



# Columns & Rows



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## Congratulations to the 2016 Luis Hernandez Award Recipient!

Frank Stewart  
Premium Audit Manager  
International Financial Group

## Words from our Outgoing President

*By Noreen Eagleston*



It has been an honor to serve as President of the Insurance Auditor's Association of the Southeast for the 2015-16 term. First, and most importantly, I want to thank the Board Members and delegates for helping me and serving with me throughout this term:

**Dan King** – President Elect

**Eric Gravens** – Treasurer and  
Kentucky Delegate

**Lisa Mäki** – Secretary and Newsletter  
Editor (Columns & Rows)

**Kim Graham** – Past President and  
Carolinas Delegate

**Lee Surridge** – Past President  
(Regional Vice President)

**Carla Bryan** – Eastern North Carolina  
Delegate

**Denise Smith** – Mississippi Delegate

**Dan Smith** – South Florida Delegate

**Lisa Letson** – Jacksonville Delegate

**Juliet Beltz** – Tampa Bay Delegate

**Michelle Hall** – Central Florida Chapter  
Delegate

**Felix Rodriguez** – Bylaws Chairperson

**Keith West** - at Large Member

**Mike Warner** – at Large Member

I couldn't have made it through without your help! It wasn't an easy year with all the challenges. While we had a lot on our plate, I believe we are positioned to move forward with a few changes that will help us reach our goals and serve the auditors in our region. I believe we should all make a conscious effort to be proactive in recruiting and maintaining chapters and auditors in our region. If you are trying to keep a chapter going, start a new chapter, or bring in a new member, please feel free to contact any of us for assistance. We have developed an outline that may prove helpful:

### 1. Chapter Meetings:

- **Location:** Instead of choosing a noisy restaurant venue, find out if one of your group members can offer a conference room free of charge for an hour. This would be an economical way to provide a professional meeting space.
- **Time:** If monthly proves to be a hardship for some or if turnout becomes low or inconsistent, consider meeting quarterly instead. We found that Friday between 11:45 am to 1 pm works best for our auditors and since it's lunchtime, we provide pizza for everyone, but a

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# ABOUT IAASE



The Insurance Auditors Association of the Southeast (IAASE) is committed to the growth, development, and recognition of the premium audit profession. As part of our mission, we encourage and support our members in the advancement of technical knowledge relative to the field of premium auditing and promote recognition of all issues that affect the insurance industry.



## IAASE Board of Directors (through 6/30/16)

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## INSURANCE AUDITORS ASSOCIATION OF THE SOUTHEAST NEWSLETTER

The purpose of this newsletter is to share information. Therefore, the articles are published as submitted by the membership. The Insurance Auditors Association of the Southeast accepts no responsibility of the absolute accuracy of the articles published, as they are not for the sole purpose of education or accreditation.

Lisa Maki, Editor, Columns & Rows

[LMAuditGroup@Gmail.Com](mailto:LMAuditGroup@Gmail.Com)



## Words from our Outgoing President

Continued from page 1

light snack or even take out works in lieu of a restaurant setting.

### 2. Agenda:

- Brief Chapter Business Meeting (15 minutes)
- Guest Speaker or Group Activity
- Closing Remarks

### 3. Possible Speakers Ideas:

- Your State Workers Comp Board (usually free/gift card)
- NCCI (free/gift card)
- Local NCCI Inspector
- Local Agent
- Insurance Fraud Bureau
- Representative from a Payroll Service
- CPCU Local Officer  
[cpcusociety.org](http://cpcusociety.org)

- Homegrown – Presentations From Members
- College Professor of Insurance in Your Area
- RIMS Local Officer [rims.org](http://rims.org)
- Risk Manager from Large Company Nearby
- Financial Planner
- A Paid Motivational Speaker

### 4. Planned Activities:

- Audit Jeopardy
- Audit Managers Panel – Many Topics to Choose from Including Vendors
- Audit Reviewer Team – Reducing Returns for Correction
- Play Act Audit Scenarios
- Door Prizes, Audit Trivia Base, or 50/50 Raffle are also Draws!

As we move forward under the leadership of Dan King, incoming President, it is our goal to strengthen education, increase our membership and serve the auditors in the southeast region. Dan is an exceptional individual who continues to support and contribute to the goals of the southeast region and its members. Under his guidance and with your help, the southeast region is ready to move forward.

Thank you again to all the members of IAASE. It was an honor and privilege to lead the organization.



Noreen Eagleston and Dan King



IAASE President's Gavel



## Meet Incoming President Dan King

Interview with Denise Smith, McGuffey & Associates



### Tell the members a little bit about yourself - family, hobbies, likes/dislikes.

*Dan: I was raised in northern Iowa with a strong Midwest work ethic. Each Christmas for the past 43 years, I make it a priority to make it back home with my family. I have been living in the south now though since 1991, so I guess that now makes me a converted southerner. My faith in God plays an important part of my life as I spend time working with my local church and other ministries to assist people who are hurting emotionally and struggling with life's challenges. My leisure time consists of anything related to water, whether it be frozen ski slopes or making regular trips to the Virgin Islands snorkeling and spending time with my wife's family. We have three kids ages 17, 14, and 12 so we are in the super active years as a family. For the dislikes category, it would be negative people.*

### Tell the members about one of your favorite vacation memories.

*Dan: If you have never been to the The Baths in Virgin Gorda, The British Virgin Islands (BVI), you need to put it on your bucket list to see at*

*least once in life. At least Google the images right now to help put you in the Island state of mind. A few times a year, I get to "suffer" and go see family living in the Virgin Islands. The Islands are definitely one of my mentally "go to" places when I have a hard audit issues day.*

### What are a few things on your bucket list?

*Dan: A few years ago, I made a decision to be more purposeful in my life and focus on desired outcomes. I find real meaning in helping others and look for daily opportunities to make a positive difference in people's lives both professionally and personally.*

### Who is someone you admire and why?

*Dan: Actually, no one person comes to my mind. I admire various leaders who work collaboratively with people, committing themselves to lifelong learning, and acquiring/enhancing their technical, communication, and social skills.*

### What is your favorite holiday and why?

*Dan: Christmas is a major part of my family's traditions, so this would be my favorite holiday of the year.*

### If you could travel anywhere in the world, where would you go?

*Dan: My wife is majorly addicted to travel, so I guess my answer to this question is wherever she has planned for me next. ☺*

### Who is your current employer?

*Dan: American Financial Group owns Summit Consulting who*

*is my current employer. Summit specializes in writing workers compensation insurance throughout the southeastern United States. I really enjoy working for this company because I feel we share the same value alignment; doing the right thing for people.*

### What is your role with your employer?

*Dan: Though my formal title is Senior Field Premium Audit Manager, I consider myself to be part of a team who is sharing a vision. I work with field auditors in six states in addition to regularly handling litigation issues in court.*

### How long have you been employed by your current employer?

*Dan: I have been working with Summit Consulting since April 2007.*

### How long have you been in the auditing field?

*Dan: I began doing premium audits in January 1996 for a vendor company. In 2000 I moved to Atlanta, GA and began working for a large account, multi-line insurance carrier. Working on both sides of our industry helped me better understand the value that we each bring to our industry.*

### What is one piece of advice you would offer to prospective/new auditors?

*Dan: Make sure you understand the unique nature of the premium auditor's role before getting into the auditor career path. The premium audit field can be one of the most fulfilling careers in the world if you*



## Meet Incoming President Dan King

Continued from page 4

*have a disciplined personality to match the challenges.*

### **How long have you been a member of the IAASE?**

*Dan: I have been a member of IAASE since 2007.*

### **What made you decide to become a member of the IAASE?**

*Dan: Since 2000 I have been very active in my local chapters. I see the real value in how our local, regional, and national associations support each other to assist the premium auditors in enhancing their skillsets, thereby adding value to the carriers who employ us.*

### **What are some of the roles/positions you have held with the IAASE?**

*Dan: Two years ago, I began to assist with some of the educational programs for the regional association. This past year, I worked closely with the president to assist the local chapters and, in finding ways to add value to how the regional association could better serve the local chapters' needs.*

### **Why do you find it important to be a member of the IAASE?**

*Dan: I believe it is critical for everyone who is involved in the premium audit profession to be active in their local, regional, and national auditor associations. It can really make a positive difference for our employers when we enhance our technical and communication skills, ultimately creating better audit products, leaving a lasting impact on the entire industry. Members of IAASE continue to have additional*

*resources provided each year that allows them to be more successful for their companies.*

### **What is your favorite thing about being a member of the IAASE?**

*Dan: In addition to the core focus of increased education and learning, I love people so the social aspect of getting together with people is one of my favorite things about being an active member in IAASE.*

### **What do you find to be the most challenging thing about being a member of the IAASE?**

*Dan: I believe different challenges can be unique at different points in time for all organizations. Right now, our association is being challenged with competing priorities of time and finances to be involved in the regional association. Some organizations only support the local chapters, so it takes a real commitment for our audit professionals to attend the annual regional seminars. When people see the value they are receiving through the regional association, they will continue to make priorities of investing in becoming better audit professionals by utilizing all of the various value added resources made available to the IAASE members not including the regional seminars.*

### **Where do you see the IAASE in 10 years?**

*Dan: I see IAASE being stronger than ever in 10 years. As auditors, companies, and the industry are reminded of the true value our associations can bring; people will begin to participate at even greater levels and we can positively improve*

*our industry.*

### **What can you do to help the IAASE get where you see it in the next 10 years?**

*Dan: Awareness is the first step in changing anything. We each play a critical role in moving IAASE to a better place in the future. Understanding the outcome and why it is important to us is critical for our industry. My goal at this point is to ensure we are adding true value to the regional members and offer support to the local chapters to assist in enhancing auditors' technical and communication skills. By each of us committing to a core focus on meaningful educational training and support, we can ensure that our future will be even brighter in the years ahead.*

### **What is one piece of advice you would offer to prospective/new IAASE members?**

*Dan: I would encourage prospective/new members to ask themselves if they are interested in becoming an even more valuable resource to their company. If you are interested in making a positive impact for themselves, their company, and the industry, then yes, IAASE is worth your investment of time and resources. As a SE Audit Team we have already impacted our industry and will continue to do that even more in the future. Why not decide today to step up your involvement in IAASE to make a better place for us tomorrow?*



## Why are we all so busy?

By Lisa Mäki, LM Consulting Group Inc.

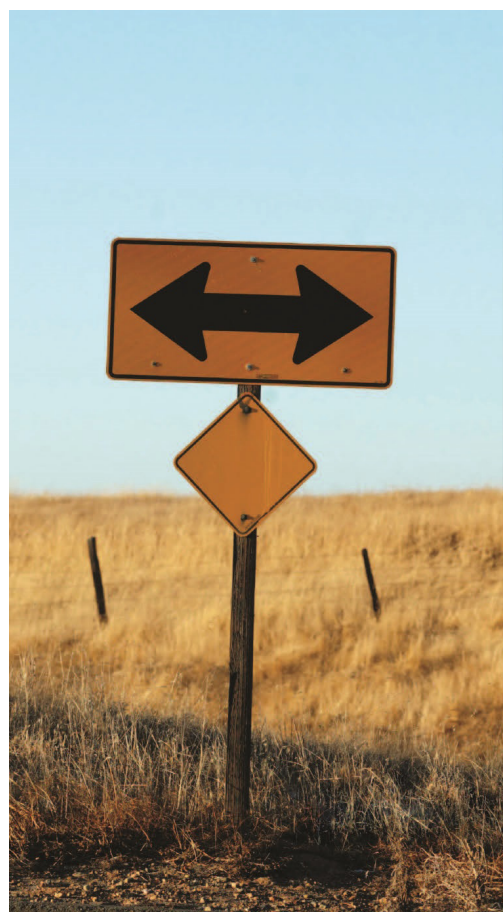
June is National Homeownership Month. The National Association of Home Builders publishes studies providing information on housing starts and completions, employment and permit data, as well as homeownership rates by region. According to NAHB, an industry wide average of 22 subcontractors are used to build a home. NAHB Economics compiled an analysis of building permits based on data from the U.S. Census Bureau. Out of 166 million single family housing permits issued in the U.S., 95 million of those were issued in southern states. The south is also the leader in multi-family construction, with almost 42 of the 91 million permits issued for multi-family construction. This is a pretty good explanation for our busyness!

Read the findings at [naahb.org](http://naahb.org).

### Building Permits by Region (as of March 2016)

Region	Total Permits	Single Family	Multi-Family
Northeast	21	10	10
Midwest	35	22	13
West	65	39	26
South	137	95	42
Total Permits	257	166	91
% South to Country	53%	57%	46%

Source: <https://www.nahb.org/en/research/housing-economics/construction-statistics/state-and-local/building-permits-states-and-msas.aspx>



## Who do you trust for information?

- Web-based automation
- Physical audits
- Phone audits
- Mail audits
- Extraordinary service

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[www.wis-inc.com](http://www.wis-inc.com)  
Since 1993

 **Wilkinson**  
Insurance Services, Inc.

## Going Green

Submitted by Lisa Mäki, LM Consulting Group Inc.

I was feeling stuck in a rut with my outdated daily planner. With all the paper that already consumes our lives, the last thing we need is more paper. This past year I began using an Excel based shared calendar saved to cloud storage. Although it still seems odd not to carry that appointment book around, I was able to make a pretty seamless transition. But if you really love paper, just press print. I still carry a printed copy on the road.

Since we all have smartphones, one can simply load the cloud storage app, such as iCloud, Dropbox, One Drive, or Google Drive, to name a few. You can easily share the calendar with co-workers, managers and schedulers. You can open it on the fly to check an appointment day or time if someone calls you on the road. How many times has someone called you while driving, but you left your calendar at home and were unable to schedule the appointment? I've done this countless times, how *annoying!* 🤔

Although most email programs have calendars that can be shared and synced to our smart phones, many of these are difficult to use. I have lost calendar information using one of these calendar programs when one device updated and the other did not. I was less than thrilled at the prospect of jumping back into that potential problem. What I am using now is far from the most technologically advanced method, I'll admit it's embarrassingly simple, but those who share it with me find it simple to use and easy to share. We are using a simple monthly calendar template created in Excel. How great that any of us can edit the calendar, so we are all up to date. The cloud storage service keeps track of changes that were

TUESDAY		
Boynton/Delray		
9-10	Smtih & Sons	Delray
10-11	North End Masonry	Delray
11-12	Creative Glass	Boynton
12-1:30	Auditor's Assoc Mtg	Library
1:30-2:30	ABC Irrigation	Boynton
2:30-4	Trent Landscape	Lake Worth

**Scheduler:**  
Ins'd has new audit Loc  
123 Main St Delray

**Auditor:**  
Call Mike when @ Gate

**Manager:**  
C'mon, Lisa, you can do more than 5 appts in a day. Get moving girl! 😞

3

I have inserted a sample day from our calendar. (Don't worry, all names have been changed to protect the innocent!)

made, who made them and when. We use the Insert Comment function already available in Excel to advise of an alternate meeting location, for example.

Microsoft offers a wide variety of attractive and functional calendars. Open Excel, choose File, New and type the word Calendar in the search bar. You will find amazing templates that can be downloaded for free. We chose to simply create our own. I found that many templates looked awesome, but contained annoying functionality like merged cells. If anyone would like to learn how to create their own calendar and share in a cloud storage.

Feel free to contact me if you would like to learn how to create a calendar and share in cloud storage. I can walk you through the setup or send you some templates to experiment with.

## SHARE YOUR GOING GREEN TIPS

Your ideas can encourage and help others!

Send your tips to Lisa Maki  
[LMAuditGroup@Gmail.Com](mailto:LMAuditGroup@Gmail.Com)



## Luis Hernandez Distinguished Auditor of the Year Award

Luis Hernandez was a premium auditor from South Florida serving both as a company auditor and an independent contractor during his career. He is notable because he was always first to volunteer for any project or duties for the industry associations and he was very active in IAASE. He was always very helpful to the organizations and generous in volunteering his time. When he became ill, the Outstanding Service to Organization Award was renamed to the Luis Hernandez Distinguished Auditor of the Year Award to recognize him for the contributions he made to our organization and the industry.

The Luis Hernandez Distinguished Auditor of the Year Award honors one individual each year, chosen by their peers, who has served the premium audit profession proudly.



### Congratulations to the 2016 Luis Hernandez Award Recipient!

Frank Stewart  
Premium Audit Manager  
International Financial Group

*"Frank was a former IAASE Board Member representing his chapter for more than 5 years. He has been active in IAASE for more than 30 years. In his travels, he has been affiliated and active in at least 3 different chapters and served as an officer in the various chapters. Frank has been a stabilizing force on the board, providing history so correct actions for the future can be attended to."*

### Past Recipients

#### Luis Hernandez Distinguished Auditor of the Year Award

2016	Frank Stewart		
2015	Kim Graham	1999	Skip Taylor
2014	Lee Surridge	1998	Phyllis Hodge
2013	Lisa Letson	1997	Ann Leithauser
2012	Dan Smith	1996	Ray Fitchner
2011	John Dowdy	1995	Bruce Wilinski
2010	Michel Hall	1994	John Woods
2009	Denise Smith	1993	Myrna Geiger
2008	Greg Jensen	1992	Don Holzemer
2007	No Award Given	1991	Jack Van Dorn
2006	Nancy Elmore	1990	Jim Styles
2005	Noni Wilson	1989	Joe McJunkin
2004	Jerry Coutts	1988	Ken Davey
2003	Al Hodge	1987	Joe Travis
2002	Mardi Martinson	1986	Ron Clopton
2001	Juanita Lindsay	1985	Jim Porter
2000	Donna Harwood	1984	Sidney Brown

# Memories from the 2016 Annual Seminar



Let's Talk with Fred Lowry, Jr.



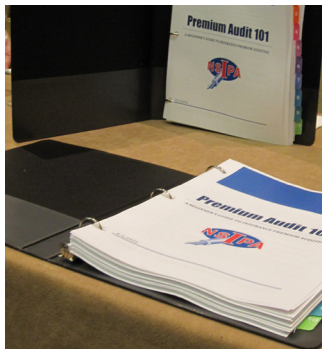
Dan King - President's Award



Breakout Group



Let's Talk Session



Premium Audit 101



Lunch



Premium Audit 101



Tony Iacono



Session



Eric Gravens Treasurer's Report

## Thank You To Our 2016 Sponsors

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### Silver



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# Visiting with our Exhibitors!



Patriot Audit Services



Midwest Technical Inspections



Chlystek and White Services



US Reports



Automated & Management Solutions



Overland Solutions



Insurance Audit Services, Inc.



Lowry And Associates



Nexus



Wilkinson Insurance Services



AuSuM Systems



# NETWORKING



*Catching Up!*



*First Time Attendees*



*Fun Night!*



*Fun Night!*



*Welcome Reception*



*Meet and Mingle*



*Kurt and Tony*



*Networking*



*Announcing the 50-50 Winner*



# Networking



Reception



Reception



Reception



Socializing



Welcome Reception



Welcome Reception



Welcome Reception



Welcome Reception



Welcome Reception