

## Employee Engagement in These Difficult Economic Times

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



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One important leadership responsibility that has become even more critical in our current economic times is employee engagement.

The recent downturn in the economy has resulted in layoffs, reduced or no salary increases and bonuses, and a general hunkering down of employees to "stay under the radar." All of this has resulted in deteriorating attitudes and fewer personnel to achieve the results needed to not only expand but to also just survive.

A key to this survival, and if you're lucky expansion, is engaged employees. Engaged employees tend to be happier employees, which is reflected in their work and ultimately, the bottom line.

Engaged employees find that their work and their interaction with leadership, co-workers and customers are more rewarding. The result is better service and achieved results. And all of this leads to better customer relations, increased brand awareness and improved outcomes.

So, now that we have established that engaged employees can better help us achieve our goals, what is an "engaged employee"?

If you Google "employee engagement," you get 1,930,000 results — with that number growing by the hour. Many of the definitions can be summarized by, "a worker who is fully involved in, and enthusiastic about, his or her job to the point where he or she acts in a way that furthers the organization's interests and success." That's simple enough, but how do you get employees engaged?

A generalized list of things you can do to engage employees is:

- Create a clear picture of the organization's direction, mission and vision — and the tactics to get there. Do your employees know the organizational objectives?
- Develop a clear line of sight between employee performance and company

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# Employee Engagement in These Difficult Economic Times

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performance. Do employees understand how their work affects the bottom line?

- Keep lines of communications open. Does everyone know what's going on and why?
- Involve employees in decision making. Do they have a say in their work?
- Provide clarity on job expectations, performance and areas of improvement. Do they know where they stand relative to expectations?
- Provide constant interaction. Do they see and interact with you daily?
- Treat everyone fairly and equitably throughout the organization. Do they perceive favorites?
- Get to know your employees personally as well as professionally. Do they feel you really care about them?
- Obtain employees' feedback on your performance. How do they feel you are performing?
- Recognize and reward exceptional performance. Do employees feel they are rewarded for extra effort?
- Show employees that you value them and their efforts. Do they receive routine thank yous?

- Develop trust and integrity. Do you communicate the reality and true facts regarding situations and issues?

These seem like a lot of things to do, but many are routine actions that we should all be aware of and perform on a daily basis — if we are truly upholding the obligations of being leaders.

Four good books on this subject are: *The Essential Guide to Employee Engagement* by **Sarah Cook**; and *First, Break All the Rules*; *Now, Discover Your Strengths*; and *Go Put Your Strengths to Work* by **Marcus Buckingham**. They provide good insight into how an employee's actions or lack of actions can impact engagement. ■

# Sharpen Your Saw — Tips to Achieve Work-Life Balance in 2010

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



**Laura M. Kelly, CPCU, AIC, AIS, 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 16 years in the insurance industry in roles as a claims adjuster, claims supervisor and litigation manager. She is chair-elect of the Leadership & Managerial Excellence Interest Group Committee and secretary of the CPCU Society's Northeastern New York Chapter, among other leadership roles. Kelly is also an active member of the American Society for Quality.

Over the past year, I have had the privilege of working with the CPCU Society's only female past presidents — **Anita Z. Bourke, CPCU, CPIW, Betsey L. Brewer, CPCU, Marsha Egan, CPCU, CPIW, PCC, and Millicent W. Workman, CPCU, CRIS** — to develop The Women's Forum seminar program and webinar series.

In January 2010, the webinar series opened with Betsey Brewer and Marsha Egan discussing their own personal challenges and experiences and offering tips showing how anyone can achieve or improve life balance.

Life balance is personal, and what constitutes balance varies from person to person. In addition, what we consider as balanced will likely change at different times in our lives. Regardless, balancing work with family and personal life is a challenge that men and women alike struggle with on a daily basis.

Everyone experiences the dilemma of how to manage the valuable — but limited — resource of time to fulfill all of our commitments and responsibilities. We have all felt at one time or another that there is simply not enough time in the day. This article will recap five practical tips that I learned during the January webinar that may help you strike a balance in your life.

## You Are in Control (Believe It or Not!)

You must take the initiative to manage your time and set boundaries, or your time will be managed and boundaries

will be set for you. To truly be in balance, you must dedicate time and energy to all aspects of your life — family, health, work, leisure, personal development and anything that is important to you. No one other than you can decide how much time and effort should be allocated to each area.

When you are in control and balanced, you will be able to focus clearly and dedicate more energy to the specific task at hand. In contrast, when you are overwhelmed by too many responsibilities, you may feel paralyzed and unable to accomplish any task, despite your best intentions. Develop a list of the things that you must do and those that you want to do; then prioritize them and set time boundaries for each one to start regaining control of your life.

## Just Do It

Now that you have decided to reclaim control, just do it! You have made a personal commitment to achieve greater harmony in your life, but it is not necessary to announce your intentions to everyone around you. At times, you will struggle to stay within the boundaries you have set, and you should expect that there will be occasional setbacks. Although you may not be able to avoid these setbacks, you can learn to manage them. There will be times that you must work longer hours to complete projects, meet deadlines or achieve your career goals.

In spite of that, remember to set aside time for your family and yourself, and resist the urge to work during that time. Keep in mind that most employers do not expect you to work 24 hours a day, seven days a week. Likewise, there will be family commitments and personal responsibilities that will take time away from work. You should be prepared to make up that time and always give 100 percent when you are at the office. The key to managing

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# Sharpen Your Saw — Tips to Achieve Work-Life Balance in 2010

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work and life is to be fair to yourself, your family and your employer.

## You Don't Have to Say No

All of us have struggled with the challenge of how to respond when we are asked to spearhead a project at the office or lend assistance at our child's school when we are already juggling too much. Saying "yes" out of a sense of obligation may cause you to spread yourself too thin. Saying "no" may cause you to be overlooked for future opportunities. Consider saying "not yet" as an option.

You may be able to tackle a new project or responsibility after you complete one that you are working on currently. If that is not possible, then you may be able to find someone who can help in your place. Chances are that your offer to help in the future, or locate someone who can take on the project, will still be appreciated.

Finally, keep in mind that, if necessary, it is better to say "no" to an additional project than to compromise doing your best on it or other high priority tasks. Although you may feel like you are the only one able to take it on, there

are often other individuals that are just as capable. Saying "yes" at the expense of other aspects of your job or personal life will likely cause frustration and disappointment.

## Step Out of Your Cocoon

It can be easy to get lost in the whirlwind of our day-to-day activities, focusing only on what directly affects us while tuning out everything else. If you have been consistently working long days at the office and still taking work home, while allowing yourself little time for personal enjoyment or leisure, then you may find yourself out of touch with friends, family and basic current world events.

Have you read a book or watched a movie recently? Do you keep up with the news? Can you carry on a conversation that is not related to work? If you answered "no" to those questions, then it may be time to step back into the world around you. In order to do so, you must make the conscious decision to slow down and refamiliarize yourself with the important qualities of a well-balanced life.

*You must take the initiative to manage your time and set boundaries, or your time will be managed and boundaries will be set for you. To truly be in balance, you must dedicate time and energy to all aspects of your life ...*

## Understand What Motivates You

What motivates you to do all that you do every day? You should get enjoyment and a sense of accomplishment from your work, as well as satisfaction in your personal life. When you are successfully achieving things that are truly important to you, each accomplishment will be

more meaningful, and you will feel more in control of the balance in your life.

It is also important to reassess where you are and what you are doing from time to time. If a change is needed, then develop a revised plan to start working on things that have become more important and that you enjoy.

Overall, life balance does not happen without some effort, and what defines balance is different for each of us. Once you recognize what your priorities are and set boundaries on your time for each of them, you will find yourself on the way to restoring harmony in all aspects of your life. ■



# The Convincing Side of Change

by Marsha D. Egan, CPCU, PCC



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**Editor's note:** This article appeared on June 10, 2009, in "The Glass Hammer," an online community designed for women executives in financial services, law and business. It is reprinted with permission of the author. © Marsha D. Egan, CPCU, PCC. The Egan Group Inc.

**S**truggling with people resisting making the changes you know you need to make in your organization or group? Don't know how to get buy-in from people so that you can change things for the better? Challenged by an undercurrent of resistance to your attempts to move your organization forward?

Have you ever tried to change anyone? Everyone knows how difficult it is to change their spouses. (Ever tried it? Not a pretty sight!) Even more, have you ever tried to change something about yourself? Not an easy task, is it?! Just think of those failed New Year's resolutions. It takes a lot of effort and concentration to change even small things.

So, why would it be any easier to change things in a business or community organization?

I'll never forget the time in my early years in corporate America when I had to make some changes with our group. Piece o' cake, I thought ... so, I just held a quick meeting, told everyone what we were changing and dismissed 'em. Like I said, piece o' cake.

**Not.**

In checking on the new change a few days later, guess what? No one was doing it. Hmmm. What went wrong here? Didn't they understand me? Even worse, did they disobey me?

When I got up the gumption to ask, I was met with shoulder shrugs. Then one brave soul whispered, "We were afraid it would eliminate our jobs."

I was taken aback. It wasn't going to eliminate their jobs; it was going to make their jobs better! After I convinced them of that, we started to make headway. Geessshhh. It took me a long time to realize that getting folks and processes to change isn't about tasks. It is about something else.

Managing change is not as difficult as you might think. But it is different.

Rather than focus on whether the change is right or not, we need to take it a step further. We need to make sure that the people affected by the change understand why it is right and how it will impact them. Unfortunately, this piece is often overlooked by the changemakers. And it could be the most important part.

Because without buy-in, there is no commitment. Without commitment, the change could fail. This can happen to even the most appropriate, the most perfect solutions. If the affected people don't buy in, your chances of making the change work will be reduced.

So, how do we promote positive change in our organizations?

I'd like to suggest that you shift your thinking about making change from that of being a task to that of being a marketing and sales effort. (Note: We're not talking about the decision to make the change; we're talking about implementing the change after it has been decided. Big difference.)

By embracing the idea that implementing a change is really about convincing all the stakeholders to buy in, we can now move forward to exactly what that means.

I believe that it means a communication plan. By planning for and communicating the details and benefits of the change, you speed up the commitment. This means looking at each affected position (or person) and figuring out how specifically the change will produce benefit, and also what the concerns and fears may be. As an example, someone in the sales department may be impacted differently than someone in shipping and receiving. By looking at positions from the viewpoint of the person(s) in those positions, you can better craft the right

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# The Convincing Side of Change

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way(s) to communicate the benefits of the change.

Once you've established the "sales points" to gain buy-in to the change, the next step is to come up with a plan that will work. The more complex the change, the more elaborate the plan. Any and all types of communications can be used — CEO letter, newsletters, e-mails, small-group meetings, large meetings, focus groups, managers sharing "talking points," videos, recorded audio messages ... creativity is a benefit here!

Once you have that in place, implement it. Then listen closely for feedback. People need a chance to ask questions, share concerns and provide ideas. Be sure to provide forums for people to respond. Who knows, what you started could morph to something even better through feedback and ideas for improvement!

The biggest challenge here is to do it. Not giving attention to the actual selling of the change could be one of the most serious errors in getting that great change implemented. And, unfortunately, we see this happening all too often.

Change is here to stay. The groups who know how to embrace positive change faster will have an edge. That means getting the buy-in from everyone involved, and as quickly as possible. Perhaps you didn't realize how much selling is involved in leadership. Are you ready to sell? ■



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You can view articles by year of publication or in alphabetical order by title. Dive in to explore a wealth of archived information.

# Managing a Remote Workforce

by Laura Erskine, Ph.D., and James R. Jones, CPCU, MBA, ARM, AIC, AIS



**Laura Erskine, Ph.D.**, is an assistant professor at Illinois State University (ISU) whose teaching interests are in the area of organizational behavior and leadership.



**James R. Jones, CPCU, MBA, ARM, AIC, AIS**, is executive director of the Katie School of Insurance and Financial Services at Illinois State University (ISU).

In the expanded and updated edition of his book *The World is Flat: A Brief History of the Twenty-First Century* (Farrar, Straus, and Giroux, 2006), **Thomas L. Friedman** opens with a discussion of the changes that are occurring in what he calls Globalization 3.0. In this era, the world is shrinking and empowerment is surging. Remote work and distributed operations are a critical component of Globalization 3.0.

The Dieringer Research Group Inc., a firm that provides national and international marketing research services to both business-to-consumer and business-to-business clients, conducts an annual survey assessing the number of telecommuters among working Americans. Data from the 2009 survey (covering the year 2008) shows that almost 34 million adults telecommute at least once per month. This is almost 30 percent higher than in 2005. Perhaps more interesting is the increase in working adults who telecommute almost every day. This has increased more than 10 percent since 2005, to total almost 14 million Americans in 2008. See Figure 1.

There are several reasons for these increases, including advances in technology, increased acceptance by employers and attempts to comply with the Americans with Disabilities Act.

Regardless of the reason, organizations are using virtual work to break down boundaries and connect employees.

The insurance industry, as an industry of knowledge workers, has engaged in remote-work arrangements and is well-positioned to continue to take advantage of flexible-work arrangements to obtain the best talent, through the most efficient means, with enhanced customer satisfaction and bottom-line results. One case in point is Midwest Family Mutual.

## Midwest Family Mutual

In 2003, Midwest Family Mutual, a 120-year-old company headquartered in Plymouth, Minn., and writing business throughout the Midwest, began its “Work from Home” initiative. This initiative involved building telecommuting arrangements so that employees could work from home all over the Midwest.

By 2008, the company had sold its headquarters building, purchased a smaller one for the skeletal staff remaining at its headquarters and reported the following results:

- Improved ability to source talent from a much broader geographic area.
- Increased customer satisfaction by increased responsiveness, even on harsh winter days.

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**Figure 1 — Frequency of Telecommuters in the US**

	Number of US Adults 2008	Number of US Adults 2005	Change
Telecommute at least once per month	33.7 million	26.1 million	+ 29%
Telecommute at least once per week	24.2 million	22.2 million	+ 9%
Telecommute almost every day	13.5 million	12.2 million	+ 11%

**Source:** The Dieringer Research Group Inc., February 2009

# Managing a Remote Workforce

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- Growth in revenue by 62 percent and policy surplus reserves by 100 percent.
- Improved employee satisfaction.
- Decrease in its expense ratio by 7.6 percent.

Furthermore, in permitting this telecommuting arrangement for workers, Midwest was able to green its operations. It calculated that:

- Employees burned 25,000 fewer gallons of fuel per year.
- The company reduced its annual electricity consumption 63 percent and natural gas consumption by 76 percent.
- The company used 65 percent less paper with the implementation of extensive electronic notification processes.

Although this is a fairly dramatic example, many insurance organizations across the country have introduced telecommuting efforts successfully, although on a relatively smaller scale.

## Managerial Tools

In this new context of a remote workforce, managers must develop skills in a number of areas. Two areas that are important and are likely to be quite different in an era of remote subordinates are relationship development and performance appraisal.

## Relationship Development

Although many leaders may not be used to having conversations with employees that go beyond the boundaries of the task at hand, the results of making a personal connection can be dramatic. Something as simple as a follow-up e-mail praising an employee for a job well done, asking an employee's opinion on a pending decision or asking how an employee's weekend went can tighten bonds. Advances in technology allow organizations to use discussion boards or blogs that allow people to introduce themselves and share more than their job-related information.

Online social networking becomes an important conduit for building relationships. While travel can be expensive and time-consuming, leaders must also create opportunities for face-to-face interaction. Getting together once or twice a year pays long-term dividends in terms of organizational commitment, satisfaction and performance.



## Performance Evaluation

There is much research that shows performance may actually increase for employees who work remotely. There are several possible reasons. First, employees are able to work in blocks of uninterrupted time. Second, employees are very familiar with exchanging information with employees and customers over e-mail. Finally, these employees can avoid some of the personal distractions that can distract people from work.

Critical to high performance, however, is the process of receiving feedback. Whether this feedback is project-based or on a formal schedule, employees have to know how they are doing in order to perform at their best. In this vein, it is imperative for managers to

establish clear, measurable goals that are understood by both leaders and followers and monitor these goals on a regular basis. Perhaps more important is the process of evaluation. Because managers can no longer see what employees are doing at any given time, these managers must evaluate outcomes rather than "attendance."

## Survey

As part of the research to help develop solutions and promote learning in this area, we ask readers and other interested parties to complete a survey.

By completing the survey you will be given a copy of the completed survey results. It will also help us in providing information in future newsletters and determining how the insurance industry compares with the national workforce.

The URL to complete the survey is: <https://survey.lilt.ilstu.edu/TakeSurvey.aspx?SurveyID=72K23972>.

We thank you in advance for your cooperation. ■



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**Sunday, Sept. 28, 2010 • 2:45–4:45 p.m.**

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**Monday, Sept. 27, 2010 • 1:30–5:10 p.m.**

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# Build Best Bosses — Musings about Leadership

by Ian Cook, CSP

**Ian Cook, CSP**, is an experienced presenter, group facilitator and executive coach. He is the co-founder of Fulcrum Associates Inc., and his advice to management is both thought-provoking and practical. His passionate message is clear: "Superior results occur when individual employees accept personal accountability for their own goals, priorities, performance, attitudes and how they choose to work with others. And, while it is mostly up to the individual to find job satisfaction, managers can adopt proven leadership approaches to create an environment where people choose to excel." Cook earned a master's degree in human resources management from Cornell University.

**Editor's note:** The CPCU Society has been given permission to reprint Ian Cook's material on its Web site and in its newsletters and are proud to do so. The following two posts to his Build Best Bosses blog, <http://buildbestbosses.com/>, will likely stimulate ideas in the minds of our Leadership & Managerial Excellence Interest Group newsletter readers.

## True Leaders Leave a Huge Hole

April 19, 2010

I was struck by a local news item in *The Washington Post* on **Brian Betts**, a model middle school principal who was found gunned down in his home. While the story obviously includes the murder aspect, I was touched by the leadership angle.

### Rising to a Challenge

Here was a white man who took over a school that was struggling in a lower income community that is predominantly African-American and Hispanic. Furthermore, he talked openly with parents and students about it.

### Open to Innovative Ideas

He abolished recesses, believing that the time could be better used for instruction. When a group of graduating eighth graders proposed that he create a Grade 9 in the school so they could stay under his tutelage for one more year, he listened and invited them to pitch the idea to the Washington, D.C., School Chancellor; they won both of them over for not only a Grade 9 but also a Grade 10.

### Resilient

Undaunted by first-year academic test scores that were disappointing, Betts kept working with his staff, encouraging them to come up with ways to raise the results.

### Operating from Deeply Held Beliefs and Values

He did not accept the prevailing wisdom that you can't change academic achievement in the midst of poverty and broken families. Rather, he held himself and his staff responsible for changing the student results.

### Leading by Example

He cooked dinners for his students, tracked their progress and admonished them when they didn't do their homework. Most mornings would find Betts out in front of the school, literally

hugging arriving students, encouraging them along and catching a few moments of conversation with parents who dropped them off.

But most of all, in two short years, Brian Betts has left a legacy. Here's how we know.

- "Every time he saw me, I was one-third his. I was a little immature. He straightened me out. He kept in my hair about everything when I did something wrong." (Current student)
- "The worse the students were, the more he wanted to teach them. It was all he talked about." (Colleague)
- "I can't explain the kind of impact this guy had on my life." (Former student)
- "He watched out for the children and everything that didn't look right — drugs, guns, violence." (Parent)
- "He will be hard to replace, but in less than two years, he has set a standard for learning at Shaw that will last a long time." (*The Washington Post* education columnist)

Brian Betts reminds us of what leadership looks like when it rocks. Imagine what it would be like if just a quarter of our leaders were like Brian Betts!

## A Gap in Your Senior Leadership Bench Strength

April 12, 2010

The baby boomer cohort (commonly accepted age range, 46-64) is the proverbial pig-in-the-python, demographically speaking. Economists raise the alarm of a looming shortage of workers when the "pig" has passed on through. But is this true for executive and senior leaders? There is no shortage of warm bodies to move up to the C suite. But, says a joint study by Pearson and Executive Development Associates, unless employers start to act now, there will be a shortage of people who are fully prepared to operate at an executive level.



Entitled “2009/2010 Trends in Executive Development,” the study reveals a mixed picture with respect to those managers who show general potential to move into the top level over the next three to five years. On the plus side, they have high integrity, ability to deliver results and manage multiple operational priorities, and strong technical skills and knowledge.

There is a serious gap, current senior executives surveyed said, in two critical areas:

- **Critical Thinking** — strategic perspective, ability to create a vision, a system understanding of the enterprise, ability to shift back and forth from big-picture thinking to operational and tactical issues.
- **Motivating and Influencing Others** — leading change, inspiring and engaging employees.

These both involve complex constellations of competencies, the first cognitive and the second emotional/relational. They take time to develop.

Here are three things you can start doing immediately:

- Put a comprehensive leadership development program and process in place. This includes combining formal and informal on-the-job development, coaching and training. (See my April 8, 2010, blog post for more on this.) As well, it calls for some form of leadership development pipeline and succession strategy that feeds ready talent onto your future executive bench.
- Give your high potential managers real opportunities to tackle the kinds of business issues that are fuzzy, with many nonquantifiable variables and with no clearly superior solution. Whether they succeed, fail or do just OK on these, what they will learn about themselves — mixing metrics with intuition — and involving the wisdom of others will be invaluable in mastering critical thinking.
- Develop their emotional intelligence. This includes the ability to build relationships with employees, bosses,

peers, customers and key others within and without the enterprise; listening; managing feelings (theirs and others’); enrolling and exciting others about the vision, etc.

**Bonnie Hagemann**, Executive Development Associates’ CEO said, “The results of this research, combined with the current demographic shift in the workplace, should be a *wake-up* call (emphasis added) for any organization that is not focused on developing tomorrow’s leaders.”

Is your top team still asleep when it comes to your future bench strength? ■



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