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Message from the Chair

by Richard T. Lang, CPCU, AIM



Richard T. Lang, CPCU, AIM, is a casualty claim supervisor with Bear River Mutual Insurance Company, overseeing the handling of property, liability, personal injury protection and complex litigation losses. He has worked various projects, such as involving the development and implementation of imaging and claim management systems as well as the review of automobile policies and underwriting guidelines. In addition, Lang has performed peer reviews for insurance trade publications. He earned his CPCU designation in 2003. Lang has held several committee positions with the CPCU Society's Utah Chapter and currently is chair of the Personal Lines Interest Group.

Recently, the Personal Lines Interest Group (PLIG) conducted a brief survey 'in an effort to improve and provide you with the most valuable content available in the personal lines arena. I appreciate all of your responses. Many of you indicated an interest and willingness to contribute to your fellow insurance professionals.

For those of you who are passionate and knowledgeable about a certain topic, such as personal lines claim coverage issues, developments in modeling, credit scoring or how "going green" will affect our industry, please write or send us articles for this newsletter.

Article submissions (in Microsoft Word format, please) go to our current newsletter editor, **Daniel L. Blodgett, CPCU, AIM, AIS, PMP**, via e-mail at dan.blodgett.cqsx@statefarm.com. Note: Don't forget to include your contact information.

We received some requests to notify our members of upcoming educational events developed by the Personal Lines Interest Group. **Jeffrey C. Schultz, CPCU**, is working with the Underwriting Interest Group and Accenture to produce a follow-up webinar to last year's Denver Annual Meeting seminar "Embracing Technology in Underwriting." Please log in to the CPCU Society's Web site and check out the Personal Lines Interest Group pages. We will be continually updating webinar details as more information becomes available.

For the 2010 CPCU Society Annual Meeting and Seminars in Orlando, we are planning three activities. A breakfast social and learning event will be held on Sunday morning, Sept. 26, at 7 to 8 a.m. Dan Blodgett and **Jennifer Hatfield**, director of government and public affairs with the Florida Swimming Pool Association, will lead the program, which will focus on swimming pool liability.

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Message from the Chair

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Along with the Information Technology Interest Group, we will offer a seminar on Sunday afternoon, 2:45 to 4:45 p.m., titled "Technological Advances of the Future — Bridging Risk and Reward for Insurers through Telematics." This program, which fits perfectly to this year's Annual Meeting theme, "CPCU: Bridge to the Future," is being coordinated by PLIG Committee member **Kevin N. Beumel, CPCU, ARM, AAI**.

On Monday, Sept. 27, we will be joining the Agent & Broker and the International Insurance Interest Groups for a "Meet the Markets" dinner, which will provide members the opportunity to network and exchange ideas on a number of topics.

Your Personal Lines Interest Group Committee is dedicated to providing you with value for your CPCU Society membership as well as producing quality products and services. We will be meeting at the Leadership Summit in April and invite any of you attending this event to join us for our planning meeting. Perhaps it will motivate you to become more involved in our industry and assist us in creating and developing future programs.

For those of you interested in contributing some time as a CPCU Society volunteer, please go to the Society's Web site, www.cpcusociety.org, log in, select "Members," and download and complete an application for service.

Finally, let us share your professional accomplishments with your fellow CPCUs. We want to honor industry awards you have received and activities you have performed while promoting the CPCU designation, CPCU Society and your involvement with the Personal Lines Interest Group. Please let us know about your achievements by sending an e-mail to us at cpcuplig@gmail.com.

Thank you for your continued CPCU Society membership and Personal Lines Interest Group support! ■

Note from the Editor

by Daniel L. Blodgett, CPCU, AIM, AIS, PMP



Daniel L. Blodgett, CPCU, AIM, AIS, PMP, is a project manager in the Systems Department of State Farm's home office in Bloomington, Ill. He started with State Farm in 1990, holding positions such as auto underwriter and supervisor in the State Farm Payment Plan. Blodgett is on the board of directors of the CPCU Society's Central Illinois Chapter, and is past president of the Society's Southwestern Michigan Chapter and past chair of the Personal Lines Interest Group.

Greetings to all! I hope this newsletter finds you well and that your year has had a great start. The Personal Lines Interest Group (PLIG) is definitely off and running with plans evolving nicely for our 2010 Annual Meeting and Seminars.

Also, we had new members join our PLIG crew, and they are contributing to the team goal of providing value to you, including contributing to this newsletter (very important and much appreciated).

Please enjoy the first 2010 issue of *Personally Speaking*, as we have a great group of articles written by a great lineup of authors:

- Our chairman, **Richard T. Lang, CPCU, AIM**, leads out the issue with his note pointing out several areas of PLIG's value.
- An interesting article from one of our newest PLIG Committee members, **Prakash K. Kurukunda, CPCU, PMP**, about policy administration systems.
- An article on the value, lift and competitive advantage of predictive modeling by the team of **Glenn Meyers, Ph.D., FCAS, MAAA**, and **David Cummings, CPCU, FCAS, MAAA**.
- **Marsha D. Egan, CPCU, PCC**, CEO of The Egan Group Inc., challenges us to do something different with our New Year's resolutions for 2010.
- Rounding out our first issue of the year, **Donald J. Hurzeler, CPCU, CLU**, 2004–2005 president of the CPCU Society, offers his insights on becoming immortal.

Until next time ... ■

New CPCU e-Journal Article on Personal Risk Management

In his March 2010 *CPCU e-Journal* article "Personal Lines Insurance Gaps — Analysis and Resolution," Personal Lines Interest Group Committee member **Robin K. Olson, CPCU, CRIS, ARM, ARP**, writes: "Consumers have a wealth of insurance products and options to choose from in the United States. Yet many of these policies contain myriad exclusions and resulting coverage gaps that can be difficult to find and to understand; these uncovered exposures are often not effectively communicated to insurance consumers."

Read Olson's article online at www.cpcusociety.org to not only identify personal insurance coverage gaps but also to learn about the appropriate techniques you can use to close them.

Implementation of Policy Administration Systems

by Prakash K. Kurukunda, CPCU, PMP



Prakash K. Kurukunda, CPCU, PMP, currently is a senior project manager for LexisNexis. Previously, he worked for Harleysville Insurance and General Accident. Kurukunda has more than 10 years' experience in the property-casualty insurance industry. He has a master's degree in business administration from Temple University's Fox School of Business and Management in Philadelphia. Kurukunda is a committee member of the CPCU Society's Personal Lines Interest Group.

In recent years, there has been a huge push for insurance carriers to migrate their expensive legacy systems to modern Web-based consumer-facing policy administration systems. Because this costs a great deal of money and effort, as well as involves modifying/enhancing various subsystems within an information technology group, many insurers are not willing to take the risk to replace legacy systems with which they still remain pleased.

Modernizing a legacy system has many benefits. It results in improved processes (reduction in manual work) and flexibility — from being able to write more business in less time and improving quality from agency interfaces all the way to statistical reporting. Instead of maintaining legacy systems, insurers will be able to concentrate on expanding and enhancing applications. Underwriters and agency support staff will be focusing on growing business and building relationships with clients rather than working overtime on legacy systems and archaic processes.

The Standish Group, an IT research and project management consulting firm, just released its “CHAOS Summary 2009” report. According to Standish, only 32 percent of all IT projects succeeded — meaning delivered on time, on budget and with required features and functions. In addition, 44 percent were challenged by being late, over budget and/or with less than the required features and functions; and 24 percent failed, which means they were cancelled prior to completion or delivered and never used.

These statistics are frightening to insurers. Replacing policy administration systems involves millions of dollars, and failures will cause business disruptions and huge IT financial burdens. If properly executed, however, new replacement systems can be implemented in an incremental fashion. Moreover, the cost of implementing policy administration systems have come down a bit in the last

three to four years. According to Celent, a Boston-based financial research and consulting firm, the average cost of implementing policy administration systems is between \$1 million to \$2 million dollars. (This does not include legacy data conversion.)

Insurers should look at their current legacy systems and start an evaluation process, keeping in mind that in order to successfully replace older, inflexible policy administration systems, insurers need to leverage three key attributes: technology, project management and business domain knowledge. All three are essential for the success of policy administration system replacement.

Some helpful steps related to these three attributes are specified below.

Technology

- Ensuring that team members are technologically savvy.
- Defining/architecting products correctly will help reduce maintenance costs in the long run.
- Training IT on new technology and business/processing groups on applications needs to be done well in advance.
- Working as soon as possible with the vendor team to get in-house teams trained, and insisting on co-development from the early stages of implementation. This will make maintenance easy and will reduce overall implementation costs.
- Looking for a cost-effective solution provider (finding an outsourcing partner to complete a huge amount of work is important for success).
- Making sure that the infrastructure team gets proper training on the replacement product selected.
- Making sure the vendor provides proper performance benchmarks for system performance.

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Implementation of Policy Administration Systems

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- Buying the new policy administration system is not enough — making certain it can integrate easily with other systems such as billing, claims accounting, etc., is critical.
 - Developing a middleware team that focuses on the integration with other systems.
 - Identifying the shortcomings of vendor products, and developing alternative strategies to overcome them.
 - Teaming up with the vendor to develop best practices, which often are lacking.
 - Separating the customization code from the platform code. This helps in code/configuration files being overwritten when the vendor sends platform upgrades.
 - Developing utility programs to troubleshoot and recover from data corruptions.
 - Making sure out-of-sequence and out-of-term transactions work correctly. This is one of the areas where all vendors seem to have issues.
 - Looking at existing capabilities for integration. For example, using a .NET Web service instead of investing in expensive enterprise application integration (EAI) tools such as webMethods or BizTalk. If these tools are already available, use them for integration
- ## Project Management
- Employing solid project management is the key to success.
 - Having a strong business case is important; this helps in keeping the project scope on track and project objectives unchanged.
 - Making sure the project manager understands technology, which greatly reduces the possibility of a host of issues.
 - Following any project management methodology standard, e.g., PMI, PRINCE2 or Agile.
- Keeping in mind that your chief stakeholders are the keys to any project's success, including a policy administration system implementation. Stakeholder analysis is often the most neglected activity during the planning phase.
 - Maintaining a strong relationship with the project sponsor, who can help the project manager by clearing project roadblocks at the highest levels.
 - Having the requirements baselined is very important. This will help control the scope creep.
 - Planning your work well in advance and setting SMART milestones for the project's healthcheck.
 - Preparing a solid communications plan, which can make or break a project.
 - Focusing not only on triple constraints (scope, time and cost) but also on quality.
 - Using cross-functional teams to get the work done, and setting and managing proper deadlines.
 - Developing an initial implementation plan for low-volume, low-key states. This ensures developing a good working relationship between vendor and teams, which will leave you well prepared for complex implementations for other states or a countrywide rollout.
 - Having a flexible rollout strategy — training and documentation are a must.
 - Having a strong project champion is very important.
 - Ensuring the project manager defines appropriate milestones and deliverables, and monitors them on a daily basis.
 - Working with vendors to identify what is covered in the base product and what work requires customization; identifying this upfront may help reduce conflict and budget surprises.
 - Developing a team to fix any defects, and continuing maintenance once a state rollout has been completed.
- Enforcing incremental delivery of the functionality from the vendor. This facilitates frequent verification of the features developed and identifies any issues early — before it is too late to correct.
 - Providing enough time in the project plan for testing. A common problem faced by carriers is code delivered by vendors that is not regression tested. This causes an inordinate amount of time being wasted on identifying the issues and reporting back to the vendor. Insist that automated regression is done on all code delivered by the vendor.
 - “Smoke testing” the code/build that is delivered by the vendor in a separate region instead of directly migrating to quality assurance (QA). This will reduce disruptions to QA activities due to bad code or broken builds.

Insurance Business Domain Knowledge

- Making sure that the business analysts have a good business understanding and have completed at least some general insurance courses offered by the American Institute for CPCU and Insurance Institute of America.
- Including at least one product architect on the team. Product architecture is a key to the success of policy administration systems replacement projects.
- Making sure that the product requirements are completed on time. This is one of the areas that will affect the entire project if it is not managed properly.
- Freezing the requirements at the proper time is important to the success of the project. Allowing scope creep is detrimental to the project's health. Having a change control process in place is essential to control the scope.
- Separating the process from the product. This will help in the maintenance of the system.

- Making sure new products are developed well ahead of their implementation.
- Implementing new products on the new system. It is bad practice to implement old products on the new platform and change the product as the policy administration system is implemented.
- Defining the conversion requirements well in advance.
- Rolling out the product in low-volume and low-key states.
- Including underwriting workflow during implementation. Neglecting underwriting process testing as if it is back office functionality is not a good practice. Include underwriting process testing along with rating and policy administration testing.
- Ensuring that adequate requirements are written, and workflow is designed and developed correctly
- Getting agents/brokers' feedback during the design phase is a very important factor. There are instances where a system developed by insurance carriers is not enthusiastically supported by agents, resulting in reduced revenues and diminished return on investment.
- Understanding what type of reports your business partner needs for studying metrics and other data is essential. Often this requirement is overlooked until implementation, and by then it's unlikely to be added to the critical tasks.
- If the replacement system is commercial-off-the-shelf (COTS) software, getting the requirements done through gap analysis is a must. If the replacement system is tools-based or framework-based, then detailed requirements are a must. In this case, experienced and skilled business analysts are needed.
- Keeping customizations of replacement systems to a minimum whenever possible. Instead of modifying the system, seeing whether modifying the

existing process to eliminate the cost of customization can be done.

- Keeping integration to the existing systems to a minimum is very important. Select the interfaces that are essential for the business in the initial implementation. Do the other less important interfaces later. This will reduce the risk and guarantee success. Wherever possible, use existing interfaces.

Final Thought

A policy administration system implementation is a complex project, and I am sure there are many more factors that affect the implementation than those I've written about in this article. The above stops, however, reflect some of the practical points I have observed through experience. Obviously, each implementation may be slightly different. But by following these guidelines when carrying out the replacement of a legacy system, an insurer can catch up more quickly to other carriers that are already increasing their business in a market acclimating itself to new technologies. ■



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The Online Library is a great place to search for topics of interest or archived articles of CPCU Society publications, including interest group newsletters. This resource is located under "Publications" on the Society's Web site.

Once you've logged in, you can narrow your search by title, keyword, author, year and/or subject in a specific publication or in all publications.

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

Quantifying the Value of Predictive Modeling

by Glenn Meyers, Ph.D., FCAS, MAAA, and David Cummings, CPCU, FCAS, MAAA



Glenn Meyers, Ph.D., FCAS, MAAA, is vice president and chief actuary with ISO Innovative Analytics. He previously worked for CNA and the University of Iowa. He holds a doctorate in mathematics from SUNY-Albany.



David Cummings, CPCU, FCAS, MAAA, is vice president of research with ISO Innovative Analytics. Prior to joining ISO, he served as director of enterprise risk management (ERM) with State Farm. Cummings is a frequent speaker at industry events.

Editor's note: This article first appeared in the March 2010 issue of the Underwriting Interest Group newsletter.

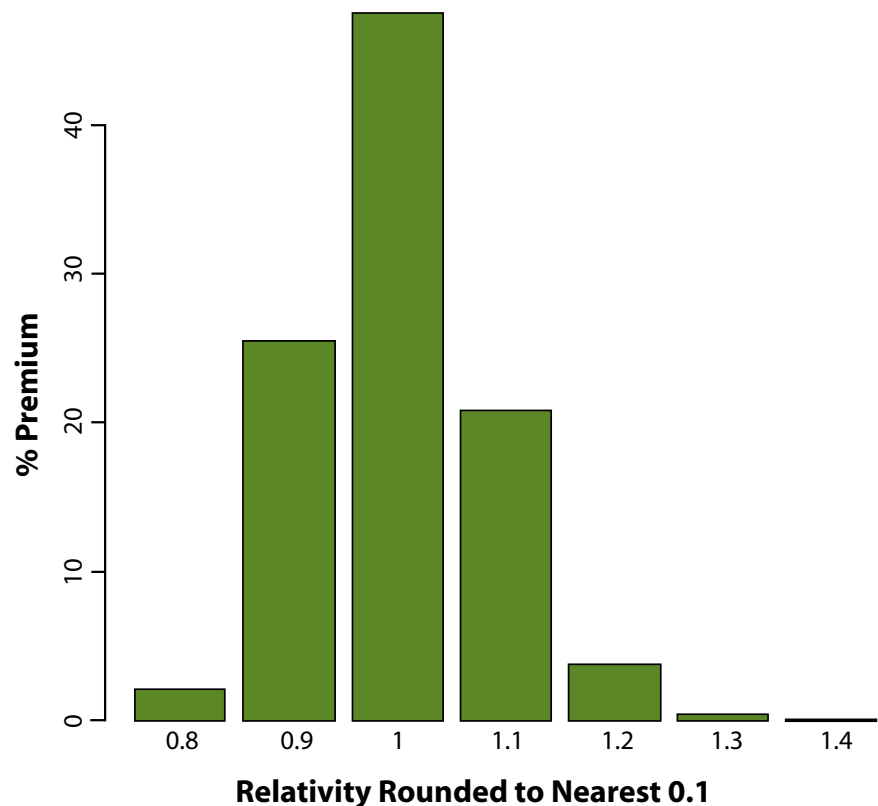
Over the past decade, insurers have used predictive models to make substantial changes in automobile insurance pricing. Before these innovations, carriers used traditional variables — rating territory, age, gender and marital status — to rate auto insurance policies. Beginning in the mid-1990s, insurers introduced other variables, such as credit reports, into the rating process. Early adopters of predictive modeling, such as Progressive, gained dramatic competitive advantage in the automobile insurance market. In fact, the company rose from the 11th largest personal auto carrier to the third largest in only 10 years.

Developing a predictive model can be expensive and time-consuming, taking months — and sometimes years — to establish a working model from scratch. Gathering relevant data takes up the

lion's share of the time. The actual fitting of the model can proceed quickly if all the relevant data is in place. But the modeling process often uncovers problems with the data, which may take longer to address. Moving from model to product can also be lengthy, particularly if the model requires regulatory approval to serve as a basis to file rates.

Once a model is up and running, carriers need to consider maintenance costs, including the costs of obtaining and updating the underlying data, as well as the systems needed to maintain the model. Furthermore, when evaluating a predictive model, companies must take into account how the model may affect underwriting decisions. Some key questions to ask when evaluating a predictive model for insurance underwriting include:

Figure 1— Relativity Spread



- If the model is used to change prices, how much will prices change?
- If the model is used to select the most desirable risks, how much will the loss ratio decrease for those selected risks?
- If a competitor uses the model to identify and successfully compete for better risks, how much will the loss ratio increase on those below-average risks?

In illustrating model effectiveness, a hypothetical but realistic example is 500,000 risks that have an overall expected loss ratio of 70 percent. In this example, Insurer A's book of business has an existing class plan that already differentiates between good and bad risks. There is also a proposed class plan that refines the distinction between good and bad risks.

To address the first question, the relativity is defined as the ratio of the premium proposed by the refined class plan to the premium indicated by the existing class plan. Figure 1 on page 6 shows that there are significant differences in the premiums indicated by the two competing class plans.

The presence of different premiums by itself does not necessarily validate the model, and Insurer A should check to see if the proposed class plan leads to a superior refinement of losses. Figure 2 compares the two class plans over suitably large groups of risk ranked in order of their predicted loss per unit of exposure. As seen in the figure, the proposed class plan identifies more higher-cost policies and lower-cost policies than the current class plan does. This demonstrates that the proposed class plan has the desirable property of a greater spread of loss cost than the current class plan.

Now suppose Insurer A does not change the premium to reflect the loss cost in the refined class plan. In this case, it could identify those risks for which the loss ratio is below average in anticipation of improved profitability. Figure 3 shows the

Figure 2— Loss Cost by Exposure Quintile

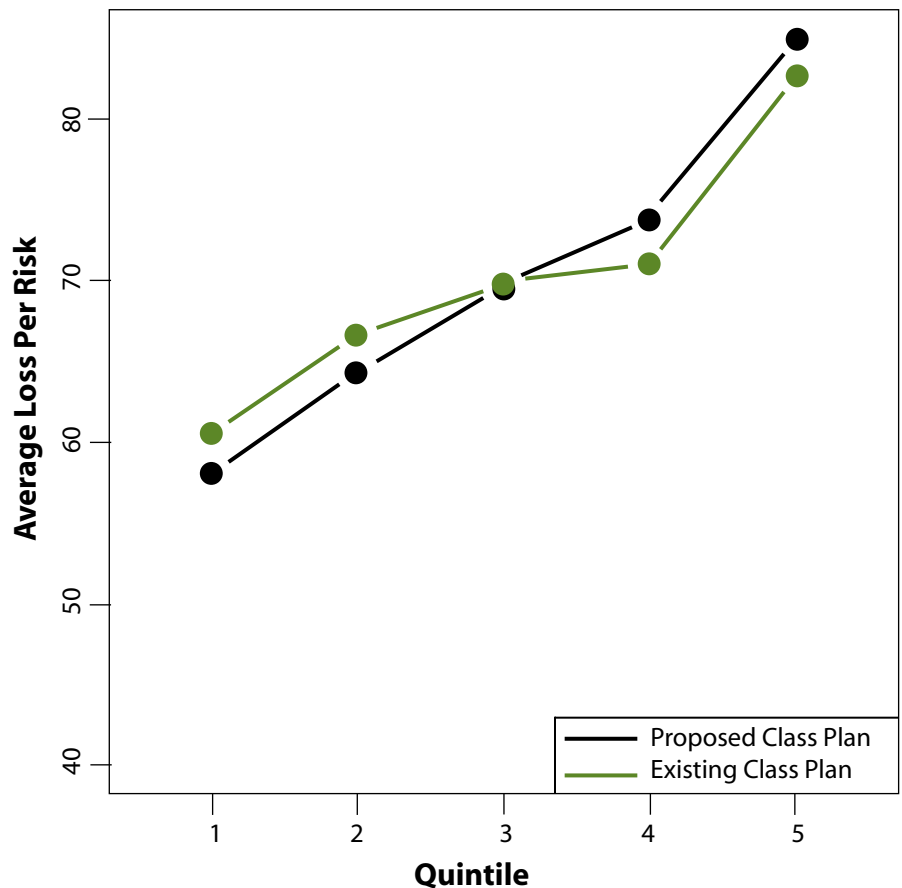
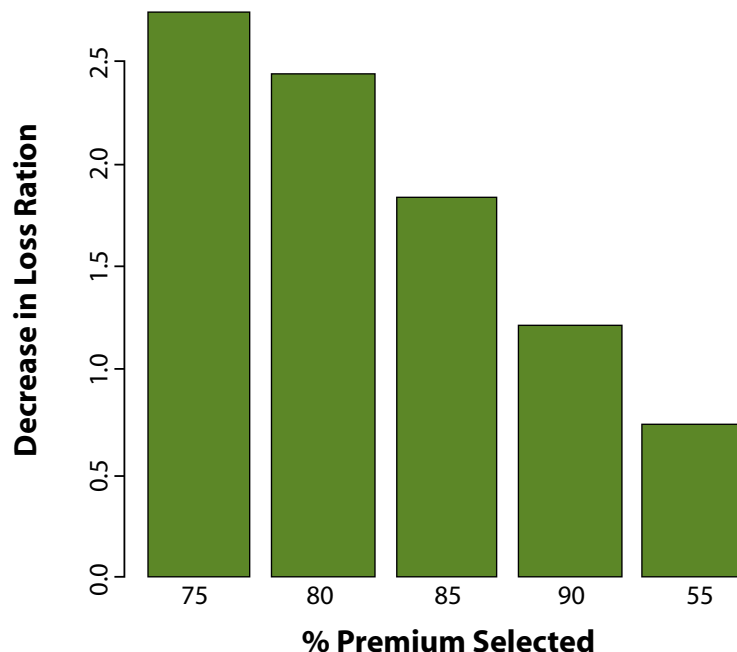


Figure 3— Selective Underwriting



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Quantifying the Value of Predictive Modeling

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decrease in loss ratio that results when Insurer A selectively underwrites for the best “x” percent of risks as identified by the relativity predicted by the model. Here “x” percent varies from 75 percent to 95 percent. For the lower values of “x” percent, more of the higher-cost risks are rejected by Insurer A, which results in greater improvements in the loss ratio.

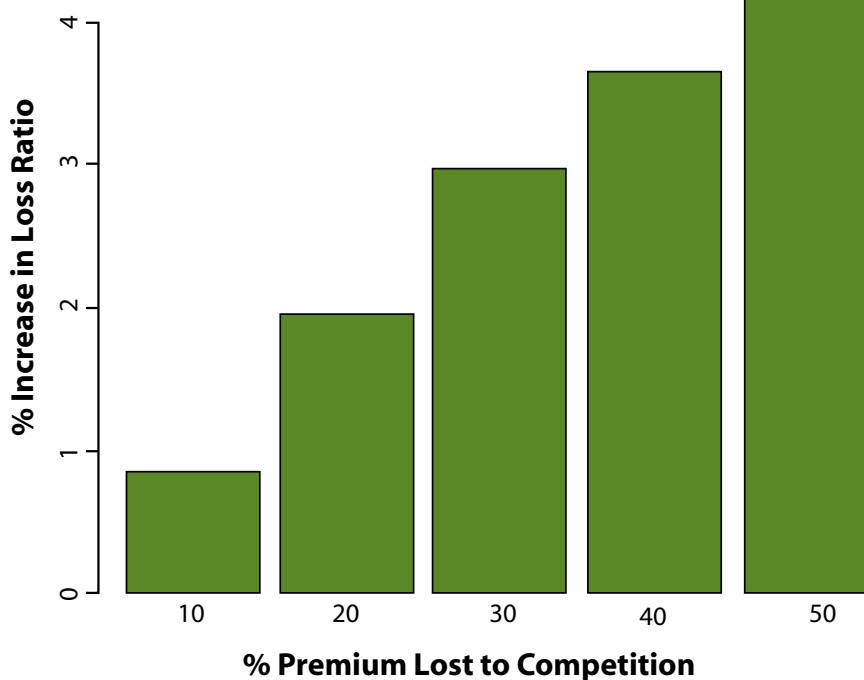
Now imagine that Insurer A decides against undertaking the predictive modeling project, but its competitor, Insurer B, does. In this case, Insurer B gradually takes the business that its models identify as being better than average for the premium Insurer A charges. Figure 4 shows the increase in the loss ratio that results when various percentages of Insurer A’s (unidentified) best business is attracted by Insurer B. As more of Insurer A’s lower-cost policies are attracted by the lower rates of Insurer B, Insurer A’s loss ratio continues to increase.

While this example illustrates ways to measure how a predictive model can improve a carrier’s underwriting results, it is often desirable to calculate a statistic that summarizes the effectiveness of the model. One such statistic, called the Value of Lift or VoL, compares the effectiveness of a model with the cost of the activities needed to produce the refined class plan.

Once a model is up and running, carriers need to consider maintenance costs, including the costs of obtaining and updating the underlying data, as well as the systems needed to maintain the model.

The VoL equals the amount of potential lost profit due to adverse selection spread over all risks being written. In the aforementioned example, the VoL is equal to \$3.43 per \$100 of premium.

Figure 4— Effect of Adverse Selection



If the (amortized) cost of producing the model is small compared with the VoL, one can conclude that the modeling exercise is cost-effective.

Although the development of a model can be a lengthy and costly process in the short term, the long-term benefits of implementing advanced predictive modeling tools to streamline products, prices and services can prove worthwhile, particularly in today’s demanding and interdependent economic environment. By understanding the value of rate segmentation, carriers of all sizes can better approximate losses in a highly competitive market, more accurately identify potential revenue shortfalls, and create new market opportunities in an effort to stay on the cutting edge of marketplace dynamics. ■

Is It Goal Setting or Goal Writing?

Do Something Different with Those Resolutions This Year ... Write Them Down

by Marsha D. Egan, CPCU, PCC



Marsha D. Egan, CPCU, PCC, is CEO of The Egan Group Inc. and is a certified executive coach and professional speaker specializing in leadership development. Egan can be contacted at marsha@marshaegan.com. And check out her other helpful articles at <http://marshaegan.com/learning-center/articles>.

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So, let's not only make New Year's resolutions and/or set new goals for the year, but write them down. Sounds so easy, doesn't it? The reality is that only about 2 percent of the people in the world have written goals. I'd like to challenge you to be part of the 2 percent.

How many New Year's resolutions have we made and lamented a few months later? The challenge is, and has always seemed to be, to get the goals to actually work.

Goal setting has a very important component that is missed by many. And it is very simple. That component is to write the goals down. And secondary to that it is to have them at your fingertips, not in a drawer somewhere. Just like budgets don't work unless they are reviewed and monitored, goals need to be a working instrument. You need to review them, adjust them and work them into your monthly, weekly and daily task lists.

This is the time of year that many people review their accomplishments from the last year, and set out to establish goals for the New Year. This can be a fun process and something that can add excitement and reward to your lives.

The next hint for goal seekers is "make sure that they are specific, measurable and time-bound." This is not new to people, yet as an executive coach, I see regularly that the goals people set are not specific enough, not measurable, or may not have deadlines that are reasonable. So, when you are working on coming up with your goals for the year, pay attention to describing specifically what success will look like.

Some examples of good versus not so good goals include:

- I will lose 10 pounds by Feb. 15 versus I will lose some weight this year.
- I will increase my savings by 5 percent per month versus I will save more money.

- I will attend three networking events each quarter versus I will go to more networking events.
- I will do something special for my spouse each week versus I will be a better spouse.
- I will get my pilot's license by June versus I will get my pilot's license.

Some of your written goals may and should be lofty. Those are the goals that should have subgoals. Depending on the nature of your goals, then, your plans and subgoals will be more elaborate. Conversely some goals may be so simple that they will not have subgoals. One simple action can complete that objective.

Goals don't just do it by themselves. Your next step is to have plans to achieve the goals. They need an action component. You may think that this is sounding "too much like work," but trust me, this stuff works.



The final point is to make sure that you celebrate even small incremental achievements! So many times people achieve a goal and just keep going. Achieving success is cause for celebration! Celebrations don't need to be elaborate — a hot fudge brownie sundae works fine for me. ■

Task for Today ... Become Immortal

by Donald J. Hurzeler, CPCU, CLU



Donald J. Hurzeler, CPCU, CLU, retired in 2008 after an insurance career that spanned some 40 years. As an officer with Allstate Insurance, Reliance National Insurance and Zurich Financial Services, he held positions such as chief underwriting officer, chief marketing officer, president of a charitable foundation, member of the board of directors, and CEO/president of a middle market insurance operation. Hurzeler was the 2004–2005 president of the CPCU Society. He is the author of *Designated for Success* and has just completed writing a second book.

Editor's note: This article first appeared in the January 2010 issue of the Leadership & Managerial Excellence Interest Group newsletter.

I challenge each person who reads this article to become immortal. Sounds difficult, doesn't it? Kind of a super hero thing? Well, it is not all that difficult. You can and should take the steps necessary to become immortal. Here are some thoughts on how to do it.

Each and every one of us has gotten to where we are through the help of others as well as through our own hard work. We learned from teachers, coaches, mentors, role models and authors of books. And the net result is that we know stuff — important stuff that others can and should know. The trick is how will we pay it forward? How will we give others the kind of help and insights that have led us to whatever success we now enjoy?

The quick answer is that we help people at work and in our personal lives on a day-to-day basis. The problem is that this help stops pretty quickly when we do. When we walk out of the workplace for the last time or get carried down the center aisle of the church for the last time, our ability to help others often becomes the gift that no longer keeps on giving. It is over. Done. Finished.

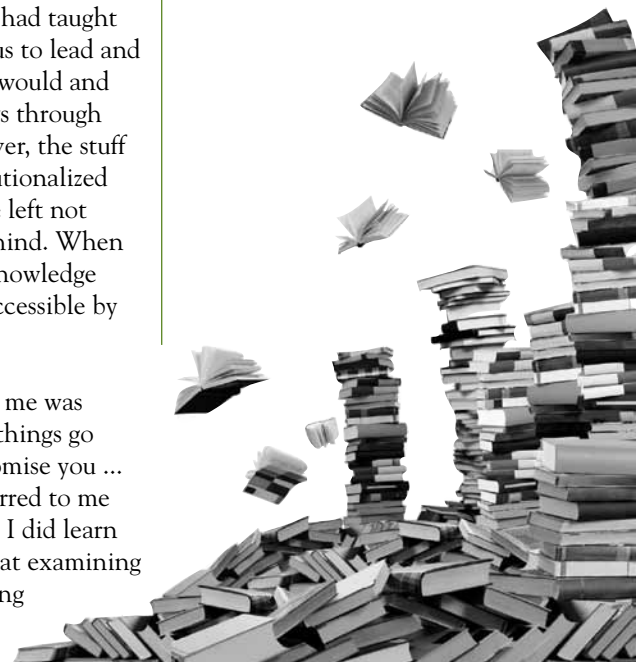
One of the smartest leaders and managers I ever encountered quit abruptly one day ... and that was that. He had taught dozens, maybe hundreds, of us to lead and to manage. And, yes, others would and did benefit from his teachings through those of us he taught. However, the stuff he knew needed to be institutionalized for all future generations. He left not one single written article behind. When he was gone, his extensive knowledge and wisdom was no longer accessible by others. What a loss!

One of the lessons he taught me was to “suspect yourself.” When things go wrong, suspect yourself. I promise you ... that thought had never occurred to me prior to his teachings. When I did learn to suspect myself, I got good at examining the communications preceding a failure and often found

that my communications had not been clear. (Kind of sounds like part of the quality process doesn't it?) It became a very valuable lesson in my business and professional life. It taught me to be a better boss and a better human being — a great lesson that everyone needs to learn.

You are vested in an interest group devoted to leadership and managerial excellence. That alone tells me you are always looking for best practices and ways to foster continuous improvement. So, here follows a best practice that can advance continuous improvement — one that you personally can start on right now.

Write down the stuff you know and you think everyone should know. Yes, you probably got it from someone else. Give that person credit if you know who first introduced you to the concept or idea. Keep the writings in a folder, either an electronic one or an old-fashioned paper file. Visit the folder from time to time and add any new insights to your notes. Over time, you will build up the framework for a book. When you get to that point, contact me. I will help you write the book. Once the book is written and published, you, my friend, are immortal.



I have written two books. The first one, *Designated for Success*, was published and is now sold out. The second, *Twenty-Four Carat Careers*, has been completed and edited and is awaiting a publisher. So, let me just mention that first book for a moment.



When *Designated for Success* first came out, I got e-mails from readers just about every day. It is now four years later, and I still get e-mails at least every

week. The book has a life of its own, as it gets passed from reader to reader. I am happy to know for sure that some of the wisdom I gained during my 40 years in business has been put into a format that has already outlasted my career (I retired a year ago) and will also outlast my time here on earth.

So, the one and only person who can make you immortal is ... you. Write down those insights. Keep a file and update it on a regular basis. Don't worry about whether you are a good writer or not. (You can deal with that later on.) And I am serious, if you want to turn your insights and ah-ha's into a paper or book — something that will pay forward the investment that others made in you — drop me a note at djhzz@aol.com, and I will get you on your way.

You have very valuable lessons to teach and to leave for others. Give serious thought about how you will do so. This is how we advance — each of us standing on the shoulders of those before us. Start that file today, and in the words of that great American philosopher, Larry the Cable Guy, "Get 'er done." ■

Orlando Annual Meeting and Seminars CPCU: Your Bridge to the Future Sept. 25–28, 2010

Personal Lines Interest Group Annual Meeting Save the Dates

Sunday, Sept. 26

7–8 a.m.

Breakfast Meeting

*Outdoor Patio with Tremendous Views
Orlando World Center Marriott*

Guest Speaker: Jennifer Hatfield, director of government and public affairs, Florida Swimming Pool Association, who will share important information on swimming pool liability.

Sunday, Sept. 26

2:45–4:45 p.m.

Technical Seminar

"Technological Advances of the Future — Bridging Risk and Reward for Insurers through Telematics"

Presenter: Christopher Sirota, CPCU, product development and research manager in ISO's Applied Informatix Unit, who will discuss the use and attendant issues of applying telematics technology in the property-casualty insurance industry.

Developed by the Personal Lines and Information Technology Interest Groups.

Monday, Sept. 27

6:30–9 p.m.

Tri-Interest Group "Meet the Markets" Dinner

An opportunity for members of the Agent & Broker, International Insurance and Personal Lines Interest Groups to network, share ideas and explore common needs and issues while enjoying a special informal Floridian dining experience. Location to be announced.



CPCU: Your Bridge to the Future

CPCU Society Annual Meeting & Seminars
Sept. 25–28, 2010 • Orlando, Fla.



Personal Lines Interest Group

Volume 12 • Number 1 • March 2010

Personally Speaking

CPCU Society
720 Providence Road
Malvern, PA 19355
www.cpcusociety.org



Volunteer Leaders, Rising Stars to Gather in Phoenix

The CPCU Society's current and emerging leaders will focus on strategic issues affecting the Society and your chapter at the 2010 Leadership Summit. The conference will be held on April 29–May 1, 2010, at the Pointe Hilton Squaw Peak Resort in Phoenix, Ariz.

All volunteer leaders are urged to attend this distinguished gathering to chart the Society's future course and participate in a free-flowing exchange of ideas on vital topics.

The Summit will include:

- Board of Directors meeting.
- Committee, task force and interest group meetings.
- CPCU Society Center for Leadership courses. Open to all members.
- Chapter and interest group leader workshops.
- Leadership luncheons with special guest speakers.

Register today at
www.cpcusociety.org.

The Personal Lines Interest Group newsletter is published by the Personal Lines Interest Group of the CPCU Society.

Personal Lines Interest Group
<http://personallines.cpcusociety.org>

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