Columns & Rows

IAASE
PO Box 936
Columbus, OH 43216-0936
(888) 853-2179
(877) 835-5798 (fax)
www.iaase.net
iaase@iaase.net

INSURANCE AUDITORS ASSOCIATION OF THE SOUTHEAST NEWSLETTER

A BEVERAGE YOU CANNOT DRINK

By David Langham
Submitted by IAASE President Kim Graham, Overland Solutions, Inc.

I was privileged to sit through a discussion of workers' compensation issues and challenges this month. I learned a new term, the "ghost policy." When you sit around with workers' compensation experts, you can learn a great deal by listening carefully. I have had the benefit of learning about workers' compensation and its adjudicatory processes from some of the best in the business. Despite this great opportunity, I am nonetheless sometimes surprised by an unfamiliar term or concept, in this instance "ghost policies."

A "ghost policy" is an insurance policy that does not provide any insurance coverage. I know, that sounds like a beverage you cannot drink or ladder you buy that has a warning label "do not climb." The use of "ghost policies" is not limited to any particular industry or business, but there are those who have expressed a belief that the practice is more common in the construction industry.

According to workerscompensationshop.com, "This type of policy is typically purchased by subcontractors who do not have employees and do not want the financial burden of including themselves for coverage. A ghost policy typically satisfies the requirements of general contractors. Not all states allow for ghost policies." Thus it is a policy that perhaps satisfies the legal requirement that one have a workers' compensation policy, but does not fulfill the requirement that there actually is coverage when an accident occurs.

Cont'd on page 2

INSIDE:

IAASE 2015 ANNUAL SEMINAR

REGISTER NOW!

Cont'd from page 1

In Florida, when a subcontractor turns out to be uninsured, the law places responsibilities for injuries on the general contractor. These circumstances can find their way to the hearing room for determination.

These cases generally involve an injured person and her or his need for benefits and treatment. The disputes in many of these cases are not about the benefits, they are about who will pay the benefits. Is the injured person a subcontractor, an employee of a subcontractor, an employee of the professional employment organization hired by the subcontractor, an independent contractor under the law, or the statutory employee of the general contractor? Hours can be consumed sorting the facts, circumstances, contracts, and law that lead to the answers of who will be responsible for this person's injuries.

Some states have uninsured employer funds, another method of providing benefits when some business is not insured. In these states, it is likely of less import to determine who will be liable due to the lack of coverage for some subcontractor. If that uninsured contractor is found responsible, this fund steps in to provide the benefits. Those who support these processes laud the seamless transition to fund coverage and the benefit provision for the injured party.

States require employers to have workers' compensation insurance. There are requirements that such coverage is in place in order to bid for jobs, or otherwise participate in certain industries. There are those who satisfy these requirements through outright fraud, such as purchasing false insurance certificates or forging proof of insurance.

North Carolina apparently is struggling with another inappropriate solution right now, the "ghost policy." One news outlet notes that these policies are profitable for insurance companies, because they charge for the subcontractor to have a workers' compensation (ghost) policy, but the policy provides absolutely no benefit or coverage. The company collects a premium essentially for doing the administrative work of issuing a policy so that the subcontractor has a piece of paper to prove that she/he "has a policy."

The subcontractor herself/himself is exempted from coverage under the policy. No payroll is calculated as the subcontractor appears to have no employees. Because the policies did not cover any real risk, there has been debate over the practice of selling them in that state.
In trying to better understand these policies, I have seen the term "ghost policy" mentioned in reference to the construction industry and trucking industry. I have seen the policies variously described as "necessary" and also as "employer fraud" and a "sham." I think it safe to say that there are different perspectives as to the existence and use of these tools in the marketplace.

Does the ghost policy solve the dispute when someone is injured and the debate arises as to who was the actual employer? It seems it would not, as the subcontractor with such a policy would not have reported their worker as an employee to issuer of the ghost policy. That ghost policy carrier would logically deny coverage for that injured worker, and the search for coverage through the statutory employer would continue to be a point of litigation, at least in the Florida construction industry model.

I have seen references to various states out there on the Internet. The "ghost policy" is interesting. Is this a subject that is affecting Florida significantly? I have heard the praise of uninsured employer funds that several states appreciate as the more seamless solution to providing benefits to those employees who find themselves in these circumstances. Is that a better solution to the conundrum in which some injured employees find themselves?

Author David Langham is Deputy Chief Judge of the Florida Office of Judges of Workers' Compensation Claims. This column was reprinted with his permission from his Florida Workers' Comp Adjudication blog.

I KNOW WHAT I LOOKED AT BUT DO I KNOW WHAT I SAW?

By Sheri Estevez, Southeast Audit Services, Inc.

Through the years it has amazed me what I know about a business just from examining their accounting records. There have been many industries and businesses that have reported the operations of the business as one thing while the accounting records reveal something quite different. This article is just to point out a couple that frequently are found to be misclassified just by information contained in their general ledger.

Landscape Gardening vs. Lawn Maintenance:
These are two of the more frequently misclassified operations. A lawn maintenance company pays an hourly rate substantially lower than a landscape installation operation pays. A lawn maintenance company can do "minor and incidental" plant replacements; planting a small amount of sod and replacing a dead or damaged plant or two and still be classified to 9102(97050). The secret to knowing when other codes should be applied can be found by looking at the purchases journals in many cases. Risks that belong in 0042(97047) make frequent and larger purchases at nurseries, tree farms and sod suppliers. The dollar amount spent on landscaping material is much higher than a lawn maintenance risk should have. If auditing a lawn maintenance company engaged in large contract work for HOAs, apartments or commercial projects, you would expect to see regular, recurring payments at higher dollar amounts. Even for residential clients, you would still expect to see receivables at regular intervals, but in smaller amounts. A company doing landscape installation would naturally have a single or possibly several payments in varying amounts from one or a number of customers, but no recurring payments. Review of this type of information will help clarify whether or not the business belongs in 9102 or 0042.

Another frequently misclassified business is one where 6217 is the governing class.
The possibility exists that they are also doing underground utility work. If underground utility work that belongs in 6306 and/or 6319 is being done, the insured will be purchasing materials from pre-cast concrete companies or companies with "piping" in the name. There would be very little materials purchased other than fill materials for a company that belongs in 6217 vs. larger materials purchases from companies of the type mentioned above. To further clarify the nature of a business, the next step would be to review the receivables and look for customers who have paid larger amounts of money. You can then request to review the invoices or contracts to confirm the nature of work done.

Without ever stepping on a job site, it is possible to detect potential misclassification if you look beyond the policy or audit request and let the accounting records speak to you.

Sheri has over 30 years in the industry both in premium audit and risk evaluation surveys. She was a member of the PAAS subpanel on premium fraud for over 3 years and also was a member of the workers comp task force for Florida for a number of years. She was a certified workers' compensation classification expert witness in Georgia and has served as President of the Insurance Auditors Association in Central Florida for multiple years.

INDEPENDENT CONTRACTOR/CONTRACT LABOR QUIZ

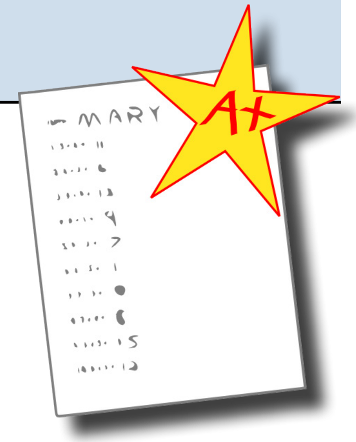
Submitted by Denise F. Smith, APA, McGuffey & Associates, LLC.

Are the following scenarios independent contractors or contract laborers

1. Insured performs residential framing for homeowners. Insured hired Jim & John Carpenter Partners d/b/a The Carpenter Boys to do framing and install doors. Invoices are reviewed. They are paid hourly and there are no materials listed on the invoices. A review of the insured's checkbook shows that they are paid weekly.

2. Insured builds high end residential homes. Insured hired Smith & Boys, who carries g/l insurance, to perform excavation & site work. They are paid by the job of which 38% is labor and 62% is materials and equipment and is shown split by dollar amounts on the invoices submitted.

3. Insured builds customer residential homes. Insured hired John Jones d/b/a JJ's Carpentry to perform residential framing and siding. Insured's checkbook is reviewed and shows weekly payments. They do not get invoiced by JJ's Carpentry.



4. Insured is a residential remodeling contractor. Insured hired a plumbing contractor (an individual with no employees) and made one payment to him. A g/l COI is presented by the plumbing contractor. The job invoice reviewed shows that the plumbing contractor installed pipe for use in the bathrooms of a remodeling job.

Answers on page 5

IAASE EDITOR'S COMMENTS

Lisa Mäki, LM Consulting Group
Phone: (904) 314-0031 Fax: (904) 619-0731
Email: LMAuditGroup@Gmail.Com

WANTED! Newsletter Articles

IAASE is a volunteer organization. I would like to thank Kim Graham, our current IAASE President, for everything she does for this organization. We are a group of individuals, each with full time careers, part time jobs, homes, families, children, dogs and a host of other responsibilities in life. I know it can be difficult to squeeze everything into each day. I myself am a full time auditor as well as a student pursuing a degree at the University of North Florida. As Kim states in her article on page 5, input from our members is not only appreciated, but it is imperative, a handful of people cannot coordinate all of the activities for the group.

Please consider this and contribute anything you can to the betterment of our organization. Reach out to auditors to increase membership. Not a people person? Write an article for our newsletter.

We would like to see something from each region in every newsletter, so make yours. Critique a presentation from a conference, write an article about something that has happened recently in the industry or particular to your region/state. Tell us about a continuing education course you recently attended. Not a writer? It's ok, send me a rough outline, I'm happy to help develop the article. Have an idea of a topic you think we should cover? Send me a quick email and I will find someone to develop it into an article. Kim's right, we all need to try and pitch in where we can!

NOTES FROM MID-TERM BOARD MEETING

Submitted by IAASE President Kim Graham, Overland Solutions, Inc.

The IAASE mid-year board meeting was held on October 27th and was attended by Lee Surridge, Frank Stewart, Dan King, Mike Warner, Noreen Eagleston, as well as Lisa Letson and Denise Smith via conference call. I wish to thank all who attended. We had a lively discussion regarding the future of local and regional Premium Audit organizations. We also discussed our upcoming seminar in April, brainstorming ideas to increase membership and educational opportunities for our members.

The 2015 annual IAASE seminar will be held in Greenville SC, from Sunday, April 12th through Tuesday, April 14th. Accommodations will be at the Hyatt Regency located in beautiful, downtown Greenville. As I have mentioned in the past, Greenville is my hometown and I am proud to show it off. I am honored our group has chosen Greenville as this year's seminar venue. The speaker lineup is strong this year, with technical speakers such as Skip Taylor, John Dennis, and Chris Boggs - VP of Education from Insurance Institute, NCCI and PAAS. We will also have two motivational speakers, whose themes embrace empowerment and communication as well. I hope everyone plans to attend, if not only to refresh their technical skills and gain new proficiencies, then to connect with old friends, meet new colleagues and dine at any one of the superb restaurants within walking distance of the Hyatt.

Further discussion centered on increasing membership, but morphed into the mantra "education, education, education". We concluded that the more education we provide the more our membership will increase. Education projects include the new free, anytime, webinar library. The first webinar, TN Construction Law, is already available and we are currently building a North Carolina Rate Bureau webinar. Anyone who has an idea for future webinars or would like to develop a webinar, please contact any board member so your idea can be included in the agenda. In addition, we have educational material available in the News and Updates section of the IAASE website. Various articles relating to our industry are reprinted and posted there. Some sample headlines are: US Labor Department Signs Agreement with Alabama Labor Department to Reduce Misclassification of Employees and State and Federal Departments of Labor Joining Forces to Fight Employee Misclassification.

As mentioned, increasing membership was a part of the discussion. Along with education, each of us should reach out to new auditors and invite them to join a local chapter. We should also try to reconnect with former members. Even just a small portion of your time is appreciated. As Jon Kovach, the Immediate Past President of NSIPA, stated in his last article in the Newsline "I renew my call to serve and ask that all consider what our association would be like if everyone took up that challenge. How would it change the dynamics of our local chapters, our regions or even NSIPA? I suggest that the results would be nothing short of miraculous." Our organization is a group of individuals and all input is needed and appreciated. A handful of people cannot do it alone. So, please consider joining and contributing. I look forward to seeing you all in beautiful Greenville in mid-April 2015.

Independent Contractor/Contract Labor Quiz Answers cont'd from page 4

1. Contract laborer – contractor is paid hourly and on a weekly basis, insured provides materials, they are paid on a regular basis and they do not submit a contract for work performed
2. Independent Contractor – contractor provides materials & equipment, submit invoices, and carry g/l insurance
3. Contract laborer – contractor is paid on a regular basis and they do not submit an invoice for work performed, nor do they submit a contract
4. Independent Contractor - individual who owns his own business, contractor carries g/l insurance, it's a one time job, job is not within the scope of the insured's business

WE ARE NOT JUST AUDITORS

By Don Hughes, US-Reports, Inc.

Reprint of an article originally printed in the NSIPA Newlinse Oct. 2014. Reprinted with permission from the author.

There was once a man who played the piano in a bar for a living. He was a pretty good piano player and he performed nightly to the satisfaction of the bar patrons. One night a patron turned to the piano player and said “I am tired of hearing piano music, why don’t you sing something”? “Naw” the man replied, “I’m just a piano player”. The patron, not satisfied with the response, went to the bartender and complained. “I am tired of hearing piano music, I want him to sing”. The bartender now called to the piano player, “if you want to get paid tonight, you’ll sing something for these people”.

The piano player proceeded to sing in public for the first time and his rendition of “Mona Lisa” would go on to be his signature song. The piano player, Nat King Cole, would go on to be one of America’s great talents and a worldwide favorite of millions of fans. Just imagine how differently things may have been had he not shared that gift. I still listen to his music now and then and it brings real joy into my life when I hear it. Are we often times like the piano player, content to do our job day in and day out? Do we say to ourselves “I’m just an auditor, I do my job, receive my fee and I have nothing special to give”. I sure hope not! Each of us has something unique and special about us; we all have something to give that can leave a lasting impression on others. Whether or not we choose to use those special gifts, talents and traits to elevate the audit experience is totally up to the individual.

Auditing is technical, it is science, it is numbers and codes, rules and laws, exceptions and summaries. Auditing is also about people, real people. People who own businesses, people who employ others, people who may be struggling or perhaps are incredibly successful and people who are trying to make the American Dream a reality for themselves and for those they employ. What a wonderful privilege we have to interact with these people in the course of our own careers as premium auditors! How could anyone describe our profession as boring or mundane when we get to see and learn so much every single day? I hope that we never describe our work that way or even think it to ourselves. There is absolutely nothing wrong with being a great technician in the auditing world, in fact it is imperative that our efforts all add up in the end. Likewise, a great piano player needs to hit all the right notes in the proper sequence to bring a piece of music to its intended potential. In both cases there can be a full complement of talent, knowledge, expertise, training, practice and even emotion that creates the experience. Often times, this is sufficient for the task and the appropriate method to use as we go about our daily schedule of audit activity. There are other times when I think we need to sing a little bit. We can use our unique gifts and qualities to elevate the audit experience to a new level. We can make a difference, we can stand out and we can be more. Nat King Cole was a good piano player, a good technician on the ivory keys. He was good enough to have a regular job to go to and receive his due for hitting the right notes. But it wasn’t until he added his voice to the music he was playing that he became great. He became a legend and has left a lasting impression on millions, many of whom still listen and find joy in his craft.

May I suggest that what we do as auditors each day is so much more than perhaps we even realize? It is also about the experience we create for a policy holder and the experience we take with us when we conclude. It can be about forging business relationships that last beyond a single audit or putting another at ease with the audit process. Auditing is about the people who create the numbers we use. It is a people business, it is about you and the policy holder.

Cont’d on page 7

PROTECTING YOUR PERSONALLY IDENTIFIABLE INFORMATION (PII)

Submitted by Denise F. Smith, APA, McGuffey & Associates, LLC.

I received this via email from my bank and thought it was worth passing on to everyone.

Think fraudsters need multiple pieces of information to impersonate you? Think again. When criminals gather just enough **Personally Identifiable Information (PII)** about you, they can take over your identity to commit a range of crimes for their own personal gain.

PII is any information that can be used to identify, contact, or locate an individual. PII includes medical, educational, financial and employment information. Specific examples of PII are name, email address, telephone number, credit and debit card numbers, mother's maiden name, Social Security Number (SSN), fingerprints and medical record numbers. While there may not be one foolproof way to protect PII from criminals, there are precautions you should take:

Invest in a shredder: Protect yourself from dumpster divers. Shred all documents that contain personal or financial information before discarding them.

Store PII securely: Keep sensitive paper documents, such as your SSN, under lock and key. Use encryption to secure electronic data.

Be diligent about checking statements: Review your statements regularly and check for any transactions you don't recognize. Be sure to quickly identify and address any suspicious activity by contacting your financial institution immediately.

WE ARE NOT JUST AUDITORS

Cont'd from page 6

The professional auditor knows when, where, why, and how to employ the talents they have to make the transition from being a good technician to becoming a master of the audit experience. Why settle for being just a piano player in a local bar when you can be Nat King Cole? Start singing today, you just might discover some of your own hidden talents in the process.

Review electronic account statements: Online access to any personal or financial information allows you the opportunity to immediately identify any unrecognizable activity. Advise your financial institution immediately of any suspicious transactions.

Monitor your credit closely: Review your credit report, at least annually, to make sure the information on it is accurate. Check for suspicious entries and accounts you do not recognize.

Watch for shoulder surfers: Be careful when handling PII or completing a form with sensitive information. Be aware of who is nearby; make sure nobody is looking over your shoulder.

Think privacy when filling out forms: Give only as much information as needed. Do you need to include your entire SSN or will the last four digits work?

Stay alert to the latest scams: Understand the current threats and know what steps to take if your PII gets compromised.

Keep your PII secure and avoid having to deal with identity theft, medical identity fraud, credit fraud, and more.

INNOVATIVE PRODUCTS FOR GOING GREEN

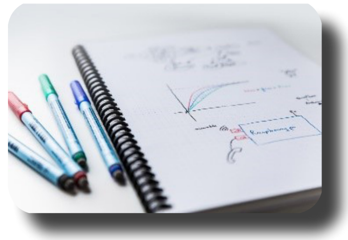
By Lisa Mäki, LM Consulting Group

I love my GPS, but sometimes, it takes me on a wild goose chase because Mr. GPS doesn't understand why I cannot drive on what appears to be a perfectly good road straight through a cow pasture. What do you do when you are sitting in the middle of the pasture with no cell signal? I think sometimes in this Information Age we forget about the simple things, like a trusty, old fashioned map. What did we do before cell phones? Somehow we still got to where we were going.

Like the GPS, I'm sure many of you make use of electronic calendars, synchronizing Outlook with your smart phone calendar so you have everything while on the go. In our line of work streamlining to save time helps the bottom line. But I know there are people out there who still use the old fashioned paper planner as I do. Last year, Outlook and my iPhone stopped communicating with each other and I was left in the cow pasture, figuratively speaking, of course. It can be bit of double work writing the appointments on the calendar and then typing them into Outlook, syncing to the phone, etc. but it makes me feel safe. However, I am also saddened that the used up, trusty planner ends up in the landfill at the end of the year.

I think we can all agree there is too much paper in our lives. I try to go green as much as possible, but sometimes trying to save paper complicates our life rather than simplifying it, as with my failed calendar sync issue. I am always on the lookout for new products that can help us go green without giving up functionality. Being a university student once again, I was taking advantage of the tax free weekend to purchase paper supplies for the upcoming fall semester. As I loaded up my cart with notebooks and pens, whiteout and folders, I began to think there must be a way to avoid all this paper waste.

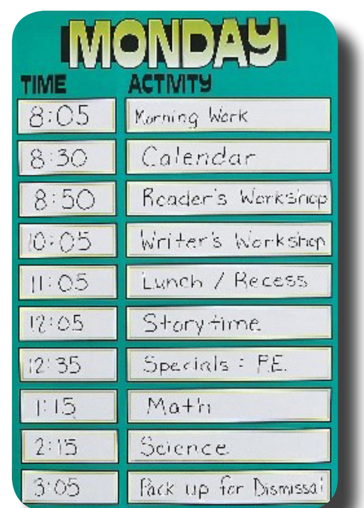
At the University, I am fortunate to have access to great, new innovative products, some in Beta versions not yet on the market, and others so new the general public may not even be aware of them.



Product: Wipebook www.wipebook.com

Recently, I found a new product called Wipebook. It's a case or spiral bound notebook that is sold standard with 24 hypergloss dry erase pages, additional pages can be added later as needed. The notebooks are currently being sold in 5.9" x 8.25" or 8.5" x 11" versions and any dry erase pens can be used with them. Instead of making notes in the margins of audit requests, on the back of signature forms, or transcribing phone message on post-it notes, this notebook will come in handy for field auditors who all but live in their cars. Instead of throwing all those used notepads in the trash, this one can be erased and reused. Simply ingenious!

Another innovative product I found was a magnetic, dry erase daily planner set. There are 5 separate calendars to correspond with each day of the work week and each daily planner contains enough space to record times and appointments. You can stick the planners on your refrigerator and grab and go in the morning. Just wipe it off and start fresh each week! There are a number of different versions of the weekly planner, but I have provided the web address for the one shown.



Magnetic Daily Planner www.orientaltrading.com

To quote Leigh Stringer, director of research and innovation at HOK, a global design, architecture, engineering firm, "to sit in the shade, you have to save paper first!" Reduce, reuse, recycle!

IAASE SEEKING NOMINATIONS FOR AUDITOR OF THE YEAR

Annually, the IAASE presents the Luis Hernandez Distinguished Auditor of the Year Award to honor an individual who has served the premium audit profession proudly. We encourage you to consider nominating someone for this distinguished award.

Requirements for Nominations

- Nominee must be a member in good standing with a local chapter.
- Nominee must have been in the audit-related profession for a minimum of three years.
- All nominations must be received by February 28, 2015.
- Judges for the receipient of the award will be the last three recipients of the award.
- If the judges are unable to select a viable candidate form the nominations, no award for that year will be given.

CLICK HERE to submit your nomination.

All nominations must be received by February 28, 2015.

The award will be presented during the 2015 IAASE Annual Seminar, April 12-14 in Greenville, South Carolina.

Past Recipients
Luis Hernandez Distinguished Auditor of the Year Award

1984	Sidney Brown	2000	Donna Harwood
1985	Jim Porter	2001	Juanita Lindsay
1986	Ron Clopton	2002	Mardi Martinson
1987	Joe Travis	2003	Al Hodge
1988	Ken Davey	2004	Jerry Couts
1989	Joe McJunkin	2005	Noni Wilson
1990	Jim Styles	2006	Nancy Elmore
1991	Jack Van Dorn	2007	No Award Given
1992	Don Holzemer	2008	Greg Jensen
1993	Myrna Geiger	2009	Denise Smith
1994	John Woods	2010	Michel Hall
1995	Bruce Wilinski	2011	John Dowdy
1996	Ray Fitchner	2012	Dan Smith
1997	Ann Leithauser	2013	Lisa Letson
1998	Phyllis Hodge	2014	Lee Surridge
1999	Skip Taylor	**2015**	**Who will you nominate? CLICK HERE**

CONCRETE CLASSIFICATIONS

Submitted by Kevin Steger, Builders Mutual Insurance Company
Charlotte, NC Chapter of IAASE

Workers' Comp. and General Liability:

WC code 5221 Concrete Work – Floors, Driveways, Yards or Sidewalks & Drivers
For contractors that perform ground supported flat work such as driveways, parking lots, sidewalks and patios assign to code 5221. Code 5221 does not include any concrete work where footings, foundations, or cellars are part of the concrete work. It can't be used at a job site where code 5215 (residential) or 5222 (bridge or culverts) is present. Pads for buildings both commercial and residential are supported by footings, hence this work would be assigned to either 5215 (residential) or 5213 (NOC). Can be used at job site where code 5213 is present. Doesn't include excavation work (6217.)

GL code 92215 Driveway, Parking Area or Sidewalk – Paving or Repaving
The above description of the scope of code 5221 applies, plus code 92215 includes line painting on parking lots when done in conjunction with the concrete or paving work. Does not include excavation (94007) or grading work (95410). Code 92215 and code 91560 can be used at the same job site.

WC code 5215 Concrete Work – Incidental To The Construction Of Private Residence
For concrete work **incidental to residential construction for two families or less, not over three stories in height.** This includes footings, foundations, basements, sidewalks, driveways, patios by specialty and non-specialty contractors. No exposure for code 5213 allowed at same job.
GL code 92215 Driveway, Parking Area or Sidewalk – Paving or Repaving For flat work with no footing, foundation or cellar work. Does not include excavation (94007) or grading work (95410).
GL code 91560 Concrete Construction For footing, foundation or cellar work, does not include excavation code 94007. Code 92215 and code 91560 can be used at the same job site.

WC code 5213 Concrete Construction Noc For self bearing floors, foundations, piers, culverts, lifting pre-poured walls (monolithic), commercial construction and to be used at residential buildings for three or more families or over three stories. Does not include excavation work; assign to code 6217. No exposure for code 5215 allowed at same job. Can be used at a job site where code 5221 is present.
GL code 91560 Concrete Construction The above description of the scope of code 5213 applies. Does not include excavation work; assign to code 94007. Code 92215 and code 91560 can be used at the same job site.

All of the above include incidental rebar work and form construction.

<u>OTHER CONCRETE CODES:</u>	<u>WC</u>	<u>GL</u>
Pumping concrete	5213, 5215, or 5221 (depends on job)	91560, 92215
Concrete curb	5213, 5215, or 5221 (depends on job)	91560 (Always)
Cutting concrete by specialty contractor	5213	91560
Road paving	5506	99321
Airport runways	5506	91125
Concrete construction in connection with bridge or culverts	5222	91266

STOP USING THESE WORDS IN YOUR EMAILS!

By Bernard Marr
Submitted by Lisa Mäki, LM Consulting Group

Do you know how you sound in emails?

Without the benefit of being able to hear people's vocal inflections or see their faces, it can be challenging to interpret how the person on the other end of an email is feeling. Emoticons and exclamation points can only take you so far (especially in a business email), and in fact, sometimes formal business language can start to sound, well, negative without context.

A Wall Street Journal article on enigmatic email tells the story of a consultant who sent a detailed project plan to her client by email and received only a one-word response: "Noted." She feared he was angry or disappointed, when in fact, he was thrilled to be able to clear the issue from his inbox with so little effort.

So how can you ensure you get your message across without seeming negative?

Accentuate the positive.

Overall, the word choices you make add up to the tone of your communications. And when you consistently choose negative words and phrases, your emails will sound terse, condescending, or angry.

Negativity is never good and always sends out negative vibes. Even if you feel negative about a situation, you can still make an effort to turn your emails into more positive messages — which usually get better responses.

Words like cannot, damage, do not, error, fail, impossible, little value, loss, mistake, not, problem, refuse, stop, unable to, unfortunately, escalation, urgent, never, inability and unsound all have a strong negative connotation.

Take this sentence for example:

> *Unfortunately, it looks impossible to finish the project on time because of the problems some people are causing with submitting their work late.*

That's a lot of negative words for one sentence. But you could easily convey the same information in a more positive way, like this:

> *Can everyone turn in their portion of the project by Thursday so that we can complete the work on time and hit the deadline.*

As you can see, it's all about the words you choose that conveys your tone. If the boss in the Wall Street Journal example above had even responded with, "Thank you!" instead of "Noted," his employee probably would not have worried whether she had done a good job.

Try to phrase your message using more positive terms like benefit, it is best to, issue, matter, progress, success and valuable.

Dos and Don'ts

An easy way to fall into the negativity trap is to start listing out things people shouldn't do. Don't leave uneaten food in the office refrigerator. Don't be late to the meeting. Even saying "don't forget" is more negative than saying "remember."

Instead of telling others what not to do, try telling them what they should do instead. Please take your lunches home at the end of the day. Please arrive for the meeting five minutes early.

People are much more likely to comply with a positive request than a negative complaint on their behavior.

Cont'd on page 12

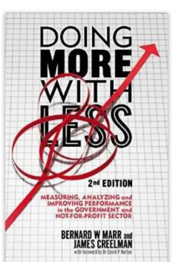
Cont'd from page 11

When in doubt, spell it out.

If you find that people frequently misinterpret your emails, you might need to be more explicit. There's no harm in actually saying how you feel when communicating with colleagues, especially those with whom you have a good relationship.

For example, rather than using terse, negative language in an email about project scheduling because you're sick of the software you have to use to schedule meetings, you might come out and say, "This scheduling system is frustrating to me, but it looks like we can meet on Friday…" That way, the recipient can understand that you're feeling negative about something other than him.
Have you ever had a major email miscommunication? Was tone to blame? I'd love to hear your stories in the comments below.

Bernard Marr is a globally recognized expert in strategy, performance management, analytics, KPIs and big data. He helps companies and executive teams manage, measure and improve performance. His latest books are '25 Need-to-Know Key Performance Indicators' and 'Doing More with Less'.



Click Here for article source.

2015 ANNUAL SEMINAR

April 12-14, 2015
Hyatt Regency
Greenville, SC

The 2015 Insurance Auditors of the Southeast Annual Seminar is designed to provide practical tips and applications for your everyday work.
Please join us!

Who Should Attend

- Premium Auditors
- Telephone Auditors
- Agents
- Loss Control Professionals
- Premium Raters/Extenders
- Underwriters

Program Schedule (Subject To Change)

The 2015 Annual Seminar officially opens with the Welcome Reception with Exhibitors at 5:00 pm EST on Sunday, April 12 and closes on Tuesday, April 14 by 1:00 pm EST. Complete details on sessions and speakers can be found at www.issase.net.

SUNDAY, APRIL 12

4:00 pm – 6:30 pm
Registration Open

5:00 pm – 7:00 pm
Welcome Reception with Trade Show
Join us to get acquainted with other participants, IAASE leaders, and presenters at the Welcome Reception accompanied by a Trade Show of all of the exhibitors. You can also pick up registration materials at that time. (Included in registration fee.)

Annual Seminar Sponsorship & Exhibit Spacel

CLICK HERE or visit www.iaase.net for information on these outstanding marketing opportunities!

MONDAY, APRIL 13

7:30 am – 4:45 pm
Registration Open

7:30 am – 8:30 am
Continental Breakfast

8:30 am – 8:45 am
President's Welcome & Opening Remarks

8:45 am – 10:00 am
Leadership Wellness in the Business of Life
DonnaLyn Giegerich, MBA, CIC, RYT, President of DLG Consulting

10:00 am – 10:15 am
Networking Break/Exhibits Open

10:15 am – 11:15 am
Auditing the Healthcare Industry
John Dennis

11:15 am – 12:15 am
Named Insureds: Who Should Be, Who Can Be, and Who Shouldn't Be
Chris Boggs, Vice President of Education for Insurance Journal's Academy of Insurance.

12:15 pm – 1:30 pm
Lunch & IAASE Business Meeting

1:30 pm – 2:30 pm
NCCI Update: 2015 Underwriting Issues
Dennis Kokulak, NCCI's Director of State Filings

2:30 pm – 3:30 pm
Effective Communication for Auditors
Don Wallace

3:30 pm – 3:45 pm
Networking Break/Exhibits Open

3:45 pm – 5:00 pm
General Session
Skip Taylor
Learning Level: All

5:30 pm – 9:00 pm
IAASE Banquet
Appetizers and dinner event includes presentation of the award for the Auditor of the Year for the Southeast and entertainment. Join us at the Hyatt for this event. (Included in registration fee.)

TUESDAY, APRIL 14

7:30 am – 8:30 am
Continental Breakfast

8:30 am – 10:00 am
General Liability Classification Procedures
Gary Higgins , PAAS

10:00 am – 10:15 am
Networking Break /Exhibits Open

10:15 am – 11:30 am
FAQ's
Gary Higgins , PAAS

11:30 pm
Door Prizes Drawing & Concluding Remarks
Don't forget to stick around to see who wins the exhibit "Play to Win" prizes...maybe it will be **YOU**!

DISCLAIMER
If the Insurance Auditors Association of the Southeast cannot hold the Annual Seminar due to acts of God, war, government regulations, disaster, civil disorder, or curtailment of transportation facilitating other emergencies making it inadvisable, illegal, or impossible to provide the facilities or to hold the meeting, each prepaid attendee will receive a copy of the Annual Seminar handouts and any other materials that would have been distributed. Fixed meeting expenses will be paid from the pre-registration funds. Remaining funds will be refunded to pre-registrants. The chapter is not responsible for any other costs incurred by pre-registrants in connection with the Annual Seminar. The views and opinions expressed by presenters are their own and do not necessarily represent those of the IAASE. IAASE disclaims any responsibility for the use and application of information presented at this meeting.

HOTEL INFORMATION

Hyatt Regency Greenville
220 N Main Street
Greenville, NC 29601
(864) 235-1234

Reservations: Call (888) 594-1234 and reference IAASE.

Online Booking Website:
CLICK HERE or visit https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=11715414&utm_source=50157&utm_medium=email&utm_campaign=35888812

Reservations Deadline: March 20, 2015

IAASE has a block of single and double rooms at a discounted group rate of $155 plus tax per night. Reservations must be made by March 20, 2015 to receive the discounted room rate. Sleeping rooms are assigned on a first-come, first-served basis may sell out before March 20.

IAASE has committed to a block of sleeping rooms for this event. If you make the decision to stay at another property, not only is it less convenient for you, but it also may negatively affect IAASE financially. We encourage you to reserve your room at the headquarters hotel and to continue to support your professional association.

Americans with Disabilities Act: The Hyatt Regency complies with the provisions of ADA. If you need any additional assistance beyond what is accommodated by ADA, please contact the IAASE Chapter Executive Office by April 5 so that we may assist you.

SEMINAR REGISTRATION

Registrations will be accepted on the official registration form only. Photocopies of the form are acceptable. Acceptable methods of payment are check, money order, American Express, Discover, MasterCard, or VISA.

Online - Secured registration online at www.iaase.net

Fax - If you are paying for your registration with a credit card, fax the registration with payment information to (877) 835-5798.

Mail - Send your completed registration form with complete payment to: IAASE, PO Box 936, Columbus, OH 43216-0936

Confirmations
Online registrants will receive immediate confirmations/receipts via email. All others will receive written confirmations/receipts via email, fax, or mail. Registrations will be accepted on a first-come, first-served basis and the Annual Seminar may sell-out at any time. Therefore, we highly encourage you to confirm your registration with the chapter Executive Office before making travel arrangements.

Cancellation and Refund Policy
Registration cancellations prior to Friday, March 23 will incur no penalty. Cancellations after March 23 are subject to a cancellation fee. Cancellation notices must be sent in writing to the IAASE Executive Office. No refunds will be made on cancellations made after April 5 and forfeited fees cannot be applied to future meetings due to IRS reporting requirements.

CONTACT US

IAASE
PO Box 936
Columbus, OH 43216-0936
(888) 853-2179 Fax: (877) 835-5798
iaase@issae.net www.iaase.net

ABOUT YOU

Full Name ____________________

Preferred First Name for Badge ____________________

Profession/Position ____________________

Name of Organization ____________________

Mailing Address ____________________

City ____________________ State ____________________ Zip Code __________

Daytime Phone ____________________

Fax ____________________

Email ____________________

Emergency Contact Name and Phone ____________________

Dietary/Special Needs ____________________

☐ I am a first-time attendee to the Annual Seminar.

ATTENDANCE

To assist us with attendance, please check the events you will be attending:

Sunday, April 12
☐ 5:00 pm - 7:00 pm Welcome Reception with Exhibitors

Monday, April 13
☐ 7:30 am - 8:30 am Continental Breakfast
☐ 12:15 pm - 1:30 pm Lunch & IAASE Business Meeting
☐ 5:30 pm - 9:00 pm IAASE Banquet

Tuesday, April 14
☐ 7:30 am - 8:30 am Continental Breakfast

2015 IAASE ANNUAL SEMINAR
April 12-14
Hyatt Regency • Greenville, SC

ANNUAL SEMINAR FEES (Please Check)

Please check the appropriate Registration Type below: (IAASE Member or Non-Member)

Registration

Registration fees include attendance at all of the sessions, access to online PDF handouts, the Welcome Reception, breakfasts on both days and lunch on Monday. It also includes all of the morning and afternoon beverage breaks and the Monday night banquet.

Registration Type

		Before March 30	After March 30
□	IAASE Member	$209	$259
□	Non-Member	$259	$309

Spouse/Guest Fee includes all food functions related to the Annual Seminar including the Welcome Reception and Banquet. Presentation Sessions are NOT included in this fee.

Spouse/Guest Fee - $99 per person X ______ # of Spouse/Guests = ________

Spouse/Guest Names ____

____

PAYMENT

Registration forms must be postmarked or faxed on or before March 30 to receive the lower fee.

Total Amount Paid = $_____________

Payment Method

Check # _____________ enclosed (Make checks payable to IAASE.)

Please charge my credit card (Circle One)

VISA MasterCard Discover AMEX

____
Account Number

____
Name of Cardholder

____
Authorized Signature

______/___________
Expiration Date

____
3/4 digit security code (Located on back of card)

Taxpayer ID #: 59-2343987

The Insurance Auditors Association of the Southeast collects credit card information to make it easier for you to register for seminars and events online, as well as paying for other services. IAASE does not use or share credit card information for any other purpose. We retain such information as is needed for standard accounting record keeping requirements. Every step is taken to protect the loss, misuse, and alteration of the information under our control. If you prefer, please use a check or money order to make any necessary payments. Thank you.

Contact the IAASE Executive Office at (888) 853-2179 with questions.