This has been a difficult past few weeks, one that can shake a community to its foundations, and your Broward LAAIA officers and directors stand ready to support our agents as they navigate an emotional and tense time for each of us, our communities, our agencies and staff, and our insureds.

May we suggest that now is a good time to reach out and let your valued clients know that you’re thinking about them in this difficult time, and that you’re always available to them, not merely as an agent, but a concerned partner in their ongoing protection. These kinds of conversations can help foster closer relationships.

As your concerned and proactive partner, we invite you to take full advantage of what your Broward LAAIA offers in terms of mentorship, advice, networking and support. Connecting with other members gives you access to many resources, from vendor introductions to funding and capital access.

Agency management can be a lonely place; late nights and weekends at work are commonplace. Being a member of LAAIA gets you out of the office and connects you with like-minded professionals who share the same goals.

Being around other professionals can also have a positive impact on your growth and development. Professional communities like LAAIA are a place for authentic mentoring relationships to take place, ones that don’t require you to pay $997 a month to a self-proclaimed guru.

This is how we Reach Our Goals Together.

Please welcome our newest member agencies:

AGM Insurance, InsuranceHoldings.com, JD Insurance and Financial Services, LLC
The Latin American Association of Insurance Agencies (LAAIA) Broward Chapter was founded in September 2010. LAAIA is an association of insurance professionals whose purpose is to protect the rights of its member for the benefit of the consumer through education, information, networking and active participation in the political environment and community service.

LAAIA of Broward County
PO Box 17093
Plantation, FL 33318

WWW.BLAIAIA.COM

Have visited our Facebook group, available to members only? It is fun, easy, and a great place for encouragement, enlightenment, and to celebrate our successes and events. We welcome your comments and suggestions. It’s another privilege of membership! Visit us at Facebook.com/BrowardLAAIA.
LifeNet4Families

LifeNet4Families ensures that people in need in Broward County are able to obtain food and other basic resources. While reducing hunger is the primary goal of the organization, LifeNet4Families works to help clients regain or maintain stability by providing clients with access to on-site shower facilities, clothing, hygiene products, mail retrieval services for those who have no address, case management and referral services, assistance with the SNAP application, and recertification process, and workshops that foster personal and professional development (nutrition, budgeting, job readiness, physical and mental health, etc.).

Partner agencies are on-site each week to ensure that clients experience a seamless system of care. Holy Cross nurses offer preventative care, testing and medical referrals, the Pride Center offers free HIV testing, United Way of Broward County’s Mission United program assists veterans and military families; and the Task Force For Ending Homelessness helps the homeless find shelter. LifeNet4Families is open every single day—that’s 365 days a year, fighting hunger and changing lives.

CONTTESTS
PUTTING GREEN CONTEST
• Put your putting skills to the test. The putting green is on the 9th hole. You must make a hole in one with your own ball and you may keep that cup! But beware of the obstacles in the way.

SYNERGY SUPER BALL
$500 PER FOURSOME
• Mulligan for your team. No Cheating!
• Closest to the Pin Contest
• Putting Green Contest
• Men’s Long Drive
• Women’s Long Drive
• 4 shots at the “Launch for Charity” on Hole #2

BEST COCKTAIL CONTEST
• Corporate Tent Sponsors are encouraged to create their own signature cocktails for players to guess the name of the cocktail. The winning cocktail can’t tell you what it is; it’s a secret! So, get creative and show us your originality.

SPONSORSHIP OPPORTUNITIES
$5,000 VIP Corporate Sponsor
• One foursome (four golfers), each golfer’s benefit include green fees, cart fees, range balls, lunch, beverages
• Corporate name appears on trophy
• One tee-hole sign
• Recognition in newsletter

$2,500 Silver Sponsor
• One foursome (four golfers), each golfer’s benefit include green fees, cart fees, range balls, lunch, beverages
• Sponsor will receive one tee-hole sign
• Recognition in newsletter

$1,500 Award Luncheon Sponsor
• Two golfers, each golfer’s benefit include green fees, cart fees, range balls, lunch, beverages
• Company info and logo on each table napkin

$500 Corporate Tent Sponsor
• Set up your branded corporate tent at a selected tee box

$500 Hole-in-one Contest Sponsor
• One tee-hole sign
• Corporate name appears on trophy
• One golf: benefits include green fees, cart fees, range balls, lunch, beverages

$500 Closest-to-the-Pin Contest Sponsor
• One tee-hole sign
• Corporate name appears on trophy
• One golfer: benefits include green fees, cart fees, range balls, lunch, beverages

$500 Golf foursome discount (Save $100)
• One foursome (total four golfers), each golfer’s benefit include green fees, cart fees, range balls, lunch, beverages

$500 Longest Drive Sponsor
• One tee-hole sign
• Corporate name displays on trophy
• One golfer: benefits include green fees, cart fees, range balls, lunch, beverages

$700 Golfer foursome discount (Save $200)
• One foursome (total four golfers), each golfer’s benefit include green fees, cart fees, range balls, lunch, beverages

$250 Range Ball Sponsor
• Corporate name displayed on range

$250 Tee-hole Sign
• Corporate name displays on tee-hole sign

$200 Individual Player
• One golfer: benefits include green fees, cart fees, range balls, lunch, beverages

For more information contact Andrew Pappas at apappas@synergyins.net

Monday, April 30th, 2018
Lago Mar Country Club
6:00pm Barbecue Buffet and Awards Ceremony
1:00pm Shotgun Start. Scramble Format
12:00pm Registration and Range Balls
12:30pm Welcome Remarks, Rules of Play

How to Register
Online at www.blaaia.com (click on events)
Lago Mar Country Club
500 NW 127th Ave
Fort Lauderdale, FL 33325

$500 Hole-in-one Contest Sponsor
• One tee-hole sign
• Corporate name appears on trophy
• One golf: benefits include green fees, cart fees, range balls, lunch, beverages

$500 Closest-to-the-Pin Contest Sponsor
• One tee-hole sign
• Corporate name appears on trophy
• One golfer: benefits include green fees, cart fees, range balls, lunch, beverages

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• Corporate name displays on tee-hole sign

$200 Individual Player
• One golfer: benefits include green fees, cart fees, range balls, lunch, beverages

For more information contact Andrew Pappas at apappas@synergyins.net

Go to www.blaaia.com and click on Events / Donations.
Support the 2018 BLAAIA Golf Classic with an online donation. Your help will certainly make a difference!

CAN’T MAKE THE TOURNAME?
Support the 2018 BLAAIA Golf Classic with an online donation. Your help will certainly make a difference!
Go to www.blaaia.com and click on Events / Donations.
EXPERT ADVICE
Reputations: Negative Online Reviews and How to Manage Them

By MARGARITA GURRI, PhD, CSP, CEO, RED SHOE INSTITUTE

What's in a name? Your reputation is your legacy and bottom line. Today's clients choose us way before they meet us. They consult people they trust, then go online to check our reputations. A single negative review can cancel out any positive personal recommendation.

“I've worked for years to build my reputation, only to have one unhappy client trash it online in a second.

What do you do? Two myths and one reality exist about what to do about a negative online review.

Myth 1. Ignore it. “We are professionals who provide excellent customer service. We don't need to manage our reputations; we just show them who we are.”

Myth 2. Launch a counter smear and beg for great testimonials from your clients to balance out the bad review.

Reality. Clients pay as much attention to word of mouth recommendations as they do to online reviews from discerning consumers. They are savvy enough to know that a collection of reviews—good and bad—paints a picture of who we are, how we run our offices, and how we handle potential difficulties. Not responding lets the world know you aren't paying attention.

Reputation Management Strategies
1. Be proactive.
   - Decide on your brand, image, and values and make sure everyone in the office works toward building this same reputation.
   - If your brand is associated with excellent customer service, reliability, and competitive fees, make sure you and your team reinforce these values. This includes how you greet clients on the phone and in-person, and how you handle sales discussions, contracts, disputes, and referrals.

2. Check your online image.
   - Google your name, your business name, and your key employees’ names. As much as you are able, remove or update anything that does not support your brand.
   - Look at your business social media platforms. What image are you projecting on your business website, Facebook business page, Yelp! Listing, LinkedIn profile, and social media group discussions?
   - Do your personal social media platforms reflect well on you and support your business image? Check all your social media sites’ content and privacy settings. A picture paints a thousand words—about you. Choose wisely.
   - Save Google searches for your name, company name, and any product names or trademarks and have Google send you these search results daily.

3. Check your online reviews.
   - Many industries have sites that report on customer experiences. Check these regularly. Respond online as you can. Reach out to any negative reviewers as you are able to identify them.
   - Consider using a reputation management company or a resourceful employee to keep an eye on your online reputation on the various sites discussed above.

Strategies for responding to a Negative Review
1. Don't panic or let yourself get distraught or angry. Reputations can be bolstered by how we handle challenges. Think of a negative review as a potential opportunity.
   - Defensive posturing implies guilt. Hold your head high and walk elegantly forward.
   - Talking about a bad review in the office to colleagues or clients only spreads negativity; it may even add to the impression that the review could be accurate.

2. Resist the urge to:
   - Deny the facts of the negative review or trash or blame the client. These can destroy confidentiality and convey that you don't accept responsibility.
   - Explain the situation. There's a fine line between explanations and excuses. If you're perceived to be on the wrong side of it, explanations will backfire.

3. Be empathetic. Ask yourself why the client perceived what they did, what drove them to rant online, and what you can do about it. Make the most of this as a learning experience. If one client felt dissatisfied, perhaps others share similar concerns.
   - Bad reviews offer an opportunity to
Without pointing out the negative review, get feedback from clients as to their experience with your business. What works? What doesn’t? Ask how you can make their experience better.  
  - Offer to make it right. Some sites allow for comments. With a respectful, helpful tone, invite bad reviewers to contact you so you can work together to create a positive client experience.

4. If your response to a review is inflammatory or erroneous, some websites will delete your comments. Conflict resolution requires a calm, professional tone.
  - Ask the webmaster of any site you wish to respond on for advice in managing your online reputation.
  - When in doubt, consult your attorney for advice on steps that may be taken to remove a negative review and repair your reputation.

5. Remember why you are in business in the first place.
  - If you don’t love what you do, you have two choices: pivot careers or let yourself fall in love all over again.
  - What more business? Manage your reputation to build trust and strengthen your brand and bottom line.

Be the best of the best in business. Customer service is a calling. Helping people brings personal satisfaction and boosts your bottom line.

Be the Best of the Best in Business! Find more helpful hints at RedShoeInstitute.com Questions: Contact Margarita Gurri, PhD, CSP at +1-844-Dr-RedShoe (+1-844-377-3774) or Margarita@RedShoeInstitute.com. Dr. Margarita Gurri is a professional speaker, trainer, and psychologist who teaches her “Red Shoe®” techniques for ethical and effective problem-solving to professional and military audiences.

***SAVE THE DATE***

On Wednesday, March 21, 2018, join your Broward LAAIA chapter at the Plantation Preserve Golf Course & Club (7050 West Broward Blvd, Plantation, FL) from 6:30 to 8:30 p.m. for the Member Connection Dinner/Meeting. Our guest speaker will be Nate Natherson, COO of Southern Oaks Insurance Company.

Our 5th Annual Broward LAAIA Golf Classic takes place on April 30 from Noon to 7 p.m. at the Lago Mar Country Club (500 NW 127th Ave, Plantation, FL). Teams and individual golfers and sponsors are needed; visit BLAAIA.com or contact Event Chair Andy Pappas (apappas@synergyins.net) for further information. For more information on LifeNet4Families, please visit them at www.LifeNet4Families.org/portal/home.

NATIONAL CHAPTER

Join LAAIA for an evening of networking at our Annual Membership Drive Thursday, April 19, 2018, 6:30 p.m. to 8:30 p.m.
WHERE: Cooper’s Hawk Winery (3585 Northwest 83rd Avenue, Doral, FL)
CONTACT: Soraya Regalado, 305-477-1442

Why Joining LAAIA makes sense:
  - Agent E&O Program
  - Agent Flood & BOP Program
  - Networking with Industry Professionals
  - Complimentary Dinner Ticket (1) for all 10 monthly dinner meetings ($250 value)
  - Discounts to ALL LAAIA-hosted events, including Annual Trade Fair and Convention Activities ($400 value)
  - Advocacy on all insurance-related legislative matters in Tallahassee
  - Special Discounted Rates with Enterprise Rent-a-Car

Reserve your room at the Diplomat Beach Resort by Hilton. Visit LAAIA.com for details, special rates, and further information!
OFFICE CULTURE
Are You a Toxic Coworker?

By Kristine Cannon

The toxic coworker: the one we all try to avoid, the one who wreaks havoc on the team and makes the work environment stressful and uncomfortable. No one enjoys working with this person. But — and here’s a not-so-crazy question — what if that person were actually you? And this leads to the next question: What traits, exactly, make a toxic coworker?

According to Roy Cohen, career coach and author of The Wall Street Professional’s Survival Guide, toxic colleagues are bullies who influence productivity and could even have an impact on fellow coworkers’ health, including loss of sleep.

“Their manipulations and often control the people with whom they work,” Cohen says. “We fear them because they create stress for us, they exhaust us, and with respect to our motivation, they may ultimately prevent us from working at our best.” He continues to say a toxic colleague’s actions are often unpredictable in terms of timing, and may be directed at one colleague while charming the rest of the team and management.

Ignore their actions: Fran Walfish, PsyD, a Beverly Hills-based family and relationship psychotherapist and author, says one effective way to handle bragging and credit-stealing coworkers is to ignore them. “Any engagement is an invitation for a power-struggle, battle, and declaration of war,” she says. Instead, focus on your own work and keep your distance.

More specifically, toxic colleagues typically possess and exhibit the following traits according to Benedicita Banga, career strategist and founder of Leadher Initiative.
- They’re self-absorbed: “They are all about what they get and are not interested in the interests of others.”
- They’re confrontational: “Everything turns into an argument because they challenge and oppose at every opportunity.”
- They’re rude: “They don’t take into consideration the impact they are having on others.”
- They’re controlling: “They want things to be done their way and unless they are, then they aren’t right.”
- They gossip: “They talk about others in a negative light and find pleasure in other people’s demise.”
- They’re unforgiving: “They hold onto grudges and don’t build relationships well as a result.”

A colleague may or may not even realize he or she is toxic to the work environment, either.

“In my experience as an executive coach for the past 17 years, I’ve observed that the more toxic the employee, the less self-aware they generally are,” Libby Gill, founder and CEO of executive coaching and consulting firm Libby Gill & Company, tells us.

Banga adds the behavior could be an emotional reaction triggered by outside factors. “It could be they are unhappy themselves and take that out on others,” she says. “It could be they are under pressure and lacking support systems and the ability to ask for help, and so they lash out.”

According to Cohen, even if an employee receives feedback on his or her behavior and were unaware of its impact on other employees, it could be a more deep-rooted problem. “They may have deep-rooted psychological issues, cultural norms that define what and how to interact with people,” he says. “Or, they may simply be poorly socialized.”

So how does one deal with a toxic colleague?

“Short of firing or working around them — both acceptable solutions in my view — the most effective thing you can do as a supervisor or colleague is to give them some much-needed feedback,” Gill says. “Try a direct approach, such as, ‘You may not be aware that you are not sharing information in a timely manner.’”

Cohen offers a few more actions one can take if the coworker is a peer.

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THE INFORMED AGENT
11 Ways Cars Will Be Smarter In 2018

By ELANA ASHANTI JEFFERSON

The future of transportation is here. This isn't a line from Hollywood's next big sci-fi thriller but the tone of the coverage coming out of the 2018 Consumer Electronic Show and the North American Auto Show, both of which happen in January.

Gadgets lovers used to converge on the annual Consumer Electronics Show (CES) in Las Vegas to get a first look at new tablets, mobile phones and lifestyle devices. But consider that this year's Show included a 290,000-square-foot “Vehicle Technology” exhibition space where roughly 600 exhibitors showed off the latest in self-driving technology and “smart mobility.” It follows that USA Today dubbed CES 2018 one of the year’s best car shows, and that The Boston Consulting Group (BCG) has listed several automakers among its annual rankings of the world’s top 20 “Most Innovative Companies.”

Within the property & casualty insurance sector, opinions are mixed about whether the rise of autonomous vehicles will create new markets and opportunities for insurers, or seriously shrink the auto insurance market.

But, three trends persist:
- Companies that foster smart innovation strategies top headlines.
- The innovation game is dominated by strategic partnerships that simultaneously boost technology resources and business outcomes.
- Insurers continue to face evolving personal and commercial markets that will require creative coverage solutions.

With these trends in mind, here is a sampling of the vehicle technology updates that will shape the way insurers do business in 2018.

NVIDIA is teaming up with Volkswagen to create smart cars and vans.

"In just a few years, every new vehicle should have AI assistants for voice, gesture and facial recognition as well as

• Ask for feedback from colleagues so you can improve: “But make sure that you are seeking out colleagues whose motives are aboveboard. If a colleague is self-serving, then you may be criticized unfairly and indiscriminately,” Cohen adds.
• Understand different personality types so you know how to adapt behavior.
• See a therapist if it is behavior you cannot control.

Regardless of which side you might be on — dealing with a toxic coworker or being the toxic coworker — keep in mind every workplace will always have different personalities. It’s all about how you handle and respond to it all.

“You are better off setting clear boundaries, not taking their toxicity personally and focusing on establishing deep relationships with more rational and results-oriented colleagues,” Gill says. “Good luck!”

This article originally appeared on February 9, 2018 at MSN.com. Reprinted with sincere thanks.
augmented reality,” says NVIDIA founder and CEO Jensen Huang. His company is teaming up with Volkswagen to create smart cars and vans. (Photo: © 2018 Volkswagen of America, Inc.)

No. 11: Everyday Artificial Intelligence. New market research from McKinsey & Company paints a positive portrait of the way the mainstreaming of vehicle technologies — most notably artificial intelligence — will produce overall growth in the automotive industry: “AI creates numerous opportunities to reduce costs, improve operations, and generate new revenue streams.”

McKinsey researchers note that AI is among four major technology trends that are reshaping the auto industry; the others are connectivity, electrification and shared mobility.

Consider the recent partnership announced between Volkswagen and the software developer NVIDIA to develop “a new generation of intelligent Volkswagen vehicles.”

These new Volkswagens will include “Intelligent Co-Pilot,” which is a driver assistance system based on processing sensor data from both inside and outside the car.

“Artificial intelligence is revolutionizing the car,” says Volkswagen CEO Dr. Herbert Diess.

No. 10: Brainwave Driver Navigation. Nissan demonstrated its Brain-to-Vehicle technology, or B2V, during CES 2018. The software and accompanying hardware are intended to increase driver reaction times and ultimately vehicle and driver safety. The program falls under the umbrella of

Through AppLink™, Ford is integrating Waze’s array of features with SYNC 3 infotainment system, allowing users to operate Waze completely through a vehicle’s touch screen as well as with voice commands. (Photo: Ford Motor Company)

Through AppLink™, Ford is integrating Waze with its SYNC 3 infotainment system, allowing users to operate Waze completely through a vehicle’s touch screen as well as with voice commands. (Photo: Ford Motor Company)

No. 9: Smarter Navigation. Ford and makers of the popular vehicle navigation app Waze announced a partnership to

outfit new Ford vehicles with a touch screen that will project directions and driving insights from Waze.

“Our goal is to bring a human-centered approach to technology in the vehicle,” says Don Butler, Ford executive director, Connected Vehicle and Services.

From an insurance perspective, in-vehicle navigation has sometimes been found to increase driver distraction. But the existence of such connected technology may also produce fresh data that can be useful to auto accident claims specialists.

No. 8: Safer, Smarter Cognition Software. Civil Maps, the developer of cognition software for autonomous vehicles, capitalized on CES 2018 to announce the availability of Fingerprint Base Map™, a scalable solution for precise autonomous vehicle localization and navigation.

Built to meet the demands of production scale vehicle autonomy, Fingerprint Base Map™ allows self-driving cars to precisely determine their location while evaluating the safest route to travel.

“With our compact map data format, what once required weeks and months to compile, can now be executed more efficiently, in-vehicle, in real-time, and while the car is driving,” Civil Maps CEO Sravan Puttagunta said in a press release.

No.7: Enduring Electric Vehicles. When Henrik Fisker unveiled his newest luxury sedan during CES 2018, he was sure to highlight its longer-lasting electric battery. Fisker is seeking a patent for its solid-state batteries, which the company says boast 2.5 times the energy density of lithium-ion batteries. That means electric vehicles that charge faster and drive longer without needing to recharge.

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Fisker also plans to develop the battery for personal electronics and cell phones.

No. 6: Shared Business Transportation Services. Toyota Motor Corporation capitalized on CES 2018 to introduce its e-Palette Concept Vehicle, a fully autonomous, battery-electric vehicle with open control interface to allow partner companies to install their own automated driving system.

“The automobile industry is clearly amidst its most dramatic period of change as technologies like electrification, connected and automated driving are making significant progress,” Toyota President Akio Toyoda said of the release. “We are developing mobility solutions to help everyone enjoy their lives, and we are doing our part to create an ever-better society for the next 100 years and beyond. This announcement marks a major step forward in our evolution towards sustainable mobility, demonstrating our continued expansion beyond traditional cars and trucks to the creation of new values including services for customers.”

The prospect of multiple businesses or users employing the same vehicle for transportation needs could spur new commercial vehicle insurance policies.

No. 5: ‘Know Before You Go’ Weather Reporting. Garmin, the makers of wireless GPS navigation and wireless devices and applications, and AccuWeather, the weather forecasting and reporting service, deepened their partnership during CES 2018 by teaming up to demonstrate AccuWeather Go. The service uses patented MinuteCast® software paired with Garmin routing algorithms to provide travelers and road-trippers with real-time weather updates.

“This is the first time navigation and weather information have been integrated and automated in a way that is truly useful to the driver,” Kip Dondlinger, Garmin Automotive OEM Manager of Product and User Experience, said in a press release. “Both in your daily commute and longer road trips, knowing what to expect on your specific route is something all drivers can appreciate. And with multiple route options presented, it can help you avoid the worst weather conditions.”

Unfavorable weather conditions cause more than 6,000 traffic fatalities in the United States each year and 1.25 million globally, according to Garmin and AccuWeather.

No. 4: Better, Safer Emissions Performance. Tantalum, the British connected car technology company, has partnered with data scientists at the Imperial College London, to build “Air.Car,” a vehicle device that will be designed to produce accurate, real-time information about how much nitrogen oxide exhaust the vehicle is emitting. The technology is already part of a 1,000-vehicle trial in which the units were installed in diesel vehicles across Great Britain.

Adam Bows, University of Oxford’s Sustainable Transport Manager, said in a press release: “By understanding emissions from a range of vehicles in our fleet, this project will help the University’s Transport Strategy objectives to improve local air quality and reduce the University’s carbon footprint.”

No. 3: Smarter Cities, Streets and Transportation Infrastructure. Qualcomm Technologies, Inc., and Ford Motor Company are partners in a technology initiative designed to help cities respond to the challenges of greater population density and transportation with C-V2X, a cellular vehicle-to-everything technology.

The two companies report they are accelerating the development of connected cars with the extension of their long-standing relationship into the development of advanced connectivity systems for Ford vehicles and upcoming Cellular Vehicle-to-Everything (C-V2X) technology testing. C-V2X is advanced wireless connectivity technology for safety-conscious and automated driving solutions, which has the potential to help cities create more capable infrastructure as they look at how to connect vehicles to their surroundings, and to larger communications systems, facilitating the development and delivery of smart, connected transportation throughout the world.

No. 2: Global Cellular-To-Vehicle Technologies. No major automaker cares to be left behind when it comes to developing advanced vehicle communications. It follows that Qualcomm and Nissan also are part of an initiative to test Cellular Vehicle-to-Everything (C-V2X) technology in Japan. The companies also have enlisted Continental, Ericsson, Nissan, NTT DOCOMO, Inc., and OKI in vehicles trials, which are designed to show the range, reliability and benefits of C-V2X communications. The trial results will help develop a vehicle and driver communications ecosystem.

No. 1: Futuristic In-Vehicle Information and Entertainment. “Infotainment” was the term most commonly dropped during CES 2018 to characterize the direction of vehicle communications.

It follows that entertainment and electronics companies see an opportunity as vehicles becoming ever smarter and more self-sufficient.

Consider the in-vehicle cockpit/cabin concept introduced by Panasonic during CES 2018. The system features multiple display panels in front of and behind the driver and passengers along with gesture control functions that enables the system to operate and respond by recognizing hand motions. The cabin can be outfitted with design features unique to business or family/personal uses.

Samsung also presented a “Digital Cockpit” model during the world’s largest annual electronics show.

A version of this article originally appeared on January 15, 2018 at PropertyCasualty360.com. Reprinted with sincere thanks.
AGENT PROVOCATEUR
6 Things Top-Performing Insurance Agents Do to Stay Relevant

By MIKE LOVER

As innovation gives rise to new products and delivery platforms, agents face competition.

Agents also are confronting a generation shift and must reach out to a new generation of clients with different needs and preferences.

In this environment, agents who aren’t taking active steps to grow their businesses, gain market share and strengthen client relationships risk slipping behind.

For agents to survive in this competitive environment, they need to look for innovative ways to build their brand and communicate their unique value. They need to take a strategic, flexible approach that capitalizes on new technology and outsourcing opportunities to provide enhanced value to clients.

To put your business on a growth footing for 2018 and beyond, consider these best practices of top-performing insurance agents who have been successful in today’s changing environment:

1. Focus On Client Needs. Top-performing agents are client-focused. They understand and address individual client needs. These agents look beyond generalizations such as age or income level to explore clients’ individual goals, concerns and values. They communicate frequently with clients to review changes in their situation and to anticipate potential family or professional situations that may affect their long-term financial needs. They then use their in-depth understanding to select the right tools and options to meet their clients’ needs.

Consider scheduling “client rediscovery meetings.” Sit down with existing clients and revisit their goals and concerns and explore any changes since your last conversation. The focus of these meetings should be on conveying how much you value your clients, and how concerned you are about their well-being and success.

2. Offer Solutions, Not Products. By focusing on client needs, rather than a list of products you want to promote, you may open up new ways to add value to your client relationships. By reviewing the needs of top-tier clients, you may discover opportunities to expand the products and services you provide. While broadening your practice to provide new types of insurance or financial planning may require additional education or certifications, it’s a relatively low risk to diversify your revenues.

To meet client needs, you might also build a network of other professionals who offer expertise or products you don’t. CPAs, estate attorneys, and financial advisors are obvious examples, but many agents have found success forming relationships with other professionals who interact with people at key transitions in their lives. These might include marriage planners, realtors, mortgage lenders, funeral directors or elder care specialists. These relationships might be as simple as sharing business cards, or involve greater collaboration such as hosting joint marketing events or collaborating on brochures and checklists. By vetting and recommending other professionals, you not only strengthen your value proposition to your clients, you also tap new prospecting opportunities.

3. Commit to Winning New Clients. Successful agents look for strategies to differentiate themselves, communicate their brands and encourage referrals from their top clients. Many agents have found success by focusing their marketing and client development efforts on a particular niche.

Consider focusing on small-business owners or a specific large employer in your community. Once you’ve decided on a niche, you can focus your business development and networking on building solutions targeted to this niche. You can also work to establish personal connections with these clients, while communicating how you’ve helped people like them in the past. Hold client appreciation events targeted to your unique client niche, and ask your clients to bring two colleagues.

Become involved in your community, especially on boards or organizations where you might network with your target audience. You might also volunteer to be a subject matter expert in the media or at community events, helping to demonstrate your expertise and your social commitment.

4. Invest In Your Brand. To grow your business, you need to think of ways to differentiate yourself and to communicate this difference in compelling ways that focus on solutions for clients. The first is to think about what sets you apart. It may be your educational background, personal experience or professional network.

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Once you’ve reflected on who you are and what you do well, the next step is to craft a story that tells people why you are the right person to help them meet their goals. In building your story, focus on personal touchpoints — clients you’ve helped in the past as well as experiences from your own life. This story should also let people know the kinds of clients you’re looking for.

5. Establish a Dynamic Digital Presence. Successful independent insurance agents use a variety of platforms to engage their clients and communicate their brand, including email, social media and, critically, their website. An effective website must serve a number of functions. It should powerfully communicate your brand story and reaffirm your value proposition to your clients. It should also provide your clients with a way to view and make changes to their accounts, and learn about additional products and services you offer while communicating your expertise in key subject areas.

A website is an important tool for drawing prospects to your business through “inbound marketing.” The idea is to use your site to distribute free content and tools as a way to draw visitors and boost engagement. This content might include educational articles, blog posts or recorded webinars, as well as videos.

By offering complimentary content, you not only build goodwill with your clients and prospects, you also help to build awareness of your unique expertise. Look for ways to make your content timely, and refresh it regularly to encourage frequent return visits. You can use email blasts or social media links to alert your contacts about new content.

6. Target the Next Gen. The next generation of clients will be important sources of business. To build relationships with these clients, agents must provide both advanced technology solutions and exceptional client service. They also should explore hybrid options that combine collaborative, personalized advice with an orchestrated mix of outsourced solutions.

With cost pressures, increasing competition and evolving client preferences, 2018 will likely be a pivotal year for your business. Despite these challenges, 2018 will provide exciting opportunities for proactive agents who are flexible, visionary, and focused on using technology and integrated solutions to win new clients and grow their businesses.

Mike Lover is senior vice president of key accounts with Trust Company of America.

A version of this article originally appeared on January 15, 2018 at PropertyCasualty360.com. Reprinted with sincere thanks.

By BARRY SANDERS

Sharing experiences that are larger than yours allows you to grow with humility. Life is full of challenges, but how great a feeling it is to know you did something for someone else!

BARRY’S INSPIRATIONAL CORNER

Citizens CEO: News of AOB’s Demise is Greatly Exaggerated

By BARRY GILWAY

There’s a famous story about Mark Twain who once found himself in the strange position of having to deny media-fueled rumors that he was, in fact, dead.

“The report of my death was an exaggeration,” was his actual response though various versions have endured.

The same situation has arisen in the debate over skyrocketing litigation costs and AOB abuse that have forced Citizens Property Insurance Corporation to raise premiums in South Florida. Recent reports imply that the AOB crisis is over and additional help not needed because the number of new AOB lawsuits fell in 2017 from the year before.

While it’s encouraging that the number of new AOB lawsuits fell 14 percent between 2016 and 2017, it’s too early to declare victory. New AOB filings actually rose by 15 percent during the first half of last year. Hurricane Irma also played a role as AOB filings fell by 45 percent following its arrival in September. We have no evidence that trend will continue and expect AOB lawsuit numbers to rise as Hurricane Irma claims subside.

In the meantime, the fact remains that increased litigation and claims costs of nonweather water losses and AOB abuse last year cost Citizens policyholders $97 million in legal expenses.

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Equally troubling, AOB-related lawsuits made up a higher percentage of all new non-hurricane related lawsuits filed in 2017, a disturbing trend that continues and should dampen premature claims of victory over a crisis facing all Florida property insurance policyholders.

Here’s the bottom line: More than half of new water loss claims filed in 2016 and 2017 will end up in litigation compared to only 11 percent in 2015. That five-fold increase is financially devastating because the average litigated claim costs at least three times more.

Citizens has enacted prudent policy changes, expanded educational outreach, improved litigation oversight and is set to launch a managed repair program to streamline service at a lower cost. While helpful, these changes do not address the biggest driver of rates -- the misuse of a consumer-friendly Florida law created to protect homeowners who file lawsuits against insurance companies.

For long-term relief, lawmakers must to intervene to change Florida’s one-way attorney fee statute, which now encourages third parties to hike up claims knowing they have an unfair advantage in court if their demands are not met. Those who argue that statutory changes be accompanied by rate rollbacks know Citizens would be unable to comply while upholding its statutory responsibility to seek actuarially sound rates.

Without legislative intervention, our policyholders in Miami Dade will likely see 10 percent increases for at least the next five years. Measured legislative reforms that protect homeowners’ access to the courts while closing a loophole in a law that was never meant to apply to business v. business litigation would result in most Miami Dade rates being actuarially sound by 2020.

Citizens supports homeowners’ right to assign benefits following a loss and in no way supports the elimination of AOBs. We cannot support a perversion of that well-intentioned law by a handful of businesses and attorneys at our customers’ expense.

Barry Gilway is President, CEO and Executive Director of Citizens Property Insurance Corporation

New myPolicy for Citizens’ Policyholders

On March 7, 2018, Citizens will replace Manage myPolicy with myPolicy, our new and improved online policyholder self-service tool.

All policyholders will have to create a new account to use myPolicy, including current Manage myPolicy users. Attached is a list of your Citizens customers who are current Manage myPolicy users.

Note: All current Manage myPolicy users are Personal Lines customers.

myPolicy features include:

- Personal Lines policyholders will be able to view:
  - Policy status and effective date
  - Policy summary and agent contact information
  - Coverage and deductible information
  - Property details
  - Claim information, including status, payments and adjuster information
  - Billing and payment information, and make a one-time payment
  - Commercial Lines policyholders will be able to:
    - View claim information, including status, payments and adjuster information
    - Submit one-time premium payments via the login page

Notes:
- Remind policyholders that when using the one-time payment option, a payment can be made only for the amount on an invoice. For more information regarding the one-time payment option, refer to Personal Lines Bulletin: New Online Payment Option for Policyholders.
- If you need assistance, call Citizens at 888.685.1555, or email us using the Contact Us feature at the top of every page on our website.

Communications to Policyholders

Citizens will send the attached email to current Manage myPolicy users, which explains myPolicy features and how to create a new myPolicy account. A letter to these users will follow, reiterating information in the email.

Resources

- Log in to the Agents site.
- From the website's top menu, select Search → Search Frequently Asked Questions (FAQs).
- Enter myPolicy. Search returns include the myPolicy Overview for Agents job aid.

Policyholders can search frequently asked questions (FAQs) by selecting the Frequently Asked Questions link on the right side of the myPolicy Login page.

Note: Microsoft Excel or other compatible spreadsheet software will be necessary to open the attached customer list.
Are you following the mantra, “Slow To Hire, Quick To Fire?”

If you’re being honest, you have most likely violated this principle at least once. I certainly have.

Many agency owners live in a kind of alternate reality when it comes to hiring people too quickly or firing people too slowly. This practice ultimately stagnates growth and can ruin or close a business.

For your agency to reach its highest potential, you must have great people to run its daily operation.

Making the right hiring and firing decisions is critical for building a thriving, healthy agency. That’s why it is important, and even merciful at times, to remove those who are a bad fit before they can cause irreparable damage, including creating a poisonous environment.

I can’t stress enough how critical this is to the profitability of your business. Most agents never learn how to hire the right people for the right position in their agency.

It’s not entirely their fault, because this is one of those business “secrets” you need to know before you every need to put it into practice.

**Hire Slow**

The first thing to remember is that you cannot afford to hire the first closer/sales leader who comes along. Why not? Well…

What if she shows up late for the first day? What are you going to do if he calls in sick three days of his first month? What if he’s lazy? What if she doesn’t follow-up? The list could go on and on. A LinkedIn or other profile doesn’t tell us about the many things required to make a great team member.

There are many factors to consider in a new hire. This person needs to possess the right skills for the position, be it sales star, customer service hero, or the all important administrative aces that do the menial tasks or grunt work so that your stars and heroes can drive maximum revenue with:

- New business sales
- Increased retention
- Cross-selling existing customers
- Getting more referrals

Make sure you see examples of past work and ask relevant questions; you might even consider administering a test to determine whether a candidate has the full skillset for the position.

Don’t forget that your hire needs to have the correct mindset to be successful in our company. When you are conducting your interviews, look for genuine enthusiasm and an interest in working for your business.

**Fire Fast**

It is critical to the health of your agency to remove the wrong people as soon as possible. It is not a good idea to give a potential “menace” the chance to resolve their repeated serious issues. The mischief has already been done and it tends to be too late before the employer realizes that a person is unsuitable for their team.

So do yourself a favor: Save yourself, and your team.

One bad apple can be toxic to the rest. The longer they stay the more lasting the damage to your business. Worst of all: your good employees may start looking for employment elsewhere.

Your team is only as strong as its weakest link. When you hire slow, fire fast, you help ensure that your team is the best it can be.
In Defense of the Difficult Insurance Client

By JOHN GRAHAM

Producers know there are more than enough so-called "difficult clients" to go around. It's easy to believe they make it their life's work to challenge everything.

Endless Questions

There's no difficulty spotting them. Their signature strategy is bombarding you with endless questions that beg for rational answers. But, you're a professional and take their questions seriously, responding with solid, factual information. But, as you know, it doesn't work. You fail.

Experts suggest that advisors approach the client meeting as a conversation with no preconceptions about the problems or solutions.

No matter what you say, it's never what they want to hear. And they don't give up. They're masters at keeping the game going by punching one hole after another in your answers. It's as if they've set you up so they can entangle you in their trap.

It doesn't take much to convince you that it's a no-win situation. As much as you don't like admitting defeat, it's easy to see why you're ready to throw up your hands in frustration, and write off the client.

There are situations when enough is enough and bailing out makes sense. Some clients are downright unreasonable and the elastic only stretches so far.

Then, there's the "know-it-all" client who enjoys watching you get tied up in knots, and the others who string you along, piling up one objection after another, but are never satisfied. Not to mention those who ask endless "what ifs" to deliberately confuse you.

Even so, hidden among "difficult" customers are others who seem to fit the description. But, on a closer look, they're different and dismissing them can be a mistake.

Taking Personal Responsibility Seriously

These are an interesting, capable, and aware mostly younger group, who take personal responsibility seriously and think for themselves. Raising questions is second nature, as is challenging pat answers.

When these customers ask lots of questions, it's not to be difficult. They're particular about how they spend their money and they expect value. All of which helps explain why they can come across as being "difficult."

But before jumping to the conclusion that they aren't good customers, here's something to think about: they're really sending salespeople (including insurance agents) a clear message: "We don't want to be patronized and expect you to take us seriously."

They expect to be treated as an equal, as someone who is knowledgeable and serious, but who wants to make sure their understanding and information is accurate before saying yes.

In other words, behind what appears to be a "confrontational manner" are consumers who are serious about making the right decision. Although "difficult customers," they respond to salespeople who listen, provide solid information and are patient, which is why it's worth working with them.

Here are a few thoughts about what to do:

1. Be A Coach, Not A Salesperson. Make engaging the client your primary goal. Forget about what points you want to make or the message you want to get across. Put aside the self-serving "elevator speech," and the canned presentation.

Sure, the sale is important, but for that to happen, clients must feel you are the right salesperson for them. Do you have the level of knowledge needed to best serve them, and the necessary self-confidence that allows you to openly evaluate your recommendations? Do you let them know you're there to coach them by offering ideas and suggestions for protecting their assets?

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2. Make It A Dialogue, Not A Q&A Session. It’s easy for producers to think that just because they answer all a client’s questions that the sale is made. It’s even true when the person says they have no further questions. In other words, satisfactory answers don’t add up to buying insurance.

The “difficult customer” wants something more than a Q&A session with a salesperson. They want interaction, give-and-take. They view dialogue as the core of the sales experience. They want to emerge from the buying experience better informed and better equipped to manage their lives.

3. Think Of Closing A Sale As A Journey, Not An Endgame.

Getting a new client isn’t a prize. It’s a minor issue (no matter the size of the premium), compared to the possibility of having the opportunity to work with them over time.

So, be grateful for the client who asks questions and who wants to know more about insurance. They may be “difficult” at times (and time consuming), but they also trust you. And you don’t need to ask them for referrals. They say to their friends, “You should talk to my agent.”

As it turns out, “difficult” like beauty, is in the eye of the beholder.

No. 5: Monday Morning Reported Claims. This seems obvious, but it is amazing how often these are accepted at face value. What hobbies does the worker have? Had they mentioned anything to their co-workers on Friday about activities they were looking forward to over the weekend? Ask the injured worker straight up if they had anything happen over the weekend. If they are lying, they are probably praying that you do not ask about it. Read their body language when you ask them. What signals are they emitting?

No. 4: Unwitnessed Injuries. Not every claim is unwitnessed, but most every fraudulent claim is. Get into the mechanics of the injury. Were they in an area that they were not supposed to be? Who was the first person who saw the worker after the injury? Talk to them, even if it is not a supervisor.

No. 3: Refusing Diagnostic Procedures. Fraudulent claimants want treatment, not answers. They are looking to get into the system and to become a statistic. They will prefer to have a chiropractor lay their hands on them versus getting an X-Ray or an MRI that will tell them exactly what is wrong. If the claimant has a soft-tissue injury such as a back or neck injury, make sure that they seek treatment at a facility that can perform immediate testing.

No. 2: Vague Description of the Incident. Think of this as the smell test. Ask questions and ask yourself does what they are saying make sense. What exactly was the injured worker doing when they were injured? Does the body part that they injured seem to coincide with how they said the injury occurred? We understand that you are not a detective, but who knows the specifics of your business better than you do?

No. 1: Chatter. Go to the department where the injury occurred and talk with those who are left. Explain to them how you plan to fill in during their absence. Express concern for the injured worker and read their body language. Do they roll their eyes when you express concern that they are OK? If you get signals like this, sit down with those workers and get to the bottom of the story. Be careful not to incriminate the injured worker — you are trying to get information, not disparage the injured worker.

Trust Your Instincts

After going through these steps, you may have an injured worker whom you just know is trying to take advantage of the system. Every fiber in your body tells you so. What should you do at that point? First, you should remind yourself that everything about the workers’ compensation system is set up to protect the rights of the injured worker. That is the way it should be; it is what is called a “no fault” system. What that means is that many times the injured worker will get away with it. We would rather pay nine illegitimate claims than incorrectly deny one legitimate one. That doesn’t mean that you should just sit back and do nothing. Report what you know to your claims adjuster. Give them as many specifics as possible. Open up your resources and invite them to come make a recorded statement.

By paying attention to the signs, and working closely with your claims adjuster and giving them all the facts, you will have done your part to make sure that you are not playing the fool.

Matt Zender is vice president and Workers’ Compensation Product Manager for AmTrust Financial Services, one of the top three workers’ compensation insurers in the U.S.

A version of this article originally appeared on January 16, 2018 at PropertyCasualty360.com. Reprinted with sincere thanks.
Court Rules Against Insurer on Lengthy Water Leak

From NEWS SERVICE OF FLORIDA

Overturining a lower-court ruling, an appeals court Friday said a property insurer should cover at least part of the damage caused by a residential water leak that lasted more than a month. The unanimous decision by a three-judge panel of the 5th District Court of Appeal stemmed from damage that began in September 2012 when a water-supply line to homeowner Hugh Hicks' refrigerator began leaking.

Hicks was out of town until Oct. 25, 2012. While the leak started slowly, it was discharging almost 1,000 gallons a day when Hicks returned, the appeals court said. American Integrity Insurance Company of Florida denied a claim because part of Hicks' policy excluded damage caused by water leaks "over a period of 14 or more days." Hicks filed a breach-of-contract lawsuit, but an Orange County circuit judge sided with the insurer. In the appeal, Hicks argued that the exclusion applied to damage caused by the water leak from the 14th day and beyond.

The appeals court agreed and sent the case back to circuit court, with the extent of the losses within the first 13 days to be determined. "In light of the general principle that insurance policy provisions susceptible to more than one interpretation should be construed liberally in favor of the insured and strictly against an insurer, and that exclusionary clauses should be read even more narrowly, we hold that an insurance policy excluding losses caused by constant or repeated leakage or seepage over a period of 14 days or more does not unambiguously exclude losses caused by leakage or seepage over a period of 13 days or less," said the five-page decision by appeals-court judges Thomas Sawaya, Kerry Evander and Brian Lambert.

National Hurricane Center Testing 7-day Forecasts

From FLORIDA TODAY

National Hurricane Center officials are experimenting with extended forecasts that may someday predict the paths of hurricanes a full week in advance, compared with today's five-day forecasts.

"In 2018, for the first time, we're going to be doing in-house forecasts out to seven days because the techniques have gotten good enough," Mark DeMaria, NHC branch chief, told a classroom of Florida Institute of Technology students and faculty Friday afternoon.

"It's allowing us to go further into the future," DeMaria said.

Federal meteorologists started issuing 24-hour hurricane forecasts in 1954, two-day forecasts in 1961, and three-day forecasts in 1964. DeMaria said the NHC experimented with five-day forecasts in 2001, then began publicly releasing them in 2003 after a two-year trial period.

The experimental forecasts will add Day 6 and 7 hurricane tracks and maximum wind estimates. Rather than distributing this information to the public, DeMaria said officials will probably test seven-day forecasts for the next two years, then analyze the data and decide their fate.

"It's way beyond the normal watch time frame for the general public. There are certain activities for long-range planning where it would be an advantage. FEMA might be staging resources. Or, certain areas that are especially hard to get ready for hurricanes — like the Florida Keys, which take a long time to evacuate," DeMaria said.

He said NOAA's first Joint Polar Satellite System environmental satellite, which launched last November, will improve forecast accuracy. This low-orbit satellite's microwave sounders can measure atmospheric temperature and moisture through cloudtops.

The Atlantic hurricane season lasts from June 1 through Nov. 30.
Friday, DeMaria delivered a technical presentation on the evolution of hurricane forecast models to students and faculty in Florida Tech’s Olin Physical Sciences building. That evening, he gave a wide-ranging hurricane lecture at the Olin Engineering Building auditorium.

After polling the auditorium audience whether they evacuated for Hurricane Irma last September, DeMaria elicited laughs by joking that “three-quarters of the audience just saw a hurricane.”

He said the NHC’s average track errors for tropical storms and hurricanes were fewer last year than during any previous Atlantic hurricane season. In fact, he said the five-day forecasts are about as accurate as the two-day forecasts were during the 1990s.

“We actually had record-accurate forecasts at every single time period, out to five days, in 2017. Part of it was due to the fact that the hurricanes were at low latitudes. They were a little easier to forecast. It’s also due to the fact that the models have gotten better,” DeMaria said.

“This is really kind of an amazing achievement,” he said.

However, DeMaria noted that Irma’s forecast track bounced across Florida days before the monstrous storm struck.

“If you live here, you probably remember the forecast was kind of on the East Coast, it went over to the West Coast, it was at the East Coast, it was back to the West Coast. It was driving us crazy,” he said.

Philippe Whacked South Florida, But Not As A Tropical Storm

From THE PALM BEACH POST

Philippe whacked South Florida in October, causing two tornadoes in Palm Beach County and dropping rainfall of nearly 11 inches in some areas.

But a reanalysis by the National Hurricane Center of the late-season cyclone found it wasn’t a tropical storm when it strafed the Sunshine State.

Instead, Philippe had degenerated into a trough of low pressure while passing over west-central Cuba and before reaching the Florida Straits.

The postmortem on Philippe, which is standard procedure for every tropical cyclone forecast by the NHC in Miami, said the system lost its well-defined center – a key characteristic of a tropical storm — not long after reaching a peak intensity of 40 mph on Grand Cayman Island south of Cuba.

To be called a tropical cyclone, a system must have organized thunderstorms spinning counterclockwise around a well-defined closed-circulation center and not be attached to a frontal boundary.

“Operationally, the National Hurricane Center continued to issue advisories and maintained tropical storm warnings and watches for portions of southeastern Florida and the northwestern Bahamas (on Philippe) since there was an unusually high-level of uncertainty in real-time regarding the structure of Philippe’s circulation,” the report notes.

Philippe may have lived as a tropical storm for just six hours, according to the report.

Still, tropical storm or not, Philippe packed a punch.

It hit South Florida late on Oct. 28 buoyed by the development of a non-tropical low pressure area near the southeast coast of the state. Together, the two systems sent gale-force winds ashore, including 46-mph sustained winds at Fowey Rocks near Miami.

The National Weather Service in Miami said wind gusts reached as high as 80 mph in Palm Beach County where two tornadoes touched down in Boynton Beach and West Palm Beach.

At least two homes at Parry Trailer Village west of Boynton Beach were damaged, while a trail of debris showed winds tore from south to north on an isolated path.

Residents said after the storm that damage was unlike anything else they’d seen this storm season.

“We didn’t get damage like this from (Hurricane) Irma,” Aida Figueroa said in October.

From Boca Raton to Lantana, between 8 inches and more than 9 inches fell in the 24-hour period between that the remnants of Philippe menaced South Florida.

An unincorporated area of Boynton Beach north of Gateway Blvd. received a staggering 10.93 inches of rain during the event.

While the details in the Philippe report are fodder for weather geeks, they also reinforce the fact that a system can still do damage even if it loses its tropical status.

In 2012, Hurricane Sandy weakened to a post-tropical cyclone before it slammed into the Northeast, washing over barrier islands and damaging or destroying 650,000 homes.

Sandy ranks as the forth costliest storm on record for the U.S. behind hurricanes Maria (3), Harvey (2), and Katrina (1). Hurricane Irma is the 5th costliest storm on record with damages estimated at $50 billion.
Many opportunities to demonstrate leadership take place under informal conditions. Communication is both immediate and ongoing, 24/7. Team members, like everyone else, interact with each other in short bursts, with direct reports often to those in other cities or countries. Today’s successful leaders are Guerilla Leaders.

1. Good Leaders Use Time. Today’s most effective leaders know how to lead and inspire “on the fly.” They often use nontraditional means to lead formal projects and discussions. These leaders coach by phone, through e-mail, and even via social media where appropriate.

What approach do ineffective leaders use? The approach “spray and pray” springs to mind. That is, these leaders quickly disgorge all of their accumulated experience and hope it’s enough to prevent the team from failing. Related to this is a lack of proactive leadership (i.e., providing guidance before a team member takes on a difficult task or assignment) and an increase in reactive leadership (providing guidance after the fact).

2. Good Leaders Ask Probing Questions. A key part of leadership involves asking high-gain, insightful questions. Great leaders make the most of the seeking opportunity. They remember to ask strategic questions—those that will help team members discover insight into themselves, the situation, and other people concerned. These clarifying questions lead to better solutions. They also foster higher levels of trust and commitment by team members to taking.

Some leaders discover this method by trial and error. However, savvy organizations do not leave this to chance, as even smart businesspeople may not learn everything through experience. The fact is, most leaders do very poorly when it comes to clarifying. Active listening is a hallmark of the best leaders, but most need help developing this critical skill.

3. Good Leaders Show Appreciation. Effective leaders find ways to regularly and genuinely show appreciation for their team. One approach is the “STAR” model, wherein a leader describes a Situation/Task (ST) the individual or team handled, whether a problem, opportunity, challenge, or routine task. The leader also notes the Action (A) that the person or team took, including what they said or did, as well as validating the positive Result (R). The STAR acronym is also an effective model for showing appreciation:

- The Situation over Time (ST): The leader notices the individual having an impact.
- The relevant Attribute (A): What is it about the individual that the leader can count on?
- The Result (R) or impact of the team member’s attributes.

STAR appreciation goes beyond behavior: it recognizes who the person is as much as what he or she does.
Mission Statement:
The Latin American Association of Insurance Agencies is an association of insurance professionals whose purpose is to protect the rights of its member for the benefit of the consumer through education, information, networking and active participation in the political environment and community service.

Fund-raising Events:
Bowl-A-Thon
Golf Tournament
and other events

BLAAIA raised over $30,000 last year for Lifenet4families

Why the LAAIA
The Latin American Association of Insurance Agencies was founded in Miami in 1969 to unite and serve as a voice for independent insurance agents. Today, it is a strong network composed of members of various backgrounds and different roles in the industry, including agents, insurance firms and other companies.

As the Association continues to grow, the Broward chapter was born on September 2010 to serve the growing agency market in Florida.

The L.A.A.I.A. strives for an Insurance environment that is healthy for agents and fair for consumers by working on the following areas:

- Legislative
- Education
- Communication
- Community
- Support Networking

Agents like you make this association a success!

Member Benefits
- Largest Annual Convention in South Florida includes an array of educational programs, trade fair and social events
- Monthly Network Events: Including dinners as part of your annual membership fees
- Legislative advocacy for issues that affect you and your business
- Access to more than 200 members, representing Insurance Companies as well as insurance agents and peers
- Partnership Programs
- Education: Continuing education courses approved by the Department of Insurance by certified instructors
- Gain visibility and exposure through various BLAAIA committees
- Monthly newsletter keeping you informed
- Reduced advertising costs in several industry periodicals
- Community projects through charitable campaigns
- Reduced member rates on events throughout the year

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Legislative Fund (Optional) $50.00

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Credit Card # Exp. Date
Billing Zip Code
Security Code

Signature

I certify that the above listed information is true and accurate and that I accept all regulations of the constitution of the Latin American Insurance Agencies.