

## Message from the Chair

by Manus C. "Chris" O'Donnell, CPCU, ARM, AMIM, MBA



**Manus C. "Chris" O'Donnell, CPCU, ARM, AMIM, MBA**, is an administrative vice president of M&T Bank, and is the director of corporate insurance and risk for M&T, which is estimated to currently be the 18th largest commercial bank in the United States. He remains affiliated with M&T's property and casualty insurance subsidiary, M&T Insurance Agency Inc.

**G**reetings fellow CPCUs and members of the Agent & Broker Interest Group!

The 2011 CPCU Society Annual Meeting and Seminars was exciting and productive for your interest group. For the second year in a row, we sponsored an educational breakfast with a panel discussion. We revisited an issue we spotlighted at last year's conference, which was health care reform. We held an excellent and lively panel discussion, focusing on how health care reform has been playing out one year later, and what the prospects for it are now that the Supreme Court has decided to hear arguments concerning the constitutionality of this mammoth piece of legislation. Whatever the resulting decision, it will most certainly have a profound impact on both our economy, our industry and, as brokers, our livelihood.

The conference also presented our group with fantastic networking and business development opportunities, as well as the always outstanding chances to pursue technical, leadership and career development training at 40 seminars.

For me, though, the most significant event was the discussion and vote concerning the CPCU Society's formal affiliation with The Institutes. Society leadership has taken the position that the affiliation will benefit membership by building stronger brand awareness, increasing our value proposition, eliminating the confusion between The Institutes and the Society, and, overall, providing us with unity of purpose, alignment of strategies and better opportunities for growth. While uncertainties remain, you can be sure that the interest groups will remain a vital part of the overall CPCU experience.

On that note, please be aware that our committee is always on the lookout for program ideas, newsletter articles and participation. Do not be shy! We are very friendly!

Our group will work jointly with the other interest group leaders to put together programming for next year's Annual Meeting and Seminars in Washington, D.C. Please come forward with your insights. ■

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# Message from a Co-Editor

by Bart Shachnow, CPCU, CFP®, CLU, ChFC



**Bart Shachnow, CPCU, CFP®, CLU, ChFC**, is a co-editor of the CPCU Society Agent & Broker Interest Group's newsletter and is also sales performance director for Zurich North America.

**G**reetings to all! For those who attended the 2011 CPCU Society Annual Meeting and Seminars in Las Vegas, welcome back to reality. As we know, "What happens in Vegas, stays in Vegas." We hope the saying does not apply to your college and/or retirement savings.

This issue focuses on a very exciting topic: social media. No issue could be more timely or relevant to our business. In putting together this issue, we were determined to reach out to new voices — those who haven't previously appeared in or contributed to our newsletter:

- **Lorrie Thomas Ross, M.A.**, a social media consultant to many industries (including our own), writes about the importance of making yourself seen in a super-crowded Internet neighborhood with her tips on search engine optimization.
- **Wayne Partenheimer, Esq.**, an attorney and frequent contributor to industry publications, including *Claims* magazine, has written an article on the ethical use of social media.
- **Jeff Casale** is part of the social media team at Zurich Insurance and has written on how Zurich has crafted a

social media program to accomplish multiple corporate objectives.

- **Patricia Alexander, CIC**, has extensive experience in retail agency and MGA settings, and expert knowledge in agency operations. She uses this perspective to explain how agencies can make better use of social media.

And finally, I interviewed **Navdeep Arora, MBA**, senior partner/director with McKinsey & Company in Chicago and 2010–2011 CPCU Society at-large director, on the social media strategy he and his team presented to the Society last spring. Arora's conclusions and insights will not only help craft the Society's social media plan, they also have application to other businesses, both in and outside of our industry.

We hope you enjoy the articles, and as always, welcome and invite your thoughts and ideas for upcoming articles and issues. If you would like more information on our interest group, please join us on LinkedIn. You can find us under "CPCU Society Agent & Broker Interest Group." Also, visit our Web page at <http://agentbroker.cpcusociety.org/>. ■

## Save the Date

**2012 CPCU Society Leadership Summit**  
**April 26-28 • The Doral • Miami, Fla.**

Look to the future with renewed confidence and vision. The CPCU Society Leadership Summit will give you the tools you need to lead your team to greater success.

The Summit will focus on chapter matters, including operations. Society volunteer leaders will learn ways to improve the functioning of their chapters, giving members more value for membership. Additionally, attendees will have the opportunity to engage with industry experts on leadership development.

Online registration will be available soon. Check the Society's website, [www.cpcusociety.org](http://www.cpcusociety.org), and follow us on Facebook and Twitter (#cpcu12) for up-to-date information on the Summit.

Questions? Contact the Member Resource Center at (800) 932-CPCU (2728), or email us at [membercenter@cpcusociety.org](mailto:membercenter@cpcusociety.org).

### April 2012

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# Search Engine Optimization Concepts

by Lorrie Thomas Ross, M.A.

**Lorrie Thomas Ross, M.A.**, is a speaker, writer, trainer and CEO of Web Marketing Therapy Inc., an agency that helps small businesses get big with Web marketing. Her team of marketing experts empowers professionals by diagnosing, prescribing and guiding healthy marketing solutions. She speaks nationally and teaches custom courses at companies as well as through University of California Berkeley Extension. Her book, the *36-Hour Course to Online Marketing*, is a must-read. ([www.webmarketingtherapy.com](http://www.webmarketingtherapy.com); [www.lorriethomas.com](http://www.lorriethomas.com))

The No. 1 way that people search for products, services or information is via search engines. Agents and brokers can't afford to be invisible in search engines when the competition is only a click or two away. Understanding search engine optimization best practices can help you make small changes to obtain bigger visibility results.

Search Engine Optimization (SEO) is simply a way to boost your natural listings on the various search engines (not related to paid search advertising). Every search engine (like Google, Yahoo or Bing) has its own unique equations for how it ranks websites when searches happen, but the common theme is they all strive to provide Web users with the most relevant results.

SEO is an art and a science. The following best-practice concepts will help you bridge the art and science of SEO with strategy.

**Concept No. 1 — Define your optimized key phrases:** Find out what key phrases are important to be searched and found. Identify keywords that describe your business, product(s) or service(s). For example: "casualty insurance," "casualty insurance agent" or "property casualty insurance." For many agents and brokers, the next step in defining key phrases that will boost SEO is to marry those descriptive keywords with city or county locations. Remember this equation:

*Business or Service Description + Location or Region = Optimized Key Phrase.*

For example: *Business or Service:* Casualty Insurance + *Location or region:* Santa Barbara = *Optimized Key Phrases:* casualty insurance Santa Barbara and casualty insurance agent Santa Barbara.

The power of targeting phrases to optimize pays to help attract targeted search results and bring the right customers to your site. Remember, you want to attract more than traffic — you want qualified traffic, so make sure that the phrases you select are specific to your business and location (not broad like "casualty insurance") to really pull in qualified searches.

**Concept No. 2 — Improve your site's architecture:** Once you have a list of phrases that you would like to be searched and found on, you can look at your website's architecture. There is code built into every page of your website that includes a meta title tag, a meta description tag and a meta keywords tag. Every page of your website can have unique meta tags to help tell a search engine what each page is about to help attract more searches. The meta tags need to be relevant to the copy on each page of the site. For example: The "About" page of your website may have team biographies. Your meta tags could be set to something like:

Meta title: Santa Barbara's Casualty Insurance Agent Team

Meta description: Meet Acme Insurance's Casualty Insurance Agent Team. We have more than 100 years combined experience. Contact us at (555) 555-5555.

Meta title: santa barbara casualty insurance, santa barbara casualty insurance agent, santa barbara casualty insurance agents

Another way to improve site architecture is to optimize the URLs on a page. Search engines are looking for key phrases in code, content and even in URLs. If your "About page" is something like [www.acmeinsurance.com/about](http://www.acmeinsurance.com/about), it could be optimized to something like [www.acmeinsurance.com/santa-barbara-casualty-insurance-team](http://www.acmeinsurance.com/santa-barbara-casualty-insurance-team) to help weave your key phrases into the URL.

**Concept No. 3 — Craft content with your unique phrases:** The slogan "content is king" still holds true when we are looking at ways to improve search visibility. Content (1) fuels search indexing; (2) builds indexed pages for a website; (3) serves customers; and (4) boosts visibility. Brokers and agents can maximize their search visibility by crafting content written with priority key phrases to further help get their sites searched and found. Does the headline of your "About" page on your website say "Meet the Team," or can it be optimized with key phrases to say "Your Santa Barbara Casualty Insurance Team"? Look critically at the high-level content on your pages like headlines or bullet points, then drill deeper into content to "pepper" your priority phrases throughout content.

**Concept No. 4 — Build links:** Increasing links back to your website boosts search engine visibility. Agents and brokers can maximize links from other sites by taking advantage of their tremendous assets: contacts and community. Use your community connections to initiate:

- Links in a local directory.
- A link in the local chamber of commerce directory.
- Links to your site in the blog roll of other industry bloggers.
- Partnering with non-competing local websites to exchange links.

Making small optimizations can make a big difference. Give search engine spiders laser-like food that packs local descriptive punch, and you'll see your rankings rise. ■

# Effective (and Ethical) Use of Social Media for the Agent

by Wayne Partenheimer, Esq.

**Wayne Partenheimer, Esq.**, is of counsel to the Philadelphia-based defense firm of Bennett, Bricklin & Saltzburg LLC. Prior to that, he served for 14 years as in-house counsel at Fireman's Fund Insurance Co., where he defended insurance agent E&O claims. A member of state and federal bars in New Jersey and Pennsylvania, Partenheimer has litigated auto, premises, products, construction accident, insurance coverage and professional liability claims. He is a former journalist in radio and newspapers, and has written on tort law for *Counterpoint*, the official publication of the Pennsylvania Defense Institute.

The photo of a young man named "Tom" on skis posted on a Facebook page is nothing out of the ordinary. Hundreds of thousands just like it are splattered over the Internet. Except this man claimed to be a robust, healthy, active young man before a car accident caused by your insured a year before the photo was taken supposedly caused neck and back injuries that severely hampered his active lifestyle.

You're ready to submit a homeowners policy application on behalf of a potential client. Would it be helpful to read the prospective insured's note on a public website about the pit bull he just bought?

The Internet has been around long enough that most insurance carrier claims handlers now use it routinely to check everything from court dockets to statistical information about the venue of a lawsuit, and most agencies have their own websites. But social media can often provide a much more detailed and candid look at a claimants and insureds than would be found in dry statistics.

If, as **Sir Francis Bacon** wrote, *scientia potentia est*, or "knowledge is power," then in today's competitive insurance world that knowledge can be invaluable to the broker in claims, underwriting and



marketing. And the explosion of social media can make this type of valuable information readily available from your desk if you know where and how to look for it.

Everyone is quite familiar with the most popular social media sites, including Facebook, Myspace, Friendster, Twitter and Craigslist. These are all frequently used in the industry to secure information and insights critical to the recruitment, underwriting, claims and other functions.

In addition to learning more about a claimant or an insured, social media investigation might lead to others who can be helpful. Most common in claims investigations is uncovering the identity of the claimant's friends or business acquaintances who might be frank about his condition. Sometimes plaintiffs exchange information on their blogs or pages about their accidents, or even their lawsuits.

You can usually locate a person's blog, Facebook and other relevant pages with a simple run of the name through a search engine such as Bing or Google. Or just do a search for the person at a specific website to see if he is a member.

Not everything online is public. Certain websites or website pages might be available only to those approved by the creator or owner of the page. Many users grant access to their pages to anyone who asks, but before you go asking a claimant or an unsuspecting insured to be your

Facebook friend or post a comment on his blog, make sure you are familiar with the insurance laws in the claimant's state that might prohibit contact with a claimant who is represented by counsel. If such contact is prohibited, don't have someone else try to "friend" the person for you.

Often, however, some of a Facebook page is available to anyone who looks. And sites such as blogs are usually open to anyone who finds them. Sometimes, these could validate a claim, as when "Tom" writes on his ski blog that he's missing the season because of an accident he had.

Claims investigation becomes easier when a matter is in suit because your insured's attorney now has discovery tools that can be enforced by court order. And courts seem increasingly willing to require plaintiffs to turn over passwords to their social media pages such as Facebook. There is no reason this would not also apply to any litigation over denial of coverage for a misleading application for insurance.

There are ways of obtaining non-public information as well, although the element of surprise will be lost. Ethical rules will most likely prohibit your counsel or anyone on her or his behalf from "friending" a represented claimant on Facebook or otherwise communicating with a plaintiff through an online site. And at least one federal court in California, citing the 1986 Stored Communications Act, has recognized the standing of social networking sites to move to quash subpoenas for members' pages. (However, Facebook's policies advise members that the company may disclose information in response to a subpoena if it has a good faith belief that the law requires it.)

While the Internet and jet travel may have "shrunk" the world, the former has greatly expanded it in terms of offering knowledge to enable a more thorough and timely investigation of a claim or a potential risk. ■



# A Commercial Insurer's Foray into Social Media

by Jeff Casale

**Jeff Casale** is a member of the Zurich North America media and public relations team, as well as Zurich's social media team. He joined Zurich in August 2011 after working as a writer for *Business Insurance* magazine for more than four years covering commercial insurance and risk management. He helps manage Zurich's Twitter and Facebook pages.

**A**s a commercial insurer, the foray into the social media space can be a little like searching for a light switch on the wall in the dark. We're all looking for a way to shine a light on the type of work we're doing, products we offer and expertise we have, but we're just not sure if it's the right medium to do it.

At Zurich, a leading property-casualty insurer in North America and globally, we've taken our first steps into the social media arena, seeking to promote our brand and thought leadership on platforms like Twitter, LinkedIn, Facebook and YouTube.

Social media is a gateway that personal lines insurers such as Farmers, Progressive and Geico have used to build respective followings across each platform, which has helped nurture brand recognition and interaction with consumers. Like personal lines insurers, commercial insurers are also looking for ways to increase brand recognition, but perhaps most importantly, to reach an audience that may not be social media savvy or used to communicating with their commercial insurer through this medium.

Zurich in North America manages five different Twitter handles, each with different target audiences. These Twitter handles now account for more than 3,800 followers on @ZurichCommunity, @ZurichNANews, @ZurichAdvocate, @ZurichRealTalk and @ZurichCanada.

In late August, as Hurricane Irene was bearing down on the East Coast, Zurich used these Twitter handles and

other social media platforms to quickly disseminate important information to customers and prospects. The results were extremely encouraging.

Through the use of Twitter and LinkedIn, we were able to generate 1,098 visits to a news release that was tweeted across all handles and LinkedIn posts by selected executives and employees. It was also through this effort that Zurich received 685 visits to its windstorm website and generated 107 clicks to Zurich's hurricane-related content.

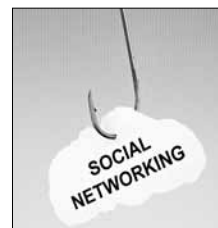
Perhaps most impressive was the 31 retweets and mentions of Twitter posts, which broadcast Zurich's messages regarding hurricane preparation to 24,976 additional potential views in addition to more than 3,800 followers.

The campaign was a success as far as engaging Zurich customers, prospects and brokers, educating them on the importance of hurricane preparedness, and increasing our influence in the commercial insurance market as a leader by providing this information.

Another way Zurich is asserting itself as a thought leader is by developing social media sites for specific industry groups. In April, we launched Zurich Real Talk, which focuses on the commercial real estate industry in the U.S. The site features blogs, postings and discussion forums around the issues and challenges faced by real estate industry professionals. Since its launch, Zurich Real Talk has logged 2,350 unique visitors and 181 non-Zurich user accounts, which means that though those visiting the site haven't completed the registration process, the site is active and is gaining popularity through various industry channels.

In late September, Zurich launched a second specialized site, Financial Risk Talk, which is aimed at the financial services community.

These programs are backed by executive support. From our global corporate CEO



to our industry segment leaders, each is making forays out into the social media world by participating as thought leaders on the industry sites

and through the use of LinkedIn and, in some cases, Twitter.

The most active participants are building followings of customers, prospects and brokers. Through interacting with audiences, Zurich realizes that social media channels are becoming a favored form of communication and are going to be an important part of doing business going forward.

With that in mind, and to help us stay compliant with likely future regulations, we realized guidelines outlining how social media should and should not be used under the Zurich name should be set. Through the formation of a social media team — a pool of employees from marketing, public relations and corporate law — we were able to create best practices for employees to follow.

The social media team was also developed to help identify future growth opportunities within the medium after a few missed chances and false starts. An example of this would be Facebook, where we are still seeking to establish a strong presence.

The obstacles of remaining relevant within social media and making sure we are targeting the right audience and messaging still exist, but the establishment of a social media team helps us identify weak spots within the company's social media strategy and offers an opportunity to strengthen them. We want to be viewed as innovative, thought-provoking and in touch with the people within the industry.

Social media is opening us up to that world, and it's important to us that we play within that medium. ■

# The Importance of Your Web Presence

by Patricia Alexander, CIC

**Patricia Alexander, CIC**, is a consultant, coach and mentor. Her many years of experience in retail agency and MGA settings gives her a broad range of knowledge in agency operations. She is dedicated to educating her clients on maximizing their technology and Web presence to enhance their business and profitability. This includes the agency management system, other systems and technology. Alexander says agents must change with the times or lose touch with their clients and prospects. Subscribe to Alexander's blog via her website, <http://patalexander.com>. She may be reached at [pat@patalexander.com](mailto:pat@patalexander.com).

**W**hile the social media aspect of the Web is important to an agency, I believe that many agents are missing the importance of all aspects of the Web to their business and their brand. Indeed, it is hard to convince many veteran agents that their time-tested manner of developing, retaining and growing their business can be helped by social media.

You need a strong presence on the Web to show up in the first page of a Google search and a really strong presence to show up in the top five results on that first page.

Here is a challenge — open Google and search the following items:

- Your agency's name without the .com if you have a website.
- Commercial insurance.
- Insurance agencies near [insert your city, state].

If you don't see your name in the top five listings under the paid listings, you have minimal, if any, presence on the Web. In the search "insurance agencies near —," if your name is not listed here, you have not claimed your Google Places (<http://google.com/places>). This would be the very first thing you should do. This is the white and yellow pages of the phone book, and it is free.

Even if you have no Web presence, someone might be talking about you there. One of the best searches to do besides your agency name is "your agency name + sucks." This is where you find those disgruntled clients. If this results in nothing, type in "insurance agencies suck" to get an idea of the types of things that are being said online. Everyone should set up Google Alerts (<http://google.com/alerts>) to find out what is being said about their agency, the agency principals, your competition, etc. Alerts are sent to your email when Google picks up something that contains the search criteria. Remember, knowledge is power. You are operating in the dark if you don't know what is going on.

Once you have your Google Places and Alerts in order, consider your website. Today's website is your home base, and should provide valuable information and resources to your clients. They should be able to find out how to make payments, file claims, contact your staff, find what services you provide and access client portals at your website. If you have a website, does it need an update? If you don't have a website, you need to get this done right away.

Another critical tool to have is a mobile application. As the saying goes, "apps rule." An app gives your client instant access from anywhere to valuable information and tools. Specialized apps for insurance agencies are readily available from several vendors and are very affordable. It is not just young people who use apps on a daily basis. They're not just about games. It seems every financial firm has an app, and more and more people are comfortable using it for banking and other transactions.

Social media has many components. The most recognizable are Facebook, Twitter, LinkedIn and YouTube. If you do only one of these, make it LinkedIn. LinkedIn is a great resource for networking, new business development and finding new talent. Many successful producers use it exclusively to address these needs.



Another big trend for your website today is video. Testimonials from your clients that you record, put on YouTube and tie to your website are priceless. Video cameras are inexpensive and easy to use.

These ideas merely scratch the surface of possibilities. You need to define your brand, put it on the Web and protect it. The best way to achieve this is with a plan. Otherwise, it gets lost in the daily business of selling and servicing insurance. There are numerous resources available to you through your local, state and national independent insurance agents and brokers associations. Many of the resources are free or discounted. Even some insurance companies provide discounted resources for mobile apps. It is worth a bit of time to research what is available to you, where you can get help and how to make a plan.

The Web is here to stay, and it is the resource most people go to for information and research. Don't be left behind or you may not be in business. If you need examples of industries that have been left behind because they weren't paying attention to the Web and its tools, look at travel agents, bookstores, video stores and newspapers. ■

# Leveraging Social Media to Meet CPCU Society Goals

by Bart Shachnow, CPCU, CFP®, CLU, ChFC

This past spring, the CPCU Society Board of Directors commissioned **Navdeep Arora, MBA**, senior partner/director with McKinsey & Company in Chicago and 2010–2011 CPCU Society at-large director, to make recommendations to the Board on how the Society could make better use of social media. His research culminated in a presentation entitled, “Leveraging Social Media to Meet CPCU Society Goals.”

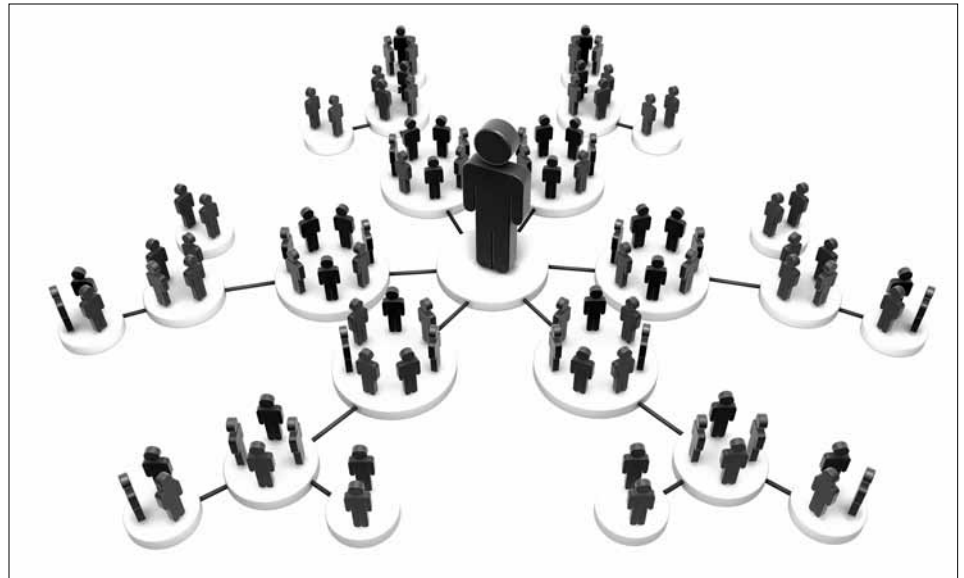
While the analysis and recommendations focused on what the Society needs to do, it also provided important insights for all businesses on the development of a successful social media strategy, regardless of whether they are starting a social media program or already have a mature program in place.

Arora’s analysis began with a review of the Society’s three strategic goals: (1) employer outreach, with the purpose of making the CPCU the most widely recognized, valued and respected professional designation; (2) funnel development, and ensure that the CPCU experience is perceived as valuable, thereby motivating more people to earn the designation; and (3) education and cultivation, in which the Society offers members programs and services that position them for success and help foster career growth over the long term.

According to Arora, these strategic goals can be supported by a social media strategy based on member life cycle. In this life cycle, there are five critical decision points that a social media strategy must address, and a corresponding strategic implication and five-pronged (penetration, capture, conversion, retention and longevity) social media response. The five decision points and social media responses include:

## (1) Pursue a career in insurance:

For high school and college students, the decision point



revolves around whether one should pursue a career in insurance. The challenge is that most young people are either unaware of the insurance industry as a career opportunity, or worse, hold the industry in low regard. To address this, Arora recommends a *penetration strategy*, using Facebook and private websites to educate this group on the range of insurance careers available, as well as offering profiles of insurance professionals and an interactive information exchange.

## (2) Obtain CPCU designation:

For those already in the insurance industry, the decision point involves whether or not to pursue the CPCU designation. Here the challenge is that many perceive that other degrees (like an MBA) have more value; they are not convinced that a CPCU will provide enough “career lift.” Here the prescription is for a *capture strategy* focused on skill building, networking and career development information that LinkedIn and private websites are best suited to deliver.

## (3) Join the CPCU Society:

For current or prospective designees, joining and devoting time to the Society is another decision point, especially in the face of reduced or ambivalent employer support for membership, an unclear value proposition associated with Society membership, a lack of awareness of Society programming, events and other benefits, or both. LinkedIn and private websites would again be the best channels here for advancing a *conversion strategy*, in which the value proposition of Society membership, the promotion of professional development, networking and career development opportunities, interactive information exchange and knowledge dissemination are effectively communicated.

## (4) Renew membership:

The challenge here is similar to the aforementioned Society membership issue — lack of or ambivalent corporate support and

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## Leveraging Social Media to Meet CPCU Society Goals

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failure to communicate an effective value proposition. This calls for a *retention strategy*, using the same social media sources as explained in the second and third examples on the previous page.

### (5) **Retain lifetime membership:**

The challenge here are the skewed demographics of the Society's members: more than 60 percent are at or near retirement. How do you keep these people involved and engaged? A *longevity strategy* is needed here, and Facebook provides the best platform for promoting networking, consulting and volunteer opportunities as well as the interactive exchange of information.

Arora demonstrates how three organizations with similar profiles and objectives to the Society used this analytical framework and strategic protocol to achieve their social media goals.

The report concludes by reviewing two major obstacles to social media success. The first is a lack of clearly defined metrics to measure impact and results. These metrics can focus on awareness (e.g. number of impressions recorded, number of page views, number of times bookmarked), engagement (e.g. number of comments, number and quality of responses to polls, surveys and contests), or both. The second obstacle is a lack of senior management interest, involvement and engagement. A strong CEO mandate and senior management commitment is a critical ingredient for social media success. ■

The Agent & Broker Interest Group newsletter is published by the CPCU Society Agent & Broker Interest Group.

### **Agent & Broker Interest Group**

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