

GENERAL INSURANCE SERVICES

RISK & BUSINESS

MAGAZINE

FALL 2018

5 SECONDS TO CHANGE YOUR LIFE

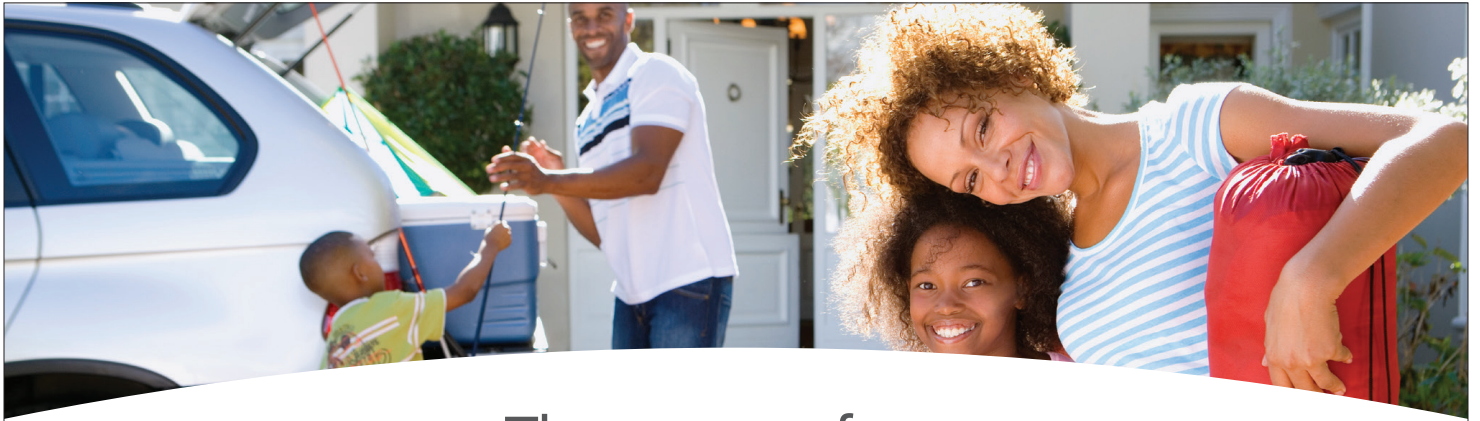
How I Discovered The Five Second Rule
WITH MEL ROBBINS

LITTLE THINGS MAKE BIG THINGS HAPPEN

With Daniel Todd
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MEL ROBBINS

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Welcome!

LETTER FROM THE PRESIDENT

Thank you for exploring the fall issue of our *Risk & Business Magazine*. We hope that 2018 has been a productive year for you and your organization. Whatever your growth goals were heading into the year, we hope you're on track to hit those and make 2018 a resounding success.

On a regional basis, there are many exciting growth initiatives taking place in Northwest Indiana. We are fortunate to be a part of helping many individual firms contribute to that growth. In simple terms, our focus is on employing best practices to help clients manage risk and offer world-class employee benefits. Some of those concepts and strategies come from other firms in the region. In many cases, those strategies come from different parts of the United States. Ultimately, our goal is to bring ideas to organizations in Northwest Indiana that help them grow.

This publication is a commitment to that goal.

Some of the articles we have included are from our local team, and other articles are from national contributors. Our hope is that you can find a couple of good, practical ideas that you and your team can implement to help you continue the solid growth we're seeing around the region.

As you work on your business planning process for 2019, please keep us in mind. We would love to connect and share some detailed stories about how our strategies helped other firms accelerate their growth in 2018 and how we can help you do the same in the year to come. +

Craig Menne, President & CEO

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BY: ERIC GIBSON
GROUP BENEFITS EXECUTIVE,
GENERAL INSURANCE SERVICES

Seven Options To Consider To Combat Rising Health Insurance Costs

With the cost of health care continuing to rise, many employers have asked us about alternatives to traditional health insurance plans. High prices are driven by a number of converging factors, including higher costs for pharmaceuticals, increasingly sophisticated technologies, reduced supplies of care providers, and an aging population—and no end to the upward trend is in sight.

There are options for those seriously considering cancelling their employee health plans—and some may be worth investigating for your business. Here's a rundown of the seven options we offer these frustrated CEOs:

1. **Plan cancellation.** Few in our experience have chosen to implement this option—which sends employees out to fend for themselves in individual markets—but it is no-doubt tempting whenever new premium increases are announced. For competitive reasons and to keep their employees happy, most companies try their hardest to avoid this fate.
2. **Fully insured grandfathered plans.** Some companies can experience transitional relief by adhering to a grandfathered plan that was in place before implementation of the Affordable Care Act (ACA). This can save them considerably, mostly because they can avoid some of the ACA's
- mandatory provisions, such as pediatric dental and vision care. The downside is that companies are not allowed to change their policy whatsoever, so no improvements can be made to the plan either.
3. **Fully insured ACA-compliant plans.** These are the standard fully insured “open market” plans that insurance companies offer. The plans have all the mandated Affordable Care Act provisions and are community rated in small group. Large group is still medically underwritten but also provides the ACA mandated changes.
4. **Association plans.** In October 2017, President Trump signed an order that expanded the ability of small trade and business groups within an industry to band together to purchase health insurance; however, there has to be a direct business connection between the companies. This allows small employers to come together and be treated as a large group so their plans can be medically underwritten, although association plans prohibit outright denial of coverage or discrimination against those with preexisting conditions.
5. **Self-funded plans.** Under this scenario, a portion of claims are paid directly by the employer. Although an element of risk is involved, this option offers great flexibility in terms of plan design. For example, you can choose to create
- employee wellness and prevention plans to help reduce costs and keep your workforce healthy. With a self-funded plan, you can monitor claims closely and have a more vested interest in your employees' overall health. In addition, you don't have to pay a state premium tax, so you can save money at the outset.
6. **Captive insurance.** With a captive plan, several self-insured employers band together to form their own insurance company. This option is geared mainly toward larger companies of 100 employees or more, offering the owners potential dividends and an incentive to develop an all-around healthier workforce.
7. **Professional employer organization.** These health plans have lost favor over the past several years because they force employers to relinquish control of their organization to a third party that administers HR and benefit responsibility for a collective group of companies. For those that can accept this limitation, this option is ideal for employers that want to spend more time on their central mission without the burden of administrative concerns. +

Eric Gibson has been with General Insurance Services for nearly five years, where he specializes in group benefits for organizations of all sizes. Outside of the office, Eric enjoys spending time with his wife, Sidney, and daughter, Zoey.

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RISK



BY: DAVID GATELY
COMMERCIAL ACCOUNT EXECUTIVE,
GENERAL INSURANCE SERVICES

Is Your Business Ready for Risk Resource®

If your company's insurance renewal process does not involve a true analysis of your changing needs, it might be a great candidate for a formal risk assessment—a four-step process that helps companies better identify and implement effective risk management strategies. While it may be easy and familiar to simply retain the coverages you have in place when it's time for renewal, it makes more sense to assess what's changed over the past year and how these changes may impact your risk profile and your insurance needs.

The process is especially suited to fast-growing small- and mid-sized businesses, where resources are often stretched thin and company executives are typically forced to wear a number of different hats. These individuals may have tremendous vision for growing their business, along with excellent command of their company's day-to-day operational needs. Yet they may simply not have the time to focus on their business's areas of risk that need attention. They would benefit greatly from a pair of "fresh eyes."

There is often a real void that exists in these companies because they are usually too small to retain an internal risk manager that is always on alert for threats to the business.

Their best bet is to contract externally for these resources so they get the same risk protection as the large Fortune 500 companies without having to carry a full-time salary. The key to success, however, is to engage a risk consultant that really takes the time to get to know your company by looking at specific areas of potential risk: hazards, compliance and legal, internal controls, cultural risks, and external controls.

General Insurance Services has a risk assessment program called Risk Resource® that comprises these four steps:

- 1) Identification of exposures
- 2) Development of strategies to handle risk
- 3) Implementation of programs
- 4) Ongoing monitoring and adjustment

In getting to know each client, it's important not only to look at all aspects of a business's physical plant and policies but also to learn as much as possible about the business, including answers to fundamental questions about where the company is headed, its goals and aspirations, and what its executives believe threatens the company's sustainable

growth. At General Insurance Services, we also examine our clients' risk profiles from the insurer's point of view and strategize about how to strengthen their appeal, perhaps by implementing new safety measures, better communicating company policies, and improved handling of sensitive employee issues.

The issues uncovered during a risk assessment often take time to improve, but having a plan of action demonstrates to insurance carriers that the company is serious about issues like workplace safety, employee well-being, and facility protection. The result for clients can be a nice adjustment on their insurance rates, which can often be a big boost to their bottom line. +

David Gatley joined General Insurance Services as a Commercial Account Executive in April 2012. Prior to entering the insurance field, he spent 15 years in the business community managing and running restaurants in Ohio, Kentucky, and Indiana for Bob Evans Farms. David currently serves on the Board of Directors for the Boys and Girls Club of Michigan City. In his free time, he enjoys exercising, reading, the beach, time with his children, and riding his motorcycle.

The Four Ss Of Meaningful Work



Never retire. I believe retirement is a false concept based on assumptions that are no longer true. Retirement at age 65 was invented when average lifespan was 67, and there's a big reason the healthiest societies in the world have no word for retirement.

So what's the solution?

Keep working.

And make sure whatever you're doing includes the 4 Ss of meaningful work:

S — SOCIAL

We are the most social mammals on the planet for a reason. According to *Stumbling on Happiness* by Harvard psychologist Daniel Gilbert, our social relationships have a greater effect on our happiness than our income, religion, gender, or even health. So what does a good workplace foster? Team breakfasts. CEO AMAs. Lunch walking groups. Work sports leagues. If these are missing, start one.

S — STRUCTURE

There are 168 hours in a week: 56 for sleep (eight hours a night if you can get it), 56 for work (including commuting and extra work at home, etc.), and 56 for your passion.

On structure, there are two things to point out. One, work helps create and pay for your third bucket. The fun bucket. The passion bucket. And two, if everyone in this structure has a third bucket, what

can each person bring in from outside of work? Can the word nerd start a book club? Can the hospital volunteer start a company volunteer program? Can the late-night DJ plan the Christmas party? Work structure should allow and create outside work passions to be big parts of our lives.

S — STIMULATION

Always learning something new. In every job you have it means ensuring the steepest possible learning curves between "value giving" and "value getting." Examples to make sure this happens are things such as maximum two years in roles, job sharing or job trades, regular development sessions, and quarterly growth meetings with one- and two-up managers. Making sure you can always say yes to the question "Am I learning a lot and adding a lot?" If your answer is tilted one way it means you're giving something else up.

S — STORY

Feeling as though you're part of

something bigger than yourself. Ensuring the company's mission and higher level purpose captures the heart — and bringing it to life regularly through customer stories, printing it on walls, and talking about it to open or close meetings. There's a reason that Medtronic, the medical devices company famous for popularizing the pacemaker, has family members of patients read letters at company meetings. How would you feel about your job if an eleven-year-old girl thanked you for giving her five extra years of memories with her father? At Facebook you're connecting the world. At Wikipedia you're giving the world the sum of human knowledge for free. At your town paper, you're increasing community. What's your workplace story?

So, I say never give up work. Meaningful work. Work you love. Because you'll be giving up the Social, Structure, Stimulation, and Story you get every day from being there. Forget the money.

You'll lose the 4 Ss, and they are much more important. +



BY: NEIL PASRICHA, AUTHOR,
THE HAPPINESS EQUATION

Neil Pasricha is the New York Times-best-selling author of *The Happiness Equation* and *The Book of Awesome* series, which has been published in ten countries, spent over five years on bestseller lists, and sold over a million copies. Pasricha has a Harvard MBA, and is one of the most popular TED speakers of all time. He has dedicated the past 15 years of his life to developing leaders, creating global programs inside the world's largest companies and speaking to hundreds of thousands of people around the globe. He lives in Toronto with his wife and sons. Globalhappiness.org



Business Risk Weekly Wisdoms

Whether you are in business as an entrepreneur or a business owner, there's always risk, there's always worry, there's always competition, there's always disruptive technology, there are always shifts in the mind-set of the consumer. Are you here today, gone tomorrow? Are you relevant forever no matter what your product or service? But I know one rule — if rule is the right word — of business success and prosperity, of creating sustainable wealth, that stands the test of time. That one rule is reciprocity. And I think most companies miss the mark when aiming for reciprocity, preventing them from achieving all that is to be achieved with this powerful rule.

Reciprocity, in its simplest form, is doing an act or a service, like getting someone a gift when it's unexpected, that makes the person feel obligated to do something for you to make things even. The simplest form of reciprocity is complimenting someone: "Oh my God, I love your shoes." Most people immediately feel like they must compliment

you back: “Thank you. Oh, and I was going to tell you about your hair.” or “Oh, I was going to tell you about that shirt. I don’t know where you got it. It’s amazing.” Sound familiar?

Another example of reciprocity is going to lunch with a friend and grabbing the bill before your friend does. In most cases, your friend will say, “Oh, I wanted to do that. Hey, next time lunch is on me.” Because people have an internal desire to be even. And what most people and companies do wrong is thinking reciprocity is “I’ll do for you when you do for me.” The companies that thrive, the companies that go above and beyond, the ones that stand out from the competition, are the ones that get the art of reciprocity right and manipulate reciprocity to fit within their business structure.

Eight years ago, one of the forms of reciprocity that I created that I think was a game changer for my company — I can’t actually measure the ROI on it, but I know it’s been significant to the tunes of millions of dollars — was my Weekly Wisdom video program. I’m in the education business, and I always want to help people get to another level. I write books and create courses and do events to give people a path and a plan to help them achieve the level of success they desire, whether it’s in personal development or in real estate education on how to invest and diversify a portfolio. But besides the education, besides the books, I want to overdeliver. I want to give value without the person even knowing it’s coming.

This thought crystallized into an action plan after I attended an event where the entrepreneur trainer, Eben Pagan, said the following: “Take your business to another level and move the free line.” And what those words meant to me was that I should give away for free some of the things that my competition is actually charging for and then raise the quality of what I do offer for sale. And lo and behold, an unintended reciprocity

program was started that very week. I went home and decided to create videos for my entire network of people who follow me, buy from me, or know me outside of my business. I recorded a video a week, delivering my thoughts on success strategies, success habits, and positive mind-sets; on how to overcome problems, how to get through tough spots, and how to focus on solutions. Here in these videos were all my ideas on how to be successful that I’ve developed over the years.

Well, that was over eight years ago, and I still do one video every week. I’ve had millions of people follow these videos and that builds a form of reciprocity. Every week, they get an email with a video that delivers massive value and it’s free. They don’t have to buy the video to access it. I don’t ask them to buy anything. And what that has done is strengthen my bond with my community. For those who buy from me, there is a feeling of, “Wow, I bought this, but look at what else I got.” So later on when I come out with a new product or a new service or a new book, those people are excited to get it because I’ve given them so much value in advance. And I know I get recommended more, I get suggested more, and my books and my courses get this viral effect because of reciprocity.

Cynics can look at reciprocity as a game, like a trick to get your clients to do something, or a trick to get your spouse or anyone in your life to do something. Or you can make it part of your business, a part of your life, a new mind-set:


I’M GOING TO
GIVE IN ADVANCE.
I MIGHT NOT
NECESSARILY GET
IT BACK FROM
THE PERSON

I GIVE IT TO,
BUT THROUGH
THE UNIVERSE,
THROUGH THE
BUSINESS WORLD,
THROUGH
GOD, THROUGH
WHATEVER I
BELIEVE IN, IT
WILL COME BACK
TO ME TENFOLD
IN NEW AND
EXCITING WAYS
AND EXPAND MY
BUSINESS.

I think reciprocity is the key rule that many companies miss. +

Dean Robert Graziosi is a well-known American entrepreneur, marketer, success coach, business owner, real estate investor and leading trainer throughout the world. He has appeared daily on American TV for nearly 15 years and is highly respected as a top businessman, entrepreneur, multiple New York Times best-selling author and Inspirational speaker. Graziosi is perhaps best known for his long running interview style TV shows and for becoming the leading real estate educator in the world. He has reached viewers in America and around the world who number in the millions. He has written five books which have dominated the success, business & real estate book sales space since 2006, with his best-selling book amassing over 1,000,000 copies sold. DeanGraziosi.com

Build An Audience, Not A Product

A man in a dark suit and light shirt stands at a dark podium, holding a microphone in his right hand and gesturing with his left. He is facing an audience whose backs are to the camera. The scene is dimly lit, with a blue light source behind the speaker, creating a silhouette effect. The audience consists of several people, mostly men in business attire, seated in rows.

"I BELIEVE THE ABSOLUTE BEST
WAY TO START A BUSINESS
TODAY IS NOT BY LAUNCHING
A PRODUCT, BUT BY CREATING
A SYSTEM TO ATTRACT
AND BUILD AN AUDIENCE."

I left a six-figure executive publishing position in 2007 to start a business. Even though I had been thinking about leaving my job for a while, and I had a product in mind to sell, the product wasn't going to be ready anytime soon.

So I had no job and no product to sell (and no income). It wasn't a good position to be in with two small children (ages three and five at the time) and a mortgage to pay. The web developer I was working with didn't believe we could get the online offering ready for at least nine months. Ouch.

What to do? Without a product to pitch, I focused all my attention on building an audience. In a few weeks, the blog was up and running. Three to five times a week, I was creating and distributing helpful information targeted to marketers in large companies — the audience I wanted to reach eventually with my new product. A few months later, I was starting to build a small, loyal following.

Fast-forward to the present day. Our company has been named to the Inc. 500/5000 fastest-growing private companies list for four years running, becoming the fastest-growing business media organization in North America in 2014. We have consistently grown our revenues at 50 percent per year for the last four years.

AUDIENCE FIRST, PRODUCT SECOND

Through a lovely accident, I stumbled on a powerful way to build a business in the digital age — and now believe

there is no better way to go to market. By focusing on building an audience first and defining products and services second, an entrepreneur can change the rules of the game and significantly increase the odds of financial and personal success.

Let me repeat that:

I believe the absolute best way to start a business today is not by launching a product, but by creating a system to attract and build an audience.

Once a loyal audience is built, one that loves you and the information you send, you can, most likely, sell your audience anything you want.

THE BENEFITS OF AN AUDIENCE-FIRST STRATEGY

While researching for my book, *Content Inc.*, we found fast-growing businesses from all over the planet who have leveraged this "audience-first" strategy (we call this approach the "Content Inc." model). What we found was truly amazing.

While there are many benefits to adopting this business model, here are four to chew on:

BENEFIT #1: ACCELERATED GROWTH

With an audience in place, the entrepreneur has created a "pre-customer" database. The audience already knows, likes and trusts the business — and is ready to buy.

BENEFIT #2: NO NEED TO PIVOT

The approach is "audience-first," not "product-first". Most entrepreneurs begin with a product or service that

they believe will change the world in some way. Naturally, the attention is on building a product. It's all consuming.

That's why so many companies need to pivot at some point. They've focused so much on the product, they've found the audience they were targeting doesn't need it (no product/market fit).

If you focus on your audience 100 percent of the time, and serve that audience with amazing information on a consistent basis, they will tell you exactly what they want to buy from you.

BENEFIT #3: LESS STARTUP CAPITAL NEEDED

The cost of publishing is a rounding error compared to the product-development costs of most startups. A content management system (i.e., Wordpress), an email marketing system and access to social media is all you need to get started.

BENEFIT #4: BUILT-IN MARKETING

When you are ready to launch your product, marketing costs are minimal because your customer database is already subscribed to your content on a regular basis.

IF YOU ARE SHOOTING TO BE THE NEXT UNICORN, A LA FACEBOOK, INSTAGRAM OR UBER, THIS MODEL IS NOT FOR YOU.

If you are looking to build a multi-million dollar platform that will change your personal life and career life in ways you can't possibly imagine, an audience-first approach is the one method that, if executed properly, works. +



BY: JOE PULIZZI, AUTHOR & FOUNDER OF CONTENT MARKETING INSTITUTE

Joe Pulizzi is the founder of Content Marketing Institute, a UBM company, the leading education and training organization for content marketing, which includes the largest in-person content marketing event in the world, Content Marketing World. Joe is the winner of the 2014 John Caldwell Lifetime Achievement Award from the Content Council. Joe's the author of five books, including his latest, *Killing Marketing*. His third book, *Epic Content Marketing* was named one of "Five Must-Read Business Books of 2013" by Fortune Magazine. You can find Joe on Twitter @JoePulizzi. JoePulizzi.com

7 Steps To Being Lucky & Good

In the past year or so, I've been asked to speak on the subject of innovation about 14 times. As the economic screws tighten, it seems like the pressure increases to invent the culinary equivalent of the next iPhone. People from the press, business schools and bigger companies keep asking me to predict tomorrow's big breadwinners and to foretell the food world's future. I'm honored to be asked, but there's little that we do here that's about being predictive — Zingerman's isn't now, nor has it ever been, about catching the next big wave.

So what's the secret to success? Well, I can tell you some of the things that we've done in focusing on quality and using the food we make, serve and sell to create the foundation of a sustainable, high-energy business. I'm not 100 percent sure that the seven points that follow are the right ones for everyone. But I'm pretty sure that they're the approaches that have been working here for nearly three decades now.

1. MAKE SOMETHING SPECIAL.

If we want to have a special business, the products we sell have to be special, too. I'm not saying they have to be expensive, just special. Exceptional. Engaging. Interesting. Different. And better still, unique. Selling stuff that everyone else is selling — even if they're moving a lot

of it — is almost never where we look to put our energies. What we want to work with here is the stuff that's NOT selling — at least not yet. We want to put something out there that people will get excited about, take note of, talk about and want to actively get behind.

2. CREATE SOMETHING PEOPLE ARE GOING TO WANT.

I almost skipped this one because it's so obvious but, yeah, making a distinctive product of exceptionally high quality that no one is going to like or be interested in paying for isn't going to get us far.

How do we know what people are going to want? One option is learning to go with our gut and find those foods that feel right even though anyone in their right mind would tell us they'd never sell. Having done that dance dozens — actually hundreds — of times over the years I'm well familiar with it. Seriously, it's safe to say that nearly every significant product we have here was either

- (a) unknown in Ann Arbor,
- (b) something most everyone said would never sell or, in many cases,
- (c) both.

One of the ways we do it here at Zingerman's is to hone in on foods that hardly anyone in our part of the world has ever eaten but that are traditional and popular in their place of origin. To me there's not much research needed for this stuff: people from the American South, Tunisia, North Carolina, southern Italy or almost anywhere in the Badger state will tell you exactly how good these foods are. So it's not a huge leap for me to forecast that as-yet-unsuspecting Ann Arborites are going to like them, too.

3. YOU'VE GOTTA BELIEVE!

I've come to realize over the years that what we sell has to be special, not just so that it stands out in the marketplace but because the people who work in our organization absolutely have to believe in what they're doing. When this is the case, employees feel comfortable selling the products, press people like to report on them and customers like buying them. Because there's nothing to hide, you can just come at it from the heart and know that the more customers learn about a product, the more they're going to like it. And from there, we generate the solidity, trust, calm confidence, appreciation and abundance mentality that are found in any mutually rewarding relationship.



BY: ARI WEINZWEIG,
CEO AND CO-FOUNDER,
ZINGERMAN'S COMMUNITY

4. SUBSTANCE SELLS.

Glitz will only get us so far; to achieve long-term business sustainability our product actually has to be good — not just have good marketing. In order to get the emotional buy-in and passion we're looking for, those who buy from us have to understand why our products are distinctive, why they cost what they cost and how they will make their lives better.

5. DEFINITELY SWEAT THE DETAILS.

Ideas are wonderful and all, but when it comes down to the food, what we serve does have to taste good every day in the real world, not just in the test kitchen. In order to make this happen we have to watch the details. All the time. In the food business, maintaining outstanding quality is a lot of work — and it can all come apart at a moment's notice. Just because we made one good meal doesn't mean the next one will be good, too. All it takes is someone forgetting to add the

salt, or serving tepid soup from a steam table and before we know, a guest is having a way-less-than-stellar experience.

6. KEEP GETTING BETTER.

While we may have made great things happen for nearly 30 years here, there's still no way we can happily sell customers the same sandwich tomorrow that we sold them yesterday. Anyone who's committed to greatness in the food business knows there's no resting on laurels; if our food isn't getting better then we're sinking into the morass of the middle of the market.

7. IF THE FOOD ISN'T GOOD, PEOPLE AREN'T COMING BACK.

Okay, maybe that's not always true. But at Zingerman's, from the day we opened back in 1982, we've believed that the burden was on us to produce something — food, service or, better still, both — that would make customers want to travel a long way to buy from us. And it's still true today. When we score quality — we do it here on a 0 to 10 scale — we're driving for the hard-to-hit 9s and 10s at the top of the chart. While 7s and 8s aren't likely to cause customer complaints — that's the range where people are usually perfectly satisfied — we want to sell stuff that leaves people talking and shaking their heads in a good way.

While we never get it all right, and we know everything we do can be improved upon, it's those 9s and 10s that have taken us to where we are today. They

are also what make customers start thinking about coming back not long after they finished their lunch.

To be clear, in closing, I don't think anyone has to do any of the seven things I've listed here in order to be successful. But I do think these seven steps can make a difference.

A few years ago I was in Calabria visiting with a talented cheesemaker. As we were finishing lunch, after discussing the details of cheesemaking and tasting a bunch of terrific cheeses, he leaned over and said, "People ask me if I believe in luck." I paused, having not a clue where he was going with this story. "I tell them, for sure, I believe in luck. But I find the harder I work, the luckier I get!"

I'm with him. When we achieve all seven of these steps, sales seem to get stronger, the staff seems more engaged and the bottom line tends to look a whole lot better. I guess then that seven really is a lucky number. +



Ari Weinzwieg is CEO and co-founding partner of Zingerman's Community of Businesses, which includes Zingerman's Delicatessen, Bakehouse, Creamery, Catering, Mail Order, ZingTrain, Coffee Company, Roadhouse, Candy Manufactory, Events at Cornman Farms. And the newest business, Miss Kim, which serves great tasting Korean fare. Zingerman's produces and sells all sorts of full flavored, traditional foods in its home of Ann Arbor, Michigan to the tune of \$60,000,000 a year in annual sales. Ari was recognized as one of the "Who's Who of Food & Beverage in America" by the 2006 James Beard Foundation and has awarded a Bon Appetit Lifetime Achievement Award among many recognitions. In 2017 Ari was named one of "The World's 10 Top CEOs (They Lead in a Totally Unique Way)" by Inc. Magazine. Zingtrain.com

Five Seconds to Change Your Life:

HOW I DISCOVERED THE FIVE SECOND RULE

BY MEL ROBBINS

"I WOULD THINK
AND THINK ABOUT
MY SITUATION. THE
MORE I THOUGHT,
THE MORE AFRAID I
BECAME."
- MEL ROBBINS



In my speeches, I teach people about a tool that has changed my life. I first introduced this tool, The five Second Rule, in a 2011 Tedx Talk, and since then, I've heard from over 100,000 people who have used the Rule to push past fear, self-doubt, and hesitation.

Looking back, it's amazing to see how much has changed over the past 8 years – much of it thanks to The Rule. It also turns out that the The Five Second Rule is backed by science and works for absolutely anyone.

I want to introduce you to this tool because I believe that it has the power to change your life. It changed mine, and I'm going to tell you my story right now.

The story of how I discovered The Rule is personal, but it also provides a ton of context. I used it to change my life – and I know that you can change your life too.

HOW I FOUND THE FIVE SECOND RULE

In 2009, things weren't going too well in my life.

When the alarm went off each morning, all I felt was dread.

I was so overwhelmed that I didn't want to wake up and face the day ahead of me.

So what did I do? I hit the snooze button over and over and over again.

At this point in my life, I felt defeated. I was facing serious problems related to money, work, and my marriage.

I had changed careers so many times that I felt like the jack of all trades and the master of none. I got a big break to host a show on TV and then the show was cancelled, leaving me without work and bound by a contract that wouldn't allow me to work in the media business for a year.

At the same time, my family was in financial free-fall after pouring our life savings, home equity, and college tuition savings into a pizza business that failed – and left us in major debt.

“Tomorrow, I'll wake up earlier. I'll have a better attitude. I'll be nice to my husband. I won't drink so much. I'll go to the gym.”

Our problems seemed way too big for me to solve and I had no energy to change things.

Sleep had become my escape – until the alarm would go off in the morning and pull me back to reality.

I felt trapped, so I started drinking too much.

I would think and think about my situation. The more I thought, the more afraid I became.

All that I needed to do was wake up, make breakfast, get my kids onto the bus, and then look for a job.

It wasn't earth shattering and it wasn't complicated. It was just a few simple things. I didn't need to end world hunger. All I needed to do was wake up and face the morning.

However, even the small things, like getting up to make breakfast, felt so hard.

Every night, I would tell myself that the next day would be different.

Tomorrow, I'll wake up earlier. I'll have a better attitude. I'll be nice to my husband. I won't drink so much. I'll go to the gym.

When the alarm would ring in the morning, though, these empowering thoughts were replaced by the same old fears, and I would keep sleeping.

MY TRANSITION MOMENT

One morning, I decided to break the habit.

I still felt the same feelings that I had experienced for months: fear, dread, and anxiety.

In this moment, though, I noticed a tiny window of time.

I had a desire to change my life for the better. There was a moment – a brief window of time – before my mind killed this positive thought.

So, I did something I had never done before. Instead of hitting snooze, I started counting backwards.

5-4-3-2-1.

The night before, while watching a commercial, I had seen a rocket launch into the sky.

I decided, what the heck, why not to just launch myself up like a rocket. Couldn't hurt.

5-4-3-2-1.

And then... I stood up. I launched myself right out of bed, something I hadn't been able to do for months.

This was the exact moment that I discovered The five Second Rule.

I used the same countdown the next day, and it worked. In fact, it's worked every single time I've used it.

And you know what? I started to see these moments all the time, these five second windows.

So, I made a promise to myself: If I had an instinct to do something that would >



“The Rule States: the moment you have an instinct to act on a goal, you must push yourself to move within five seconds or your brain will kill it.”

> improve my life, then I would use this new rule to push myself forward.

This is the basis of The Five Second Rule.

The Rule states: The moment you have an instinct to act on a goal, you must push yourself to move within five seconds or your brain will kill it.

I used it to get to the gym, to drink less, to look for a job, and to become a better wife and parent.

As I used it more in my life, I felt courage, confidence, pride, and a sense of control. By using The Rule in one area of my life, I had the confidence to use it in other areas, too.

I showed the rule to my husband, Chris, and he used it to stop drinking, start meditating, and exercise every day.

As we talked to friends, The Rule would come up. People who were inspired to creating change in their lives started using it too.

The Rule doesn't make things easy. It makes them happen.

That's why it's a tool. It's not advice. It's not something you think about. It's something you do. It requires action. It's a method of HOW to make change happen.

The Rule is how we climbed out of debt and rebuilt ourselves professionally, one five second push at a time.

I've used The Rule to launch me to new places that I could have never imagined. In just the last eight years, I've created massive change in my life by implementing The Rule and I believe that every single person can also reap the benefits of this tool.

I've learned that motivation doesn't exist. It's a myth. Instead, you always have to push yourself.

When we hesitate, we hold ourselves back. Our brains think that something is wrong and trigger fear. We need to move past that hesitation and fear. The Rule pushes us beyond hesitation – straight to action.

I used The Rule to push me out of bed, out of a funk, to help me get my groove back, and to build my dream career.

Every single day we face moments that are uncertain, scary, and difficult. These moments require courage. And you know what? Courage is a SKILL. It's something we build, one 5 second action at a time.

When you discover your courage, you will realize that you are capable of accomplishing and experiencing anything that you dream about. +

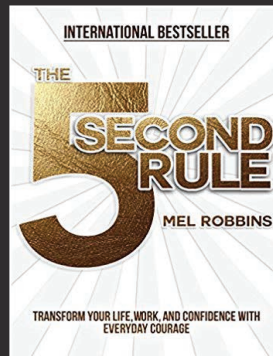
XO, MEL



ABOUT MEL ROBBINS

Mel Robbins is one of the most sought after motivational speakers trusted by global brands to design and deliver business expanding, life-changing, interactive keynotes that inspire change, challenge thinking, and accelerate personal and professional growth. Her TEDx Talk on "How To Stop Screwing Yourself Over" has over 13 million views across 37 countries, and her book on the brain and productivity, "Stop Saying You're Fine", is a business bestseller that has been translated into four languages. She started her career as a criminal defense attorney and went on to launch and sell a retail and Internet technology company. Mel has led multi-year coaching programs at: Johnson & Johnson, AG Edwards, Bear Stearns and Partners Healthcare. The media has tapped Mel to host award-winning shows for FOX, A&E, Cox Media Group and now CNN.

Mel is currently one of CNN's most popular on-air commentators and opinion writers; her articles drive tens of millions of page views for CNN.com.



Mel is a Dartmouth College and Boston College Law School graduate. She and her husband of 18 years have three kids. She lives in the Boston area, but remains a Midwesterner at heart.

MELROBBINS.COM



GIFT·OLOGY

Building A Relationship With A CEO?

Woo The Inner Circle First

When building partnerships with other businesses, most entrepreneurs naturally target the C-suite leaders first. That's understandable: CEOs, after all, are the decision-makers, so naturally you and every other entrepreneur is going to clamor for a meeting with the top brass.

However, the problems you want to solve are not likely to be the same ones keeping those executives up at night. What's more, your constant calls and follow-up emails are actually a turnoff for CEOs. And your messages will probably just get buried in the 84, on average, other emails, that CEOs typically receive in a day. Getting the face time you need to close a deal is a challenge, all right.

This is why you should rethink identifying the "right people" to contact. Every business leader maintains a core staff that manages his or her schedule, advises on business decisions, coordinates events and acts as this leader's gatekeepers. For this reason, your only shot at landing a meeting with the CEO is to find an internal advocate who can prioritize the proposal and educate the boss about its value.

Your best strategy, then, is to develop a relationship with the company head's assistant or a well-placed manager, to dramatically boost your chance of making a deal. And the best way to do that is to give thoughtful corporate gifts.

WHO ARE YOUR ALLIES?

Gifts are a great way to connect with staff members who work hard for little recognition. Depending on the organization, you might find the best allies in division heads or assistants, event planners or junior team members looking for ways to get noticed. Showing appreciation and respect for their time helps earn their trust and assistance.



BY: JOHN RUHLIN,
AUTHOR & PRESIDENT,
THE RUHLIN GROUP

“When building relationships, many entrepreneurs talk down to everyone except the head decision-maker, and that’s a big mistake.”

Assistants make especially powerful advocates. They’re most likely to remember reps who send gifts or add thoughtful touches to their interactions, and they’re willing to reciprocate by getting proposals in front of decision-makers.

Internal allies can also spot the right openings and say, “Now that you’ve wrapped up that project, do you want to spend a couple of minutes talking about company X?” That will be far more effective than sending the CEO 10 emails or calling every other week.

To make these connections, use the following guidelines to establish relationships with key influencers:

1. TREAT THEM WITH RESPECT.

When building relationships, many entrepreneurs talk down to everyone except the head decision-maker, and that’s a big mistake. Employees in junior or administrative positions are far from insignificant, and treating the boss’ team badly all but guarantees that your deal will fall through.

Give gifts to event planners, administrators and other support staff at the same caliber as you would executives. They’ll appreciate it more than their bosses will (because these gifts are totally unexpected), and they’ll often want to reciprocate by helping

you get your proposal through. Don’t overlook the people who surround your target prospect; they hold more power than you realize.

2. DEVELOP THE RELATIONSHIP.

It’s not enough to send assistants nice gifts every once in awhile. Be helpful, with no strings attached. Help them in their job searches, or offer to be a connector when they’re looking for new opportunities. I always oblige when clients’ assistants ask for recommendations. These people frequently act as bridges to the decision-makers in their next jobs as well.

I was once wooing an NBA team head for a potentially massive account. As part of my regular interactions with his assistant, I sent her a quality knife set as a gift. She spoke so highly of my company after receiving it that, seven months later, she opened the door to six other divisions within the team, and we landed a six-figure deal as a result.

3. APPRECIATE DECISION-MAKERS’ FAMILIES.

We all have someone in our personal lives who influences our opinions. So, establish relationships with other people’s personal influencers. I like to send a special subscription gift, such as a custom leather tote bag or handmade cutlery, to my clients’ spouses. They’re

always touched that I thought of them, and that goodwill deepens my company’s relationship with the client.

Surprising people with gifts isn’t just a feel-good strategy - it’s sound business advice. When an assistant or spouse receives an unexpected present from a company, he or she develops a sense of loyalty to that brand. These people talk it up to the decision-maker and foster a positive association going into sales talks or negotiations.

So, in the end, CEOs may make the final decisions, but successful relationships begin with their inner circles. +

John Ruhlin is the founder of Ruhlin Group. John’s company is trusted by the leaders of fast-growing companies to develop relationship-building strategies and VIP gifting programs to increase referrals and strengthen retention with their most important clients, employees, and prospects. His book, GIFTOLGY: The Art and Science of Using Gifts to Cut Through the Noise, Increase Referrals, and Strengthen Retention, was released in June, 2016.

Visit ruhlingroup.com

Crawl, Walk, Run Your Way To Generating More Business For Your Firm

I love to run. Fast. But the reality is, sometimes I run too fast, too quickly, and that can lead to huge challenges for our businesses.

I got into talking recently with my friends at Innovative Attorney Marketing, a full-service marketing agency that drives new clients to attorneys and law firms and a Likeable Local partner. They've been working in the legal direct mail and digital marketing space for more than 15 years, so they know a thing or two about growing and maintaining a business. I asked them about their approach, and why "Crawl, Walk, Run" works best:

IT SOUNDS LIKE YOU HAVE BEEN A LEADER IN THE ATTORNEY MARKETING SPACE FOR OVER A DECADE. WHAT CHANGES HAVE YOU SEEN AS THE INDUSTRY EVOLVES?

For one thing, direct mail does not work on its own anymore. Potential clients used to receive a letter targeting their legal needs in the mail, open the envelope, and pick up the phone. These days, consumers are much more savvy. They will take the time to research a firm online prior to making a phone call, and will also shop other firms before making a decision. Because hiring a lawyer is such a personal decision, it is critical for attorneys to have a professional digital presence. Furthermore, a digital presence no longer means simply having a good

website - you need to have social media accounts, blogs, reviews, be found on page 1 of search results, etc.

YES, DIGITAL MARKETING IS OBVIOUSLY A HOT TOPIC. WHAT ADVICE DO YOU HAVE FOR PEOPLE WHO ARE ENTERING INTO THIS AREA FOR THE FIRST TIME?

We look at digital marketing for attorneys in a "crawl, walk, run" approach. In the crawl phase, you are establishing a digital and direct mail foundation. You need a solid website which will serve as the backbone for a direct mail campaign. Your website should include your resume so that potential clients can see your accomplishments as well as practice area pages that explain what exactly it is that you do. It needs to be mobile responsive with clickable calls-to-action. In addition, using targeted and timely direct mail campaigns with optimized formatting and custom branding will set you apart from the competition and drive visitors to your firm.

As you learn to walk in digital marketing, you establish a social media presence on sites like Facebook, Twitter, and LinkedIn. Not only should you establish a presence, but you should begin to interact with others in the form of blogging, sharing, and commenting online. This will keep you relevant, establish you as a thought leader, and drive your SEO efforts.

Finally, when you begin to run, you start to engage in activities such as digital advertising through a pay-per-click campaign, paid social media marketing, and full-scale SEO efforts such as link building and website optimization.

INTERESTING PERSPECTIVE. WHAT ELSE WOULD YOU ADD?

Law firms and other small businesses should not jump into digital marketing without a clear strategy - doing so could waste thousands of dollars and countless hours. In addition, small business owners should focus on what they do best - practicing law if you're a lawyer, or accounting if you're an accountant, or consulting if you're a consultant, etc.

Because successful marketing requires time, expertise, and effort, teaming up with an experienced marketing partner who understands the area is essential for success. Finally, keep in mind that not all companies can benefit from all types of advertising. As an example, consider Radio Shack, who spent \$8 million on a Super Bowl ad and then closed almost all of their stores a few months later. Not all advertising is good advertising, which is why it is advisable to work with an experienced partner when planning your digital and direct mail marketing strategy.

Crawl, then walk, then run! +

"USING TARGETED AND TIMELY DIRECT MAIL CAMPAIGNS WITH OPTIMIZED FORMATTING AND CUSTOM BRANDING WILL SET YOU APART FROM THE COMPETITION AND DRIVE VISITORS TO YOUR FIRM."



BY: DAVE KERPEN,
AUTHOR & CEO, LIKEABLE LOCAL

Dave Kerpen is the CEO of Likeable Local. He is also the co-founder and chairman of Likeable Media and the New York Times best-selling author of Likeable Social Media and Likeable Business. Want to learn about how to grow your business using social media in two minutes?

Visit DaveKerpen.com



How To Hire The Perfect Customer Xperience Executive



HOW TO HIRE THE RIGHT CXE

For nearly a decade, the fastest growing position in corporate America is the Customer Xperience Executive (CXE). Regardless of your company's size or business model, someone in your organization has to be in charge of the Customer experience and all that goes with it. Businesses have executives who lead operations, marketing, IT, accounting, sales, and human resources, however no one overseeing the company's most important asset; their Customers. How happy they are is determined by the Customer experience being delivered. Today progressive companies are creating a position, i.e. the Customer Xperience Executive (CXE).

WHERE DO CXE'S COME FROM?

The first generation of CXEs were primarily Chief Marketing Officers (CMO) who were wearing dual hats. However most large companies realize the responsibilities of CXE has grown into needing its own position. The most common people hired for CXE have been from marketing, training and development, human resources, Customer service management positions, and other rising stars in the organization who have a thorough cross training of the company's functions.

One of the biggest mistakes I have seen

companies make is hiring, promoting or delegating the CXE position to people who have zero genuine hospitality characteristics. This person has to live and breathe hospitality — internally, externally, and in all areas of his/her life. If they do not meet the criteria below, PASS! It is so much better to leave the position vacant than to fill it with a mismatched person.

1. PASSIONATE/OBSESSED ABOUT THE CUSTOMER EXPERIENCE AND THE CUSTOMER
2. EXTREMELY HIGH SERVICE APTITUDE
3. LIVES WORLD-CLASS HOSPITALITY PERSONALLY AND PROFESSIONALLY

WHAT SHOULD A CXE BE RESPONSIBLE FOR?

The CXE should be an executive who provides a comprehensive and authoritative view of the Customer and creates corporate and Customer strategy at the highest levels of the company to maximize Customer acquisition, retention, and profitability. They should influence strategies of all areas of the business that impact the Customer, and ensure the service strategies are built around, and for, the Customer. +



BY: JOHN DIJULIUS, AUTHOR & PRESIDENT, THE DIJULIUS GROUP

John R. DiJulius is a best-selling author, consultant, keynote speaker and President of The DiJulius Group, the leading Customer experience consulting firm in the nation. He blogs on Customer experience trends and best practices.

Visit thedijuliusgroup.com



BY: JOE BIERNACKI
CIC, PERSONAL ACCOUNT
EXECUTIVE, GENERAL
INSURANCE SERVICES

Why You Need an Umbrella Policy

Just as an umbrella shields you from the rain, an umbrella insurance policy can shield you from the type of financial disaster that could occur when you least expect it. If the liability coverage on your personal insurance policies covering your home, automobile, boat, or other assets caps out at \$100,000 to \$300,000 or less—as most all do—then an umbrella policy would kick in with additional coverage of at least another million dollars.

An umbrella policy is designed to protect you in that rare event of a serious accident or death for which you are liable. It's not hard to imagine various scenarios for this to occur, especially if you have a swimming pool in your yard or an automobile in your driveway.

The statistics speak for themselves. According to the Centers for Disease Control and Prevention and the International Life Saving Federation, about 10 people drown per day in the United States, with 20 percent of these incidents occurring at private homes. When it comes to automobile accidents, the numbers reported by the National

Highway Traffic Safety Administration are much more dire, with an average of over 100 fatalities per day in the United States alone.

The problem of distracted driving has become a major concern for insurance companies as well as for those sharing the road with drivers who text, check their GPS, eat lunch, or make phone calls while driving. The National Highway Traffic Safety Administration estimates that 10 percent of drivers ages 15 to 19 involved in fatal crashes were in some way distracted behind the wheel—and smartphones are largely to blame. In 2015, the agency attributed an astounding number of accidents—and nearly 400,000 injuries and 3,500 deaths—to distracted driving.

As insurance professionals, we deal with these devastating types of incidents all too often, and it's no myth that they can wipe out a family's hard-earned assets nearly overnight. That's why we recommend umbrella insurance policies (or "excess liability coverage") to our clients—not just those on the wealthier end of the spectrum. A family without umbrella insurance may have a few hundred

thousand dollars in coverage, while a severe accident can end up costing several times that amount.

Even if you don't have a million dollars in hard assets to protect—perhaps you have no home ownership or significant financial assets—you most likely have future wages. If you cannot fulfill your obligations to pay out a damages claim from an accident you caused, a portion of your wages could be withheld automatically to help pay out your claim. And if harm is caused to a child in the accident, the claim may remain open—and accumulating—until the minor reaches age 18 or 21.

For just a few hundred dollars per year, it's worth protecting your assets fully through umbrella insurance. Talk to your agent to learn more about this often-overlooked type of coverage. +

Joe has worked in the insurance industry since 2000, joining General Insurance Services in 2002. He is currently President of the La Porte Kiwanis Club and a past member of the La Porte Jaycees. In his free time, he enjoys being outside, gardening, hiking, camping, hunting, and spending time with his family.



Save Money by Being Proactive in Managing Your Workers Compensation Costs

The cost of workers compensation insurance is likely to be one of your highest expenses for your business insurance. Yet, many business owners are often unaware they can take back some control and begin managing this cost.

Let's start with how your premiums are calculated. Premiums are calculated by how employees are classified, the size of the employer's payroll, and the company's claim experience:

Premium = Classification Rate x Payroll (per \$100) x Experience Modifier

Your Experience Modifier factor, or MOD, is a numeric representation of your company's claim experience. MODs are based on how your business compares to others in your industry with similarly classified employees.

Keeping your score less than one is the key to managing your costs:

- An average MOD is set at 1.
- Employers with more claims than average yield a MOD > 1.
- Employers with fewer and less severe claims than average yield a MOD < 1.

What produces your claim experience?

Insurance companies will examine your loss run report, including the frequency and dollar amount of your claims. The longer a claim stays open, the more it will cost you.

Now I know you are asking yourself: What can I do to help manage my costs?

Be proactive. Implement safety improvements, eliminate work hazards, clarify work and safety expectations, and institute new policies for a safer work environment. The beauty in implementing these changes is not only will your company be better protected in the event of an accident but your employees are more likely to be satisfied and more productive. A win-win for everyone!

Here are some tips on how to "be proactive" today:

- Establish a culture of accountability from the top. Your behavior on the job must establish the type of behavior to lead to the highest standards of safety. It starts with you.
- Incentivize your employees for safe behaviors. Offer bonuses for no

lost time during a certain period of time. Awards and recognition make employees proud of their accomplishments and strengthen company culture.

Implement procedures for effective safety training of new hires, to reduce the risk of accidents, and ongoing training for everyone. Clear, detailed job descriptions go a long way towards reducing injuries and may shield you, the employer, from claims of negligence.

So how can we help you? As your risk manager, our focus is to help manage your risk profile.

- We help you understand and manage your company's Experience Modifier factor. It is imperative you understand it and share it with your employees and leadership team. Everyone can take an active part in making a positive impact for safety.
- We can also help by reviewing vendor contracts and certificates of insurance to ensure proper wording and sufficient risk protection. Services may include reviewing hiring practices, safety training protocols,

the frequency and effectiveness of retraining, and hazard reduction initiatives. Questions we may pose, for example, include “Are physical requirements clearly explained in your job descriptions?” and “Are there avoidable safety hazards in the workplace?”

- We can help you avoid inflated premium assessments by advocating on your behalf to explain past incidents and discuss mitigation strategies moving forward.

To learn more about managing your risks, contact me personally at esanchez@genins.com or 219-369-0215. I would

be happy to take a tour of your facility, learn more about your organization, and spend time with you to get to know your company and the safety procedures you have in place. My goal is to accurately represent you with integrity along with a mix of grit and determination to get you the best possible program and a fair premium. +

SAFE: If you have ten or more employees, contact me by email and send me the word SAFE! I will share with you an amazing available tool for you to use to train your employees and track the training over time ... without another spreadsheet!



BY: ELIZABETH SANCHEZ
COMMERCIAL LINES AGENT,
GENERAL INSURANCE SERVICES

Elizabeth is an enthusiastic professional with extensive experience in brand management and building customer relationships. A native to La Porte, she has worked for the nonprofit community, manufacturing industry and boating industry throughout her career. She received her Bachelors of Science in Business at Purdue University Northwest. Elizabeth enjoys spending time with her family, kayaking, hiking, biking and snowboarding.

We're Moving!

General Insurance Services | **GIS**

Thanks to our remarkable growth in the Valparaiso area, we are moving to a new office in September 2018.

407 E. Lincolnway | Valparaiso, IN 46383



Little Things Make Big Things Happen



BY: DANIEL TODD
FINANCIAL ADVISOR,
INVESTMENT ADVISER REPRESENTATIVE

A varsity coach of mine often said that little things make big things happen. In many sporting events, particularly Indiana high school basketball, a lot of games are won (and lost) by a small margin of only one or two points. While the outcome of the game is usually remembered by the last few minutes of intense play, the final winning score is truly the outcome of every minute both teams were on the court. Every possession counts when your team has the ball and those “little things” that happened early on in the game ultimately impact the end result of the game which is the “big thing” the team is striving for. Whether it’s a cross-town rivalry win, a winning record for the season or a championship title, something that seems insignificant in the moment becomes clearly significant as time ticks off the game clock.

Sports are a great analogy in any area of our life where we are pursuing success, where we are pursuing the “win.” Retirement planning and investing for you and your employees are no different. However, the “win” at the end of this effort is likely more important to you and your families than a winning sports record! The day is coming when you won’t earn a paycheck from your employer anymore, and time tends to slip away faster than we would like it too. In fact, I haven’t met anyone yet who arrives in retirement and says, “I saved too much money” or “I started saving too early.” The opposite is usually true and a common regret for many people is that they wish they would have started saving and investing sooner in life. Unfortunately, you can’t go back in time and change the past, and that’s ok. Let’s look forward. Today, you can make positive decisions and changes that may substantially improve the potential for building your retirement “nest

egg” into more spendable and enjoyable income in retirement. This is where good financial advisors get excited because we love to help people align every dollar they are saving today with the future that they would like to live in tomorrow. Good financial advisors are also very well educated on the “little things” you can do today that will better align your retirement savings for a possible 20, 30 or even 40 years in retirement. That’s a “big thing!” Let’s get started!

If your company has a retirement plan such as a 401k, 403b, Simple IRA or another savings plan, you have laid the foundation for you and your eligible employees to accumulate wealth for use in retirement. If you have a “company match” and/or “profit sharing” available to plan participants, there is an even stronger foundation and potential to accumulate savings over time.

So how do you know that you and your employees are maximizing your retirement plan and its features? Did you know that many 401k and 403b plans have a ROTH contribution option? Does your plan? What are your annual costs as an individual or as a plan sponsor/employer? How do those costs compare with what is available in the marketplace today? Do you have high quality investments available in the plan? Has your current Financial Advisor helped you fulfill your fiduciary responsibility as a plan sponsor to evaluate your plan and the investment options in the last 5 years? Are they actively making themselves available to meet with you and your employees? Are they bringing you recommendations to optimize the plan itself and improve employee participation? If not, let's talk. Like your insurance coverages, it is important that you evaluate or "shop" your retirement plan periodically to know that you are taking good care of yourself and your employees as you assist them in securing their financial future. This is good for you, for them, their families and for the communities where we all live as we seek to produce spendable income in retirement.

If you have a retirement plan (or you would like to start one) at your company, please consider the opportunity to evaluate all of your options with regard to plan costs, investment performance and the service your plan should be receiving from your financial professional. We are passionate about partnering with investors like you and your employees to better prepare for a brighter financial future. We would be glad to share that passion with you and your team.

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Dan enjoys traveling with his family, participating in different sports and being involved in music at his church in Sawyer, Michigan. He has a Bachelor's Degree in Biology from Indiana University and a Master's Degree in Business Administration (MBA) from Indiana Wesleyan University.



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The **BIGGEST THREAT** to Your Cyber Security is Your **EMPLOYEES**

According to historical claim data analyzed by Willis Towers Watson, 90% of all cyber claims stemmed from some type of employee error or behavior. If you think your organization couldn't possibly fall victim to a cyber attack, you're wrong. Cyber attacks can happen to any business. Consider the following examples.

Example #1: Equifax Data Breach

The 2017 Equifax data breach, which exposed the sensitive personal information of nearly 146 million Americans, happened because of a mistake by a single employee, according to the company's former chief executive, Richard F. Smith. Smith told members of Congress that an individual in the technology department failed to heed security warnings and did not ensure the implementation of software fixes that would have prevented the breach. While the total cost of the breach has yet to be totaled, the sheer number of individuals affected demonstrates the need for employee cyber awareness and training.

Example #2: Snapchat Data Breach

In February 2016, Snapchat fell victim to a type of phishing scam known as a whaling attack. In the attack, a social engineer with criminal intent posed as CEO Evan Spiegel and sent an email to someone in the social network's payroll department. As a result, the personal protected info of some 700 employees was released.

Example #3: Chipotle Data Breach

In 2017, a group of cyber criminals in Eastern Europe sent out emails with malware to Chipotle staff. Untrained staff members clicked on the fake emails and inadvertently enabled the hackers to compromise the point-of-sale systems at a majority of Chipotle locations. The hackers were then able to obtain the credit card data of millions of people.

Summary:

As you can see, employee error or behavior was to blame in these three high-profile cyber attacks. The only way to prevent your organization from falling to the same fate is to take the proper steps to educate your employees on cyber security. Contact General Insurance Services, Inc. today to get started.



This infographic is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Consult a legal professional for more information. © 2018 Zywave, Inc. All rights reserved.



4 Steps to Cyber Security

Do your part to help protect our company from a cyber attack. Keep the following four tips in mind at all times:

- 1. If you have doubts, don't click! Don't click on links that you don't know are 100% safe.**
- 2. Think twice before installing anything on company computers. Don't install anything without receiving prior go-ahead from a manager or member of the IT team.**
- 3. Privacy is key. Never give out company or personal information if you don't know who you are working with.**
- 4. Speak up. Never be afraid to ask for help if you feel you are in a malware, phishing or hacking situation.**

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