

## Message from the Chair

by Michael J. Jagadich, CPCU, FMA, AIM, AIC, ASC



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**Author's note:** The short, all-purpose name of International Organization for Standardization is ISO. Derived from the Greek isos, meaning "equal," its founders chose this short form to avoid differing acronyms in various languages, for example, IOS in English but OIN in French (Organisation internationale de normalisation).

### Quality Programs 101 ... Understanding Your Options

Lately there seems to be quite a bit of talk and numerous articles in the media and professional publications on various quality programs. But what's what? And what program is best for you and your organization? To help provide some clarity, I'd like to provide a brief overview of some of the major players in the quality arena.

The major quality measurement programs are the Baldrige Criteria for Performance Excellence, ISO 9000 and Six Sigma. Each of these programs offers a different focus in helping organizations improve performance

and increase customer satisfaction. So what is each program's focus?

### Baldrige Criteria for Performance Excellence

- Created to help business and industry gain a competitive edge in the global market. The education version was created as a framework for understanding and improving school performance and student learning.
- Focuses on performance excellence for the entire organization through an overall management framework.
- Identifies and tracks all important organizational results — customers, products, services, finances, human resources and organizational effectiveness.
- Provides the basis for organizational assessment and the foundation for continuous improvement. The criteria have three important purposes:
  - ♦ To help improve performance practices, capabilities and results.

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- ♦ To facilitate communication and sharing of best practices information among organizations of all types.
- ♦ To serve as a tool for understanding and improving organizational performance.

## ISO 9001

- Focuses on a product/service conformity model for guaranteeing equity in the marketplace.
- Defines requirements for the Quality Management System Standard. ISO 9001 is one of the documents in the 9000 series set, which contains the actual requirements an organization must be in compliance with to become ISO 9001 registered.
- Concentrates on fixing quality system defects and product/service nonconformities by:

- ♦ A set of procedures covering all key processes in the business.
- ♦ Monitoring processes to ensure their effectiveness.
- ♦ Keeping adequate records.
- ♦ Checking output for defects, with appropriate and corrective action where necessary.
- ♦ Regularly reviewing individual processes and the quality system itself for effectiveness.
- ♦ Facilitating continual improvement.

## Six Sigma

- Focuses on measuring product quality and improving process engineering.
- Seeks to identify and remove the causes of defects and errors in manufacturing and business processes.

- Uses a set of quality management methods, including statistical methods, and creates a special infrastructure of experts within the organization ("Black Belts," "Green Belts," etc.).
- Processes and methods drive:
  - ♦ Process improvement.
  - ♦ Cost savings.
  - ♦ Customer satisfaction improvement.

These various quality programs are different, but can be compatible and work in concert with one another. Each can have an effective and productive place in your operations and management system to help you reach your quality objectives. ■

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# An Overview of Servant Leadership

by Walter G. York, CPCU, AIC, CCLA, and Gloria “Tina” York



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As the title indicates, this article is an overview of “servant leadership” as practiced and espoused from the vantage point of **Robert K. Greenleaf**, who first coined the term. According to Greenleaf, servant leadership “is an application of the philosophy of service to the practice of leadership.” In essence, servant leadership, within the context of Greenleaf’s model, is a practical approach combining “getting things done with attention to the needs of those who are getting things done.” In other words, servant leadership is “servant-hood.”

## Concept of Servant Leadership

The modern concept of servant leadership started with Robert Greenleaf, who published his seminal essay, “The Servant as Leader,” in 1970. Greenleaf described servant leadership as follows:

“It begins with the natural feeling that one wants to serve, to serve first. Then conscious choice brings one to aspire to lead. The difference manifests itself in the care taken by the servant — first to make sure that other people’s highest priority needs are being served. The best test, and difficult to administer, is: do those served grow as persons, do they grow while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants?”

The original concept of servant leadership is, in fact, thousands of years old. Chanakya (or Kautilya), the famous strategic thinker from India, wrote about servant leadership in the fourth century. In approximately 600 B.C., the Chinese sage **Lao Tzu** wrote the “Tao Te Ching,” a strategic treatise on servant leadership.

The concept of servant leadership in the West can be traced back, at least partly, to Jesus Christ, who taught his disciples, “You know that those who are regarded as rulers of the Gentiles lord it over them, and their high officials exercise authority

over them. Not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first must be slave of all. For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.” (Mark 10:42-45 NIV Version).

## Greenleaf’s Characteristics of Servant Leadership

Greenleaf’s servant leader model includes the following characteristics and is continuously improving:

- **Calling** — a servant leader has the innate behavior/desire to serve others. Servant leaders in serving others are willing to sacrifice self-interests for the sake of others and/or the community.
- **Listening** — servant leaders are excellent listeners. The trait of a servant leader is that they listen to others with an ear to uncover the will of a group or the ability to help the group to clarify that will.
- **Empathy** — servant leaders strive to “walk in others’ shoes.” They understand and empathize with the circumstances and problems of others.
- **Healing** — servant leaders have developed a remarkable appreciation for the emotional health and spirit of others. The servant leader servicing within a corporate or other industry in Greenleaf’s model is equated to a minister and/or doctor from a healing perspective. “The relationship between healing (to make whole) and servicing within the context of Servant Leadership is one’s own healing as the motivation.” (Greenleaf, *Servant Leadership*, 1977, p. 50)
- **Awareness** — servant leaders have a keen sense for what is happening around them.
- **Persuasion** — servant leaders seek to convince others to do things rather than relying on formal authority.

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- **Conceptualization** — servant leaders nurture the ability to conceptualize the world, events and possibilities.
- **Foresight** — servant leaders have an uncanny ability to anticipate future events by understanding lessons from the past.
- **Stewardship** — servant leaders often are characterized by a strong sense of stewardship. Stewardship stems from medieval times when a steward would be assigned to hone the skills and development of the young prince to prepare him for his reign.
- **Growth** — servant leaders are committed to the growth of people. The servant leader works hard to assist in the spiritual, professional and personal growth of others.
- **Building Community** — servant leaders have a strong sense of community spirit and work hard to foster it in an organization.

## Greenleaf's Leading through Serving

Servant leadership is most fully realized when everyone in the organization is committed to the concept and understands the serving role of all responsible leaders, no matter their title within the organization. Everyone comes to share in the struggles, the decisions, and the excitement of seeing the mission unfold and advance through all aspects of the organization.

Servant leadership is characterized by a belief that leadership development is an ongoing, lifelong learning process. For this reason, servant leaders commit to continual development in the aforementioned characteristics of servant leadership.

Greenleaf discusses a number of great leaders in his servant leadership books. A few of those men are **John Woolman** (an American Quaker), **Thomas Jefferson** (American president), and **Nikolai Frederick Severin Grundtvig** (Father



of the Danish Folk School). Each of these servant leaders demonstrated three different traits to accomplish their work in “wondrous ways.”

Those traits include:

- Gentle but clear and persistent persuasion.
- Knowing who they are and resolving to be their own persons and willingly accept making their way to their goal by one action at a time, with a lot of frustration along the way.
- Giving passionately and communicating faith in the worth of the people they serve and their strength to raise themselves. (Greenleaf, *Servant Leadership*, 1977, pages 42-47)

We urge you to take time in 2009 to read both of these books and visit the Greenleaf Web site ([www.greenleaf.org](http://www.greenleaf.org)). We believe your willingness to read these books with the intent to uncover the wisdom found within their pages will help you to become a servant leader and to help those that you willingly serve. ■

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# Leadership, Organizational Learning and Change Management — An Integrative Perspective

by Larry Froman, Ph.D.

**Larry Froman, Ph.D.**, is a professor of psychology at Towson University in Maryland, a consultant, an author and a lecturer. His combined academic and consulting experiences are in the fields of leadership; organizational development and change; collaborative learning; teamwork; and applied social psychology. Froman's experience as a management consultant includes serving a variety of businesses — nonprofit, educational and governmental organizations — in such areas as leadership development, organizational change, strategic planning, teamwork, conflict management, employee morale, 360-degree-performance feedback and quality improvement. He received a master's degree in social psychology and a doctorate in industrial/organizational psychology from Wayne State University.

**T**hat organizations must continually improve their performance and customer service is a governing principle of 21st century business. It is indeed a driving force that defines and differentiates those organizations that succeed and those that do not. This article will provide an integrative perspective on three key pathways leading to a culture of continuous improvement and quality management — leadership, organizational learning and effective change management.

## Leadership

The central theme to be considered here is that leaders must build effective relationships to help their organizations succeed. Such relationships depend on leaders behaving with integrity, cultivating trust and respect, communicating a shared vision, and empowering their employees with the tools to succeed.

## Integrity, Trust and Respect

Leaders must be firm and grounded in their adherence to a code of moral values.

They earn the trust of their followers by being trustworthy. They are honest, forthright, treat people with respect and are dependable. People count on their leaders to say what they mean and mean what they say. That consistency should get expressed behaviorally through “walking the talk.” Such leaders also respect different viewpoints; indeed they value and encourage diversity of ideas and debate.

Effective leaders listen and learn and use that learning to help them lead. That we count on leaders to have that steadiness of purpose grounded in core values does not preclude the need for leaders to also be flexible and adaptive to changing circumstances. In effect, we want our leaders to be both firm and flexible — grounded in ways that keep the ship steady in the face of turbulent winds, but also able to adjust the sails to adjust to changing wind flow. Moral values, trust, integrity and respect provide the rock of steadiness for leaders, but they also enable leaders to become agents of change.

## Communicating a Shared Vision

Vision is about what kind of future the stakeholders of organizations want to achieve. It is a statement of what is valued, what is worth striving for. It helps to shape and drive purposeful behaviors — behaviors that may not always be clearly defined in times of uncertainty and conflict. A key challenge for leaders and followers alike is the sometimes tenuous relationship between mission and vision.

Mission is about who we are as an organization and what we do; it defines the present. Vision, as noted, is about the future — where we want to be, for example, in the next five to 10 years. A truly shared vision built around consensus of the stakeholders will drive change in ways that might change the mission. That is, where we want to be as an organization demands that we change who we are and what we do today.

The process of crafting a meaningful vision requires a clear understanding of an organization's strengths and weaknesses. The well-known SWOT Analysis Model can be a useful conceptual tool to help organizations define their future and support organizational learning. SWOT helps organizations identify:

- S** Strengths
- W** Weaknesses
- O** Opportunities
- T** Threats

## Empowering Others to Succeed

When leaders empower their employees, they give them the tools, opportunities and authority to succeed. Leaders are secure enough to share power, and by doing so, everyone can gain power. Power need not be a zero-sum game. By sharing power, leaders can expand the capacity of leadership throughout the organization. And when the capacity of leadership is expanded, employees at any level in any job can mobilize their knowledge, skill sets, commitment and passion to positively impact performance, quality and customer service.

Empowerment can be understood and appreciated through the following model, called THRIVE:

- T** Transformational impact
- H** Through **helping**, coaching and mentoring
- R** Through **recognition** and valued **rewards**
- I** Through timely and accurate sharing of **information**
- V** Through a culture of inclusion where people have a **voice** and input into decisions
- E** Through a culture of learning, **education** and continuous improvement

Leaders can have a transformational impact on their employees and

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# Leadership, Organizational Learning and Change Management — An Integrative Perspective

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organization when they themselves or when others are given opportunities:

- To *help*, coach and mentor.
- When *recognition* and valued rewards are linked to employee behaviors that help create positive organizational outcomes.
- When employees are empowered with timely *information* to make better decisions.
- When employees are given a *voice* and have input into decisions on matters that directly affect them and where their knowledge, expertise and experience can also be considered in other levels of decision making throughout the organization.
- Where the entire organization is committed to learning, ongoing education and professional development.

Such cultures of learning position organizations to embark on pathways leading to continuous improvement.

## Organizational Learning

A culture of learning must have concrete strategies to convert the underlying positive values that reflect intent to behavioral implementation. Organizations that have the capacity for learning, adaptation and change have been characterized by renowned business strategist, MIT senior lecturer and author **Peter Senge, Ph.D.**, as having five core disciplines: personal mastery, mental models, shared vision, team learning and systems thinking.

### Personal Mastery

Personal mastery is about a shared commitment between employees and management to ongoing learning, training and professional development. It is also about shared responsibility, with employees taking the initiative and expressing their motivation (for example, to further their education on relevant course topics) and to participating in employer-sponsored training and

professional development seminars. Employers, for their part, should consider the long-term as well short-term benefits that such investment can yield. This return-on-investment approach is about making sound business decisions based on evidence-based program evaluations. These evaluations should be designed in ways that provide useful data to inform future decisions about such investments.

### Mental Models

Behaviors in organizations, as in any environment, are influenced by deeply ingrained assumptions and perceptions about the world. In the workplace, such assumptions can become integrated into day-to-day operations — eventually morphing into “standard operating procedures” (i.e., bureaucratic policies and procedures). Overly bureaucratic organizations become stifled by their own internal machinery in ways that block adaptive behaviors and much-needed change. This internal machinery can take on a life force of its own by allowing policies and procedures that at one time made sense to perpetuate into a mind-set of: “We do it this way because that’s the way it’s always been done.” These “sacred cows” need to be held up to scrutiny through such questions as:

- What were the original reasons for the policies/procedures?
- Do these reasons apply to today’s realities?
- Do the current policies/procedures make sense in light of these new realities?
- If we get rid of these sacred cows, do we have new policies/procedures to replace them?

In effect, organizations need to engage in “sacred cow hunts” to rid themselves of inefficient and outdated relics of the past. When such hunts occur, new mental models emerge that reflect learning, adaptation and change.

### Shared Vision

As noted, vision is about the future,

and when it is shared, there is abiding commitment to create this new picture of reality. A shared vision reflects deeply held values about what is important, what is worth striving for, and what the future can look like if we work hard to get there. As such, vision can inspire people to become more productive. Vision will need to take the form of “SMARTER” goals as the picture gets filled in with the details.

Such goals are:

- S** Specific
- M** Measurable
- A** Achievable
- R** Relevant
- T** Timely
- E** Evaluated
- R** Revisited and changed if necessary

### Team Learning

A team is a special kind of group that operates on a collective level. A “TEAM” means — *Together each of us can achieve more*. But for that kind of productive impact to occur, the team must learn to function effectively. For starters, the skill sets among team members should be complementary. Second, members should be committed to achieving the team goal. Third, team members should be accountable to one another, with the team as a whole accountable to the organization.

Like individuals, teams can get stuck and locked into mental models that become sacred cows, requiring team-initiated hunts. Along these lines, teams can also get locked into their perceived sense of expertise, creating illusions of invulnerability. Those illusions, when combined with conformity pressures, can create a dysfunctional decision-making environment referred to as “groupthink.” Therefore, in light of these potential warning signs, teams must be vigilant in examining their internal machinery (i.e., assumptions, norms, conformity pressures) and put in place safeguards that allow for a climate of trust, open communication, constructive feedback and healthy debate.



Such safeguards can put teams on a path of learning and productive behavior.

## Systems Thinking

Organizations can be viewed as consisting of interdependent components. A systems approach requires ongoing assessment and evaluation of how well the components (i.e., organizational structure, job descriptions, policies, procedures, etc.) are aligned with one another. For example, to what extent are the divisional and departmental units working together? To what extent are they working at cross purposes with one another? Are resources being allocated based on an overall strategic plan? Are there evaluation procedures in place to generate data and benchmarks to address these questions and provide feedback to decision makers?

Learning organizations, then, help to facilitate change based on timely and accurate information that informs decision making. They are shaped by cultures that value diverse viewpoints, healthy debate, letting go of sacred cows and an ongoing process of inquiry and evaluation.

## Change Management

Two key issues to be considered are understanding sources of resistance to change and creating a process to help

employees and management overcome those sources of resistance.

## Sources of Resistance

Two categories of resistance are as follows: psychological and organizational/systemic. Among the psychological issues to consider revolve around basic human anxieties that occur when people experience change — be it in their personal or work lives. Fear of the unknown and the fear of letting go of habits threaten our “comfort zones” — those behaviors that have been rewarding to us in the past. And, as behavioral psychology research has shown, people tend to repeat those behaviors that lead to “comfort” and other types of rewards.

On an organizational/systemic level (see former discussion of mental models), the so-called sacred cows that emerged and intensified as the rigid aspects of the bureaucracy took hold, can present formidable barriers to change. Put another way, rather than being the servant of change, the organizational structure (i.e., bureaucratic system) takes charge and becomes the master. Consequently, opportunities for much-needed change get turned aside if they don’t fit into the existing sacred cow pattern of the organizational structure. This dysfunctional pattern over time can be demoralizing for innovative and creative employees, visionary leaders and

others who had hoped to change the system.

## Overcoming Sources of Resistance to Change

The complexities of overcoming these sources of resistance are formidable and require a level of analysis beyond the scope of this article. In broad terms, however, what the already discussed concepts suggest is a carefully thought out strategy that addresses both the psychological and systemic categories. However, as is often the case with categories, they can be artificial and not reflect the actual realities people face in their organizations. Typically, the realities of organizational behavior often reflect an interdependent mix of the psychological with the systemic. For example, how employees perceive changes in leadership, policies, technology and organizational structure define their reality. And those perceptions may or may not be aligned with those of management and other stakeholders. Thus, understanding the reasons for lack of alignment on both a psychological and systemic level can be a useful information-gathering tool to overcome sources of resistance to change.

The above discussion also suggests the importance of leadership and organizational learning in creating a more receptive climate for change. Leaders who act with integrity, who build trust, who treat people with respect, and who empower their employees by providing them with opportunities and the tools to succeed will be more effective change agents than leaders who do not possess those qualities. A learning organization that invests in ongoing training and professional development; that has accountability mechanisms such as sacred cow hunts; that creates “buy-in” to a shared vision; that supports teamwork, collaboration and healthy debate; and that integrates data and other benchmarks to track results will be better positioned to navigate the challenges and complexities of change. ■



# A Journey to Organization Excellence

## *Using the Baldrige Criteria for Performance Excellence to Achieve World-Class Results*

by Marty Stephens

**Marty Stephens** is the manager of the Maryland Performance Excellence Awards (MPEA) program at the University of Maryland in College Park, Md. Visit MPEA's Web site at [www.mpea.umd.edu](http://www.mpea.umd.edu) or send an e-mail to [martys@umd.edu](mailto:martys@umd.edu).

**A**re you looking for a better way to run your organization, to help your organization get better faster, and to get a cost-effective way to gain an outside perspective on your organization's strengths and opportunities for improvement? Do you want to learn how to use the management framework that is fast becoming the global standard for organizational excellence and helping organizations achieve world-class results?

Your answer may be the Baldrige Criteria for Performance Excellence, a management framework that has been around for 20 years, is updated annually to reflect changes in the business environment, and is adaptive to any organization — no matter its size, industry, number of sites or budget. And it is free!

Created by an act of Congress, the Malcolm Baldrige National Quality Awards Program was established in 1987 to recognize organizations that practice effective quality management and, as a result, make significant improvement in the quality of their goods and services. Since that time, nearly 40 states have created statewide programs in which awards are given, organizations are trained to implement the Baldrige Criteria, and best practices are shared through networking, user groups, meetings and conferences.

The Baldrige Criteria are the basis for conducting organizational self-assessments, for making awards, and for giving feedback to applicants in the awards process. They can be used to help improve organizational performance practices, capabilities and

results; to facilitate communication and sharing of best practices among organizations of all types; and to serve as a working tool for understanding and managing performance and for guiding organizational planning and opportunities for learning.

### Management Model

The Baldrige Criteria consider the seven integrated categories of: Leadership; Strategic Planning; Customer and Market Focus; Measurement, Analysis and Knowledge Management; Workforce Focus; Process Management; and the all-important Results. This is a model — not a quality procedure, tool or technique — that considers all aspects of running an organization. It provides a framework for improvement without being prescriptive. It is not a complex model, but one that asks you to address over 200 questions that ask “what” you do and “how” you do it in a systematic way. It is a data-driven model that links systematic process to measurable results.

The Criteria are based upon the core values of visionary leadership; customer-driven excellence; organizational and personal learning; valuing workforce and partners; agility; focus on the future; managing for innovation; management by fact; social responsibility; focus on results and creating value; and a systems perspective. These values are embedded in the systematic processes that yield performance results. If your organization values these management principles, the Baldrige Criteria may be your road map to excellence in today's competitive marketplace.

### Getting Started

The best way to begin using the Baldrige Criteria is to write your Organizational Profile, a five-page document that addresses your organizational environment and relationships, challenges and advantages, and performance improvement system. This profile can be used as a self-assessment



or as the beginning of an application to a state or national award.

You may also download the “Are We Making Progress” questionnaire from <http://www.quality.nist.gov>, administer it to your employees and leaders, and compare the perceptions of your staff versus the leadership.

To best learn the Criteria, you can receive training as an examiner in a state or national program and then assess an application individually and as a team member, and establish a network with other professionals interested in continuous improvement. You may also attend workshops and conferences to jumpstart your learning.

### Get Involved Today

To learn about the Baldrige Criteria and to see if it is the best management framework for your organization, visit <http://www.baldrigepe.com> to find a program in your state. The “Criteria for Performance Excellence” is a free publication available through the state and national awards program and can be downloaded from the Baldrige Web site. ■



# Avoid E&O Exposure and Uncover Hidden Profits — Use a Checklist!

by David Edward Hulcher



**David Edward Hulcher** is director of agency E&O risk management for the Professional Liability Program of the Independent Insurance Agents and Brokers of America's for-profit subsidiary, Big "I" Advantage Inc. He is focused on enhancing the risk management activities for the Professional Liability Program, including the development of loss control information and tools to assist agents not only avoid E&O claims but improve their business practices and procedures in general. Prior to joining Big "I" Advantage Inc., Hulcher worked as a sales executive in the commercial lines department of the CIMA Companies Inc.

**I**t's safe to say that no agency wants to be involved in an E&O claim and all agencies want to be more profitable. The leading claims made against insurance agents include "failure to procure coverage," "failure to identify client exposures" and "failure to recommend coverage." Using risk analysis exposure checklists can make staff less vulnerable to these types of E&O claims. Reducing an agency's E&O exposure, however, isn't the only benefit of using checklists; they can also uncover hidden profit potential. This brief article will explore the benefits of integrating the use of checklists into

your agency's procedures and some key considerations in doing so.

Strictly from an agency E&O risk management perspective, checklists can reduce exposure to both knowledge-based and procedural-based claims. Knowledge-based errors occur because of inadequate staff training, an inability to recognize client risk exposures and a general lack of familiarity with coverages available. Procedural claims result from a lack of timely action or follow-up and include a lack of thorough documentation. Using checklists provides agency staff with a tool to uncover risk exposures in a structured fashion and gives direction on the applicable coverages available to the client. Identifying potential gaps in coverage and recommending available coverages can help avoid the knowledge-based errors of "failure to identify exposure or recommend coverage."

Documentation of customer files continues to be one of the most important areas of E&O risk management. E&O claims commonly involve swearing matches pitting the customer's word against that of the agency. Agency staff may have done everything correctly, but if there is no written documentation in the file, it doesn't matter. Memories fade and staff changes over time, but documentation of customers' files should not. Using a risk analysis exposure checklist not only allows agency staff to better determine coverage needs of customers, but also serves as valuable written file documentation. Checklists can include columns for a client accepting or rejecting coverage along with a place for the customer's signature. This can also be included with the customer's proposal. Quality documentation in the customer file provides a solid foundation for your defense of an E&O claim, and may prevent claims from making it to the courtroom (or at the least may reduce the ultimate loss payment).

Using risk analysis exposure checklists can also facilitate revenue growth within the agency. Checklists can be used not only on new business accounts, but on renewals as well. They can alert producers to gaps in coverage or newly developed areas of exposure, creating opportunities to sell more coverage. This may uncover hidden revenue opportunities while decreasing the agency's vulnerability to E&O claims from failure to recommend adequate coverage. In addition, consider that identifying new exposures and making coverage recommendations may increase the customer's perception of the agency staff's professionalism. The customer will see that agency staff has a very clear and comprehensive understanding of his or her insurance needs. This can lead to greater customer loyalty and increased referrals.

The benefits of using checklists are numerous, but there are some considerations for every agency to contemplate when implementing the use of checklists into the agency's operations. First, does using a checklist increase the agency's required standard of care with its customer? Swiss Re, the preferred endorsed carrier for the Big "I" Professional Liability Program, considers using checklists a best practice for agencies. While an agent's required standard of care varies by state, using checklists as an agency best practice in itself does not necessarily establish an increased standard of care. The key is to implement a procedure for using checklists that all agency staff constantly follows.

The challenge agencies must address is whether it is practical to use risk analysis checklists with every customer. The reality is that it may be difficult to use a checklist with every customer for various reasons. The agency's procedures for using checklists should include criteria for identifying which accounts require the use of a checklist. This criteria may be based on the complexity of customer

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## Avoid E&O Exposure and Uncover Hidden Profits — Use a Checklist!

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needs, the severity of exposures or the type of transaction (new or renewal). Premium size or account commission is not an accurate method to determine on which accounts a checklist can be effective. For accounts where a checklist is not required, the agency can provide the customer with written confirmation that the agency procured the coverage requested by the customer and offer to provide a more thorough risk exposure analysis upon request.

Agencies must also consider whether to create their own checklists or to purchase checklists commercially available. While it may be tempting to create one's own checklists, it is preferable to purchase industry-standard checklists. These checklists will be thorough, current and standardized. For consistency, all employees should use the same set of checklists based on the stated predetermined criteria as outlined in an agency's procedures. Establishing a consistent pattern and practice that is adhered to by all agency staff will prove beneficial should an E&O claim arise. And remember, implementing procedures is one thing and monitoring adherence to them is another.

Using risk analysis exposure checklists can improve the quality of an agency's operations. They can reduce E&O exposure, unlock opportunities for hidden profits and build the customer's perception of professionalism. All these things will bring your agency a step closer to managerial excellence. ■

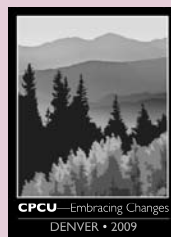
### THE LEADERSHIP & MANAGERIAL EXCELLENCE INTEREST GROUP PRESENTS

#### EMERGING ISSUES FOR TODAY'S INSURANCE PROFESSIONAL

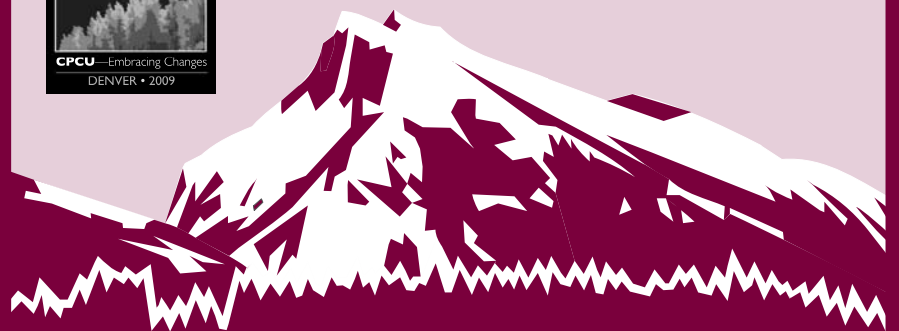
**Monday, Aug. 31, 2009 • 10 a.m.-Noon**  
**65th Annual Meeting and Seminars**  
**Denver, Colo.**

Attorney Richard J. Cohen, managing partner of Goldberg Segalla LLP, will offer best practice tips in dealing with emerging issues arising during the coverage evaluation process. Designed for all insurance professionals who are involved in that process and/or a Declaratory Judgment Action, attendees will be able to identify the most significant current developments and trends in insurance coverage; understand the impact of those developments and trends on the insurance industry; and identify best practices for resolving emerging issues.

This seminar is filed for continuing education (CE) credits. Be sure to invite your CPCU and nonCPCU colleagues and friends to attend this highly informative session with you!



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Annual Meeting and Seminars details.



# A Bad Boss Can Send You to an Early Grave

by Travis Bradberry, Ph.D.

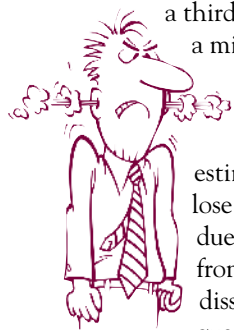


**Travis Bradberry, Ph.D.,** is the president of think tank and consultancy TalentSmart®. His new book, *Squawk! How to Stop Making Noise and Start Getting Results*, addresses the problem of seagull managers in the workplace and is published by HarperCollins.

**I**t seems there's always a steady supply of sympathy available for anyone stuck working under a bad boss. Most everyone I know has been there at one time or another, working under a tyrant who somehow manages to survive in this world without people skills. If you haven't had a boss like this, you should consider buying a lottery ticket — and I mean soon. You are that lucky.

According to a recent study published in *Human Resource Executive* magazine, a third of U.S. workers spend a minimum of 20 hours per month at work complaining about their boss. The Gallup Poll estimates U.S. corporations lose \$360 billion annually due to lost productivity from employees who are dissatisfied with — you guessed it — their boss.

And if there's but one hard truth the Gallup Polls have taught U.S. corporations in the last decade, it's that people may join companies but they will leave bosses.



In the days of a strong dollar, bulging tech bubble and robust housing market, people working for a bad boss had options. Careers were mobile and talent was in short supply. It was a snap to pack up and leave. But nowadays, things are decidedly different. Jobs are scarce and the prudent worker stays put, even if he or she is working under the worst type of boss imaginable — the seagull manager.

The roots of seagull management can be traced back to the days when “micromanager” was the worst non-expletive you could utter behind your boss's back. Managers' fear of this label grew so intense that they learned to keep their distance from employees, assuming a “good” boss is one who spends as little time as possible breathing down people's necks. And most do. They give people room to breath until the moment a problem flares up.

Then — instead of getting the facts straight and working alongside their staff to realize a viable solution — seagull managers come swooping in at the last minute, squawk orders at everybody, and deposit steaming piles of formulaic advice before abruptly taking off.

Seagull managers interact with their employees only when there's a fire to put out. Even then, they move in and out so hastily — and put so little thought into their approach — that they make bad situations worse by frustrating and alienating those who need them the most. Today, seagull managers are breeding like wildfire. As companies flatten in response to the struggling economy, they are gutting management layers and leaving behind managers with more autonomy, greater responsibility and more people to manage. That means they have less time and less accountability for focusing on the primary purpose of their job — managing people.

As it turns out, seagull managers aren't just a U.S. phenomenon. After reading a study that found employees have lower blood pressure on the days they

worked for a supervisor they think is fair, researchers from the Finnish Institute of Occupational Health in Helsinki, Finland, decided to take a closer look at this phenomenon. They followed British civil servants for a period of 15 years to see if the type of boss one works for has any impact upon long-term, physical health.

The researchers' findings cast a grave shadow upon anyone working for a seagull manager. The team from Helsinki found that seagull-type managerial behaviors lead to a much higher incidence of employee coronary heart disease. Employees working for a seagull manager were 30 percent more likely to develop coronary heart disease than those who were not. What's more, the incidence of coronary heart disease — the No. 1 killer in Western societies — was measured after the researchers had removed the influence of typical risk factors, such as age, ethnicity, marital status, educational attainment, socio-economic position, cholesterol level, obesity, hypertension, smoking, alcohol consumption and physical activity.

No one influences an employee's morale and productivity more than his or her supervisor. It's that simple. Yet, as common as this knowledge may seem, it clearly hasn't been enough to change the way that managers and organizations treat people. Few companies recognize the degree to which managers are the vessels of a company's culture, and even fewer work diligently to ensure that their vessels hold the knowledge and skills that motivate employees to perform, feel satisfied and love their jobs. The very individuals with the authority to alter the course of company culture lack the facts that would impel them to do so.

With the stoic pragmatism that one might expect from a Finnish University professor, Dr. Mika Kivimäki, the director of the study, had this to say about the study's findings, “Most people care deeply about just treatment by authorities.”

Indeed we do, Dr. Kivimäki. Indeed we do. ■

# New Interest Group Member Benefit

by CPCU Society Staff

**B**eginning Jan. 1, 2009, every Society member became entitled to benefits from every interest group for no extra fee beyond the regular annual dues, including access to their information and publications, and being able to participate in their educational programs and functions.

An Interest Group Selection Survey was e-mailed to members beginning mid-November. By responding to the survey, members could identify any of the existing 14 interest groups as being in their primary area of career interest or specialization. If you did not respond to the survey and want to take full advantage of this new member benefit, go to the newly designed interest group area of the Society's Web site to learn more about each of the interest groups and indicate your primary area of career interest. You will also see options to receive your interest group newsletters.

Currently, there are 14 interest groups: Agent & Broker; Claims; Consulting, Litigation & Expert Witness; Excess/Surplus/Specialty Lines; Information Technology; International Insurance; Leadership & Managerial Excellence (former Total Quality); Loss Control; Personal Lines; Regulatory & Legislative; Reinsurance; Risk Management; Senior Resource; and Underwriting.

As part of the Interest Group Selection Survey, members also were asked to express their interest in the following proposed new interest groups: Actuarial & Statistical; Administration & Operations; Client Services; Education, Training & Development; Finance & Accounting; Human Resources; Mergers & Acquisitions; New Designees/Young CPCUs; Nonprofits & Public Entities; Research; Sales & Marketing; and The Executive Suite.

Members who missed the Survey may update their selections on the Society's Web site or by calling the Member Resource Center at (800) 832-CPCU, option 4. Members can also order printed newsletters for nonprimary interest groups at an additional charge. ■

The **Agent & Broker Interest Group** promotes discussion of agency/brokerage issues related to production, marketing, management and effective business practices.

The **Claims Interest Group** promotes discussion of enhancing skills, increasing consumer understanding and identifying best claims settlement tools.

The **Consulting, Litigation, & Expert Witness Interest Group** promotes discussion of professional practice guidelines and excellent practice management techniques.

The **Excess/Surplus/Specialty Lines Interest Group** promotes discussion of the changes and subtleties of the specialty and non-admitted insurance marketplace.

The **Information Technology Interest Group** promotes discussion of the insurance industry's increasing use of technology and what's new in the technology sector.

The **International Insurance Interest Group** promotes discussion of the emerging business practices of today's global risk management and insurance communities.

The **Leadership & Managerial Excellence Interest Group** promotes discussion of applying the practices of continuous improvement and total quality to insurance services.

The **Loss Control Interest Group** promotes discussion of innovative techniques, applications and legislation relating to loss control issues.

The **Personal Lines Interest Group** promotes discussion of personal risk management, underwriting and marketing tools and practices.

The **Regulatory & Legislative Interest Group** promotes discussion of the rapidly changing federal and state regulatory insurance arena.

The **Reinsurance Interest Group** promotes discussion of the critical issues facing reinsurers in today's challenging global marketplace.

The **Risk Management Interest Group** promotes discussion of risk management for all CPCUs, whether or not a risk manager.

The **Senior Resource Interest Group** promotes discussion of issues meaningful to CPCUs who are retired (or planning to retire) to encourage a spirit of fellowship and community.

The **Underwriting Interest Group** promotes discussion of improving the underwriting process via sound risk selection theory and practice.



# Virtual Meetings That Work

by Kate Harper, MS, PCC



**Kate Harper, MS, PCC**, is an executive coach who leads her own leadership development and coaching company ([www.kateharper.com](http://www.kateharper.com)). Harper is a Professional Certified Coach (PCC), a Master Certified Inspired Learning Facilitator and a member of the International Coach Federation.

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For most of us, virtual meetings are a business reality. We dial in to conference calls, click in to Web meetings and participate in videoconferences. With the recent global economic downturn, travel is down and virtual meetings are up.

I've experienced firsthand the explosive growth in collaboration and communication technology that has enabled us to change the way we work. For 10 years, I helped develop methodology and software to support virtual work. For the last 11 years, I've been completely virtual — I led a virtual product development organization and then created a coaching company with partners across the U.S., all while working from home. I've witnessed

great strides in technology, but at the same time have witnessed increasing dissatisfaction with it. There's a feeling that we've lost something and life will never be as good as it was. Virtual meetings are a case in point.

Communication is the heart of virtual work. And virtual meetings are essential to team communication. Your virtual meetings can be the contractions that pump the blood that allows everything else to function. Yet, virtual meetings pose special challenges. Have you ever tried finding a time to meet with people from the West Coast, East Coast, Europe and Asia? No matter what time you choose, someone will be meeting in his or her pajamas! In a virtual meeting, as well, you also don't have the advantage of reading nonverbal cues, and there isn't the chance to build relationships informally during breaks.

Perhaps this is why most managers, team leaders and participants feel that meeting virtually will never be as good as meeting face-to-face. Many secretly read their e-mail during the meeting, text each other with side comments and leave feeling dissatisfied.

It doesn't have to be that way. "I've experienced virtual meetings that were actually more effective than any face-to-face meeting I've been in," says **Dan Kaplan**, a publishing consultant from Keene, N.H. "It's almost like when you lose one of your senses, the others have to become more developed. We created a disciplined approach to meetings, developed a set of protocols, and used tools that allow us to be more effective."

## Seven Tips for Great Virtual Meetings

I've found that the challenges of virtual meetings can actually be the impetus for creating effective and satisfying meetings that are far superior to most of the face-to-face variety. Here are seven practical tips that can help you lead great virtual meetings:

- (1) **Level the playing field** — if one person is virtual, make everyone virtual.
- (2) **Make the meeting progress visible** — forget the video camera and invest in synchronous meeting technology and a technographer.
- (3) **Determine what's best done "in vs. out" of the meeting** — say goodbye to long-winded status reporting in meetings!
- (4) **Facilitate for participation** — create a virtual conference table and poll for responses.
- (5) **Take time to build relationships** — plan time for non-work-related discussions.
- (6) **Leverage technology for preparation and follow-up** — start the momentum before the actual meeting and make it continue well after.
- (7) **If you can, sometimes meet in person.**

## Tip 1: Level the Playing Field

If you can't meet face-to-face, then the next best thing is to have as many people together as possible and the rest dialing in, right?

Wrong! Dan Kaplan describes one of the worst virtual meetings he attended. "Most of the people were meeting face-to-face and a few of us called in. They all had handouts that we didn't and were looking at a white board we couldn't see. It was as if the people on the phone were second-class citizens."

If one person is virtual, then all should be virtual. This is a great way to keep everyone engaged and build a sense of working together. Everyone should share the same audio and visual experience (for example, we all call in and look at the same docs to share a Web conference

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# Virtual Meetings That Work

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experience). Otherwise, it's too easy for those who are on the phone to feel left out and become disengaged. It seems counterintuitive — why not have at least some people face to face? I guarantee your meetings will improve if everyone shares the virtual experience. Try it.

## Tip 2: Make the Meeting Progress Visible

Recent advances in Web conferencing technology have exploded our ability to inexpensively share graphical information in real time. This greatly enhances the effectiveness of a virtual meeting by creating a shared visual focus. With Web conferencing software — for example WebEx (<http://www.webex.com>), GoToMeeting (<http://www.gotomeeting.com>) or Microsoft's LiveMeeting (<http://office.microsoft.com/en-us/livemeeting>) — you can share a presentation, brainstorm at a virtual whiteboard or share any software application.

Even then, most groups are missing a key opportunity — the use of application-sharing technology to make the meeting progress visible by capturing and sharing information online during the meeting. When discussions, decisions and action items are visibly shared, all participants have both an aural and visual sense of what is happening. It allows nonnative speakers to read as well as hear, and it supports group alignment by making things explicit and allowing misunderstandings to be seen, caught and fixed quickly.

One simple way to do this is to start up Microsoft Word, share the application and start taking notes. However, it does require that someone agree to capture information during the meeting. This requires a new role for virtual meetings, which **Bernie DeKoven**, the co-founder of The Coworking™ Institute (<http://www.coworking.com>), calls the “technographer.” Teams can become very skilled at enhancing group meetings with technography. But don't let not having a trained technographer stop you. Start by simply rotating the role of taking visible

notes around the group, and learn what works.

And what about videoconferencing or individual video cameras? In a Sept. 27, 2001, *Los Angeles Times* article entitled “Conducting Virtual Meetings,” **Lawrence J. Magid** interviewed DeKoven who asserts, “Video can actually make it harder to conduct a good virtual meeting.” Video is great for broadcasting speeches, but doesn't fulfill the promise “to add personality and subtle meaning to meetings.” There is one trend that is changing this — very low-end videoconferencing. Have a small team? Everyone can get free Skype ([www.skype.com](http://www.skype.com)) software, plug in a video camera and meet for an online video conference. This is also great for virtual 1–1s.

## Tip 3: Determine What's Best Done “In vs. Out” of the Meeting

In a virtual meeting time is precious. So what you don't do in the meeting is as important as what you do. Ask yourself: what's most effectively done in real time (synchronously) and what can be better done asynchronously outside the meeting? If you've ever tried to reach a decision via e-mail, you know that group decision making is often more effective and efficient in real time. Also, celebrating and recognizing success have more impact in the group than offline.

But often, there's one thing that uses a significant amount of meeting time that's better done elsewhere: status reporting. Do status reports asynchronously beforehand. Create an agreement to identify in the report both key accomplishments and areas that need group focus to bring to the meeting. Then use the meeting to recognize successes as well as leverage the knowledge and skills of those in the room — to align goals, build on each other's ideas and agree on action.

Best done **in** the meeting (synchronously):

- Group decision making.

- Brainstorming.
- Alignment of goals.
- Celebrations.

Best done **out** of the meeting (asynchronously):

- Planning.
- Status reports.
- Information gathering and sharing.
- Detailed editing or wordsmithing.

## Tip 4: Facilitate for Participation

Have you ever been on a teleconference and wondered if anyone would notice if you dropped out? Have you ever heard an unfamiliar voice but didn't ask, “Who is that speaking?” **Brad Power**, an independent consultant and facilitator for the Star Alliance, a coalition of airlines from across the globe, says, “Facilitation is the key to effective virtual meetings. People from different cultures participate differently in virtual meetings, and nonnative speakers may be less inclined to speak up.”

Always start a meeting by introducing everyone in the meeting and having each person speak his or her name. Then, ask people to identify themselves every time they speak. “This is Joe in San Francisco speaking. I wanted to add ...”

- **Create a virtual conference table.**

**Lisa Kimball**, founder of GroupJazz ([www.groupjazz.com](http://www.groupjazz.com)), a pioneer in creating online communities, recommends creating a virtual conference table as a visual tool for sensing the entire group. At the beginning of each meeting, have attendees draw a circle on a piece of paper and put names around the clock face. Kate is at 1 o'clock, John at 2 o'clock, etc.

If you meet regularly with the same group, create a permanent version.

**Tom Kunz**, a global finance manager for Shell Chemical LP and an expert in building networks (virtual teams) at Royal Dutch Shell, created a “people



wheel” for the Shell Chemicals Value Network. The wheel is a graphic with each person’s picture around a circle. At each meeting the team kept the wheel visible and used it to call on individuals — going around the “table” to make sure everyone is heard and no one is forgotten. There is something powerful about connecting with a person’s picture when you can’t see them live.

- **Ask for responses.**

In a virtual meeting, it’s not possible to read body language to tell who agrees or who disagrees but is not talking. Perhaps someone has more to say but doesn’t get a chance. However, this is an opportunity to make clear what’s often incorrectly assumed during a face-to-face meeting. At key points during a discussion, call on individuals and ask what they are thinking. In addition, pay attention to who has not spoken recently and solicit input from those who are quiet. For many groups there is an unspoken assumption that silence means acceptance. Don’t assume. It only takes a minute to check.

- **Facilitate between meetings.**

Both Tom Kunz and Brad Power believe that great facilitation begins between meetings. “I had a personal relationship with each member,” says Kunz. “It allowed me to work issues with individuals and bring the right things to the meeting.” Power says, “By working with individuals between meetings, I had a good idea of how each person felt on the major issues, and could call on people when I knew they weren’t speaking up.”

## Tip 5: Take Time to Build Relationships

Virtual meetings don’t allow for the same hallway conversations or break-time chatting that allows us to get to know each other. Nor do they allow for the same visual clues that give us a level of comfort when working with someone we don’t know. Groups that work virtually need to plan time in the meetings to build relationships.

One way to do this is to talk about topics not directly related to work but interesting to members. The Shell Chemicals Value Network, a virtual team with members in Houston, London, Singapore, the Netherlands and Boston, started meetings with a personal check-in question. An example is: “Who was your favorite teacher and why?” People got to know a little more about each other and created connections without being face-to-face.

At Sun Microsystems, **Margaret Schroeder’s** customer service strategy team consists of people from five different countries. They often start a meeting discussing what is happening in each country to learn more about each other and other cultures. “We happened to be meeting during the first reports of the Sept. 11 tragedy, and had a chance to view it from the perspective of each of the countries. It was a very moving experience.”

## Tip 6: Leverage Technology for Preparation and Follow-Up

We tend to think of a meeting simply as the real-time interaction between participants. This is like having a TV without the TV guide and DVR. The TV guide enables us to plan and the DVR enables us to capture a program for later viewing (or to enjoy again). You can extend the effectiveness of your virtual meetings by sharing planning information beforehand and sharing results after the meeting.

- **Before the Meeting — prepare.**

“The best meetings happen when people understand and share an interest in the purpose of the meeting. They also know their role - what they can offer and what they will take away. And they trust that their time will be well spent,” says Tom Kunz.

Enable participants to come prepared. Before the meeting communicate the purpose, expected outcomes, required and invited attendees, and the agenda. Have any presentations or background information available in advance.

Use technology to create a persistent virtual meeting center. Create a shared space or a team wiki for posting documents, agendas and meetings notes. You can also include info about team members. If you don’t have access to a shared space, use e-mail to distribute documents in advance. But technology alone is not enough. It takes discipline to get meeting attendees to prepare.

If you meet regularly with a group, one way to support the behavior is to create a specific agreement with others. Ask the group: Would a preview of information be valuable? If they say yes, agree on what kinds of information should be shared. You also need to agree on how far in advance to distribute the material to allow them sufficient preparation time.

- **Don’t hold a meeting when there is no real purpose.**

Even if it’s a tradition, such as a weekly project meeting, a meeting should be canceled if there is nothing that needs to be discussed or if the required people cannot attend.

- **After the meeting — capture results.**

Take notes during the meeting and publish the notes, a summary of actions, decisions and accomplishments. This enables those who were not able to attend to catch up, allows agreements to be followed up on and captures the context for decisions. At Shell Chemical, Tom Kunz’s Value Network posted the weekly meeting notes in

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## Virtual Meetings That Work

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its online team room. "I found posting the notes to be invaluable to me as a leader. It enabled me to keep track of what was going on, and it built trust in the team that they would be informed whether or not they were able to attend the meeting."

Capture results in the same space as the meeting preparation with copies or links to all the material referenced in the meeting. Nearly all conference tools allow you save a recording of the meeting for later playback. Still, be sure to create a summary of the results, including key accomplishments, action items and decisions. It's the synthesis that makes the knowledge useful, allowing a reader to quickly get a high-level overview and decide whether or not to delve deeper.

### Tip 7: If Possible, Sometimes Meet in Person

Let's face it, there is nothing like the energy you get from being physically

together with a group that is working toward a shared goal. It's hard to beat the relationships you can build over a shared meal. So, if you can, plan to occasionally meet in person. Make these special occasions, including celebration and time for nonwork-related fun, in addition to the hard work. And if you simply can't ever meet in person — take time now and then to have a virtual meeting geared to celebration and fun.

### Conclusion

As a leader and meeting organizer, my goal is to conduct meetings that are purposeful, results-oriented, productive and satisfying to human beings! Virtual meetings do not need to be a necessary evil. In this article I've tried to present practical tips and techniques that allow you to leverage their unique characteristics to create meetings that are as good as (or perhaps better!) than your face-to-face meetings. I invite you to try some of these ideas to create virtual meetings that work for you. ■

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

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