gain great happiness from getting many things accomplished. They’re determined to do whatever it takes to meet their objectives. Rather, this is about having a system in place that can simplify the process of doing many things fast—one that will bring you progress as well as peace.

If you’re ready to supercharge the completion of your ‘to-do’ list without becoming overwhelmed or alienating others, the following five-step process will help you get it all done, with less stress and greater results.

1. Make a Mess
If you’re like most high achievers, you likely have numerous sticky notes, lists, files, piles, papers, and a host of other items spattered around your office, on your desk, and in your computer. Each one is meant to help you move forward to reaching your goals; however, as the piles and files grow, they become overwhelming, no matter how neatly you may have them organized. Therefore, begin by getting all of your ideas and notes in one place. Make a big pile of all the papers and items in the middle of your office floor or on your desk. Don’t leave anything out.

2. Sort and Purge
Now it’s time to roll up your sleeves and start digging. Go through your pile of “stuff” and look at each item to determine what you should keep and what you can toss. For each item, ask yourself,
- Is this idea or information still important to you?
- Can I retrieve this information from somewhere else?
- Is this information duplicated somewhere else?
- Will this information or idea help me reach one of my goals?

As you decide which items to keep, put them in separate piles or files as they relate to a particular goal or task.

3. Organize your List
Look through all your “keep” papers and ideas to get clear on which goals are truly important to you and what steps you need to take. Put all your ideas and action items into one organized list, preferably on one page. You don’t have to painstakingly detail every action step at this point; the objective is to simply create one coherent ‘to-do’ list rather than have multiple ones floating around your office.

4. Rank the List in Chronological Order
Redo your list one more time, now paying special attention to the order in which you feel you should do things. At this point, you can also add more detail to your action items. In other words, you can list not only what to do, but also how to do it, who to call for help, which resources you may need, etc. You may feel as if you’re wasting time here by going over the same tasks, but trying to rank your initial ideas in chronological order is difficult until you can see them all on paper at once.

5. Get Going
Now that all your ideas are organized, all you have to do is take action and tick off the tasks as they’re completed. No more thinking, planning, and organizing; it’s already done. And most important, no more confusion of what to do when.

Just look at the list, take the top task, and knock it out. What could be easier?

Mission Complete
This process works for a variety of scenarios, including special event planning, home and family goals, work and business projects, as well as long-range strategizing for professional and personal objectives. And while it’s designed for high achievers who tend to have many high priority tasks going on at once, it works for anyone who simply wants to end the stress and chaos of having incomplete tasks hanging over their heads. By taking the time to complete this five-step process, you can finally meet all your goals and achieve the results you want.

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A ny successful executive will tell you that there’s a game in business. If you’re not willing to play the game, you can’t win at it. So while many people aspire to reach the executive level in their company, they won’t. In fact, most people don’t make it past the $80,000 per year income level simply because they don’t play the game.

Why won’t they play? “I hate business politics,” they say. But who said “business politics” had to be a negative thing? For example, if your boss does something commendable in the company, invents something new, or makes a great speech, it’s okay to congratulate him or her. That’s not being political or a “kiss up”; it’s called being gracious and having decorum – two things that will help you climb the corporate ladder.

Aside from your technical skills or job-specific abilities, other big components of the game include your comportment, how you look, how you speak, your attitude, and your daily habits. Following are the key tips to consider in order to make it into the executive level suite.
1. Claim Your Space

When you’re walking in the office, you need to look purposeful and centered. Scurrying, looking harried, or trying to blend into the background will make you appear as though you lack confidence. Instead, walk with your full height and claim the space around you. People need to view you as someone on a mission – a mission to the top.

2. Build Your Confidence

Contrary to popular belief, confidence is not about self-esteem or self-worth. In fact, someone can have a low level of self-esteem and still become a high-level executive, as the person’s low self-esteem could be driving them to succeed. True confidence is simply the belief that you can do things well. If you doubt your ability to do things well, simply look back at your record of accomplishment. Use those past successes as a way to build your confidence so it’s apparent to others as well.

3. Speak up

During meetings, always weigh in on the topics discussed. Don’t leave a meeting without having an opinion about something or you will quickly get a reputation for being “wishy-washy” or not concerned with the company’s success. If you’re in a meeting and the discussion turns to something you’re unfamiliar with or is not part of your department’s duties, look engaged anyway. Always remember that the people above you are watching you, and everything you do – or don’t do – counts.

4. Build Social Capital

Building social capital across the board is critical to your upward mobility.

Not only should you build social capital with people within your department, but you should also build it with people in other departments and in other companies who might be a resource for you. Social capital simply means building connections with people. Find out some personal information about others, such as their hobbies, their birthday, and their kids’ names… and then talk about those items occasionally to build rapport. Remember this: People don’t care how much you know until they know how much you care. When you’re on your way up the ladder, you need to treat people like people and not like objects. Get to know your peers. You never know if one day a peer will be your boss, and even if they aren’t, they can make your work life very stressful.

5. Learn About Business

To make it in business you have to know about business. This includes reading about your industry as well as other industries to learn how different companies handle things. If you’re well read you can give examples from other industries and companies of what worked and what didn’t. Remember that in order to be promotable you have to be on top of your game at all times; being knowledgeable is one way to display your competence.

6. Do What Others Won’t Do

In every department there are a few things that need to get done (or that are important to the boss), but no one wants to do them. Find out what those are… and then volunteer for the tasks. Yes, some people will call you a “kiss up,” but that’s okay. Ultimately, you have to please your boss and to some extent your peers and direct reports, not the nay-sayers who have little chance of reaching the top.

7. Get A Mentor

If your company has a mentoring program, take advantage of it. If you don’t have access to such a program, get a mentor on your own. Look through your network of people and find someone who is at or near the level you aspire to be. Invite the person out to lunch and talk business with them. Learn what they did to get where they are. When you feel enough rapport and comfort with the person, ask if he or she will mentor you. Most people are honored by the request and will say “yes.” If the person declines the request, don’t take it personally. Simply find someone else to learn from.

8. Look Professional

Tattoos and piercings are popular these days, and if you want one, by all means get one. However, when you’re at work, keep the tattoo under your clothing as much as possible and remove visible piercings from your face or tongue. Today, it’s extremely rare to see executives with visible tattoos and piercings. Twenty years from now, it may be more common and acceptable to see tattoos and piercings in the executive suite, but for now, keep them hidden at work if you work in a corporate setting.

9. Dress At The Top Of Your Level

People do judge you by how you look. For example, if you’re in a position or company where everyone wears jeans and t-shirts, you should dress a notch higher. If you’re a man, wear khakis and golf shirts, and if you’re a woman, wear slacks or a skirt with a tasteful top. A good rule of thumb is to dress as if you were meeting with your top client. What attire would be professional yet comfortable to accommodate a key client meeting? Additionally, no matter
where you work, casual day does not mean shorts and flip-flops. If an executive sees you dressed like that, they’re going to view you as a “kid.” Even an iPod in your ear can make you look like a kid. When you’re on your way up (usually in the 25-40 age bracket), the last thing you want is to be called a kid.

10. Communicate Effectively

How you communicate, both verbally and in writing, can make or break your career potential. Using poor grammar, foul language, or an inappropriate tone make you appear less intelligent. Most executives are very polished when it comes to their communication skills. If your communication skills are lacking, find a resource (a class, a book, a mentor, or a coach) to help.

GET AHEAD TODAY

Realizing your goal of attaining an executive level position is possible. You simply need to go beyond your technical or job-specific skills and add some focus to your executive presence. After all, you can’t become an executive if you don’t act or look like one. By concentrating on these ten areas and keeping your skills up to date, you’ll reach the executive suite sooner than you ever thought possible.

Jean Kelley is the founder of Jean Kelley Leadership Alliance. Her Faculty and Trainers have helped more than 750,000 leaders and high potentials up their game at work in the US and in Canada. Coupled with her books, “Dear Jean: What They Don’t Teach You at the Water Cooler,” and “The Get a Job Keep a Job Handbook,” Jean has earned the name North America’s workplace coach. For information on leadership programs and availability email jkelley@jeankelley.com or go to www.jeankelley.com.

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Your Success is Our Policy.
Does Your Company Need an Extreme Messaging Makeover?

By: David M. Mastovich, MBA

Have you ever driven past a billboard that would cause an accident if anyone actually read the whole thing?

Or wished that a salesperson would stop blabbering about how perfect their product or service is?

Worse yet, have you ever sat through a presentation that features a bunch of PowerPoint slides being read to you by the speaker?

The advertiser, salesperson and speaker all missed the opportunity to reach and influence their target audiences. Time and money are wasted. Productivity suffers. It’s probably time for an Extreme Messaging Makeover.

Five Ways to Achieve Your Extreme Messaging Makeover

1. Focus on One Big Idea

   We’re bombarded with messages from the time we wake up until we crash at the end of a long day. We can’t afford to spend more time processing information unless we are sure we need it. We remember creative messages that are memorable and make an emotional impact. We relate to them and they are focused on one main idea.

   Think about ads or slogans that you probably couldn’t forget if you wanted to…

   Can You Hear Me Now?

   Don’t Leave Home Without It.

   Got Milk?

   Try to remember the last time a salesperson made just the right pitch…

   Or you thoroughly enjoyed a presentation or speaker…

   The message was focused on you and on one big idea that you still remember today.

   The next time you are creating an ad, making a sales pitch, preparing for a presentation, or writing a memo, improve your message by asking yourself: What’s the Big Idea?

2. Tell Your Story by Telling Stories

   Stories resonate and help us relate to others. We remember vivid details of stories told when we were kids. The most influential speakers tell memorable stories that stir multiple emotions. The most successful advertising campaigns use storytelling to make a lasting impact. The best media coverage is created by compelling stories.

   When presenting to a group, internally or externally, take your messaging to another level with meaningful and memorable stories. You might find that a story you think is no big deal will be enjoyed by your audience.
Build your company’s brand by telling multiple stories that become your key message points, convey your real story and create the image you deserve. Tell your company’s story in a way that focuses on your key target audiences. Make it about them and their wants and needs.

Instead of sending boring press releases that end up ignored by the media, tell interesting, real life stories that people will want to read and hear. Then, the media can be your conduit to tell your story.

3. Use Startling Stats, Numbered Lists and Acronyms
People tend to remember memorable facts or numbers rather than theories or abstract ideas. Beginning with a relevant fact or statistic can be an effective way to grab the audience’s attention and provide them with an easy to remember point. Trident famously used the phrase “four out of five dentists surveyed would recommend sugarless gum to their patients who chew gum” in its advertising for decades. Why? It was a startling statistic that made a memorable impact. Trident provided a key takeaway that gained credibility with their key target audiences.

We also remember numbered lists better than a simple listing of facts. If you number points in accordance to importance or relevance, your audience will at least remember the top few points and maybe more. Think back to when a speaker used this technique and said they were going to talk about three major points. Once they said the first two, you were waiting for the third one. After the presentation, you probably even tried to remember the three main points to tell others who were not at the presentation.

Acronyms and abbreviations are also an effective way to help your audience remember things they might not normally retain. Within many organizations and industries, this practice is so popular that a maze of acronyms can actually lead to confusion. When that happens, you might find a CQI team is developed to focus on PI and maximizing ROI to reduce stress and avoid increased visits to doctors in the company’s PPO or HMO...so try not to overuse this tactic.

4. Get Them to Feel Something
Your messaging must make an emotional impact with your target audience. They have to feel something.

When we listen to a political candidate, entertainer, coach, religious leader or rock star, we typically feel something. We are emotionally tied to the subject and the speaker. These communicators know how to stir emotions and engage their audiences.

While you might not see yourself as a rock star speaker or your message to the level of a coach or politician, you still need to think about how you can make an emotional impact on your audience. Don’t fall back on the same old corporate speak. Do you touch on emotions like excitement, fear, happiness or sadness? If not, you are reducing the likelihood of your message resonating and being remembered for more than a brief time.

Touch emotions to capture people’s attention. Focus on what the audience stands to lose as well as what they stand to gain. Put the message in their terms and focus on the impact on them, positive or negative.

5. Tell the Truth
Most marketers have heard the phrase ‘Truth in Advertising’ and there’s even a spoof on YouTube about the lack thereof. The term ‘Spin Doctor’ pretty much covers the perception of Truth in PR. And as far as Sales, nobody likes to be sold, right?

As our parents and kindergarten teachers taught us, telling the truth is the ethical way to go. It is also the practical approach.

Telling the truth is essential to successful Public Relations. Pick your favorite media gaffe that resulted from a public figure being less than truthful. ‘The Media’ will find and report contradictions and the story can potentially reach the masses within minutes online. If you hide behind a ‘no comment’ or offer a less than truthful response, you will be perceived negatively when the reporter eventually does break the story (and someone will).

With regard to Truth in Sales, think about how you feel when a salesperson goes on and on. You probably wish they would shut up and listen to what you are saying so you can tell them what you want. Salespeople need to listen, ask probing questions and match needs based on the strengths of their product or service. Admit weaknesses early because the prospect will usually figure out that your product isn’t perfect. Focus on true strengths and leave the hyperbole to your competitors.

Truth in Advertising does exist and the winning companies adhere to it. Truth in PR must exist or you and your company will lose credibility. Truth in Sales will help you stand out from the competition and ultimately lead to more business for your company.

Your Extreme Messaging Makeover will make a difference for you and your organization. Follow these strategies and make it happen!

David M. Mastovich, MBA is President of MASSolutions, Inc. With a core philosophy of integrated marketing, MASSolutions focuses on improving the bottom line for clients through creative selling, messaging and PR solutions. In his recent book, “Get Where You Want To Go: How to Achieve Personal and Professional Growth Through Marketing, Selling and Story Telling,” Mastovich offers strategies to improve sales and generate new customers; management and leadership approaches; and creative marketing, PR and communications ideas. For more information, please visit massolutions.biz.

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All leadership begins with “self-leadership.” Before any leader can aspire to lead a thriving enterprise they must first master leading an organization of one. 

Tom and Susan are partners in the same firm and produce at a very high level. Over the past five years Susan has not only outpaced Tom, but many of her senior partners as well. What is most surprising about Susan’s performance is that her ascent to excellence was slow in coming, and Tom was very reluctant to open the doors of partnership to Susan after her lackluster performance during her initial years in the firm.

Out of curiosity Tom summoned the courage to investigate the root causes of Susan’s consistent growth. What Tom observed and discovered was that Susan had an incredible ability to do what needs to be done, when it needs to be done. She seemed to respond appropriately to the right opportunities, and
Great Leadership Starts With Leading an Organization of One

By: Glenn Gutek

Tom dismissed the less relevant distractions. Tom concluded that his ascent in leadership was made possible by a hyper-reaction to random stimulus, and it had reached a level of unsustainability. Tom shared with his partners that Susan “leads herself with discipline and precision.”

What made an impression for Tom were the practices Susan engaged in to help her have a sense of what needed to be done. In order to accomplish what needs to be done, when it needs to be done, the leader engages in certain practices or disciplines to produce that result when required. Self-leadership employs intentional action in advance to ensure the right action happens when necessary.

Although some people are more naturally disciplined than others, for those that struggle with being disciplined, you can create the structures that promote greater “professional will.” To help you get started, consider the following 5 disciplines of self-leadership. To engage in these practices will accelerate your effectiveness and prepare you to do what needs to be done, when it needs to be done.

Control Time

The most basic expression of self-discipline is controlling your time in such a way that you are focused on your “highest and best” use. The effectiveness of leaders is limited by allowing others to set too much of the agenda and your time is spent on the trails of rabbits. There is a wealth of material available to assist with time management, so there is no need to reinvent the wheel. However, there are some practices you can intentionally engage in that will promote a greater ability to do what needs to be done, when it needs to be done.

• **Time Blocking:** Predetermine blocks of time allocated for your most important activities
• **Landing the Plane:** Do not allow meetings and conversations to extend beyond the appropriate time limit
• **Time Cop:** Give your assistant or colleague some authority to assist you in executing your calendar
• **Power Sprints:** Protect one-hour blocks of uninterrupted time to execute your most complex work

Fuel Energy

Leadership is an energy intensive endeavor. One of the primary reasons for allowing unsolved problems to be swept under the carpet is the lack of energy of the leader. It is imperative to sustain the appropriate levels of energy to intercept entropy at its earliest stages.

The disciplines most commonly associated with fueling your energy often involve diet, exercise and sleep habits. Beyond these practices, build into your schedule opportunities to engage in things that put wind in your sails. What are the activities that energize you, and ignite your curiosity and passion? Below are some practices that you may want to be sure your calendar allows time to proactively pursue:

• **Reading:** Helps you think bigger thoughts
• **Travel:** Helps you see a bigger world
• **Networking:** Helps you learn from other businesses

Temper Emotions

So much business literature will reference the all important aspect of “PASSION.” There is no argument that passion is essential to effective leadership. Passion is the natural reservoir
of energy that propels a leader forward in the face of adversity. However, at times it is critical to practice the discipline of being “dispassionate.”

The discipline of being dispassionate allows a leader to protect the environment from becoming toxic, and engaging in the wrong battles. A leader should fuel their energy by investing in their passion, but keep things from running off the rails by not pouring gas on a volatile situation. Below are few techniques that you can practice in advance to promote appropriate dispassion:

• Ask questions
• Define the problem
• Spend more time on solutions
• Take deep breaths before speaking

Focus Words

Every teenager wanting a driver’s license has read a copy of the book; “Rules of the Road.” Unfortunately, once we graduate from grade school there are no qualifying tests to ensure we have a license to speak. The most commonly used tool in the arsenal of a leader is words. Far too often we lack the right words at the right time. Why wouldn’t a wise leader make time to practice the discipline of focusing their words for the greatest amount of impact?

The discipline of crafting or outlining scripts for crucial situations will assist in making sure that the words that flow from your mouth achieve the purpose of the right words at exactly the right time. Below are various scenarios that a leader will encounter and being prepared in advance with a script or outline is a wonderful exercise in self-leadership:

• Vision: A brief outline that calibrates key players on the vision of the organization
• Conflict: A brief outline that defuses hostility and allows people to work the problem
• Correction: A brief outline that identifies problem behavior and promotes improvement

Use Power

The fifth important discipline that must be an ongoing practice for a leader is disciplining your power, particularly, as it relates to knowing where your source of authority comes from. Are you building your power base from the positional role in the organization or your credibility with the people you lead?

As the industrial revolution comes to a close and we give birth to the “personal age,” it is becoming clear that the authority of a leader rests in the relationships they form with the people they lead. The risk most often encountered when influencing people where there is a personal relationship is not maintaining the authority to exercise your power. One practice that can assist in maintaining your authority is identifying those with whom you need to come out from behind the desk, and those with whom you must stay behind the desk.

• Out from behind the desk:
  Individuals with the maturity to be clear on your authority
• Stay behind the desk: Individuals that need you to maintain your position of authority

All leadership begins with self-leadership. Practice the disciplines in each of the five areas of self-leadership and you will find you possess an uncanny ability to do what needs to be done, when it needs to be done.

Glenn Gutek is a speaker and CEO of Awake Consulting & Coaching, a firm that helps small businesses and organizations improve their leadership and business development through training, development and coaching. He is also the author of “Wide-Awake Leadership,” which teaches leaders how to overcome mediocrity though effective leadership. For more information on speaking and consulting, please visit www.AwakeConsulting.com or contact Glenn at glenn@awakeconsulting.com or 407-901-4357.

Photo Credit: Tiplyashin Anatoly / Shutterstock.com
Thank You! On behalf of ISFA Chairman, Kirk Goeldner, CPCU and the entire ISFA Board of Directors our “thanks” for your continued support of ISFA and our mission: “To promote excellence in the insurance industry by underwriting the education of current and future employees.”

Each of your donations are instrumental in promoting educational excellence for professional men and women in our industry who are striving to enhance their insurance careers, and for college juniors and seniors pursuing a career in insurance.

To provide you with a better appreciation of how important your donations are, let us share some statistics about the ISFA scholarship awards and how your donation dollars have made a difference in the lives, careers and education of recipients.

Since 1995, ISFA has awarded scholarships totaling in excess of $420,200.

There have been 217 Professional Scholarships awarded to IAIP members for a total of $148,065.

ISFA has also awarded 47 professional scholarships totaling $39,934 to men and women who were not members of IAIP, but who have understood the commitment of IAIP and its members to education.

There have been 179 academic scholarships, totaling $223,295 awarded by ISFA to college juniors and seniors. These young men and women must be taking courses in pursuit of a career in the insurance industry.

A significant majority of the early college scholarship recipients are now a part of the insurance industry. These young men and women who have been assisted with scholarships from ISFA are the future of our industry.

ISFA is also a proud sponsor of the AICPCU/IIA National Honors Program and has awarded $9,750 to recipients of the Award for Academic Excellence, and the Distinguished Graduate Award in the Associate in Insurance Services (AIS) program.

Each and every one of your generous donations are a significant part of these accomplishments.

The ISFA Spring Scholarship Testimonials appeared in the summer issue of Today’s Insurance Professional. Please take a minute to read those testimonials. These young men and women are very grateful to ISFA and its donors for the scholarships that have been awarded to them.

As you can see, your donation dollars do make a difference. It has made the insurance industry more attractive, it has turned jobs into careers and, and it has improved the knowledge and excellence of industry employees.

On behalf of the ISFA Board of Directors and all scholarship recipients, thank you again for your generous donations and for your dedicated excellence in our industry.

ISFA needs your continued support. Feel confident that EVERY donation MAKES A DIFFERENCE.

Go to the ISFA website: www.inssfa.org, Donate Now and pledge to become a Partner in Education and begin investing in OUR industry’s future.

Billie Sleet, CIC, CPIW
Insurance Scholarship Foundation of America
Cathy, a small business owner, spent a lot of money on the front end of a social media campaign for her bakery. She set out to incrementally build her following on Facebook, Twitter and her blog. She slowly built a following with her in-store business as well as her distribution nationally. She carefully crafted flyers to put in boxes, an email campaign and newsletters. Her followers steadily grew until she hit a plateau. She wondered why it took so much effort to build her following, just for her drop out rate to steadily increase. What Cathy didn’t realize is while it’s important to build a following on social media sites, it’s just as important to keep that following engaged.

In order to keep your customers engaged, you must create an emotional bond in order to keep their attention. The average customer is exposed to hundreds of messages everyday on their computer, on their phones and on TV. They have become artificially attention deficit disordered, and that doesn’t help your advertising brand. In order to be successful in the social media market you must engage the customer. Cathy can do this by turning to the creative spirit of the company and think outside the box using the following strategies:

1. Create great content.

If Cathy posted interesting antidotes about the history of certain desserts or the story behind a certain dessert, it is sure to create more buzz. If you have a consulting business, talk about some of the best ways to move a customer’s business forward in a down economy.
2. Consider adding video.

The average consumer responds to video better than written content. If Cathy showed a video of the bakery making their new three layered rainbow colored cake, that is more engaging for her followers than the average post. Rick’s auto mechanic shop could post video on how to look for seals corroding. The options are endless.

3. Add humor to get the customers laughing.

If an employee turns the mixer on high accidentally and splatters cake batter all over the place, snap a picture and post it across your social media network. If you are an accountant, you may post the top 10 funniest tax excuses. If you are an author, have some friends act out a funny scene in your book.

4. Look at your competition.

Look for the top 10 competitors that you have in social media. Keep an eye on what they are posting and how many followers they have. Then develop your content in a more interesting and out of the box way from what they are doing. Do it faster, more clever and better.

5. Look for other companies that are a good fit to team up with.

Make an agreement to swap content on each other sites so that you can take advantage of co-marketing. This could be another manufacturer or service that complements your business. Take advantage of the communities that have already been built and cross-pollinate them through your posts.

6. Look to younger employees in your company that may be on the pulse of social media.

Put them in charge of reporting to you once a week about what the buzz is in the social media realm. Have them come up with different ideas, promotions or creative posts of interest and test them out in the market.

All of the content-rich aspects of social media will attract, but more importantly keep, your customers watching your brand grow. Standing out in the market place is becoming even more important as competition is always knocking at the social media door. Do it better, be more nimble and you will catch your customers sticking around to see what is next.

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Photo Credit: Tiplyashin Anatoly / Shutterstock.com
Management Perspective

If your employees don’t know where you’re going, almost any road will get them there.”

These are words that send chills through the hearts of leaders everywhere. And it’s why they work hard to develop business plans for their workforce to follow. Even the best-intentioned, savviest business plans can fail if the organization lacks consistent employee commitment. But you can’t just mandate commitment. Organizations that achieve the promise of their business plan are able to create “positive accountability” – a powerful, healthy culture that results from goal alignment and workforce engagement.

Goal alignment is a common challenge, yet its solution can be as simple as how goals are established. If developed through a process of top-down collaboration with employees, strategic imperatives will cascade to frontline behaviors, dramatically impacting an organization’s success. Effectively channeling employees’ talents boosts their productivity and job satisfaction. And satisfied employees often become high-performing, passionately engaged employees.

Workforce engagement allows organizations to tap into their employees’ discretionary efforts. However studies show that only 1 in 4 employees comes to work actively engaged, or “on purpose.” These are the individuals that find their work personally and professionally meaningful. Of course this means that 75% of employees consistently fail to execute to their full potential. More disturbing, the same studies show that almost one-third of these are actively disengaged and can undermine the engagement of others.

Clearly, addressing alignment and engagement challenges can result in significant bottom-line dividends. Consider high-performance cultures like Google and Southwest Airlines. Two unique companies in very different industries, they both sustain their competitive advantage by leveraging the commitment of their employees. They have created cultures that drive alignment and engagement to achieve their strategic goals.

From Casual to Committed

How Alignment and Engagement Can Create Positive Accountability

By: Walt Zeglinski
The Positive Accountability Model, illustrated below, outlines four different profiles that organizations typically fall into. Specifically, it examines how varying degrees of Goal Alignment and Workforce Engagement can result in Casual, Compliant, Chaotic or Committed cultures.

**The Casual Culture**

Employees in the Casual Culture are unclear about how personal contributions support their organization’s success and, often, they don’t care. Most organizations struggle with disengaged employees, but Casual Cultures have more than their share. You’ll often spot the Casual Culture in the wake of a merger, acquisition or new CEO. It’s often embedded in entrepreneurial companies, fueled by passionate, egocentric leaders, rather than by calculated ones who, instead, implement collaboratively planned process discipline.

In a Casual Culture, people often do mediocre work, maybe just showing up and following bare-bones procedures. They lack passion for the organization’s mission, and often don’t understand why or how they need to achieve both personal and company goals. The Casual Culture often operates in “survival mode.”

What to do? Use consensus-building to develop and implement strategies that establish clear goals and expectations, a Vital Factors metrics-based system to inspire success, and the means to hold people accountable. Once developed, the consensus plan must cascade down through the organization, and be communicated in both word and deed.

Leadership must also leverage the strong ties created by alignment to improve engagement. When people feel that their goals and tasks have meaning, they’re more likely to provide the organization with an extra measure of accountability that leads to goal achievement.

**The Compliant Culture**

A Compliant Culture is clear about individual goals, but not about how these goals connect to strategic corporate outcomes. The workforce may understand the company’s direction yet remain generally disengaged, resulting in a deceptive behavior pattern of doing what’s asked but little more. This creates the “it’s not my job” syndrome, as leadership finds it hard to tap into the discretionary effort of their people. Every manager has one or two people who fall into this behavior because of their personal style but, when it’s pervasive in an organization, it’s difficult to get things done and nearly impossible to implement change.

Overcoming this major accountability barrier, most often requires effective, inspiring leaders who encourage open, honest communication. If a safe environment can be established it’s possible to reverse this dysfunctional behavior. They enable team members to understand the business rationale behind their goals and take risk in an effort to achieve them. It will empower these employees to discover the alignment between what they do daily and their company’s goals. When an employee develops positive attitudes and beliefs relative to goal achievement, their motivation to maximize their potential grows along with the passion in their commitment to company results.

**The Chaotic Culture**

Most employees in a Chaotic Culture are engaged but unclear about their goals. Put simply, these cultures diffuse energy and squander talent, so there’s ample activity with little to show for it. Employees have the talent and passion for greatness, but their strengths can sour if not channeled into predictable, focused behaviors. Without clear expectations, confusion reigns in the Chaotic Culture. What’s more, studies show that employees commonly fail and leave organizations simply because they don’t know or understand the expectations.

What’s needed is goal clarity, managed by a leader who sets expectations and deadlines for achieving them. To ensure employee engagement, leadership should encourage their participation in building a plan based around SMART goals — those that are Specific, Measurable, Aligned, Realistic and Time-bound. Once that’s accomplished, an effective leader...
must hold the team accountable through regular performance assessments and check-ins, determining what goals have been met and any corrective action that should be taken.

**The Committed Culture**

Engaged with a clear understanding of its goals, a Committed Culture both maximizes the potential of its employees and consistently achieve goals. It’s the healthiest of work environments — what every organization should strive to achieve. Employees work with clarity and purpose and, although they might not always meet all goals, they stay committed to an action plan to fulfill them. Because they have an understanding of what success looks and feels like, they can develop the attitudes and beliefs that release achievement drive. This provides the energy and motivation to execute with accountability.

A Committed Culture isn’t foolproof. An aligned, engaged culture must be nurtured to sustain performance standards. Regular progress reviews can ensure employees are meeting their goals and whether corrective action is necessary to stay on track.

**Why Strive for a Committed Culture?**

When your workforce is fully engaged and clear about its goals, your employees will be loyal to the core. And a loyal workforce is one that naturally inspires loyal customers — emotionally satisfied customers who refer new customers to you and generate repeat sales. An organization that develops a Committed Culture has unlocked the secret to successful plan execution and profitable growth. It has created a culture of Positive Accountability.
Six Steps for Dealing with Unconscious Bias

By: Howard J. Ross

Raise your hand if you are biased. If you were slow to raise your hand, you are not alone. Many of us are reluctant to admit we harbor some bias. We have been taught that to be biased means that we are bad. Or worse, that we are bigots and discriminators. But bias is a normal part of human behavior. It helps us survive by helping us make snap decisions that can save us from danger or protect our families and livelihoods. But it can also interfere with our desire to appreciate others and be fair to all. We all strive to be aware of the judgments we make about others. But it takes practice to question your gut instincts. Bias resides inside all of us, whether we like it or not.

New science and knowledge of organizational behavior reveals that most of the bias we may feel or exhibit exists in our unconscious. Much of that bias is cultural and is learned from our families of origin. We assume our own beliefs and norms are well...normal. We assume others share our perspective. Imagine inviting someone into your home. What if you told them “Make yourself at home” and they went to the refrigerator and drank orange juice right from the carton? Clearly, we all have different worldviews and unique ways of navigating our environments!

Organizations that truly wish to create diverse employee populations and more inclusive workplaces have struggled for decades with overcoming bias. Clearly, individuals and groups should pay attention to how race, gender, sexual orientation, disability and multiple identities should be managed so that all employees can be successful, contributing members of their organizations. More times than
not, people make choices that discriminate against one group and in favor of another, without even realizing that they are doing it. All of us need practice to reveal our thinking and understand not only what we think, but how we think. Here are six “conscious” steps to help you deal with unconscious bias:

1. **Tell the Truth to Yourself and Notice What Influences Your Decisions**

   Remember that all humans have unconscious preferences and biases, which is completely normal, and that those preferences and biases impact most, if not all, of the decisions we make, including those regarding people. Be willing to honestly admit your biases.

   Also, keep in mind that unconscious preference and biases can influence decision-making in both negative as well as positive ways.

2. **Gather Data About Yourself**

   The Implicit Association Test (IAT, www.implicit.harvard.edu) can help you identify your unconscious preferences. Taking one or more of the IATs is a free, voluntary activity that you can do at home on your own computer. Keep track of your decisions and review them to see if there are any patterns that may not have been apparent to you (e.g., similarities in the persons you socialize with, people your hire or select to be on your team.) Patterns don’t automatically indicate bias. But if you see a pattern, it would be wise to examine it further.

3. **Stretch Your Comfort Zone**

   If you discover that you view a particular group with discomfort, make a conscious effort to learn more about that group. Expose yourself to positive images and other information related to that group. Don’t be afraid to question yourself. If others question your decisions, instead of reacting defensively, try to listen to the feedback. Be open to change.

4. **Stimulate Your Curiosity about Others**

   When you interact with a person who is part of a group with which you have had little interaction, be aware that you may be especially susceptible to stereotyping, which can lead to false or negative assumptions about that person. Make a conscious effort to learn more about that individual as well as his/her group, recognizing that interaction with one person does not predict or explain his or her group norms.

5. **Expand Your Constellation of Input**

   Get input from people representing other groups or points of view during your decision-making process. One of the best ways to bring concealed beliefs and how they affect behavior into clear view is to request peer feedback regarding potential preference patterns. Most of us are nervous to do this because we are inherently afraid of what we might hear. But are we better off with people thinking it and not telling us?

6. **If You Mess It Up, Clean It Up**

   Don’t be afraid to go to somebody and apologize if you feel like they have been treated unfairly, excluded because of who they are, or not recognized for what they contribute. Make the situation right and then evaluate the system that led to the decision and explore ways you can improve the process for the future.

Bias occurs because our fundamental way of encountering the world is driven by a hard-wired pattern of making unconscious decisions about others based on what feels safe, likeable, valuable, and competent. And that includes our reactions to the people we live with and work with every day. The pathway to overcoming bias begins by accepting the normalcy of it. When we accept that we have normal biases, it becomes much easier to observe how they may be impacting our decisions or reactions. Accepting personal biases makes them less, not more likely to impact others. We are all human and so is bias. Engaging in these six steps is the first big step on a journey toward creating organizations where all people have their best shot at being successful.

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*As the founder and Chief Learning Officer of Cook Ross Inc., Howard J. Ross is one of the nation’s leading diversity training consultants and a nationally recognized expert on diversity, leadership, and organizational change. He is also the author of “ReInventing Diversity: Transforming Organizational Community to Strengthen People, Purpose and Performance.” For more information, please call 301-565-4035, visit www.reinventingdiversity.com or send an email to howies@cookross.com.*

*Photo Credits: Dean Bertoncelj / Shutterstock.com*
The customer loves our product and service and they want to buy from us, but right now they are handling some higher priority situations, however I am sure right after that they are definitely going to buy from us!”

If you constantly hear yourself or one of your sales professionals make this statement and find that the customer still has not purchased after several months, you need to understand something; you are NOT a priority to the customer and you need to become one. Why is it that a sales professional’s number one priority is to close the sale and yet buying the product is the prospective client’s last priority? If the product or service helps the customer, they like it, they want it, then why would it not be a top priority, if not the number one priority?

The answer is simple. Your product or
service cannot become a client’s number one priority until you understand the customer’s priorities. There are a couple of things you can do to move buying your product or service up on the customer’s priority list without having to offer a financial incentive or limited time offer.

Avoiding the Limited Time Offer

Many organizations create a sense of urgency or move up the priority list of their customers by trying to offer a financial incentive or a limited time offer. This works in many retail environments, which is why retailers have weekly specials and advertisements in newspapers, but what about in business to business sales or those retail sales that are not based on a weekly special or advertisement? A salesperson must create a sense of urgency or become the customer’s priority, but the difference between a sales clerk and sales professional is that the salesperson should stay away from trying to be the cheapest. Selling on price alone devalues the product; it is about selling the value, the benefit, not the price alone. The difference is found when you start to focus on becoming a priority to the customer. If you try to create a sense of urgency as a solution or as a strong close, all you have is limited quantity or limited time offer, but when you focus on the priority in the beginning by asking the right questions, you are able to influence the customer to buy now without resorting to desperate tactics. The question is, how can you get customers to view your product or service as a priority?

Becoming a Priority

When developing your purposeful questions (qualifying questions), develop questions that will allow you to understand the goals and current priorities of the prospective customer. The better you understand the customer’s goals and priorities, the more likely it is that you will be able to show how your product or service will help benefit the customer as their top priority. This is a lot more than asking open-ended questions or leading questions. Ask questions to truly understand the prospect’s responsibilities and the pains of their job until you’ve gained enough knowledge to directly show how your product or service can help the prospective customer with their immediate goals or priorities. By doing this, the prospective customer knows they need to buy now. A good sample question is, “What are your top 3 priorities this quarter and this year?” Ask this to truly understand the
Sales Techniques

“why” and the “how” of those priorities. The better you understand the customer’s perspective, the more likely you are to help them make an immediate and beneficial decision.

Many times a salesperson only asks questions based on their product or service and then immediately makes an offer. They ask questions about how the customer is currently using their product or service and what they like and dislike, etc. Based on those standard questions, unless their number one priority happens to incidentally be to purchase that product or service, that salesperson will be waiting until the customer has time to make a decision, which may never happen.

By asking the right questions, you’re able to determine how your product or service can become a top priority or sometimes just as important. Maybe after asking all of the questions, you find out that your product or service cannot be an immediate benefit to the customer’s goals and priorities. In this case, you are able to plan accordingly. Accordingly means giving a more accurate forecast of when the customer will be making the purchase and most importantly knowing when to and when not to offer a financial incentive to get the prospective customer to take immediate action-versus it being a default sales tactic.

More Than Just a Close

There is not a magic wand for closing more sales and coming up with witty catch phrases will not do much more than get a good laugh. The real magic is in the preparation and the skill of selling. You can close more sales when you focus on the benefit the prospective customer is looking to obtain, not just the benefit of your product or service. When you understand the prospective customer’s priorities, you will be able to become a customer’s priority.

Nathan Jamail, best selling author of “The Playbook Series,” is also a motivational speaker, entrepreneur and corporate coach. As a former executive for Fortune 500 companies, and owner of several small businesses, Nathan travels the country helping individuals and organizations achieve maximum success. A few of his clients include Fidelity, Nationwide Insurance, The Hartford Group, Cisco, Stryker Communications, and Army National Guard. To book Nathan, visit www.NathanJamail.com or contact 972-377-0030.

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Workplace Issues

The 3 R’s for Dealing with Workplace Bullying

By: Danita Johnson Hughes

We’ve heard a lot recently about bullying in the classroom, but what about bullying in the boardroom? Yes, workplace bullying is a pressing problem in today’s workplaces. According to the Workplace Bullying Institute (WBI), 35% of the U.S. workforce report being bullied at work. That’s an estimated 53.5 million Americans being bullied right now! An additional 15% of people have witnessed workplace bullying. In all, half of all Americans have firsthand experience with workplace bullying in some way.

At first glance, it’s easy to brush off workplace bullying as just the way business is done. After all, haven’t we all heard such phrases as “It’s a dog eat dog world” and “Only the strong survive?” But being driven to succeed and being a bully are two completely different things.

The fact is that workplace bullying is often harmful to an organization because it impedes the organization’s growth and success. It also costs organizations dearly in terms of lost productivity, increased use of sick days, and time for management’s intervention. For example, WBI estimates that between turnover and lost productivity alone, workplace bullying could cost a Fortune 500 company $24 million each year. Add another $1.4 million for litigation and settlement costs, and this is one problem no company can afford to ignore.

Since everyone has the right to work in a safe, healthy, and bully-free workplace, what can employees and leaders do to stop workplace bullying? The key is to follow the three R’s.

Recognize It

Say the word “bully” and most
people envision a playground thug threatening the weakest kid around. In the workplace, bullying often looks much different. While screaming, yelling, and cursing at someone certainly constitutes bullying, other lesser-recognized forms of bullying include:

• Belittling employees
• Excluding employees from meetings and other activities
• Denying employees the resources or assistance needed to get the job done
• Spreading nasty rumors about people
• Ignoring the employee
• Making dismissive remarks
• Dishing out unwarranted blame or criticism

Ultimately, anything that can be construed as an act of intimidation is really a form of bullying. And when people feel intimidated, they can’t get their job done effectively. Interestingly, both men and women bully. But the majority of bullying is same-gender harassment, which is a loophole often overlooked in anti-discrimination laws and workplace policies.

**Refuse It**

If you feel you’re being bullied in any way, simply refuse the attack. In other words, don’t engage the person who is bullying you. Walk away, ignore it, or don’t acknowledge the behavior. Yes, sometimes this is very difficult, especially if someone is yelling at you or pushing your buttons. But engaging with the person in the same manner he or she is attacking you will only spiral the situation out of control. Usually, not engaging the bully and showing that his or her words or actions have no effect will make the person go away.

If the bullying action includes you being ignored or ostracized, you need to take the lead and initiate a conversation with the person. State that you feel you are being ignored and why this behavior is impeding your ability to get the job done. Make sure you focus on the behavior rather than the person specifically to reduce the chances of the person becoming defensive.

**Report It**

If you cannot handle the bullying situation yourself, you need to talk to someone who can make a difference. Depending on the situation, this could mean talking with your boss, HR manager, or even a manager in another department. Keep going up the chain of command until you find someone who can intervene on your behalf. If no one within your organization seems willing or able to help, you may want to file a complaint against the bully with your industry’s professional organization (if you have one). Fortunately, almost anything can be worked out if both parties are open to it. You simply need to find someone to act as a moderator if talking one-on-one with the bully isn’t an option.

**A Bully-Free Future**

With all this said, realize that a leader who is tough or demanding is not necessarily a bully. All bosses have the right and obligation to set and uphold high standards of performance, as long as they exercise fairness, respect, and objectivity in their dealings with subordinates and others. Therefore, to differentiate whether your boss is being a bully or simply being tough, check if you or your co-workers are being singled out in a negative or demeaning way. Bullying is often a personal attack; leading in a firm and focused way is not.

The only way to curb workplace bullying is to tackle the issue head on. The more awareness people have of the topic, and the more prepared they are to deal with it, the more progress companies will make to end the problem once and for all.

Danita Johnson Hughes, Ph.D. is a healthcare industry executive, public speaker and author of the forthcoming “Turnaround.” Through her work she inspires people to dream big and understand the role of personal responsibility in personal and professional success. In her first book, “Power from Within,” Danita shares her “Power Principles for Success” that helped her overcome meager beginnings and achieve professional, community and personal success. For more information visit www.danitajohnsonhughes.com, or write to her at danitahughes@edgewatersystems.org.

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