

T o d a y ' s I n s u r a n c e
Professionals®

Summer 2012
VOLUME 69 / ISSUE 2

**The
Overwhelming
Need for
Wellness
Programs**

In This Issue: **Wellness Programs: Are You Throwing Spaghetti?**
Know Yourself: The Secret to Career Success
2012 - 2013 Board of Directors

T o d a y ' s I n s u r a n c e
Professionals®

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2011-2012 President's Message

Can you believe the association's fiscal year end is here? This has been a very busy and productive year for the association. Please take the time to read the articles in this issue as I am sure they will provide you with some timely tips.

Let's review the goals we wanted to accomplish this year. The first was to grow our membership numbers; we did this by developing a national membership drive and a "Membership Development and Public Relations" manual, which is now posted on the association's website. All regions worked hard at this task and should be congratulated for their efforts. Regions V, VI, VII and VIII all met their goals of adding new members. Region 8 was the leading region, having more members as of March 30, 2012 than they started with on June 30, 2011.

We also made funds available from the Legacy Foundation and our marketing department to assist local, council and regional members in their efforts to recruit and retain members.

Next, we established several task forces to develop strategic plans for the future in all areas including: membership, technology, education and brand awareness. There were five task forces established: Education, Mentoring, Marketing, Communication and Officer Transition. The Young and New Professionals' Task Force continued this year as well. They held several telephone conference calls, met at some of the regional conferences and had a dynamic speaker at the annual convention in Dallas. The young professionals also spearheaded a partnership with the college fraternity, Gamma Iota Sigma (GIS), and as a result of their efforts we now have over 481 GIS members.

The next goal was to continue to expand and enhance our educational offerings. With the assistance of an outside expert, we have updated our *Confidence While Communicating*, *Leadership Savvy*, *ABC's of Planning* and *Business Writing* courses.

And last but not least, our final goal was to be fiscally responsible. Your Board of Directors has been very diligent in making the best possible decisions while continuing to be fiscally responsible to the members.

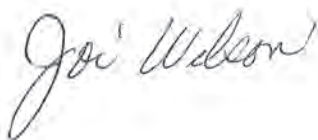
This year, our community involvement project focused on animals, in particular, military working dogs and police and fire rescue dogs that put their lives on the line every day to protect us and make sure we are safe.

As you are aware, we developed a new dba name last year at the annual convention, International Association of Insurance Professionals. To market the new trade name, a new logo and tagline were developed. In an effort to keep some of the tradition, we proposed to keep the triangle that had been a part of our association since the beginning. The new logo incorporates three triangles and a new tag line, "Connecting Members - Building Careers" to more accurately reflect who we are.

We are all truly passionate about our association and this year we have channeled that passion in many positive ways. We have taken personal responsibility and accountability in recruiting new members and retaining our current members.

I personally want to thank the board for working so diligently this year, and thank you again, for this wonderful opportunity to serve as your 2011-2012 International President.

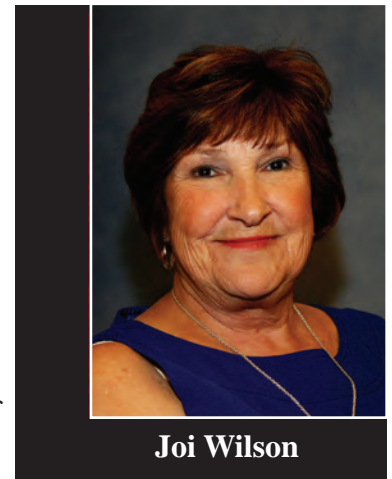
"Reach for the Stars-- Miracles Happen"
In Fellowship,



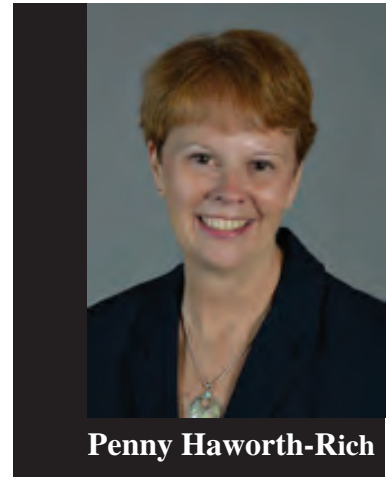
Joi Wilson

CRIS, AINS, CIIP, DAE

2011-2012 International President



2012-2013 President's Message



I can't believe that we are about to enter a new term for the International Association of Insurance Professionals. It is an exciting time for us as we move this association forward. The 2011-2012 Board of Directors set the groundwork for the changes that need to happen in the 2012-2013 term.

By now, you all have seen the new logo and tag line of "Connecting Members, Building Careers". The tag line reflects the rich history of what the association stands for, and the new logo is current and up to date. We do not want to forget Elise Myer's vision so many years ago; however we do need to look to the future. Along with the new logo, we have updated the website to make it more interesting and user friendly.

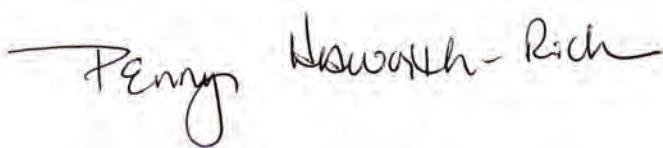
The incoming leadership team's challenge this year will be to build stronger local associations. We need to keep members engaged while also working to attract new members. We will continue to provide the local leadership with tools to use while talking with recruits, employers or sponsors. Each local association that reaches the goals that have been set will be recognized at next year's convention. Please watch for the award guidelines that will be coming out.

We are also in the process of developing a Leadership Skills University. This will be an opportunity to develop skills needed for the workplace, the association, and your personal life. We are excited to be able to offer this to our members, as it goes hand in hand with "Connecting Members, Building Careers".

We will continue with the task forces that were formed in the 2011-2012 year. The Marketing, Mentoring, Education, Communication and Officer Transition teams have been working on bringing value to your membership. We will continue with the Young and New Professionals' Task Force as well. They are challenged to work with the young and new professionals to address what their needs are, and what they would like gain from being a member of the association. The Board of Directors will appoint new task forces as needed during the term, as we would like the members to be more involved.

On behalf of the Board of Directors and Corporate staff, we are looking forward to a winning year. Will there be challenges? *Yes*. Will there be change during the year? *Yes*. But, with each of the members' help, along with "Keeping an Open Mind to Changes", we can build a "Foundation for the Future" with IAIP.

In fellowship:



Penny Haworth-Rich

AU, CPIW

2012-2013 International President

Editor's Note



In this issue we are examining wellness programs, which have become a necessary trend among companies over the last several years. With the overall health of the nation declining and the cost of health care on the rise, wellness programs are one way that companies are helping their employees' live better lives.

According to Livestrong.com, "Employee wellness programs may highlight such topics as stress management, physical fitness, nutrition and counseling. As part of employee assistance, these programs may offer health assessments, wellness workshops, counseling sessions and fitness center memberships, among others. Employee wellness programs aim to enhance employee health, leading to more productivity in the workplace. When a company implements a wellness program correctly, it can enjoy long-term financial benefit, according to CNN health writer Alison Harding."

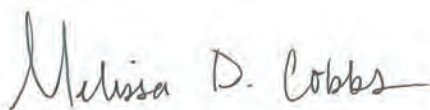
With many companies jumping on the wellness bandwagon, there are still some companies that are unsure if the sizable cost to implement these programs is really beneficial to them in the long run. According to the sources we consulted for this issue, the answer was a resounding yes! They went on to agree that not only will you have healthier and more productive employees, but you will also have happier employees who feel that their company is interested in their well-being and invested in their future.

Read on for more information on how you can work with your company to implement wellness initiatives in your workplace.

In this issue you will also find information about our 2012-2013 Board of Directors. Please take a few minutes to read these and get to know your elected officers.

If you missed the convention in Dallas this year (or just need a refresher on the event's activities), please head over to our Convention Review on page 46 to read about all of the exciting things that happened and view photos from the event.

You may have also noticed our new logo, which was introduced at the convention in Dallas this year. Along with the new logo, you will also see a few changes on the association's website. If you have not taken the time to explore the new website design, please do so. We hope you will find the new website is more user-friendly and easier to navigate. We invite you to visit the website often to utilize the many benefits available to you as members.



Melissa D. Cobbs
Managing Editor

Wellness Programs: Are You Throwing Spaghetti?

By: Brian Passon and Pamela Horton



Regardless of which employer survey you choose to highlight; Kaiser Family Foundation, Society for Human Resource Management, or any of the large consulting firms, it is clear, employer sponsored wellness programs are becoming the norm. That being said, employer sponsored health initiatives

that are having an impact on changing behaviors, impacting costs and creating healthier workplaces are still on the endangered species list. Organizations that report having wellness programs also seem to lack the focus it takes to yield optimal results. A 2011 Willis employer survey showed that while 53% of

organizations reported having a wellness program, the majority of those also reported their program as basic and 72% indicated they have no formal strategy for improving employee engagement. That is the “throwing spaghetti at the wall and hoping it sticks” mentality; offering a plethora of programs and

hoping that the end result will equate to a healthier business and employees adopting healthier behaviors.

This may sound a little strange or confusing coming from people who make a living within the world of health and wellness, but, your organization does NOT want just a wellness program. What you really want is a strategy that is focused on your business becoming the healthiest it can be. This is serious business that needs to be taken seriously. With terms like “wellness”, which is a bit fuzzy and unquantifiable, combined with “program” which inspires images of buying a workout DVD or diet plan off an infomercial, it’s clear why you don’t want a “wellness program”. The word program also conjures up something that starts and finishes, and not to sound like a Nike commercial, but if the goal is to consistently strive to improve organizational health... then there is no finish line. When organizations say they want a wellness program, what they really mean is that they want a healthier business.

Why are most organizations not achieving optimal success with wellness and why don’t all companies create a long-term health and productivity initiative? Because it is hard work! Time and energy are the two things that most HR departments don’t have to spare, nor are many organizations equipped with the personnel who have the skills and knowledge to develop a strategic wellness operating plan for an organization. When meeting with HR professionals, the recurring theme is that they have a lot of programs, but what they want is a clear long-term strategy... a strategy that provides the entire organization with a focused vision that makes health and productivity a core business principle that becomes interwoven into the fabric of all human performance metrics. Organizations should be striving to attain a workplace where healthy isn’t given lip service, but it is the practiced norm across all facets of the organization. Any wellness initiative that is to be taken seriously should be talking about enhancing workplace policies to encourage healthy behaviors and considering long-term

environmental projects to support health. Organizations should strive not to just install a wellness program, but to think bigger and make their businesses more proficient and profitable by collaborating with all their health related vendors to create an organized and efficient process of developing a healthier workplace.

It is easy for HR professionals to succumb to the desire for easy, “out of the box” solutions that offer new technology and performance guarantees, but that can quickly turn into spaghetti throwing. The wellness industry was estimated to be a \$2 billion dollar business in one of the general sessions at the American Journal of Health Promotion conference in San Diego in April of 2012. Many wellness vendors are doing a great job of understanding behavioral psychology and being innovative with products that inspire health within populations. However, the bottom line is that no matter what amazing wellness tools an organization purchases, most businesses fail to achieve optimal success because they assume the tool is the program. Ron Goetzel, a leader in the field of wellness measurement and metrics, points to three reasons why many wellness initiatives fail.

1. Programs are not well designed;
2. Programs are not well implemented;
3. Programs are not evaluated or measured properly.

You can have an awesome plan, but lack implementation. You can have awesome implementation, but without a great program, you fail. And most importantly, you can do everything right, but without measurement; you will fail to show results or effectiveness. This means there must be a well thought out strategy for implementation, programming, communication, marketing and evaluation. Having this much focus allows you to rally the troops around a common goal and show them that this isn’t a program; this is a business strategy to ensure the entire company remains productive and profitable.

The types and variety of wellness program initiatives can often be overwhelming: Smoking Cessation, Weight Management, Lunch’n’Learns,

Bbiometric Health Screenings, Health Risk Assessment, nutrition seminars, massage, etc... With so many options and so little time, what is a human resource professional supposed to do? Questions like, What works best? What programs should we offer? How do we get people to participate? Are we meeting best practices?, etc. are valid questions, but difficult to answer when there is no core operational strategy. When there is a clear strategy, answers to those questions are attainable. Questions centered around what programs are “best” are more about what program helps meet the strategic health goals of the organization. Getting people to participate and fully engage is much easier and more effective if the program is aligned with the mission, vision, and/or success of the entire organization.

The good news is that once a health and productivity strategy has been agreed upon and is in place, there are plenty of opportunities for human resource professionals to provide wellness programs within their core strategy. Many of these programs can often be offered at little or no additional cost. Pamela Horton, the Marketing Director for Arbella Insurance in Hartford, Connecticut provides wellness programs like Smoking Cessation, Stress Management and nutrition sessions often at no cost as a way to market Arbella. “I quickly learned that the challenges human resource professionals face have nothing to do with the Bearingstar/Arbella Auto and Home Insurance voluntary benefit and if I wanted an opportunity to reach an audience I had to hear the challenges and design a program that fit the employers’ needs. The Benefit Beyond Insurance (BBI) Program was the result, and employers now enjoy complimentary educational topics that address a variety of health concerns.”

BBI is an example of a win-win for employers and supplemental providers; a program that educates employees on their health and provides support when making sustainable changes necessary to be a healthier person. It also provides Bearingstar/Arbella, an opportunity to

offer their affinity auto and home work-site offerings to employees at a savings of up to 30%. Programs such as, Change your Food, Change your Life; Mindfulness Stress Reduction and Smoking Cessation are some of the initial programs offered by BBI.

New concerns are coming to the forefront as employers are looking for deeper ways to help their employees make sustainable changes with even greater results on their ROI and bottom line. Just because someone says 'I need to lose weight' does not mean that an 8-week weight loss program and gym membership offering ensures a person is going to make meaningful, lifetime behavior changes. Employers are recognizing that employees need ongoing support. Wellness is a lifestyle and takes commitment, practice, hard work and support, not just on the individual level, but by the entire company.

As long as the programs being offered operate within the organization's overall strategy and planning, then these programs cease being spaghetti at walls, and become darts: targeted efforts to reach populations with a specific health message. When programs become darts, they become more effective and efficient.

A recent meta-analysis by Larry Chapman in the *American Journal of Health Promotion – The Art of Health Promotion* showed a substantial return on investment and average healthcare expense savings of nearly 25%. Combine three plus decades of research supporting the case that healthier employee populations are less costly and more productive, with federal government support of wellness programs and it is clear that employee health initiatives will become the norm in most businesses. Additionally, the Patient Protection and Accountable Care Act (PPACA) showed the federal government's clear support for employer sponsored wellness programs and provided millions of dollars in funding for research and support for employer sponsored wellness, increasing support for outcomes oriented wellness incentives and encouraging wellness and preventive services in recommendations and health plan requirements. Since wellness and health and productivity initiatives appear to be here to stay, then it is time to focus efforts and stop throwing spaghetti.

Research continues to support the fact that cultural influences and programs must coexist in order for health behavior change to occur and that programs alone are not enough. To build the foundation for a healthier business, consider a Three Ps framework. Policies, Projects and Programs. These three Ps can be as basic or as intricate as necessary, but it helps organizations focus on the physical and social environment along with the programmatic components of creating a healthier workplace.

When employers and employees are concentrated and align their interests in support of a clear objective, then HR has the beginning of a successful health and productivity initiative that they can utilize to enhance morale and create a greater affinity between employers and employees. And in many instances, everyone has a lot of fun along the way!

Which would you rather throw: spaghetti or darts? While throwing spaghetti can be fun, it's a lot more work to clean up and often misses the mark.

Brian Passon is President of Arch Health and Productivity, health and productivity consulting organization focused on creating successful health initiatives. Arch maintains offices in Portland, OR and Windsor, CT and focuses on helping clients create and achieve their long-term health & productivity goals. bpasson@ArchHP.com; www.ArchHP.com

Pamela Horton is Director of Affinity Marketing for Bearingstar Insurance where she specializes in designing affinity, voluntary benefit programs for employers. Certified as a Professional and Personal Development Life Coach, Pamela applies her passion and talents to assist employees obtain a work/life balance environment without sacrificing their values resulting in an increase in employer ROI. pamela.horton@bearingstar.com; www.bearingstar.com/businesses-and-group/wellness-programs.php

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Work-Life Balance: Negotiating Work Arrangements with Your Employer

By Farzanna S. Haffizulla, M.D.



Every working professional should have the right to take time off, free from the pressures of work, but doing so requires some savvy planning with your

supervisors and colleagues when you are gone. Check with your employer about your maternity, paternity and family leave options. The stress that many feel often relates to leaving work unfinished

or falling behind on projects. Don't leave your job with uncertainty and offer a clear timeline so that your work colleagues know what to expect.

While the art of balancing family life



and career is fraught with intense emotions at times, make sure you check your emotional highs and lows at the door. Always maintain a professional attitude when in front of your colleagues. You

want to show that you are committed and reliable and that you take your work commitments seriously.

Here is what to go over with your supervisor if you are considering time

off:

- Determine the changes in schedule or job functions.
- Specify a specific leave period (start date and end date).
- Figure out coverage. Who will cover for you while you are gone? Will your work be divided up among colleagues and are they aware?
- Create hand-off notes. Prepare your notes and work procedures for your replacement.
- Establish boundaries and access. Will you be available for consultation? How much contact are you willing to have during your leave?
- Plan your re-integration and return. Design a plan for your return, such as changes in job function, reduced hours, etc.
- Consider telecommuting and working from home or at a location closer to home.

Present a clear plan of action to your supervisor about how you see this arrangement benefiting you and your company. Will you be able to make regular conference calls to check-in with your colleagues and with your supervisor? Will you be able to drop-in on occasion if the project calls for it, or if you need to see clients?

There are four important steps to take when negotiating flexible work arrangements.

Step 1: Assess your job and employer.

Will they allow you to try the above flex options? Some jobs are strict about a physical presence in the office during regular business/office hours. For example, a surgeon or school teacher may find flex options provide no respite from their work demands. For those with more flexibility from their employers, consider if working in an alternate location would be beneficial. Can you handle the independence and distractions, if it saves you commuting time and costs?

Step 2: Find out where you work best.

Many thrive in home offices, which allow them to save on childcare costs, while others find home offices distracting and unproductive. On face value, working from home may seem to be the most convenient option, but before seizing the opportunity, remember that working at home doesn't necessarily make it convenient. If constant interruptions will make working difficult, the advantages of working at home may be overshadowed by the downsides, such as battling cranky outbursts from your kids or other interruptions of daily living.

Step 3: If you are a parent or caregiver, drop the guilt-factor.

Recognize that you shouldn't feel like a bad parent if you come to the realization that you can't work and care for a child in a synchronous manner, and that you are more productive when you keep the two worlds largely separate. Perhaps you're the type that needs a designated working space. Other parents might not mind writing or preparing reports, making phone calls and dealing with clients while toys are scattered by the desk and your child squeals and plays in the playpen set in the corner of the room. Seek out the best work arrangement and reassure your employer that you're not seeking a favor, but asking for an alternative way to produce the same level of work expected.

Step 4: Champion your work

Once you've started your new work arrangement, remember that you may not be physically in the office as often as usual. Out-of-sight, out-of-mind can have detrimental effects on your employer's impression of you. Make sure you take these measures to ensure that you get the credit you deserve:

1. Document your performance and work results. Check-in daily if needed with your boss.
2. Be clear about the expectations. You may not be able to work fulltime, but can you still produce full-time work.
3. Set up periodic meetings with your supervisor to go over expectations. Have you made significant contributions? In what ways? Work with your employer to adjust your work schedule as needed to fine-tune an optimal arrangement.
4. If something urgent comes up at work, what is your family contingency plan? And vice versa— if something at home interrupts your work schedule, will your employer be able to grant you more flexibility?

While there is no "one size fits all" approach, variations in theme and creative strategizing and planning will allow you to achieve the best of both your family and career spheres of life. Maintain clarity, definition and be resolute in your

personal choices. An injection of optimism and approaching your colleagues and supervisors with amiable professionalism will dramatically increase your chances of getting the schedule that works best for you.

*Dr. Farzanna Haffizulla is a speaker and expert in work/life balance. Her book, *Harmony of the Spheres*, offers methods to streamline workloads, solve interpersonal workplace issues and offers practical advice on integrating work and home life. In addition, she runs the websites *BusyMomMD*, an informative site for modern, educated women juggling career, family and community life, and *HouseCallsMD*, providing a portal to better healthcare. For more information or to contact Dr. Haffizulla, please visit www.housecallsMD.us or www.busymomMD.com.*

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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."

Privacy and Security Report—Kirk Narha, Wiley Rein, Washington DC

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://naiv.accuratedatapartners.com/Special-Discout/> to learn more.



Business Solutions for Data Accuracy, Access, and Movement

**ACCURATE DATA PARTNERS HELPS YOU TO TURN COMPLIANCE
REQUIREMENTS INTO BUSINESS ADVANTAGES.**

Your Leadership DNA

By: Joelle K. Jay, Ph.D.

Can you think of a time you were really uncomfortable? Maybe it was a time you had to speak in front of a large group, or a time you had to confront

someone who works with you on a difficult issue. Wouldn't it be nice to make situations like that a little easier on you? Wouldn't it be great if you could

make them less painful?

You can, and if you want to be your best as a leader, you must. When we are in uncomfortable situations, it's



Your Distinct Natural Attributes (Your “DNA”)

You are hardwired with certain characteristics that make you - you, distinctly, irreplaceably, inimitably you. The way you live, the way you learn, the way you lead – all of these are guided by the gifts you were given at birth and the ones you have collected in the course of your life. Knowing these attributes gives you tremendous power.

To be able to tap into your brilliance, you must answer the question, “What makes you unique?” You need to discover your Distinct Natural Attributes – your DNA.

Your Distinct Natural Attributes include:

- **Your strengths.** What do you do especially well? When are you at your best?
- **Your weaknesses.** What’s harder for you, goes slower, or is more stressful?
- **Your personality.** What do you know to be true about yourself?
- **Your preferences.** How do you prefer to do things?
- **Your virtues.** What can you claim as being your most virtuous qualities?
- **Your vulnerabilities.** What makes you feel small and insecure?
- **Your style.** What’s “your way?”

You can use your DNA to turn an ineffective situation into one in which you’ll naturally succeed.

Mapping Your DNA

The more strategies you use to find your Distinct Natural Attributes, the more complete your view will be. Asking yourself the questions above will get you started. You can reveal more of your DNA by asking open-ended questions.

To find strengths, ask:

1. Where are you especially talented?
2. What do you love to do?
3. What do you do without even thinking?
4. What do people count on you for?
5. In your social life, what role do you play?
6. At work, what are you recognized for?
7. Given the freedom to do things your way, how do you do them?

To find weaknesses, ask:

1. What activities would you gladly never

usually because we’re acting outside of our natural way of being. When we align our natural way of being to the situations in which we find ourselves, we are happier, less stressed, and more effective.

Leadership Development

have to do again?

2. What do you wish you could pass on to someone else?
3. When do you feel dragged down?
4. What do you dread?
5. When do you procrastinate?

Continue the process of exploring your DNA from every angle, getting to know yourself as much as possible.

Putting Your DNA to Work

Once you have a sense of your DNA, you can use your new knowledge to capitalize on your strengths.

Let's imagine three people, each with different DNA, in a similar situation. They each have to confront a colleague who is not pulling his weight on the team, and it's starting to affect both the team dynamics and the results. Notice that each of these people will handle the situation differently, based on their DNA.

Person A is shy and reserved, but very caring. She might approach this situation in a quiet one-on-one conversation in which she expresses concern for the person's feelings as she confronts the issue.

Person B is brash, direct, and focused on results. He might choose his words carefully to avoid insulting the person, and then approach the situation by showing the person the disconnect between their results and their behavior.

Person C is honest and insightful, but finds it hard to have face-to-face conversations without getting flustered. He might actually write the difficult message he has to deliver down on a piece of paper and either use it as a guide to have a phone conversation or turn his notes into a letter or email to address the situation.

You can use the same approach by thinking about your DNA and understanding how it would be most effective for you to conduct yourself in any situation. Knowing your attributes gives you the opportunity to choose from among a varied collection of inner resources, dipping into them as needed for the ones that will serve you best and lead you to your goals.

Exercise

Reflect on a time in your life when you felt most powerful. What might that experience have to teach you about your Distinct Natural Attributes?

Like your genetic DNA, your Distinct Natural Attributes define "what's true about you." What's genuinely true about you – the good and the bad – is also what's great about you.

*Joelle K. Jay, Ph.D. (<http://joellekjay.com/>) is an executive coach specializing in leadership development and the author of *The Inner Edge: The 10 Practices of Personal Leadership*, which shows leaders how to improve their effectiveness by learning to lead themselves. Her newsletter, *Inner Edge Insights*, offers articles, exercises, tips, quotes, and success stories from real leaders to help you excel. To register, please visit www.JoelleKJay.com.*

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Spotlighting the Spring 2012 ISFA Academic Scholarship Recipients

The Insurance Scholarship Foundation of America is pleased to announce the Spring 2012 Academic Scholarship recipients. Congratulations to Jaclyn Bosiljevac, Robert Morris University, PA and Cameron Annas, Appalachian State University, NC.

These excerpts from their Academic Scholarship essay are examples of their future goals and commitment to the Insurance Industry.

Jaclyn Bosiljevac – Robert Morris University, PA Jaclyn is a junior with a 3.99GPA, majoring in Actuarial Science: Through my education, exam progress, internships, and extracurricular activities, I am preparing to achieve my ultimate goal of working as a fully credentialed actuary for an insurance company. The classes are rigorous and specifically designed to prepare the students for the five exams necessary to acquire the Associate of the Society of Actuaries designation. I have successfully completed three of the five exams, and I am preparing for the May sitting of my fourth exam. This summer, I am excited to intern with Nationwide Financial corporate headquarters in Columbus, OH. My primary objectives are to obtain membership in the Fellowship of the Society of Actuaries and to become a Certified Financial Analyst. I am ecstatic about beginning my career in insurance, and I am confident that through my studies, actuarial exams, internship experience, and extracurricular involvement, I possess all of the skills necessary to become a great asset to the insurance industry.

Cameron Annas – Appalachian State University, NC – Cameron is a junior with a 3.72 GPA, majoring in Risk Management and Insurance/Finance and Banking: As I am determined to start my successful career now, I have realized the most influential step in having a flourishing career is education. I plan to exercise every opportunity I have in getting the most superlative education I can while at Appalachian State University, by obtaining a double major in Risk Management and Insurance/Finance and Banking. I currently serve as the Vice President of the Risk Management and Insurance Society, as well as a Senator in the Appalachian State Student Government. During the early stages of my career, I plan to work as an underwriter for an insurance company. While doing this I plan to obtain my Masters in Business Administration. After proving to the company that I am capable and prepared enough to do so, I will move up in management and leadership

positions. Leadership has always been one of my strong suits and I know that I am capable of leading others to want to be a more successful person. I will not be satisfied until I am the Chief Executive Officer of the insurance company. I believe if a person has a passion to achieve a task, then nothing can obstruct them from conquering that goal.

Your Charitable Donation Dollars Do Make a Difference!!

Thank you for your support. Your charitable donations have allowed ISFA to award professional and academic scholarships totaling \$425,890. That is almost a half a million dollars! The impact is significant. The insurance industry, our industry, has been strengthened as men and women have pursued their educational goals assisted by scholarships from ISFA.

As we have stated, “It takes a collective effort from the entire insurance industry to allow ISFA the opportunity to award scholarships and Promote Excellence through Education.

The Insurance Scholarship Foundation of America counts on your support!

Billie Sleet, CIC, CPIW
Insurance Scholarship Foundation of America

“ISFA is a 501 (c) (3) public charity. All donations are tax deductible.”

Seven Secrets to Become an Overnight Sensation

By: Denise Michaels



What do reality star Kim Kardashian, investor mogul Warren Buffett, and super attorney Gloria Allred have in common (besides the fact all three are swimming

in money)?

They are all media darlings. When they want the world to know what they are doing – people listen. When they have a new offering, or they want you to

to know about something they are doing, the headlines flash, the video cameras roll and within hours everyone knows what they want us to know about them.

Wouldn't it be great having the ability



to command headlines to tell people about your business without the paparazzi or the need for rehab a year later?

Knowing how to build your platform of fans and customers is an essential part

of creating a business people will notice, in 2012, and beyond. It's how books become number one on the bestseller lists, how bloggers with a business drive sales into hyperspace, or how products like

the Missoni line of designer fashions at Target are snapped up and sell out in a few hours. Below are seven secrets to help you get noticed and be seen as influential when you want to get the word out about your business.

Your presence on social networking platforms like Facebook is essential.

Connect with movers and shakers you want to know. You can add comments, start a group of followers or develop a fan page. Don't know what to say? Share what you're doing in a compelling way. There's only one degree of separation with social networking. Post daily and build a fan base.

Conduct business with integrity and honesty – not for a quick buck.

In this new era of citizen media, disgruntled customers can spin out of control and destroy your reputation faster than you can say "Twitter". Trust is critical to your success in the post Bernie Madoff environment. Take care of customers and let them go online with a positive story about your business, not a negative one.

Get comfortable with media including radio, television, print and online sources.

Surprisingly radio is an unsung hero because you have an opportunity to tell listeners how to connect with you. Print can be powerful too. Professional trade journals are usually crying out for fresh articles for their eager readers. If you're uncomfortable with this strategy remember that every day you own a business is like the biggest kick-butt seminar you'll ever attend. Be willing to stretch.

Use public speaking in front of groups as a way to position yourself as an expert or an authority in your field.

The minute you stand in front of a room full of people you're automatically seen as an expert. Develop a sense of humor or at least memorize a few jokes.

Marketing for Success

People are more open to new ideas right after a good chuckle. If speaking makes you uncomfortable consider joining a Toastmasters group for practice and constructive support.

Discover ways to keep your energy level or “chi” up.

You can work 24/7 and never get everything done. Learn to delegate things to others who are better suited and love to do the tasks you don't have to do. Building up your success only to crash and burn a year or two later is no fun. Plus, in 2012 you never know when someone has a camera and captures you being you.

Use short videos (no more than five minutes) to share helpful tips and ideas about your expertise and how you help customers.

Tell people about exciting events coming up in your business or life. Don't be afraid to share your successes when they happen. Let your enthusiasm and passion for what you love shine. Upload them to a platform like YouTube and share all over the Web.

Share your story of success in a way that's emotionally compelling and helps people relate to you and what you're all about.

If you're a positive person, generally you want to forget the tough times. But that's where your ideal customer is at right now, in need of your product or service. There's a way to craft your story so you come across as a person who has overcome obstacles and who can relate to their concerns now.

These seven keys provide the broad brushstrokes to become an overnight sensation. Of course an “overnight sensation” is really a person who's worked hard for years then it appears they suddenly burst upon the scene. When you

harness and leverage these secrets you'll be well on your way to commanding the influence and positive attention that will help your business grow successfully.

A powerful way to gain the strategic skills and confidence you need to pull it off is with the help of two bestselling authors, Stacey Hall and Denise Michaels. Both know the secrets to creating success in a sea of constant change. In a two and a half day workshop called “Occupy Your Life... NOW!” they teach

business owners ways to embrace the skills to become influential and an “overnight sensation” in your own right. For more information about “Occupy Your Life... NOW!” and the dates when the workshop will be conducted next, go to <http://www.DeniseMichaels.com/seminar>

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Know Yourself: The Secret to Career Success

By: Sharon Bennett, BA, BSN



Julia is a 22-year-old college graduate who is looking for her first full-time position in the workforce. At her first interview, the human resources representative said “Tell me about yourself.” Julia gave the standard answers like, “I’m a go-getter,” “I work

well with others,” “I graduated with a 3.5 GPA,” and “I’m a fast learner.”

But, Julia thought about that question on her way home. Over and over again the question “Tell me about you,” kept replaying in her mind. Who is she really? Does she even know who

she is? Will she fit into the culture of that office, or will she have a problem assimilating?

Knowing yourself is the key to success in life and business. When you know yourself, your strengths and weaknesses, you become a much better asset



someone holds the door for you, do you say thank you? Do you appreciate the differences in others, like their way of dress, their language, their culture; or, do you criticize and think that you're better than they are? Were you taught manners, etiquette and other common courtesies? Be honest with yourself, and try to reflect your innate goodness.

How do you stay positive and upbeat?

When you feel poorly on a daily basis; when you are exhausted at the end of your workday, to the point of hating your job, all of that negativity accumulates and will eventually present itself as bitterness, anger, depression, and self-involvement. You need to be able to release that negativity and turn it into positive energy. You control yourself and your behavior. You can decide today to be more positive and be the best employee that you can be, until you know what your passion and purpose is in this lifetime. Then at that point, you can pursue your desires.

What do you do to energize yourself? There should be something that you enjoy doing that is just for you. This doesn't include going to school, taking the kids to activities, cleaning the house, cooking, attending meetings. Find the one thing that you do for you; time set aside to make you feel better emotionally, mentally, and physically. It can be anything from painting, photography, practicing playing an instrument, to watching movie marathons, reading or meditation.

Do you have a place where you can relax, meditate, and enhance your calm?

The world is full of noise; how do you shut that out and find peace? There should be a place away from your office that makes you feel calm and at peace. For some it's early morning on the porch, eyes closed, cup of coffee in hand, breathing deep and preparing for the day ahead. Others may have a place in their home that has a small fountain, plants by a window, with soft, low music playing. There, you can take a deep breath and focus on positive things within yourself, or positive affirmations. You can speak that into being. You think it, you focus on it, you speak it, and so be it! You carry more power within yourself than you realize.

How do you make a difference in your community?

Your life should be of value to your community.

to any company, and you can tackle the day-to-day aspects of any job: projects, timelines, interruptions, crises and more. Following the questions below will help you recognize what it is that makes you - you, and how you can excel:

What type of person are you? What's inside of you is reflected to the outside world through your actions. Do you accept others for who they are? Do you pass people without smiling at them or speaking? If


Personal Development

Give back one person at a time. Help an elderly person with the door, participate in a neighborhood clean-up, or volunteer at a local soup kitchen. In many cultures, there is some form of a rite of passage that teaches their young people how to be men and women. They are taught how to be a benefit to their community. Doing so rewards everyone in the community and makes it a better place to live.

Julia took an honest look at herself, at where she excelled and where she needed direction. She learned to tell interviewers about her real self, and how that person could benefit the company. She got to know her passions and found a career where she could express them. Whether you are seeking a job or seeking promotion in your current job, you can use the answers to these questions to not only benefit yourself as an individual employee, but to better your team, department or company.

With a desire to help others heal emotionally, be healthy and realize their full value, Sharon Bennett, BA, BSN, has been a motivational health and wellness consultant for nearly 16 years. She is the author of the Shoe Fetish Series, the International Library of Poetry's Editor's Choice Award 2001 winner, a member of the National Speakers Association and the National Association of Professional Women. For more information see www.BookShoeFetish.com, call 888-321-9604, or email ShoeFetishMovement@yahoo.com

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Make Your Own Managerial Impact: Avoid Your Boss's Mistakes

By: Esther Francis Joseph

After years of hard work, you've made your way through the company's ranks and have finally received the recognition you deserve by getting the promotion you've been dreaming of. And after many years of being over-worked and under-appreciated by managers, you vow, "When I become the boss, I am not going to make the same mistakes my supervisors made and treat my employees the way I've been treated."

So, how's that working for you now that you are in charge?

Fifteen years ago, Sheila was hired as

one of many receptionists at a huge firm. She went from receptionist to secretary, and now, she has just been promoted to office manager, where she will supervise those she used to work with. Through the years, Sheila has had to take on duties that were outside of her job description, often serving as a personal assistant instead of a business associate. Having to perform and deliver under unreasonable deadlines and conditions, and often not receiving credit for the successful outcomes, Sheila now understands how the skills of lower level employees are under-utilized and undervalued in her

organization.

Sheila wants to be the kind of manager that recognizes employee's strengths and potential, applying them to benefit the company. She doesn't want to blindly follow her predecessor's examples, yet she doesn't want to entirely reject them simply to be different. She is determined to apply her own leadership strategies; techniques that will work for her entire team and the company as a whole.

Of course, we all want to avoid the managerial and professional mistakes of our predecessors, but sometimes that's

hard to do when organizational culture is entrenched. This would be especially difficult for someone like Sheila who has been with a company for a long time and is now the manager of her former peers.

Making those changes are important to Sheila, but can someone who is in this situation gain the respect of her coworkers; some of whom have been with the organization as long as she has and have become her close friends in the process? How can she do that without resorting to the old style of leadership her predecessors exercised? Can she balance the two, being an effective and impartial professional supervisor while maintaining friendship with her staff?

To Gain Change, Change Must Be Made

What Sheila must keep in mind during her transition from employee to supervisor is in order to gain change, change must be made. In her efforts, she has to lead by example and grow a thick skin. Sheila will have to accept that some of her former peers will understand these changes, while others will try to hold on to the old ways. She has to be fully aware that her old friends will now look at her differently and possibly resent her, but she can't allow this to deter her from her new managerial goals. Instituting a new office culture, where everyone is treated fairly, where managers do what is in the best interest of the whole company will be a trying undertaking for her. Sheila will have to be forceful, yet considerate in making her desired changes.

Office Friendships

The number one mistake that some bosses make is trying to be friends with their subordinates. They believe that if everyone likes each other, the office will be more cooperative and run more smoothly. However, it has the opposite effect. Friends are on the same level as one another, while managers and employees have a hierarchical relationship.

Sheila will have to put aside many of her friendships since friends do not order each other around; therefore this method of management rarely works.

Sheila must set the foundation of her new relationship with her staff on day one, addressing the new situation in a staff meeting, openly sharing her new vision and expectations and outlining the new direction and policies she wants to establish moving forward. Sheila must maintain her new focus and disposition no matter what.

Transparency and Respect

At first these new changes might cause tension since there will be some who will test her new authority. Sheila must remain resolute and not falter in achieving her goals, while always remaining respectful. If she continues to behave fairly and openly with all her staff, insisting on being treated with the same respect and professionalism she demonstrates, her workforce will come to support her endeavors. They'll come to realize that the changes she's advocating are in their best interest since they would be the ones to gain the most from them.

Employees should trust their bosses and know that they can come to them for help, but as an authority figure and not a pal. Employees need to know that bosses are the ones who set the rules and standards and administer disciplinary measures. Both supervisors and employees need to set and abide by professional boundaries at all times.

Times have changed and so must the way businesses are run. Those in positions of authority need to be prudent. New managers should take the best of what they've learned along the way and reject what no longer works while injecting their own style and values, in an effort to create a respectful harmonious working environment that will achieve both the company's mission and bottom-line.

Esther Francis Joseph is a personal and family coach and author of, "Memories of Hell, Visions of Heaven: A Story of Survival, Transformation, and Hope," her personal story of survival and perseverance, despite a violent childhood. Growing up on the picturesque island of St. Lucia, Esther molded her literary talents with her childhood experiences as she continues down her path to leading a joyous and fulfilled adult life. To learn more or contact Esther, please visit www.estherfrancisjoseph.com

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CORPORATE PARTNERS

PLATINUM LEVEL



GOLD LEVEL



LEVEL ONE



Guest Column



Since the beginning of recorded history, work has been measured by the amount of output per unit of labor. This was true during the agricultural

age (10,000 BC to 1700 AD) and the industrial age (1700-1970). The focus on productive output continued during the information age (1970-2010).

But things are about to change. A new age, which some dub the “virtual/connected/creative age”, began in 2010. It has a new model of work that shifts

THE WORKFORCE REVOLUTION

How Shifts in Work and Demographics Will Change the Insurance Industry

By: Sharon Emek



measurement of value from productive output to relationship output. In this model of the workforce, the value lies in finding and creating relationships.

What does this mean for insurance professionals and insurance firms? The production model has long applied to insurance firms: Most workers in

insurance firms historically have focused on workflow and processes, and not as much on building relationships.

Adding to the pace and complexity of change for the insurance industry are huge demographic trends, gleaned from U.S. Census data:

- The aging of the baby boom generation along with declining fertility rates is changing America's age structure. The number of people over age 65 was forecast to rise substantially beginning in 2011 as the oldest members of the baby boomer generation reached 65.
- About one in eight Americans are age 65 or above today. By 2030, one in five Americans will be 65 or older.
- While the older population is increasing dramatically, America's current young population has zero growth.
- 82% of the nation's young population growth from 2005 to 2050 will come from new immigrants and their children.

In the insurance industry specifically, 50% of baby boomers are forecast to retire in the next 10 years, according to industry research.

These demographic trends are hitting the insurance industry and shaping it in ways not previously seen.

- The boomer population in the insurance industry will grow by a projected 36%, but the young worker population in the industry will see zero growth.
- Generational work ethics among boomers, generation X, generation Y, millennial and future generations are different.
- The industry will have a brain drain of experienced, educated and well-connected employees.
- Employers will be competing for the same labor pool, due to a historical lack of recruiting and training over the past 20 years.
- Highly-paid staff is performing back-office processes, a misallocation of labor.
- Every office will have a multi-cultural workforce in the future.
- The insurance industry has declining profit margins.
- Staff costs (salaries, benefits, real estate and technology expenses) are increasing.

Guest Column

- Every worker and insurance firm faces constant challenges from development and implementation of new technology.

Because of these forces, the workforce environment in the insurance industry is changing. In the future it will be characterized by:

- New workforce values and talent loyalty.
- Insufficient local human capital.
- Diminishing client loyalty.
- Multi-cultural, multi-generational workforce.
- Sophisticated client service and knowledge demands.
- Expectation of immediate responses.
- Cost pressures of the “new normal” market.
- Social networks and smart phones create opportunities for virtual relationships.
- Increasing challenges of global and complex risk.

This workforce revolution is challenging the status quo of staffing for insurance firms:

- Hiring managers must begin to look at workers not as a closed, controlled community -- but as an open, collaborative community. Likewise, they'll need to make a transition from a production-focused view to a creative-focused view.

- The step-by-step, top-down command-and-control management methods used in the past to build monolithic firms need to be re-thought to focus on creative output and relationships.

- The linear fashion in which we design jobs will need to be transformed to encompass a variety of methodologies.

- Once we adopt new technology, we never return to old technology.

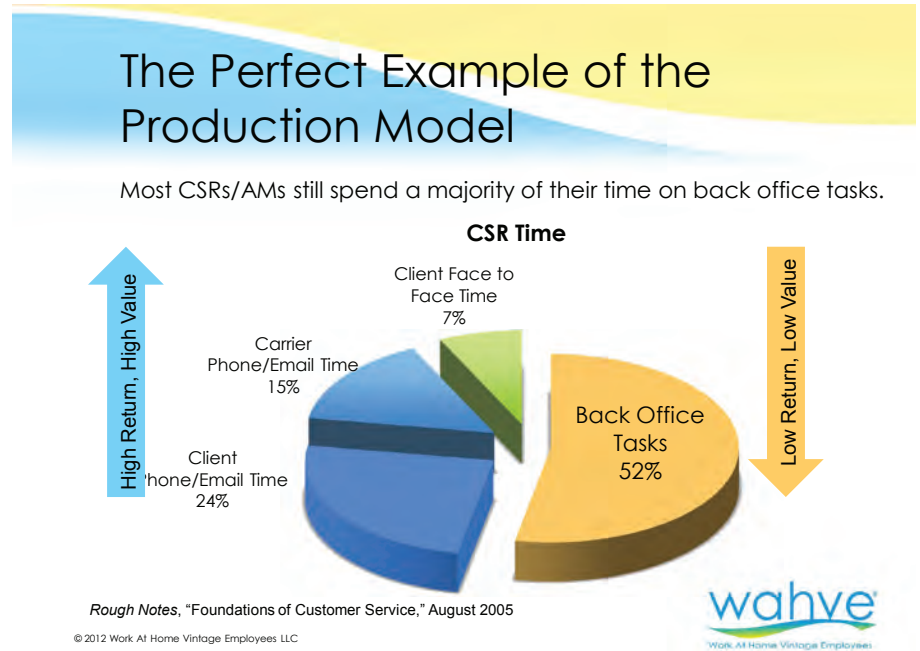
That affects:

- the amount and type of workforce needed
- how jobs should be done
- who should do the job
- where the job should be done

Management needs to adjust, too and focus on strategic workforce planning to optimize the value of their companies.

THE PERFECT EXAMPLE OF THE PRODUCTION MODEL

Today, most customer service representatives and account managers still spend a majority of their time on back-office tasks. These are low-return, low-value tasks, as compared with the high-return, high-value tasks of interacting with clients and carriers.



THE INCREASING IMPORTANCE OF WORKFORCE PLANNING

Insurance firms need to deal with these new issues and work in new ways, and do so quickly. That means managers will need to use strategic workforce planning to:

- Wrestle with the industry's fear of the baby-boomer brain drain over the next 10 years.
- Manage generational differences among staff and clients.
- Manage multi-cultural differences among staff and clients.
- Recognize that staff loyalty is diminishing.
- Manage the rapid advancement of technology and social networks.
- Deal with the proliferation of rules and regulations with new legislation that often competes and collides with existing legislation.
- Compete with global competitors that can draw upon large numbers of educated people outside the United States.

WHAT'S STRATEGIC WORKFORCE PLANNING?

The formal definition is “the systematic approach of aligning business strategy, human capital strategy, and budgets in order to ensure that talent with the right skills and competencies are in place to support anticipated and unanticipated future business scenarios...” according to Strategic Workforce Planning: Winning Scenarios for Uncertain Times.

But strategic workforce planning, put more simply, is a way for hiring managers to find the right combination of factors to staff their firms.

Stated More Simply...

“Strategic Workforce Planning” identifies:



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BENEFITS OF STRATEGIC WORKFORCE PLANNING

Strategic workforce planning should be an important element in corporate management, as it reduces labor costs, helps companies become more client-centered and creative-focused, instead of process- and production-focused. It optimizes staffing and systems to achieve the greatest productivity at the lowest possible labor cost. What’s more, it uses technology to manage human capital, and forces companies to focus on the changing workforce (multi-generational, -cultural, and -geographical).

The end result of workforce planning is the formation of a staff (both insourced and outsourced) that works in the most-efficient manner possible for the insurance firm.

The big challenge for insurance firms is to learn how to adapt and flourish in this new workforce environment. Generally, insurance employers face six considerations:

1. Re-define the work that needs to be done and the best methodology to get the work done.
2. Consider a world with a combination of virtual and physical employees/offices.
3. Identify the type of talent needed to do the work and provide the appropriate tools that will enable them.
4. Maximize use of technological tools.
5. Envision management styles, procedures and jobs that fit this new model, e.g., an open, collaborative culture.
6. Create a sales model that maximizes the virtual/social network world with the physical network world.

Hiring based on the **old paradigm** of the workforce is based on:

- Stagnant job descriptions
- Predominantly focused on process work

- Mostly present focused, not future focused
- Limited consideration for how to best utilize available talent
- Limited to local talent
- Limited consideration for the streamlining capabilities of technology
- A production focus

Hiring based on the **new paradigm** is fundamentally different. It is based on:

- Dynamic, iterative job descriptions
 - Focused on creative/relationship development
 - Reflecting rapidly changing terminology
- Job sharing as an option
- Combining insourced staff and outsourced talent
- Seeking talent wherever available at the right price
- Anticipating demographic changes
 - Retirement rates
 - Generational differences
 - Ethnic differences

In part two of this article (which will appear in the Fall 2012 issue), we’ll examine how to prepare to manage and be part of the new workforce, and cover how the new model can work in the insurance industry.



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provides remote outsourced workers to independent agencies and other insurance firms. WAHVE was named winner of the “Insurance Entrepreneurial Award” by the Insurance Innovation Alliance for its service providing insurance agencies, wholesale brokers, and carriers with skilled insurance retirees who work from home. Emek also is a partner at CBS Coverage Group, Inc., an insurance agency in the New York metropolitan area.

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Insurance Companies

Using Leading Indicators as Preventative Care for Business Health

By: Kevin McCarty



Fill that chip in your windshield today, and your auto insurance policy very well may cover the cost to do so. But if you wait until the chip spreads into a full-fledged crack and you have to replace the windshield, then you likely will pay much more out of your own pocket. The same is true of health insurance. Many health plans pay 100 percent of the cost of a routine annual health check or a dental cleaning, but once symptoms and the need for treatment arise, then you face large deductible or co-payments—not to mention a potentially serious health problem.

These are classic examples of the advantages of prevention versus treatment.

The same principle applies to managing business health. Typically, organizations rely on “lagging indicators” to measure and monitor performance. These metrics may present a picture

of past performance, but they tend to expose problems after the fact, when the problems are more complicated and expensive to fix—if they can be fixed at all! Think of it like measuring cause and effect; if you just measure effect, then you miss the root cause, and that often leads to bigger and more costly problems down the road.

The Business Equivalent of Preventative Care

“Leading indicators” are predictive metrics that can help identify potential future problems and enable you to correct the course before they become real problems.

Adding leading indicators to traditional lagging indicators creates a balanced view of past, present, and future business health. But the metrics aren’t

always easy to establish, which is why many companies fall back on a more accessible historical view. So how do you identify the right leading and lagging indicators? And how do you get the business to use and manage by them?

Common Leading and Lagging Indicators

Each key function of a business should have an appropriate set of lagging and leading indicators that reflect the organization’s overall strategy and annual goals. In our business—the professional services industry—for example, key functions include practice and business development, and of course client service. West Monroe uses the following leading and lagging indicators to measure each key function of our business.

At Issue

	Leading indicators	Lagging indicators
Business development	Integrated marketing plan execution % Client satisfaction future work indicator Brand awareness score Prospect impressions	New client logo acquisitions Additional work for existing clients Average project size and duration Win ratio
Client service	Satisfaction surveys sent Staffing model Project ramp-up activities completed Client relationship development budget	Client satisfaction for project quality Utilization Write-offs Net Promoter Score™
Practice development	CPE training hours obtained Annual 360 degree people reviews Stay interviews & employee satisfaction	Retention rates Exit interview data Market awards and recognition

Having this combination of indicators has helped us not only prevent problems but also grow—even in a tough market—by ensuring that our new business pipeline is full, that our people are familiar with and equipped to manage service quality, and that they have acquired the appropriate training.

Progressive companies across industries are using both leading and lagging indicators to manage business health. Here are several examples of leading and lagging indicators used in certain industries:

Industry	Leading indicators	Lagging indicators
Healthcare Providers	<ul style="list-style-type: none"> • % of surgery cases where antibiotics were given within 60 minutes before surgery • % of diabetes patients with well controlled diabetes • % of patients who receive pre-service financial counseling 	<ul style="list-style-type: none"> • % of surgery cases leading to surgical site infection • % of diabetes patients who require digit amputation • % revenues written-off (bad-debt)
Insurance	<ul style="list-style-type: none"> • Number and classification of change requests from existing clients • Unique web site page views • Time to serve customer requests • Days to market for new product concepts 	<ul style="list-style-type: none"> • Combined loss Ratio - + / - in the overall Ratio • Market Share (% of Market Share change over the year) • Cancelled or non-renewed policy count year to year • Quote to Bind rates
Banking	<ul style="list-style-type: none"> • % of non-performing assets • Loan to deposit ratio • Capital • Loan portfolio mix (commercial vs. residential) 	<ul style="list-style-type: none"> • Amount of loan write offs • Compressed/Lower margins on loans • Regulatory ratings • FDIC Action (Seizures, Troubled Banks List, Cease & Desist Orders)

Determining the Leading Indicators Relevant to Your Business and Strategy

A good starting point for defining appropriate leading indicators is to review the reports and metrics you use today and justify why you're measuring what you're measuring. If you think you're already using leading indicators, challenge them. Do the metrics provide a view into potential future problems?

For example, West Monroe worked with one insurance company interested in managing the quality of its customer experience. The company determined that key factors influencing customer experience included hold times, so it began measuring and reporting the average time it took for its call center to answer incoming calls. The issue was, this approach assumed that customers' preferred method of communication was telephone. In working with the client, we discovered that the real issue was whether the call center was still the preferred channel for customer service. We recommended that instead of simply measuring time on hold (a lagging indicator), the client should evaluate call volumes as a leading indicator. By observing a decrease in call volumes, the company recognized that its customers preferred service through the web site, and it has refocused its efforts on ensuring a richer customer experience through those channels.

It also is important to look at both your organization's annual strategy and its longer-term three- to five-year strategy and modify metrics based on current needs. In fact, as your strategy shifts, it is not unusual to need to measure different things than you did the previous year.

For example, we all know the theory that it is 100-percent easier to keep an existing customer happy than it is to win a new customer. But most companies continue to measure and reward new customer acquisition to the detriment of growing existing accounts through relationship building, quality service, and cross-selling. In recent recession-ary times, the market saw a dynamic shift as companies started to focus more on customer retention and satisfaction as opposed to growth by new customer acquisition. As such, the metrics to support this temporary strategy needed to change.

Finally, as you are budgeting for the coming year, consider using the method outlined below to help you define and measure progress toward not only long-term, but also short-term or annual goals. Having the right leading indicators in place from the beginning of the year can make a significant difference at year's end.

Don't Underestimate the Need for Change

In any scenario, putting new metrics into practice can be challenging. Not only does this involve new processes for reporting the metrics to the right people in a timely manner; more importantly, it involves the significant effort of ensuring that people use this new information in a "preventative" manner—and that requires careful thought to change management, including awareness and incentives.

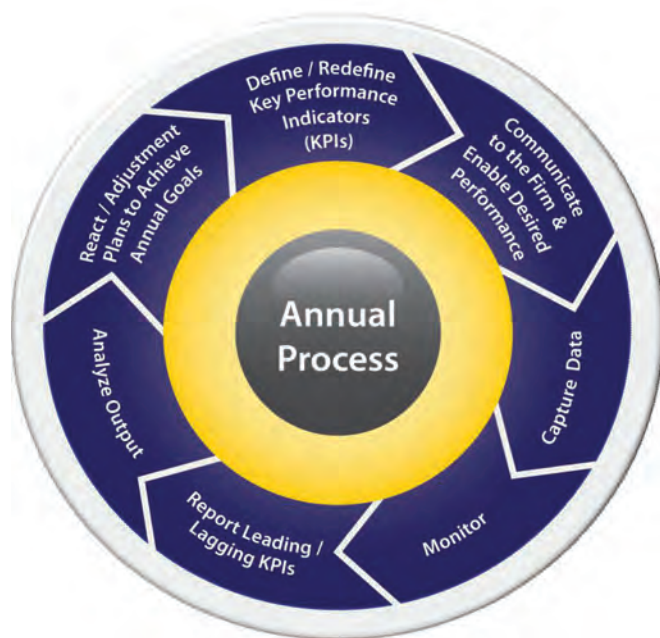
Two keys are making sure you expose metrics and the scorecard of indicators to all levels, not just C-level executives, and that the metrics are presented in a way that is relevant to all levels. As you communicate this information, look for ways to translate leading indicators into terms that correspond with firm strategy, division strategy, and team strategy, and cascade these down to individual goals.

Then, establish the individual dashboards and reporting mechanisms that enable individuals at various levels to see and use the data to manage business health proactively—and contribute to an environment of preventative care.

Kevin McCarty is Executive Vice President and leader of West Monroe Partners' Chicago office. Kevin, a co-founder of West Monroe, has been instrumental in driving the rapid-growth of the firm and its consulting practices, focusing on Technology Solutions and Enablement, Business Performance and Transformation, and Industry and Marketplace Strategies. Kevin brings more than 20 years of global business & technology consulting experience to guide key clients on their most ambitious BusinessTransformation programs in addition to operating West Monroe's Chicago office and its industry vertical practices.

West Monroe Partners is an international, full-service business and technology consulting firm focused on guiding organizations through projects that fundamentally transform their business. With the experience to create the most ambitious visions as well as the skills to implement the smallest details of our clients' most critical projects, West Monroe Partners is a proven provider of growth and efficiency to large enterprises, as well as more nimble middle-market organizations. Our more than 300 consulting professionals drive better business results by harnessing our collective experience across a range of industries, serving clients out of offices across the United States and Canada. For more information please call 1-800-828-6708 or go to www.westmonroepartners.com

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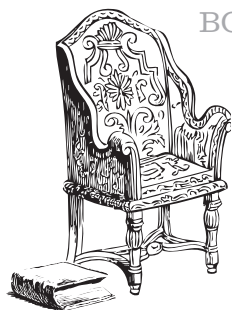
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**PENNY
HAWORTH-RICH**
AU, CPIW
President

Penny began her insurance career in September of 1981, she went to her first association meeting in October and has been hooked every since.

She has served on just about every committee at the local level. She has served as President three different times both in Oregon and Idaho.

At the council level she served as the Oregon Council Director, as well as the state Membership and Public Relations Chair. She has served on various committees for the state of Idaho and was Idaho Council Director in 2006-2007.

She has been the Regional Vice President for Region IX both in 1993-1994 and 2007-2008. She has chaired or served on every committee at this level. She also completed in the CWC speak-off representing the state of Oregon.

Over the years at the international level, Penny has served on various committees, including the Audit and on the Advisory committees. In 2009, she was elected to serve on the International Board as the Secretary. Penny states that it has been a goal of hers for about 30 years to lead the association, as it has given her so much. She is excited to be able to move the association forward as she states we are at a cross road and need to “keep an open mind to change”.

She has been awarded the Regional Spice Award; Idaho Council, Insurance Professional of the Year; Local Insurance Professional of the Year; Local Rookie of the Year, AAMGA award from

Region IX, Idaho Underwriter of the Year, and Underwriter of the Year from Region IX.

Penny is married to husband Tom, who Penny states “is my biggest cheerleader- he loves the association just as much as I do”. She has four sons, two daughter-in-laws, four grandsons and two granddaughters.

In her spare time she enjoys reading, camping while exploring her home state of Arizona, and spending time with family and friends.



JANE DENSCHE
CPCU, AIC, ARP, ARE, CPIW, AIS
President-Elect

What a stimulating second year on the board! As President-Elect, Jane looks forward to working with the Executive Committee and Board of Directors in meeting the challenges of our association. She says that, “It was great working with the Young Professional Task Force this past year, as well as attending four regional conferences. What passionate members we have. I’m looking forward to Connecting Our Members and Building Careers, as we focus our marketing with IAIP’s new logo!”

Jane has been an active member of the Denver Association of Insurance Professionals (fka Insurance Women of Denver) since joining the association in 1989. Jane has had the opportunity to serve at all levels of the association including, President of IWOD (1994-95); Council Director of Colorado (1996-97); Region VII RVP (1998-99), and on most of the committees on the local, council

and regional levels. Jane’s association committee service includes: Nominating; Organization Interface Advisory Panel; TIW/NAIW Now! Editorial Advisory Panel; Non-Dues Revenue Task Force; Communications Task Force, and Student Member Task Force. Four years ago she was successful in securing Allianz Life and Fireman’s Fund, both companies of Allianz, as corporate partners for the association. Jane was recognized by the association as Claims Professional of the Year in 1995 and Insurance Professional of the Year in 2000. In 2004, Jane received the AAMGA award from Region VII. Jane is a Founders Club member of ISFA and Pacesetter with the NAIW Legacy Foundation.

In November of 2011, Jane accepted a voluntary early retirement offer from Fireman’s Fund, a company of Allianz. Prior to that she was the Claims Auto/General Liability Product Director, which involved leading the A/GL Technical Directors in a cohesive approach to technical insurance issues. Coordinating the team’s responsibilities with the claims operational staff and participating in innovative product development with her business partners were part of her responsibilities. She initiated *Technically Speaking*, a quarterly technical newsletter and the A/GL Advisory Council, a monthly meeting between operational and technical leaders; plus she coordinated monthly technical webinars on emerging claim issues, as well as the Advanced Casualty Seminar, a two day webinar program with CE and CLE. Retirement has given Jane more time to focus on the association.

A graduate of the University of Oklahoma, Jane received the CPCU designation in 1989. Other designations include AIC in 1985, ARP in 1989, ARE in 1995, AIS in 2001 and CPIW. As a member of the Society of CPCU and the Society of CPCU Claims Section, Jane has held various offices with Colorado Chapter of CPCU including local president (2001-02). The Colorado Chapter of CPCU recognized Jane with the President’s Award for Outstanding Leadership in 1993. She co-chaired the Host Chapter Committee, which

assisted the CPCU Annual Meetings and Seminars' successful meeting in Denver in 2009 and was a member of the Claims Section Committee from 2008-2011. She has been on the Colorado Insurance Education Foundation Board since 1996.

Camping and hiking are two of the activities that Jane enjoys with her husband, Dick. They live in the foothills outside of Denver. They can always be found attending sporting and school events of Hanna (their granddaughter).



ROSALYN HORTON
CIC, CPIW, DAE
Vice President

Rosalyn, "roz" joined the association in 1992 when she changed careers, from running a family owned business, and entered the insurance industry. She is a Member-At-Large in the Tennessee Council of Region III. During her membership, she has served on or chaired committees on all levels of the association (some on numerous occasions). In 1999/2000, she served as Tennessee Council Director and Region III Vice President in 2004/2005.

During her membership with the Nashville Insurance Professionals, she received local awards as Rookie of the Year, Claims Professional of the Year (twice), Insurance Woman of the Year and represented her local in the council CWC contest four times. She continued by winning the Tennessee contest in 1996, 1998, 2000 and 2008 and was Regional runner-up in 1998. Rosalyn, "roz" was selected as Tennessee Insurance Woman of the Year in 2000 and received the AAMGA Tennessee Council Award in 1997 and 2003. At the Regional Conference in 1993, she was selected as their Rookie of the

Year. She has also been the recipient, in 1999, of the T. J. Mims Award of Excellence given by Canal Insurance to a member of Region III. During the 2008 International Convention in Scottsdale AZ, she received the AAMGA/Presidential Award. Rosalyn, "roz" is a Gold Member of ISFA's Founders Circle and a sponsor of their annual Golf Tournament. She is also a Trendsetter contributor to the Legacy Foundation.

Rosalyn, "roz" has been employed by AGCS Marine Insurance Company (a division of Allianz Global Corporate and Specialty) for 20 years. She works from her home, in historic East Nashville, close to Titan Stadium. Her current assignment is Underwriting Manager for their Small Business Unit in the Southern States Region. In this position she oversees a staff of employees, in Dallas and New Orleans, responsible for processing renewal accounts \$50,000 and under in premium. In addition to these duties she has, over the years, served in an advisory/team member capacity on the Regional Training Council, Subject Matter Expert (SME) for processing policies and procedures, liaison between management and the IOC (Service Centers) and various other educational/training committees.

Rosalyn, "roz" holds the CIC, CIIP, DAE, PIAM designations and is currently working towards her CPII (Certified Professional in Insurance). She is a member of the CIC Society of the National Alliance. She also holds a Certificate in Convention and Meeting Planning from Calhoun College (GA) and attended Elkins Institute where she received her FCC Broadcast License.

She is a member of Delta Master Chapter of Beta Sigma Phi Sorority where she currently serves as Co-Chair/Treasurer for the June 2012 TN State Convention. In 2011, she served as Co-Chair for the American Cancer Society/Nashville Relay for Life which raised over \$80,000 for cancer research. She is also active with her East Nashville High School alumni association.

Rosalyn, "roz" is a widow and has three children, five grandchildren and two great-grandchildren. Her interests include: reading, traveling, annual Birthday Girl(s) Celebrations, attending Broadway Shows with her friends,

family outings, and cruising in her SmartCar.

In February of this year she fulfilled one of her "bucket list" items by jumping off the top of the Stratosphere Hotel in Las Vegas. The hotel is 108 floors and the drop is 855 feet (free fall). She says it was one of the most thrilling things she has ever done and looks forward to doing it again, at night, so she can see the lights of Vegas.



DEBRA KUHNE
AAI, AIC, AIS, CPIW, DAE,
CELS, PWCA, CRIS
Secretary

Debbi has been a member of the association since September 1992. She is a member of the Waterbury Association of Insurance Professionals. Debbi was named Region I Insurance Professional of the year in 2009. She has served in many positions on her local level, was Connecticut Council Director 2008-2010, and most recently Region I RVP serving from 2010 to 2012. Debbi is an avid supporter of the Legacy Foundation.

Debbi is the Director of Client Services at Litchfield Insurance Group in Torrington, CT. In her position she is responsible for Workers' Compensation Claim Management for their clients, as well as implementing Value Added Services and providing "back office" HR assistance for clients. Debbi's expertise in Workers' Compensation Claim Management and cost reduction strategies helps to mitigate the impact Workers' Compensation claims have on the client's bottom line. With so many employment laws and regulations in effect today, Debbi's extensive training in the area of FMLA, COBRA, ADA and Sexual Harassment, gives her the unique

2012-2013 Board of Directors

ability to advise employers on day-to-day workplace issues to ensure client's HR policies and practices comply with state and federal requirements and are free of flaws that can put their businesses at risk.

Debbi holds the AAI, AIC, AIS, CPIW, DAE, CELS, PWCA and CRIS designations. She has taken several of the association's courses, competed in two Regional CWC SpeakOffs, and this year became an Instructor for association courses.

Debbi loves to garden, perform home renovations, read and spend time with her two new cats, Sarah and Phoebe.



**LAUREL
WENTWORTH-ROACH**
CIC, CPIW
Region I Vice President

Laurel Wentworth-Roach is the manager of the Darling's Agency located in Brewer, Maine. She began her career as a receptionist at a local agency in the mid 1980s, moving quickly into the commercial lines department where she worked extensively in the Bangor market. Laurel obtained her Property and Casualty license in 1996 and, after working on the agency side for 12 years, made the move to work for a large national commercial carrier in marketing and sales.

Laurel graduated from the University of Maine at Machias with an Associates Degree in accounting. In 2009, she obtained her Certified Insurance Counselor (CIC) and her Certified Professional Insurance Woman (CPIW) designations.

She has been a member of the association for 18 years where she has held every office within her local association, along with every office at the Maine Council level. Laurel's passion for this organization started a very long time ago after she moved to a larger city within the state and needed to find business associates and make new friends. She attributes her success in her career to the many people and associates that she has met within the association.

Laurel is an active member of Insurance Professionals of Eastern Maine where she was awarded the Insurance Professional of the Year Award in 1999, and again in 2006. Also, in 2011, Laurel received the Maine Council Elizabeth M. Welch AAI, CPIW - Insurance Woman of the Year Award.

She is involved in several community organizations and charitable foundations, as well. Laurel is a member of National Association of Women Business Owners (NAWBO) and represents the Darling's Agency at local trade shows and other area events such as the annual Susan G. Komen Race for the Cure held each September in Bangor.

A Maine native, Laurel grew up in the small fishing town of Eastport in Washington County with the ocean in her back yard and loves it yet today. Although she's resided the last 20 years in Bangor, she tries to make it home to Eastport and the ocean several times a year. Laurel's family time is of the utmost importance to her. She and her husband, Scott, are very active in the day-to-day lives of Laurel's three children: Stephanie, who is employed by the Southland Conference in Frisco, Texas and is in the 101st Maine Air National Guard; Lauren, who is employed at Eastern Maine Medical Center; and her youngest, Robert, who attends Bangor High School. Laurel is also very excited to have a four-year-old grandson, Parker, whom she enjoys spending time with as he always keeps her laughing.



DIANE MARTELL
FCLS, CPIW
Region II Vice President

Diane has been a member of the association for 17 years. She is a member of Insurance Professionals of Anne Arundel County in Annapolis, Maryland.

Diane has received the American Association of Managing General Agents (AAMGA) Award at the regional level in 2009 and at the council level in 2010 and 2007. Diane has served in a variety of positions at the international, regional, council and local levels, as well as committees at the international and Regional levels. She has also attended sixteen International Conventions and sixteen Regional Conferences. Diane is the Maryland Council Treasurer and was Maryland Council Director 2001-2002 and 2002-2003. At the council level, she has served on various committees and attended sixteen Maryland Council Meetings. Diane is Treasurer for her local association and was President in 1998-2001 and 2005-2011. Diane also supports the Legacy Foundation.

Diane is currently a Casualty Claims Manager for Nationwide Insurance in Columbia, Maryland. She has been an associate at Nationwide for twenty years and has held several management positions. Her management experience helps lead a team of highly skilled claims professionals to great results in customer satisfaction, employee engagement and technical expertise. Diane has also planned and executed meetings, educational workshops and engagement activities for the Maryland, District of Columbia, Delaware and Virginia

Region. Diane served on the Blue Phone Superior Service Award Committee and the United Way Campaign Fund Raising Committee.

Diane holds the FCLS and CPIW designations and Delaware license for Motor Vehicle and Casualty claims. She has taken a variety of association and continuing education courses and is currently working on her DAE designation. Diane graduated from University of Baltimore with her Bachelor of Science degree in Administrative Management. She also earned her Associate of Arts degree in Business and Public Administration.

Diane has volunteered at Sarah's House and My Sister's Place for the past two years. Sarah's House provides safe shelter, daily meals, personal and professional support for those in need. My Sister's Place is for Baltimore, Maryland's homeless women and children where families can access housing referrals, life skills training and other resources to achieve and sustain self sufficiency.

Diane loves walking, hiking, boating, crabbing, spending time with family, listening to her husband's rock band and spending weekends at the beach in Ocean City, Maryland. Diane and her husband Lon have been happily married thirteen years and reside in Ellicott City, Maryland.



BETTY RIBERIRO
CPII, PIAM, ACSR, CPIW, DAE
Region III Vice President

Betty began her insurance career in 1972 by answering newspaper ad that read "Insurance office needs help will train". Little did she know she would

embark on a 40 year journey.

Betty joined the association in 1993 after attending local association meetings of Insurance Professionals of Greater Orlando. It was at that time, Betty decided to turn her insurance job into an insurance career.

Insurance Professionals of Greater Orlando took her on a wild ride where she served her local association on committees and as a local officer. Betty went on to serve as Florida Council Director for two terms from 2006-2008.

Opening Ribeiro Insurance Group, LLC in December 2006 has fulfilled one of Betty's highest goals. Prior to becoming an agency owner she served the community as a personal lines producer and CSR for 34 years.

Betty not only holds her CPII, PIAM, ACSR, CPIW and DAE designations, but she is also certified by the Office of Insurance Regulations in Florida as a CE instructor.

Community projects include building homes with Habitat for Humanity, Boy Scouts Food Drive, Second Harvest Food Bank, St. James Catholic Church Outreach Program, and Good Shepherd Catholic Church Mardi Gras Festival and she walks for breast cancer, MS and leukemia.

Now in her second term serving Region III as their VP, with her trusty assistant Kimberly Shows, CIC, CISR, CPIW, DAE she is excited and looking forward to "Connecting Members" and "Building Careers" with the association.



CINDY PRUD'HOMME
AINS, CPIA, CIIP
Region IV Vice President

Cindy Prud'homme is an IT-Supervisor for Meadowbrook

Insurance Group in Southfield, Michigan. She manages system implementations, large projects, and provides post-implementation support to Meadowbrook's self-insured and wholesale operations throughout the United States.

Cindy manages a team of three programmer/analysts supporting the ConceptOne application. Prior to that Cindy worked on Meadowbrook's Business Process Improvement initiative, where she visited Meadowbrook branches and departments around the country, for enhancement and efficiency opportunities in their business process.

Cindy came to the IT world from Meadowbrook Insurance Agency, where she managed a technical team, overseeing the Sagitta Agency Management System, Personal and Commercial Download, and the agency's scanning initiative. Cindy also handled benchmarking and reporting, budgeting, and Best Practices/procedures.

Cindy has more than 30 years of experience in the insurance industry, with an accounting, systems, and operations background. She holds the AINS, CPIA, and CIIP designations and is a licensed P&C producer in the state of Michigan.

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

Cindy is a founding member of the Mid-Michigan Association of Insurance Professionals, where she was the group's Charter President in 1997. She holds dual membership in the Insurance Association of Metropolitan Detroit, where she also served as President. She has held office and chaired committees for both associations over the years, and was the

2012-2013 Board of Directors

Insurance Professional of the Year for Insurance Association of Metropolitan Detroit in 2008. She is Past Council Director for the Michigan Council, having served two terms from 2008-2010.

Cindy has taken Confidence While Communicating two times and has represented the Michigan Council in the Regional competition three times. She now teaches CWC to Meadowbrook employees on a regular basis, and has made this association flagship product part of the Meadowbrook' professional development arsenal (ask her how she did it).

Cindy has held numerous committee assignments at the Regional and National levels throughout the course of her 15 year membership and is a Founders Circle member for the Insurance Scholarship Foundation of America.

Cindy doesn't often know what free time is, but when she finds it, it's usually spent with her adult daughter, Erica and her long-time boyfriend/partner. Cindy will soon have her first grandchild to spoil, and if that doesn't keep her busy enough she fills the remaining time cooking, watching NASCAR races, camping, and traveling.



BETTY SMITH
CIC, CISR, CPIW
Region V Vice President

Betty has been a member of the association for 29 years. She is a member of the Mid-Wisconsin Insurance Association serving as Immediate Past President. She has also been a member

of the Oak Brook Insurance Association in Illinois and held various positions including President of that association. She was Wisconsin Council Director from 1988-90, serving two terms.

She has been an RVP Assistant three times and served as Region V Regional Vice-President for the 1992-1993 term. She is a past local Rookie of the Year and Insurance Woman of the Year and has served on or chaired many committees at local, state, regional and national levels and has served as chairman of the MAP (Mentors & Proteges) at the Regional level for a number of years.

She was Region V Insurance Woman of the Year in 1990 and received the Regional AAMGA award in 2011. She was the 2000 Illinois Customer Service Representative and served on the Special Projects Committee/Ins. Division for the Illinois Occupational Skills Development.

Betty holds the CIC, CISR and CPIW designations. She has taken a variety of association courses including CWC and participated at the regional level. She is a past member of the Illinois Toastmasters and has served on the CIC committee of the Wisconsin PIA.

Betty is currently retired but previously worked at USI-Midwest in their Transportation Department as an Account Manager for eight years. She handled the small fleet accounts from marketing, claims, endorsements, billing and developing new markets for her accounts from their Oak Brook, Illinois Office.

Before USI she worked at Vanguard Insurance/Allied Van Lines as Special Products Insurance Coordinator for five years in Naperville, IL. She handled the large oversized high value shipments including monthly reports, claims, filings, billing and yearly tax reports. Prior to Vanguard she worked at the G.F.Mann Agency in Naperville, IL for three years as the Office Manager. Duties included all internal office functions from hiring personnel, planning meetings, licensing of agents, developing marketing materials, scheduling workshops, maintaining client records,

filings and tax reports.

She started her insurance career at Church Mutual Insurance Company in Merrill, WI in their marketing department from 1968-1970 where she assisted in developing advertising campaigns/literature and typing of the quarterly in-house newsletter. She transferred to Assistant Manager of Church Service Corporation an in-house agency from 1977-1993. She secured boiler insurance, bonds, directors and officers, flood insurance coverage and hard to place/special coverages for insureds. She also handled billing, claims, endorsements, reconciliation of account currents and tax returns.

Betty resides in Merrill, WI and is the proud parent of two grown children also living in Merrill, Thomas and Jacqueline. She enjoys attending various functions of her step-grandchildren.

In her spare time she loves to travel, dance and listen to the "oldies". She loves to attend the various council meetings in her region to enjoy the camaraderie and the speakers. She volunteers at the local Food Pantry and occasionally works part-time as a receptionist at a local beauty shop/spa. She participates in the annual Cancer Walks in Wisconsin, Illinois and Indiana, as her son is a cancer survivor.

Besides the educational benefits of the association, it was thru her membership that she met the "love of her life", AJ from Imperial Premium Finance Co. (he was an exhibitor).

Her theme for the year: SUCCESS: Everyone doing their PART (P=Professionalism, A=Attitude, R=Respect, T=Teamwork).

We have a challenging year ahead, but Betty is excited and ready to be part of the Board of Directors again. She would like to thank Region V for the opportunity to serve as RVP again; Region V is the BEST!



SONYA EMBRY
CISR, CPIW, DAE
Region VI Vice President

Sonya has been a member of the association for 18 years. She is a member of the Insurance Professionals of Tulsa (IPT). Sonya received Insurance Professional of the Year award from her local association in 2010 and won at the regional level in 2011 (Region VI). She served as Oklahoma Council Director in 2010-2011. Sonya has served in a variety of positions at the regional, council and local levels. She served as IPT President in 2011-2012, 2008-2009 and 1999-2000.

Sonya works at Mid-Continent Group as the AP/AR Manager in the Agency Accounting department at their main office in Tulsa, Oklahoma. She has been employed there for 21 years. Her management experience includes overseeing the monthly account current and closing process; monthly reports to senior management; agent portal administrator and managing five employees. Her current responsibilities include assigning new agents, when applicable; administration duties for CFO, assist staff when needed, gather information for auditors for her department; and training to prepare quarterly and annual premium taxes.

Sonya holds the CISR, CPIW and DAE designations. She will start working on her CIC designation this year. She has taken a variety of association courses. IN addition, Sonya has taught three association classes locally: *Confidence While Communicating (CWC)*, *Leadership Development* and *Making a Difference: Ethics and the Insurance Professional*, as well as two I Can! Series classes at regional, *LTC: 101* and *The Facts of "Life"*.

Sonya has an Associate Degree in Accounting from Tulsa Community College and plans on graduating in Fall 2013 with a Bachelor's Degree in Accounting from Northeastern State University at the Broken Arrow, Oklahoma campus.

Sonya loves to cruise on ships to warm places, go to the lake, and watch movies. Sonya enjoys local runs/walks and hopes to get involved in more after completing school. She volunteers to help setup for the Tulsa Boys Home "Run for the Roses" event, Eastern Oklahoma Food Bank, and local Redefine program to build 6th grade girls' self-esteem at Edison Middle School in Tulsa, OK plus donations for other non-profit charity at work and IPT.



DEANA DAGNER
J.D.
Region VII Vice President

Deana has been a member of the association for nine years. Her local association is the Denver Association of Insurance Professionals (DAIP), where she has been its President for the past two years. She served as DAIP's secretary/treasurer for the two prior years.

Deana is a partner in the Denver law firm of Grund · Dagner, P.C. She has been an insurance defense attorney for 30 years. She enjoys the courtroom. She loves the drama, the strategy and tactics, and the adversarial arts of investigation, teaching, persuasion, and cross-examination. She practices in the areas of construction defect, product, auto, and premises liability, professional liability, insurance coverage and bad-faith claims. Her pragmatic approach

and skill in presenting complicated matters to juries in a variety of circumstances have resulted in successful verdicts across a range of cases and jurisdictions. She lectures on continuing legal education programs for insurance claims associations on various subjects pertinent to the law in her areas of specialty.

Deana graduated Cum Laude and Phi Beta Kappa from Colorado College in Colorado Springs with her Bachelor's Degree in History and Philosophy in 1978. She obtained her Juris Doctor degree from the University of Denver Strum College of Law in 1981, and was licensed to practice law in Colorado that year. She was also admitted to practice before the United States District Court for the District of Colorado and the Tenth Circuit Court of Appeals in 1981.

Deana is the Colorado State Chair for the Claims and Litigation Management Alliance (CLM), and has been a member of CLM's Alternative Fee Arrangements Committee since 2010. She is also a member of the Colorado Defense Lawyers' Association, the Defense Research Institute, the Property Loss Research Bureau, the Douglas County Bar Association, and the Colorado Bar Association. She is on the Women in the Law subcommittee for the Defense Research Institute.

Deana is rated an "AV" attorney by Martindale-Hubel. In 2012, Deana was rated by her peers as a Colorado Super Lawyer in 2012.

Deana loves to travel, garden, listen to her husband play both country and rock music around town on his bass and his guitar, walk and tend to her two Great Danes, cook, and spend time with her three boys.

2012-2013 Board of Directors



LAURI OAKDEN
Region VIII Vice President

Lauri has been an active member of the association for ten years. She is a member of the Las Vegas Insurance Professionals and holds dual membership in the Sierra Nevada Insurance Professionals. Lauri has received several awards, including the AAMGA Award and Mentor Award for the Nevada Council, as well as Member of the Year for her local association. She was Nevada Council Director in 2009/2010, and has served in a variety of positions at the national, regional, council and local Association levels. Lauri is a Founders Circle member of the Insurance Scholarship Foundation of America and supports the Legacy Foundation.

As a 48-year resident of Nevada, Lauri has observed and experienced the many changes in Nevada's diverse business environment. Careers in the legal and medical communities evolved into management positions in the insurance field, including managed care and workers' compensation.

Lauri's niche specialty is workers' compensation. She currently serves as the Nevada Branch Manager for ICW Group Insurances Companies. Also a licensed casualty and property producer in NV, CA and AZ, Lauri participates in various insurance industry professional organizations, including this association, Nevada Independent Insurance Agents and RIMS.

An advocate of professional development, continuing education and mentoring, Lauri enjoys sharing her avid interest in the insurance industry through

conducting workshops and mentoring programs. She has taken a variety of association courses and is an authorized instructor.

Lauri resides in Las Vegas. Community involvement includes participation in projects that make Nevada a great place to live, promote education and foster resources, including Three Square Food Bank, The Shade Tree and Dress for Success. In her spare time, she enjoys exploring the back roads of Route 66; ghost towns, Nevada history, junking and spending time with extended family and friends.



CHERI DEWALL
CPCU, CPIW
Region IX Vice President

Cheri has been a member of the association for over 24 years. She is currently a member of Insurance Professionals of Idaho Falls (IPIF). Cheri has received several awards, including Insurance Professional of the Year from her local association. She has served as the Idaho Council Director twice 2001/02 and 2004/05 and the Region IX Vice President in 2009/10. Cheri has served in a variety of positions at the national, regional, council and local levels. Cheri strongly supports the Legacy Foundation and the Insurance Scholarship Foundation of America.

Cheri is currently a Claims Services Manager for Farmers Insurance and is located in Pocatello, Idaho. She has been employed by Farmers for over 25 years and has held many positions within the company. Her experience includes

management positions in Personal Lines Underwriting, Accounts, and Customer Service prior to joining Claims. Cheri's current responsibilities include being the custodian of records for over 17 million claims files nationwide, overseeing the research and ordering of claims files for case discovery nationwide and managing the Legacy File Team.

Cheri holds the CPCU, GCA and CPIW designations. She is a member of Toastmasters International holding the CTM and ATM designations. She is a member of the Idaho Society of CPCU, P.E.O. International and Soroptimist International and has served as President for each. Cheri is also a member of the American Association of University Women, National Association of Professional Women and the Portneuf Greenway Foundation. Cheri is a graduate of Idaho State University with a Bachelor's Degree in Business Administration.

Cheri has twice been awarded the ZONTA Woman of Distinction Award, the Farmers Insurance Education Award and the Farmers Claims Compliance Coin for Management. Cheri serves as the Praise Team Leader for her church, is an active participant in the March of Dimes and the Idaho Food Bank. Her hobbies include music, motorcycles, sewing, reading and grandchildren.

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International Association of Insurance Professionals 71st Annual Convention Review

Dallas, Texas

The International Association of Insurance Professionals 71st Annual Convention commenced on Wednesday, June 6, 2012 with more than 400 members and industry professionals in attendance. The 71st Annual Convention was held at the Omni Downtown in Dallas, Texas.

Throughout the convention attendees had the opportunity to participate in 17 different educational workshops, a trade show, several networking events and two business meetings.

The convention kicked off on Wednesday, June 6th with a Building Multi Generational Teams workshop conducted by Molly Foley of Next Generation Consulting. Molly's presentation focused on the differences between the generations and how to build effective multi generational teams.

On Thursday, eight educational workshops were held throughout the day. The exhibit hall opened at 3 p.m. providing attendees the opportunity to meet with the exhibitors. A Welcome Reception with the exhibitors was held that evening where attendees had the opportunity to network and socialize.

Friday continued with nine educational workshops throughout the day. Attendees were given valuable insights on several areas that impact the insurance industry as well as topics on building relationships, strengthening sales proficiency, and improving communications. A lunch was held for attendees in the exhibit hall followed by exhibitor recognition and prize drawings.

Following the afternoon workshops, the Corporate Partners were recognized for their support and contributions to the association. Next was a Meet the Candidate session where attendees could become more familiar with the International Secretary candidate, Debbi Kuhne, AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS, as she answered questions from the moderator and audience. The day concluded with a meeting for the 64 First Timers in attendance at the convention.

On Saturday, the International CWC Speak-Off Competition was held. Eight regional contestants competed, giving excellent presentations. Each contestant presented a three minute prepared speech on an industry topic and a one minute impromptu speech on a topic chosen by International Vice President, Jane Densch. Following the speak-off competition, the First Business Meeting was convened. After opening remarks and introductions of Past International Presidents in attendance, 2012 Nominating Committee Chairman, Bille Sleet, shared the Nominating Committee's report with the audience. Debbi Kuhne, AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS was recommended for the office of International Secretary for the 2012-2013 term. At the Annual Awards Luncheon, the international award winners and POC scholarship recipient were announced as follows:

Professional Underwriter of the Year

Michele Morgan

Region I

Claims Professional of the Year

Debby Gilliam

Region VI

Insurance Professional of the Year

Katharine Nohr

Region VIII

Risk Management Professional of the Year

Robin Bennington

Region II

Rookie of the Year

Christy Baldwin Taunton

Region III

Confidence While Communicating Speak-Off

Denise Godwin
Region III

POC Scholarship

Linda Britton
Region IV

Scholarship recipients from National Alliance, The Institutes, and the International Risk Management Institute (IRMI) were also announced and those in attendance were recognized.

The Second Business meeting convened on Saturday afternoon beginning with the election of the International Secretary for 2012-2013. The delegates voted and elected Debbi Kuhne, AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS for the position. After the elections concluded, Richard Deegans spoke about the Military Working Dogs Teams National Monument. After a short break, International President, Joi Wilson, gave her administrative report and farewell speech to attendees. During Wilson's speech, she outlined several accomplishments the association made over the past year during her term as president. At the conclusion of her speech, Wilson unveiled the new association logo and tagline- "Connecting Members, Building Careers". The new logo and tagline will be the centerpiece of the association's brand in the future. The crowd applauded Wilson for her leadership and direction during the last four years as a member of the Executive Committee.

After the audience took their seats, the 2012-2013 leadership team was introduced with the help of Past International President, Chris Kelly Storbeck. Installed as the 2012-2013 International President was Penny Haworth-Rich, AU, CPIW. Haworth-Rich is a member of Valley of the Sun Insurance Professionals in Phoenix, AZ.

Installed as the 2012-2013 International President-Elect was Jane Densch, CPCU, AIC, ARP, ARe, CPIW, AIS. Densch is a member of Denver Association of Insurance Professionals.

Installed as the 2012-2013 International Vice President was Rosalyn "roz" Horton, CIC, CIIP, DAE, a Tennessee Member-at-Large in Nashville, TN.

Installed as the 2012-2013 International Secretary was Debbi Kuhne, AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS. Kuhne is a member of the Waterbury Association of Insurance Professionals in Connecticut.

After being installed, Haworth-Rich announced the theme for her term as president as "IAIP – Foundation for the Future". Haworth-Rich then shared with members her goals for the association. Haworth-Rich gave credit to those leaders who came before her and who have inspired her to make the most of her time as International President. Haworth-Rich concluded her speech by asking members to keep an open mind to change during the upcoming year.

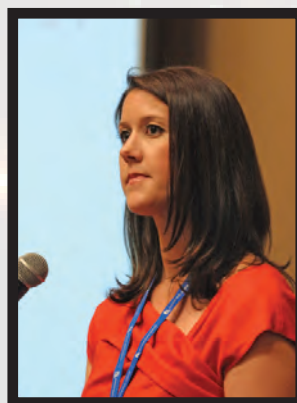
The final business meeting of the 71st Annual Convention concluded until June 5-8, 2013, where members will gather for another exciting convention in Orlando, Florida at the Caribe Royale.

The convention ended with a closing reception with fellowship and networking. Contributions were raised for the Legacy Foundation totaling almost \$2,000 during the event. Also, total contributions of \$1,850 were received during the year and at the convention for the Military Working Dog Teams Monument.

The International Association of Insurance Professionals would like to extend our sincerest thanks to all attendees, sponsors, exhibitors, and guests for their support during this event. We look forward to the upcoming year and hope you will make plans to join us in Orlando, Florida at the Caribe Royale, June 5-8, 2013 for yet another convention to remember!



The 2012-2013 CWC contestants pose together after the competition.



An association member shares her experiences with fellow members at the Young Professionals' workshop.



The 2011-2012 International President, Joi Wilson poses with fellow Region VI member, Paul Murray.



Members network and mingle after a day of educational sessions.



Presenter, James McCartney, from Accurate Data Partners, speaks during his session titled, "Data Protection as the Route to Customer Trust".



Association members enjoy the educational offerings at this year's convention.



2011-2012 International President, Joi Wilson, chats with representatives from FloodSmart.



Past International President, Margaret Wildi poses with Christine Chandler-Tillett from Region VIII.



Members from Region V pose for a group photo.



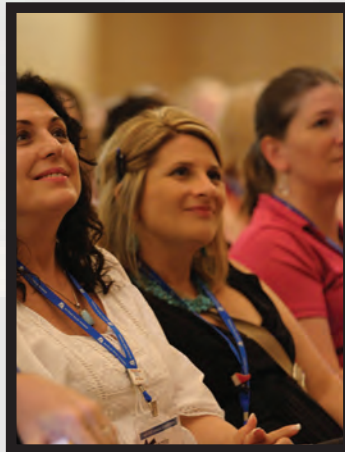
Members network and mingle after a day of educational sessions.



Members enjoy the Welcome Reception.



The 2011-2012 Executive Committee at the Tradeshow Hall ribbon cutting. (L to R): Penny Haworth-Rich, Joi Wilson, Jane Densch and Rosalyn "roz" Horton



Members enjoy the Keynote Speaker, Richard Deggans.



Association members attend workshops during the convention.



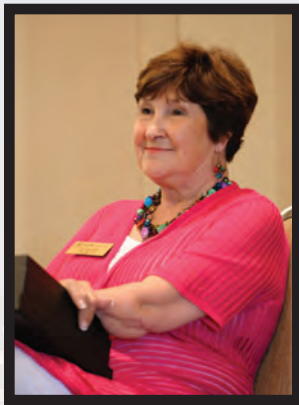
Members enjoy visiting exhibit booths in the Tradeshow Hall.



Members network in the Exhibit Hall.



The newly elected 2012-2013 International Secretary, Debbi Kuhne gets installed.



2011-2012 International President, Joi Wilson



Association officers gather to network and share ideas at the Welcome Reception (L to R): Debbi Kuhne, Penny Haworth-Rich, Jane Densch and Amy Craig



Members enjoy the Closing Night entertainment on the final night of convention.



Members gather for the Annual Awards Luncheon.



Members gather for the Annual Awards Luncheon.



Members attend a networking reception.



Members wrap up another successful convnetion at the Closing Night Event.

International Award Winners



Confidence While Communicating Award
Denise Godwin
Region III



Risk Management Professional of the Year
Robin Bennington
Region II



Insurance Professional of the Year
Katharine Nohr
Region VIII



POC Scholarship
Linda Britton
Region IV



Professional Underwriter of the Year
Michele Morgan
Region I



Claims Professional of the Year Award
Debby Gilliam
Region VI



Rookie of the Year
Christy Baldwin Taunton
Region III

(The award was accepted on Christy's behalf by Betty Curry.)

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LEGACY FOUNDATION

The Legacy Foundation was formed in 2006 as the philanthropic arm of the International Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members.

The association members represent every facet of the insurance and risk management industries. Members of the association are located throughout the United States, Canada, Puerto Rico and in other countries.

The purpose of the Legacy Foundation is to promote the continuation of the insurance and risk management industries by educating both insurance and risk management professionals through:

- o Development of new education programs related to both the insurance and risk management industries.
- o Presenting education seminars, workshops or keynote speakers to further educate professionals employed in both the insurance and risk management industries.

Contributions to the Legacy Foundation will be used to fund new programs for the educational development of insurance and risk management professionals.

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