



THE Minnesota News

Thankfulness In Challenging Times



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Classes Available
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Thank you for a successful 100 years!

The world today is vastly different than it was in 1920. Over the past 100 years, North Star survived The Great Depression, a World War, numerous recessions, unprecedented technology advances and many other changes. It takes a combination of hard work, determination, intelligent decision making and a little luck to adapt to all these changes and still be around a century later. We thank you for playing a key part in our company's success and look forward to serving you and your policyholders for years to come!



Winter 2020

The Minnesota News

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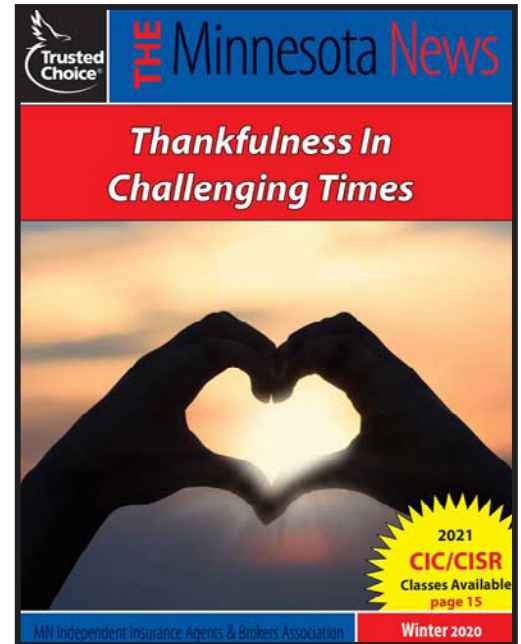


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Thankfulness in Challenging Times

Imagine being born in 1900. At the age of 14, the United States begins World War I which lasts 4 years and kills 22 million people. When you are 18, the Spanish Flu Pandemic lasts 2 years and 50 million people die. At the age of 29, the global economic crisis begins with the collapse of the New York Stock Exchange leading to the Great Depression. When you are 33 years old, the Nazi's come into power in Europe. At 39, World War II begins and lasts 6 years with 60 million people dead. When you are 52, the Korean War begins. As you turn 64, the Vietnam War begins and lasts 11 years until 1975. Most of us have only heard stories about these many events and cannot imagine living through them. Amid COVID-19, it is important that we put things into perspective and be thankful for the things that we still have and can do.

During the Thanksgiving holiday, it is easy for me to reflect on many things to be thankful for. As members of the MIIAB, we have a terrific staff and board that has led us through this difficult time with COVID-19. They have been on the forefront to keep our offices open, to gather necessary information and distribute it to us, keeping continuing education available for our agents and working with the Legislature protecting our businesses.

I am also thankful for all our invaluable company partners. Although we were not able to meet in person this Fall, we were able to schedule virtual meetings with them. We are very thankful for their flexibility and most importantly, thankful for their partnership.

As I am sure many of you are, I am also thankful for all the employees, staff, and colleagues at my office. My wife Joy has been tasked with the difficult challenge in providing the necessary tools and safety precautions to our entire office to maintain our business. With her direction, our staff has done a terrific job with the disruption caused by COVID-19. From testing, contact tracing and quarantines, I am sure many of you experienced something related. Although difficult and challenging at times, we will all persevere to continue serving our customers.

As we near the Christmas holiday, it is easy to get caught up in the things we are not able to do this year or the people we are not able to see. We will miss the holiday reception for the MIIAB and many other parties that each of us partake in on a normal year. But try not to focus on what we cannot do, but rather what we can be thankful for. As illustrated earlier, it could always be worse. We will make it through this situation. And if we do it the right way, we will be even better and stronger because of it. Be well and stay Safe!

Happy Holidays!

Your President, Chad W. Ostermann



27 Years and Counting

Unlike many other carriers, West Bend believes in the value of long-term relationships. That's why many of our personal lines underwriters, like Kim, have worked with their agents for so long. Her agents know her well and depend on her to work with them to write the best business. And that makes the relationships that much stronger.



Covid-19 Heats Up and So Does Our Communication with Our Membership

It seems like Deja-Vu...remembering back to April and May where the COVID-19 pandemic began to infest the state of Minnesota, causing all of us to look at different ways to conduct our businesses and serve our members and your clients. Today, more than 9 months later, we are continuing to deal with a new wave of the pandemic that has caused us to further look at more effective ways to conduct our businesses. While your association has fought to keep your insurance agency an "essential business" we have made sure that you could conduct your business in a timely manner, keeping all your agents licensed and their continuing education current throughout these crazy times. Amy Rau, Education Director, has converted all of our in-house education to webinars in order to provide you the opportunity to keep your agency educated and compliant with the Department of Commerce. This was a challenging task for Amy and the many people that she had to work with to get this done. Today, we have scheduled all of our education through May 2021 utilizing the webinar format. We hope that as we move into the summer months, we can bring back our in-person education as the health environment improves.

We all know that we have all had to change our way of doing business in our agencies and in managing the activities of the association. We hope that you all are taking advantage of the webinars we are bringing to you. It will be exciting to again begin seeing people face to face in the near future.

Legislative Changes On the Horizon - Federally and Locally

As the elections at a state and federal level are coming to a close and the dust settles, we are very aware of the many changes that may arise in next years legislative sessions in St. Paul and in Washington D.C. As you know, the IIABA has one of the best governmental affairs teams in the country that will be looking after your interests on a federal level. In Minnesota, our lobbyist, Robyn Rowen, will also be monitoring the potential changes that can affect your agency business and informing the MIIAB board and membership on actions that need to be taken to educate the legislators on the effects of proposed legislation when it comes to your agency and your consumers.

Not to be alarming, but, there may be some adverse legislation introduced that could have a major impact on your agency, the companies you do business with, and the clients you serve. As the legislative session unfolds, we will keep you informed of these proposed bills.





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MIAB Leadership Conducts Its Annual Meetings with our Carrier Members and Vendors

Over the past 12 years the leadership of the MIAB has made a conscious effort to visit all of your company partners in their corporate headquarters throughout the Midwest. With the restrictions in face to face meetings, we've moved to virtual options. The good news is that all of your insurance company partners have graciously accepted our invitation by meeting with us virtually to discuss industry issues and the future of the independent insurance agency business. To see a current list of those companies and vendors that support you and the MIAB go to page 46. As we stated above, the way we do business has changed and therefore, we've had to adapt to ensure that we recognize all of the insurance companies and vendors who support the MIAB and its members. Because we had to move away from our annual in-person EXPO, we have developed several videos promoting our partners. You will be seeing these videos during some of our webinars. In these videos, we are asking our members to support those companies who support our industry. I hope you will enjoy the way we are highlighting our partners. Please support them when you can.

Remember, MIAB is "Always Here For You".

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STUART HENDERSON INDUCTED INTO 2020 INSURANCE BUSINESS MAGAZINE HALL OF FAME

Western National Insurance Group announces that Stuart Henderson, Chief Executive Officer, has been inducted into Insurance Business America Magazine's 2020 Hall of Fame.

"The insurance industry, at its core, is about people – a fact that has never been more apparent than this year, in the middle of a global pandemic that has tested every area of the industry," write IBA editors in the 2020 Hall of Fame special report. "The 26 insurance professionals who make up IBA's fourth annual Hall of Fame have tirelessly given their time and expertise to the industry for more than 35 years; along the way, they've improved the lives of countless insureds and have leveled the playing field for the colleagues who came after them."

In 2001, Stuart Henderson joined Western National Insurance as President and CEO. He continues to make outstanding contributions to the company, to the insurance industry, and in the Greater Minneapolis-St. Paul community. Preceding Western National, Stu worked in the private law sector in Albany, NY, specializing in Insurance Defense. From there he transitioned to Farm Family Casualty Insurance Company in Albany, where he held various management positions in P&C and Life Insurance, and managed the subsidiary brokerage operation. Stu then spent time working as a corporate officer for Gerling Global Reinsurance Corporation of America in New York, NY in underwriting before assuming the role of Senior Vice President and General Manager for their fronting company.

"It has been a great privilege to be part of the growth and development of the insurance industry over the past three decades," said Henderson. "I have had the opportunity to build many lasting relationships, share my knowledge and experience with others, and hopefully, impact meaningful change. It is truly an honor to have my commitment to the insurance industry recognized by being named to this year's IBA Hall of Fame."



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Insurance Company Operations (Webinar)

1/20/2021 8:00 am - 1/21/2021 5:00 pm

Ruble Graduate Seminar (Webinar)

2/3/2021 8:00 am - 2/04/2021 5:00 pm

Commercial Property (Webinar)

3/3/2021 8:00 am - 3/04/2021 5:00 pm

Agency Management (Webinar)

4/7/2021 8:00 am - 4/08/2021 5:00 pm

Commercial Multi-Line (Webinar)

5/5/2021 8:00 am - 5/06/2021 5:00 pm

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Personal Residential (Webinar)

1/7/2021 8:00 am - 4:30 pm

Elements of Risk Management (Webinar)

1/14/2021 8:00 am - 4:30 pm

Personal Lines Miscellaneous (Webinar)

1/28/2021 8:00 am - 4:30 pm

Dynamics of Service (Webinar)

2/2/2021 4:30 am - 8:00 am

Commercial Property (Webinar)

2/10/2021 4:30 pm - 8:00 pm

Commercial Casualty I (Webinar)

2/11/2021 8:00 am - 4:30 pm

Personal Auto (Webinar)

2/23/2021 8:00 am - 4:30 pm

Agency Operations (Webinar)

3/11/2021 8:00 am - 4:30 pm

Commercial Casualty II (Webinar) - BAP, WC, Excess Liability

3/17/2021 8:00 am - 4:30 pm

Personal Residential (Webinar)

4/1/2021 8:00 am - 4:30 pm

Life & Health Essentials (Webinar)

4/6/2021 8:00 am - 4:30 pm

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Get Energized!

5 Tips to Create Energy in Your Virtual Presentations

By Angela DeFinis

Whether you're new to working remotely or have been doing it for years, you know one thing is true: Giving virtual presentations via Zoom and other online meeting platforms can be a challenge. Many professionals feel that online meetings lack the excitement and passion that comes naturally during face-to-face communication. And they're right!

The fact is that energy is contagious. When you're speaking to a live audience, whether it's a group of 5 or 500, your adrenaline is high and your presentation reflects that excitement. Unfortunately, it's difficult to mimic that feeling when you're giving a virtual presentation in your bedroom with perhaps your sleeping cat stretched out diagonally on your bed. In that instance you might suddenly feel "sleepy" too and you might start behaving this way. You may even speak in a whisper so you don't wake the cat! While stillness and calm are great skills to use for your meditation practice, they won't win the hearts and minds of your listener on any virtual platform.

So, what is the secret to giving high impact virtual presentations? Use more energy! Create a stimulating virtual meeting by infusing excitement into both your content and your delivery. Remember that the purpose of your virtual presentation, just like your live presentation, is keeping your audience engaged and involved. If you focus on the idea that it is your job to keep your audience interested in both the message and the messenger, then you will take the necessary steps to make that happen.

Here are a few energy-boosting tips to keep in mind:

- 1. Make time to prepare your content:** Develop your virtual meeting content the same way you would for a live presentation—well in advance. Don't let the casual physical environment of home dictate a laissez-faire attitude. If you don't plan, you and your message may sound disorganized and unconvincing. Structure your virtual presentation in three distinct parts with an Opening, Body, and Close. When you plan your Opening, start with a "Hook," establish a clear purpose, and develop an agenda. Then develop The Body—the "meat in the middle" where the action really happens—by including stories, examples, data, statistics, and graphs. Bring your presentation to a Close by summarizing what you have covered and asking for action. Remember, the way you structure your message is critical not only to helping your listeners follow along but also to keeping them engaged and connected.
- 2. Disrupt the pattern:** Pattern Disruption is a concept that works well in virtual presentations. The idea is to disrupt the normal flow of information so that listeners are taken by surprise or jolted out of their complacency. Because of the flat 2D format, virtual presentations have to be "made" exciting, and pattern disruption is



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one strategy that never fails. What can you do to disrupt the ever-boring nature of the predictable “data dump” presentation? Tell a vivid story, share a startling statistic, show a mind-altering image, raise your voice, or quicken your pace. While you don’t have as many skills and techniques available to use in a virtual presentation, you still have enough; and if you use them in creative ways you can rouse your listeners and hold their attention. Aim to disrupt the pattern every 4-5 minutes. When you plan these disruptions as part of your content, you’ll quickly have your listeners eating out of the palm of your virtual hand.

- 3. Prime the energy pump.** Your physical, vocal, and verbal skills will go a long way in helping you create and maintain energy throughout your virtual presentation. Use them! Prior to your presentation jump-start your physical and vocal energy by warming up. Speak in a loud voice, practice tongue twisters, sing a song, take a walk outside or around your house, go up and down stairs, make faces in the mirror ... do anything to get your heart rate and your energy up. If you speak loudly and move quickly, you will do more to create performance energy than you imagine. And don’t forget to smile and raise your eyebrows right before you sign on. If you’re happy, tell your face!
- 4. Organize and clean out your work space.** Clutter is energy draining; organization is energy boosting. Therefore, remove all coffee cups, golf clubs, electric guitars, dog beds, dirty laundry, games and puzzles. Create one area, no matter how small, that is yours and that you can keep organized, neat, and clean. If you can’t keep a neat space use a green screen background of a “faux” organized office space.
- 5. Work with other family members to set boundaries on private work time.** Unfortunately, family or housemates can be a big energy drain when you’re presenting. Develop a system of ‘red, yellow, green’ and announce what kind of meeting you are entering. Red is highly important (new customer meeting) and that means everyone needs to be quiet and not interrupt. Yellow is less important (work team meeting) but still quiet is required. Green (close colleague) means anyone can come into your space and you will not have to apologize to the person you are talking to. Setting boundaries with a color code will help everyone know the rules and follow them. When you don’t have to focus on anyone else, you can focus on sustaining your energy throughout the presentation.

When conducting virtual meetings, you simply can’t depend on the stimulating influence of outside energy to give you the boost you need to perform. But you can use the time-tested tools of planning, preparation, and practice to help do the job for you. Use these best practices. And whatever you do, don’t let the cat fall asleep in your workspace.



ABOUT THE AUTHOR:

Angela DeFinis is President of DeFinis Communications. The company offers executive speech coaching, presentation skills training, and virtual video conferencing training. Through corporate sponsored and public programs, the firm’s unique skill building approach helps business professionals become poised, polished, and powerful communicators capable of leading effective meetings and delivering compelling presentations. To learn more about the firm’s training programs and coaching services, please go to www.definiscommunications.com

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MOST COMMON AGENT ERRORS ATTORNEYS SEE

By Mark Shackelford, Swiss Re Corporate Solutions
Westport VP Underwriting

The panel counsel attorneys from Swiss Re Corporate Solutions average almost 25 years of experience in defending insurance agent's E&O claims. They have seen the good, the bad, and the ugly. We asked them to provide their thoughts on the common errors they see agents make, causing them to be involved in an E&O claim. Review the items listed below and take stock of your agency's performance and if there are areas of improvement needed to prevent these errors.

Most Common Errors Attorneys See When Defending Agents

- Attempts to negotiate with the carrier on behalf of the customer after the denial of a claim
- Failing to document coverage discussions, including higher limits
- Lack of timeliness in delivering the policy to the customer
- Failing to comprehensively document telephone conversations with customers
- Lack of compliance with carrier requirements in placing coverage
- Failing to follow internal steps outlined in the agency's procedures manual
- Lack of communication in understanding the customer operation or coverage needs
- Failure to respond in a timely fashion to customer inquiries and questions
- Dabbling- getting outside of the agents expertise
- Not identifying differences in coverage when renewing a policy on a different policy form
- Making coverage determinations on behalf of the carrier
- Failing to discuss updating coverage as their customer grows
- Not getting signed applications from their customers
- Holding yourself to be an expert or risk manager when you are not
- Lack of knowledge of the product they are selling
- Overstating or misrepresenting the products coverage

PREVENTING E&O CLAIMS

An Ounce of Prevention Equals a Pound of Professionalism

Ben Franklin said "an ounce of prevention is worth a pound of cure." Unfortunately, in our imperfect and hectic world we often lose sight of being proactive and are more reactive. We asked the panel counsel from Swiss Re Corporate Solutions what agents could do to prevent E&O claims or at least to get them resolved quickly. Below are their responses for your review to see how your agency stacks up.

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Take a moment and get PROACTIVE by sharing these with your staff and talking about this list at your next staff meeting. It will be worth the time because not only will these best practices help reduce your

E&O exposure but can also improve your profitability and professionalism. Best Practices To Prevent E&O Claims or Get Them Resolved Quickly:

- Understand the standard of care owed to your customer and how this may vary depending on the state in which you are doing business. Maintain standard agency procedures that address each type of customer transaction.
- Audit to ensure standard agency procedures are adhered to by all agency staff, and that file comments are at the professional standard desired by your agency.
- Thoroughly document customer files with requests for coverage, both offered and rejected.
- Use surveys/coverage checklists to identify customer's exposures and to document the acceptance or rejection of coverages.
- Voice mail, email, fax, or other electronic communication should contain a disclaimer stating coverage cannot be bound without speaking with a licensed representative.
- Implement a standard procedure to review policies and endorsements for accuracy, recognizing that non-admitted policies in particular may contain non-standard coverage conditions or exclusions.
- Deliver policy on a timely basis and document policy was delivered while also including language your customer to read their policy to ensure that is in accord with the insurance ordered by the customer and to contact your agency if any changes are desired. (Note: State laws may require varying levels of delivery confirmation.)
- Utilize the agency management system at all times and for all communications/correspondence.
- Send written correspondence to customers confirming declined coverages.
- Include disclaimers on all coverage summaries and policy delivery correspondence.
- Example language: PLEASE READ YOUR POLICY CAREFULLY: This is a proposal (or summary) provided for illustration purposes only; it is not a legal contract. It is provided to facilitate your understanding of your insurance program. Please refer to the actual policies for specific terms, coverage, conditions, limitations and exclusions that will govern the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage. In assisting you with your insurance needs we have been dependent upon information provided to us by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention.

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E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CIA

Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

Q: It has been almost eight months now, and our agency employees are still working from home. I'm a CSR in personal lines, and for some of us who have been with the agency a long time, I don't see a problem. A few of us have worked from home even before COVID-19, and it works very well. But over these last months, the agency has had to hire two new CSRs in our department. Both of them had some previous experience, so training was minimal. But now that they have been here a few months, I'm getting worried. They are just not doing things the way we have always done things in the agency. We have a few written procedures, but they really aren't up to date and they don't cover everything. We had been talking last year about updating the procedures, but then COVID happened. How can we make sure things are being done right when we don't expect to return to the office until after the first of the year?

Brenda, Michigan

A: Brenda, I'm glad you wrote about this, as I suspect you are not the only agency with this concern. With everyone working remotely, it has been a little more challenging for new employees to "shadow" another for long periods of time, or to call out a quick question to the person sitting across from you. It is certainly understandable that employees with previous experience revert to doing things the way they have been comfortable with doing them in the past.

I believe you hit the nail on the head when you mentioned the written procedures. All employees need clear guidelines for completing workflows and handling specific situations when they arise. This is especially true for new employees, even if they have had previous experience. Every agency has different ways of handling things, and written procedures clarify management's expectations in each area. Good written procedures include not only the steps needed to perform each function, but also agency "standards" which raise the bar on performance. Agency standards also help minimize E&O exposure.

Even though your employees may not return to the office for months yet, it is still possible to work on updating procedures remotely. Depending on the size of your agency or department, you could appoint employees to work in teams of no more than 5 on assigned workflows. This can be done with any video conferencing program which allows you to screen share as you go through each workflow, obtaining input and agreement for each step and standard. Managers should be involved to assure that agency values are met. Limit meetings to 1 or two hours once or twice a week so that the project does not interfere with other work.

Over the last several months, I have worked remotely with a number of agencies to help them update their procedures or develop them from scratch. In most cases, the projects can be completed in a matter of weeks using this method.

With everyone working remotely, it is more important than ever to have up-to-date written standards and procedures. This is one of your best safeguards against errors that could lead to an E&O claim.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com



See Mary's new book: "**Mission: EXCELLENCE – Creating an Internal E&O Loss Control Program**"

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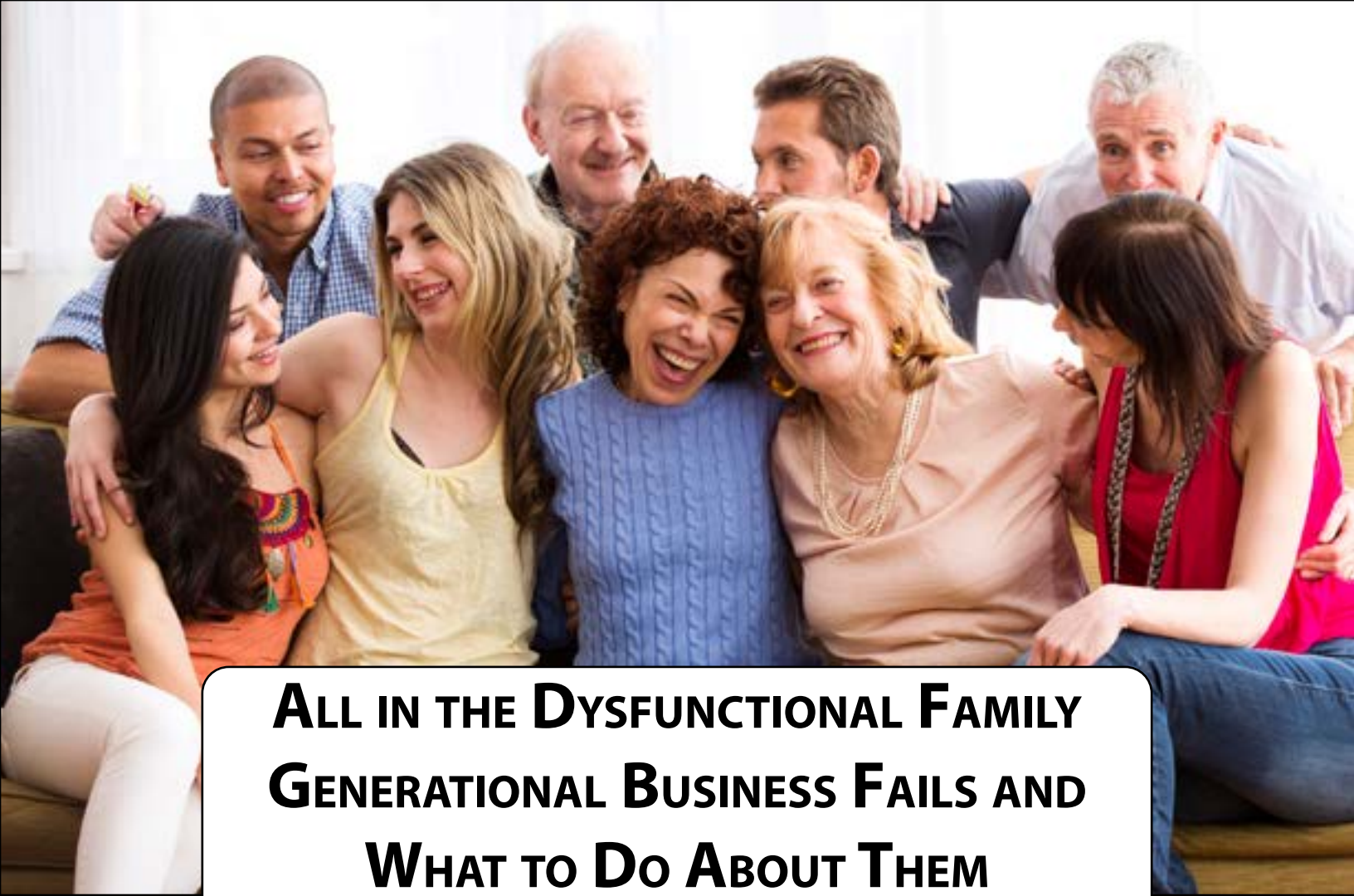
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ALL IN THE DYSFUNCTIONAL FAMILY GENERATIONAL BUSINESS FAILS AND WHAT TO DO ABOUT THEM

By Kate Zabriskie

Anyone in a family business knows that according to many statistics, the chance of the business surviving declines with each handoff to the next generation. What causes the drop off? Among the myriad of reasons, times change, dedication levels vary, and talent isn't always genetic.

If you're in family business, do any of the following sound familiar?

Granddaddy toiled day and night. He adored his work and never stopped with the new ideas. Most of his creations met with tremendous success. He just had a knack for knowing what the public wanted. My uncle, on the other hand, has practically run the place into the ground. He's got an idea a minute. Unfortunately, almost everything he dreams up is a dud.

This place certainly has an us-versus-them feel. If you're family, you get away with murder. If you're not, the rules are the rules. I'm sick of it. The culture shifted when Jenny married Greg, and he started working here. I've dedicated years to this company, and it breaks my heart to see how an entitled spouse has practically ruined it. You think Jenny would know better.

Since we were in the cradle, Mother has had us on a path to take over the reins. My brother and I know the business inside, outside, and everywhere in between. Perhaps familiarity breeds contempt. Because as the years go by, I see my options slipping away. I'm only 23. Maybe I'll get the courage before the end of the season to tell my parents I'm leaving to go to law school.

Family dysfunction junction is no picnic. It's even worse when people's livelihoods are at stake. The longer any issues have gone unchecked, often the more severe they become. But there is good news, it's almost never too late to confront a problem.

Dysfunction Symptom Number One: The people currently in charge are running the business as usual but not innovating. Status quo will lead to hanging a going-out-of-business sign on the door.



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Correction Strategy: Not everyone is a driver, nor does just anybody have the creative spark to carry the torch when a dynamic owner steps down. Fortunately, inside this dark cloud of bad news hides a silver lining. Nothing mandates a company to home grow its top talent. If you're not suited to the top spot, hire it out. You won't look weak, you won't have to give up control of your legacy, and you'll look smart and humble as you position your organization for future success. Nervous about an outsider? There are many ways to get a fit right. Be specific about what you're looking for, focus on culture, and find someone who is good at the parts of the business where you don't excel.

Dysfunction Symptom Number Two: The rules don't apply to everyone the same way. Blood relatives and/or their spouses take advantage of family membership, and it's negatively impacting culture, morale, and attitudes.

Correction Strategy: Addressing this dysfunction requires some tough love and may hurt feelings. When you decide to address the problem, have your data ready, and come prepared with plenty of examples. Obviously, the confrontation conversation is easier if you have power. When you don't, your approach may need some adjustment.

No matter your version of the entitlement dysfunction, one factor is almost certain; this dysfunction is not going to self-correct. At some point you're going to have to address bad behavior.

Dysfunction Symptom Number Three: Some of the family work on vacation and others vacation at work.

Correction Strategy: Start by making rules and goals visible and measurable. State the obvious to ensure everyone knows what's expected. Then, review goals and any rule violations regularly. Sometimes additional structure and sunlight can go a long way toward correcting an imbalance. Of course, if that doesn't work, it may be time to talk about a pay-for-performance structure, a split of some sort, or even a buyout. When tackling this challenge, you need to consider your interactions outside the business. Do you still want to have Thanksgiving with these people? Regardless of your answer, the greater relationship ecosystem should inform your decisions.

Dysfunction Symptom Number Four: The kids want to join the business but see it more as a meal ticket than a career move.

Correction Strategy: Many families that have successfully passed the stewardship of their enterprise from one generation to the next know the value of putting people to work outside the business before they earn a spot on the inside. While nothing is wrong with a short summer stint or afterschool job, if junior hasn't started as a full-time employee, consider creating a work requirement. If you adopt this strategy, not only will you get someone who has had to earn a paycheck without the cache of the family name, you will have someone who has seen something different that your way of doing business.

Dysfunction Symptom Number Five: The next generation has little to no interest in the business.

Correction Strategy: Sometimes it's best to hear "no" the first time. After all, do you care more about the business or about your children having the opportunity to pursue their professional passions and goals? Yes, it's sad when after a lot of years the legacy stops, but it's sadder still when forced participation ruins something beyond the business. The bottom line: when your offspring want to jump ship, hear the message and throw them a life raft.

If you've encountered a problem in the family business, you know firsthand that knots rarely untie themselves. In fact, many get tighter and bigger as time goes by. So, if you're dealing with one of the dysfunctions described above or something else, now's the time to start planning a correction strategy and setting a timetable to execute it.



ABOUT THE AUTHOR:

Kate Zabriskie is the president of Business Training Works, Inc., a Maryland-based talent development firm. She and her team help businesses establish customer service strategies and train their people to live up to what's promised. For more information, visit www.businesstrainingworks.com

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WHY DO I HAVE TO PRAISE SOMEONE JUST FOR DOING THEIR JOB? AND 4 OTHER QUESTIONS LEADERS HAVE ABOUT APPRECIATION

By Liz Uram

Do you ever feel like there is way too much appreciation going on in your workplace? If you said no, you're not alone. Your team would probably say the same thing.

A Gallup survey revealed that 65% of employees haven't received recognition in the last year. This directly correlates to the studies that consistently report that 2/3 of American workers are disengaged.

Employees who don't receive recognition are 51% more likely to look for another job; are less motivated to produce more and better work; and they are less likely to respect you as a leader.

It's easy to see that one of the most important communication skills in a leader's skill kit is the ability to give positive feedback. This is also one of the most underdeveloped skills for many leaders. The reason is that some leaders just don't know where to start.

Here are the 5 most common questions leaders have about giving praise:

Why should I praise someone for just doing their job?

Two words – positive reinforcement. Do you want them to keep doing their job? Keep this phrase in mind: what gets rewarded gets repeated. If you want them to keep doing their job let them know that their work is appreciated.

One study concluded that 81% of employees would produce better work more often if they received personal recognition for their efforts.

That seems like a good return on investment for a few sincere words of appreciation.

I don't need praise, why do they?

Who knows? Everyone has different internal drives that determine what motivates them. Recognition is one of the top motivators along with challenging work; growth opportunities; job security; being part of a team; and compensation.

If you happen to be motivated by growth opportunities you may not understand why someone needs a pat on the back. You might even think they are being needy. Beware. That kind of thinking is a barrier to your own growth and could hold you back from achieving your goals.

The best leaders understand that everyone is different and they meet people where they're at without judgement.



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How do I give praise without sounding phony?

The secret to meaningful recognition is to make it sincere, specific, and timely.

1. Sincere. This part is easy. If you are specific and timely and you are genuine with your praise you will automatically come across as sincere.
2. Specific. Instead of a generic 'Good job!', try saying 'Thanks for taking the initiative to help John get that order out. I really appreciate your teamwork.' The person is more likely to repeat the behavior when they know what the praise is for.
3. Timely. Say it as close to the event as possible. If you wait it loses its impact. Follow this rule for keeping your praise timely: when you see it, say it.

Should I praise in public or in private?

You should give your praise where the employee is most comfortable. However, many leaders are hesitant to give recognition in public. They worry that it will create jealousy or resentment. Forget those fears.

One benefit of praising in public is that it shows the lower performers what's possible. It can actually be the shot in the arm they need to step up. Looking for opportunities to give shout-outs for positive behaviors, both big and small, in public creates a culture of appreciation.

You might even notice team members praising each other which will result in increased morale and trust. One study showed that 90% of direct reports agree that team spirit is increased when the leader provides appreciation and support.

How often should I offer praise?

We know that once-a-year praise is not enough, but many leaders don't know how often they should acknowledge good work. This is a good question because praising too often can be as bad as not praising often enough. Running around giving high-fives, thumbs up, and generic 'thanks' is exhausting for you and uninspiring to your team.

A good rule of thumb is to provide positive praise to each person on your team once a week. I know what you're thinking... some people aren't doing anything worth praising on a weekly basis. Look harder.

Did your chronically tardy employee show up to the meeting on time? Let them know you appreciate their effort.

What about the people who come in day after day and do their job? Nothing more, nothing less. They get the job done and you need them. Let them know you appreciate being able to count on them.

The benefits of appreciation are clear: increased retention; motivated team members who work hard; and respect for you as a leader. Start catching people in the act of doing things right. Who knows, maybe you'll get the appreciation you deserve as well!



ABOUT THE AUTHOR:

Liz Uram is a nationally-recognized speaker, trainer, consultant, and author. She equips leaders with the tools they need to communicate like a boss so they can make a bigger impact, get better results, and motivate others to do their best. With 20 years of experience, she's developed systems that work. Uram's written four books packed full of strategies leaders can implement to get real results, real fast. For more information, please visit www.lizuram.com



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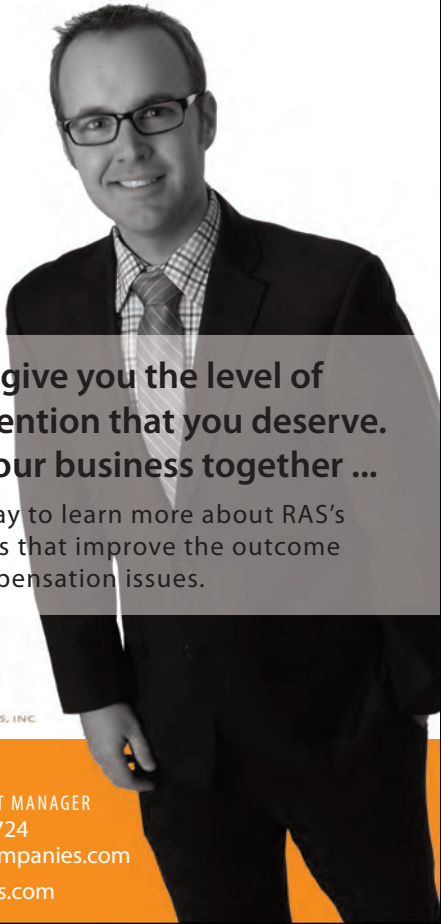
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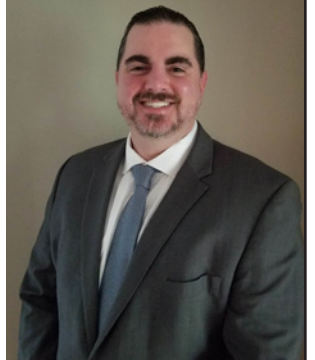
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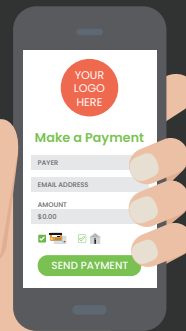
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