



Leadership & Managerial Excellence Interest Group

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From the Chair

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



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How exciting it is to have moved into the role of chair of the Leadership & Managerial Excellence Interest Group Committee! Our committee is a team of truly outstanding insurance professionals with whom I am honored to have the opportunity to work.

I would like to thank **Michael J. Jagadich, CPCU, FMA, AIM, AIC, ASC,** our outgoing chair, for all his hard work, leadership and vision over the past three years, especially during the time when we expanded our quality focus to include leadership and management and became the Leadership & Managerial Excellence Interest Group.

When I reflect on my CPCU journey over the years, I did not anticipate that interest groups would become near and dear to me. I obtained my CPCU designation in 1997 at the age of 24. At that time I was reluctant to volunteer for CPCU Society service, as my time in the industry was limited.

As a result, I was not certain what meaningful contributions I could make to the CPCU Society. It took me several years of growing professionally, gaining experience in the industry and a nudge

from a very supportive friend to give me the confidence to volunteer to serve on an interest group committee.

Since then, the Leadership & Managerial Excellence Interest Group has become like a home to me. In addition to our committee, I currently serve as president of the CPCU Society's Northeastern New York Chapter and a member of the 2011 Annual Meeting Task Force. In addition, I've had the honor of developing and moderating The Women's Forum live program and webinars. Today, my only regret is not having gotten involved sooner.

At the time I joined our committee, I recently had made a career change, leaving behind the familiar world of claims (after 16 years) to develop and manage a compliance and quality control department at Goldberg Segalla LLP, across its 10 offices located in four states.

I found a striking similarity between the areas I was concentrating on at Goldberg Segalla and the very areas our group addressed, for example, in its educational programs and newsletter articles. Also, I

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found my fellow committee members to be helpful resources to me. And I know that our committee will continue to provide you with the very resources it has provided to me over the years.

As a matter of fact, our committee works hard to offer value to CPCU Society members in a number of areas. We are proud to have developed, co-developed or had a part in several educational programs that were on the agenda for the 2010 Annual Meeting and Seminars in Orlando, including:

- “24 Ways to Avoid Getting into Trouble — Best Practices for Managing Agent and Broker E&O Exposures and Claims” — presented by **Richard J. Cohen, J.D.**, of Goldberg Segalla LLP and **William C. Wilson Jr., CPCU, ARM, AIM**, of Independent Insurance Agents & Brokers of America. (This program was produced jointly with the Agent & Broker Interest Group.)
- “Emerging Issues for Today’s Insurance Professional” — presented by **Richard J. Cohen, J.D.**, of Goldberg Segalla LLP.
- “Leadership Outside The Box — Your Personal Path to Success” — moderated by **Cynthia A. Baroway, CPCU, M.Ed, AIC**; and presented by 2007–2008 CPCU Society President **James L. Britt, CPCU**; 2000–2001 CPCU Society President **Marsha D. Egan, CPCU, CPIW, PCC**; 2008–2009 CPCU Society President and Chairman **Marvin Kelly, CPCU, MBA**; and 2002–2003 CPCU Society President **James R. Nau, CPCU, ARM**.
- “Social Networking for Professional Success” — presented by **Marsha D. Egan, CPCU, CPIW, PCC**, of The Egan Group Inc.
- “The Women’s Forum — A Leadership Panel Discussion for Women by Women Who Made It To the Top” — presented by 1997–1998 CPCU Society President **Anita Z. Bourke, CPCU, CPIW**; 2006–2007 CPCU

Society President **Betsey L. Brewer, CPCU**; 1999–2000 CPCU Society President **Marsha D. Egan, CPCU, CPIW, PCC**; and 2005–2006 CPCU Society President **Millicent W. Workman, CPCU, CRIS, AU**. I served as moderator of the discussion.

We were thrilled to see so many of you at these programs! LME also recently produced and moderated our first webinar, “Managing People Remotely,” which is available for you to listen to on our group’s website. In addition, we have a vibrant group on LinkedIn if you’d like to join us for discussions and networking with your fellow CPCUs. We also produce this cutting-edge newsletter. Our committee continues to strive to identify ways that we can add greater value to your CPCU Society membership, and I am excited to be part of the Leadership & Managerial Excellence team!

On a personal note, I’d like to express how honored I was to receive the Richard A. Gerrond, CPCU, Memorial Award in Recognition of Leadership Excellence at the Leadership Summit in April. The award came as quite a surprise to me, and I was inspired to learn more about **Richard A. Gerrond, CPCU, CIC**. It is apparent that he was a truly remarkable person, who made an impact on those individuals having had the good fortune to know him. And he was a significant contributor to the CPCU Society.



Richard A. Gerrond, CPCU, CIC

In Rich’s honor and memory, I would like to give you the opportunity to learn more about him, too. We are republishing from the March 2005 *Agent & Broker Solutions* newsletter the “Chairman’s Corner” and the “Editor’s Note” written in tribute to Rich. At the time, **Richard C. Lambert, CPCU, ARM, AIM, ARP**, was chairman and **Manus “Chris” C. O’Donnell, CPCU, ARM, AMIM**, was newsletter editor of the Agent & Broker Section.

Today, Lambert is a CPCU Society interest group governor and O’Donnell is chair of the Agent & Broker Interest Group.

Chairman’s Corner*

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

The objective of the Chairman’s Corner is usually to inform you about what our committee is doing and what we hope to accomplish. This one will be informative, but from an entirely different perspective.

I would like to let you know about one of my best friends, **Richard A. Gerrond, CPCU, CIC**, who is one of our committee members. Rich passed away on Jan. 15, 2005, doing something he was very passionate about, skydiving. If you ever listen to country music, skydiving is a prominent line in one of **Tim McGraw’s** current songs, “Live Like You Were Dying.” I have no idea whether or not Rich ever listened to that song, but every time I hear it from now on, I will think of Rich. From my perspective, Rich lives his life like this song portrays. To borrow a sports term, he left nothing on the field after the game. His love of life is obvious and contagious.

I have known Rich for almost 10 years. He is a great proponent of the CPCU Society and anything to do with education. He has been a member of the Agent & Broker Committee since 2001. His other CPCU activities included membership on the Board of Governors and committee/task force involvement. He is one of

the original instructors for the National Leadership Institute (NLI) and could always be counted upon to teach a class whenever he was asked. Maybe he spoke to one of you? He was involved at the local chapter level while working in Oklahoma City, Okla.

His contributions to our committee are invaluable. He brings a good, common-sense approach to any topic under discussion. I have never known Rich to reach the “eyes-glazed-over look” that, at times, we are all guilty of displaying. He brought that same enthusiasm to teaching. I have almost completed the NLI series and was hoping to take his class as my last one.

He recently moved to Dallas, Texas, to take on a new opportunity that he was very excited about. After many years with his old employer, he wanted to take on a new challenge. His new organization was very fortunate to have lured him away from his prior position.

As things sometimes go, and unfortunately not often enough, Rich and I hit it off from the moment we met. Our joint interest in the CPCU Society is a given. We found we both had a deep love of baseball, family relationships, competition, excelling at whatever we tried, and beer — not necessarily in that order. Our discussions are always lively, and we always seem to pick up right where we left off from the last time we saw each other. We hear each other’s problems, achievements, trials and tribulations, and always have an empathetic ear and try to help or counsel each other. Maybe it’s my perspective, but we don’t seem to get close enough to too many people, so I cherish my time around Rich.

I am sure you have noticed that I haven’t put too many words in the past tense. It’s pretty simple really, he’s not gone, not forgotten, and never will be. Sure, some day I’ll refer to him in the past tense, but not yet. Not ready. In some way, he’ll always be around. I know he’s watching.

Rich was an avid supporter of the CPCU-Loman Education Foundation. Memorial donations may be made to the Foundation in the name of Richard A. Gerrond. These memorials will be acknowledged to Rich’s family. Won’t you give a donation to it to honor our friend?

There is more on Rich in this newsletter, including comments from some of those who knew him. This doesn’t do justice to the feeling of loss we have about Rich, but I felt I needed to “Spread the Word!” — to borrow a phrase we should all be familiar with. Thanks for your time and for reading this. He’s not gone, not really ... ■

***“In some way, he’ll
always be around.
I know he’s watching.”***

Editor’s Corner*

by Manus “Chris” C. O’Donnell, CPCU,
ARM, AMIM

It is with a heavy heart that I edit this quarter’s issue of *Agent & Broker Solutions*, considering the recent passing of our good friend **Rich Gerrond**. In this issue, our chairman **Rick Lambert** authored his regular Chairman’s Corner as a tribute to Rich.

My acquaintance with Rich was one of the great benefits of my service on the Agent & Broker Committee these past 3 1/2 years. Rich was one of the original members of the rather small and then still shocked group that formed in Seattle at the first national conference following the tragic events of September 2001.

Rich was at that and subsequent meetings — a positive, eager, supportive, and helpful guy for whatever task or issue was at hand. He was also very fun to be around.

I do not believe that I ever heard a negative comment from him, nor did he ever seem to be off balance in his view of life, work, association efforts and so forth, unlike many of us who more outwardly seem to struggle with such things. He was one of those rare individuals who will always stick with you.

Then again, those of you who had the privilege to know him better than I already know that.

I have included in this spot a few unsolicited tributes from his friends.

Anita Z. Bourke, CPCU, CPIW, wrote:

“Rich and I first met when we worked together at PENCO. He was a student of the insurance business and very proud when he obtained his CPCU. He was always amazed that I took time to introduce him to so many CPCUs that year, and he credits this with his continued involvement in CPCU. I would be the first to tell you this is not the case — it was Rich who reached out immediately upon meeting other CPCUs. His enthusiasm is infectious and his dedication to whatever he chooses to do is complete. When I was looking to hire a professional who knew the wholesale business, Rich is one of the first people I thought about. It was my luck that I talked him into coming to Dallas after many years in Oklahoma City. He began making an impact almost immediately. I talked to him the afternoon before the accident. I will never forget how happy and excited he was about his job, the people he worked with, the opportunity — and life ... like Rick Lambert, I am not ready to have him gone. Rich is a 150 percent kind of guy. Anything he does — CPCU, education, sports — he does it 150 percent. He still lives in the hearts of all of us who know him and will be missed by us all.”

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From the Chair

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Deborah Bindeman, CPCU, ARP, wrote:

"Very rarely do you meet someone who you are immediately drawn to for no apparent reason — just 'something' about that person makes you feel like you are 'home' — even though you just met them.

"That 'something' is warmth, charm, understanding, compassion, empathy, unconditional acceptance, genuine interest, and humor and so much more — all rolled into one amazing person.

"And, that is just a 'first impression' when you meet him!!

"Somehow Rich had a way of just drawing you in, and engaging you in conversations you would never have with anyone else. He had tremendous insight, and usually a unique perspective on most topics, that always made me think and re-evaluate my own opinions. He could be very persuasive in a low-key way!

"Even though I only had the chance to see Rich a couple times a year over the past few years, at CPCU Society meetings, I have so many memories of the times we all went out to eat, drink and be 'merry' in any city we happened to be in. It didn't matter where we all were, because our CPCU Society family members were all there too. Just knowing him, and knowing how much he truly enjoyed and embraced his family, his friends and his life, makes it so hard to accept that I won't see him again at the next meeting.

"But that 'something' about him still lives in my heart and mind, and although it is a cliché — I know that I am a better person for having known Rich. I will truly miss him."

Donald J. Hurzeler, CPCU, CLU wrote:

"I was with Rich in late November in Dallas. We shared a hug. (We) talked about his brother. Talked about Rich's future. Tried to smile. We both tried not to tear up at the loss of his brother. In the end, we talked about a mutual love ... the terrific people that make up the CPCU Society. Rich very much appreciated the comfort of his CPCU family during his time of loss.

"That family has come together again ... in support of Rich and his family. I will miss him. He was one of us."

Michael P. Holm, CPCU, ARe, wrote:

"What a great tribute to Rich and to the Society functions that forge the 'bond' and keep us in touch.

"Unfortunately, I didn't know Rich as well as some, but I did experience firsthand his extremely warm personality, his infectious smile, his teaching talents and his strong interest in helping others. I took the NLI facilitating class from Rich, and he'd be proud of my continuing use of the principles he taught. You're right, he's not yet gone."

Dean L. Middour, CPCU, CLU, ARM, wrote:

"Rich Gerrond ... Rich is one of those people you meet whom you never forget. Always ready to do something different and right now. A smile on his face and a prank in his heart. Not once, but a number of times, he would refer surplus lines clients to me ... a retailer. One client called me with a small problem. He had just been cancelled by his carrier and needed coverage — 'some of that liability stuff and building coverage if it was cheap' on his storage locker business. He had experienced eight losses ... three fires, five break-ins — and that did not count the several vandalism losses. He said they, the vandalism losses, didn't count because the carrier had put a \$2,500 deductible on his policy. I referred the prospect to another friend.

"I won't forget Rich, he was a great friend."

Marlys L. Maciona, CPCU, ARM, AMIM, AU, wrote:

"I have only known Rich a couple of years, but I am sure glad that I had the chance to serve on the Agent & Broker Committee with him. Rich's enthusiasm and outlook on life were contagious, and because of people like him, it made you glad that you became involved with the Society on the national level. While in Tampa, I was able to spend some time with Rich and get to

know him better. For the past two years, I attended a Tampa Yankee game with Rich and a few others. Like many others, I will miss Rich, but I am glad that we will be able to keep his memory alive with the Rich Gerrond Memorial Fund.

"I appreciate the chance to send in my fond remembrances of Rich."

Jerry W. Peden, CPCU, ARM, ALCM, wrote:

"Being a former naval aviator, I would ask Rich why anyone would ever want to jump out of a perfectly good aircraft. He would just look at me and laugh. Some people would also wonder why any pilot would ever want to land an aircraft on a moving target in the middle of an ocean, especially at night.

"We both understood the passion of doing something we loved to do. Rich had that passion! It was the reason he was able to climb back into his parachute after his brother's accident. He loved jumping out of a perfectly good aircraft."

Almost daily, more tributes to Rich arrive in my e-mail inbox. Those included here are but a representative few. Clearly, our CPCU Society family has lost the physical presence of a great friend, and he will be sorely missed.

Fortunately, his spirit will live on in our collective memories. ■

*Reprinted from the March 2005 issue of *Agent & Broker Solutions*, the newsletter of the CPCU Society's Agent & Broker Section.

Social Media in Claims Investigation — The Smell of ‘Tweet’ Success

by Richard J. Cohen, J.D., Daniel W. Gerber, J.D., and Tamara C. Bigford



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Daniel W. Gerber, J.D., a partner of Goldberg Segalla LLP, maintains a national practice in commercial litigation and heads up the firm's Social Media Strategic Team.



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Perhaps the vast expansion of electronic social networking into our culture is best captured by a recent *New Yorker* cartoon. The cartoon in the June 1, 2009, issue depicts a firing squad and an officer saying to a condemned man: “Last tweet?”¹ There is little doubt that social networking through mediums such as Twitter, Facebook, MySpace and LinkedIn has become an established type of participatory communication.²

As a result of the explosion of information available online, claim professionals and defense counsel are discovering that social media is useful for uncovering relevant information on claimants. This includes:

- Postings about the incident (i.e., discussing the injury or visits to doctors, boasting about a lawsuit, or describing trips or activities inconsistent with claims).
- Photographs showing a plaintiff engaged in post-accident activities.
- Photographs showing plaintiff in a poor light (i.e., drinking, using drugs).
- Descriptions of education/experience/skills in the “more professional” networking sites (such as LinkedIn), indicating ability to mitigate damages.

It is becoming more and more apparent that by utilizing social networking tools, claim professionals increase the chance of successful claim resolution. One must, however, understand the processes and have a strategy.³

Understanding Social Media Resources

In order to understand the application to claim investigation, it is important to understand the various media and their

different applications. Twitter, for example, is a focused medium. It allows a person to send messages of up to 140 characters in length to anyone who “follows” him or her. Messages (i.e., “tweets”) can be sent on any topic. In many respects, it is like a mini-blog. A blog is different than a website in many respects. A website is static. A blog on the other hand is a running stream of content-driven posts that all fall within the subject matter of the blog.

Tweets are instantaneous and can be received on cell phones as text messages, in e-mail or through other Web portals such as Facebook or LinkedIn. Anyone can choose to follow someone else on Twitter. A user can prevent a “follow” by “blocking” that person, but Twitter is more freestyle than other social networking sites like Facebook, where a user must invite another user to be a “friend.” This, of course, means that a claimant with a Twitter account opens him/herself up to the world. This is, in part, because anyone else can see who follows him or her, and anyone else can become a follower of that person.

Of course, Twitter and blogging are just two mediums used in social networking. By far, the most utilized outlets are sites such as LinkedIn, MySpace and Facebook. Each of these sites allows users to set up a profile that others can view and allows others to connect their profiles to other users. Each site varies in the method and amount of information exchanged once one user is connected with another.

LinkedIn is more suited to the business world than Facebook and MySpace. For example, LinkedIn allows users to send an “introduction” to someone so that two people might do business together. Facebook allows users to send someone a “teddy bear.” LinkedIn allows users to share expertise by answering questions posted by other users. Facebook allows

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users to share how they are feeling by adding applications like “Happy Island,” “My Personal Weather” or “Care Bears.”

As a result of the differences, LinkedIn is better suited for vocational information, while sites like Facebook and MySpace may be best suited to unveil personal information about a claimant and his or her claim.

Additional sites should not be overlooked. In particular, claimants have taken to knowingly creating video and photographic accountings of their lives on the Internet. Sites such as YouTube are used to post videos for the world to see. Sites such as Flickr and Photobucket are used to upload, share and print photographs. Claimants visit forums about medical conditions and often make comments in these forums.

Understanding the Power of Social Media

The amount of information available about people through these sites is astounding. Google CEO **Eric Schmidt**, during a keynote address to Mobile World Congress in February 2010, stated that “[T]hese networks are now so pervasive that we can literally know everything if we want to ... What people are doing, what people care about, information that’s monitored, we can literally know it if we want to”⁴

This vast amount of information is already having an effect on courts and claims. Several courts have banned jurors from using social media.⁵ Plaintiff’s lawyers often advise their clients on their first meeting to discontinue using social media.⁶ Lawyers have even found themselves in hot water for posting personal views on social networking sites.⁷

Utilizing Social Media

Basic investigation can take place with respect to almost any person on any social media site. Name searches can be made in the site’s search engine or on Google. Several blog-specific search

engines exist, such as blogdigger.com. The amount of information available once a profile is found will depend upon a person’s privacy settings. The more difficult question ethically is whether to attempt to “friend” a claimant on Facebook or “follow” him/her on Twitter. In other words, should a social media investigation include creating a directly electronic relationship with the claimant?

The danger begins once a claim professional or lawyer steps outside of the controlled feed from a regular source and starts into the quick back-and-forth exchange that characterizes social networking at its best. Lawyers are prohibited from communicating with parties known to be represented by counsel, and it is untested whether courts would extend that rule to an insurer who is investigating a claimant clandestinely through social media.

The Stored Communications Act creates a criminal offense and civil liability for whoever “intentionally accesses without authorization a facility through which an electronic communication service is provided” or “intentionally exceeds an authorization to access that facility” and by doing so “obtains, alters or prevents authorized access to a wire or electronic communication while it is in electronic storage in such system.” 18 U.S.C. §2701.

In *Van Alstyne v. Electronic Scriptorium Ltd.*, 560 F.3d 199 (4th Cir. 2009), the plaintiff sued her employer for sexual harassment and the employer countersued for business torts. The boss accessed the employee’s AOL account using her password. The jury awarded \$400,000, including punitive damages, which was affirmed on appeal.

In light of potential liability, it is best to proceed with caution before creating a direct relationship with a claimant as part of a social media investigation. Inquiry should be made as to whether corporate policies are in place governing this type



of investigation, and further inquiry should be made with counsel as to the appropriate boundaries. In addition, there are several well-qualified investigative firms that know precisely how to utilize social media in investigations.

Once a matter is in suit, however, it is important that several questions are asked in the discovery process. Some of these include:

- (1) Do you have a computer, laptop or Netbook? (At home or at work?)
- (2) What do you use it for?
- (3) Do you send e-mails to your co-workers?
- (4) Have you ever gone into a chat room, message board or posted on any website?

- (5) Do you blog?
- (6) Do you have online e-mail (Yahoo, AOL, Gmail)? Do you access this through work?
- (7) Are you on Facebook? Twitter? LinkedIn?
- (8) Have you visited any medical-related sites to examine your condition (i.e., WebMD.com or health-related chat rooms?)
- (9) Have you posted any videos on YouTube? Ever used the Internet to post photographs or upload prints for ordering?

Discovery should be used to establish relevance of the home or office computer, Internet accounts or other electronic devices. At a minimum, initial discovery demands should seek:

- (1) Authorizations for social networking sites.
- (2) Identification of social networking sites.
- (3) Screen names, logons and passwords.
- (4) Release of information from social networking sites.

If necessary, a court order can be sought against the plaintiff to “freeze” the computer and its contents. Forensic analysis of a plaintiff’s home computer or electronic devices may lead to e-mail or social media that contradicts the claim. This analysis will also ascertain any destruction of evidence (drive-wiping programs, reformatting or loss of the hard drive; destruction of the computer or deletion of specific files). For example, the court in *Foust v. McFarland*, 698 N.W.2d 24 (Minn. 2005) affirmed the trial court’s adverse inference charge against plaintiffs in an auto accident case for using a “WipeInfo” program to permanently delete data from a computer hard drive.

It is important to realize that social networking sites want to appear to protect users. Facebook, MySpace and Twitter currently receive thousands of requests from law enforcement and civil litigation and want to discourage these requests. According to Facebook’s Deputy General Counsel **Mark Howitson**, Facebook is “looking for a fight.”⁸ As such, Facebook will not hand over any information on its 350 million users without a subpoena. Even then, the company will only provide basic subscriber information unless that user gives his or her consent. In addition, Facebook is only responding to California subpoenas and orders.

Don’t Forget to Look in the Mirror

While the impact of social media is vast, it may also pose serious consequences for an insurer or insurance professional. While it is important to investigate and know as much as possible about the claimant, it is key in today’s world to understand all information available about a policyholder or corporate witness. A very professional company witness’s credibility can be destroyed by plaintiff’s counsel’s reference to her “MySpace” posting. Companies should consider well-planned social networking policies which reinforce the consequences of ill-advised social networking. From an insurer’s perspective, consideration should be given to potential additional areas for discovery in bad faith litigation.

Tying It All Together

Of course, electronic social networking is not a substitute for normal investigation and personal interaction. It is, however, an additional valuable tool. With the advent of new means of communication come several obstacles, as well as opportunity. No doubt there will be abuses of social networking by an unscrupulous few. It is imperative, however, that claims professionals and counsel embrace and understand social media and use it appropriately. ■

Endnotes

- (1) David Sipress. Cartoonbank.com, June 1, 2009. <<http://www.cartoonbank.com/item/130799>>.
- (2) NewsBusters. “Will Social Networking Sites Like Facebook Destroy Our Society?” Aug. 29, 2009. <<http://newsbusters.org/blogs/noel-sheppard/2009/08/25/will-social-networking-sites-facebook-destroy-society>>.
- (3) “Success Stories.” June 16, 2009. <<http://webworkerdaily.com/2009/06/16/real-life-twitter-business-success-stories/>>.
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- (5) “As ‘Tweeting’ Grows, the Question of Jury Taint Arises.” *Pittsburgh Tribune-Review*. Feb. 9, 2010; “Twitter Crackdown in Baltimore Circuit Court.” *Baltimore Sun*. Feb. 9, 2010.
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- (8) Legaltech. Feb. 1, 2010.

Imaginative Leadership — Developing Leadership Skills to Inspire Creativity and Spawn Innovation

by Dominic Catrambone and Jeremy Kent Jackson



Dominic Catrambone is co-creator/producing director of DiscoveryOnstage. He has performed as a professional actor, director, producer and voice-over artist for more than a decade. While in Los Angeles, he has directed a number of musicals, produced and acted in several short films, and has lent his voice to hundreds of products.



Jeremy Kent Jackson is co-creator/artistic director of DiscoveryOnstage. He has performed as a professional actor, voice-over artist, improviser and teacher for nearly 15 years. During this time he has been seen and heard in more than 40 plays and more than 30 regional and national commercials, a dozen feature films and 12 network television shows.

Editor's note: This is the second in a series of Leadership & Managerial Excellence (LME) Interest Group articles describing the content of the full-day pre-Annual Meeting CPCU Society Center for Leadership course that was offered on Friday, Sept. 24, in Orlando. **Ernie Grecsek, CPCU, M.A.,** and **Kent Jackson, CPCU, Ph.D.,** both well-known to Society members as instructors and consultants, joined forces with **Dominic Catrambone** and **Jeremy Kent Jackson** in the development of this course. Watch for the final article on imaginative leadership, authored by Grecsek, which will appear in the next LME newsletter and address course outcomes and introduce a new program designed for individual corporate settings.

Within every human soul lives an imaginative leader, someone who, through keen awareness of self and others, is able to imagine the unimagined and create a new reality through others. Our mission is to tap your imaginative leadership and encourage it, nurture it and set it free.

Today's business climate demands leaders with confidence, and the ability to think creatively and collaboratively. There is an imperative need to go beyond the convention of organizational mastery and heroic motivation, and the limited notion that leaders act as lone creators. To be truly effective and have enduring impact, leaders must foster an imagination and action on the part of others. Theatre arts, specifically the craft of acting, cultivates imaginative leadership that lives within each of us.

The CPCU Society Center for Leadership full-day course, entitled *Imaginative Leadership — Developing Leadership Skills to Inspire Creativity and Spawn Innovation*, introduces new ways of thinking and doing when it comes to leading in perilous times. DiscoveryOnstage pioneers innovative

approaches to the development of creative leadership among children and adults. From the moment you step in the room in the morning, to the time you say farewell for the evening, you are immersed in hands-on improvisational exercises giving you new tools to develop yourself as a leader.

The course, fitted to the world of business, incorporates DiscoveryOnstage training in three acts:

- Act 1 — Discovering the Authentic Self.
- Act 2 — Imagining Fresh Approaches to Problem Solving.
- Act 3 — Inspiring Creative Action.

Act 1 — Discovering the Authentic Self

Theatre teaches a strong sense of self within the context of a supportive and creative team. This concept is readily adaptable to the corporate community. Without a genuine understanding of who we are, what we offer and how we relate to those around us, it is impossible to maintain, let alone establish, an effective leadership role. Leaders are under enormous scrutiny when finding solutions to an ever-growing list of dilemmas. Those you lead thirst for honesty, integrity and for the opportunity for their voices to be heard in articulating the problem and the solution.

The first step toward discovering the authentic self is to create a safe and supportive group dynamic — one where individuals get to know one another, feel free to express ideas and conducive to focusing the group's energy toward a common goal. Engaging in the spirit of play and developing ritual activities bring the group together, providing the foundation for the processes that follow.

Once the environment is safe, only then can we further understand ourselves. It becomes possible to ask all-important questions about how we react to others —

why we feel a certain way about someone, why we talk to and act toward them in a particular manner, why our emotions kick in when faced with something they do or say that triggers an entire range of emotional responses. This is the stage of understanding where courage first begins to surface in our leadership — the courage to examine our “selves” in response to others — our “personal brand” as it is expressed to others.

To be able to comfortably identify with and accept our own truth is paramount to honest human interaction, making it possible to then observe and listen to others with an open mind — to see them as they are. We discover our ability to sympathize and empathize with those around us, seeing and feeling the nuances and details that form the fabric of their lives. Here we begin to merge an understanding of the personal brands of others with an appreciation of the corporate brand we share. As we become more acutely aware of self and others, the ability to think and act freshly, collaboratively and outside the box, becomes a real possibility.

In Act 1, you experience and acquire the skills to develop safe environments and discover not only the courage that comes with suspending judgment but also new insights derived from the tools of sympathy, empathy, and the mergence of personal and corporate brand.

Act 2 — Imaging Fresh Approaches

Every good story shares a common element crucial to inspiring imaginative thinking: conflict. Without conflict there is no basis for decision-making, no motivation to propel us forward, no reason to be. Developing the capacity to creatively leverage conflict and to address inherent opposition is vital to today's leader. In the current fast-paced, rapidly evolving climate of change, old-fashioned solutions and reliance on normative approaches is simply not enough.



The imaginative leader must be able to intuitively grasp and assess the human dimensions of wants and needs within any situation, explore a range of possibilities and ultimately come to a conclusion that can be creatively implemented within a reasonable period of time.

To fully comprehend the tensions that give rise to conflict, we must identify the intentions of all individuals involved and the corporate context in which we find ourselves. By knowing what we need and want — the tensions within — we as humans are able to survive and thrive on a daily basis. It's what moves us. On any given day, there are thousands of need/want intentions we seek to fulfill, some temporary or transient and some so central to our being that they last a lifetime as deep-seated values, beliefs and attitudes.

As communities or as corporations, we bring this complex of intentions together in search of common ground. When these intentions contradict,

imply paradox or encounter barriers, we uncover the conflict central to our story. As imaginative leaders we seek to be aware of our surroundings, the complex of intentions in play and the motive force and value of conflict.

With our central conflict in mind, we are ready to investigate and explore relevant choices available to us via creative brainstorming techniques. In a time when there is a need for creative thinking that goes beyond what might be considered the “safe” or “conventional” choice, it is important to remember that the most engaging and successful ideas tend to come well after the obvious, easy and surface-level thoughts have been exhausted.

Once we have developed the capacity to think freely, creatively and collaboratively, we are able to stimulate and declare choices to address the problem or challenge at hand. Taking it one step further, we are also able to support ideas others bring to the table

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Imaginative Leadership — Developing Leadership Skills to Inspire Creativity and Spawn Innovation

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using a “Yes, and ...” approach. This process applies the simple golden rule of improvisation, emphasizing the acceptance of the ideas of others, as we begin to forge agreements that lay the foundation for collaborative outcomes and inspired action to address the central conflict. By involving others, we encourage a powerful sense of pride, leading to creative action that is relevant and viable on personal and corporate levels.

In Act 2, you discover the true value and essential benefit of conflict, the skills to assess the intentions in play, and brainstorming techniques to uncover, explore and declare relevant and viable choices.

Act 3 — Inspiring Creative Action

The processes of theatre absorb both artist and audience in a world that completely engages and compels the mind, body and soul toward a common and timely goal through action — a theatrical performance of value. Similarly, this course concludes by engaging participants in exercises that compel inspired action toward creative and timely delivery of a corporate performance of value. Ultimately, the role of the imaginative leader is to give rise to the artistic spirit that lies within and to move that spirit in a creative and strategic direction — from thinking to doing — toward a valued outcome. Voices are heard, creative solutions are generated, and actions are initiated and tested — all in true collaborative fashion.

In Act 3, you are introduced to theatrical principles and practices to move your team toward inspired action — a corporate performance of value — that reflects a merger of thinking, feeling and doing and in a context that is both strategic and imaginative.



Conclusion

DiscoveryOnstage was founded on the principle that human evolution begins and ends with imagination and it takes leadership to spawn innovation wherever people come together. Through creative theatrical exploration and production, we teach self-awareness, confidence, leadership and team building skills to last a lifetime. We learn valuable lessons by applying the simple idea that we each deserve our say, and we each have something to give. It is our mission to provide participants with a unique experience that engages the imagination and encourages inspiration — unlocking our own creativity and bringing imaginative leadership to the organizations we serve.

For more information about the CPCU Society’s Center for Leadership course entitled Imaginative Leadership — Developing Leadership Skills to Inspire Creativity and Spawn Innovation, please contact **Mark Dolinski, API, AIS**, director of program delivery at the CPCU Society, at mdolinski@cpcusociety.org or (800) 932-CPCU (2728), ext. 2748. ■

How Important Is Communication to a P-C Carrier?

by Ellen M. Barnett, CPCU, AIC

Ellen Barnett, CPCU, AIC, is currently the assistant vice president of Synergy Risk Management at Acadia Insurance Company in Westbrook, Maine. Synergy Risk Management is a unique multi-disciplinary program where teams of underwriting, loss control and claim professionals work with independent agents and their commercial clients to proactively manage the enterprise's exposures. Barnett is the current vice president of the CPCU Society's Boston Chapter, a member of the Leadership & Managerial Excellence Interest Group Committee, an ethics trainer and a Society Champion.

Stop me if you've heard this one before. An underwriter, whom we'll call Jen, has just successfully completed a difficult renewal retaining a longtime profitable customer — or so she thinks. Due to market pressures, she reduced pricing from the last renewal. Jen feels confident about this, though, because this is a good account — with low claim frequency and severity — for her company.

Two weeks after the renewal date, Jen receives an e-mail from her home office consultant asking her about the account, as a report that morning alerted him to a new claim with an initial reserve of \$1 million. Jen calls the adjuster, whom we'll call Bob, and discovers that the incident, a customer's fall on a defective sidewalk, occurred two months prior to the renewal date. In fact, she learns that Bob had heard of the incident from the agent around the time of the loss, but the agent didn't formally report it because the person who fell refused medical treatment.

Jen also learns that, at the time, Bob and the agent had agreed that no report was needed, as there may not be a claim. Unfortunately, this claimant had hit his head and, that night, slipped into an ultimately fatal coma. He was the father of four, the sole breadwinner in his family and had been earning a substantial

income well into six figures. Now Jen is faced with defending her renewal decision.

Unfortunately, situations similar to this happen too often. With some changes in communication, Jen may have made a different decision at renewal time.



The Importance of Information Sharing

In today's insurance environment, there are often a number of individuals working on one account at any given time, including underwriters, loss control consultants and claim representatives. Each individual develops information about the account, usually related to the specific employee's job focus.

Looking at these bits of information in silos can develop an incomplete picture of the risk for each of these individuals. In fact, the exposure may actually be quite different than that seen by each employee. Sharing information is vital to the success of the carrier over the long term. Moreover, the management of the organization has an ethical responsibility to its shareholders to make sure this occurs so that an accurate assessment of the organization's book of business is developed.

What type of information is important? Here's a short list:

- The physical condition of the risk, including maintenance.
- The nature of the operations, including management policies, competence, and attitude toward employees, customers and the carrier.

- The financial status of the risk, including payment history and any underinsurance issues.
- The insured's loss history, claim reporting practice and safety record.
- Information that sheds light on changes in the operation, including loss or addition of key management.

What Prevents the Exchange of Information?

Understanding of Roles and Processes

Technical employees may not realize that a specific piece of information that they come across would be important to another discipline. This may be due to a lack of understanding about the decision-making process of other disciplines.

Geographic

Today it is more common for claim, underwriting and loss control to be housed in different geographic locations, often with remote employees. Many times these professionals don't know those in the other disciplines, other than from e-mail or reports. The opportunities for connections among these employees can be limited.

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Disconnection from the Larger Picture

There may be a lack of connection between the company's financial needs and the individual employee's daily responsibilities. For example, if adjusters see the role as investigating and resolving individual claims, without an appreciation for the larger picture, they may not understand the importance of sharing information. For instance, Bob, in our example, may not consider that at renewal the underwriter needs to fully appreciate the entire loss picture when determining the renewal price.

How Can Management Reduce This Lack of Communication?

- Provide training to increase multidisciplinary understanding and clarify management's expectations of its technical employees.

- Implement processes and systems to support the exchange of information with user-friendly processes.
- Provide ongoing communication and reinforcement from management to highlight successes derived from individuals' contributions to improve communication.
- Share the company's goals and results with employees to increase their connection to the larger picture and future of the company.

Cross-departmental communication is not only essential to the success of the enterprise on a long-term basis, but can contribute in a meaningful way to the employees' job satisfaction and true support of the company's future objectives — a win-win for all. ■

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