

Chairman's Corner

by Richard C. Lambert, CPCU, ARM, AIM, ARP



■ **Richard C. Lambert, CPCU, ARM, AIM, ARP**, is underwriting director of the Phoenix branch of CNA. Lambert has been chairman of the CPCU Society's Agent & Broker Section Committee since 2001. He began his national CPCU Society involvement in 1985. Previously, he has been a regional vice president, director, and chairman of the Chapter Affairs Committee; chairman of the Leadership Development Committee; chairman of the Annual Meeting and Seminars Task Force; and has served on several other committees or task forces.

I have been sitting here wondering what to write for this edition of *Agent & Broker Solutions* when one of our sister section's newsletters reached my desk. One of the perks of being a section chairman is we receive a copy of every other section's newsletter. They make for interesting reading, and at times, we will use one of their good articles in our newsletter so you get information of interest.

At any rate, the newsletter includes an article about an early-bird forecast for property and casualty premium growth, rated very good, and solid underwriting profit, also rated as very good, for 2006. Now I have to be careful here since the article is by a very well-recognized and respected institution, but I feel compelled to give another side to this story. It is not my intent to throw stones, but I am a part of the very large group that works "in the trenches." Since I have worked on both the carrier side and the agency side, I think my personal trench is pretty well laced with shrapnel-laced landmines. What got my attention was the expected written premium growth and an expected mini hard market.

One of my thoughts in my last corner was included as my change number two, price firming due to Katrina, which I debated, was an aberration. Well, I am going to assume that the coastal areas of the United States are experiencing a "firming" and a decrease in capacity. That is the nature of the beast when carriers experience cat losses far beyond their models. I will also assume that the property reinsurance treaties are reflecting the need for rate that the reinsurers have, but is this rate increase being passed along? My everyday experience tells me that that is the extent of the "hard market."

As I sit here, I am watching my book of business come under attack with price decreases that my competition has no problem living with. On an individual account basis I have the flexibility to meet some of these price decreases, but I cannot meet all of them if I am to meet my objectives. I am sure I am not the exception to the rule, and that most underwriters have some sort of price

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Chairman's Corner

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change objective. That is the carrier version of this dilemma. When I was an agent, I had to take my accounts to market since I could not predict accurately which of my carriers was going to be aggressive, or incredibly aggressive, on which account, and when they were going to do it. Sound familiar?

What I wish would happen includes two things. The first is a paralleling "real"-world article to any expert article that comes along. I am not debating that the expert article is based upon fact and need in the industry, but the time lag to when need reaches implementation stage can sometimes take years. Why else would we have had so many years where our combined ratio was at such lofty levels? I do recognize the economic dynamics that were in play then, but I am trying to keep this simple. To have field personnel comment on any high-level version or expectation would be refreshing. The second thing I would wish for is to revisit these expert articles to critique their projections. I am not going to question the accuracy of the need, only how long it took to implement.

What was my point in all of this? I just read an article that is so contrary to what I see happening in everyday underwriting, that I had to take the opportunity to comment. I am certainly not seeing a mini hard market. I am actually seeing a deteriorating price market that reminds me of the difficult times of the 1990s. If that is the case, then how will this expected underwriting profit sustain itself? As far as I can see, this is "déjà vu all over again," as that famous Yankee, Yogi Berra, so well quoted! I would also like to clarify that these are my thoughts and in no way reflect the thoughts of any corporation I work for or have ever worked for.

Good luck with the rest of 2006 and let's hope it gets a little easier. Oh, yes, I do have a bridge in Brooklyn for sale. Any takers?

As always, I appreciate your support. Until next time . . . ■

Plug in to the Agent & Broker Section!!!



CPCU Society • Annual Meeting & Seminars • September 9-12, 2006 • Nashville, TN

Your section has planned a lot of activities around the CPCU Society's Annual Meeting and Seminars in Nashville. We have a seminar planned on how a catastrophe can affect an insurance agency.

We will also be holding our (now annual) Agent & Broker Section Dinner in Nashville with a speaker to be named. This dinner is for all agents and brokers, and will also honor 2006 new designees who can attend. Please support us and attend these functions if you can.

Lastly, turnover doesn't just happen in your firms; it happens within our committee membership too. We will be losing several members after the Nashville meeting. We sure could use some new members to help us continue the results we have achieved over the past few years.

Won't you please volunteer for section service and select our section as your area of interest? Please?



Photo courtesy of Nashville CVB and Barry M. Winiker.

Editor's Corner: Chicken Little Syndrome

by Manus C. O'Donnell, CPCU, ARM, AMIM



■ **Manus C. O'Donnell, CPCU, ARM, AMIM,** 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 eighteenth largest commercial bank in the United States. He remains affiliated with M&T's property and casualty insurance subsidiary M&T Insurance Agency, Inc.

In view of the fact that even my youngest child, aged 12, considers herself too “mature” to view Disney's recent remake of *Chicken Little*, I was a bit intrigued at recently being compared by an internal client with that legendary risk analyst! I guess there may be a lesson in that comparison.

Chicken Little is a childhood story about a young fowl, which, after being struck on the head by a falling acorn, misinterpreted that particular event and scared the rest of the barnyard animals warning them that the sky was falling. The youngster had to live down the criticism of his peers and elders. Despite ultimately discovering evidence that maybe there really were other valid perils out there threatening them all, no one wanted to believe him.

For those kind readers of this newsletter who do not know me beyond my role as your editor of *Agent & Broker Solutions* and my background and professional roles, let me back up a few steps.

My current position with my employer M&T Bank is that of director of corporate insurance and risk . . . the risk manager. I hail from within the Buffalo hub office of M&T Bank's wholly owned subsidiary property and casualty insurance agency. M&T Bank now has six commercial property and casualty agency offices operating within upstate New York and its mid-atlantic footprint.

Although my practice primarily focuses on M&T Bank's risk and its treatment, I also maintain relationships with several prominent M&T Insurance Agency clients. Old habits die hard!

My tried-and-true external clients are familiar with my approach to risk management, and my internal ones have begun to get accustomed thereto. I am practical, not theoretical, in terms of risk identification, analysis, and treatment. I tend to look to finance and self-assume what is likely and predictable, control

or mitigate what is controllable, to transfer what is beyond our control, and to insure what cannot be avoided and is catastrophic or unpredictable. For the most part, it has been a good learning experience for me to become a client after spending years as a claims adjuster, consultant, and producer.

One quality that has not changed has been my eye for detecting potential risks and determining alternate means of addressing such. That brings me back around to the recent moniker . . . *Chicken Little*. Until the recent debut of the recent remake of that classic, the usual feedback on some of my analysis would be “that's never happened to us before” or “that could never happen to us.” Now I have been elevated to what another risk manager of a nearby Fortune 100 company told me was effectively a “badge of honor” among risk managers . . . *Chicken Little* status!

Most folks who are not in our business cannot fathom most risks that can occur unless they personally experience them. Take a moment to refer back a few months to Katrina.

Before that event struck our Gulf Coast, was there any serious concern that such devastation could be reasonably expected to occur? Did anyone ever expect that four years post-9/11, with so much money invested in Homeland Security including FEMA, that we could be so woefully unprepared?

In the case of Katrina, I guess the sky really was falling! Ironically, it was recently revealed that as late as even just the day before the hurricane struck, some “*Chicken Little*” suggested the levy system might not be sufficient. Semantics and political arguments aside, the levies did fail.

What about the now-infamous battleship banner that read “mission accomplished” regarding Iraq a few years and much

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heartbreak and hardship ago? I recall there being a few "Chicken Littles" back then too suggesting that perhaps there was a bit more work to be done before victory could be declared.

There have been some recent revelations that prior to both 9/11 and, more recently, Katrina and her siblings and currently the Iraq War, that there were other "Chicken Littles" trying to spread the warnings that we needed to better prepare for unknown contingencies. No one seriously listened to them until they personally experienced the events that seemed unlikely to ever occur at the time they were first discussed as possible.

I guess the inability of many folks to consider to possibility that unusual events can and sometimes do occur outside of the normal rhythm of daily life can be reasoned away. Some may call it American optimism . . . I am by nature an optimist also. Call it the "doubting Thomas" syndrome . . . show me or I won't believe. Others may consider it to be more analogous to the blinders that are used to keep racehorses on track . . . no distractions . . . focus on the outcome that you want to occur rather than observe and prepare for what is really happening around you.

Any way you look at it I guess our roles, be they agents or brokers selling "nonrecourse contingent capital" a/k/a insurance policies, or other risk management professionals, it is our duty to inform and educate the public of the reason we exist. Life is chock full of unknowns . . . contingencies. If one knows and plans for all possible outcomes, risk management is probably unnecessary as is insurance as a tool thereof.

In view of the fact that none of us are omnipresent and all knowing, our art of risk management and one of its primary tools—insurance—remain valid and integral to our society and its economy. Hopefully we can and will use the opportunity of current and future events to get that message out. ■

2006 Annual Meeting Seminar Developed by the Agent & Broker Section



The Agent & Broker Section's 2005 Annual Meeting seminar attracted 40 attendees.

Will You Be a Survivor? Impact of a Catastrophe on an Insurance Agency

Tuesday, September 12, 2006
8 – 10 a.m.

How long can you tread water? And if your agency were hit with a Katrina-like storm or other type of major catastrophe, would it survive? This seminar will cover the impact of a catastrophe on an agency. Presenters will discuss the importance of planning for a catastrophe, and the "how to" involved. Topics will focus on sales and marketing issues, and will include pre-loss emergency preparedness, recovery efforts, and post-loss interaction with clients and insurance carriers. This seminar will provide valuable information for agents and brokers, and for insurance company personnel who interface with their producers.

Presenter: John A. Edgar, Marsh USA Inc.

Additional presenters to be announced. Visit www.cpcusociety.org for updated speaker information.

**Register for the 2006 Annual Meeting and Seminars
today at www.cpcusociety.org!**

Document, Document, Document— It Really Does Work

by David A. Thompson, CPCU



■ **David A. Thompson, CPCU**, is with the Florida Association of Insurance Agents (FAIA) in Tallahassee, FL. He served seven years as a commissioned officer in the U.S. Army and U.S. Coast Guard. Thompson began his insurance career in an independent agency in Vero Beach, FL, where he was a licensed agent selling all types of insurance for more than 10 years. He taught insurance pre-licensing and continuing education classes at a local community college before joining FAIA in 1996. Thompson is a well-rounded instructor with a specialty in personal lines. His classes are upbeat and hands-on, so you can apply the information in real-life situations with customers.

One of our long-time Florida Association of Insurance Agents' members recently shared a situation he faced after a hurricane. The parting comment the agency staff made with me was, "Documentation really does work." With only the names changed for anonymity, here's what happened.

- Joe Smith had a dwelling policy providing property and liability coverage on a rental house. The policy had been in force for several years.
- On June 17, 2002, Joe visited the agency asking that the property coverage be removed, stating he wanted to carry only liability coverage. An agency CSR prepared a change request to the company stating, "Delete property coverage. Insured wants to carry liability coverage only." At the bottom of the change request was a signature line noted as "Accepted by insured, Joe Smith." Mr. Smith signed the change request and was provided a copy.
- On October 10, 2002, the change request was received by the agency and mailed to Mr. Smith. A cover letter stated, "You'll recall asking us to delete your property coverage several months ago. The endorsement has been made and I have enclosed a copy for your file. Just to reiterate, this policy now provides only liability coverage and there is no coverage on the building itself."
- On September 25, 2004, Hurricane Jeanne blew through the area.
- On September 30, 2004, Mr. Smith visited the agency to report damage to his building caused by the storm. The receptionist took some basic information and gave it to the CSR who called Mr. Smith and followed up with a letter. In part that letter stated, "Unfortunately there is no coverage for the building. You may recall that, back in June of 2002, you asked us to remove all of the property coverage from the policy. I have enclosed a copy of your signed request and our letter verifying for your review. I wish I had better news."

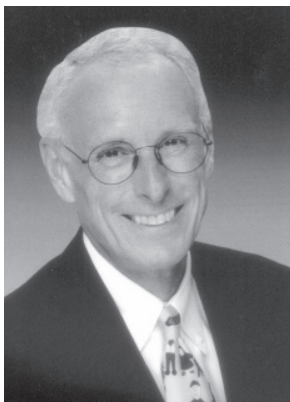


While the agency staff clearly felt bad for Mr. Smith, one thing is certain: The likelihood of an E&O claim being made here is close to zero. If Mr. Smith did pursue it, the agency has what seems to be a lock-tight case. Why is the agency not worried about the situation? Three words . . . documentation, documentation, documentation.

Folks, it works, and as the agency can tell you it's not that hard to do. ■

Targeting

by Mike Jones, CPCU



■ **Mike Jones, CPCU,** is the owner of Mike Jones & Associates, a firm he founded in 1993 that provides insurance and risk management continuing education services. Jones entered the insurance business in 1970 as an underwriter. For many years he owned an independent insurance agency and served as the president of the Independent Insurance Agents of Georgia. He can be reached at mdjones4@bellsouth.net.

"I love a target-rich environment."

—said by the character Maverick, in the movie *Top Gun*

Every agency principal has to add new young producers, but doing so is a challenge. It takes time, talent, and money to make a rookie productive. Anything that helps a new producer quickly become effective is worth considering—so consider targeting. Targeting is a technique designed to reduce the time it takes a producer to become self-supporting.

Targeting—the technique of putting the producer in front of qualified prospects and thus enhancing sales success. Said another way, targeting is the technique of putting the producer in a “target-rich environment.”

A target-rich environment is one with a large number of qualified prospects with a problem who are ready to listen to and possibly buy a solution.

■ ***Targeting is a way to become an expert in one industry rather than a generalist in many industries.***

The first step in targeting is to pick the target; and a target can be one of many things. The best targets are based on an interest or personal passion of the producer. An agent who loved flying built an agency on aircraft coverage. Another agent played tennis in college and tried to play professionally. Unfortunately, his talent would not support his professional aspirations so he created an agency that served the needs of the tennis industry. Making a vocation out of avocation dramatically increases sales success because it is fun. Most every interest can be a foundation for building a clientele.

A target can also be a specific industry. Another agent specialized in chemical manufacturers because that is what he studied in college. Another specialized in architects and engineers for the same reason. Both picked the industry because they had a personal interest in it.

A target can also be an industry preferred by an insurance company. Most insurers create preferred lists of industries they desire, and that industry can become the target.

A target can be a specific coverage such as Mechanical Breakdown Coverage, or a target can even be a distressed industry such as auto junk yards.

Picking the target takes time and research. The target industry has to have a suitably large number of individual members, and those members must develop, on average, an attractive premium.

The basis of the target is not important, but what is important is that the producer has a passion for the target. The passion drives the producer to become an expert in the target's field. Focusing on one industry increases efficiency in that it (1) is more productive to learn and understand the needs of prospects; (2) makes it easier to learn and understand the coverages needed by a prospect; and (3) is quicker to learn the language of the prospect.

Targeting is a way to become an expert in one industry rather than a generalist in many industries.

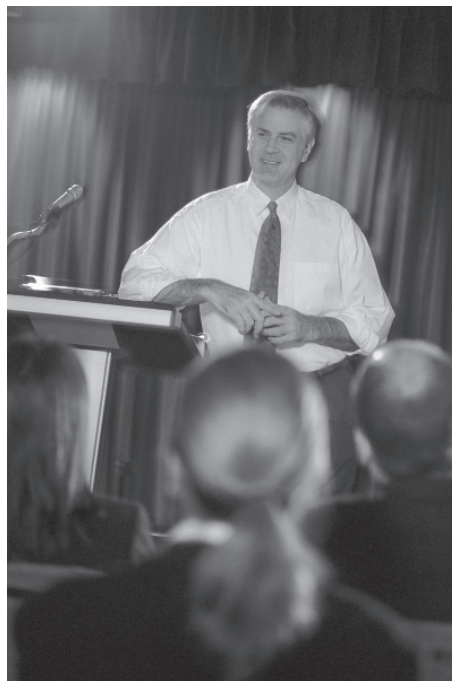
The next step in targeting is to discover an insurance problem that is common in the industry. The best way to do this is to subscribe to the trade press of the selected industry and watch for articles or letters from members that describe a

problem. Once a problem is discovered, the approach is based on the solution. If there is no problem, the approach is based on a coverage that is critical to the target, such as business income for manufacturers. Knowledge of the specific exposures of the industry and the specific coverages based on those exposures is evidence of the producer's expertise.

■ ***It has been my experience that every time you speak, someone in the audience will have an immediate interest in your solution to his or her problem.***

The third step in targeting is the approach. You can approach individual member companies in your target, but approaching groups of prospects is better. Over the years, most industries have formed trade associations. Usually these associations operate on a national level, but many now have underlying state chapters and even local chapters. Start locally. Prepare a short presentation on an insurance problem you discovered reading the trade press, or an insurance-related topic that will interest members such as how to lower workers compensation insurance costs. Then offer to be the speaker, for free, at the local chapter meeting.

Rather than meeting members one at a time, this technique gets the producer in front of many members at one time. Speak at the local level, then move up to the state level, and finally speak at the annual meeting. Each time you move up there will be more people in the audience. Thus, more prospects for the same amount of efforts.



It has been my experience that every time you speak, someone in the audience will have an immediate interest in your solution to his or her problem, but equally important, many people now know you and a surprising number will call you when the problem affects them.

The big drawback in this idea is the fear of public speaking. I have read that the biggest fear people have is not death or sickness, but public speaking. This fear can be overcome. I suggest all producers participate in Toastmasters. It is a great learning experience and will reduce the fear of public speaking. Most communities have a Toastmasters group, and specifics can be found at www.toastmasters.org. The cost is reasonable, and the results are outstanding. After completing Toastmasters, I suggest the Dale Carnegie program for producers. Even if the producer does not speak to groups, both of these courses will make him or her a more effective salesperson.

Is targeting worth considering? Think about this:

The advantages of targeting are:

- It is easy to learn the specific needs of a specific industry.
- It is easy to learn the specific coverages for a specific industry.
- It is easy to be an expert in one industry.
- It is more effective to approach groups than individuals.

The disadvantages of targeting are:

- It takes time and research to find the right target(s).
- It takes learning speaking skills.

But, overall, targeting is a more effective way of making a new producer self-supporting than the old way of calling on every available prospect. Targeting puts the producer in a "target-rich environment" where sales success comes from less effort.

One final thought. After succeeding with one target, start looking for a second and even a third so that in a short time you create a diversified client base. ■

Sending Customers Their Message: You May Reach Out But Will You Touch Someone?

by John R. Graham

■ **John R. Graham** is president of Graham Communications, a marketing services and sales consulting firm. He is the author of *The New Magnet Marketing* and *Break the Rules Selling*, writes for a variety of business publications, and speaks on business, marketing, and sales topics for company and association meetings. He is the winner of an APEX Grand Award in writing, and the only two-time recipient of the Door & Hardware Institute's Ryan Award in Business Writing. He can be contacted at 40 Oval Road, Quincy, MA 02170; phone (617) 328-0069; fax (617) 471-1504; or e-mail j_graham@grahamcomm.com. The company's web site is www.grahamcomm.com.

The president of a New York-based company asked the marketing consultant about using radio advertising. "We want to reach business owners and managers; morning and afternoon drive time seems like a good way to go," he said.

The two other company officials at the table seemed less than enthusiastic, but didn't say anything. The consultant pointed out that 10 million people have their car radios on every day but rarely, if ever, hear a commercial. That's right—satellite radio. The two who had remained silent just nodded; they understood.

Where Are Mr. and Mrs. America and All the Ships at Sea?

Everywhere, audiences want their entertainment "how they want it." It isn't just satellite radio that's eating away at the audience; a big chunk is also being devoured by iPods. At home, Tivo scrubs the TV commercials, and 150 cable channels slice the per-channel viewing audience paper-thin.

In-Stat reports that one in five consumers with cell phones plans to cancel his or her landline service. We may want to reach out, but all we'll get is "no longer in service."

Broadcast TV watches while audiences continue to slip away. The Super Bowl has become its one annual payday, the one time a year when the 18-to-24 male audience is glued to the tube. No wonder the beer companies belly up for as many \$2.5-million, 30-second spots as they can guzzle.

And then there are newspapers and other print publications. The trend is relentlessly downward. Newspaper staffs are shrinking as editors rely more and more on cost-containing feeds from electronic news and feature sources.

There are exceptions. *USA Today* is one, largely due to it being delivered to hotel rooms of tens of millions of business travelers each day. The Hagerstown, MD, *Herald-Mail*, a newspaper with a daily circulation of 36,000, is another.

The *Herald-Mail* story is notable for two reasons: it demonstrates innovation based on demographics, and it's the exception. This innovative company analyzed the Washington County demographics and has come up with a menu of products that meets the needs of advertisers and fits area residents. For example, it's new, full-color quarterly magazine, *Elegant Living*, is designed for the owners of the county's high-valued homes. Each week,

the 23,000 residents who do not subscribe to the *Herald-Mail* receive a free shopper-type newspaper, and the *Herald-Mail*'s advertisers are given a very low rate for their ads to appear in both publications. An incredible 44 percent of the online readers are between 18 and 34, a figure that pleases advertisers.



Hittin' the Internet Superhighway

Unfortunately sending the message doesn't mean it reaches someone. The painful decline of the use of the *Yellow Pages* is a prime example. The public has closed that book, replacing it with one or more of the countless free Internet sites offering the same information updated more frequently, not to mention the paid sites that offer the "unpublished numbers" the printed books don't carry.

That's only the tip of the Internet story. According to the Polk Center for Automotive Studies, the Internet is the single most important source of

information for one-third of 18- to 30-year-olds when buying their first cars. The Internet also has the unique ability to deliver TV programming to thousands, if not millions, of small audiences. "The next wave of media is to unleash the power of serving people's special interests," comments CEO John Hendricks of Discover Communications (*The New York Times*, March 3, 2006).

E-mail marketing lingers, but the spam-induced outcries against having mailboxes stuffed with unsolicited messages brought that medium to its knees. It was a case of reaching out, but touching no one.

Now comes blogging with something like 80,000 new blogs a day. If anything, blogging is most akin to the iPod revolution. We demand the music we want the way we want it. In the same way, blogs let individuals participate in the news of the day. It's here to stay. And of course, more and more blogs now run advertising.

And then there's the great rushing sound that's perturbing the traditional advertising venues—Google. Billions of advertising dollars have migrated to its pages; Yahoo is doing it, and Microsoft isn't far behind.

All this should make clear that reaching out and actually connecting with the desired audience is a challenge that is increasingly difficult, demanding, and at times, elusive.

How to Successfully Climb the Slippery Slope

What may appear to be a pessimistic prognosis for companies that need to get their messages to the right buyers points up the need to take the marketing task more seriously than ever. Here are guidelines for reaching out and actually touching the right someone:

1. Never let a crisis drive your marketing decisions.

Ironically, far too many marketing decisions take place when the participants are unprepared to make them. "We've got to do something to rev up business," demands the sales manager of a mid-sized company. In a crisis, reason is short-circuited, and otherwise levelheaded, competent people take irrational action.

For example, one particular sales manager ordered the staff to send out 50,000 e-mails a week to a particular prospect database that

was touted to be "buyers." In times of panic, we all want to believe and to dream. However, after several weeks of these "blasts," there were zero new sales.

2. Don't get stamped into making a buying decision.

As a tactic designed to get orders signed, a cable TV advertising salesman thought he could create buying urgency by telling prospective advertisers an upcoming month's time slots were sold out. Instead, astute buyers backed off fast.

It's the same with sending out direct mail or planning a seminar. The key to marketing success is planning. When that is compromised in any way, the results are always disastrous. "I'm holding a seminar in three weeks," reported an experienced insurance salesperson. "The invitations will be going out shortly." Without knowing any of the details, the marketing executive predicted failure. He was right.

3. Forget about your personal opinions and those of anyone else.

There are times to trust your gut, but only when you're an expert on the issue. The trouble is that CEOs, CFOs, directors of engineering, and everyone else often fancy themselves as experts on marketing. They trust their opinions in areas where they are competent—and in those where they aren't. At the top of that list is marketing.

"I like postcards," said a company president, when speaking to a marketing consultant. "So what?" the consultant said to himself, wishing that he could blurt out the words.

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Sending Customers Their Message: You May Reach Out But Will You Touch Someone?

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Personal opinion only clouds the issues, forces valid discussion off-track, and precludes a sound marketing program from moving forward.

4. Focus on one customer.

As elementary as it may seem to base marketing decisions on specific customers and prospects, more often than not it fails to happen in practice.

It takes time to study circulation figures and to drill down far enough to obtain a clear understanding of actual newspaper or magazine readers. It takes time to identify your top customers and then find sources that are capable of replicating them. But it takes even more time and effort to survey customers to make sure your message hits the target, so you'd better be able to deliver exactly what the customer expects once the marketing program commences.

One manufacturer in the upper-Midwest spent tens of thousands of dollars to advertise its product in trade publications. The full-page, full-color ads were attractive, but they never mentioned how the product solved the problems facing the readers. Once the customer issues were identified, new ads focused on a series of customer concerns.

5. Harness success with a plan.

A marketing plan is nothing more than a way of answering one crucial question: Who's going to do what to whom and when? When all the jargon and other marketing gobbledygook are stripped away, this is what a marketing plan is all about.

A plan also suggests that a series of marketing activities are involved. Interestingly, this is where much of the breakdown occurs. Unable to bounce more than one ball at a time, many companies find it impossible to perform multitask



marketing. Yet, the successful marketing program demands that a series of activities occur concurrently so that the whole generates more impact than the sum of the parts.

Even with a plan, companies can find it difficult—sometimes impossible—to keep it on track.

6. Stick with 'em.

There should be a sign over the entrance to every business with a three-word marketing message: Persistence pays off.

Unfortunately, there's too much misdirected persistence. For example, the salesperson that calls and calls or sends a half-dozen e-mails and then stops when there's no response isn't persistent. Stupid would be more accurate. Bombarding prospects and customers is something quite different than persistence. It sends the message that all the salesperson is interested in is getting the order.

When that happens, it's over.

Persistence is about planning. It recognizes that decisions are not made quickly, and that other issues may require immediate attention.

Persistence sets in motion marketing actions designed to get you acquainted with customers, let them get acquainted with you, and to build trust and confidence. Most importantly, it sends the message that persistence sets you apart from the competition.

In spite of all the roadblocks and hurdles to reaching out and actually touching the right customer, there are tools and techniques, mostly driven by the computer and the Internet, that make it possible to connect with the customers you want to influence. There are more opportunities that not only reach the right person, but also connect with their interests, concerns, and goals. In other words, we can actually touch them with their message. ■

Register for the CPCU Society's 62nd Annual Meeting and Seminars

September 9-12, 2006 • Nashville, TN



*Featuring exciting celebrations, timely seminars,
and a riveting Keynote Speaker!*

- Celebrate with your colleagues and new designees at the Opening Session and national Conferment Ceremony on Saturday afternoon, followed by the Congratulatory Reception.
- Enjoy a memorable evening at the Grand Ole Opry.
- Be inspired at Sunday's Keynote Address by retired New York City Fire Department Battalion Commander Richard Picciotto, the highest ranking firefighter to survive the World Trade Center collapse and author of *Last Man Down*.
- Attend two new exciting panel discussions conducted by industry leaders, focusing on critical industry issues and environmental catastrophes.
- Choose from 35-plus technical education and professional career development seminars.

*Get complete meeting details, and register today
at www.cpcusociety.org.*



Retired FDNY Battalion Commander Richard Picciotto will speak at the CPCU Society's Annual Meeting on September 10, one day before the fifth anniversary of 9/11.



Photo courtesy of Nashville CVB and Heavenly Perspectives.

Agent & Broker Section Dinner

Monday, September 11, 2006
6:30 – 9 p.m.



Photo courtesy of Nashville CVB and Barry M. Winiker.

The CPCU Society's 2006 Annual Meeting and Seminars will be held at The Gaylord Opryland Resort & Convention Center, known for its indoor gardens, world-class spa, and first-class entertainment.

When registering for the CPCU Society's 2006 Annual Meeting and Seminars in Nashville, don't forget to sign up for the Agent & Broker Section Dinner.

All agents and brokers are invited to attend the Agent & Broker Section Dinner. New designees will be recognized for their accomplishment, and attendees will have an opportunity to share ideas with fellow professionals facing similar work challenges. The dinner will feature a guest speaker, to be announced later.

Tickets are required. Tickets are \$63 each. (To register, select this option under Section 4 of the Annual Meeting registration form.)

Register today for the 2006 Annual Meeting and Seminars, and Agent & Broker Section Dinner, at www.cpcusociety.org.

Agent & Broker Solutions

is published four times a year by and for the members of the Agent & Broker Section of the CPCU Society.
<http://agentbroker.cpcusociety.org>

Agent & Broker Solutions Editor

Manus C. O'Donnell, CPCU, ARM, AMIM
M&T Bank
e-Mail: codonnell@mandtinsurance.com

Agent & Broker Section Chairman

Richard C. Lambert, CPCU, ARM, AIM, ARP
CNA
e-Mail: richard.lambert2@cna.com

Sections Manager

John Kelly, CPCU, AAI
CPCU Society

Managing Editor

Michele A. Ianetti, AIT
CPCU Society

Production Editor/Design

Joan Satchell
CPCU Society

CPCU Society
720 Providence Road
Malvern, PA 19355
(800) 932-CPCU
www.cpcusociety.org

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Volume 19

Number 3

May 2006

CPCU Society
720 Providence Road
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