Imagine a career where the only thing holding you back is untapped potential.

As a Northwestern Mutual Financial Representative, you’ll go as far as your potential can take you. And you’ll have the backing of a leading financial organization that truly values the entrepreneurial spirit, one that’s earned the top ranking in its industry in Selling Power magazine, to help you do it.
During the Spring Semester, the students spent a great deal of time discussing planning. Those in my Business Organization and Management class learned the success rate of a business is increased when the owners put their goals, and strategy for achieving them, on paper. Taking the position of entrepreneurs, students spent the entire semester developing business plans for a variety of industries. Included in the preparation were blueprints for human resources, marketing, and finances as well as mission statements. Mission statements, the students found, define the business’ purpose and serve as a compass for the organization’s future.

The Global Risk Strategies class examined a company’s need for a Risk Management Plan. The students discovered that many potential hazards can be reduced through research and proper preparation. In the end, this can protect the business from a loss and financial damage. At the end of the semester, they had developed plans for preparing the business to go on without them. Plans should an unforeseen situation arise? How well is the firm adapted to the changing marketplace? Will the venture expand into new markets? What happens to the business when the owner is either no longer able to, or no longer wants to, be active in the company? A complete plan considers the beginning, the middle, and the end.

Organizations must continue to look for new talent that brings new ideas, new thinking, and an understanding of what the customer wants. Once hired, the employees must be exposed to continuous training and effective management so the market demands of tomorrow can be met. All the while, the owners must have an eye on the end, preparing the business to go on without them. This includes staying current with technology, markets, and customers’ needs, preparing business relationships to continue, and selecting and training the leadership for tomorrow. According to smallBusinessNotes.com, family owned organizations represent 90% of U.S. businesses and only 30% of them succeed into the next generation. Lack of planning is cited as the main reason for the failure. Most business owners don’t start planning for the transition far enough in advance. When pushed to the finish line, owners either pass the torch inside to someone unprepared to take it or hire externally. Forbes.com states the external choices are often selected because they are either most like the owner, depriving the business of new ideas, or they are unprepared for management helping to preserve the image of the owner but denying the business of success.

According to the Congressional Research Services Report for Congress in 2008, the insurance industry is considered baby-boomer dependent and therefore at risk for a labor shortage. It is imperative that we start preparing today for the insurance workforce of tomorrow. We must hire new talent, train them well, be open to their ideas, and prepare the firm for the future.

Planning puts a person more in charge of their success. The plan itself serves as a roadmap for the business and keeps the owners on track. Forecasting requires the leader to do research. Whether the investigation is in the target market, the risks faced, or the succession Ralph Waldo Emerson said it best “There is no knowledge that is not power”.

Insurance Counselor Designations. Martha can be reached at 608-243-5417 or email mlester-mittenz@madisoncollege.edu.

Martha Lester-Mitzenzwei
INSURANCE AND RISK MANAGEMENT PROGRAM DIRECTOR

In Introduction to Loss Investigation, learners examined the Triangle Shirtwaist Factory Fire of 1911 and saw the damage that can be done when a business does not plan for the unexpected. Steps were not taken to reduce fire hazards. There was not an escape plan. Fire drills weren’t practiced. There weren’t any steps taken to reduce the damage a fire could cause, if and when one happened. In a tragedy, the workers did not know what to do. The fire trucks’ ladders could not reach the burning floors. The fire escapes buckled at the weight of the workers. The exit door was locked and the fire hoses inside the building weren’t connected to anything. The result, 146 workers (mostly women and young girls) died in a building that was considered indestructible.

Planning is not just looking at the company today but also projecting into the future. How will the firm adapt to the changing marketplace? Will the venture expand into new markets? What happens to the business when the owner is either no longer able to, or no longer wants to, be active in the company? A complete plan considers the beginning, the middle, and the end.

A complete plan considers the beginning, middle, and the end.
The Insurance & Risk Management’s Global Risks Strategies Class had the fabulous opportunity to take a ten day trip to London and Paris this Spring as part of their studies. The course itself was research based and dealt with the basics of risk management for a business, with emphasis on exposures brought about by doing business outside of the United States.

The students worked in groups to evaluate risks, along with the steps to manage them, for two companies that import products into the U.S.

Through the process, the students learned to look at a business with a specific focus on the possibilities of injury to employees and others, damage to property owned by the company, losses to key suppliers, regulatory variables, damage to the business reputation and all other potential losses that could halt business. From there, the groups worked backwards to identify the hazards that increase the likelihood of a loss and determine ways to minimize those exposures, avoid them, transfer them, or mitigate any damages. The end results were risk management plans for these businesses.

The purpose of the trip to Europe was to attend two risk management presentations and to tour Lloyds. With London preparing for the Queen’s Jubilee and the Olympics, our hosts also addressed some of the risk management strategies the city was taking.

I was given the exciting opportunity to study in London and Paris in May 2012. The highlight of the trip for me was to take a tour of Lloyds of London.

While we were in London, we attended a Risk Management lecture hosted by Andy Hawkes of the THB Group, a Lloyd’s broker, and presented by Barry Holt, Director of Policy & Research with the International Institute of Risk & Safety Management. This lecture was amazing. We learned that businesses need to be responsible for their actions and have a duty of care toward their employees, the public and the environment. Mr. Holt highlighted how important a Business Continuity Plan is to a business to ensure that the business can continue to operate under adverse conditions. He explained that approximately 80% of companies do not reopen in the case of a disaster if they do not have a plan in place. After the lecture, we were given a private tour of Lloyd’s arranged by Mr. Hawkes. Wow. We viewed the log books that kept track of all of the losses occurred in the early years. It was amazing to see how many companies work with Lloyd’s.

The entire education experience, including attending college as an adult, has been more rewarding than challenging. The study abroad experience is a prime example.

Amery Mittenzwey

Without a doubt, my favorite day in Paris was the day we went to the Eiffel Tower. We started the day with a presentation on Risk Management in the French construction industry from Bruno Kopp of Risk Management Services (RMS), a Swiss based RMS is a Lloyd’s Broker, with an office in Paris. Mr. Kopp spoke to us about the special requirements contractors have to adhere to when accepting building contracts in France. Construction companies are required to guarantee their buildings safe from defect for 10 years. This presents challenges for companies not based in France because they have a difficult time securing insurance to cover the exposure. New and old, the architecture of buildings in Paris is jaw dropping. There are so many intricate carvings on both the exterior and interior of the older structures. To think that they were built so long ago; I can’t even begin to describe it.

That afternoon we had a prearranged tour and dinner at the Eiffel Tower. Since our tour was pre-planned, we got to walk in front of the very long line of people, be escorted to the elevator, and brought up to the restaurant where our table was near the window of the tower itself. The food was incredible. When it was time for dessert, the staff started singing “Happy Birthday” to three of the students that were celebrating birthdays that day. What an amazing experience.

With the volume of people coming and going daily, there are a multitude of risks present. In fact, while we were touring, a military drone was circling the building. While at Stonehenge, we were photographed with Philip Monk who carried the Olympic Torch 500 meters that day. In Paris, students walked through the Louvre, saw the Mona Lisa, visited Notre Dame, took a river cruise down the Seine, and had dinner at the Eiffel Tower (where three of them celebrated birthdays), among countless other once in a lifetime opportunities. Throughout the entire trip, the students evaluated the risks involved with international travel, these various means of transportation, and made suggestions for better managing those exposures. It is difficult to learn about hazards and risks and then not see them in every minute of the day. The students were particularly in awe of the differences in hotel security and safety from Europe to the United States.

The success of the trip was based on three important factors 1) The pre-planning and working with AAA’s travel agency assured safety 2) The graciousness of our hosts at THB and RMS 3) The outstanding students that made the trip so enjoyable. The students, as well as myself and co-chaperone and Small Business Entrepreneur Instructor Jeff Noble, are very grateful for this experience.

Martha Lester-Mittenzwey

Lynn Meier

EXPERIENCING THE AMAZING LLOYDS OF LONDON

I was given the exciting opportunity to study in London and Paris in May 2012. The highlight of the trip for me was to take a tour of Lloyds of London.

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Lynn Meier works full time at CUNA Mutual Group. She has earned the Insurance & Risk Management Certificate with Emphasis in Property & Casualty, Life & Health, and Risk Management. She is currently pursuing a Business Management Degree.
LOOKING AT LLOYD’S SOCIAL ENVIRONMENT

Payton Mittenzewi

Social environment is, without a doubt, one of the factors that can make or break a company. It is depicted by four main factors: working conditions, income level of employees, educational background of employees, and the communities these employees come from. All of these factors come together like a recipe, but different combinations are needed for different companies. Having the right recipe is critical for determining how productive the employees will be, and thus how successful the company will be.

Recently I had the pleasure of touring Lloyd’s, the world’s specialist insurance market, located in London. Although Lloyd’s is not a company, it does bring together over 80 syndicates, as well as over 50 managing agents. Every worker operating within these 30,000 square meters of stainless steel comes from a high educational background. This is a great first step in promoting productivity. Lloyd’s is licensed to do business in over 200 countries and territories. It has employees from diverse cultural backgrounds so that it can relate and be better informed about these various locations.

The environment inside of Lloyd’s is truly a special one. In 1688 Lloyd’s was simply a coffee house, occupied by workers of the shipping industry looking for the most recent news. Eventually the focus changed, and so did the environment. Now the first floor of Lloyd’s is occupied by hundreds of underwriters and financial backers, representing several corporations. The first floor is essentially empty except for small desks, computers, and of course the workers. It’s a fast paced environment, promoting fast paced work. A single underwriter can virtually see everybody else from their desk, and everybody can see them. The inside of the building is hollow, allowing other floors to look down at the bulk of the company. Although this type of environment may seem invasive, it does keep all of the workers accountable for their actions and prevents the temptation of slacking. The layout was designed this way so others could see when a co-worker they needed was available. It prevented a lot of wasted time waiting in line. This setup surely would not be great for all types of business but for Lloyd’s it is another perfect ingredient in their recipe.

If the building size is overwhelming and the employees are always watched, what keeps them coming back to work? The salary may be one reason. Employee’s working inside of Lloyd’s are well paid because they are the best of the best. An average annual salary for a Senior Manager inside of Lloyd’s is $78,700 Pounds.

In order to pay its employees, Lloyd’s must remain productive. In 2009, over 21.97 Billion Pounds of gross premium was transacted in Lloyd’s. This success isn’t by accident. This perfect social environment is responsible for the success that Lloyd’s has and will have for years to come.

PAYTON MITTENZWEI

MANAGING TRAVEL RISK

Shayanne Trader

The international trip with the Global Risk Strategies class was an extremely wonderful, educational, once in a lifetime experience. Our travels included a wide range of transportation methods from planes, trains, automobiles, feet, and even boats. There is a lot to be learned about risk management from each of these.

While in Europe, we got to most of our destination by walking. While walking that much, it is always important to stay hydrated. Never underestimate the power of the sun, no matter where the destination is. It is easy to forget how quickly the sun can wear you out, especially when you are walking about 10 miles a day. I cannot stress enough to drink plenty of fluids, wear sunscreen, and wear comfortable clothes and shoes. Doing all of these simple things will make any trip a lot more enjoyable.

Another thing that I learned while on this trip is to always be prepared. I felt safe in our group and I think all of the planning that went into the trip had a lot to do with that. The program was a great experience and everything was very well put together. We had a lot of pre-arranged tours. That meant, for the most part, we did not have to worry about transportation. However, when we got out of the train station in France, we did not have a scheduled ride to our hotel. This experience proved to be one of the scariest of the entire trip. The group was split into two taxis. United States driving laws and speed limits do not apply in Paris. We handled the situation fine, with a chaperone in each cab and active cell phones, but I feel that the anxiety of the situation could have been avoided if we would have scheduled transportation in advance.

The trip to London and Paris was extremely fun and I learned a lot along the way. I will be able to take a lot of the lessons I learned on this trip and apply them to any trips I take in the future. I would recommend this class to anyone.

Shay is a Business Management Major.

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Shay is a Business Management Major.

TICKET TO RIDE

Brad Mauerman

The way bus tours are done in London and Paris differ a great deal compared to the United States. During our over seas trip, I noticed a lot of potential for losses in the way the bus companies operated. The first thing I noticed was the double decker buses that we rode, in both London and Paris. Did not have any type of visible disclaimer, warning, or safety rules. It is important to have these signs present to passengers stepping aboard the bus, so that the riders know how to protect themselves from injury.

Earlier in the semester, my Business Management Group and I traveled to Chicago to ride a double decker bus for a class project. We had noticed that on the back of every seat was a safety and warning label present for the passengers to read. Every time the bus stopped to pick up new passengers, the tour guide would express the safety rules. During our tour in London the guide never mentioned any type of safety rules. The tour bus rides in Paris were very similar to London’s, except there was much more risk due to the lack of a tour guide. This could lead to many problems, if a fight were to break out on top of the bus, the driver would have no idea. Passengers would most likely have to break up the fight with the risk of potential injury. In addition, the city’s heat was tremendous and there wasn’t one spot on the bus that had air conditioning. Passengers could have easily fallen ill due to the heat without any notice by the driver.

Once the bus loaded at a stop, the driver pulled into traffic without waiting for everyone to sit down. This could cause serious injuries for passengers, especially with the stairs leading to the second floor. There were many strategies that the bus companies could have used to protect their riders from injury. It would be wise for these companies to invest in a risk manager.

Brad graduated from the Criminal Justice Program in May 2012 and is pursuing his Bachelor’s Degree.

Payton is a Business Management Major at the University of Wisconsin-LaCrosse. He is simultaneously working towards an Interdisciplinary Global Studies Certificate at Madison College.

Brad is a Business Management Major.
The Triangle Shirtwaist Factory fire was a major step in a chain of events that began in 1911 and can be felt today. Often, progress requires tragedy to act as a catalyst for change. The Triangle fire represented this tragedy to its fullest. It turned the American public opinion against the Capitalistic, penny-pinching owners and in favor of the poor, struggling lower class workers. It also awakened within the public a sense of righteousness for the plight of our fellow man. For years, the poor had been swept under the rug by the middle and upper class. The strikes of previous years had begun to shine a light on the dismal working conditions in factories and this tragedy was the first real eye opener that turned curiosity first into horror and then into action.

After the fire, the victims and their families and friends cried for justice and the public listened and joined in. However, the justice system was unable to meet their demands. While watching the video with the context of today’s laws and regulations, one can’t begin to count the broken and ignored laws that had an effect as a result of this, more children would have been taken out of schools and more young men and women would have died in factory accidents thereby killing our future and retarding the growth of America in the 20th century.

In the struggles and strikes of the previous years, the workers had fought for unionization and attempted to highlight the unsafe working conditions they were subjected to on a daily basis. Most workers gained the right to unionize. The tragedy, however, happened in a factory where the workers failed to achieve that goal. It raises the question “had the workers of the Triangle Shirtwaist Factory achieved unionization, would the deaths of so many been prevented?”

This, along with the appalling valuation of a human life by the courts, at an average of $75 ($1725 in today’s dollars), helped sway public opinion in favor of unions and mobilized the public to force politicians’ hands in creating oversight and regulating the industries. Workers’ Compensation began and at least suggest that it reflected the value of a human life.

In my opinion, if not for this tragedy, worker’s rights would not be at the point they are today. The Triangle Shirtwaist Factory Fire cast the worker’s rights into a step in a chain of events that began in 1911 and 1947.

March 25th, 1911, was a warm spring day filled with laughter and play in the streets. People were enjoying their weekend and I was at home planning my wedding; Joseph and I were to be married in June. It was a beautiful Saturday evening, my sister and I were deciding on which cake to choose for the reception, she wanted the blue frosting border but I know Joe loves green. We bickered for a while about which color but we were running out of time. Joseph gets off work around five o’clock at night, and I usually meet him on his walk home to spend more time with him.

While walking down the sidewalk, I heard children yelling about a fire. I didn’t think anything of it because those kids like to play games. I saw Mrs. Fields locking up her bakery and leaving in a hurry. I asked what was wrong because she didn’t look like her normal self; she said “There has been a fire at the Shirtwaist Factory!” I couldn’t believe what I had heard. At first I thought, “This isn’t that bad, I’m sure it was just a small fire and everybody is safe.” But my worst fear became reality when I saw the smoke in the sky, the people flocking to the scene and heard fire trucks sirens in the distance.

By the time I reached Washington square there were hundreds of people looking up at the building. I remember seeing people jump from the windows to escape the smoke filled rooms. The fire was massive and there were no firemen in sight. I began looking for Joseph, showing people a picture of him from my locket. Nobody recognized him. As I grew more and more hysterical a police officer grabbed me and told me to stand back. Bodies were falling and hitting the ground as if bags of potatoes were being tossed out of windows. The officer said that the fire department would be here soon and help evacuate the building. I wanted to go in. As I fought with the officer I tried to get closer and closer to the entrance. The love of my life was trapped inside a burning building right before my own eyes and there was nothing I could do. I had to give in; I could feel the heat nearly twenty feet away.

As I stood with the crowd looking up at the building I couldn’t hold back the tears. I did not see anybody leaving the front door and the fire fighters’ ladders were not nearly long enough to reach the ninth floor where Joseph had been working. Only about a half-hour later did they begin to enter the building to check for survivors.

Bodies were being dropped down by rope; police officers were surrounding the entire area. I couldn’t believe my eyes; doctors were checking for any sign of life and police officers were storing bodies away in caskets. I was no longer allowed to even be near the building. A large man came up to me and told me that I should go home and get some rest. I didn’t want to leave but, I was feeling nauseous and faint. I took the officer’s advice and began walking home. I received news that every body found in the factory would be displayed for recognition at the morgue the next day. I went home and waited for Joe to walk through the front door; he never showed up.

Identifying the Dead

The next morning I found myself waking up earlier than usual, I felt fatigued and depressed. I knew what I had to do today and it’s the last thing I ever wanted to do. Today I have to go find my dead fiancé and prove who he was. This was a very hard task. There were so many young beautiful girls ly- ing lifeless in these wooden caskets. When I found Joe, I couldn’t help but to break down and hug him one last time. I was angry; angry at the owners and at the fire department for not helping him. I forever lost the person that meant the world to me.
Up At Night?

Keeping You Business

NORTHWESTERN MUTUAL

PROVIDED BY JOSHUA KOSNICK,

businesses carry their own
in the shadows of their larger
Are these companies operating
U.S. today, the vast majority—
economy. But of the estimated
that many people think these
most attention. It's no wonder

help attract, retain and incent those key people.
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ly not a new challenge for small businesses, the
While the struggle to acquire top talent is certain-
Finding and keeping employees

Consider the Facts:
America's unsung heroes

According to the most recent U.S. Department
of Commerce and Bureau of Census data, small
businesses employ just over half of all private sec-
tor employees; they pay 44 percent of total U.S.
private payroll; they've generated 64 percent of
net new jobs over the past 15 years; they create
more than half of this country's nonfarm private
gross domestic product (GDP); and they produce
13 times more patents per employee than larger
firms. The fact is the United States depends on the
health and ingenuity of these small businesses for
its overall economic growth.

But as small business owners breathe new life
into our economy, a number of issues keep them
up at night—namely, how to keep their operations
secure and growing even in the face of the ever-
changing pressures. Among their concerns are
how best to:

1. Attract, retain and incent top quality talent
2. Mitigate and manage risk
3. Create a solid succession strategy, and
4. Meet their business obligations without sac-
rificing their personal financial security needs.

Finding and keeping employees

While the struggle to acquire top talent is certain-
ly not a new challenge for small businesses, the
ever-increasing competitive landscape is making the
talent factor “a defining point in a company’s
ability to grow. That’s because the success within
each stage of a business’ development depends on
the experience, knowledge and skill of its em-
ployees – in other words, its human capital. Offer-
ing a benefits package tailored to the business can
help attract, retain and incent those key people.

Group health is the insurance plan most em-
ployees request—it’s also one of the most cost-
ly. However, it’s possible to customize a plan to
fit both the needs of your employees as well as
your company’s budget. For example, many small
employers offer a plan that requires some level
of cost-sharing, allowing them to provide health cov-
erage while retaining some control over costs. Life,

disability and long-term care insurance programs
are becoming more prevalent among small busi-
nesses. They can be provided by the employer or
offered via payroll deduction, which enables you
to build goodwill among employees without incur-
rning the cost of an expensive benefit program.

Of course, one of the other most requested
benefits is an employer-sponsored retirement plan –
it’s also one of the most beneficial in terms of em-
ployee retention. By providing a way for employees
to save for their own future, a qualified retirement
plan may also increase the chances they will make
a long-term commitment to the business.

Protecting what you’ve built

For most business owners, the business itself is
often their greatest asset. If something happened
to you or your key employees, how would your
business continue to operate? Without proper
planning and protection, the disability or death of
an owner or key employee could seriously cripple
the business you’ve worked so hard to build.

Overhead expense coverage can provide the
benefits you need to meet business expenses
such as rent, payroll, utilities, taxes and mainte-
nance costs in the event you become disabled.
Similarly, key person insurance can help your
company weather the disability or death of a key
ployee. It can provide the funds you need to
pay debts and provide working capital while a suit-
able replacement is recruited and trained. In many
cases, key person insurance may be required as
collateral for a business loan.

Finally, property and casualty insurance can
pay benefits to repair or replace buildings, equip-
ment and data damaged or destroyed in a natu-
ral disaster; while liability insurance can provide
resources to satisfy personal injury or property
damage claims.

Passing the torch

All owners leave their businesses one day. You
have the best selection of options for creating an
exit strategy if you get started before that day ar-
nives. The creation of a thoughtfully prepared and
properly funded business continuation plan is a

Joshua Kosnick is a Managing Director with Northwestern Mutual, the marketing name for The Northwestern Mutual Life Insurance Company (NML, Milwaukee, Wisconsin, and its subsidiaries). Joshua Kosnick is an agent of NM Life based in Middleton, WI. Employee benefits are offered through Strategic Employee Benefit Services™, a nationwide program of Northwestern Mutual. To contact Joshua Kosnick, please call (608) 836-3080, e-mail at joshua.kosnick@nmfn.com or visit nmfn.com/kosnickgroup. This information is not intended as legal or tax advice. Not all products mentioned in this article are offered through Northwestern Mutual.

Consider the facts: America’s unsung heroes

According to the most recent U.S. Department of Commerce and Bureau of Census data, small businesses employ just over half of all private sector employees; they pay 44 percent of total U.S. private payroll; they’ve generated 64 percent of net new jobs over the past 15 years; they create more than half of this country’s nonfarm private gross domestic product (GDP); and they produce 13 times more patents per employee than larger firms. The fact is the United States depends on the health and ingenuity of these small businesses for its overall economic growth.

But as small business owners breathe new life into our economy, a number of issues keep them up at night—namely, how to keep their operations secure and growing even in the face of the ever-changing pressures. Among their concerns are how best to:

1. Attract, retain and incent top quality talent
2. Mitigate and manage risk
3. Create a solid succession strategy, and
4. Meet their business obligations without sacrificing their personal financial security needs.

Finding and keeping employees

While the struggle to acquire top talent is certainly not a new challenge for small businesses, the ever-increasing competitive landscape is making the “talent factor” a defining point in a company’s ability to grow. That’s because the success within each stage of a business’ development depends on the experience, knowledge and skill of its employees—in other words, its human capital. Offering a benefits package tailored to the business can help attract, retain and incent those key people.

Group health is the insurance plan most employees request—it’s also one of the most costly. However, it’s possible to customize a plan to fit both the needs of your employees as well as your company’s budget. For example, many small employers offer a plan that requires some level of cost-sharing, allowing them to provide health coverage while retaining some control over costs. Life, disability and long-term care insurance programs are becoming more prevalent among small businesses. They can be provided by the employer or offered via payroll deduction, which enables you to build goodwill among employees without incurring the cost of an expensive benefit program.

Of course, one of the other most requested benefits is an employer-sponsored retirement plan—it’s also one of the most beneficial in terms of employee retention. By providing a way for employees to save for their own future, a qualified retirement plan may also increase the chances they will make a long-term commitment to the business.

Protecting what you’ve built

For most business owners, the business itself is often their greatest asset. If something happened to you or your key employees, how would your business continue to operate? Without proper planning and protection, the disability or death of an owner or key employee could seriously cripple the business you’ve worked so hard to build.

Overhead expense coverage can provide the benefits you need to meet business expenses such as rent, payroll, utilities, taxes and maintenance costs in the event you become disabled. Similarly, key person insurance can help your company weather the disability or death of a key employee. It can provide the funds you need to pay debts and provide working capital while a suitable replacement is recruited and trained. In many cases, key person insurance may be required as collateral for a business loan.

Finally, property and casualty insurance can pay benefits to repair or replace buildings, equipment and data damaged or destroyed in a natural disaster; while liability insurance can provide resources to satisfy personal injury or property damage claims.

Passing the torch

All owners leave their businesses one day. You have the best selection of options for creating an exit strategy if you get started before that day arrives. The creation of a thoughtfully prepared and properly funded business continuation plan is a crucial part of the process—one that:

• Sets clearly defined goals for the owners and their families
• Establishes a fair market value for the business
• Formalizes a written buy-sell agreement
• Maintains adequate life and disability insurance to fund the agreement in the event of an owner’s retirement, death or disability

Needs are intertwined

For small business owners, business and personal financial security is often intertwined. With so much of your worth tied up in your company, it’s doubly important to have a plan that takes into account all of your financial security needs.

That’s where an integrated approach to your business and personal concerns can help you sleep more soundly by addressing key questions, such as:

• When my kids are ready for college, will I be ready financially?
• When I decide to retire, will I have the resources to afford the lifestyle I want?
• How can my business fund my retirement?
• If I become sick or injured and can’t work, what will happen to my business? To my family?
• If I die, will my family be protected financially?

The value of a trusted professional

It can be difficult to know if you’ve done enough to ensure a secure financial future. The expression “it’s lonely at the top” is often very true for small business owners. A trusted financial representative can help.

The key is to work with someone who understands what it takes to run a successful business and that has access to a team of specialists with expertise in risk management, employee benefits and business succession planning.

Working with you and your other advisors, he or she can coordinate a team approach resulting in a thorough understanding of where you are today and a strategy to help get you where you want to be in the future.
A Career in Insurance: It’s a Good Choice

Choosing a career path in Insurance is one of the best decisions I have made professionally. In fact, I wish I had chosen it earlier. The more I learn about insurance, specifically risk management, the more fascinated with it I become. Insurance offers many advancement opportunities and is a stable and increasing industry. According to the web article Careers in Insurance, “a theme that is constantly emphasized by insurance professionals is that the industry is ultimately about helping people when they need it the most”.

(http://www.careers-in-finance.com/in.htm) I believe that beginning a career in Insurance will be very rewarding.

— Scott Gloede

A world of opportunity right in your backyard

From Singapore to Sun Prairie, Wis., we’ve built our business with a team of “can-do” people who offer unique points of view and experiences. We are QBE, one of the top 20 insurance companies in the world. With offices in 52 countries, and more than 140 locations in the Americas, we also support the communities where our employees live, work and play. Find out how you can be part of our diverse team, be recognized for the strengths you bring — and work close to home.

Learn about the world of opportunities at QBE.

Visit www.qbena.com/careers

Adam Riehl

This summer marked my official leap into the insurance industry. I was offered an internship as a catastrophe property claims adjuster. This job consisted of providing exceptional customer service, the ability to analyze damages to insured properties, read policy language to determine coverage, and to work in a team environment to ensure an acceptable outcome for all parties involved.

When I first started as a catastrophe claims representative, I was very nervous. I didn’t understand certain policies and had to learn the insurance “lingo”. I feel several occurrences have contributed to my success during this summer adventure. The education provided from Madison College was a huge aid in providing me with the necessary resources to understand the essentials of the insurance industry and learn the process in which claims are handled. I first met Martha while taking business classes for my associate’s degree. When she learned that I was previously a collision refining major she had big plans for me. She was excited to introduce me to the endless possibilities within the insurance world. At first I was reluctant. I was a 22 year old kid who only knew how to fix dents and paint cars with very little customer service skills. I never imagined I would be expected to work as an insurance professional. Martha had complete faith in me and consistently challenged me to attend insurance classes and learn as much as possible.

Another great opportunity offered from Madison College was an experience that would improve my intrapersonal skills. Martha liked to take our class on fun field trips where students would get the opportunity to meet business professionals and see different types of businesses. We took a class trip to an insurance company. During this trip I met a gentleman by the name of Scott Wilde. Scott and I spent some time discussing the insurance industry and all of the perks of working amongst professionals. Shortly after that field trip was over, Scott called me back to take a tour of the campus and training facilities.

Some time passed since that initial connection with Scott, and I was called in for an interview. I was very determined that I wanted to work in this type of an environment. Waiting to hear back from QBE felt like an eternity. I constantly looked at my phone awaiting the call. When I received the good news from Scott I was very eager to start working as an insurance professional.

While the first month wasn’t very easy for me as a catastrophe claims rep, I found myself really enjoying the tasks that I was required to do. I enjoyed looking for potential coverage issues, talking with people located all over the United States, gaining rapport from complete strangers and helping them solve their problems. I liked the position so much I checked the job postings everyday for a chance to lock in a career here at QBE.

My dream finally came true when an existing adjuster decided to take a promotional opportunity within the company. A job was posted! I applied immediately. A few days passed and I was offered, and accepted, the opportunity. I went from a radically unemployed business student to a temporary intern, then received a full time position as a property claims representative.

I owe my success to education I received at Madison College and to the great people I have met along the way. If I had to give a recommendation on which classes to take at Madison College to gain an advantage over others when applying to work for an insurance company; I wouldn’t hesitate for one second to point them in the direction to Madison College’s insurance and risk management program. With the right amount of motivation, self interest, and education anything is achievable in this day and age. Be who you want, do what you will, but always remember life is too long not to have a meaningful career!

Adam is a graduate of the Auto Body Collision Repair at Madison College and is pursuing an Associate’s Degree in Business Management with an Insurance and Risk Management Concentration.
It is important to write accurate injury descriptions, follow deadlines, and turn all claims in immediately.

The Spring Semester students were invited by Bruce Morton, Senior Loss Control Consultant of Security Insurance Services, Inc and other speakers to a presentation and breakfast on Workers’ Compensation Claims Handling. The speakers used a fun and creative sports theme to present information on the entire claims process.

How to Prevent Claims

Bruce Morton discussed several ways to implement safety programs at work to avoid injuries from occurring. He stressed there are three things businesses can control: Budget, Schedule, and Safety. It is important to have a clear mission statement in regard to safety in the workplace, set performance goals, follow up on the cause of accidents, and ensure employees follow safe work procedures. The involvement of employees in regard to implementation, improvement, and evaluation of a safety program are keys to preventing injuries at the workplace.

How to Avoid Early Mistakes

Attorney Daniel Pedriana and Worker’s Compensation Claims Manager Angie Kolb discussed the very important first steps after an injury has been reported. How the claim begins will have a definite effect on how it ends. It is of most importance to write accurate injury descriptions, follow deadlines, and turn all claims in immediately.

Handling The Employee With Physical Limitations

MBA Allison Hanson, RN Connie Rickert and Associate Attorney Chelsie Allan gave a very entertaining presentation on how to effectively work with employees who have been injured and have work restrictions. They shared several real life cases and much emphasis was placed on the financial benefit of returning to work and the cost of lost time as well as options in regard to work duties.

Using The FCE

M.D. James Foster and OTR/L Michell Paulowske focused on the final step in the claims process and specific details in regard to Functional Capacity Evaluations (FCE). Everything from the types of FCEs that exist to the strengths and weaknesses were discussed.

All of the students in attendance found the information extremely interesting and the experience memorable. The ability to learn both in and outside of the classroom is invaluable.

Scott completed the Insurance and Risk Management Certificate in May 2012, and is working at American Family Insurance.

THE OVERALL IMPORTANCE OF HAVING A PLAN

Yamil Bacallao

When deciding to start your own business, one of the first things that you need to do is to work on a business plan. A business plan is so important because it actually serves as a compass for the direction your business will take in the future. Having a plan will also help you achieve the things you want to achieve and will help your business to find success as well.

Consider the Details

A Business Plan helps you to consider the details of your business and its’ future. As you are working on your plan, you will probably find that there are many aspects of your new business that you have not considered.

MIRROR, MIRROR ON THE WALL; WILL MY BUSINESS BE SUCCESSFUL AT ALL?

Michael Grasmick

It is the process of planning that will focus on taking the ideas in your head and putting them into writing so that they can become actionable. No serious investor will consider investing in your business if you don’t have a plan.

The planning process begins with an idea and in your course of writing the business plan, you will have to validate the idea by answering the question whether there is demand for your product. In order to fully evaluate your idea, ask the question “is there an un-met need and does my product fulfill it?” According to Sean Evans Wise, initial advisor to ABC’s Shark Tank and author of Hot or Not (Publisher: Createspace, 2011, 264 pages, ISBN:10: 1468024493) in your consideration of whether your product or service can meet a customer’s un-met need, know that “the greater the pain your product solves, the greater will be demand for it and the greater the pain that your product solves, the more you can charge for it.”

According to John W. Mullins, a Professor of Management and Entrepreneurship at the London Business School, Nike had a much easier chance with lower risk to win a large share of a carefully targeted but narrow market than it would be to win a small share of a very large market.

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Consider Funding

Lenders and investors want to see that you have a clear business plan before they take a financial risk on your business. Make sure that the figures you use are accurate so your plan is credible. Having a plan shows lenders and investors that you are serious about success.

Consider Management

A business plan acts as a management tool to assist you in staying focused on where you are and where you want to be. The plan will help you keep your daily tasks well managed and help you to accomplish long term goals. If you decide to go without a business plan, chances are that your business won’t achieve its full potential. While it may take some time and energy to get a business plan together, in the end it will be well worth it.

Scott is enrolled in the Liberal Arts Transfer Program.
Business Plan: 8 Keys to Success

Terence T. Kelly Jr. (TJ)

There are many components to consider when starting a successful business. A vital element that should be built into the startup of a business is a solid plan. A Business Plan is a specific statement that expresses the rationality of a business and an explanation of how the goals will be reached. The plan should include an executive summary, business description, industry and market analysis, competitive analysis, marketing strategy, operational issues, human resources and financial projections.

The Executive Summary is a well-written, brief overview of the business and highlights the other main components. The summary appears in the beginning of the plan but is often the last to be put together.

A Business Description is a summary of what service or product will be offered to the public and includes a mission statement. A mission statement explains “why” this service or product is being provided and the overall purpose of the business.

Distribution is determining where your target will look for your message. An important aspect of the product/service piece is identifying and emphasizing how your product is unique from your competition. What problem are you solving that other products don’t?

When starting a business you must consider how you will make your product, or perform the service, and get it to the customer. Considering the Operational Issues, encourages the owner to think through the process and perhaps uncover problems before they arise. Is the business located in an area you service? Will paying more rent up front lower delivery costs on the back end? How long of a lease are you committing to? There are many questions that must be considered here.

With every business, employees are a must. What positions must be filled? What tasks will be performed? What skills, education, and experience are necessary? The Human Resources piece includes the employee handbook, policies, procedures, benefits, vacation, and other incentives.

Having a clear understanding of the Financial Projections (start-up costs, operating expenses and a calculated projection of money coming in and be redistributed back out) is crucial. Running a business costs money, so obtaining grants and other income streams is necessary to get the business off the ground and keep the business going. A Business Plan should be used like a guide of how business matters will be handled or addressed.

When starting up a business an individual must keep in mind that there will be revisions that will have to be made. The goals and marketing plans may need to change due to constant change that’s going in the environment. Business Plans allow companies to delve into the open market with direction, enabling them to adjust prices and strategy, using the most efficient way of distribution and refining the products selection.

Service. When determining the price, you have to consider whether you want your prices to be at the average, below, or above the market. Promotion includes determining which method of advertising will be the most effective based on the market. Distribution is determining where your target will look for your message. An important aspect of the product/service piece is identifying and emphasizing how your product is unique from your competition. What problem are you solving that other products don’t?

The point is that if you let fate decide what happens to your business, fate is likely to give you a difficult time.

P L A N N I N G  F O R  S U C C E S S

The Importance of Planning

Nicole Fisher

We have all been taught from an early age that if we fail to plan, we should plan to fail. But where does this apply in real life? Particularly in business, this idea is vital. This semester, while creating a business plan, planning for the unforeseen became a large portion of our group’s focus.

If you do not have a plan in place, you can only apologize and steady yourself for the in-coming tide. If you have a plan, chances are that this situation would not have even come to be.

Do you know where your business will be in the next few years? How about a second location? If you wait to think about this too long, you will not be planning for it. You will not have set aside the required capital to get things started, and you will have to postpone your growth. You may even miss your chance, and lose out to another business.

The point is that if you let fate decide what happens to your business, fate is likely to give you a difficult time.

MARK YOUR CALENDARS AND SAVE THE DATE

3RD ANNUAL Insurance & Risk Management Executive Symposium

Wednesday, April 17, 2013 8:30–noon
Madison College West Campus

The Rising Costs of Insurance

• A panel of industry leaders discusses the impact of insurance fraud
• Health care providers respond to the Affordable Care Act

PROCEEDS FROM THE EVENT PROVIDE SCHOLARSHIP AND PROFESSIONAL DEVELOPMENT FUNDS FOR MADISON COLLEGE INSURANCE & RISK MANAGEMENT STUDENTS
MADISON COLLEGE INSURANCE AND RISK MANAGEMENT PROGRAM

The instructors at Madison College really want students to be successful. I could not have asked for more supportive and encouraging instructors. I have learned so much from this program.”

Lynn Meier

2013 SPRING SCHEDULE AND CONTINUING ED

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How Can You Help Attract New Talent to the Industry?

- Advertise in TIPs
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  Our Next Issue: February 2013 — The Ever Changing Insurance Environment: the up and down sides to social media and other current topics facing the industry. Madison College Insurance & Risk Management Students tell of their experience at the 2012 REBEX Conference.

- Advisory Committee
  Volunteer your time to help direct our program.

- Annual Executive Symposium
  Attend or be a panel member. This is our biggest fundraiser each spring. Top Industry Professionals discuss current insurance and risk management topics and all profits from the program are returned to the Insurance & Risk Management Student Scholarship & Professional Development Fund.

- Employ our Graduates
  Contact Martha Lester-Mittenzwei, Program Director, with the details of your job opening.

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- Host a Dine & Discover
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- Promote the Industry to High School Students in your area.

- Tours
  Invite our students to your business, or industry event, to learn more about your organization and the industry.

If you are interested in supporting our efforts to attract new talent to our industry, please contact Martha Lester-Mittenzwei, Insurance & Risk Management Program Director, mlester-mittenz@madisoncollege.edu or 608-243-5417.

Curriculum

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Allan Wearing
Sales & Marketing Director, Group Health Cooperative of South Central Wisconsin
Scott Wilde
Lead Talent Acquisition Analyst, QBE North America

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