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Mid-Michigan Association of Insurance Professionals
Serving Bay, Midland, Saginaw, and Genesee Counties
Website: www.MMAIP.org Email: MMAIPinsurance@yahoo.com

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Message from the President

By Sandy Pope, CIC, CPIW - AAA Michigan

As 2008 approaches, our local association remains focused on education and giving back to the communities that we live in. We have worked hard this past year and have accomplished great things!

Our December educational program, Experience Modification Factors was very informative, and we would like to extend thanks to Ron Scott, CPCU – Meadowbrook Insurance Agency of Saginaw for presenting. What an opportunity MMAIP provides to our industry! Where else can you get an evening of valuable insurance education for a mere \$10?

If you have not already done so, make your reservation now for the February Council meeting. Agenda items include: Discuss items to be voted on at the Regional Conference, Install Carmen Bonnici as Custodian of the Funds, Increase budget for the next AutoOwners CSR convention, White Elephant Fund Raiser, Horizon Plan.

The Regional Convention is going to be here before we know it. I hope to network with all of you there. Early Bird Reservations are due by January 15th, in order to save \$25. This is a great opportunity to get 10 CE credits, through classes which are included in your conference registration. The dates are March 27-30, 2008, and hotel and registration information is included with this newsletter. See you in Columbus!



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Mid-Michigan Association of Insurance Professionals

is a local association, affiliated with the National Association of Insurance Women (Int'l)
Membership is open to men and women who are employed in the insurance industry or students pursuing an education in the field of insurance, risk management, or actuarial studies.

E-mail: MMAIPinsurance@yahoo.com

Make Your Meetings Productive!

By: Cindy Prud'homme, Meadowbrook Insurance Group



One of my favorite motivational quotes is actually sarcasm... "Meetings - None of us is as dumb as all of us", (by Demotivators). Biting humor, but also reminds us how we've all felt about meetings at one point or another. There is nothing more frustrating for today's busy professional than to waste time in a meeting that is not productive.

Meetings, when managed properly, can be very productive. Here are some ways to improve the productivity of your meetings and make your meetings time well spent.

A meeting should have a Purpose, an Agenda, and a Timeline. If it does not, then the meeting is not likely to be productive.

Purpose:

You should be able to define the purpose of the meeting in 1 or 2 sentences. "This meeting is to plan the new marketing campaign" or "this meeting is to evaluate exposure and coverage needs for ABC Enterprises." That way everyone knows why they are there, what needs to be done, and how to know if they are successful.

Agenda:

Create an agenda and distribute it prior to the meeting. List the items you are going to discuss. State the agenda topic in proactive terms, "Set Proposal Timelines" or "Identify Potential Markets" so expected outcomes are identified and participants are properly focused on the goal. Assign a time limit to each agenda item and identify the person responsible to speak or moderate the discussion.

Timeline:

Most importantly, state the start and end time of the meeting and ADHERE TO IT - don't wait for stragglers. The best rule of thumb is, "Start on time; End on time". If others arrive late to the meeting, do not restart the meeting or lose valuable time bringing them up to speed. That wastes the time of the people who showed up on time for the meeting. The last thing you should do is reward unprofessional behavior with special accommodations, at the expense of those who behaved professionally.

If you adhere to these principles chances are that participants will show up on time to your next meeting. It is good business practice and a sign of respect to fellow coworkers to be on time.

"The best rule of thumb is, Start on Time – End on Time!"

Continued on Page 4

The next meeting of the Mid-Michigan Association of Insurance Professionals will be held on Thursday, February 7, 2008.

When: Thursday, February 7, 2008
6:30 p.m. - 8:00 p.m.

Where: Meadowbrook Insurance
5311 Hampton Place
Saginaw, MI 48604

Cost: \$15 Members/\$25 Guests
Includes Course Manual

Program: Underwriting for Non-Underwriters

For Reservations Email:
MMAIPInsurance@yahoo.com

MMAIP Leaders

President	Sandy Pope AAA of Michigan
Vice President	Dorita Beal Meadowbrook Insurance
Secretary	Kelly Reed Frankenmuth Mutual
Treasurer & Education Chair	Jaime Millikin Dennis Miller Agency
Membership Chair	Tara Weber Meadowbrook Insurance

Calendar of Events

Date	Event	Location	Cost
2/7/08	Underwriting for Non-Underwriters Class	Saginaw	\$25 Guests \$15 Members
2/9/08	MI Council Meeting – Horizon Planning	Lansing	\$30
3/6/08	Increase Profits & Improve Service with Business Process Management – Cindy Prud'homme	Saginaw	\$10/Free to Members
3/27/08-3/30/08	Region IV Conference	Columbus, OH	\$175
4/3/08	Literacy Book Drive & MMAIP Horizon Planning	Saginaw	No Charge
5/1/07	State Director's Visit	Saginaw	No Charge
5/3/08	Charity Fashion Show	Bay City	\$25
5/10/08	MI Council Meeting – Bridging the Membership Gap	Lansing	\$30

Editor's Notes:

We apologize for the delay in getting the December issue of the MMAIP Experience to you. Travel commitments, business responsibilities, and the Holidays all converged to create 'the perfect storm' which resulted in this combined December 2007 & January 2008 issue. We hope you'll get double the pleasure and double the value out of this combined issue.

This is the last issue of the MMAIP Experience to be distributed via U.S. Postal Service. If you would like to continue receiving this newsletter you must ACT NOW!

Send an email to MMAIPInsurance@yahoo.com to be added to our email distribution list. Your email address will not be sold, will not be given to others, and we will not use it to contact you for any other purposes. Future editions of the newsletter will be distributed only by email or you may always find the most recent issue on our website, www.MMAIP.org.

Productive Meetings, from Page 2

If the meeting organizer doesn't show up on time, consider the meeting cancelled and go back to work. How long to wait for the organizer varies among companies, but I always use a 10 minute rule, and I stick to it diligently. Keep in mind that starting the meeting 10 minutes late because the facilitator showed up late does not mean participants are tied up 10 minutes longer when the meeting runs late. At the conclusion of the scheduled meeting time, it is not disrespectful or inappropriate to excuse yourself, due to prior commitments or other tasks that need to be completed on time.

Other Best Practices...

Send Minutes:

Someone should keep minutes of the meeting. How detailed these are depends on the nature of what is being discussed. If you set an agenda in the first place, as you should have, the note taker can use that as an outline. The minutes should record who attended, what was discussed, any agreements that were reached, and any action items that were assigned.

Within 24 hours after the meeting, the minutes should be distributed to all who attended, any invitees who did not attend, and anyone else effected by the discussion. Email is a great vehicle for distributing them. Microsoft Sharepoint is a great way of storing meeting minutes for large projects. Distributing the minutes informs those not at the meeting of the progress that was made and reminds everyone of their action items.

Stay Focused:

Every meeting should have a "topic keeper". The topic keeper's job is to interrupt whenever the discussion strays from the topic under discussion. These new topics can either be tabled until later or scheduled for their own meeting. It never hurts to say "let's take that up off-line". If the new discussion topic merits discussion but is not directly contributory to the outcomes of the current meeting, take this opportunity to announce another meeting at a future date, to be dedicated to the new topic... then, press on!

If you follow these guidelines for your next meeting, you will find that your meeting will run more smoothly, discussion will be more productive, and you will be more likely to achieve the purpose of the meeting. After you do this one or two times, you will find that people will be more enthusiastic about your meetings, will be more likely to show up on time and contribute productively, and you will soon become respected as a person who gets things done!

See this month's article in Technology Corner to learn how Microsoft Outlook can help you to better manage meetings!

BUSINESS PLANNING: WHY YOU SHOULD DO IT – HOW YOU SHOULD DO IT

The owner of a small sheet-metal fabrication company once said, "Why plan? It only gets in the way of what would have happened anyway." That's a fatalistic notion often held by business managers. Too many believe that they're totally at the mercy of larger competitors. In fact, for many, exactly the opposite is true.

Think of the reasons for your company's success. You'll probably come up with a series of traits that are uniquely yours - characteristics that your larger competitors can't begin to duplicate. That's why you're in business.

Of course, you may already believe in the idea of Business Planning. However, you may have to sell it to the others in your company. This ammunition may come in handy.

RECOGNIZING USES OF THE BUSINESS PLAN

For many, the idea of drafting a business plan may seem offensive. After all, doesn't all that busy work take valuable time away from our primary objective to sell and service customers?

We all have an aversion to doing anything that doesn't immediately help the situation we're now experiencing. However, isn't it also true that a little foresight and action before the fact can help eliminate many of the problems we face each day? Wouldn't it be nice to anticipate something like a soft market or a rise in interest rates? Of course it would. And with that anticipation will come an organized and effective response. That's what planning does. Additionally, we prepare a workable business plan to:

- Determine where the company needs to go
- Forewarn of possible roadblocks along the way
- Formulate responses to contingencies
- Keep the business on track to reach its planned goals

Planning for Promotion of the Company

Many people associate a business plan with start-up companies. Often our first exposure to a business plan is for the purpose of convincing investors and lenders that we have a viable idea at which they should throw money. That's not what we're developing here.

Though the techniques may be similar, the purposes are entirely different. So are the results. Promotional plans are often untested theories of what someone thinks will work. The goals, objectives, and numbers are usually unproven. Detailed departmental plans for hitting targets are frequently hazy - if they exist at all. Promoters don't want to burden investors with the mechanics of execution. That comes later, after the money is in the bank.

Think of a start-up's promotional plan as concept-driven. It's more general in nature. The presentation leaves many questions of practical execution unanswered. These plans are fine for their purpose. However, most aren't intended as a blueprint for running the company.

Planning for Operational Purposes

We're not creating a promotional plan for a new start-up company. We're creating a practical, realistic planning tool for our business. The emphasis is on integrating the details of what each department within the company does to help the business reach its overall goals. We want to tell each person in the company the single most important thing they need to do - must accomplish - to contribute to the overall success of the business. Certainly this results-oriented attention to detail can (and probably should) be used for a start-up venture. However, the promoters are right - it would confuse outsiders not familiar with the inner workings of the company.

Our focus is on practical solutions to everyday business objectives. We design these to work in concert with one another. When this happens the company moves from where it is today to where its owners, investors and managers want it to be tomorrow.

ESTABLISHING GOALS

Why establish goals? Some wonder why they should spend time developing a business plan that might help the company make money over the next year or two - especially when they could be working on something else that's guaranteed to make money today. That's hard logic to refute, especially in a tight economy. Many small-business owners and entrepreneurs go after the quick buck. Companies that lack a definite direction and the ability to stay on course eventually sink. It's the firms with vision and a plan to exploit their visions that become the stars. If you don't set goals and then try to reach them, it's guaranteed that your firm will stay right where it is today. With changing technology, changing customer demands, and increasing sophistication, marching in place is business suicide. No company has the luxury of conducting business as usual. If you stay where you are today, you will be somebody else's acquisition tomorrow.

Company Goals

These are the targets for change and transition that your firm must reach over the planning horizon - for our purposes, the next twelve months. Company goals cover such major issues as

- ❖ Products or coverages offered
- ❖ Customers targeted
- ❖ Company image
- ❖ Competition
- ❖ Levels of service
- ❖ Quality control/Best Practices

Companywide goals established in the business plan move the company into the position where it needs to be to succeed.

Department Goals

Design department goals to connect with specific requirements of the overall company goals and the goals of other departments. We make department goals in order to:

- Assist other departments that depend on those specific results
- Achieve the overall company goals

A good example would be in the area of finance. Say a firm needs additional funds to buy the machinery needed to expand its manufacturing operation. This will generate sales revenue needed to meet overall profit targets. Here are examples of specific department goals:

1. Get additional funds.
2. Purchase and take delivery of new machinery.
3. Expand manufacturing.

Failure to reach of any of these department goals could jeopardize reaching the overall company's target. Within every department, it's usually easy to identify exactly what that department can do to further the company's cause.

APPRAISING YOUR CURRENT POSITION

Why do this? After all, most managers are close enough to their everyday operation to know where they are, aren't they? Not necessarily. Few managers take the time to think about where they are and write it down so that they can build a road map to get from Point A to Point B. Evaluate things like:

- Market position
- Company strengths and weaknesses
- Reputation
- Industry viability
- Technology
- Product & Markets
- Adequacy of capital
- Capability and sufficiency of employees

Often the hardest part of starting a business plan is determining your current position. It's not always so obvious, and it's not always a pill one wants to swallow. Take the case of Domino's Pizza Corporation. What business is it in? Of course, it sells pizza. So does every one of its competitors. The Domino's planners decided that differentiating Domino's product based on higher quality was too hard a sell. Besides, it wasn't necessary. So what business is Domino's really in? The convenience industry. Its pizza isn't any better or worse than most of the competition. However, the niche Domino's chose for itself in its plan was the business of selling convenience. For a while it had that entire market to itself.

Another example is that of a payroll processing service. Its current position is that of providing financial convenience to its clients. The company performs a task that other

companies would rather not do. While assessing the current position, someone came up with the idea of expanding the services offered. After all, financial convenience extends beyond payroll. Why not add bookkeeping, tracking and collecting receivables, and personnel consulting? The planning process not only answers a lot of questions you may not have thought about for some time, but prompts questions that may turn into opportunities. That's the kind of penetrating thought that goes into assessing your company's current position.

CREATING YOUR BUSINESS PLAN

Getting Started

The hardest part of creating a business plan is getting started. At first it seems like a daunting task. But once you get going you'll find that writing the plan is not as tough as it seems. Start with some of the easy steps. Describe your business, product, or services. Talk about the market you are targeting. Explain what stage of development your company is in. If you get hung up on a particular part of the plan come back and fill it in later. Don't worry about making a perfect first draft--just get some thoughts down to get the process going. You can always come back and polish it up later.

Keep in mind your audience

Throughout the writing of your business plan you want to keep in mind your intended audience and why you are writing the plan. If you are trying to attract investors you will want to emphasize the profit potential. At the same time you need to be careful to disclose the risks and uncertainties in your business, because investors often look for someone to blame if their investment disappears. If you are trying to get debt financing you want to emphasize not the huge upside profit potential--but the certainty that the debt can be repaid. In fact talk of big profits may scare away debt financiers because high profit potential usually means high risks. If you are writing a plan to help you run the business better you may skip or write very simple sections with general background information on the company and the industry, and instead focus in more depth on the areas of your plan that are currently most important to you.

Strategy is the core of your business plan

The first half of the business plan is geared towards helping develop and support solid business strategy. You look at the market, the industry, customers and competitors. You look at customer needs and the benefits of current products and services. You evaluate the strengths and weaknesses of competing firms and look for opportunities in the marketplace. All of these steps are aimed at helping you create a strategy for your business. The second half of the business plan is largely to execute your selected business strategy. Your products and services, your marketing and your operations should all closely tie in with your strategy.

Think competitively

In today's soft market, you're probably going to have serious competition no matter how creative your business concept is. That is why you need to think competitively throughout your business plan. You need to realistically identify where you will do things

in similar manner as your competitors, where you will do things differently, where you have strengths and where you have weaknesses. You are often better off planning to be different from your competition and competing with them less directly. Can you find a particular market niche to focus on? Can you find a unique strategy? Can you position yourself or your products/services differently? Can you use different sales or marketing vehicles?

Don't overreach

A lot of business plans sound good on paper, but don't work in the real marketplace. People or companies have established buying patterns and are currently doing business with someone else. To get them to do business with you, you need to do more than to attract them to your business. You've got to steal them away from someone else's business. It's possible that when you enter the marketplace, your competitors may react with their own new products or services or by cutting prices. While it's easy to overestimate sales projections it's just as easy to underestimate costs. There are always going to be cost overruns, expensive problems, and items that you simply overlooked. So forecast conservatively and try to have an extra cushion of cash tucked in reserve.

Following is an outline of a complete business plan:

<p>Summary</p> <ul style="list-style-type: none"> Business Concept Current situation Key success factors Financial situation/needs <p>Vision</p> <ul style="list-style-type: none"> Vision statement Milestones <p>Market Analysis</p> <ul style="list-style-type: none"> The overall market Target market and customers Customer characteristics & needs <p>Competitive Analysis</p> <ul style="list-style-type: none"> Industry overview Changes in the industry Primary competitors Competitive products/services Opportunities Threats and risks <p>Strategy</p> <ul style="list-style-type: none"> Key competitive capabilities Key competitive weaknesses Strategy Implementing your strategy 	<p>Products & Services</p> <ul style="list-style-type: none"> Product/service description Competitive evaluation of products/services Future products/services <p>Marketing and sales</p> <ul style="list-style-type: none"> Marketing strategy Sales tactics Advertising Promotions/incentives Publicity <p>Operations</p> <ul style="list-style-type: none"> Key personnel Organizational structure Human resources plan Product/service delivery Human resources plan Customer service/support Facilities <p>Financials of the business plan</p> <ul style="list-style-type: none"> Assumptions and Comments Starting Balance Sheet Profit and Loss Projection Cash Flow Projection Balance Sheet Projection Ratios, Benchmarks and Analysis
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Do You Know Who Your Customers Are?

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This seems like such a marketing fundamental that it shouldn't be necessary to ask. But the last time you did business with almost anybody, did they make an effort to get your name, address, telephone number, and email address?

Do you have such a system in place for your business? Do you keep track of the sales made to each customer? What type of products do they like? What details do you know about them to profile them and group them with similar customers for promotions?

Who are your best customers? Most of us do know this, but there might be some surprises in gathering this information. What profit is a customer generating? Is he or she a booster for your business? How much does it cost to serve this customer? Is he or she a drain of your resources and energy to be referred elsewhere?

For a "killer" list of details you should know about your customers to get a competitive advantage, see Harvey MacKay's *Swim With The Sharks*. What if your competitors are getting this information and you aren't? Don't you think they might have a competitive advantage?

After years of "shotgun" advertising, Lucky, Safeway and other grocery stores have initiated "rewards card" programs to identify and learn about the buying preferences of their customers, and also to encourage customers to shop at their stores more often. How can you use this idea in your business?

Most of us agree that it costs three to ten times more to acquire a new customer than to keep and please an existing customer, yet we expend most of our marketing resources on acquiring new customers. Isn't it time to rethink this strategy to make our marketing more effective, and improve our profitability to boot?

When you ask most business owners what their most valuable business asset is, they will think about the assets on their financial balance sheet. But the most valuable business asset isn't on the balance sheet. It's the customer list.

You do have one, don't you?

Time is Running Out!

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Beginning January 2008 the MMAIP Experience will be delivered only via email, to those who have asked to be included on our email distribution list. Act now to continue receiving this valuable resource!

The 3 P's of Customer Service Management

By: Leonard Buchholz

When looking at a Customer Service organization, it's hard sometimes to sort through all of the dynamics involved, to get down to the areas you can work with to get the best results in the shortest amount of time. One way to narrow the choices down is to work with the 3 P's... Perception, Procedure and Personnel

It's important to make sure you are working with trends in an organization, not one time incidents. One time incidents are generally the result of long term deficiencies somewhere in the organization. They bubble to the surface after being cooked for awhile by a Perception, a Procedure or a Personnel issue. They are usually dramatic, are remembered forever and brought up at parties and company get-togethers. What you are looking for is a trend... a *series* of one time events becomes a trend.

You can treat trends. It's difficult to treat a one time event.

Think of it this way. If you went to your doctor and told him that you had a burning sensation in your chest one day last week, and it never came back, lasted only 10 minutes, and had never happened before in your life, his/her chances of finding the root cause are very slim. He/She would recommend a battery of tests, interview you in depth as to foods eaten, liquid intake, family history and generally probe and poke until there was a series of symptoms or test results that would lead the Doc in the right direction. If those were not present, he/she would have a tough time making a recommendation other than "come back in if it reoccurs."

However, if you had the same burning sensation for 4 days in a row, you noticed it occurs right after you eat chicken on a stick with extra sauce, lasts for 45 minutes and had been repeating with more and more frequency, your doctor would have something to go on. He/she would be able to focus on the symptoms you described and recommend a correction in your diet, liquid intake or even a medication to treat the condition. Customer Service Management and Diagnosis is just like that.

So now that we have established that one timers and trends are different and require different methods, let's look at what we can address.

Perceptions are wispy, nebulous and sometimes hard to get pinned down. It's because it is a "personal experience" with your store, office, department, personnel, receptionist, cashier, advisor, counter person, etc. It's influenced by the weather, the customer's spouse, children, work, how long the line is, where the Customer had to park, how much time they had on their lunch break, etc. Are you getting the picture here? There are many factors that go into Perception, many of which are not within your control.

This is where having a large sample of personal observations, returned surveys, personal interviews, interactions with Customers and company Personnel will guide you in the direction of what needs to be addressed in changing the Perception. Your source material and results need to span a period of time so that all of the factors are "evened out" so to speak.

Once you have a firm handle on the Perceptions your Customers are experiencing you can decide a course to correct it. It could be a simple fix, like adding Wi-Fi to your store so Customers could surf while waiting, or adding one additional cashier during peak times, or having a clean store front. If it is not an obvious item you can change, you may need to look elsewhere.

It may be that a Procedure is leading to negative Perception. Maybe the company handbook is out of date and does not reflect your changing market. Maybe 10 years ago your Customer base was made up of 30-something, 2 income families. Now, due to demographics, economy, and changing styles you have a new set of Customers who are 20-something and unmarried, with one income.

Would your Procedures and Training reflect what you did 10 years ago or would you want to adapt them for the Customers you serve today? That's the trick with Perception. It's a moving target.

To stay current and in sync with your Customer base you have to constantly remember to change and update your Procedures and Training to match those whom you serve. Failure to Train will lead to Customer Failure. This brings us to the last of the 3 P's - Personnel.

Hire Friendly, Hire Trainability, Hire Competency. Personnel issues are the most difficult to address because we are all human. I learned a valuable lesson from a technician that I worked with once. He had run his own shop when I hired him, and I had frequent conversations with him on the philosophy and management of employees. He told me that he never had a problem with letting someone go.

I was at the point in my career where I was a little altruistic in my management style, and believed everyone could be brought around with training and motivation. He had a little different take on the subject. He said to me "I have never hesitated in letting someone go if I thought they needed to go. If I have to even think about that decision, they have already made it for themselves." He was right.

If that person is not the right person in the right position, something has got to change. Although I still am a little altruistic and would counsel with that employee and see if additional training would help, the motivation to do well would still need to come from that employee. If you hire with clear standards and competencies in place, you only have to look for the friendliest people. And here too is a judgment call. Everybody is on their best behavior in an interview.

You can have a feel for a person; however, it's better to test. Most tests are not that expensive compared over the long run to saved time and energy in finding the right person.

Making Personnel changes for the sake of making change will demoralize an organization and make everyone feel uneasy. If you can, move Personnel to a position that is a better suited to their personality or skill set. Make sure hiring policies are in place so that you are matching the right person for the position.

Use the 3 P's to start breaking down the areas you want to look at in your organization. They will help you focus on items that have the most potential for generating the highest return on time, energy and investment of you and your company's resources.

It's a great place to start!

About the Author:

Leonard Buchholz is a Certified Trainer, Speaker and Author. If you are looking for a seminar leader that is "High Touch and Low Tech," look no further. Leonard is known for energetic seminars that involve participants. Seminar subjects include Customer Service, Difficult People and Difficult Situations, Management and Communications. Reach him at leonard@bizprotraining.com or call 760-529-5635.

Who's Afraid of the Big, Bad Presentation?

How the Pros Make Nervousness Their Friend

By: Mary Sandro, ProEdge Skills, Inc.

"There are two types of speakers... those who get nervous and those who are liars."
-Mark Twain

Everyone is afraid of a presentation, physiologically. Toastmasters International reports that the following professionals have admitted to feeling nervous when speaking in public: Mark Twain, Ronald Reagan, Carroll O'Connor, Barbara Streisand, Anthony Quinn, Garrison Keillor, Sally Struthers, George Burns, James Taylor, Liza Minelli, Joan Rivers

Many presenters fight nervousness. They deny it or use it as an excuse for not presenting. The first step to making nervousness a friend is to accept that it is normal. The more nervous we are the better a presenter we can be. The rationale for this seemingly ludicrous claim lies in the physiological understanding of nervousness.

Making a presentation is an opportunity and a challenge. Any time we are faced with a challenge, our bodies produce adrenaline. Psychologists refer to this as the "Fight or Flight" response and there is no way to stop it. It is wired into our genetic makeup, and our bodies have been producing adrenaline for thousands of years.

Adrenaline is simply energy. When we are faced with a challenge, like making a presentation, our bodies produce energy. That almost sounds helpful, doesn't it? In fact, from this point forward we will never call it nervousness again. We don't get nervous; we have excess energy! All of those nervous symptoms we experience like dry mouth, shaky knees, hyperventilation, and butterflies are nothing more than excess energy getting the best of us. Now, what if we could take that energy and get the best of it?

Energy is a necessary ingredient for a successful presentation. Nervous presenters have a lot of energy available, which is why they can become great presenters. This is

also why I disagree with the advice most often given to nervous presenters, “Just relax.” This advice is counterproductive and almost impossible to execute.

When was the last time you went into a performance or a competition relaxed? We need energy. Some call this energy the competitive edge. Some call it inevitable. It’s very difficult to fight thousands of years of evolution. If we think a presentation is a challenge, which it is, our bodies are programmed to produce adrenaline or energy. Instead of trying to fight this natural, helpful phenomenon, why not use it?

The difference between a polished presenter and one who seems to be having a nervous breakdown is not that one is nervous and the other is not. Physiologically they both are producing excess energy. The difference is how they use the energy. Polished presenters use the energy positively. Historically nervous presenters can too.

In general, things exist in pairs, on a pole as opposites. For example, there is hot and cold, light and dark. Things on the same pole can be changed into one another. Light can be changed into dark and hot can be changed into cold, but cold cannot be changed into light. The same is true with emotions.

Emotions exist in pairs, on a pole as opposites. For example, there is happy and sad, love and hate, anxiety and anticipation. Happy and sad are of the same pole and can be changed from one to the other. The same is true with anxiety and anticipation. Nervous presenters allow their energy to manifest as anxiety, while polished presenters channel that energy into anticipation.

The same energy that creates nervousness or anxiety can create anticipation or excitement. There are many strategies for shifting the energy to the higher end of the pole. The most helpful are mental strategies. To keep the energy anticipatory and exciting, focus thoughts on positive aspects of presenting. Visualize only success. Imagine the benefits of presenting and focus on the opportunity rather than the challenge.

Another strategy for shifting the energy is to get in touch with the physical feeling of anxiety in our body. Where is the feeling centered? Is it in the gut, throat, or somewhere else? Once located, move it up one inch higher and notice how the emotion changes. This mental and physical relocation will shift the emotion to the higher, more positive pole of anticipation or excitement. Do this exercise anytime nervousness strikes, even just before the presentation.

To summarize, everyone gets nervous when they present, even the pros. Nervousness is nothing but excess energy that we can use to generate an emotional state of anxiety or anticipation. Be gentle with yourself and make friends with the energy by focusing on the positive aspects of presenting. Know that the energy can propel you to great presentations by giving you the necessary competitive edge.

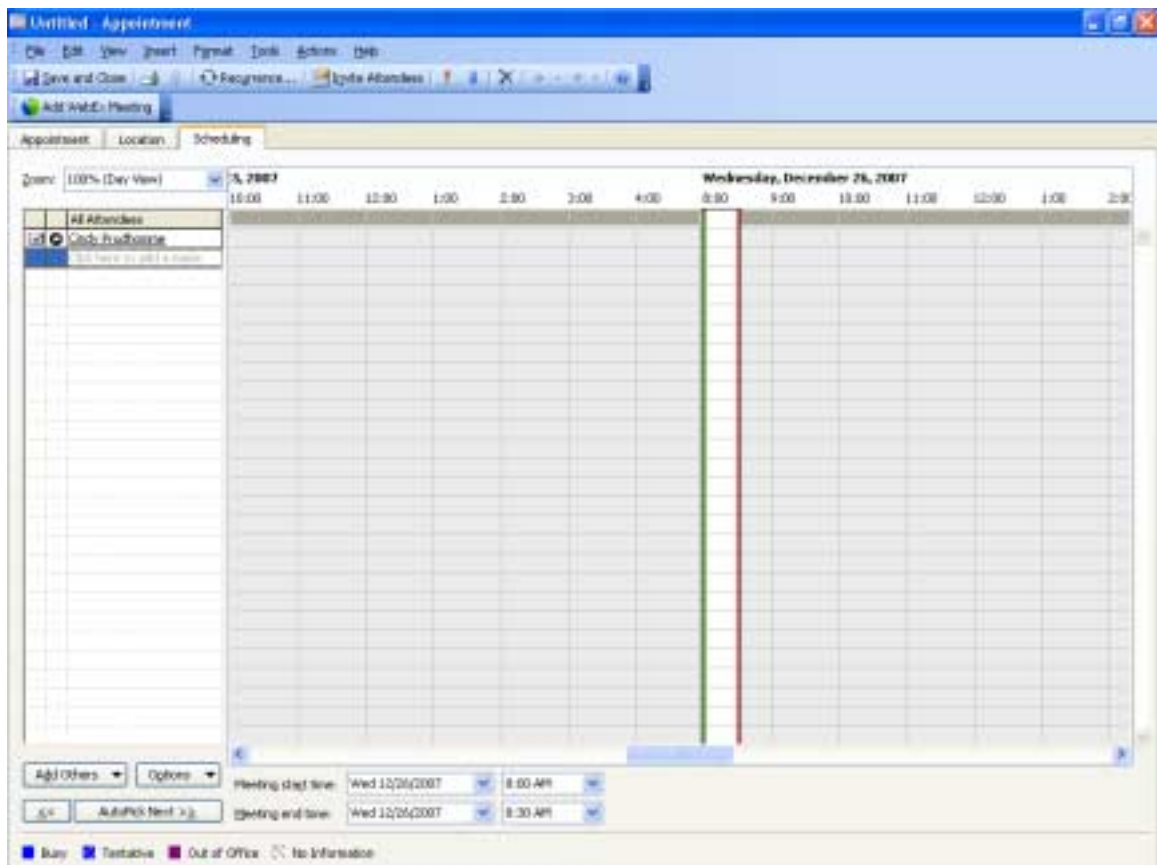
About the Author

Mary Sandro helps companies and professionals achieve results through effective presentations, exceptional customer service, and innovative hiring techniques. She is available to speak on these topics. For more information visit <http://www.ProEdgeSkills.com> or call 800-731-0601.

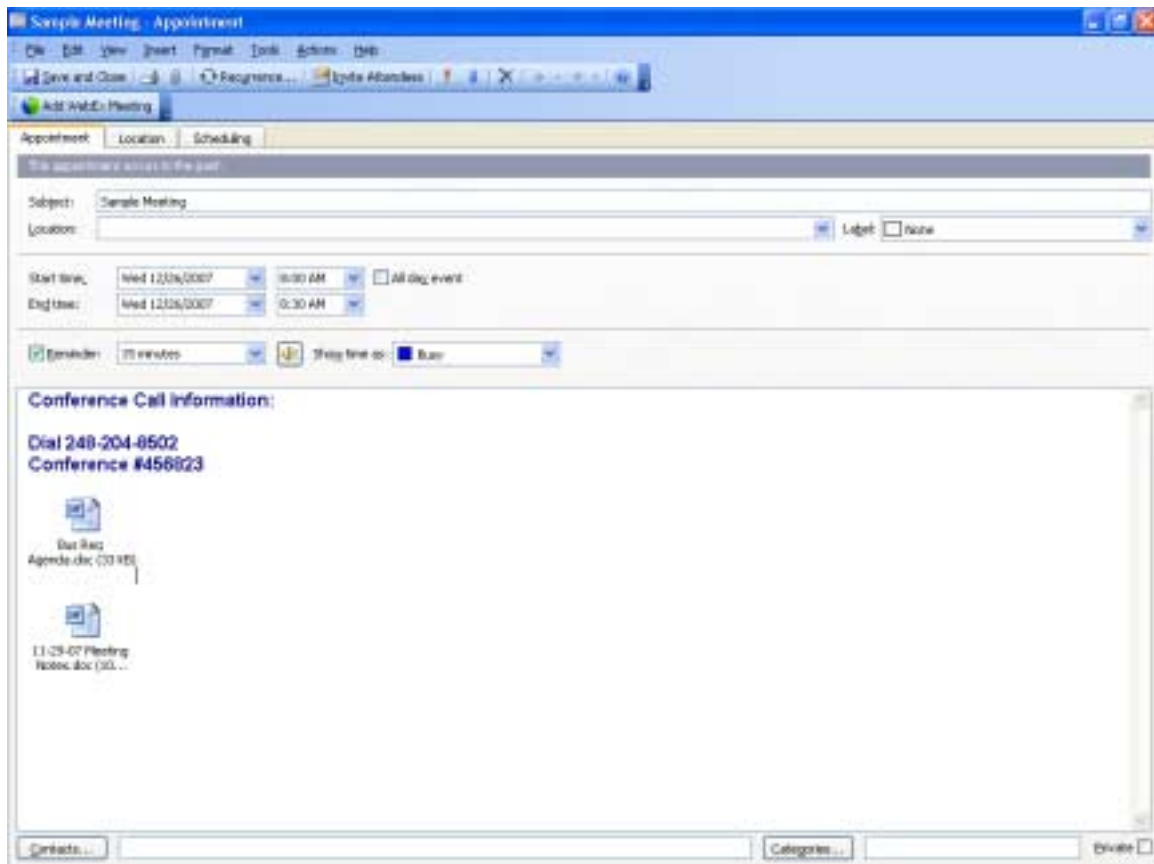
Technology Corner: Using Microsoft Outlook to Schedule & Track Meeting Activity

To use Microsoft Office to Schedule & Track meeting activity, it's important that your company have policies that encourage the following behaviors:

- a. Use Microsoft Outlook to schedule all time commitments. Time can be recorded as personal (therefore, not viewable to others) or can be categorized in other ways.
 - b. When using Outlook to record time commitments, use the "Show Time As" drop-down to record Free, Busy, Tentative and Out of Office blocks of time.
 - c. When scheduling meetings, use Outlook's group scheduling feature.
 - d. When receiving meeting invitations, always reply to the invitation, accepting or rejecting (or proposing a new time).
1. Using Microsoft Outlook, schedule the meeting in your calendar.
 2. Use the Scheduling tab to invite others to the meeting. In many cases, doing so will allow you to view participants' available time, to schedule at a time where participants are not already committed.



3. If the meeting involves scheduling a WebEx or, a conference call, add the conference information to the Calendar Invitation at the time the meeting is first scheduled. When invitees receive their meeting invitation, they will get all the connection information at the same time.
4. Once the Agenda is prepared, the meeting organizer should edit the appointment on their calendar to attach the agenda document. Then click the SEND UPDATE button. Invitees will receive a new meeting invitation that includes the Agenda; accepting your invitation will update the entry on their calendar so the agenda is saved.
5. At the conclusion of the meeting, repeat the Step #4 to add the Meeting Minutes to the appointment on your calendar. Include the steps to send the update to invitees and instruct them to accept the invitation.



By following these steps, the meeting organizer and all the invitees (whether they attend or not) will have an accurate Calendar entry for the meeting (no more questions about when it was held or who attended), the purpose/agenda of the meeting, and the outcomes.

Legislative Update:

Governor Granholm Announces Watters Resignation; Names Ross Acting Commissioner of OFIS

Governor Jennifer M. Granholm announced that Linda A. Watters is stepping down as commissioner of the Office of Financial and Insurance Services (OFIS), effective the end of October. The governor named Ken Ross acting commissioner of the agency.

In announcing Watters resignation, Granholm praised her unwavering commitment to Michigan consumers and the financial and insurance institutions upon which they rely.

"Linda Watters has served our state with distinction," Granholm said. "She has been a tireless advocate for consumers while at the same time strengthening the financial services industry in Michigan. She leaves the office well-positioned to continue its work on behalf of our 10 million citizens."

Since her appointment in April 2003, Watters oversaw the successful charter of 10 new banks and worked to eliminate anti-predatory lending practices by doubling the number of mortgage lending examiners, successfully arguing for consumer protections in the payday lending law, and taking enforcement actions against a variety of "bad actors" that resulted in benefits to consumers.

Watters issued a comprehensive study examining the state of competition in the Michigan home and auto insurance marketplace, fought for the Michigan Credit Union Act, which has been recognized as one of the most progressive in the nation, and launched the "IE@yl" (Investor Education at Your Library) program - a highly successful consumer outreach program designed to bring consumer education to communities across Michigan

"When I accepted this appointment, I made a commitment to serve as a watchdog for Michigan consumers, to make certain that they are treated with the utmost fairness by insurers and financial service providers," Watters said. "I am pleased to have honored my commitment with the help of the many outstanding OFIS employees, but the time has come for me to return to the private sector."

Watters will be joining the financial risk management practice of KPMG LLP in Chicago.

Ross, who grew up on the southwest side of Detroit, joined OFIS in December 2003 as chief of staff and earlier this year was named deputy commissioner for policy. He holds a bachelor's degree from the University of Michigan and earned a juris doctor from the Thomas M. Cooley Law School, graduating with honors.

Prior to joining the Granholm Administration, Ross served as vice-president for regulatory and legal affairs for the Michigan Credit Union League and served as an assistant attorney general in the tort defense division of the Michigan Attorney General's Office.

Congress votes to extend terrorism insurance program

The U.S. House of Representatives voted 360-53 Dec. 18 to extend the terrorism risk insurance program for seven years, a significantly shorter extension than property owners originally sought.

The Terrorism Risk Insurance Act, passed in 2002, created a program that offers private insurance companies federal backup in the event of a terrorist attack. It was set to expire Dec. 31.

The Senate passed a bill Nov. 16 that also extends the program for seven years. It will now be passed to President Bush to be signed into law.

The act was created after private insurance companies started dropping coverage against terrorism because it was too great of an economic risk.

In 2005, Bush signed a two-year extension, but the law was modified to protect against damages of more than \$100 million before the U.S. Treasury Department, which oversees the act, dishes out money. The act originally covered for damages of more than \$5 million.

For the latest extension, property owners originally lobbied for 15 more years of coverage. They put together a group called the Coalition to Insure Against Terrorism.

In a declining real estate market, the coalition argued the extension was important for the health of the economy.

The action was "critical to removing this threat to our economic national security," said the coalition's steering committee coordinator Martin DePoy in a statement.

Florida: Governor May Sue Insurers Over Rates

Gov. Charlie Crist has asked three trial lawyers to build a case for a possible class-action lawsuit against property insurers, alleging that the industry hasn't passed on savings to consumers as required by a new Florida law.

Crist has asked his general counsel and three prominent private attorneys to review responses from recent insurance subpoenas to see if January's law aimed at reducing rates for homeowners and others is being followed.

"I would give the insurance industry an F, a dead F, because I think they have failed not only what the law requires, I think they have morally failed the people of Florida," Crist said Tuesday.

He has asked attorneys Attorneys Bob Hackleman, Bobby Martinez and Dexter Douglass to provide advice on possible actions that could be taken against insurance companies, including a possible class-action suit. The private attorneys are initially working for free.

With insurance rates spiraling upward after the busy 2004 and 2005 hurricane seasons, lawmakers in January expanded the state's Hurricane Catastrophe Fund to allow insurers to get more of their backup coverage there; it's cheaper than private policies. The law says insurers must then pass on those savings to their customers.

Sam Miller, spokesman for the Florida Insurance Council, said Crist isn't focusing in the right place and that the industry won't duck a legal fight and predicted they would win.

"We paid out \$37 billion in the eight hurricanes in 2004 and 2005 and as a result of that rates started going up and now we're accused of all kinds of things that are unfounded," Miller said Wednesday. "We will defend ourselves in court if we have to and will be proven right."

In October, the state's insurance regulators subpoenaed the Allstate companies for a January hearing to explain why they want to boost premiums in the wake of record profits. Executives from Allstate are scheduled to meet with officials in Tallahassee on Jan. 15 and 16.

Life Insurance Companies Facing Pressure to Enhance Financial Management Systems, Watson Wyatt Experts Say

Life insurance companies will be under growing pressure to enhance financial management system capabilities as they face changing financial reporting requirements and more extensive risk management challenges in 2008, according to insurance actuarial and risk management experts at Watson Wyatt Worldwide, a leading global consulting firm.

The financial reporting environment in the life insurance industry is in the midst of significant change, driven by the movements toward an international reporting standard and toward principles-based approaches to setting reserves and capital in the United States. In addition, companies are experiencing a wide range of information-related demands from regulators, rating agencies and

shareholders, Watson Wyatt's experts noted.

"Life insurance companies are facing a host of pressures, and many are finding their current financial modeling software may soon be pushed to the limit," said Craig Buck, leader of the U.S. life actuarial practice in Watson Wyatt's insurance and financial services consulting group.

"Increasingly, there is a competitive advantage for executives who are able to undertake a sophisticated analysis of their company's performance and explain it to stakeholders. This ability also can help increase risk-adjusted returns and identify trapped capital that has been dragging down performance. Many legacy systems are not able to provide this kind of insight."

At the same time regulations are changing, risk measurement and management demands are becoming more complex. Some companies may find that their existing systems are a source of risk that needs attention. But meeting these demands requires more than investment in technology -- companies will need to invest in training their staff to fulfill the new reporting requirements and use the latest methodologies. All of this means higher costs.

"To be successful in this environment, companies need to deal in high volumes," Buck said. "The industry is searching for growth. One likely result of this will be more consolidation among life insurers in 2008. Many large companies are in a strong financial position and will continue to seek growth opportunities through acquisitions. Especially considering the weakness of the U.S. dollar, it would not be surprising to see more foreign insurers exploring the U.S. market."

Markel American Insurance Company Announces Launch of New Excess Flood Program

Markel American Insurance Company is pleased to announce the December 15, 2007 launch of their new admitted Excess Flood program for residential and non-residential properties. The program will be

available in Alabama, Arizona, California, Colorado, Mississippi, North Carolina, Oregon, Pennsylvania, South Carolina and Virginia.

The Excess Flood program provides property owners with coverage in excess of the National Flood Insurance Program (NFIP). The new MAIC program will be offered through Advanced Insurance Coverages, Inc., a wholly-owned subsidiary of National Flood Services, Inc. and is designed to provide additional protection for the tens of thousands of property owners who are affected by flooding each year.

"Since most standard homeowner insurance policies don't provide coverage against flood damage, homeowners have traditionally turned to the NFIP for flood protection," according to Timberlee Grove, president and COO of Markel American Insurance Company. "However, the NFIP doesn't offer enough protection for many homeowners, given the maximum \$250,000 available for dwelling coverage. MAIC's Excess Flood insurance allows property owners to more fully protect against flood damage."

National Flood Services, Inc., known as NFS, provides third-party flood insurance administration services to many Property and Casualty companies that participate in the federal National Flood Insurance Program (NFIP). NFS performs full administrative services such as flood insurance applications processing, claims management, accounting and financial reporting, customer service phone support, and insurance marketing assistance. A wholly-owned subsidiary of Fiserv, Inc., NFS serves property/casualty companies issuing policies in the US, Guam, Puerto Rico, and the Virgin Islands.

P. Michael Jones, president of NFS, said "NFS is very happy with the relationship we have developed with Markel, and looks forward to a long and mutually beneficial partnership with them. The Excess Flood program complements offerings to our clients through the primary flood program, and offers property owners coverage for those exposures above that provided by the NFIP."



*Saturday, February 9, 2008
Sheraton Lansing Hotel
925 South Creyts Road
Lansing, Michigan*



Making Members Smile with Success!

8:45 a.m.	Networking – Coffee/Refreshments
9:15 a.m.	Call to Order
9:30 a.m.	Welcome & Introductions
10:15 a.m.	Presentation: Michigan Council Horizon Plan
Noon	Business Meeting Lunch & Adjourn

Michigan Council Horizon Plan Facilitator: Teresa Masternak, Council Director

*Please RSVP no later than Friday, February 1, 2008.
Cancellations must be received by this date as well, or full payment will be required.*

Contact: Jaime Millikin, Public Relations Committee
JMillik@fbinsmi.com

Name: _____ Association: _____

- Check payable to Michigan Council of NAIW is enclosed - \$30 per person*

*Please mail form with payment to:
Attn: Jaime Millikin
c/o Dennis Miller Agency
649 State Road
P.O. Box 186
Vassar, MI 48768*

- I will pay at the door - \$30 per person*
Email form to: JMillik@fbinsmi.com or fax to: 989-823-3943

**Includes continental breakfast, business meeting, presentation, and lunch. No partial refunds are available for attending a portion of the day's events.*

Please Note: Due to our commitment to the Sheraton Lansing Hotel, all cancellations must be received via fax or email no later than Friday, February 1, 2008. Any cancellations received after this date will be subject to full payment.



Insurance Women of Columbus Ohio
 Member of National Association of Insurance Women International
 63rd Annual Region IV Conference
Thursday March 27, 2008 - Sunday March 30, 2008
 "A New Direction"



Please type or print. One form per person. Photocopy as needed.

Be sure and complete BOTH sides of this registration form.

Name:	Badge Name:	
Local Association:	Designation(s):	
Employer:		
Address:		
City:	State:	Zip:
Work Phone:	Home Phone:	

Please check if you DO NOT want to be listed in the program.

Please check for an e-mail confirmation of your registration.

E-mail address: _____

Registration Includes ALL Official Conference Events Sign up early and save. Early registration Deadline is January 15, 2008. No refunds after February 15, 2008			
Post Mark Date:	On or before January 15, 2008	After January 15, 2008	Total Amount
Member / Exhibitor	\$150.00	\$175.00	\$
Guest	\$160.00	\$185.00	\$
Daily (specify date)	\$90.00	\$110.00	\$
Additional Awards Dinner Tickets - \$60.00 each			\$
TOTAL			\$

Make all checks payable to: Region IV 2008 Conference

Registration Deadline: March 1, 2008. Mail your completed registration form and your check made payable to Region IV 2008 Conference to:

Mary Wildi CPS/CAP
 Grange Insurance / IWOCO
 650 S. Front Street
 Columbus OH 43206
wildimy@grangeinsurance.com
 Work: 614-445-2948

PLEASE SEE REVERSE SIDE FOR ADDITIONAL REGISTRATION INFORMATION NEEDED



Insurance Women of Columbus Ohio
 Member of National Association of Insurance Women International
 63rd Annual Region IV Conference
Thursday March 27, 2008 - Sunday March 30, 2008
 "A New Direction"



Please type or print. One form per person. Photocopy as needed.

Be sure and complete BOTH sides of this registration form.

Name: _____

Please check ALL that apply:

- | | | |
|--|--|--|
| <input type="checkbox"/> Voting Delegate | <input type="checkbox"/> National President / Past | <input type="checkbox"/> Council/State Director / Past |
| <input type="checkbox"/> Alternate Delegate | <input type="checkbox"/> National Officer / Past | <input type="checkbox"/> Council Director Elect |
| <input type="checkbox"/> Local Association President | <input type="checkbox"/> Regional VP / Director / Past | <input type="checkbox"/> First Timer |
| <input type="checkbox"/> CWC Contestant | <input type="checkbox"/> CPIW / CPIM | <input type="checkbox"/> DAE |
| <input type="checkbox"/> Speaker | <input type="checkbox"/> Exhibitor | <input type="checkbox"/> Guest |

Do you need any auxiliary aids/services under the American's with Disabilities Act?	Yes / No
If yes, please explain:	
Do you have any menu restrictions? If yes, what?	

Will you be arriving by car or plane?	Car / Plane
Arrival date and time:	

EMERGENCY CONTACT INFORMATION:
In case of a medical emergency during the conference, please contact:
Name & Relationship to Attendee: _____
Daytime Telephone: _____ Evening Telephone: _____
Mobile Telephone: _____
Any medical allergies: _____

Questions: Vikki Angelo
 Work: 614-445-2298
Angelov@grangeinsurance.com

Heidi Kugler, AAM,CPIW
 Work: 614-418-5208
hkugler@columbus.r.com

PLEASE SEE REVERSE SIDE FOR ADDITIONAL REGISTRATION INFORMATION NEEDED



HILTON

Columbus at Easton

REGION IV 2008 CONFERENCE

March 27 - 30, 2008

HILTON Columbus at Easton
3900 Chagrin Drive at Easton Town Center
(614) 414-5000
www.hiltoncolumbus.com

(Group code available September 2007)

Room Rates: \$169 plus occupancy tax
Limited number of smoking rooms

Check In: 3:00 PM
Check Out: Noon

All rooms feature:

- C Double/Double or King beds
- C 25 inch color remote control TV with HBO, ON-Demand movies and Sony Play Station
- C Work desk and high speed Internet access
- C Coffee maker
- C Alarm clock with AM/FM radio
- C Iron and ironing board
- C Italian marble bathrooms with heated mirrors and a hair dryer
- C Telephone with Voice Mail, speaker phone and auto wake up.





**Mid-Michigan Association of Insurance
Professionals**

Presents

“Underwriting for Non-Underwriters”

Thursday, February 7, 2008

6:00 p.m. – 8:00 p.m.

Meadowbrook Insurance Agency

5311 Hampton Pl.

Kochville Twp, MI



Underwriting for Non-Underwriters is a complete overview of the different aspects of the underwriting profession, covering personal lines, commercial lines, workers compensation, life/health and surety bond underwriting issues.

You will learn the role of an insurance investigator in life/health underwriting, the difference between surety bonds and other insurance lines, how workers compensation rates are determined by underwriters, why driving records are important when obtaining auto insurance and much more.

This program will help insurance professionals to have a better understanding of what details an underwriter is looking for and why—information that will be helpful when working with customers. The opportunities are endless.

Instructor: Dorita Beal, CISR

Name _____

Agency/Company _____

Address _____

Phone _____

Registration Fee: \$15 Members / \$25 Non-Members, plus cost of dinner

DEADLINE FOR REGISTRATION IS February 4, 2008

(no refunds for cancellations or no-shows)

Mail Registration and check (payable to MMAIP) to:

Attn: Jaime Millikin

c/o Dennis Miller Agency

P.O. Box 186

Vassar, MI 48768

Email: mmaipinsurance@yahoo.com