

## From the Chair

by Laura M. Kelly, CPCU, AIC, AIS, ARe, MLIS, ASQ, CQIA



**Laura M. Kelly, CPCU, AIC, AIS, ARe, MLIS, ASQ, CQIA**, is director of best practice compliance/insurance industry liaison for Goldberg Segalla LLP, overseeing the firm's compliance and quality department. Kelly's past experience includes more than 15 years in the insurance industry in roles as a claims adjuster, claims supervisor and litigation manager. She is chair of the CPCU Society Leadership & Managerial Excellence Interest Group Committee and president of the CPCU Society Northeastern New York Chapter, among other leadership roles. Kelly is also an active member of the American Society for Quality.

**T**here are many reasons why I look forward to the CPCU Society Leadership Summit as well as the Annual Meeting and Seminars each year. For one, I always return home feeling energized and inspired. I'm ready to put to use the things that I've learned through the leadership courses, technical programs and simply from being an active volunteer in the Society. I also enjoy the time that I spend with the many great people that I have met through the CPCU Society over the years. As you read this, I hope that you find as much value in these two events as I do.

The Leadership & Managerial Excellence Interest Group Committee continues to work on its seminars for the Annual Meeting and special programs such as webinars. We're very excited to be working with our friends on the Agent & Broker, International Insurance and Reinsurance Interest Group Committees on several programs



this year. Our LinkedIn group remains quite active with more than 400 members. We hope that you'll consider joining our group and become active in the conversation.

We always appreciate hearing from our fellow CPCUs, especially with any suggestions for articles, programs, etc. that you would like to see from our interest group. ■

### What's in This Issue

From the Chair . . . . .	1
Cross-examining Credibility. . . . .	2
Quality Is Free When Leadership Picks Up the Tab . . . . .	3
Does the Employer Really Have Control Over Its Workers Compensation Results? . . . . .	5
Are You Just Taking a Walk? . . . . .	8
CPCU Society Service . . . . .	9
CPCU Society Travel Program — A Great Way to See the World! . . . . .	11

# Cross-examining Credibility

by John C. Maxwell

**John C. Maxwell** is an internationally respected leadership expert, speaker and author who has sold more than 19 million books. He is the founder of EQUIP, a not-for-profit organization that has trained more than 5 million leaders in 126 countries worldwide. Each year Maxwell speaks to the leaders of diverse organizations such as Fortune 500 companies, foreign governments, the National Football League and the United Nations. Maxwell has written three books that have each sold more than a million copies: *The 21 Irrefutable Laws of Leadership*, *Developing the Leader Within You* and *The 21 Indispensable Qualities of a Leader*. His blog can be read at [www.JohnMaxwellOnLeadership.com](http://www.JohnMaxwellOnLeadership.com).

**Editor's note:** This article is used by permission from *Leadership Wired*, GiANT Impact's premiere leadership newsletter, which is available free by subscribing at [www.giantimpact.com](http://www.giantimpact.com).

**I**n a criminal trial, the outcome hinges on the credibility of the witnesses called upon by the prosecution and the defense. Throughout the trial, jurors scrutinize each person who takes the stand, attempting to discern whether or not his or her words can be trusted. As they decide the case, jurors weigh heavily the statements given by believable witnesses, but they discard the testimony of anyone they deem to be incredible.

As a leader, you're on the witness stand. Those you lead are like jurors, inspecting your behavior and dissecting your words. They expect you to tell the truth, the whole truth and nothing but the truth. If you lose your credibility with them, they will tune out when you speak. However, if you prove yourself to be credible, then they will hang on every word you say.

Your credibility as a leader rests upon three pillars.

## Reliability

First and foremost, reliability is a matter of character. Jurors carefully consider

the prior conduct of a witness when determining how much faith to place in his or her words. They look at the witness's track record of truth-telling with friends and family to gauge whether the witness is an honest person.

Reliability also depends upon consistency. When jurors hear eyewitness testimony, they pay close attention to the person's recollections. For an eyewitness to be deemed believable, his or her facts must align and the timeline of events recounted must be plausible. Any contradictions or inconsistencies severely damage the credibility of the witness.

In a leadership context, your followers are asking, "Do I trust you?" and trying to determine whether or not you're reliable. They are hoping the values you profess are an extension of your behavior rather than an exception to how you live. They want to know that you're going to do what you promise to do consistently over time.

## Competence

Jurors must question whether or not a witness is competent to give testimony. For eyewitnesses, perspective is key. Did they have an unobstructed view of the incident? How clearly do they recall the faces they saw? If an eyewitness is found to have had a poor vantage point, then the credibility of his or her story weakens.

Sometimes during a case, a specialist takes the stand to testify. A forensics expert may be called upon to comment on crime-scene evidence, or a psychologist may be summoned to assess the fitness of the defendant to stand trial. In these instances, jurors look at the credentials of the so-called expert to decide how much confidence to place in his or her testimony.

When evaluating you as a leader, your followers are wondering, "Can you help me?" They're appraising your competence to determine whether or not you have a clear view of where you want to go and if you know how to get there. People naturally follow leaders stronger than

themselves. They have to respect your decision-making ability and intelligence before they will lend you their support.

## Motive

A shrewd juror examines the motives of witnesses, considering what they stand to gain or lose based upon the verdict. In particular, the jury must take into account financial incentives that are hanging in the balance when it weighs the credibility of a witness. Given what's at stake, people who testify may be tempted to embellish the facts to gain personal advantage.

Objectivity is the core issue with respect to motives. Jurors must remember that witnesses, depending on their connection to the parties in the case, may not be impartial. When forming their opinions, the jury has to strain out the biases of those who give testimony.

Subconsciously, people constantly are asking their leaders, "Do you care for me?" If they sense that a leader is motivated by self-advancement, then they will withhold maximum effort. However, if they sense the leader has their best interests in mind, followers will give everything within themselves to support the team.

## Summary

Credibility takes time to build, and there are no shortcuts to developing it. Leaders gain the trust of others by proving their reliability, demonstrating competence and authentically expressing concern for the interests of those they lead. At the end of the day, the best proof of your credibility comes when those who are the closest to you and know you the best love and respect you the most.

My definition of success — "Those who are the closest to you and know you the best love and respect you the most." ■

# Quality Is Free When Leadership Picks Up the Tab

by Richard Gehres, CPCU, MBA, PMP, CLU, ChFC, FLMI



**Richard Gehres, CPCU, MBA, PMP, CLU, ChFC, FLMI**, is a technical analyst with State Farm. He has 25 years' experience in organizations ranging from Fortune 25 corporations to specialty IT consulting shops. Gehres' responsibilities have included software development and testing, process re-engineering, project management and executive assistance.

“**Q**uality is free. It's not a gift, but it is free.”<sup>1</sup> These two sentences begin **Philip B. Crosby's** book *Quality Is Free*. Crosby defines quality as “conformance to requirements.”<sup>2</sup> He demonstrates why producing low quality is typically more expensive than producing high quality. Crosby's experience, including testing and managing aerospace production, showed that improving quality can be an investment. Planned and executed correctly, quality improvements save more than they cost — both in financial terms and in the realm of intangibles such as brand reputation, customer satisfaction and employee morale. His book motivates and enables many businesses to increase quality in a way that is indeed free.

## Leading to Quality

Who is responsible for quality? Who pays to ensure an organization creates and delivers quality products? For decades, the late **W. Edwards Deming, Ph.D.**, was the foremost authority on quality. Deming and Crosby both agreed that at least 85 percent of any product's quality stems from the leadership of the organization. In *Out of the Crisis*, Deming wrote that “... quality desired starts with the intent, which is fixed by management. The intent must be translated into plans, specifications, tests, in an attempt to deliver to the customer the quality intended, all of which are management's responsibility.”<sup>3</sup> Crosby was more succinct in stating that “... the execution of quality is the obligation and opportunity of the people who manage the operation.”<sup>4</sup>

Let's flesh out the picture of how leadership impacts quality. A product should conform to requirements defined to meet the needs of the customer(s). Before anything is sold, an organization must define a corporate vision; identify the needs of the target market(s); hire, train and retain the “right” employees; provide employees with a work environment; and determine how to test for acceptable quality in a final product.

While this is not an exhaustive list, it helps illustrate the fact that product quality is predominantly a result of leadership action.

The employee who actually manufactures and/or delivers a product is often a relatively small part of an organization. If leadership has not positioned frontline employees to create satisfied customers, then they have elevated the risk of dealing with disgruntled customers, returned products, expensive lawsuits and/or diminished credibility.

## Where to Start

From a financial standpoint, an unhappy customer presents a dilemma because we cannot accurately calculate how much his or her dissatisfaction will ultimately cost the organization. In the best case, we can prove that we value the unhappy customer and that his or her bad experience was a fluke. In the worst case, unacceptable quality can drive an organization out of business. With the potential stakes so high, let me highlight three measures that can be used to identify opportunities to implement quality improvements:

- (1) Expense** — If an organization can place an accurate price tag on quality issues and identify the situations that account for the greatest annual expense, then cost-benefit analysis can be relatively easy. In addition, evaluating post-improvement return on investment is usually straightforward in these situations. The organization can plan to make quality improvements for free and then evaluate whether savings outweigh costs.
- (2) Risk** — Work to avoid rare but high-impact problems should be given special attention. Improving quality for those

*Continued on page 4*

# Quality Is Free When Leadership Picks Up the Tab

Continued from page 3



situations provides a form of insurance against events that can result in a major setback to the enterprise. Ultimately, leadership must decide whether they are willing to live with the worst-case scenario of a quality risk turning into a major event, or whether the likelihood or potential impact should be mitigated to reduce the risk to an acceptable level.

(3) **Frequency** — While improving high frequency, low-cost events may not always be justified purely on a cost basis; addressing those events will save money and boost at least two intangible factors. First, it reduces the “noise level” your staff members hear about their work so they can increase their focus on more expensive, less common events. Secondly, it demonstrates that quality is important regardless of the size of the problem involved. If you support high standards for quality, fixing the root cause of “minor” problems puts your money where your mouth is. This approach results in payback via increased morale and customer trust. (Think about the last time you

noticed low quality in a small, inexpensive part of your car. Did it make you wonder whether large, expensive pieces of your car might have similar quality?)

We've taken a simple first look at a complex topic. Although Philip Crosby worked in the aerospace industry, improving quality is not rocket science. Quality is free when leadership commits to identifying, prioritizing and improving situations where a product does not conform to requirements. ■

## Endnotes

- (1) Crosby, Philip B. *Quality Is Free* (New York: McGraw-Hill, 1979), p. 1.
- (2) Crosby, *Quality Is Free*, p. 15.
- (3) Deming, W. Edward. *Out of the Crisis* (Cambridge, MA: Massachusetts Institute of Technology Press, 1982), p. 49.
- (4) Crosby, *Quality Is Free*, p. 23.

# Does the Employer Really Have Control Over Its Workers Compensation Results?

by Stephen M. Pratt, CPCU, SCLA, AU, ARM

**Stephen M. Pratt, CPCU, SCLA, AU, ARM**, has a compellingly insightful insurance claim leadership background, which has been developed by working with strong carriers and third-party administrators. He presently is the vice president of workers' compensation claims for QBE the Americas, headquartered in the Midwest. Previously, Pratt held various leadership roles with The Hartford, Zenith and Broadspire. He is a board member of the Workers Compensation Research Institute, and has held other board roles. Pratt has a passion for return-to-work initiatives and the implementation of innovative claim tools.

**Abstract:** This article provides five ways to use the communication process to impact bottom-line results for claim organizations during an injured worker claim. Each step in the process includes concrete, practical suggestions for helping both the injured worker and the company through the return-to-work process.

**C**onsider the following five concepts as ways to improve the workers compensation (WC) process for your company and your employees while also improving your business results.

The average business has many pressures due to continual changes in the business environment and constant financial pressures. It often seems that employers have less control over their workers compensation costs and little say in the direction and outcomes of their workers compensation claims. However, communication with the injured worker (IW) can greatly impact your control in loss situations.

## Build Trust through Conversation

The first step in building trusting communication is through empathy.

When an employee is injured, the initial conversations between the valued employee and the employer are critical. These are opportunities to show empathy and build trust with the employee.

Often, employers take down information and send the injured employee to a medical provider. While it is important to gather data about the claim and give information, it is equally important for the injured worker to know the employer cares for him as an individual.

This incident may be very traumatic to the employee and his family, who are dependent on the valued family member. While the employer's injury management steps are part of the employer's daily job duties, the process can be a very traumatic time for the employee. The company can make this process better by showing the employer cares and is concerned about injury and the injured worker.

As an example, an injured employee who has never had a workplace accident sustains a severe laceration on his dominant hand. Following the accident, the employer takes down the information, provides some information on an emergency medical facility and sends the first report to the insurance carrier.

While the process of directing the employee to the right treatment facility was well done, the injured employee may leave with a lot of unanswered questions, such as:

- Do I pay the bill?
- How do I let my family know that I hurt myself?
- Will I still have a job when I return?

A few supportive words, such as "Give me a call when you finish at the treatment facility so that we know that you are all right" or "Can I call your spouse to let her know that you will be at the treatment



facility?", go a long way to reassure the injured worker of your concern.

If the injury is not too severe, an offer of a ride to the facility would be a great plus to keep the employment relationship strong. The initial communication and support of the mutual trust that exists between the employer and employee can be supported at this critical time.

## Continue the Conversation with Ongoing Communication

The second step in reducing costs through communication is keeping the conversation going. Do not stop the dialogue with the employee at the initial interview. Ongoing communication with the employee is often a forgotten element of the company's role following an injury.

Many times, employers do not follow up with an employee after taking down the facts; they fear they may say something wrong, which may lead to legal implications. Calling to ask how the employee is doing and feeling can positively communicate the employer's

*Continued on page 6*

# Does the Employer Really Have Control Over Its Workers Compensation Results?

Continued from page 5

concern for the employee's personal well-being at a critical communication time. Of course, if the employee has obtained an attorney, then there may be issues with direct contact.

Employees spend a good amount of time at the workplace, and work is often a second family. A disconnection from this large part of the employee's life is often as traumatic as the injury itself. A phone call, card, flowers or other ongoing contact to the valued employee helps him or her realize the employer cares. Also, do not forget that the employee does not know what you are thinking unless you share those thoughts.

## From Good to Superb — Use Return-to-Work Conversations Empathetically

The third piece to keeping communication open is creating an empathy-driven return-to-work (RTW) conversation. The employee may feel threatened by the situation and anxious about his/her job stability. In fact, the injured employee is most likely feeling anxious about his/her job stability — a feeling enhanced by TV commercials advertising the need to hire an attorney. A good return-to-work program versus a superb return-to-work program has the component of ongoing empathetic communication.

If the employee knows that the employer wants him back at work, cares about him and will make sure that he can meet his bills, the employee's perceived threats subside, making the process faster and smoother for everyone.

Let's look again at the injured employee with the severe hand laceration. The employee now is home and may be wondering:

- What's the next step in getting back to work?

- What impact will my time away have on my job?
- How will I support my family?
- What's happening with my second family (place of employment)?

Considering the potential concerns that the injured employee may have, the employer may want to use some open-ended questions to see what concerns may exist. Simple questions such as "How are you feeling?", "Is there anything that we can do?" or "What questions do you have?" are great to open up the conversation.

Remember to read between the lines, which, in short, means listening for what is unsaid as well as to what is said. As an example, if the employee discusses concern on a project, he or she may actually be curious about who is doing his or her work.

## Communicate with the Claims Organization

Fourth, in addition to communication with the employee, communication with the claim organization is critical. One of the keys is to create a partnership with

the claim team, which may include the claim professional, a nurse, the medical provider and others.

While the claim organization, either a carrier or a third-party administrator, will call the employer for some facts, the employer also needs to be speaking proactively with the claim organization to know what its claim concerns are and better understand what is being done with the claim. The more the employer shows concern for the claim results with the claim handler, the more aggressive the carrier will be with the claim, which should enhance results.

Often, claim professionals have large caseloads, and one claim can roll into the "process" syndrome. The process syndrome occurs when the claim professional waits for process pieces to flow through and ultimately the claim is processed or closed. By being assertive and speaking often with the claim professional, as the paying customer you can share your input on return-to-work options and help get past claim barriers.

## Implement a Superb Return-to-Work Program

Last, implementation of a superb RTW program starts with breaking the mold from traditional program visions to one of a truly holistic view of the business. Considering that employee expenses are one of a business's highest costs, it makes sense to control this budget-line item in an optimal way. An employer's vision should be focused on keeping its employees productive at work for their benefit as well as for the business. The standard vision looks at cost pain point control, which does not provide a systematic and holistic view of expenses.

Monitoring and incentivizing the claim team around claim duration and RTW should be one of the employer's first implementation points. Putting



incentives in place for complex cases will drive an employer's costs.

If we look at our example of the severe hand laceration, we can see what can happen with the claim process that might show a good quality score for the carrier or third-party administrator, though it can generate a poor financial outcome. The claim comes in, and the claim professional contacts all the parties and gets the information needed. The claim professional waits for a disability slip from the physician and follows near the end of the defined disability period for an update on the disability status.

By waiting for information, the claim falls into a process flow of waiting for time frames to reach the end and then just asking for more updates. A superb proactive return-to-work program is one where the employer is speaking with the claim professional, asking about the employee's abilities and whether the employee can now return to modified duty. If the physician knows of modified duty alternatives, the process-flow concept is broken and the injured employee is back at work and reconnected to the employer and the workplace.

Here are a few important concepts in this superb proactive communication:

- The focus is on abilities, instead of disabilities, which changes the conversation about return-to-work options.
- The focus is on keeping the injured worker connected to the workplace, which builds trust and self-esteem. Communication among the employee, employer and other employees is strengthened, which keeps the workplace bond in place.
- The employer reduces costs while benefiting the injured employee — by keeping the injured worker connected to the workforce, reducing medical and indemnity costs and mitigating legal costs.

- Productivity improves by keeping employees who know your business actively working within their abilities, having less downtime and taking less of your administrative time to deal with long-term workers compensation issues.

A key to the implementation of a superb claims management program is creating return-to-work opportunities that allow the employer's valued employees to remain connected to their work environment and friends, allows them to stay physically fit (less of a need for physical therapy due to mitigated disability syndrome impacts) and keeps them connected to the employer.

Implementation of the program also needs to include the broader corporate needs. The employer has the opportunity to gain benefits on "Priority B" tasks being completed by an employee who knows its system and environment.

Many employers feel uncomfortable in bringing employees back to light-duty work. Employers sometimes feel that they are exposed to more liability if the employee is injured further, or the employer feels there isn't any light-duty work available. If a light-duty job is created around the employee's abilities, there are seldom problems. Further, employers should give thought on how to create a light-duty role and how the injured worker can redesign it for as full engagement as possible. Being open-minded to opportunities and spending some time thinking through options are critical in obtaining an optimal result.

Considering our example of the injured worker with a severe hand injury, the employer may wonder if there is any modified or light-duty work. By keeping the lines of communication open and looking for feedback from the employee, an alternative role or a group of meaningful tasks can be produced. With the injured worker being involved

in the process, the employee can help the treating physician understand how the work tasks can be done while the injury continues to heal. Building a trusting work environment ensures that everyone benefits, including the employee and employer.

## **Summary: Bottom-line — Save Money with Communication**

Employers can maintain more control over their operations and costs by taking a few simple steps, including having empathy, staying in contact with employees after their injury, keeping in contact with their claim organizations and being aggressive in returning their employees to the workplace.

While there is much more to the claim process in the workers compensation and human resources environments, these simple steps are a great benefit to an employer's overall insurance program, no matter what the size of its business. Moving from a good RTW program to a superb one will benefit everyone. ■

# Are You Just Taking a Walk?

by John N. Masselli Jr., CPCU, CIC, AAI, AIS, AU

**John N. Masselli Jr., CPCU, CIC, AAI, AIS, AU**, is general manager and CFO of New York Mutual Underwriters in Latham, N.Y. He began his insurance career in 1979 and has experience on the insurer and agency sides of the industry. Masselli is a member of the CPCU Society Northeastern Chapter and serves on the Leadership & Managerial Excellence Interest Group Committee. He also serves on the Forms Committee of the Underwriters Rating Board (URB), a rate service organization, and is a former member of its Board of Governors.

**S**omeone with a more philosophical mind than mine once asked: "What is it that all leaders must have?" The answer is (quite naturally), "followers." That wise person went on to state that: "A leader with no followers is merely someone taking a walk."

When I first heard this, I found it amusing and then almost immediately found it quite thought-provoking. This simplistic observation intrigued me to the point where I started to look at people whom I considered to be true leaders and speculated on what they possessed that made them so. Was it the accepted authority granted by command or position, such as in military, para-military or governmental hierarchies? Not really. Holding a position of leadership does not make one a leader, in my opinion.

What about dictatorial, autocratic or imperial power derived from fear, such as that which a king or even a CEO wields? Again, using fear and leverage to lead doesn't make you a leader either. So, what did I perceive were the characteristics that true leaders had — and were so effective for them to have — in spite of their possibly holding command positions as well? After some deep thought, it became quite clear.

Followers follow the person, not the position. Soldiers follow orders from superiors to accomplish objectives. They do so out of respect for their military

commitment and out of fear of reprisal should they disobey. There is no identity to follow, only a command. But think about a soldier and his commander in a foxhole under heavy fire, and the commander states that the enemy guns must be silenced and makes a dash to charge these enemy positions. That same soldier has the option of remaining in cover or following that commander without being ordered to do so.



Why does the soldier make the same dash as his commander then? He wasn't ordered to do it. He could have remained in relative safety. But he followed that commander. Why? Because he had already mentally accepted that this person was "in charge," not the rank or office held by that commander as his "leader." Something inside this follower bonded with a desirable trait of the commander. Perhaps it was his integrity or intelligence that the soldier respected; perhaps it was the commander's outward actions in being fair, just, dedicated or even understanding and fatherly. In any case, something compelled this soldier to unilaterally follow, without force or direction, because he or she wanted to follow.

Think about this. As you read these words, think about someone in your own life whom you would follow anywhere, just because you believe in her, you trust her, you respect her. Do you follow this person for her personal gratification? No. Perhaps you follow her because you think something good will come to you in doing so — that there's something

in it for you? I doubt it. If you sit back and really analyze why you are willing to follow this person, you'll come up with the answer that most closely comes out as, "I like her."

This may seem a foolish and inadequate statement, but in reality it's the truth. And it's the reason that you follow. These individuals, through all aspects of their regular conduct, have impressed you so that you believe in them. In other words, these types of individuals have earned your trust and belief, just by how they conduct themselves and respond to their responsibilities — day in and day out. As I stated above, they've earned that confidence from you.

How do they react in stressful situations? Do they run around tossing their hands in the air? Or do they remain calm and evaluate conditions with deliberation and with confidence? Are these people concerned about those with whom they come into contact, or do they just brush by others while remaining absorbed in their own world? Are they fair in their judgments and even-handed in their treatment of others, or do they capitalize on the weakness of others and exploit them for personal gains, profit and advancement? In other words, if you could be one of them for a day, would you want to be? Would you change anything?

So, do you qualify to be a leader? Is your regular conduct, demeanor, way of doing business, way of dealing with people, or values and integrity so outwardly evident that others are willing to follow you, even emulate you in their lives? If you know this to be so, I congratulate you. If you do not know this to be so, perhaps you can begin to work on this problem right now and change your life. Are you a leader? If you aren't sure about this, let me make a suggestion: Turn around. Are there others following you? Or are you just taking a walk? ■

# CPCU Society Service

by Michael J. Jagadich, CPCU, AIC, AIM, AIS, FMA, ACS



**Michael J. Jagadich, CPCU, AIC, AIM, AIS, FMA, ACS,** is an assistant administrative services manager in State Farm's Heartland Zone located in Lincoln, Neb. He joined State Farm in 1986. Jagadich served a three-year term as chair of the CPCU Society Leadership & Managerial Excellence Interest Group, and has served as president as well as in several other positions in the CPCU Society Nebraska Chapter.

**A**s you're aware, because of our current economic environment, many businesses have returned to their core services, making support of outside endeavors, such as the CPCU designation and CPCU Society service, a lower priority. Considering this, it's crucial that each and every one of us be a champion for the support and promotion of the CPCU designation and volunteer service.

How can you help achieve this?

- Make your CPCU designation visible — use it on your correspondence and business card, and wear your pin.
- Highlight the **benefits** of the designation and the CPCU Society to superiors, co-workers, subordinates, other employers, and friends and family — as well as leverage them for yourself.
- Embody the ethical and moral standards of the CPCU designation and CPCU Society to uphold the professionalism of the insurance industry and its careers.



I ask that each day you do your part to be a CPCU and help "Spread the Word!"

A crucial part of supporting and ensuring the success of the Society is **involvement**. The CPCU Society and your chapter only work and thrive due to *your* involvement. We have many great leaders, but everyone needs to constantly search for new leaders to keep efforts alive. Local volunteers make chapters run and succeed as well as show employers a passion for personal development and improvement. They also highlight their organizations as community leaders.

I earned my CPCU in 2002 and immediately got involved in my local CPCU Society Nebraska Chapter. At my confection, the then Nebraska Chapter president asked me if I was interested in serving on the chapter board as a director. Without hesitation, I said "sure," and this was the beginning of my CPCU Society service career. After that I served in several positions, including 2004–2005 Nebraska Chapter president.

I'd like to make a special appeal to you to also get involved on a Society level. While serving as chapter president, I was approached by a colleague who was involved in Society service about my getting even more involved. I was enjoying my chapter service, so I felt Society service would be a great next step.

In 2005, I became a member of the Total Quality Interest Group, now called the Leadership & Managerial Excellence Interest Group. I later became chair and just ended my three-year term. Along the way, I served on other groups and am currently serving a three-year term on the CPCU-Loman Education Foundation Board of Trustees. Beginning this fall, I will begin new responsibilities as a chapter governor.

So, what are some of the opportunities as a Society volunteer? There are positions available in the Society for:

- **Vice president** (advancing to president-elect, president and chairman and immediate past president) — one position available.
- **Secretary** — one position available.
- **Treasurer** — one position available.
- **Director** — 18 positions available, with rotating openings annually for a three-year term.
- **Chapter governor** — 34 positions available, with rotating openings annually for a three-year term.

*Continued on page 10*

# CPCU Society Service

Continued from page 9

- **Interest group committee member or chair** — currently 14 interest groups with more to be created, for a three-year term.
- **Standing committee member or chair** — the Budget/Finance, Diversity, Ethics and Nominating Committees, for a three-year term.
- **Task force member or chair** — as needed, with services terms from six to 18 months.

In addition to the term commitment, there is the expectation that you attend the fall CPCU Society Annual Meeting and Seminars as well as the spring Leadership Summit, where the majority of business activities and planning for these groups takes place. In addition, in-between these face-to-face meetings, many groups have monthly or as-needed teleconference calls.

So how do you become involved?

- Become a dues-paying CPCU Society member.
- Routinely attend local chapter meetings and events.
- Join and work on a chapter committee or become a chapter leader.
- Join and work on a CPCU Society interest group, standing committee or task force.

And then ... you are a CPCU Society leader! So, if you've been involved in your chapter and are interested in Society service, complete an "Application for CPCU Society Service," along with a "Member Interest and Skills Profile," and submit them according to their respective deadlines. Complete details are available on the CPCU Society's website, [www.cpcusociety.org](http://www.cpcusociety.org), under the "Members" section.

Applications are reviewed by the incoming president, and assignments are made and communicated in June of each year.



*During the Business Meeting at the 2010 CPCU Society Annual Meeting and Seminars, Douglas J. Holtz, CPCU, CIC, CSP, CRM, administered the oath of office. The newly sworn in 2010–2011 officers give each other high-fives. From left, Warren L. Farrar, CPCU, CLU, ChFC, president and chairman; Steve McElhiney, CPCU, MBA, ARE, AIAF, president-elect; David S. Medvidofsky, CPCU, CIC, ARM, AIAF, AAI, vice president; and Brian Savko, CPCU, CLU, ChFC, MSFS, FLMI, secretary/treasurer.*

In closing, my involvement at the chapter and the Society levels has been **fantastic**. I have expanded my organizational and leadership skills, learned more about the insurance industry than I ever thought possible, and been given great opportunities to meet and work with some of the best people in the world.

I'd like to end with a couple of personal appeals:

- Personally attend, as well as encourage others to attend, the upcoming Annual Meeting and Seminars in Las Vegas, Oct. 22–25, 2011.

- If you're not currently involved in your chapter or with the CPCU Society — **get involved!**

And lastly, if you are currently involved in your chapter or the Society — **thank you, thank you, thank you and please continue to serve!** ■



# CPCU Society Travel Program — A Great Way to See the World!

by Richard A. Vanderbosch, CPCU, CLU, AIS



**Richard A. Vanderbosch, CPCU, CLU, AIS**, retired in 1999 after a 36-year career with State Farm. Named a CPCU Society Standard Setter in October 1998, he continues to be active in CPCU Society activities. Vanderbosch is coordinator of the CPCU Society Travel Program, member of the CPCU Society Colorado Chapter and contributing writer to the Retirement Resource Interest Group.

**W**ant to travel but do not want the hassle of dealing with details such as research, picking a destination, arranging travel plans, identifying attractions and making sure you have all the required documents?

Why not join us on one (or more) CPCU Society Travel Program adventures and leave all of the details to us. Not only do we make traveling easy, but you will also be able to join other CPCU professionals as you enjoy the wonders of the world. Once you register for a trip, you will be prompted and reminded of all the things you will need to do from a personal standpoint — everything else is taken care of by the travel company. Then, just follow the group leader to enjoy all the sights and attractions of the trip.

Over the past several years, we have traveled to Germany, Canada, Czechoslovakia, Ireland and France. And our upcoming May 2011 adventure will be China. Future destinations are selected from the input of past travelers and the general CPCU membership. If you have a travel preference you would like considered, just send me an email at [rbosch@aol.com](mailto:rbosch@aol.com).

Selection and announcement of the next year's trip take place each summer.

Give us a try and see for yourself just what you've been missing — a great program established for you, your families, your guests and other CPCUs. You'll be glad you did! ■



## China 2011 — SOLD OUT!

The CPCU Society Travel Program's May 2011 trip to China's cultural capitals — Shanghai, Xian and Beijing — quickly sold out.

A complete recap of this very special trip will appear in a future issue of the Retirement Resource Interest Group newsletter. Stay tuned for next year's destination!



# Leadership & Managerial Excellence Interest Group

Volume 14 • Number 2 • April 2011

CPCU Society  
720 Providence Road  
Malvern, PA 19355  
[www.cpcusociety.org](http://www.cpcusociety.org)

**Address Service Requested**



## 10 Reasons Why You Should Attend the CPCU Society Annual Meeting and Seminars

1. Celebrate with the CPCU Class of 2011.
2. Spend four great days with the best and brightest in the business.
3. Hear exclusive insights from senior-level executives on today's hottest topics.
4. Sharpen your knowledge through the industry's finest array of educational programs.
5. Be inspired by compelling speakers to achieve your goals.
6. Learn new technical skills that you can put to use immediately.
7. Strengthen your leadership skills.
8. Find out how to take control of your career.
9. Network with your CPCU Society peers at special events.
10. Be energized to achieve your personal best!



The Leadership & Managerial Excellence Interest Group newsletter is published by the CPCU Society Leadership & Managerial Excellence Interest Group.

**Leadership & Managerial Excellence Interest Group**  
<http://leadershipmanagerialexcellence.cpcusociety.org>

**Chair**

Laura M. Kelly, CPCU, AIC, AIS, ARe, MLIS, ASQ, CQIA  
Goldberg Segalla LLP  
Email: [lkelly@goldbergsegalla.com](mailto:lkelly@goldbergsegalla.com)

**Co-Editor**

Janice Hendricks, CPCU  
State Farm  
Email: [janice.hendricks.gsfn@statefarm.com](mailto:janice.hendricks.gsfn@statefarm.com)

**Co-Editor**

Sandra L. Jones, CPCU, CLU, ChFC  
State Farm  
Email: [sandy.jones.coj@statefarm.com](mailto:sandy.jones.coj@statefarm.com)

**CPCU Society**

720 Providence Road  
Malvern, PA 19355  
(800) 932-CPCU (2728)  
[www.cpcusociety.org](http://www.cpcusociety.org)

**Director of Program Content and Interest Groups**  
John Kelly, CPCU, AIS

**Managing Editor**  
Mary Friedberg

**Associate Editor**  
Carole Roinestad

**Design/Production Manager**  
Joan A. Satchell

Statements of fact and opinion are the responsibility of the authors alone and do not imply an opinion on the part of officers, individual members, or staff of the CPCU Society.

© 2011 CPCU Society

