SOCIETY OF INSURANCE TRAINERS & EDUCATORS

InSITE

Information for the Society of Insurance Trainers & Educators

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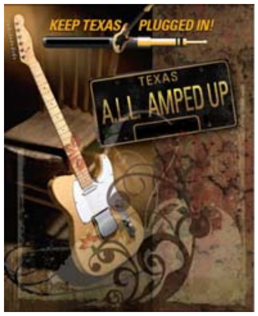
November/December 2010



KEEP PLUGGED INTO SITE!

SITE 2011 Annual Conference
Austin, TX
June 26 – 29, 2011

A Learning Experience And Networking Opportunity You Won't Want To Miss!

Management will rightly ask – "WHY the SITE Conference?" Here are a lot of great ways to show the "Return on Investment" for your attendance:

NEW FORMAT

You asked for more hands-on learning and the Programming Committee responded! Austin will debut a new series of Learning Labs — extended interactive workshops where you can deal with real issues as a participant. These sessions will complement our traditional and popular Concurrent Presentations, Cracker Barrel Sessions and Keynote Speakers to truly round out your learning experience. More on all our topics in the next InSITE!

LEARNING TRACKS

This year our focus will be on four themes that will help you navigate the wealth of resources available and enable you to bring back great returns in targeted areas for your companies. The featured tracks this year are:

- Career/Personal/Professional Development for Trainers/Talent Management for Learning Leaders
- Instructional/Curriculum Design – including E-Learning and ILT (instructor lead training); building claims, underwriting, sales curriculums; matching curriculums to business strategy
- Creativity/Innovation/Change/Influence – "Energize your Training"
- Training Uses of Technology – Video, audio podcasts, social technologies

KEY NOTES

Our three extraordinary keynoters are kicking off Conference on Sunday, energizing our Monday agenda and closing our learning session Tuesday evening. You won't want to miss a single minute of this exciting conference – AND make sure you plan on attending the great Risk Management Tours on Wednesday morning before you leave for home.

GINNY CLARKE

Optimized talent is the secret weapon for companies seeking peak performance. Many organizations claim to recognize that their talent is their most valuable asset. Yet few organizations, especially on the heels of this recent recession, are investing in an infrastructure that lever-

(continued on page 4)

Table of Contents:

President's Message

When my daughter registered to vote for the first time prior to the last Presidential election, we had lengthy conversations about the process of voting and the importance of doing research about candidates and initiatives. After the election, my daughter told me that several of her classmates at the Community College were very vocal in expressing their discontent regarding some of the political outcomes. She asked them if they had voted yes or no and their response was that they had not voted. I told her it was not uncommon for people to tell you how they feel but they didn't let their voice be heard and counted when they chose not to vote.

Can we even imagine how different our State or Federal Government might be if the majority of people opted to let their voice be heard? It's sad to hear on the news that we had a "record voter turnout of 35%" in an election. Only 1/3 of those registered to vote exercised their right to vote.

If you've stuck with me on this one, you're probably wondering where I'm going. SITE has been structured to provide valued-added benefits to its members. We know that things like technology and the economy affect how we are able to do our jobs. As a Board, we've been taking a serious look at the services we provide to membership and want to ensure that they continue to meet the needs of our members.

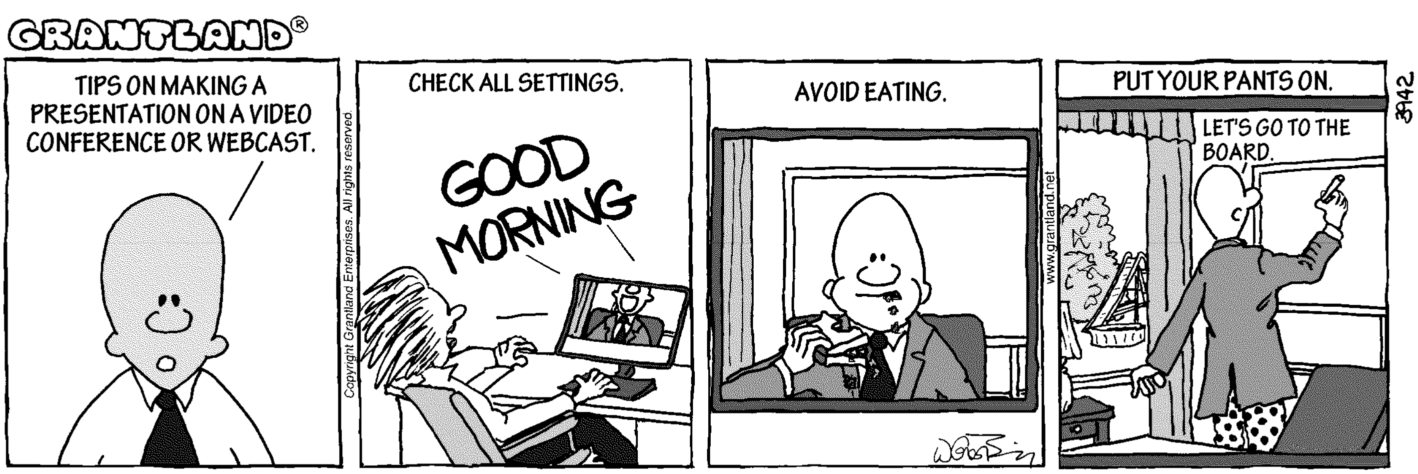
What do you value about your membership in SITE? When we send out a survey on a specific topic do you respond and let us know how you feel? Your opinions and ideas are important to us. Imagine the experience and insights that our membership could share to move SITE from good to great if they would choose to share.

As an all-volunteer society, we rely on individuals stepping up and speaking out to continue the viability of this member-based organization. I encourage you to get involved. Let your voice be heard. Make a difference.

Brenda Davis
SITE President
(619) 849-3757
bdavis@alliantinsurance.com

Want to use your 2010 budget to pay for Austin in 2011?

2011 Conference Registration will be available online at www.insurancetrainers.org on December 1, 2010.



Virtual Cracker Barrel:

"Intellectual Property Considerations for Trainers"

November 19, 2010

11:00 AM - 12:00 PM EDT

Join **Ken Swymer** and his guest **Arthur Carvajal**, J.D., **WebCE**'s Executive Editor and General Counsel as they address intellectual property and its use by trainers. Whether you create your own training materials or use those of others, you'll want to know how to protect your rights to your original work as well as how to properly use the work of others in your presentations. This discussion will cover some fundamental principles of copyright and the fair use doctrine and how copyright law attempts to keep pace with rapid advances in technology and instantaneous, worldwide dissemination of information.

Space is limited. Reserve your Webinar seat now at: https://www1.gotomeeting.com/register/437360441

Please contact Kenneth.Swymer@LibertyMutual.com if you have any questions.

Membership News

Another work year is speeding by and we find ourselves in the 4th Quarter again – the busiest time of the year in my organization. Brokers are working tirelessly to make year-end sales, Field Sales Reps are absolutely crazed to get the business processed, paid and on the books. Support for those sales has our employees whipped into a frenzy of year-end activity. Is your 4th Quarter crazy? Turning *toward* SITE business, and away from the crazy 4th Quarter rush, is like a mini-vacation!

I want to share the results of the SITE 'Train-the-Trainer Program' surveys we conducted in the past few months. We experienced a small percentage of our overall membership responding to the surveys, and only 65% of those stated SITE should offer an 'advanced level' Trainer development program. With these results, we will direct our efforts toward assuring our current Train-the-Trainer Program is the best it can be. **Mark Fine**, Central Region RVP, will lead the research, analysis, and any proposal, for enhancements to our Program. If you want more information, please let me know.

At the end of September, your SITE Board of Directors met in Austin, TX at the site of our 2011 Annual Conference. I had never been to Austin – I can't wait to get back to this city that is busting with excitement, activity and music. Watch for Conference information and Early Bird Registration to open on December 1, 2010. Austin promises to match the energy of SITE Conference attendees and you don't want to miss it!

Finally, no SITE business ever occurs that isn't somehow touched by our Executive Director, **Kathy Hodge**. Kathy built many friendships as a long-time SITE member, and while she ran our society day-to-day for the past 3 ½ years. I own a necklace Kathy and her daughter made and I will continue to wear it proudly. Thank you, Kathy, for your commitment and dedication. We hope to see you at a Conference in the future!

Teresa Headrick
VP Membership Services
(423) 294-1927
theadrick@unum.com

Imagine your Company in Lights…

Consider a SITE sponsorship for the 2011 annual conference in Austin, TX. Conference sponsors will receive:

- Recognition in the conference program
- Signage listing all sponsors at the annual conference
- Recognition in InSITE, the association newsletter
- Recognition at the conference and at the member's annual Business Meeting

We have several levels of sponsorships available and hope your organization is able to contribute to the success of our conference. The levels of sponsorship are as follows:

- Diamond Level ($5,000 +)
- Platinum Level ($2,500)
- Gold Level ($1,500)
- Silver Level ($750)
- Bronze Level ($749 and under)

For more information regarding this exciting opportunity, contact **Sue Baillargeon** at baillars@msagroup.com or **Teresa Headrick** at theadrick@unum.com.

"Keep Plugged Into SITE"

(continued from page 1)

ages their employees to their optimum level. At the same time employers are seeking more productivity and innovation from their employees and employees want more from their employers. Achieving the right balance requires a paradigm shift.

Ginny Clarke is an expert in talent and career management, diversity recruitment and executive coaching. Her firm, **Talent Optimization Partners, LLC**, is a talent management consulting firm which serves corporations, fast-growing companies and government entities. It specializes in leadership assessment, talent acquisition and retention, diversity recruiting and executive coaching services. She is widely respected as a thought leader and practitioner of recruitment and retention strategies beyond the traditional definitions of diversity.

Ginny's key points include:

- Hiring managers and other leaders need to learn more about talent management and acquisition, including how to assess talent effectively
- Diversity must be embedded in all processes to enhance representation and innovation
- Cultural competence doesn't just happen; it must be cultivated at the highest levels
- Employers need to teach employees how to chart their own careers and provide support along with other professional development programs

JONES LOFLIN

Experiencing some angst about ALL you have to do? Feeling overwhelmed just thinking about how you're managing both your professional and personal endeavors? Struggling as a trainer or leader of others because you rarely get to do more than simply take care of their crisis? If your answer is YES, this presentation is for you. Based on the award winning book, ***Juggling Elephants***, expect to leave this program better equipped to focus your time and energy to get more of the things done that are important both to you and your organization. **Jones Loflin**, the co-author of ***Juggling Elephants***, brings a wealth of humor and practical solutions to help you run YOUR circus instead of letting the circus run you.

Drawing on skills honed as an educator, business owner, and speaker, Jones has created and conducted training programs for groups ranging from international corporations and trade associations to government agencies and educational institutions. His client list **includes Microsoft, Hilton Hotels, Bayer Health Care**, **the U.S. Postal Service, Siemens International, Arrow Shirt, Mattel and the U.S. Military**.

Here are some key points Jones will cover:

- Organizing your time and energy to better accomplish goals and objectives
- Better managing and/or minimizing interruptions and distractions
- Better leveraging the resources offered by EVERY member of your team
- Addressing the unique needs of others to get their full engagement
- Creating a positive and engaging environment

SARAH CALDICOTT

Although today we readily recognize **Thomas Edison's** mastery for transforming ideas into commercial success, few realize that Edison was also an inspirational leader who devoutly believed in developing the talents of his employees. Edison's 10,000 volume library – housed in his famed West Orange Laboratory – made his collection one of the top 5 largest libraries in the U.S. at the turn of the 20th century. Edison, America's great innovator, allowed every employee free access to this library, and he heartily encouraged his people to learn through reading and experimentation on a daily basis.

It is estimated the total value of Edison's world-changing inventions – along with his 1,093 U.S. patents – would today be valued at more than $1 trillion globally. Of the six industries Edison pioneered, all still exist, and one stemmed from a major invention he developed for the insurance industry.

Edison believed deeply in the power of cross-training. Edison's project teams were intentionally designed not only to provide continual learning for every member, but to develop and train new innovation leaders for his diverse enterprises. Edison's creation of learning organizations at his Menlo Park and West Orange labs reveal what it takes to achieve an innovation mindset today, and to drive a lifelong love of learning. Edison's Five Competencies of Innovation today offer us a timeless guide for success as leaders and developers of talent in the 21st century.

A great grandniece of **Thomas Edison**, **Sarah Miller Caldicott** has been engaged in creativity and innovation throughout her life. Inspired by a family lineage of inventors dating back five generations, Sarah began her 25 year career as a Marketing executive with major brand driven firms, including **Quaker Oats** and the **Helene Curtis** subsidiary of **Unilever**. Sarah's specialty lies in developing innovative growth strategies for new products as well as mature brands.

Sarah is President of her own Chicago based consultancy, the **Power Patterns of Innovation**. Power Patterns offers expert guidance to organizations of all sizes on how they can create innovation success in the global economy.

Sarah's key learning points:

- How to apply Edison's environments for continuous learning today
- Why Edison's use of intrinsic and extrinsic rewards stimulated his employees to learn
- How you can build a learning organization that is also collaborative, as Edison's were
- How Edison cross-trained his employees, yielding a vibrant and flexible workforce
- What it takes to think like an innovator

Notes from sessions and presenters will be available following the Conference so you can report back all the fabulous benefits of the Conference to your leadership, share information with your learning colleagues and incorporate information and techniques into your learning practices. Finally the networking you do in Austin will provide a continuous resource as your organization seeks best practices and to shorten the learning curve on new projects. This way of bringing full value from the Conference is a truly impressive ROI.

See you Austin!

Paul Balbresky, CLU, ITP
Immediate Past President
(856) 985-0955
pbalbresky@comcast.net

Congratulations to the Chicago Train-the-Trainer Class of 2010!

Back Row: **David Mahlan** (Health Care Service Corporation), **Bill Quoss** (SITE TTT Facilitator), **Peter Hertzberg** (Marshall & Swift Boeckh), **Paul Stout** (Health Care Service Corporation), **Stephen Froiken** (Kaplan Professional Education), **Larry Kendron** (SITE TTT Facilitator)

Front Row: **Kesha Jackson** (Health Care Service Corporation), **Darlene McCoy** (Health Care Service Corporation), **Nia Smith** (Allstate), **Laura Crump** (PMA Companies), **Wendy Lockman** (Affirmative Insurance Services), **Suzie Arment** (Grinnell Mutual Reinsurance Company)

HOST: Health Care Services Corporation. Special thanks to **Mary Jo Burfeind, Joe Knytych** and **Angelica Ruiz!**

Training Tips from the Chicago class:

1. **Get your objectives.**
2. **ADDIE is a cycle.**
3. **Review materials for copyright issues.**
4. **Design is key to driving training.**

"If content is King then context is Queen."

- Elliott Masie (Used by permission.)

To register for SITE Train-the-Trainer, go to www.insurancetrainers.org, click the Train-the-Trainer tab in the left column, and click Register Today. You may pay with credit card or check (mail-in option).

Date:	Region:	Location:	Thank You to our Host:	Registration/Cancellation Deadline:
March 8—11, 2011	Southern	Atlanta, GA	Crawford & Company	February 17, 2011
May 3—6, 2011	Eastern	Concord, NH	Independent Insurance Agents & Brokers of Hew Hampshire	April 14, 2011

Questions? Contact TTT Program Manager Charlotte Long at charlotte.long@comcast.net.

2009-2010 Year End Financial Report

Assets & Liabilities

Year End		6/30/2009		6/30/2010
Cash and Bank Accounts				
Certificates of Deposit	$	238,136.32	$	297,620.00
Checking	$	24,291.52	$	18,476.31
Money Market	$	233,909.71	$	170,224.15
TOTAL ASSETS	**$**	**496,337.55**	**$**	**486,320.46**
LIABILITIES				
Future Conference Liability	$	150,000.00	$	200,000.00
General Operations Liability	$	120,000.00	$	120,000.00
Member Development	$	10,000.00	$	10,000.00
TOTAL Liabilities	**$**	**280,000.00**	**$**	**330,000.00**
EQUITY	**$**	**216,337.55**	**$**	**156,320.46**

Income & Expenses

INCOME	Society Year 2008-2009	Society Year 2009-2010
Member Dues	$67,442.41	$57,120.43
Prior Year Annual Conference	$4,114.89	$48.50
Current Year Annual Conference	$157,804.31	$127,456.94
Interest Income	$9,499.56	$5,076.46
Misc. Income	$72.67	$222.67
Train-the-Trainer Program	$32,647.92	$21,291.29
ITP Designation	$1,575.00	$1,400.00
TOTAL Income	**$273,156.76**	**$212,616.29**
EXPENSES		
Prior Year Annual Conference	$108,066.29	$45,014.96
Current Year Annual Conference	$54,555.97	$33,901.09
Board Meetings & Travel	$5,394.82	$7,543.98
Meetings & Activities	$1,252.91	$1,819.02
Telephone, Fax, Internet	$2,173.50	$2,250.31
Insurance	$6,566.00	$6,918.00
Awards & Scholarships	$1,890.36	$2,887.78
Stationery & Printing	$24.50	$0
Postage	$1,070.62	$1,007.25
Rent	$270.86	$270.86
Supplies	$1,498.42	$334.30
Accountant (tax preparation)	$350.00	$625.00
SITE Management Expenses	$46,580.43	$55,289.17
Miscellaneous	$946.96	$385.98
Computer (software, contracts)	$1,396.33	$1,511.59
Credit Card Processing Fees	$4,486.02	$4,263.47
Train-the-Trainer Program	$14,190.84	$25,118.89
New Projects Development	$0	$0
Public Relations/Marketing	$0	$1,616.73
Programming Services/Website	$3,270.00	$9,375.00
SITEconnect	$0	$7,500.00
TOTAL Expenses	**$254,164.83**	**$207,633.38**
Difference (income & expense)	**$18,991.93**	**$4,982.91**

2011 Lois A. Markovich Innovation Award

NOMINATIONS NOW BEING ACCEPTED

The SITE Board of Directors is pleased to invite nominations for the **Lois A. Markovich** Innovation Award again this year to recognize the accomplishments of our members. The Innovation Award is presented each year at the SITE Annual Business Meeting.

The award recognizes organizations for new and innovative training programs as well as commitment to continued improvement through innovation.

Examples of projects that have received past awards include:

- Development of a unique instructional product or intervention.
- Consulting initiative that impacted performance and the bottom-line by using a creative approach
- Results achieved through the use of practices, interventions, and tools from the entire scope of workplace learning and performance such as electronic learning technologies, performance improvement, organizational learning, and technical insurance training/education.
- Research project that impacted learning and performance

Your submission should be limited to two pages and should contain the following information:

- The purpose of the initiative
- People and resources involved
- Dates of implementation
- What was done (i.e. - training, consulting, research, development, facilitation etc.)
- What was innovative about the approach
- Results achieved
- Other pertinent data may be attached

You may nominate yourself or others in your organization; only SITE members will be eligible to win. This is an excellent way to reward those “hidden trainers” and subject matter experts who do an excellent job. Also, getting recognition for your company will enhance your standing as well. If you are selected for this year’s award, we will ask you to share the results with SITE membership through an article for the Website or by conducting a concurrent session at the Annual Conference in 2012.

A committee of past Presidents will review the submissions and select the award recipients. **Please submit your nominations no later than April 15, 2011 to Paul Balbresky at pbalbresky@comcast.net.** Don’t delay! If you have questions, please feel free to contact me.

Paul Balbresky, CLU, ITP
Immediate Past President
(856) 985-0955
pbalbresky@comcast.net

2011-2012 Board of Directors Nominations are now open!

Each year, SITE has Board and Regional Director positions available for those members who are interested in leading the major initiatives of our professional association. You do not want to miss your opportunity to engage at the Board level or to contribute as a Regional Director.

As a first step, explore the SITE website to learn about the Board positions. Review our Bylaws to better understand the mission of our organization. Read the Board meeting minutes to learn about the major issues discussed during Board meetings. Review past issues of InSITE to see the activities of this association.

Serving on our non-profit Board is a great way to give back to our profession and build your leadership skills. Plus you get to serve with some amazing SITE members.

Board member terms of service officially begin on July 1, 2011, the start of the next Society year. Positions include:

- President (1 year term)
- VP- Annual Conference (1 year term)
- VP- Member Services (1 year term)
- VP- Marketing (1 year term)
- Secretary (1 year term)
- Treasurer (1 year term)
- 4 Regional VPs (2 year terms, 2 new terms starting each year)
- Regional Directors (no specified term)
- Committee Chairs (no specified term)

If you are interested in a Regional Director position or serving on the Board of Directors, complete the application form found at www.insurancetrainers.org under the Member Information tab, SITE Board tab, Board Application). Please return completed form to me at pbalbresky@comcast.net. **The deadline for nominations is Friday, January 15, 2011.** If you have questions or need additional information, please contact SITE President **Brenda Davis** (bdavis@alliantinsurance.com), SITE Executive Director **Kathy Hodge** (ed@insurancetrainers.org), or me.

Paul Balbresky, CLU, ITP
Immediate Past President, and Chair, Nominations Committee
(856) 985-0955
pbalbresky@comcast.net

SITE Board Position Description Vice President—Marketing

The VP Marketing is a member of the Executive Committee and has the following responsibilities:

- To promote the SITE Brand
- Develop and maintain appropriate promotional literature and material
- To establish and implement the SITE Marketing Strategy
- To recommend a budget to the Board
- To promote membership growth
- To support other members of the Board to promote various activities
- To establish a Marketing Committee to help implement the Marketing Strategy
- To attend the regular Board meetings and report progress of various activities at the monthly Conference Call

SITE Board of Directors 2010—2011

President
Brenda Davis, AAI, AIS, ITP
Training Coordinator
Alliant Insurance Services, Inc.
619-849-3757
bdavis@alliantinsurance.com

Immediate Past President
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Principal
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Vice President - Member Services
Teresa Headrick, PCS, FLMI, ITP
Director of Training
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Vice President – Annual Conference
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Eastern Region Vice President
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Western Region Vice President
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Director of Marketing, West Region
Markel Corporation
480-905-5059
cbehymer@markelcorp.com

New SITE By Laws Pass by a Unanimous Vote!

The SITE Board of Directors is pleased to announce the passage of 10 changes to the By Laws for SITE. During the month of October, all designees were asked to cast their vote for the proposed changes. A summary of the changes is provided below. If you have any questions concerning the new bylaws, or wish to review the previous version, please contact me.

Sincerely,

Brad Gutcher

Secretary
(614) 249-8582
gutcheb@nationwide.com

Summary of Changes

Change # 1

ARTICLE IV

Board of Directors

Section 2. Composition and Term.

(a) Voting members of the Board of Directors shall consist of the officers defined in Article 5 section 1 plus the immediate Past President and regional vice presidents.

(b) Regional Vice Presidents shall be elected for two year terms; and, can be re-elected if desired. Unexpired vacancies shall be filled by appointment by the President.

(c) Each Regional Vice President shall be the chief administrator of, and shall be responsible for all regional activities, including routine contact with members, regional recruiting and regional membership, and other duties as assigned. The Vice President - Member Services shall coordinate the activities of all Regional Vice Presidents.

(d) Former officers are eligible to be elected or appointed to the Board to fill unexpired terms.

(e) The Secretary of the Society shall also serve as Secretary of the Board of Directors.

(f) The President of the Society shall also serve as Chairperson of the Board of Directors.

Change # 2

ARTICLE IV

Board of Directors

Section 6 Notice.

Notice of all meetings of the Board of Directors shall be sent to all members of the Board in writing at least ten (10) days in advance setting forth the date, time and place and the agenda of items to be discussed at such meeting.

Change # 3

ARTICLE V

Officers

Section 1. General Provisions.

The National Officers of the Society shall be a President, a Vice President – Member Services, a Vice President - Marketing, a Vice President - Annual Conference, a Secretary and a Treasurer (whose positions may be combined), each elected by ballot for one year beginning July 1 following election. Additionally, the Immediate Past President is a National Officer. No President, Vice President – Member Services, Vice President - Marketing, or Vice President - Annual Conference shall succeed himself or herself in office more than once; the succession of Secretary and Treasurer shall not be so restricted. The position of Executive Director will be filled by the Board of Directors, appointed without limitation for succession, serving at the will of the Board of Directors.

Section 2. Bond.

The Treasurer, Executive Director and all those who are authorized to handle money or sign checks shall be bonded in an adequate amount for the financial responsibilities involved, and the records shall be carefully audited annually by a committee of two members appointed by the newly elected President of the Society.

Change # 4

ARTICLE V

Officers

Section 4. Financial Authorization.

The Treasurer or the Executive Director, and cosigners as designated by the Board of Directors, shall be authorized to sign for and on behalf of the Society, any and all checks, drafts or other orders with respect to any funds to the credit of this Society, and shall disburse all funds as directed by the officers of the Society.

Section 5. Membership Roster.

It shall be the responsibility of the Executive Director to keep an up to date membership roster that is available electronically.

Change # 5

ARTICLE VI

Annual Dues and Assessments

Section 1. Annual Dues.

Dues payments will be billed on the anniversary of the member's membership activation.

Section 2. Nonpayment.

All Members who have not paid current dues by their renewal/anniversary date will be removed from the membership roster. Inactivated members will be allowed to rejoin at anytime.

Section 3. Registration Fees for Annual Meetings.
All annual conference registration fees shall be set by the Board of Directors with due regard to the condition of the Treasury.

Change # 6

ARTICLE VIII

Delete Article VIII

Change # 7

Renumbered ARTICLE IX to ARTICLE VIII

Change # 8

ARTICLE IX

Committees

Section 1.

After the annual business meeting and before September 1, the

President shall appoint members to serve as chairpersons on the following committees:

Standing Committees:

(a) Executive Committee

(b) Annual Conference Committee

(c) Nominating (annual election)

(d) Auditing

(e) Temporary Committees may be appointed by the President as needed.

Section 2.

The power to establish other permanent committees shall be vested in the Board of Directors.

Section 3 Nominating Committee.

Nomination committee will be comprised of the Immediate Past President (serving as Chair), the President, and the Executive Director. This committee shall present its slate to the Board at its Winter meeting and to the membership thirty days prior to the annual meeting. At the annual meeting this slate, plus additional nominations by Designee Members from the floor, shall be the subject for voting following normal parliamentary procedure.

Section 4 Annual Conference Committee.

The Vice President - Annual Conference, with the approval of the President, shall appoint an Annual Conference Committee to plan the program and activities for the subsequent year annual conference.

Section 5. Auditing Committee.

The newly elected President shall appoint an Auditing Committee for each annual business meeting. Their report shall be submitted to the membership at the annual business meeting.

Section 6 Executive Committee.

An Executive Committee comprised of certain members of the Board of Directors shall meet a minimum of twice each year to conduct the affairs of the Society. This Executive Committee shall include the President, Vice President Member Services, Vice President-Marketing, Vice President - Annual Conference, Treasurer, and Immediate Past President. Others, as invited by the President, may attend such meetings. The Executive Committee represents and has the same power as the full Board of Directors.

Change # 9

ARTICLE X

Distribution

The current Articles of Incorporation and Bylaws shall be made available to all members of the society.

Change # 10

ARTICLE XI

Amendments to the Articles of Incorporation shall be proposed by not less than five members of the Society. Such proposal must be in writing. An amendment may be adopted as presented, or as modified, by a three fourths vote of the qualified Designee Members, or their proxies, present at any annual business meeting, provided that the amendment shall have been presented to the Chairperson of the Board of Directors two months in advance of such meeting, and circulated to the membership. One month prior to the annual business meeting, a form for naming a proxy shall be made available to the Designee Member upon request to the Executive Director.

Learning Leader Advisory Council

SITE has established a discussion forum of learning officers to explore topics of interest facing our T & D organizations, as well as provide insight to SITE's Board by identifying trends in Education to help plan new services for our members. Members rotate through an 18 month term allowing a regular infusion of new ideas while assuring the commitment does not intrude too heavily on their busy schedules.

Current Council members include **Cathy A. Oloffson**, Director, Corporate Learning & Development, **COUNTRY Financial Insurance Services**, **Mike Kaspar**, Executive Director of Leaning and Talent at **Health Care Service Corporation**, **Richard S. Pitts**, Vice-President and General Counsel to **Arlington/Roe & Co., Inc**., and General Counsel to the **Independent Insurance Agents of Indiana, Inc**, and **Dan Sakimoto**, Vice President, Employee Development for **Alliant Insurance Services**.

Our first virtual meeting focused on:

- Use of technology – specifically networking for L&D uses.
- Virtual technology for meetings and training;
- The issue of some next level(s) of Train the Trainer;
- The impact of technology and the economy on SITE's Annual Conference;
- Metrics – what to measure, when, and how;
- How to access multiple learning communities in larger companies.

At our most recent call in October, we focused on Informal Learning. Here are some excerpts:

- Informal Learning is unstructured in the sense that it is outside traditional workshop, webinar or E Learning environments. Often they start with objectives and methodologies and then evolve to an informal and Ad Hoc form.
- Organizations try to listen to their communities for direction and future developmental projects. Learners and their companies value these chances for rich interaction which may function as types of "help desks."
- Younger employees in particular may be drawn to companies that are perceived as innovative and responsive. Informal techniques help enhance both the current culture and efforts to bring in talent for the future.
- The group did not report any significant measurement efforts to date; however, conversations are in some cases monitored to check the use of tools; content; and if resources dedicated to informal means justify time and energy spent.

We are currently looking for 2 more members to complement the group – expanding input while still retaining small size to facilitate interaction. If you have suggestions for candidates, send their names, contact information, and affiliations to me at pbalbresky@comcast.net.

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Immediate Past President
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Regional News

Central Region

Fall is such a great time of the year! School is back in full swing, the leaves and some plants start to change colors and drop their leaves, and SITE Socials are held in various towns/cities across the country. This Fall (in October), we had 7 SITE Socials hosted in the Central Region in the following cities: Indianapolis, IN; Detroit, MI; Columbia, MO; Normal/Bloomington, IL; Omaha/Lincoln, NE; Minneapolis/St. Paul, MN; and Chicago, IL.

Thanks to all the members who hosted one of these events and for the members and non-members who attended. Already, we have had four people offer to host a Social in the Spring (April) and I would love to have many more. We are going to try to have more Socials in the areas where we have a large concentration of members, especially in the larger metropolitan areas. Also, in the Spring, we are considering having a ½ day workshop/seminar on a topic of interest with a good speaker followed by the SITE Social in the evening for as many areas of the Central Region as we can get people to help us organize these events. The feeling is people may drive a longer distance for the workshop…especially if there is a Social event following it. If you would like to volunteer to organize one of these events or have ideas of broad topics that would appeal to many members and/or contact information for a speaker/presenter, please let me know as soon as possible.

The Central Region continues to have good people step up to take on additional roles within our organization. I'm proud to announce the addition of a new Regional Director in Nebraska. Her name is **Bobbi Gottula**. She is a Training and Design Support Specialist with **Allstate/Lincoln Benefit Life** located in Lincoln, NE. Her contact information is 402-328-6952 and bobette.gottula@allstate.com. If you are located in Nebraska and would like to volunteer at anytime to help Bobbi and others out with events, etc., please feel free to contact Bobbi.

So much is going on with SITE right now. I encourage each and everyone one of you to think about your own Personal Skills package. What are your strengths and in what ways could you benefit the SITE organization? Are there skills you are not getting to use in your current job or skills you would like to develop? SITE has so many ways for you to get involved and I encourage you to give it some thought as we get closer to closing out 2010 and entering into 2011. It wasn't until I was nudged a bit back in 2007/2008 that I started to really get involved with SITE and really began to get the full benefit of the SITE membership.

Have a wonderful holiday season… and please let me know how we can continue to do a better job as an organization to keep you interested and engaged, so you will want to encourage others to join us as well!

Mark Fine
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Eastern Region

Where did the year 2010 go?   Many of us in Training and Development are wrapping up our 2010 objectives and setting the stage for our year 2011 training activities. I hope that you have included SITE in your next year's plans. In addition to the annual conference being offered in June in Austin Texas, there will be a number of opportunities for you, and your training staff, to improve your training knowledge and skills and to network with fellow SITE members by taking advantage of SITE's Train-the-Trainer Program, socials, the Insurance Training Professional Designation (ITP), monthly web meetings, and SITE-connect. For those who would like to enhance your leadership skills next year, we also have a number of volunteer opportunities such as working on one of the many conference committees, writing an article for InSITE, or serving as a regional director in assisting your Regional Vice President in spreading the word about the benefits of SITE membership throughout your local training community. Feel free to contact your SITE Regional Vice President to explore these leadership opportunities. Finally, the most up to date information about member benefits and the calendar of events is located out on our Web site: http://www.insurancetrainers.org.

I would like to thank **Chris Behymer**, SITE Western Region Vice President, for sharing his knowledge about how the economy has affected the delivery of training to company personnel and independent agents during our virtual cracker barrel (roundtable discussion) conducted on 10/29/10. Schedule for 11/19/10 is a session with **Arthur Carvajal ,** J.D. about how intellectual property laws affect trainers. Wrapping up the year is the 12/17/10 session about time element coverage with my guest **Chris Boggs**, who authored a book on this topic.

I hope that year 2010 was a rewarding training and development experience for you and I look forward to working with you in 2011.

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Southern Region

Greetings from the South!

As I began to ponder about the topic of this article, I received a phone call from a new member that attended their first conference in Indy. This member had several wonderful experiences at the Conference and questioned how SITE operated and what it was like to serve as a member of the Board. With this one phone call, I knew what my article would be about….My first 5 months as a SITE Board member!

I consider any new committee or Board assignment as a project. For individuals that know me, I drop into project/

process management overdrive and first start by asking a lot of questions and reading any historical data that I can find to understand the current environment. This position was no different.

- **June** brought a large amount of information to read about the history of the SITE organization, procedures, bylaws, Board member responsibilities, financial reports, and knowing whom to call when I had a question or needed further information. I felt like I had my feet wet just enough to understand the workings of the organization or so I thought!
- **July** started with my second Board conference call and an agenda full of past conference evaluation results, schedules, volunteer lists, and budgets to provide guidance and assistance to our VP of Conference to make the next Conference for our members even more beneficial. What a rewarding experience!
- **August** found me reviewing marketing options and tools, monthly member report numbers, welcoming new members to the Southern Region, and brainstorming a Membership Drive Campaign. We just can't survive without our members in a 100% volunteer organization.
- **September** gave me an opportunity to host a face-to-face Board meeting right in the middle of Austin, Texas where the 2011 Conference will be held. The Board spent valuable time together exploring our strengths through a Strengths Finder exercise and making assignments based on our strengths. Personal and professional development in action!
- **October** ended my first 5 months on the Board and now I really feel like a contributing member. We are working on making SITE the best training organization by reviewing our procedures and processes to better serve you, our members.

Would I do this all over again knowing what I know now? YOU BET! Have I gained value? Yes, in both my personal and professional development.

I look forward to the next several months of representing the Southern Region on the SITE Board. If there is anything I can do for you, please feel free to reach out to me.

See y'all in Austin in 2011!

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Western Region

You Can Learn a Lot by Asking

On October 28th, I was invited to give a presentation at the Annual Education Meeting of the **Oregon Surplus Line Association** (SLA) in Portland. The topic for the day was Insurance Trends, or what is happening and what will possibly happen in the insurance marketplace in the future. A total of 52 people attended this three-hour class and while we spent the bulk of the time talking about written premium, surplus, reinsurance, underwriting, catastrophe management, and claims, we managed to venture into the world of education as well. The insights gained from the audience were quite interesting and are worth sharing with SITE members from around the country.

First of all, a little background is needed to set the stage. Excess and surplus lines insurance (E&S) is a relatively small portion of the total property and casualty insurance market in the United States. E&S business generally makes up less than 10% of the total written premium on an annual basis, but, we like to think it is an important 10%. Surplus lines agents, brokers, and companies help write risks that do not qualify for coverage offered by standard carriers. Examples include vacant property, accounts with a loss frequency or severity problem, new ventures, or risks requiring high limits of property and/or liability protection.

A number of states, including Oregon, have established surplus line associations which are sometimes referred to as stamping offices. These organizations work closely with insurance regulators in the state to assist in the collection of surplus lines premium taxes and monitor compliance with state statutes. They also provide a valuable service in terms of educating the public and the insurance community about E&S insurance.

Class participants included a mix of independent agents, national surplus lines brokers, locally owned managing general agents, company underwriters, and two people from the Financial Analysis Department of the Oregon Division of Insurance. As expected, the group contained people for all four generations currently in the work force: traditionalists, boomers, generation X and generation Y. All in all, a real potpourri of people, occupations, and perceptions.

Right before we took a break, I posed the following question: How can training have a positive impact on your firm and what can we do collectively to attract new people to our industry? My instructions were to give this some thought and I would capture their responses when class resumed. Their comments are summarized below.

- In spite of a challenging economy, the licensing classes offered in Oregon are still churning out a number of newly licensed agents. The unfortunate part is that while these new agents might have a license to sell insurance, they are not totally prepared to deal with the complexity of many insurance contracts. The comment was made that it was like bear hunting with a switch! Insurance has become much more complicated over the years and coverage knowledge is just not there for the "newbie's."
- Insurance schools offered by many companies have declined or been eliminated in order to save money. The use of a variety of internet based training is useful as long as the programs offered are engaging, relevant, and timely.
- With the pending retirement of many traditionalists and

boomers on the company side, there is a fear that much of the "institutional knowledge" will be lost in the transition. Insurance carriers need to make sure they develop a process to capture this bank of knowledge for their replacements.

- Our industry needs to do a much better job of selling what we do to the public. Insurance is not seen as a destination occupation by most people due in large part to a lack of understanding of what happens inside an agency or a company. According to this particular crowd, insurance is not seen as a "sexy" industry! I know this will come as a surprise to many of you but, let's face it; there are a number of great opportunities in our business if you just know where to look.
- Current trends, especially in personal lines, focus more on price and not as much on value. You cannot succeed long-term as a company or an agent by strictly selling price. People will pay more for a product or service if they perceive it has more value than a less expensive product. The key is that agents, brokers, and underwriters need to know what value they bring to the table.
- As expected, there was a good deal of discussion on how to deal with the millennials. The consensus was that the population entering the workforce was extremely bright and incredibly smart. However, there were concerns about a lack of loyalty, discipline, and patience. I suggested that the model we have used for years in terms of extended career paths may need to be adjusted to fit the current crop of potential employees. How many retail stores in your area still sell Video Cassette Recorders (VCRs)? I rest my case! The new reality is upon us and we can't solve new challenges with the same old solutions that have been used for decades. The best talent will go to where they feel comfortable and challenged and feel that they can make a difference.

Admittedly, input from a sample of 52 people is not enough to dictate a complete change in corporate policy. However, I suspect that I would have received similar responses to my question if this class had been held in Portland, Maine instead of Portland, Oregon. The overriding message I continue to hear is that all components of our industry need to know what our customers want and need to succeed. The best retail stores, hotels, and restaurants always ask for feedback and the really good businesses do something with what they learn. Insurance should be no exception.

As you work on your 2011 budgets and plans, don't forget to spend some time thinking about how your activities can help your firm and your clients prosper and grow. Our success is dependent on how well we meet these needs.

So, have you talked to your customers today?

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Plan for 2011 Now? Do I HAVE to? Can't I Just Wait?

Well, frankly, no you don't have to plan right now. After all, times change, budget dollars are available some years to go to conferences and other times they're not. A lot of changes can happen between now and June.

You could wait, OR – you can take a more proactive approach and think now about how you want to use your 2010 development and training dollars by registering December 1st for the conference.

As you consider how your department would benefit from sending someone to the conference, ask yourself:

- Are your team members clamoring for more development to help them become stronger learning professionals in the insurance industry? Do you see the need for you to network with trainers in our field, to either validate what you're doing or to ask them for best practices around a particular topic in the insurance and financial services world? Could you or your team members benefit from a brush up on instructional and *curriculum* design? How are you set for job aids, or do you have to do a class for every little bit of training, when a step by step action guide or a job aid will show you through screen chapters of what to look for?
- Do you often play "Office Bingo" where the terms Creativity, Innovation, Change, Influence are frequently interchanged, but seldom understood and even more infrequently practiced? Have you heard these terms and wondered how you can better integrate them into your work day and deliverables?
- Do you use technology (video, audio podcasts, social networks, etc.), but are convinced they could be better leveraged?

If you answered "yes" to any of these questions, then you will want to be at this conference which is designed for you, by your SITE peers! The Annual Conference is one of the most impactful benefits of membership. Learning from your training colleagues, sharing best practices and learning how to apply various technologies, methodologies and developmental tools are just a few of the best features of our conference.

So let me ask the questions again…do I HAVE to plan for 2011 now? Can't I just wait? The answers are…Plan now? – Yes, because training and developing dollars are drying up, register with 2010 monies for 2011 training and secure this unique training opportunity—at the Early bird price! Can you just wait? Nope! **Be sure to take advantage of Early Bird registration when it opens on December 1, 2010!**

Questions? Let me know how we can help get you to Austin, TX, June 25 – 29, 2011!

Carolyn Hansen
2011 VP Annual Conference
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Welcome New SITE Members

Central Region

Jeanne Blomberg, AIP
Events Manager
Missouri Association of Insurance Agents

Vanessa Bolln
Analyst
Allstate

Karen Butcher, CPCU, CLU, FLMI, AIM, AIS, AIAA
Senior Training Specialist
State Farm Insurance

Jason Clark
Senior Director
ATI Professional Licensing

Shelly Douberteen
Trainer
Liberty Mutual

Shalyn Gregory
Training and E-Learning Design Analyst
Safety National

Susan Korn
eLearning/Instructional Designer Specialist
Great West Casualty Company

Bonnie Levas
Inforce Analyst
Allstate Insurance Company

Paul Matthews
Claims Training Analyst
Horace Mann Educators Corporation

Mendy Romack, AIC
Field Training Specialist
COUNTRY Financial

Lindsay Schmidt, AIP
Vice President of Marketing
Missouri Association of Insurance Agents

Denise Semrow
Director of Agency Training
SECURA Insurance Companies

Krissi Siefkes, ACS
Senior Analyst
Lincoln Benefit Life/Allstate

Richard Silvers
Zonal Training Manager
Chartis

Eastern Region

Sonia Ballesteros
Senior Learning Specialist
Chubb Insurance

Linda Barry, PMP
Learning Manager
Chubb & Son

Todd Firth
Senior Training Specialist
Liberty Mutual

Sherri Levin, CPCU, AIC
Senior Training Specialist
Liberty Mutual

Michelle Triano
Learning Management Specialist
Selective Insurance

International Region

Rose Tomlinson, CIP
Manager, Learning Services
Insurance Corporation of British Columbia

Southern Region

Doug Jacobsen, INS, AIC, CPCU
Client Consultant
U S Staffing Adjusting Services

David Moore
Director of Auto Operations
U S Staffing Adjusting Services

Greg Osborne
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Direct General Insurance Company

Dana Patkowski
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Kaplan Professional Education

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Robbin Vaughn
Senior Personal Lines Training Consultant
Liberty Mutual

Reggie Warren, AIC
VP-Claims
Texas Windstorm Insurance Association

Scott Wasserman, CPA, CFP, CLU, ChFC, PFS, CASL
President
BigDaddy University

Western Region

Anna Flynn
Senior Training Consultant
Liberty Mutual Agency Markets

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