


Building Relationships as a Key
Ingredient to a Sound Risk
Management Stew

Tuesday
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2:30PM

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**PRESENTATION
OBJECTIVES**



At the conclusion of this presentation each participant will
leave with...

***Tips to Minimize the Risks of
Delivering Board Presentations***

Risk Defined

Risk \`risk\ n [F *risque*, fr. It *risco*] **1**: possibility of loss or injury; PERIL **2**: a dangerous element or factor **3 a**: the chance of loss or the perils to the subject matter of an insurance contract; *also*: the degree of probability of such a loss **b**: a person or thing that is a specified hazard to an insurer **c**: an insurance hazard from a specified cause or source.

Feeling Risky?

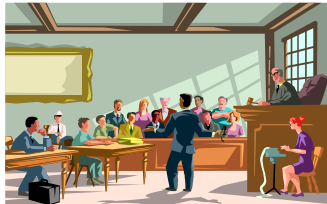
- Think of the riskiest thing you've ever done (that you're willing to share)
- Describe your risky situation and your response to that risk

Risk Management

- Risk Identification
- Risk Assessment
- Risk Handling
- Risk Monitoring.



Risk Identification & Assessment



Your Moment Before the Board

What Could Go Wrong?

- Unfamiliar with the topic
- Unsure of the purpose
- Unclear on type of presentation expected
- Unsure of what the receiver wants



Risk Handling

- Know the topic
- Know the purpose
- Know the type of presentation
- Know what's in it for the receiver and...



One Pants Leg at a Time



Understanding Your Audience

Understanding Your Audience

- Know who your audience is
- Acknowledge their value
- Anticipate their questions, but...

Remember they are human!!!!

Know your audience

Things to know about your audience...	Things to do to prepare...
What ...	
1. Is the current knowledge about the subject?	1. Develop your presentation to build on the current knowledge, not repeat well known information.
2. Are their misconceptions?	2. Prepare information to dispel myths. Try to insert the information as early into the presentation as possible.
3. Is their knowledge of special terminology?	3. Stay clear of department or project specific lingo.
4. Is important to them about this subject?	4. Start with this information to gain their attention from the beginning. Don't string them along.

More Risk Mitigation

- Shop the Board
- Utilize friends in High Places
- Format your presentation



Your Bag of Tricks



“Use of Props”

Props Protocol

- Keep them to a minimum—use the KISS principle
- Practice with them before the presentation
- Be sure that your props are large enough to be seen by all
- Remember when it comes to props---whatever can go wrong...



Visual Props

Elmo

- When to use:
 - Brief presentations e.g. persuasive and informative
 - Suitable for large groups where information needs to be projected onto a large screen or surface
- Tips:
 - Bring clean documents to project
 - Use a piece of paper to control document disclosure (a.k.a-controlled disclosure)

PowerPoint

- When to use:
 - Brief presentations e.g. persuasive and informative
- Tips:
 - Use the design templates found in PowerPoint.
 - Use the automated transitions to control disclosure
 - Do not fall prey to the special effects—they become the focal point of your presentation!

Slips of the Lips!



“Handling Fumbles & Bumbles”

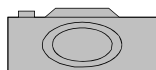
Lip Slips...

- Tongue Trips
- Ummms and uhhs
- Flat humor
- Mistakes
- The “I don’t know”



Tips for Speaking in front of the Cameras

- Prepare a list of potential questions and responses in advance.
- Use a conversational approach.
- Control exaggerated head wagging and hand gestures
- Try to keep your passions in check.
- Smile



Last But Not Least: Fake It Till You Make It!



“Performance Anxiety”

Performance Anxiety

- Caused by FEAR
- Solved by Perspective



You can't control the audience, or their response to your message but you can control the following:

- **Clarity**-avoid complexity.
- **Rapport**-warmth
- **Eye Contact**- face vs. top of the head.
- **Believability**-heart or paper
- **Knowledge** – know your subject



“Fake” The Performer in You

- **Voice**
 - Volume
 - Pitch
 - Rate
 - Tone
- **Body language**
 - Facial expressions
 - Posture



Risk Monitoring: “Make” the Performer in You



Practice or present, and ask an observer to give you feedback. Some of the questions you might want to ask are:

- What did you think of my introduction?
 - Is my presentation clear and logical?
 - Did it sound disorganized?
 - Where was it boring?
 - How do you feel about the way I ended the presentation?
 - Do you have any comments about my facial expressions and gestures?
 - At what point did you get really interested in what I was talking about?
- If you can, ask a board member for feedback!!!

Zachary Gifford, AIC, ARM
Assistant Risk Manager – Property & Casualty
The California State University

Risk's & Claim's Audience *(or those who may be interested in what you may have to say or with whom you want to hear what you have to say...)*

- Organizational Personnel
 - High Level Stakeholders; City Managers, Financial Officer, Human Resource Directors, City Attorney/General Counsel, Councils/Boards
 - Your Office Colleagues; Loss Control, claims/risk coordinators, departmental contacts, professional assistants, annalists, etc.
 - Colleagues at other locations; City yards, campuses, police stations, parks/recreation facilities
 - "Visitors"



The Audience continued. . .

- Outside Audience / Customers / Vendors
 - Insurance Brokers
 - Underwriters
 - Actuaries
 - JPA administrators / Boards
 - Consultants
 - TPA
 - Risk Information System contacts
 - The Public...


The Audience is Listening...or at least present.

- Claims Contacts
 - Claimant
 - Claimant's Attorney
 - Your Organization's Attorney
 - Judge, Mediator, Court Clerk / Bailiff (I'll explain)
 - Investigators
 - Excess Claims professionals
 - JPA's and Claims Committees
 - Witnesses and/or PWK's
- Professional/Collegial Contacts
 - Risk/Insurance Associations (PARMA, PRIMA, RIMS...)
 - BOO Meetings
 - Committee Participation
 - Speaking Engagements
 - Special Events (Golf, Fundraisers etc.)
 - Friends in the biz



Your Audience is diverse & so should your approach: **KNOW YOUR AUDIENCE!**

- Self Assessment or "What is Zach's Comfort Zone and who is Zach?"
 - Answer: Goof-ball, enjoys refreshments, quasi-PC, story-teller (BS'er), high-strung, motor-mouth etc.
 - Dilemma: These personality traits do not necessarily "resonate" with all audiences...
- So who is your audience & how do you evaluate said audience?
 - Do you know all, some or none of the audience?
 - Do you know them only in a business/professional capacity, or have you been with them in social or informal settings?
 - Do you know people who know the audience? Who do they say the audience "is"?
 - What is your history with the audience? Are you a newbie, an occasional guest or a veteran presence?
 - Does the occasion of the meeting/presentation lend itself to a specific tone, e.g. somber, routine, celebratory?




You now have a clue as to who your audience "is"; now what do you want to accomplish?
E.g. "Why are you presenting or speaking to the group?"


- Information Only?
- Are they/you seeking an opinion?
- Are they/you looking for a decision or recommendation?
- Justification needed to account for (past) decisions/recommendation?
- Is it personal to you? (Promotion potentiality, interview, organizational change?)
- Are you the "face" of the organization in addressing a hostile (or otherwise) group?
- Negotiation/Mediation or Arbitration setting?
- Addressing service performance issues, i.e. you want improvement from a service provider?

The possibilities and scenarios are endless. Knowing your goal will help in your preparation.


Zach's tips on preparation and mitigating gastro-intestinal issues.



- **Knowing one's audience is important...knowing one's material and content is key!**
 - Do not prepare and/or master the materials and content hours (or minutes) before a presentation.
 - One's ability to speak or answer questions without having to constantly check one's notes or files goes a long way toward conveying a sense of confidence and a command of the material.
- **It is 2009 - it isn't only "granola's", "flakes" and celebrities who can practice some form of meditation.**
 - What legal or non-career killer activity helps you relax? Try going to that "happy place" to fight the anxiety.
 - Endorphins are wonderful...try some form of cardiovascular activity before going to the presentation or meeting.
 - Tryptophan is wonderful too....roast turkey sandwich on wheat about 90 minutes pre-meeting can be a natural sedative.



- **Know who you are and what you are comfortable with.**
 - If you are not funny, don't try to be.
 - If you are not serious and find ease at humor, feel free if the occasion arises and is appropriate to inject a little humor.
 - Don't wear those bunched boxers, uncomfortable shoes and the tie you never liked but feel "compelled" to wear. Be comfortable.
 - Arrive early; know your route if travel is included.
 - Have you learned lessons from the past? Now is a good time to reflect; what has gone right and what has not?



- **When able, "Walk the halls of congress".** In other words, start planting the word on expectations, look for allies and like minded folks, look for people with potentially a contrary view and begin a preemptory discussion, i.e. start building some form of consensus.

You prepared, you are on scene and now what?

- Rule 1: It is okay to be nervous...you will be, so embrace it.
- Rule 2: If appropriate, it is okay to "meet & greet" immediately before speaking.
- Rule 3: Project, speak clearly, slow down, look at your audience...
- Rule 4: It is okay to move; people like people, not necessarily robots.
- Rule 5: Remember your manners; no interrupting and this goes hand-in-hand with...
- Rule 6: Be Patient. No rolling your eyes, making cracks, sighing etc.
- Rule 7: Stay on point, use your notes/outline – no reading though!

Caryn Siebert
President and CEO
Carl Warren & Company

Advocacy and/or Education

Look at those who are involved - along a spectrum of *strongly supportive to strongly against*:

- 1) Where are they currently?
- 2) Where do you need them to be or what do you need them to get from the discussion?
- 3) How are individuals linked to one-another?
- 4) What actions must you take to "close gaps"?

Advocacy and/or Education
Let's Make Believe Huge Claims Settlement

Stakeholder Management <i>Who in the Audience "Sits" Where</i>	Strongly Against	Against	Neutral	In Favor	Strongly In Favor
<ul style="list-style-type: none"> • Risk Manager <ul style="list-style-type: none"> • What is the worst / best case scenario • Expertise in similar claims directly or via relying on experts 			●		▲
<ul style="list-style-type: none"> • Public Entity Claims Director <ul style="list-style-type: none"> • Doesn't Want "Blame" for Over Paying Claim • Will Need to be In Front of this Audience Many Times 		●		▲	
<ul style="list-style-type: none"> • Public Entity Executive Director <ul style="list-style-type: none"> • See Claims Director above plus resistance to paying too fast • Has to Demonstrate Faith in the Team 		●		▲	
<ul style="list-style-type: none"> • Defense Attorney <ul style="list-style-type: none"> • Want more work in future; never makes outcome guarantees 			●	▲	
<ul style="list-style-type: none"> • City Council / JPA Board etc. <ul style="list-style-type: none"> • Ultimately impacts assessments and pricing at renewal • That's the reason we have insurance; defend to the death 		●	▲		
<ul style="list-style-type: none"> • Third Party Administrator <ul style="list-style-type: none"> • Brings Data from other clients, expertise, prior scenarios • Don't want to blow it - partner / vendor tightrope 				●	▲

● Pre-Meeting Status ▲ Desired "To Be" Status

Creating a Shared Need - - We're All in This Together

Variety of Approaches

- Data / Diagnosis
 - Internal Sources
 - Prior Claims, Losses, Similar Scenarios of Entity
 - External Sources
 - Verdict Reporter, Benchmarking Data, PERI Information
 - TPA Data and Anonymous Similar Scenarios
 - Look at one claim vs. trend of claims
 - How can what we're discussing set precedent
 - What facts does everyone need to know from you as the one closest to the file or situation to make a decision
 - Data from Brokers and Consultants
- Demonstrate
 - Best Practices Examples to Persuade and Educate
- Demand
 - Careful - - Only a Few Mentioned Today Can Do This
 - We Must Do This Otherwise.....
 - If We Don't Take This Approach Then

Communication Channels

- **Written:**
 - Most permanent, most binding, stares you in the face
 - Least expensive
 - Communicates to many people quickly
 - Provides for great consistency
 - Useful to instruct / inform, e.g. guides, manuals
- **Group Events:**
 - Useful to begin to get buy-in and different opinions flowing
 - Good for symbolism as to being open and receptive
- **One-on-one:**
 - Most effective for persuasion (and maybe pre-meeting buy-in)
 - Most carefully attended to by the receiver
 - Most labor intensive, often expensive in terms of time, travel, money etc.

One Last Thought - Engaging Your Audience



“Now”
 “Normal”
 “Neutral”

- Organizations, Leaders and Those Trusting You as Their Advisor or Expert Often Jump to + With Good Use of the Data, Diagnosis, Demonstrate Model
- People Often Jump to - and Will Vote / Turn Against You if You Try to Scare/Muscle Them or Speak Over Their Heads and Insult Their Intelligence

Questions???

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