

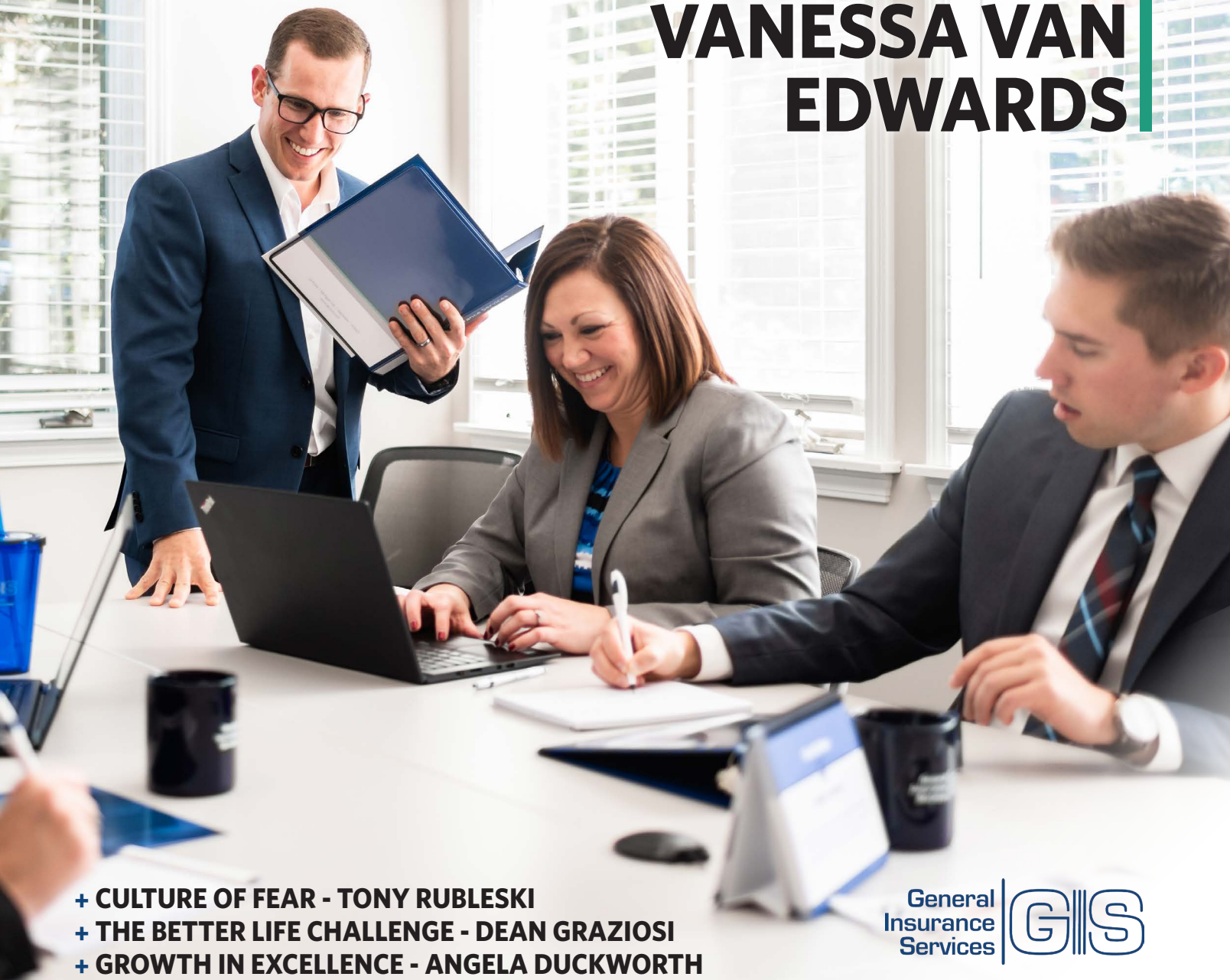
GENERAL INSURANCE SERVICES

RISK & BUSINESS

MAGAZINE

SPRING 2020

GOAL SETTING WITH VANESSA VAN EDWARDS



- + CULTURE OF FEAR - TONY RUBLESKI
- + THE BETTER LIFE CHALLENGE - DEAN GRAZIOSI
- + GROWTH IN EXCELLENCE - ANGELA DUCKWORTH

General
Insurance
Services



Your local hometown HERO

Your local independent agent
is your neighbor – someone
you can trust and someone
who's here for you when it
matters most.





219.879.4581 • GenIns.com

Auto-Owners[®]
INSURANCE

LIFE • HOME • CAR • BUSINESS



Gain control over your healthcare costs

Healthcare out of control? Change the status quo.

EmCap® is an innovative funding strategy that puts small and midsize companies in charge of their own employee health plans. You can gain control, transparency, and stability – and the opportunity for real cost savings. Take control today with EmCap. To learn more, contact:

Craig Menne
General Insurance Services
CMenne@GenIns.com

Shawn Lanter
Berkley Accident and Health
SLanter@BerkleyAH.com

This example is illustrative only and not indicative of actual past or future results. Stop Loss is underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best, and involves the formation of a group captive insurance program that involves other employers and requires other legal entities. Berkley and its affiliates do not provide tax, legal, or regulatory advice concerning EmCap. You should seek appropriate tax, legal, regulatory, or other counsel regarding the EmCap program, including, but not limited to, counsel in the areas of ERISA, multiple employer welfare arrangements (MEWAs), taxation, and captives. EmCap is not available to all employers or in all states.

©2018 Berkley Accident and Health,
Hamilton Square, NJ 08690.

All rights reserved. BAH AD 2018-02 1/18

www.BerkleyAH.com

 **Berkley**
Accident and Health
| a Berkley Company

RISK & BUSINESS

PUBLISHER Tulip Media Group
MANAGING EDITOR Erika MacLeod
GRAPHIC DESIGN Jessica Embree
CONTENT COORDINATOR Stacey Cowperthwaite

CONTRIBUTORS Craig Menne
Angela Duckworth
Dean Robert Graziosi
Gretchen Rubin
John DiJulius
Michael Bungay Stanier
Shawn Hunter
Vanessa Van Edwards
Elizabeth Downs
Nicole Van Duyen
Candace Arvin
Scott Templin
Matt Weber

ADVERTISING (Local) Kara Moon

PHOTOGRAPHY Tulip Media Group
iStock.com
Stephanie Ruff Images and Art

**General
Insurance
Services** | 

GENERAL INSURANCE SERVICES

421 Franklin Street, Michigan City, IN 46360

GENINS.COM

General Insurance Services *Risk & Business Magazine*™ is published by Tulip Media Group. All content, copyright © 2020, Tulip Media Group. All rights reserved.

Risk & Business Magazine™ is a valued and recognized trademark of Tulip Media Group. This publication may not be reproduced, all or in part, without written consent from the publisher. Every effort has been made to ensure the accuracy of all content in this publication, however, neither the publisher nor General Insurance Services will be held responsible for omissions or errors.

Articles, reports and information contained herein reflect the views of the individuals who wrote or prepared them and do not necessarily represent the position of the publisher or General Insurance Services. The material herein is intended for educational and informational purposes only. Nothing herein is to be considered the rendering of insurance advice for specific cases or circumstances. Communication of any legal information contained herein does not constitute an attorney-client relationship, nor convey legal advice or recommendation of any kind. Do not rely on information contained herein to replace consultation with qualified brokers, attorneys or other professionals in your jurisdiction.

Please address all editorial and advertising inquiries to Tulip Media Group, Email: Erika@TulipMediaGroup.com. Tulip Media Group is not held responsible for the loss, damage or any other injury to unsolicited material (including but not limited to manuscripts, artwork, photographs and advertisements). Unsolicited material must be included with a self-addressed, overnight-delivery return envelope, postage prepaid.

Tulip Media Group and General Insurance Services will not give nor rent your name, mailing address or other contact information to third parties. Subscriptions are complimentary for qualified individuals.

TULIP MEDIA GROUP

Toll Free: (877) 719-8919

info@TulipMediaGroup.com | TulipMediaGroup.com



16

FEATURE

VANESSA VAN EDWARDS GOAL SETTING

CONTENTS

- 5 LETTER FROM THE PRESIDENT & CEO**
- 6 FIVE WELLNESS TRENDS FOR EMPLOYERS**
- 9 ARE SMILES REALLY FREE?**
John DiJulius
- 10 DEFEND YOUR MIND FROM THE CULTURE OF FEAR**
Tony Rubleski
- 12 WHAT WE CONSIDER A LIMITATION CAN BE A STRENGTH**
Gretchen Rubin
- 14 THE BETTER LIFE CHALLENGE**
Dean Robert Graziosi
- 20 YOUR STUBBORN OPTIMISM IS CONTRIBUTING TO YOUR SUCCESS**
Shawn Hunter
- 22 A FORMULA FOR GROWTH IN EXCELLENCE**
Angela Duckworth
- 24 FIVE THINGS YOU CAN SAY NO TO RIGHT NOW**
Michael Bungay Stanier
- 26 HOW CYBER THREATS PUT THE HOSPITALITY INDUSTRY AT RISK**
- 28 PERSONAL AUTOMOBILES FOR BUSINESS USE**
- 30 LIFE EVENTS THAT AFFECT YOUR INSURANCE NEEDS**
- 31 WHAT IS A STRATEGIC BENEFITS PLAN?**



Welcome!

LETTER FROM THE PRESIDENT

Welcome to the spring issue of our *Risk & Business Magazine*.

It was the end of March when this issue first went to print. The COVID-19 pandemic hadn't yet hit at full scale, and we were gearing up for our first seminar in a new series we were set to launch this year. It's amazing how quickly things can change.

When we received our first proof back from the publisher, our planned seminars no longer seemed fitting for this issue.

Business owners and managers are faced with "bend or break" scenarios almost every day. The COVID-19 pandemic showcases the substantial advantage companies can gain by utilizing learned flexibility when facing an unprecedented situation.

Approaching day-to-day business with an open mind, prepared for the unexpected, will heighten your senses when new opportunities come your way. In fact, most opportunity arises from the unexpected.

Keep your mind open to new ideas that may not fit into your current business plan. In the same way you prepare for unexpected events, use times of uncertainty to develop new channels through which your business can grow in unprecedented ways.

We're all in this together, and we'll navigate this unprecedented situation as it continues to unravel. Please check out our Coronavirus Resource Center on our website for additional resources for your organization.

Stay healthy!

Craig Menne, President & CEO
GENINS.COM

5 WELLNESS TRENDS FOR EMPLOYERS TO WATCH IN 2020



As 2020 kicks off with new health plans in place, more employers than ever are realizing the benefit of employee wellness. Creating a healthy culture within the workplace will continue to be a priority for companies in 2020 for many different reasons.

Employee wellness has demonstrated growing importance over the years, and it will certainly not lose any steam this year. In fact, 76 percent of employees think their workplace has a responsibility for their health and well-being, according to a MetLife survey. According to Gallup, 87 percent of employees expect their company to help them balance their work and personal lives. These statistics underscore the interconnectivity between well-being and engagement, while showing the importance of employer commitment to employee well-being.

With these expectations in mind, here are five popular employee wellness trends to look out for in 2020:

1. HOLISTIC PLAN DESIGNS

Employers are investing in wellness through more holistic plan designs. One service in particular is the Employee Assistance Program (EAP). EAPs are being implemented to help employees address multiple stressors that both work and life create and that may have some effect on the employee's performance. Employees can access completely confidential counseling, information, and resources in areas that may include, but are certainly not limited to, relationships, drug and alcohol abuse, depression, anxiety, financial problems, legal challenges, and stress. These plans give free access to short-term

counseling, referrals to mental health professionals, and educational resources. Companies using this type of plan are focusing on the direct correlation between positive mental health and positive physical health.

Improved employee morale, productivity, presenteeism, and retention are all benefits that can emerge from this type of programming.

2. ERGONOMICS

Ergonomics refers to designing the workspace to fit the employee's capabilities and limitations and to help the individual complete tasks in the most efficient way.

Wellness and ergonomics have typically been operated independently of one another in the workplace. Employee wellness is generally operated from an HR perspective, while ergonomics is most often part of the safety culture. However, partnering these two resources into one program can maximize the benefits produced by both.

For example, the risk of extended sitting not only creates a higher propensity for obesity and poor heart health, but it can also increase the risk for MSDs (musculoskeletal disorders). Both outcomes are associated with absenteeism, decreased productivity, poor employee morale, and higher medical claim costs, to name a few.

Utilizing both programs together can be an efficient way for employers to be proactive in creating positive health outcomes and reducing risk for injury simultaneously with one program.

3. TAILORED HEALTH PORTALS

Many employees use the internet for researching and coordinating their health care. Oftentimes, this is done through point solutions (e.g., websites or applications that deal with a specific focus, like managing diabetes), which require employees to reenter their personal information into multiple sites.

From such a portal, employees could locate a doctor. Employers are now moving away from point solutions, opting instead for tailored platforms. These platforms house employee data and offer access to a variety of health solutions. Employees can research a condition or review their health plan coverages all in the same place. Depending on the platform, employers can work with vendors to include solutions based on their employees' unique needs.

"CREATING A HEALTHY CULTURE WITHIN THE WORKPLACE WILL CONTINUE TO BE A PRIORITY FOR COMPANIES IN 2020 FOR MANY DIFFERENT REASONS."

4. SOCIAL ENRICHMENT PROGRAMS

A common thread in workplace surveys for years has been the employee's desire for meaningful work. People want what they do to matter. This isn't always easy, depending on the line of work, so employers are offering ways to give back. Some companies partner with nonprofit organizations to help fundraise, and others provide an allotment of paid "volunteer days" for employees to use throughout the year. Regardless of the approach, the commitment to social enrichment is what matters to employees.

5. FINANCIAL WELLNESS RESOURCES

Many organizations employ a diverse population of employees. Different demographics do set the tone for different needs. However, one thing that most everyone has in common is financial stress. Whether it be preparing for retirement and the unknown or paying back college debt or a new house, financial worries are in the top stressors for individuals. As employers look to reduce unnecessary stress for

their employees, some are choosing to offer financial wellness programs. These programs vary in complexity but can include personal financial planning meetings, tuition reimbursement, seminars, and payday loan assistance. The idea is to offer enough services for anyone in your workforce to take advantage of, no matter their financial situation.

CONCLUSION

Employee well-being, whether it is physical, mental, or social, is just as important to the individual as it is to prosperity of the organization they serve. We understand the importance of a healthy workforce, and we are here to help. If you would like to learn more about improving an existing program or simply creating a healthy culture in your organization, feel free to contact me at 219-809-2219 or edowns@genins.com to get started. +



BY: ELIZABETH DOWNS,
HEALTH & WELLNESS ADVISOR,
GENERAL INSURANCE SERVICES

Elizabeth Downs attended Tri-State University in Angola and received a Bachelor of Science in Marketing. Prior to starting her career with GIS, she worked in health and wellness for 10 years, specializing in healthy lifestyle change and chronic disease prevention. Elizabeth resides in La Porte County with her husband, Jeff, and their children. In 2018, she joined the Board of Directors for Healthy Communities of La Porte County to help support programs that improve the quality of life for residents within La Porte County.



Improve your bottom line with a *tried and trusted* near-site health clinic exclusively for company employees and dependents.



Proudly serving: American Licorice, B&B Manufacturing, City of La Porte, Sterno, La Porte Library, & NRP Jones

Outside of payroll, healthcare can be one of the largest expenses employers face. To help our community's employers reduce healthcare spend, La Porte & Porter Regional Hospitals unveiled WellPorte clinic. WellPorte is a value-based, nearsite clinic that appeals to self-funded companies by making medical expenses more predictable with low, fixed costs. Typically, employers pay a per month, per employee fee that gives employees unlimited access to the clinic at no additional costs to the employee. Expenses do not get billed to insurance but directly to the company client. Better access to quality wellness and healthcare programs lead to healthier, more productive employees. A nearsite clinic is an attractive benefit to offer while recruiting new employees and is a long term, sustainable way to keep medical costs low.

1.844.424.0200

- Family Medicine
- In-house Laboratory
- In-house X-ray & EKG
- Referral Assistance
- In-office Procedures
- Medication Dispensing & Prescription Program
- Chronic Condition Management
- Wellness Exams & Coaching



"The resources and capabilities that the clinic offers is very broad, which makes it a great alternative to being reliant on doctor's office visits, hospital labs or emergency care facilities. The fact that they can also fill some prescriptions right at the clinic is very helpful. I would recommend that all businesses consider looking at WellPorte as an option for their employees."

-Rhonda A, Sterno



Diane Trkulja-Castro, FNP-C
Nurse Practitioner

Heidi Bickel, FNP-C
Nurse Practitioner

WellPorte is an affiliate of:

WORKFORCE Health
Your Solution for a Healthy Business

Workforce Health combines the unique strengths of La Porte Hospital and Porter Regional Hospital, providing three convenient locations in La Porte, Portage, and Valparaiso. Workforce Health can help keep your employees safe, healthy and on the job.

- Services include:
- Work-related injury care
 - In-house physical therapy
 - Drug/alcohol testing
 - DOT/CDL & pre-employment physicals
 - Firefighter exams
 - Ergonomics consulting
 - Audiometry, fit testing, EKG
 - Mobile wellness programs



Dr. Christopher Sayers, MD
Medical Director

Are Smiles Really Free?

S MILES COME AT SIGNIFICANT COSTS

How many times have you heard, “A smile is free. It costs absolutely nothing to give but can mean the world to the person who receives it?” I agree with the second part, “can mean the world to the person who receives it”, but I do not agree with the first part, “a smile costs absolutely nothing”. Maybe from a personal standpoint, yes, it costs us nothing to smile at one another, however, not in a business sense. Think about the friendliest businesses you deal with, where it would be hard to find an employee who isn’t smiling, i.e. Disney, The Ritz-Carlton, Southwest Airlines, or Chick-fil-A. To get all your employees to consistently smile comes at a significant cost to both the business and customers. The investment for the business is that they must recruit better, hire happier employees and train more than everyone else. That investment means the businesses will have to charge

more for their services and products. So, in reality, the customers (gladly) pay more for smiling faces. Don’t be mistaken; it is one of the greatest investments you can ever make.

CHICK-FIL-A #1 IN POLITENESS

According to a QSR Magazine’s annual report, Chick-fil-A is the politest chain in the restaurant business. Employees at Chick-fil-A were the most likely of the chains surveyed to say “please” and “thank you,” and to smile at customers. “We know our customers appreciate that we can be nice while being fast and accurate,” says Mark Moraitakis, Senior Director of Hospitality and Service Design. “Eye contact and smiling go a long way in the drive-thru experience.”

It is certainly not the pay. According to Glassdoor, Chick-fil-A doesn’t pay much more than the industry average. Then why is Chick-fil-A consistently the highest rated chain in customer satisfaction? Because

the restaurant chain invests more than other companies in training its employees and helping them advance their careers — regardless of whether those careers are in fast food.

RETURN ON SMILES

Does this obsession with the customer experience and fanatical attention to detail really pay off? The chain consistently ranks first in restaurant customer service surveys. In recent years, Chick-fil-A generated more revenue per restaurant than any other fast-food chain in the US. The chain’s average sales per restaurant reached nearly \$4 million, compared to the average KFC, which sold \$1 million. Customer service is the key to Chick-fil-A’s success. Superior customer service drives higher sales per unit, contributing to the chain’s ability to generate higher annual sales than KFC, Pizza Hut, and Domino’s even though each has more than twice as many US locations. +



BY: JOHN DIJULIUS
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.

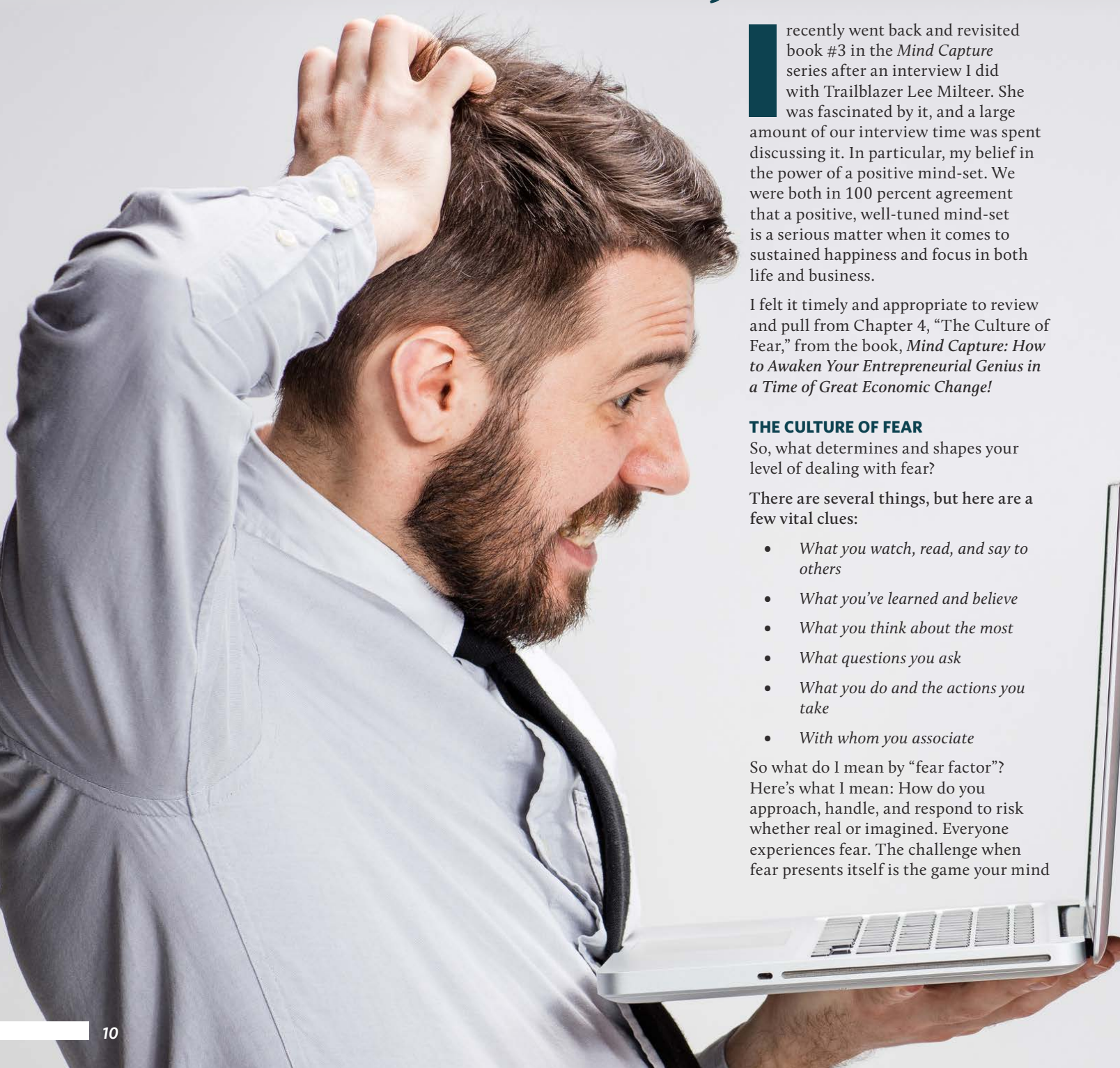
TheDiJuliusGroup.com

BUILDING STRONGER
CUSTOMER CONNECTIONS
IN THE DIGITAL AGE

THE RELATIONSHIP
ECONOMY

JOHN R.
DIJULIUS III

Defend Your Mind From The Culture Of Fear



I recently went back and revisited book #3 in the *Mind Capture* series after an interview I did with Trailblazer Lee Milteer. She was fascinated by it, and a large amount of our interview time was spent discussing it. In particular, my belief in the power of a positive mind-set. We were both in 100 percent agreement that a positive, well-tuned mind-set is a serious matter when it comes to sustained happiness and focus in both life and business.

I felt it timely and appropriate to review and pull from Chapter 4, “The Culture of Fear,” from the book, *Mind Capture: How to Awaken Your Entrepreneurial Genius in a Time of Great Economic Change!*

THE CULTURE OF FEAR

So, what determines and shapes your level of dealing with fear?

There are several things, but here are a few vital clues:

- What you watch, read, and say to others
- What you’ve learned and believe
- What you think about the most
- What questions you ask
- What you do and the actions you take
- With whom you associate

So what do I mean by “fear factor”? Here’s what I mean: How do you approach, handle, and respond to risk whether real or imagined. Everyone experiences fear. The challenge when fear presents itself is the game your mind

begins to play. Your self-talk will begin to either support you or bring you down.

Most people, when presented with an opportunity or fresh idea, will begin to shoot it down and come up with a list of reasons why it can't be done, it may not work, or it is simply "too risky." With the rapid changes in the economy and world of work, many of the old rules of engagement and thinking need to be thrown out the door.

The glaring problem most people have in the pursuit of their inner genius—and I base this on how few people within society are living fully engaged and on purpose—is that their inside and outside mental programming causes them to focus and default back to worst case scenarios over and over. Sadly, they often have no idea they're even doing it.

Deflecting opportunities is a horrible habit to possess. Buried below the layers of negative behavior and programming, opportunity is sadly a foreign word in most people's vocabulary. I believe that fear is the silent, yet #1, enemy to most people on their journey to a life of significance. It's a convenient and comfortable trick of the mind which sets up the next dangerous habit known as excuse making. Fear and excuse making are closely linked together.

THE THREE PRIMARY FEAR PEDDLERS YOU MUST BE ON GUARD TO DEFEND FROM STEALING YOUR MIND AND YOUR INNER GENIUS

1. The media
2. Your associations
3. The marketplace

With the 2020 American election coming up in full-swing and the countless fear-based ads trying to hook our minds, I'm going to look at the first primary fear peddler, the media, and put them on the hot seat.

This should be an obvious one, yet far too many people diminish the media's influence on the mind-set and ability to

shape public opinion. The old adage in media rooms of "If it bleeds, it leads" has taken over and dominated most news outlets. It's simply amazing to watch how news has been twisted into not only gossip and entertainment but also a forum to complain, plant fear, and focus much more time than should be allowed on what's wrong with society and rarely on what we're doing well.

As I move in and out of airports, I occasionally catch fellow travelers (aka: zombies) glued upward watching the TV for the daily debate, "situation," protest, or latest idiotic high-speed chase being covered from a chopper in the air high above a major city. Many also rotate between the large screens above and the smaller ones they hold in the palm of their hands. Most of these folks do not look excited or happy as they view the visual parade of fear and human stupidity attempting to take over their time and more importantly their mind. It's not uncommon to see many shaking their head or mumbling under their breath with disgust.

When I'm teaching groups or meeting with retainer clients, I advise them that ignoring the media and its influence is foolish. Who do you want educating your customers and prospects? You or them (the media)? This is an easy answer, but many firms do little if any "counter-programming" to ensure that they have a voice and educate their customers. There are always two sides to every story, and you must aggressively make positive publicity a part of your marketing and promotional efforts. Now, with social media, blogs, and email, it's easier than ever to position against the fear-peddling media and share what best puts you, your company, your industry, or your key message in a positive light. Balance is required.

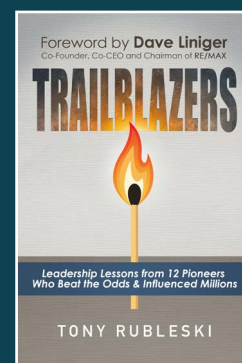
Defend your time and mind carefully when allowing the media to influence you or your customers. Yes, whether

we like it or not, they do influence a lot of opinion, and more times than not, it's built on controversy, hype, and bottom line: fear. It's a smart idea to have your own game plan ready and share it often to counter the fear and present the other side of the story as well. +



Tony Rubleski is the bestselling creator of the Mind Capture book series. He is also an in-demand keynote speaker, strategic business coach, and global event promoter. His work has been featured in various media outlets ranging from Bottom Line Magazine, The Detroit Free Press, the FOX TV network, ABC, to CNN Radio, NPR and Entrepreneur Magazine Radio.

MindCaptureGroup.com.



A LITTLE HAPPIER:
**SOMETIMES, WHAT
WE CONSIDER A
LIMITATION CAN
BE A STRENGTH**

**"WHAT WE THINK IS A
STRENGTH MIGHT PROVE
TO BE A LIMITATION."**

In psychology these days, one of the most respected models is the “Five Factor” model, also called the “big five.” It describes personality in terms of five major dimensions:

- openness
- conscientiousness
- extraversion
- agreeableness
- neuroticism

Helpfully this creates the acronym OCEAN which is a useful mnemonic.

This is a very interesting model, and I have many thoughts about it! But right now, I’ll mention one thing that really has struck me.

When you look at the model, it’s clear that the factor “openness to experience” is something that’s deemed *good*. It’s described as “appreciation for art, emotion, adventure, unusual ideas, curiosity, and variety of experience.” I’ve also seen it described as “the depth and complexity of an individual’s mental life and experiences, or intellect or imagination.”

On the other hand, I’ve seen a description that suggests that people with low openness “seek to gain fulfillment through perseverance and are characterized as pragmatic and data-driven—sometimes even perceived to be dogmatic and closed-minded.” I’ve also read that these folks “probably prefer routine over variety, stick to what they know, and prefer fewer abstract arts and entertainment.”

One thing I’ve learned in my own observations of human nature is always to look for the bright side and the dark side of anything I see. I see something, I ask: What are the benefits, what are the strengths of a particular pattern of human nature, and given that, what are the accompanying limitations and drawbacks? Every plus has its minus. But sometimes I really have to think about it.

So, as I was thinking about the Big Five,

I asked myself, “What’s the positive side of being of low ‘openness to experience?’ How might we all gain, as humanity, from this aspect of human nature?”

And I thought of a passage which gives a perfect example. I came across this passage during my research for my biography *Forty Ways to Look at Winston Churchill*.

This is an observation made by the prominent British politician, diplomat, and writer Harold Nicolson, in his Diaries on October 17, 1940. Note the date: this was in the early days of World War II and during the Blitz, the persistent German bombing of London. (I believe he was serving as Parliamentary Secretary at the time.)

In this period, London was reeling from the constant bombs, and people were struggling to figure out how to deal with it. This was the era of “Keep calm and carry on.”

In this passage, to set the scene, Nicolson is talking about the state of a London street, a street called King’s Bench Walk, and the reaction of his housekeeper, Mrs. Groves.

King’s Bench Walk is still all right and Mrs Groves is there, as determined as usual to pretend that all is unchanged. I used to be irritated by the Cockney love of the familiar, feeling that it closed their minds to new experiments, but now their obstinate clinging to the rock of our tradition fills me with pride.

Recently, too, I’ve been reading the work of novelist and essayist Wendell Berry. In particular, I recommend the terrific novels *Jayber Crow* and *Hannah Coulter*. The protagonists of these two novels certainly wouldn’t score high on “openness to experience,” and in the novels, we see the beauty in their perspective.

Given the circumstances, sometimes, what we might think of as a limitation can actually be a strength, or what we think is a strength might prove to be a limitation. Or it might add a dimension

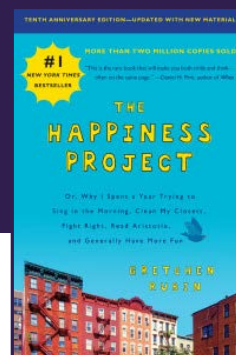
to the world that would otherwise be lost.

And when we understand that, we can have more compassion and respect for other people, and why they may see the world the way they do, even when it’s different from our own way, and even when we disagree with it. +



Gretchen Rubin is the author of several books, including the blockbuster *New York Times* best sellers, *Outer Order*, *Inner Calm*, *Better Than Before*, *The Happiness Project*, *Happier at Home*, and *The Four Tendencies*. She has an enormous readership, both in print and online, and her books have sold more than 3.5 million copies worldwide, in more than 30 languages. She makes frequent TV appearances and is in much demand as a speaker. On her weekly podcast *Happier with Gretchen Rubin*, she discusses good habits and happiness with her sister Elizabeth Craft.

GretchenRubin.com





THE BETTER LIFE CHALLENGE

The Better Life Challenge, a thirty-day challenge where each day you watch a short video and implement one new habit that can transform your life, is a passion and drive for me because I know people need to make changes in their lives. I know people need successful habits and rituals that allow them to reach that next level of life, to maximize their full potential.

I think one of the biggest plights of our society is that people are walking around knowing they could do more, knowing they have more potential, but are staying with the status quo because that's all they think they can achieve.

I think when people can tap into being their best selves, to using all the gas in their tank, it doesn't matter where their wealth goes, it doesn't matter what heights they hit. What matters is they

know they're using all they have. That is when people start companies or take their companies to new levels. They take their intimate and family relationships, they take their passions, their health, their abundance, and their joy to a whole other level because they have so much more to give. I'm always looking for ways to ethically bribe people to shift their habits, to try new success rituals that can make an impact on their lives.

"PEOPLE WANT TO JUMP INTO BUSINESS. THEY ACQUIRE ALL THE TACTICAL SKILLS THEY NEED ON HOW TO RUN A BUSINESS OR THEY HAVE A PRODUCT OR A SERVICE THEY KNOW PEOPLE NEED, BUT NO ONE TAKES THE TIME TO BUILD THE GRIT, TO BUILD THE FOUNDATION FOR SUCCESS."

Today we live in a world where people are becoming more shallow due to social media, Instagram, Facebook, text messages, emails, and our ever-present phones. People have so many distractions these days that they are approaching things in a superficial manner but still hoping for success.

The Better Life Challenge was my idea of a way to give people small daily challenges that they can do in minutes just by watching a short video. My hope is that each challenge turns into a new ritual and eventually becomes part of a new habit. If even three or five of the thirty daily rituals stick in someone's life, it will make a shift. It's like hitting a golf ball, right? If you don't hit it on the sweet spot, the ball goes in a completely different direction from where you wanted it to go.

We only need to shift our lives a fraction of an inch, but over time, doing that can change our lives. For instance, if we eat too much today, we're not overweight tomorrow. But eat too much every day for months and months and months and we will eventually be overweight. Spend too much money today, you might not be

broke tomorrow, but you might be broke in six months or a year. What if you implement one tiny success habit today? Will you be rich, successful, and happy tomorrow? Of course not, but over time, you're shifting the way you think, you're shifting your routines, you're shifting your actions. And that's where true success is made.

People want to jump into business. They acquire all the tactical skills they need on how to run a business or they have a product or a service they know people need, but no one takes the time to build the grit, to build the foundation for success. And The Better Life Challenge was just a way for me to hack into people's crazy, busy lives and insert the habits that have allowed me to create sustainable wealth and success in my life.

I think The Better Life Challenge could truly be one of the greatest challenges ever created. And we even "game-ified" it to give people incentives to go through it, to ethically bribe them to finish. People get points for completing the tasks, they get points for sharing the tasks on social media, and they get points

for getting friends and family to take the challenges with them. All of a sudden, a group dynamic happens. And you have the ability to win great prizes each month. I'm also giving away my Tesla to the grand winner. And then I'll come up with another great prize to motivate people to take action.

I think if you're going to be in business—and I'm in the business of helping people become successful—you do whatever it takes to get people to take action. The best wisdom in the world that is sitting on the shelf unread is no wisdom at all. Action outdoes perfection every time. +

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 and real estate book sales space since 2006, with his best-selling books amassing over 1,000,000 copies sold.



GOAL SETTING:

5 SCIENCE BACKED STEPS TO SETTING AND ACHIEVING YOUR GOALS



Why do some goals fail? Do you ever wonder why some New Year's Resolutions die a long slow death, while others seem as easy to do as a simple checklist item? It comes down to science.

- I want to teach you the science of goal setting.
- I want to teach you the research behind resolutions.
- I want to teach you our investigations for intentions.

There is a science to setting successful goals and New Year's Resolutions, and it's not what you would think. In this article, I want to talk about how to set your goals effectively, and then proactively achieve them.

THE RESEARCH IS CLEAR

People who set goals are more successful.

Professors get tenure faster, employees get larger raises, even students learn up to 250 percent faster when goals are set for them (far, far more than if they merely are told to 'do their best').

HOWEVER, NOT ALL GOALS ARE CREATED EQUAL:

- Merely fantasizing about your goal is de-motivating—it tricks the brain into thinking you already have achieved it.
- Goals that aren't set up properly can end up having the opposite effect.

How do you effectively go about setting and achieving your goals? Throw out everything you ever have heard about goals. This year, I want you try science-based goal setting!

(Cue booming music and fireworks sound effects here)



"WHEN WE FIRST SET OUR GOALS WE ARE SUPER OPTIMISTIC AND FILLED WITH HOPE- AND THAT'S GREAT. ONE THING THAT HAPPENS, HOWEVER, IS WE FAIL TO IDENTIFY POSSIBLE BLOCKERS"



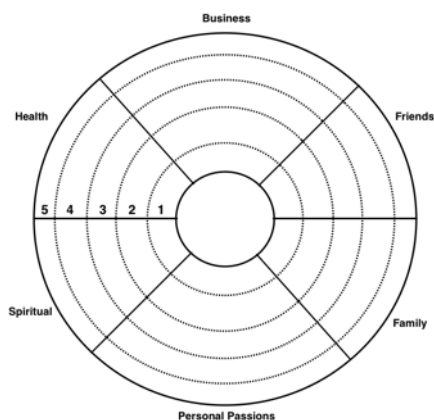


STEP #1: WHAT'S YOUR EMOTIONAL TEMPERATURE?

Right now, I want you to take your emotional temperature. On a piece of paper or on our downloadable goal-setting worksheet, (scienceofpeople.com/wp-content/uploads/2018/06/The-Goal-Wheel.pdf) rate these areas of your life on a scale from 1 to 5 (1 being extremely dissatisfied, 5 being extremely satisfied).

- **Business:** How do you feel about your work, career or business effectiveness and success?
- **Friends:** How is your social life? Your friendships and support system?
- **Family:** How are your personal relationships? Your partner or spouse?
- **Personal Passions:** Do you have personal passion projects, hobbies, or fun activities that fulfill you?
- **Spiritual:** You can interpret this one any way you like. It could be your faith, mental health, personal journeys or mindset.
- **Health:** Are you happy with your physical health and wellness?

This is called your Goal Wheel:



A finished Goal Wheel will have the lines filled in so you can see what your 'emotional temperature' is in each area. For example, this is mine right now:



You quickly can see that my goals are going to be focused on Business, Friends and Spirituality. This little exercise is a really easy to way to check in with yourself.

- **Ninja Tip:** I save all of my Goal Wheels and then check in to see if there are any patterns. You can use these worksheets over and over again to see how far you have come from previous months or years, depending on how often you do it.

STEP #2: THE NEUROLOGY OF OWNERSHIP

When we take ownership of something—an item, an idea or a goal—we are more committed to it. This is called the “endowment effect” which happens when we take ownership of something and it becomes “ours,” thereby integrating it into our sense of identity.

Cornell University researchers demonstrated the endowment effect with a clever experiment. First, researchers gave participants coffee mugs and offered to trade them chocolate for their mug. Almost none of the participants wanted to trade. Next,

researchers reversed the trial. They gave participants chocolate and then asked them to trade it for the coffee mug. Again, very few wanted to trade. This is the endowment effect in action. It was about what they already had, not about the actual objects. When we take ownership of something, we work to keep it.

This step is about owning your intention. Look at your Goal Wheel and set an intention for that area—your sections that are 4's or 5's might just be about maintenance. Remember, these aren't specific goals yet, they are just intentions. This is going to help you own a different outcome for yourself in each area.

Here are some examples:

- **Business:** Level up my business efforts so I can reach and help more people.
- **Friends:** Set aside time to support and reach out to friends more regularly.
- **Family:** See family more often and dedicate real time to connecting and catching up.
- **Personal Passions:** Learn how to paint and spend more time reading.
- **Spiritual:** Start meditating to create mental space and slow down at the end of a workday.
- **Health:** Get more toned and increase my endurance.

STEP #3: OUTCOME + PROCESS

If I had to pick, I would say this is the most important step: This is why goals fail!

Most people set an intention or an ideal outcome and try working toward it. That is great, but that gets you only halfway there. I want you to pick an outcome and a process.

- **Outcome:** The ideal result, hopeful conclusion, best end for your goal.
- **Process:** The skills you need, the method required to get you there.

Before I give you some examples, let me explain the science behind the Outcome + Process approach. Zimmerman et al. trained participants to throw darts. They split them up into three groups. Group #1 was told simply to get the highest score possible (outcome). Group #2 was told to optimize the process of being a good dart thrower by bringing their arm back, adjusting the angle of the throw and having a firm grip (process). Group #3 began with the process of throwing, and then once they had mastered the skills, were switched to focus on the outcome (process + outcome).

The participants with the outcome goal performed worst! The process + outcome participants got the highest scores by far.

Next, let's look at the intentions you set in Step #2. I want you to write down the skills, process or methods you need to achieve those outcomes.

For example:

- **Business:** Level up my business efforts so I can reach and help more people.
- Hire a marketing agency.
- **Friends:** Set aside time to support and reach out to friends more regularly.
- Join an exercise class with friends. Plan a weekend getaway.
- **Family:** See family more often and dedicate real time to connect and catch up.
- Plan a family reunion that

happens on the same holiday or holidays each year.

- **Personal Passions:** Learn how to paint and spend more time reading.
- Buy a painting book. Get suggestions of 10 books from friends.
- **Spiritual:** Start meditating to create mental space and slow down at the end of a workday.
- Get a meditation app to remind yourself before bed.
- **Health:** Get more toned and increase your endurance.
- Buy a weight set and sign up for a boot camp.

STEP #4: IDENTIFY BLOCKERS

When we first set our goals we are super optimistic and filled with hope—and that's great. One thing that happens, however, is we fail to identify possible blockers. I want you to get real with yourself for a moment and answer these questions in your Goal Worksheet:

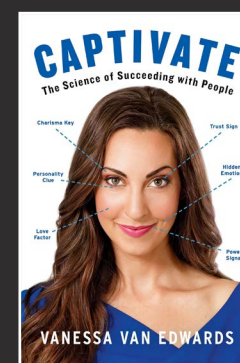
- What logistical constraints might make it difficult for you to achieve your goals?
- What behaviors might make it difficult for you to achieve your goals?
- Who might make it difficult for you to achieve your goals?

This can be anything from financial constraints to unsupportive family members to procrastination. Get real! When we know what our blockers are, we can work to plan around them. For example, one of my goals for next year is to read more. I know that if I don't have accountability to read I just won't get it done. I push it off, go to sleep, turn on Netflix, you know the drill. So, I started a *Science of People Book Club* to read with my readers. +

*Vanessa Van Edwards is lead investigator at the Science of People—a human behavior research lab. She is the national best-selling author of **Captivate: The Science of Succeeding With People**, which was chosen as one of Apple's Most Anticipated Books of 2017.*

She writes a monthly column on the science of success for Entrepreneur Magazine and the Huffington Post. Her original research has been featured in Fast Company, Cosmopolitan, TIME, Forbes, INC and USA Today. As a human behavior hacker she runs original research experiments on topics such as the science of leadership, human lie detection, body language hacks, the psychology of attraction and successful people skills at ScienceOfPeople.com. Vanessa has been asked to discuss her innovative work on CNN, CBS Morning news and NPR. She has also consulted for a number of Fortune 500 companies including Dove, Symantec and American Express.

ScienceOfPeople.com



Your Stubborn Optimism Is Contributing To Your Success



One day, the farmer's horse jumps the fence and runs off. The farmer's neighbor stops by and says, "I'm so sorry. That's terrible news."

The farmer shrugs and says, "Who knows if it's good or bad news."

Several days later, the horse returns with six wild horses who have followed him home. The neighbor stops by and says, "That's amazing! What wonderful luck!"

The farmer shrugs and says, "Who knows if it's good or bad news."

Soon after the wild horses have come to live in their pasture, the farmer's son is thrown from a horse while trying to tame it. He breaks his leg in the fall and is bound to a wheelchair while he heals. The neighbor stops by and says, "What a horrible accident. I'm so sorry for your son and your family."

The farmer shrugs and says, "Who knows if it's good or bad news."

While his son is healing in his wheelchair, the militia marches through the town, conscripting all able-bodied young people to serve in the war. The farmer's son is spared from serving in the military. Again, the neighbor stops by and says, "What fortune that your son does not have to join the army."

The farmer shrugs and says, “Who knows if it’s good or bad news.”

You get the point. This fable can go on and on. It’s about how our interpretation of events is a result of our view of the world, our innate sense of hope or despair. But hope and optimism aren’t quite the same thing. According to researcher Tali Sharot:

HOPE IS WHAT
YOU WANT TO
HAPPEN.

OPTIMISM
IS THE BELIEF
THAT WHAT
YOU WANT TO
HAPPEN WILL
HAPPEN.

– TALI SHAROT,
PH.D.

Some people say the key to happiness is low expectations. The idea being that if we keep our expectations low, we aren’t likely to be disappointed, and therefore when things do go our way, we’ll be

pleasantly surprised. But it turns out that most people aren’t pessimistic. Only 4 percent of us claim to be full-on pessimists, and that’s a good thing.

We (and by “we” I mean everyone – men, women, old, young, western culture, eastern culture, rich, poor...) commonly overestimate our own optimistic outlook of the world. Statistically we think we are more attractive, more likely to get promoted, more likely to stay married, and less likely to get in a car accident because we’re better drivers than most other people too. And through it all, we think we’re more modest than the next person too.

Privately, we hold more optimistic expectations for ourselves, our loved ones, and our children, yet hold more pessimistic expectations for strangers. Although the actual chance of getting some form of cancer during your lifetime is about 35 percent, most people think it will happen to the other guy.

This optimism bias turns out to be a good thing because – although it can lead us to underestimate our chances of developing illness, getting divorced, or getting in a car accident – it also leads us to be more cheerful and excited about our own future.

That innate optimism bias allows us to have more favorable expectations of

upcoming events in our lives, which in turn, lets us be happier and healthier in the long term, in part because we expect it. According to the scientist Tali Sharot, it’s optimistic anticipation that keeps us cheerful, and that sunny outlook on life comes from the belief that we have control over our future.

The reason we are more optimistic about ourselves is because we believe we have control over our lives. And the reason we are more pessimistic about bigger ideas like the economy, climate change, or real estate markets because we believe we have no control. So when we think about the upcoming weekend, we can get excited about the plans we have made and when we think about the giant project we are on, we might believe it’s going to fail because we have little control over the outcome and success.

Here’s the big idea. When we take a moment to reflect on how our own decisions, efforts and emotions make a positive difference in the world around us, we are more likely to be optimistic about the outcome, which actually makes it more likely to happen, precisely *because* we take control. It can be a self-fulfilling prophesy.

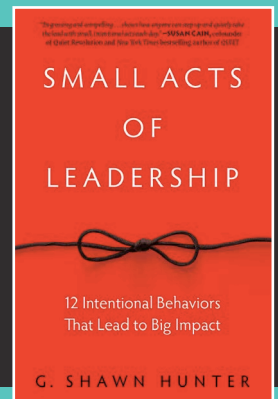
Go forth and never apologize for your smile. +



BY: SHAWN HUNTER FOUNDER &
PRESIDENT OF MINDSCALING

Entrepreneur, author, idea developer, Shawn Hunter has collaborated with hundreds of business authors, executives, and researchers to create learning solutions. Shawn’s first company, Targeted Learning, was acquired by Skillsoft in February 2007. He is the author of Out•Think and Small Acts of Leadership.

Mindscaling.com and ShawnHunter.com



A FORMULA FOR GROWTH IN EXCELLENCE



When you look at the development of world-class performers, I truly believe that you'll find a blueprint for any of us who are trying to achieve excellence in our own lives.

The blueprint was first documented by Benjamin Bloom, a psychologist at the University of Chicago. He studied 120 world-class performers in diverse domains ranging from tennis to neuroscience. Based on his observations and my own, I've identified four distinct phases of developing talent: interest, practice, integration, and growth.

1. INTEREST

Before you do anything else, you have to be interested in what you do. You have to be authentically curious. You have to want to learn more just for the sake of learning more. This period, Professor Bloom often called the Early Years, or sometimes the Romantic Period, because there is this playful flirtation with something that you may or may not pursue more seriously.

2. PRACTICE

After the early Romantic Period comes a pattern of dedicated practice. This involves working on weaknesses, looking to a coach for feedback, and really striving with effort to consistently improve. Of course, dedicated practice is a more serious pursuit, which is why this stage is sometimes called the Precision Period. Scientists today call it deliberate practice: looking with intention for ways to improve in a skill, with feedback typically from a coach or a mentor.

3. INTEGRATION

Practice is a prelude to the third stage, a period called the Later Years or the Period of Integration. After you

"BEFORE YOU DO ANYTHING ELSE, YOU HAVE TO BE INTERESTED IN WHAT YOU DO."

integrate early playful interest with the capacity for sustained deliberate practice, this thing that you're doing—whether it's swimming or chess or running a company—starts to become a part of who you are. It is part of your identity.

This is part of our purpose here on earth. Because we're human, all of us crave being part of something larger than ourselves. It's an integration of everything, including a sense in which we as individuals are serving a larger group.

4. GROWTH

Throughout all of our development, no matter how old we are, we need a mindset of growth and optimism. This is a topic of scientific study that dates back 50 years. It is the idea that we can approach a situation—good or bad—and think, "What can I do here? What can I as an individual do to change things for the better and keep things on course?"

That is an optimistic, growth-oriented mindset. You need it if you're seven, you need it if you're 77, if you're going to pursue excellence or persevere when life gets hard. Being growth-oriented toward possibility allows people to get back up when we fail.

Even when you're budding in your interest, even when you're practicing deliberately, even when you are fulfilled by a beyond-the-self purpose—at all stages you need that mindset of growth and of optimism. +

**This article was adapted from an interview with Amazon Marketplace. - amazon.com/b?node=17395092011*

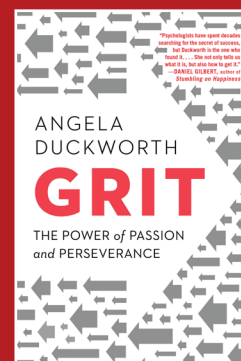


Angela Duckworth is the Founder and CEO of Character Lab, a nonprofit whose mission is to advance the science and practice of character development.

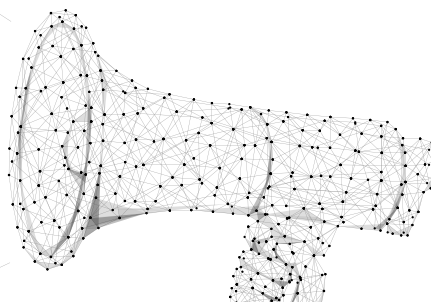
A 2013 MacArthur Fellow, Angela has advised the White House, the World Bank, NBA and NFL teams, and Fortune 500 CEOs.

*Angela has received numerous awards for her contributions to K-12 education, including a Beyond Z Award from the KIPP Foundation. Angela's TED talk is among the most-viewed of all time. Her first book, *Grit: The Power of Passion and Perseverance*, is a #1 New York Times best seller.*

AngelaDuckworth.com



5



Things You Can Say

No To Right Now



BY: MICHAEL BUNGAY
STANIER, FOUNDER OF
BOX OF CRAYONS

I'm generally an accommodating person, so saying no hasn't always been my strong suit. It's all too easy to shove another yes into the bag of our overcommitted lives, trusting that in a Harry Potter magical sort of way it will somehow all work itself out.

But the fact is we can't say yes to everything. It's been a real objective of mine to find ways to say no, in order to make room for another yes in my life. You can't always rely on willpower — sometimes you need to build up your defences. One of the best ways is to change your environment to one that allows you to do just that. For instance, if you don't want to eat ice cream anymore, don't keep any in the house. Essentially, you're changing your behavior.

Sometimes it's hard to say no, but other times it's a bit easier. Here are five things you can start saying no to immediately that can help alter your environment, change your behavior and have a positive impact on the way you live.

1. SAY NO TO DRAINING RELATIONSHIPS

Recognize that not all people nourish you. Some will drain your energy, and there is no room for those kind of soul-sucking relationships. You know the support system you have and who lights you up. Keep those people close and let the others go.

2. SAY NO TO BEING PERFECT

Not everything needs to be done with excellence. Oftentimes, being adequate is just fine, if not even better than fine. It's stressful always trying to be perfect and, quite frankly, it's just not worth it. Accept that perfection is not always needed for success.

3. SAY NO TO TOO MUCH EMAIL

Email itself is not work. It should be seen as a means to an end, a way to communicate. Don't get trampled by the email beast! Use it to your advantage, and don't let it get the better of you. Tame the beast.

4. SAY NO TO FEELING LIKE YOU'RE "GOOD BUSY"

Do you catch yourself telling people you're very busy, only to follow that up with "But it's a good busy"? Being busy does not equate to success. It likely means that you're overcommitted and overwhelmed, or worse yet, that you haven't figured out what really matters. Say no more often and yes more slowly.

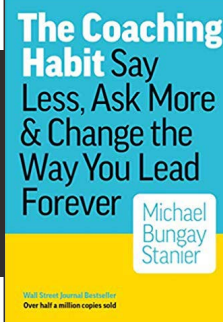
5. SAY NO TO BEING SO SERIOUS ABOUT IT ALL

Remember to have fun. Say no to feeling like you need to be serious 100 percent of the time. There's a time and a place for seriousness, of course, but there should always be time for fun too. Don't forget to have fun.

Stop the rush to action. Say no when it means you can better define a yes. Ask yourself what matters and decide what doesn't. +

Michael Bungay Stanier is the founder of Box of Crayons, a company that champions coaching as a force for leadership development and culture change. They teach managers leaders practical tools so they can coach in 10 minutes or less. On the way to founding Box of Crayons in 2002, Michael lived in Australia, England, the United States and Canada, his current home. He has written a number of books. His latest, the Wall Street Journal best seller *The Coaching Habit*, has sold over half a million copies. It has been praised as one of the few business books that actually makes people laugh out loud.

BoxOfCrayons.com

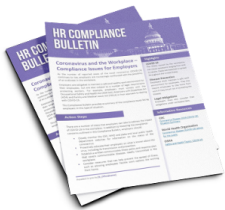


CORONAVIRUS

RESOURCE CENTER

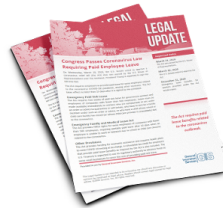


As a risk management organization, General Insurance Services is deeply committed to the health and safety of our employees, clients, and communities. Like you, we are actively navigating this unprecedented situation as it develops. In an effort to provide critical tools and resources to our clients and communities, our team has launched a resource page, which will be kept updated with links, tools, and additional resources as they become available.



CORONAVIRUS COMPLIANCE CONSIDERATIONS FOR EMPLOYERS

As the number of reported cases of the novel coronavirus (COVID-19) continues to rise, employers are increasingly confronted with the possibility of an outbreak in the workplace. This Compliance Bulletin provides a summary of compliance issues facing employers in this situation.



CORONAVIRUS BILL REQUIRING PAID EMPLOYEE LEAVE SIGNED INTO LAW

On March 18, 2020, President Trump signed into law a coronavirus relief bill requiring employers to provide paid leave for reasons related to COVID-19, among other provisions. This Legal Update summarizes the law.



CYBER CRIMINALS SEEKING TO CAPITALIZE ON CORONAVIRUS

Criminals prey on unfortunate circumstances, seeking to capitalize on victims during times of panic and hardship. Unfortunately, the coronavirus disease 2019 (COVID-19) pandemic is no exception. This News Brief warns about cyber scams related to the coronavirus.



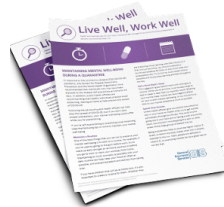
PREPARING YOUR EVENT FOR CORONAVIRUS

Because COVID-19 is highly contagious and potentially life-threatening, it's critical that organizations take the proper precautions to protect individuals. This is especially true for businesses that plan on hosting large events where just one misstep can lead to the quick spread of COVID-19 among attendees.



EMPLOYEE WORK FROM HOME GUIDE

Use this guide to outline your company's telecommuting, or work from home, policy and expectations, and educate your employees on best practices for working from home. Please note that this guide requires extensive customization to reflect your organization's policies on telecommuting.



MAINTAINING MENTAL WELL-BEING DURING A QUARANTINE

Learn how to maintain your mental well-being during a coronavirus disease 2019 (COVID-19) quarantine with this Live Well, Work Well article.

Visit www.genins.com/coronavirus-resource-center
to access and download all available resources.

How *Cyber Threats* Put The Hospitality Industry At *Risk*



We live in a world where modern technology has given us the opportunity to find anything we need with the click of a button. Whether you're planning a trip to an exotic location, making a reservation for dinner with friends, or finding a parking spot, odds are you're booking and paying for these things through the internet or on a mobile app. Thanks to the magic of the inter-webs, we have the ability to make educated decisions, do extensive research and plan the most amazing vacations all from the comfort of our own homes. With these advancements, identity theft has become the fastest growing crime in America today according to the U.S. Federal Trade Commission.

The hospitality industry has followed trend on going paperless and utilizing cloud-based point of sale systems and storage software giving consumers the conveniences they have become accustomed to. This new technology can help streamline operations, attract new customers and reduce costs, but many employers do not realize the extent of their cyber risk vulnerabilities or how they can avoid a breach to protect consumer's data.

Dr. Godwin-Charles Ogbeide, Director of the White Lodging School of Hospitality

and Tourism Management College of Business at Purdue University Northwest notes, "Hackers keep coming up ways to breach security. If business operations leave the window open, they will dive in." He continued, "Cyber-attacks shouldn't negatively impact the hospitality industry overall, but it does warrant vigilance from both business operations and consumers. We want to make sure that we don't instill fear in our consumers when it comes to cyber security but advise them on how to protect themselves." Dr. Ogbeide advised, "I recommend that consumers utilize one credit card for all online transactions. If there is a breach you can cancel that card immediately without a devastating impact."

According to a 2017 study by the Ponemon Institute, the average annual cost of cyber-attacks for small and medium sized businesses was over \$2.2 million. Most small to medium sized businesses don't have millions in reserve, causing nearly 60 percent of those victimized to close permanently within six months of the attack. Many of these businesses put off making the necessary improvements to their cyber security protocols until it was too late because they feared the costs would be exorbitant. It is a common misconception that all businesses' insurance policies will cover a loss due

to a cyber-attack. The truth is that every insurance policy is uniquely tailored to each individual business so unless you've elected to have a cyber policy, your company may be left vulnerable.

At General Insurance Services, our goal is to have a deep understanding of each business we represent. We take our time examining every risk profile thoroughly which allows us to work hand in hand with owners to build out a strategic plan. Improving a company's risk profile strengthens their appeal to insurance companies, improves safety measures, enhances company culture, and can even impact employee education and retention programs. Cyber security is no different; the key is to take threats seriously and implement a proactive approach. Having the proper tools to evaluate cyber risk and educate employees is something GIS takes pride in offering to our clients.

HERE ARE 10 WAYS TO PREVENT CYBER ATTACKS:

1. Train employees in cyber security principles.
2. Install, use and regularly update antivirus and antispyware software on every computer used in your business.
3. Use a firewall for your internet connection.

4. Download and install software updates for your operating systems and applications as they become available.

5. Make backup copies of important business data and information.

6. Control physical access to your computers and network components.

7. Secure your Wi-Fi networks. If you offer free Wi-Fi to your guests make sure it is secured as well or you could be putting them at risk of a cyber attack

8. Require individual user accounts for each employee.

9. Limit employee access to data and information, and limit authority to install software.

10. Regularly change passwords using a phrase or sentence, not just one word. +



BY: NICOLE VAN DUYN, CLCS
BUSINESS RISK ADVISOR
GENERAL INSURANCE SERVICES

Nicole Van Duyn was raised in Crown Point, IN graduating from Crown Point High School and earning a Bachelor's degree from Purdue University Northwest's Hospitality and Tourism Management Program. She now resides in Hobart with her husband, Adam, and their pets, Finn and Louie. Prior to joining GIS, Nicole has gained a background in hospitality, banking, as well as in the non-profit sector as a Community Development Manager. She is a member of the Hobart Chamber of Commerce, Hobart Kiwanis, Full Circle Young Professionals, Purdue Northwest Hospitality and Tourism Management Advisory Board, and Secretary of the Merrillville Rotary Club. In her free time Nicole enjoys the beach, day trips to Michigan with her husband and volunteering.

Striving to make every day better for business.

For information about UnitedHealthcare group plans, and how we're working to lower costs and improve health outcomes, go to uhc.com/employer.





BY: MATT WEBER,
BUSINESS RISK ADVISOR,
GENERAL INSURANCE SERVICES



PERSONAL AUTOMOBILES FOR BUSINESS USE

According to the US Census Bureau, there are more than 240 million registered motor vehicles in the United States, and an estimated one-fourth of those are used for business in some way. If you have employees who use personal vehicles for business use, you could be exposing your business to a significant liability risk.

Even if your employees have Personal Auto Policies (PAPs) for their personal vehicles, in the event of a serious accident that occurs during business use, your business could be sued to collect additional damages.

WHAT IS "BUSINESS USE"?

Activities that constitute general business use include visiting customers, picking up supplies, attending conferences, and commuting to and from work. For activities like this, the general business use of a personal vehicle is usually covered by a PAP. This is because a policy purchased for a specific vehicle is

considered the primary insurance, which covers damages before any other policy takes effect.

An exception to general business use is livery, or carrying goods or people for a fee. Livery includes the delivery of items such as food, flowers, or wholesale or retail items to customers, as well as chauffeur services. Carpooling or ridesharing is not considered livery and is covered under a PAP.

Employees that work from home can still pose a risk if they use personal vehicles for business use. It may be more difficult to ascertain the driving habits of employees that work from home or the operational status of their vehicles. Communicate regularly with these employees concerning your company's policy for the use of personal vehicles.

EMPLOYEE PAP COVERAGE

For employees using their personal vehicles, the primary insurance on the vehicles will likely be their PAPs. You should know how your employees are

covered for the business use of their vehicles. Encourage your employees to speak with their PAP carriers to be sure of their coverage and to make it clear to the insurance agents what business activities the vehicles may be used for.

Some PAPs appear to exclude coverage for business use, but they may include broad exceptions for a private passenger automobile, or pickup trucks and vans. However, some policies may be stricter depending on the circumstances. Clarification may prevent complications if a claim must be filed.

FOUR WAYS TO REDUCE RISK

Though employees' use of personal automobiles may pose a risk to your business, there are steps you can take to help protect both your employees and your business from liability.

Review driving records and create an approved-driver list: All employees that use a vehicle for business use should be cleared to drive by a manager. This process should include reviewing motor

vehicle records and PAP coverages regularly and maintaining records to help reduce risk exposure.

Establish standards for personal vehicles: Even employees without any incidents on their motor vehicle records can be a risk to your business if they are driving personal vehicles that are not properly maintained. Establish company guidelines for maintaining personal vehicles. If employees are compensated for time spent driving or if they routinely use their personal vehicles for business, consider regularly collecting maintenance reports to gauge the reliability of personal vehicles.

Make the company policy clear: After you create guidelines for the use of personal vehicles at your business, be sure to communicate them to your employees in a clear and timely manner. Although it is common to have policies against the use of intoxicating substances or mobile devices while driving, reminding employees of all of your company policies is an effective way to mitigate risk.

Establish rental vehicle policies: The use of rental vehicles for business also presents exposure to risk. It may be beneficial to establish a relationship with a particular rental vehicle agency to determine which vehicles best suit the needs of your business and employees while traveling. You should also give your employees guidelines on which rental vehicle insurance coverages to accept during the rental process.

OBTAINING APPROPRIATE LIABILITY INSURANCE

Additional coverage may be needed if any potential risks from personal auto use threaten your business. A standard Business Auto Policy (BAP) will protect your business from any additional liability after an employee's PAP has paid for damages related to personal auto use.

Although employees who have personal vehicles should be required to have PAPs, obtaining liability insurance should be a priority to protect your business. In the event of a serious accident, your employees' PAP coverage may not be adequate to pay for all the damages. Be sure to prepare a list of vehicles that may be used by employees and the type of business they may be used for, and contact General Insurance Services in order to discuss your coverage options. +

Matt Weber was raised in Fort Wayne, Indiana, and attended Purdue University West Lafayette where he earned a bachelor's degree in Sales & Marketing with minors in Organizational Leadership & Supervision and Communications. He worked in the Electrical Wholesale and Wine & Spirits industries before moving to NWI and joining GIS. Matt is a resident of Michigan City and enjoys being involved in the service of the community. He is a firefighter on the Long Beach Volunteer Fire Department, as well as a board member for the Lakefront Career Network. Matt has recently married and enjoys spending time with his wife, golfing, and being outdoors.

We know what it took to build this business.



And we know what it takes to protect it.

To find out how West Bend can help protect your valuable business, contact this Official Supplier of the Silver Lining®.

General Insurance Services | **GIS**

(219) 879-4581
www.genins.com

 **WEST BEND®**
THE SILVER LINING®



THE EXPERIENCE YOU NEED
WHEN IT MATTERS THE MOST.



Newby Lewis Kaminski & Jones, LLP

ATTORNEYS

Mark L. Phillips

Martin W. Kus

Mark A. Lienhoop

James W. Kaminski

William S. Kaminski

David P. Jones

Matthew J. Hagenow

Kristina J. Jacobucci

Nicholas T. Otis

Anthony G. Novak

Alyssa N. Speichert

916 Lincolnway • La Porte, IN 46350 • P: (219) 362-1577

MICHIGAN CITY P: (219) 879-6300

www.NLKJ.com

Life Events That Affect Your Insurance Needs



BY: SCOTT TEMPLIN,
PERSONAL RISK ADVISOR,
GENERAL INSURANCE SERVICES

As we age and reach different milestones in our lives, our insurance needs change. In order to ensure adequate coverage, contact your insurance advisor if you're affected by any of the following life events:

- **New Home Ownership**—Purchasing a new home is a big investment—one that you will want to protect. After purchasing a home, ensure that you have homeowners insurance to protect against things like fire, weather damage, theft, vandalism, and accidental damage. This advice also holds true if you are buying a new condo or vacation home.
- **Home Renovations**—Once you own a home, you may want to make updates to create a better living space. Be sure to report major home improvements to your insurance company to protect any increased value to your home.
- **Valuable Purchases**—A standard homeowners policy has limited coverage for highly valuable items. Supplement purchases and gifts that exceed the policy's limits with

a floater—a separate policy that provides additional insurance.

- **Marriage**—When your marital status changes, so do your insurance needs. Marriage typically leads to the combination of households, vehicles, and other property, so it is critical to update your insurance policies accordingly. What's more, life insurance is vital to married couples as it can ease the financial burden in the event of an untimely death of a partner. Ask about discounts on car insurance for married policyholders.
- **Children**—Having or adopting children is not only a huge life change, but it's also a major financial commitment. As such, it's important to purchase the right policy to secure your child's future. Add your child as a beneficiary on any life insurance policies, and make sure your coverage is sufficient.
- **Teenage Drivers**—Teen drivers often carry the highest risk of auto accidents. While you want your teen driver to remain safe on the road, costly accidents can happen without warning. Consider adding

your teen driver to your auto policy, as it is generally cheaper than purchasing a separate policy.

- **Retirement**—When you retire, you may change residences. If you have more than one home, this is a good time to let your insurance provider know where you plan to spend your time.
- **Purchasing or Selling a Business**—If you're an entrepreneur, there will likely come a time when you will either buy or sell your business. During these times of major change, the proper coverage is crucial.

Insurance is critical for nearly every stage of life. Seeking coverage should be an active process, and individuals shouldn't assume their insurance needs remain steady over time. If you would like to discuss your insurance needs, feel free to contact us. We're happy to help. +

A graduate of Butler University in 2010, Scott Templin moved to Northwest Indiana when his wife had the opportunity to return to the family farm in Westville. In his free time, Scott loves sports, cats, board games, and exploring the world with his wife.

What Is A Strategic Benefits Plan?



BY: CANDACE ARVIN,
EMPLOYEE BENEFITS ADVISOR,
GENERAL INSURANCE SERVICES

Competitive employee benefits packages are essential for attracting and retaining quality employees, but continuing to offer them can be tough with the rising cost of health care squeezing an already tight budget. Cutting benefits may seem like a necessary reality for some companies, but it could have serious long-term consequences.

Retaining top talent is crucial in order for your company to remain competitive and favorably positioned within your industry. One remedy could be implementing a strategic benefit plan, which will help you find ways to contain or even cut costs while still offering competitive benefits.

WHAT IS A STRATEGIC BENEFIT PLAN?

A strategic benefit plan is a three-to-five-year plan that outlines goals, strategies, and action plans with regard to your employee benefits program. In creating the plan, you and your broker will strategically analyze ways to contain costs through various plan improvements. This approach is a methodical and logical long-term approach

to benefit planning, as opposed to making decisions year to year, and will provide a well-thought-out road map for your future benefits.

WHAT ARE THE BENEFITS OF IMPLEMENTING ONE?

At the company level, creating a strategic benefit plan will help greatly with internal budget planning and can also be incorporated into your corporate strategic plan. This will bring HR and employee benefits into larger strategic conversations and ensure that a competitive benefits package continues to be available.

Employees will also see the benefit of a strategic benefit plan in many ways. First of all, by finding ways to cut and contain costs for the company, the employee will likely reap some of the savings as well. In addition, this type of plan will provide assurance for employees worried about their benefits. Next to job security, employees worry most about their benefits and compensation, namely that they could be reduced or cut at any time.

Studies have shown that workplace morale is strongly linked to the quality of employee benefits, so reassuring employees that their benefits will continue is a beneficial move for companies. The strategic benefits plan can include an employee communication initiative, which will keep employees informed and assured on the future status of their benefits package. +

Candace Arvin was born and raised in Chesterton, Indiana. After graduating college with a degree in Business Administration, she spent five years working in the healthcare industry where she gained a multitude of experience serving populations ranging from pediatric to geriatric. She has been a member of the Chesterton-Porter Rotarian Club for many years and also serves on the Hobart Chamber of Commerce board of directors. Candace still resides in Chesterton with her wife, Gabrielle, and their four children. In her free time, she enjoys visits to the beach, kayaking, reading, and spending time with friends and family.





Your Trusted Business Advisor

We offer a large variety of business solutions, including insurance, risk management, and employee benefits. Our goal is to protect your company from the risks of today and the emerging risks of tomorrow. We look forward to helping your business grow and succeed.

www.genins.com