

Message from the Vice Chair

by William J. "Joe" Wetter, CPCU, CLU, ChFC



William J. "Joe" Wetter, CPCU, CLU ChFC, is vice chair of the CPCU Society Retirement Resource Interest Group. He recently retired as an insurance and risk management consultant with more than 45 years experience in commercial property-casualty insurance. He previously retired from FM Global and Allstate's Commercial Insurance Division. In September 2010, he completed a three-year term as CPCU Society Director and Western Regional Governor with responsibility for the six Southern California chapters.

'Mangia' with the Retirement Resource Interest Group in Las Vegas

During the 47 years I've been involved in insurance and the 31 years I've been a CPCU Society member, it's been my good fortune to meet many colleagues, students and mentors. They've given me valuable insights, information, education and support ... but most of all their friendship. I've especially come to value seeing many at the Annual Meetings since I became a "senior"!!! And I am especially looking forward to seeing many of you in Las Vegas.

This year's Annual Meeting offers a great many educational seminars that even a septuagenarian like me can understand and appreciate. But best of all, I'll have the opportunity to see many of you and even some of our "future retirees" at the meeting and at our annual Retirement Resource Interest Group dinner. **But you have to act fast.** There's only room for 32 at our special family style Italian dinner

at Maggiano's Little Italy on Monday evening, Oct. 24. I guarantee you'll enjoy the food and drinks. And the comradeship of seeing old (I use that term loosely) friends and swapping updates is always a highlight for me. I hope it is for you, too.

Maggiano's is located at 3220 Las Vegas Blvd. South about one mile from Caesars Palace. An easy walk for those of you who are spryer than I (or maybe just not lazy like I am!).

So sign up now if you haven't already. You can find it on the Annual Meetings Registration Form's Section 5 — Optional Events. Or you can just contact the CPCU Society Member Resource Center at (800) 932-CPCU (2728), option 5.

We'll see you at Maggiano's for dinner. Ciao!!! ■

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CPCU Travel Group Journeys to China

by James D. Klauke, CPCU, AIC, RPA



James D. Klauke, CPCU, AIC, RPA, is a longtime volunteer leader in the CPCU Society, having served as a member of the Board of Directors and as chair of the Claims Interest Group. Before retirement, he worked with Crawford Global Technical Services as an executive general adjuster.

The CPCU Travel Group enjoyed a two-week trip to China in May 2011, and it was not just another vacation. We saw sites that tested the understanding of the word “grandeur” that we best described as magnificent. The people of China were open and cordial and free-flowing with information about some of their more unusual laws and the workings of their government-controlled system.

Our trip started with a group breakfast meeting with our tour guide and a summary of how the trip would proceed. The breakfasts became a daily event and were predominately a Western style meal. The meeting was followed with a visit to Yu Garden which is 450 years old and nestled

within a large and busy shopping area. There are many of these gardens designed as a place of quiet repose for the more elite or upper-class Chinese.

After the garden, we saw one of the true highlights of the tour. It was a visit to the Shanghai Museum where we saw pottery on display that is 6,000 years old. And, who could visit China without seeing a Ming Dynasty (1427–1644) vase?

The day was culminated with our first Chinese dinner. Dinners were family style with all food placed on a Lazy Susan. They generally contain three or four dishes of meat and some form of vegetable with rice, soup and tea with every meal. The only dessert



Our tour group. Kneeling: Barbara deVignier; Mary Barbieri, CPCU; Norma Vanderbosch; Dick Vanderbosch, CPCU; Donna Krise; Warren Krise. Middle row: Lee Bullwinkel, CPCU; Jolene Feddersen; Debbie Klauke; Barbara Norris, CPCU; Joan Sheridan; Nancy MacCorkle; Bette Storhaug; Dave Storhaug, CPCU; Jean Coen; Patricia Cobey, CPCU. Back row: James Klauke, CPCU, AIC, RPA; Wayne Coen; David Axtell, CPCU; Glenn MacCorkle, CPCU; Bill Cobey



Ming Dynasty vases

at this and every meal was sliced watermelon. The food was so good; we rarely left any behind on the table.

Day Four was interesting in that we visited a rug factory to learn about handmade silk rugs followed by a visit to a local recreation center to see how senior Chinese live. We had lunch in small groups with local families in their condominiums. We also walked through a local market before traveling by bus to the world-famous Bund Area. That evening, most of us attended the optional dinner show of Chinese acrobatic performers.

Day Five involved a trip to the nearby small town of Suzhon, 100 kilometers (62 miles) from Shanghai. Small in China is a population of 2 million in the city and 7 million in the area. We went by a train that traveled at the rate of 260 kilometers per hour (161.556 miles per hour) and then took a boat ride down the San Pau canal area usually referred to as the "Venice of Asia" and home of I.M. Pei,

the world-famous architect. The city of Suzhon is 2,525 years old and the canal was built 1,100 years ago. The houses on the left side of the Grand Canal are 2,500 years old and those on the right side are 1,100 years old.

This was followed by another highlight of the trip, a visit to a silk factory. I learned that it takes 7,000 cocoons of silk just to make one tie. Raw silk is only made in this region of China and is the strongest material of equal size, including a comparison to steel.

Day Six was a travel day as we moved from Shanghai to Xian in the interior of China. It started with a trip to the city center where we were able to ride on the bullet train to the airport. The cost was 50 yuan but worth every — oh, they don't have pennies! The train covered the distance of 21 miles in 7.34 minutes reaching a top speed of 431 kilometers per hour (267.811 mph). It is the fastest land transportation system in the world.

A longer system of the bullet train is currently under construction between Shanghai and Beijing.

After the 2½-hour flight to Xian, we took a bus to the hotel with a stop for dinner in the city center. I sat in the front seat of the bus for the drive into town and can only describe the traffic as chaotic. Traffic controls seem to be ignored, and the rule of the road seemed to be, the biggest vehicle has right-of-way. I asked our tour guide and was told of a conversation with one of his prior groups from Italy. He said that Italy's traffic controls were considered a recommendation, but in Xian, they are considered decoration. Amazingly, at no time did I see an accident, a ticket issued or a damaged vehicle. Maybe they are on to something!

The next day included another highlight of the trip, the Terra Cotta Warriors. First discovered by a farmer digging for water in 1974, the pits where more than 8,000 warriors and horses have been unearthed are now covered by three buildings. This army was created by the first Chinese emperor, Qin Shihuang Di, as protection in his afterlife when he died. They are located about one kilometer from his tomb, which has still not been opened for fear of causing damage by oxidation. He was emperor from 273 B.C. to 202 B.C., and his was the first of 19 dynasties that ruled China until 1911.

Later that day, we visited the Small Wild Goose Pagoda. I am not sure why it has the name "small" as it is 43 meters high (14 stories or 141.04 feet). It was taller before an earthquake in the

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Terra Cotta Warriors

1000s caused the top two floors to collapse off the structure. Pagodas were used to store the records of the dynasty that were maintained by the monks. This one was no longer in use for the storage purpose.

That evening, we attended the optional Tang Dynasty Show and dinner. The show was mostly music and dancing. It was excellent and well worth the \$90 per person price. The only distraction was when one of the stars of the show brought a birthday cake to my table and the entire restaurant stood up and sang happy birthday to me. I was overwhelmed and still not sure how my wife and our tour guide arranged it all. It did make for an extraordinary evening for me and all members of the group.

Our last day in Xian, we visited a lacquer factory where fine Chinese furniture is made followed by a visit to the city wall. The city wall and

its moat surround the city, providing protection for the citizens. The wall was built in the year 582 B.C. and was never breached. It is about 9 miles long around the city, 35 feet high, 40 feet across at the top and 60 feet

at the bottom. Xian was the largest city in China during this time and the start of the silk route to the Middle East.

On Day Nine, we traveled from Xian to Beijing. It became the capitol of China in 1421 during the Liao Dynasty. At that time, the city was 12 kilometers from front to back. A series of walls surrounded the city with a gate that had a large building on top. Over time, more walls and gates were built as the city grew. All the walls except those around the Forbidden City were removed during the Mao reign around 1970. It is now a city of 20 million residents and 16,000 square kilometers (9,920 square miles) in size.

The evening of our first day, our dinner was Peking Duck at one of the better restaurants in the city. The duck is fully cooked and served in a sauce with a vegetable. A very thin rice pancake with cucumbers and onion complete the dish. You take the pancake and open it in your hand,



Xian city wall built in 582 B.C.



Tianamen Square

dip the duck in palm sauce (similar to soy sauce), add strips of cucumber and onion, then fold the pancake around it all. It is eaten like a wrap and is delicious. Then all the other dishes were served, a total of eight more along with rice and soup. No one left hungry.

Our next day was the visit to Tiananmen Square and the Forbidden City. The square is 108 acres of concrete-covered land designed after Russia's Red Square with one monument in the middle. It contains the Chairman Mao Memorial Hall as well.

The entrance to the Forbidden City is through the Meridian Gate of the walled city along one side of Tiananmen Square. It was called the Meridian Gate because the early emperor of the Liao Dynasty thought that it was the center of the world. One of the Liao Dynasty emperors called the city the Purple Palace, but because the city was off limits to the people it soon became known as the Forbidden City.

As we passed through the Meridian Gate, we entered a very large courtyard with a moat through the middle. The large building at the other end is the administrative building sitting atop the Gate of the Supreme Harmony or Tia He Men Gate. Through this gate, you enter another very large courtyard with the Royal Palace at the other end. It

contains the throne that only emperors were allowed to sit upon. Behind that building is the banquet building where the emperors entertained, frequently the Mongols from the North so they would not invade.

We were taken to the living quarters of Empress CIXI, who was the last empress and the most powerful. She virtually ruled China from behind for the better part of the last 48 years of the dynasties. She controlled the emperor for many years, and after his death, her son who was a child when he ascended to the throne. After his early death, she had her grandson appointed at the age of 3 and controlled the throne until it was overthrown in 1911. In the living quarters are some of the original furnishings.

Our next day was filled with visits to a Kung Fu boarding school that included an incredible

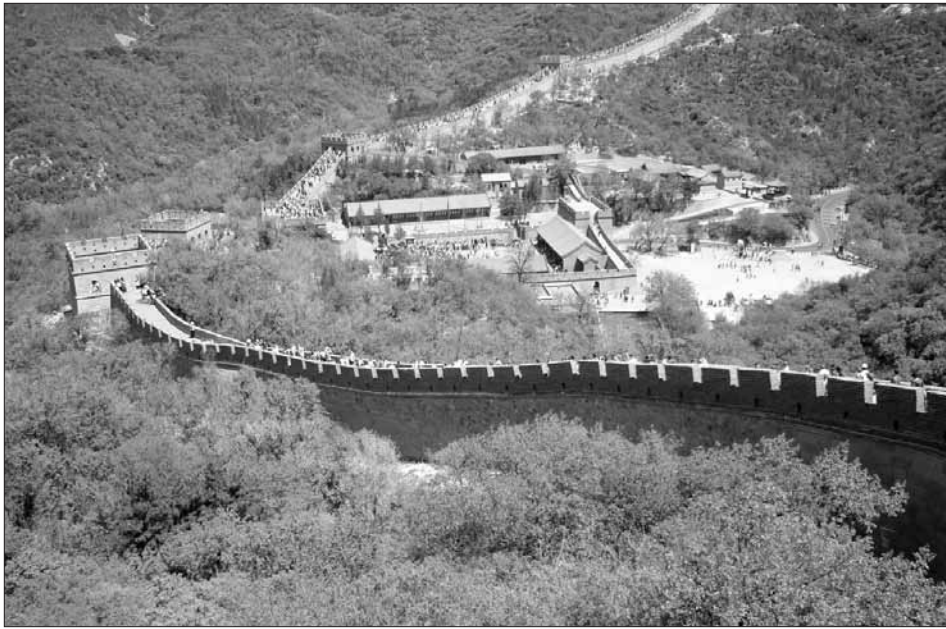
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Tia He Men Gate of the Forbidden City

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Portion of the Great Wall of China

demonstration, a jade factory, the Olympic Park and a home in the Hutong Neighborhood. The members of the school were all in the opening and closing ceremonies of the Olympics and several were in some of the Jackie Chan movies. Yes, we all bought some jade before leaving the jade factory. Only cost prevented more purchases. We learned the Olympic medals were made at the jade factory and contained jade.

The second last day of the trip was our visit to the Great Wall. It is said that you cannot be a hero in China unless you climb the wall. Luckily, they did not mean all of it as it is 8,864 meters long (5,506.53 miles). Construction was started five centuries before Christ was born. In 221 B.C., the first Chinese emperor, Qin Shihuang Di, decided to complete the wall and started the process of filling in the wall fragments for protection from the Mongols of the North. All emperors contributed to wall construction and repair, but the bulk of the current wall

was built during the Ming Dynasty (1368–1644).

Following the rigorous climb on the wall, we then visited the Ming Dynasty Tombs, none of which have been opened yet for fear of damage from oxidation. They are located in a valley at the foot of a mountain called the Heavenly Good. Most of the Ming Dynasty emperors are buried in the area.

Our last full day in China was started with a visit to the pandas. There are about 6.5 billion people on the earth but just 1,500 pandas. They come from the West Mountains of China. They only eat bamboo leaves and apples. They can eat 15 to 20 kilograms (33 to 44 pounds) of leaves per day. When born, they are slightly transparent and small as a rat.

The last place we visited was the Summer Palace. It was built starting in 1153 and completed in 1764. It is four times bigger than the Forbidden

City. Workers removed dirt by hand to create a lake the shape of a turtle and more than a mile in diameter. The dirt was piled up at one end so the summer house could be built on a hill. In 1864, foreigners looted and damaged it. Empress Cixi ordered it rebuilt in 1888 only to have it destroyed again by the Japanese in 1894. It was rebuilt again between 1900 and 1903. It was used by the empress and her 100 servants twice a year.

We had a delightful lunch at a Summer Palace restaurant before returning to the hotel. The next morning, we all left for the airport at four different times for various flights home.

During our tour, we visited four cities and experienced the following transportation systems: walking, airplane, bus, escalator, lift, taxi, railway train, bullet train, stairs, shuttle bus, small boat and moving walkways. We learned about the following: birth control policy, cultural revolution, one ruling political party, Chinese opinion of democracy, health care, salaries, education, housing costs, hand over of Hong Kong, opium war, marriage, Chinese history, chopsticks, local family visits, bargaining skills, Kung Fu school, military service, chaotic traffic, Eastern toilets, miscellaneous facts and much more. When we departed from San Francisco, we looked on the trip as a great adventure. That is just how it turned out, a Great Adventure. ■

Note: Interested readers will find additional details and photos on the Retirement Resource Interest Group website, <http://retirementresource.cpcusociety.org>.

CPCUs of the Past — Then and Now! — Ed Goss

by Irwin Lengel, CPCU, ARM, AAM, AIT



Irwin Lengel, CPCU, ARM, AAM, AIT, enjoyed a lengthy insurance career, which began after high school in the personal lines department of American Casualty Company in Reading, Pa. He then moved on to the commercial side with INA, which became known as Cigna Property and Casualty until its acquisition by ACE. He retired as an underwriting manager after 25 years. During his career, Lengel also worked as an independent agent in Arizona. He currently teaches CPCU 551 and CPCU 552 classes online and is the Retirement Resource Interest Group's assistant newsletter editor. Lengel and his wife reside in Florida.

Editor's note: If you know of other CPCUs who should be profiled in this series, please contact Irwin Lengel at iglengel@aol.com.

Author's note: One of the fun parts of being involved with CPCUs of yesteryear has been meeting these interesting individuals and learning how they became involved with insurance, what career path their insurance education led them down and also what they are doing in their retirement years. Our next individual, while having been very active during his long insurance career is now pursuing a new career — retirement. Join with me now as we review the life and career of another individual who has been involved with the CPCU program since he took his first exam almost 60 years ago. Here is Ed Goss' story:

A Brief Retrospective

I was born and grew up in the Park Slope neighborhood in Brooklyn. I got my primary and high school education in Brooklyn. Upon graduating from high school in 1944, when WW II was in progress, I immediately entered military service in the Army Air Corps. The military gave me some college training at the University of Buffalo. At the end of the war, I entered Fordham University to continue my education.

I got into the insurance industry somewhat by accident. While still at Fordham, I set out to find a part-time job. At that time, some employers wanting part-time help would advertise on the bulletin board at Fordham. It happened that the day I went to check on this, the Royal-Liverpool Group of insurance companies was advertising, so I went to their U.S. headquarters office in downtown Manhattan to apply and was hired. Although I didn't realize it at the time, this proved to be my entry into the industry in which I would spend the whole of my professional life.

When I left Fordham, I became a full-time employee of the Royal in New York and accepted later assignments in Cleveland and Columbus, Ohio. In 1951, I left the Royal and joined American States Insurance Company headquartered in Indianapolis. I spent the next 38 years with American States and retired in 1990. At first, I served as branch sales manager in Dayton and Indianapolis, and then as general manager of two acquired companies in Dallas and Seattle. Returning to Indianapolis in 1971, I held various executive positions advancing to president, chairman and CEO during the last decade of my career. In addition, I served on the boards of several corporations, industry organizations, civic and cultural organizations, and I also served for about 15 years as a trustee of Butler University.

CPCU — A Career Builder

I think I first became aware of CPCU about 1949. The movement was still fairly new then, but I was impressed with the subject matter covered by the study program and the overall professional approach. I was still pretty young in the business and looking for ways to expand my knowledge and understanding of insurance, so the CPCU program was made to order for me. I took my first exam in 1951 and got my designation in 1957.

Early on after receiving my designation, I was active in the Dayton-Miami Valley Chapter and I believe I served a term as president of that chapter. Later on, geographic transfers and my growing job

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responsibilities and travel schedule limited my involvement in chapter activities, but I tried to keep informed and supported society activities at both the local and national level. Much later on, I served two three-year terms on the board of the American Institute. Perhaps the greatest contribution I made was to encourage and support others in my company to work to secure the CPCU designation. American States for many years was among the leading companies in the U.S. in its number of CPCUs relative to its size.

In fact, my two predecessors as well as my immediate successor as CEO at American States were all CPCUs. In addition, all of the members of my senior staff were CPCUs with one exception. That was the manager of our affiliated life insurance company, and he was a CLU. Beyond this group, a large number of our key people throughout the company held the designation.

Some of the biggest changes I saw in the industry during my active career were these. At the time I started, the states, one after another, were adopting multiple-line laws that ultimately eliminated the distinction between fire companies and casualty companies. This led to the development of package policies (the homeowners policy and commercial packages). The advent of the computer brought about massive changes in the way work was done including, in time, direct online communication between companies and agents. There has also been great consolidation in the industry. In my own company, American States acquired seven other companies during my career. Some seven years after my retirement, American States

itself was acquired by Safeco. And now Safeco has been acquired by Liberty Mutual.

I would advise any young people who are serious about building a career in insurance to work to achieve the CPCU designation. It is bound to broaden their knowledge and understanding of insurance and to make them better practitioners in whatever part of the business they are engaged. It will put them in touch with large numbers of others of like mind and help them to become true professionals. I can't think of a better way to get real satisfaction out of the work we do and to give one the best chance to find opportunities for advancement.

Perhaps the greatest contribution I made was to encourage and support others in my company to work to secure the CPCU designation.

To some extent, I was self-motivated in my early interest in CPCU that occurred before I joined American States. However, **John D. Phelan, CPCU**, who was corporate sales manager of the company at that time, and later CEO, was one of the very early CPCU designees. He was dedicated to the objectives and ideals of the movement, and he was a strong voice within the company encouraging others to pursue CPCU. John would later on serve as president of the CPCU Society. He certainly was instrumental in encouraging me to continue my efforts to secure the designation.

In retrospect, becoming a CPCU was one of the smartest things I ever did. CPCU did expand my knowledge of insurance and other related subjects, and as with most good education, opened doors to help me become a lifelong learner in my chosen profession. It put me in touch with many others who were equally devoted to becoming better insurance practitioners. It gave me a solid base to develop my business life in a professional way. There is no doubt that having the CPCU designation was an important part of what I achieved in my business life.

There is currently no CPCU Society chapter in Tucson where I now live, so I have no local opportunity to be involved with the Society's work. Nevertheless, I am a lifetime member of the Society and I maintain a continuing interest in the CPCU movement.

I am proud to say that my son has also achieved the CPCU designation as well as two of my cousins.

A New Career — Retirement

I suppose everyone wonders about what they will do in retirement. I can honestly say that this never concerned me much. For a long time before I retired, the demands of my job took most of my time and left little time for other things. And so I viewed retirement as the time when I could finally have a good deal of elective time. I had a number of things in mind I wanted to do. I wanted to do a lot of reading. I wanted to spend more time on personal investments. I wanted to get better at using the computer. I wanted to improve my use of the French language. Although my wife Kay and I had done a good

deal of foreign travel, I wanted to do more of this. In fact, I did all of these things. Kay jokes that she cut down on some of her own activities before I retired because she thought she would have to devote more time to me. As it turned out, she says I was almost as busy in retirement as I was before, with continuing board memberships that I now devoted more time to and all these other activities.

There were some surprises too — things that I did not contemplate beforehand that became important activities in my retired life. My interest in reading and books led me to the idea of building a collection of books of the kind I liked to read: history, philosophy, the best of creative literature, etc. So, with one stage building on another, I became actively involved in collecting old and rare books in several categories. For a good many years, I spent time whenever I could browsing in old and rare book stores in cities all over the U.S., and some in Europe, looking for the things I was after. Kay and I built a house and included a library to house my collection. I must say I enjoyed this book collecting immensely, including the booksellers I met and dealt with, and visiting book fairs and rare book libraries.

Another important activity I did not anticipate was my decision in retirement to work on my genealogy or family history. Some others in my family had collected some limited amount of information based largely on what had been passed down by word of mouth, but nobody had systematically researched our family. I did find two cousins, one on each side of my family, who were equally interested in our family history, and we became partners in this work. My

first new world ancestors had come from Europe to settle on the Island of Newfoundland, now part of Canada. For more than a decade, I pursued this work actively including several trips to Newfoundland. This truly became a voyage of discovery for me and resulted in my ability to trace my paternal family back to the early 1700s and my maternal family to the early 1800s.

There were some surprises too — things that I did not contemplate beforehand that became important activities in my retired life.

In 1997, Kay and I bought a winter home in Tucson, Ariz., and 10 years later, we became full-time residents of Tucson. Living in the Southwest has opened several new interests. In particular, I have found the pre-history of the area fascinating. There are numerous pre-historic ruins (i.e., before the Spanish came) throughout the area. Much further back in time, there are a number of sites that evidence human occupation of this area some 10,000 or more years ago. This begins to reach back toward those first inhabitants of the Americas who came across the land bridge then existing between Siberia and Alaska at the end of the last ice age. Pretty interesting stuff. Being in the West has also encouraged us to become interested in Western art, and we spend a fair amount of time pursuing that interest and building our own collection.

Anyway, all of this is just to say that, in my experience, there is no shortage of interesting things to do in retirement. ■

Senior Moment

Work At Home Vintage Employees Provides Skilled, U.S.-Based Insurance Retirees to Agencies, Wholesalers and Carriers

by Nancy Doucette



Nancy Doucette is senior editor for *Rough Notes Magazine* and has been associated with the insurance industry for 40 years. She writes extensively on technology issues.

Editor's note: Those who may not want to stop working "cold turkey" may find this article of interest. It shows a way to remain productive in our industry, on a part-time basis. And for readers experiencing the industry's "brain drain," it offers a way to tap into the knowledge of professional insurance retirees. Originally published in the June 2011 issue of *Rough Notes Magazine*, this article appears with the permission of The Rough Notes Co. Inc.

The average age of an insurance industry professional is 56, according to a 2010 study published by the National Alliance Research Academy. That means that many of those people who are over the average will be retiring soon. In fact, over the next 20 years, some 1.3 million people are expected to retire from the insurance industry. That comes out to about 65,000 people a year exiting the business.

The study goes on to note that 59% of insurance professionals currently in the workforce plan on working on a part-time basis following retirement and, if possible, they would like to do that work from home. The survey also polled retired industry professionals. Of that group, 74% were interested in continuing their insurance careers from home.

Sharon Emek, Ph.D., CIC, a 25-year veteran of the insurance industry and currently a partner at CBS Coverage Group, based in New York, heard those statistics and decided she needed to do something to stem the tide of talent that would be exiting the insurance industry. "These people are CICs, CPCUs, and ARMs with decades of experience!" she exclaims. She decided to serve as a matchmaker of sorts to bring together skilled insurance retirees with agencies, brokerages or carriers in need of full-time or part-time help with back-office or customer service tasks.

Her solution is WAHVE — Work At Home Vintage Employees LLC. Her goal? To assemble the insurance industry's largest database of retiring baby boomer talent. As of late March 2011, Emek says she has some 500 WAHVE applicants. "Most of our

people are between 58 and 65 years old," she points out. "A large portion of our workers retire well before they're eligible for Social Security because they want more balance in their lives."

The Vetting Process

First off, if you're under 55, you're not eligible. "WAHVE is interested in retirees, not a work-at-home mom," Emek states. "If you're retired, there are no kids in the house, you're totally dedicated, and you're experienced, we invite you to complete the preliminary application at our Web site."

That begins what Emek describes as a "rigorous qualifying process. It takes us about two months to qualify a WAHVE," she says.

In fact, over the next 20 years, some 1.3 million people are expected to retire from the insurance industry. That comes out to about 65,000 people a year exiting the business.

In a greatly condensed version of the process, the prospective WAHVE is interviewed by phone; the individual's credentials — licenses, designations, employers, references, language proficiencies — are checked and cross-checked. Insurance skills, E&O understanding, and agency management system competency tests are administered. A background check is conducted.

"We've built our own technology for the qualification process," Emek

explains. “It’s all Web based. It allows us to search the skill sets, make matches with employer organizations, and manage the whole process once someone becomes a WAHVE or an organization becomes a client.

“When we give an agency, MGA or carrier a WAHVE’s résumé for consideration, that organization can be confident that the individual has done the work they say they’ve done, they know insurance, they have the credentials and the personality to be a remote worker,” Emek declares.

Help Wanted

Like prospective WAHVEs, organizations seeking full-time or part-time help, or help with a

specific project, can sign up using the WAHVE Web site. That process isn’t as lengthy as the WAHVE vetting process. Organizations that sign up are offered a free analysis of the cost savings that can be realized by outsourcing to a WAHVE. “Any agency — large or small — is an ideal client for WAHVE,” Emek notes. “Any agency with a backlog of work could benefit from hiring a WAHVE.

“We want to help agencies get away from being process-focused so they can be client-focused,” she continues. “Additionally, there are cost benefits to hiring a WAHVE. They don’t require office space or benefits, and because they’re handling the back-office tasks, the more highly paid staff is available for more client or prospect

contact which increases retention, new business, revenues, and margins.”

Emek says WAHVE discusses with the client organization what processes it wishes to outsource, the management system it uses, and how many WAHVE the organization may need. Based on those factors, WAHVE then provides the organization with résumés of suitable WAHVEs.

“All an organization has to teach a WAHVE is its workflow,” she says.

WAHVE will work with an organization’s IT department to set up remote access to that organization’s system for the WAHVE it hires.

“Data never leaves your

system,” Emek points out. “WAHVEs connect remotely to an agency’s management system in a secure environment. The agency determines the level of access a WAHVE has. No one here at WAHVE has access to the client information.”

“Any agency — large or small — is an ideal client for WAHVE,” Emek notes.

“Any agency with a backlog of work could benefit from hiring a WAHVE.”

She says the entire set-up and training process typically takes no more than three to five days.

Bye-Bye Service Center

Emek points out that many agencies using carrier service centers do so because they couldn’t find talent to do that process work, or it was costing them too much to do it internally.

“Agencies give up a percentage of commission in order to use the service center,” she observes. “Some agencies are realizing that they can use a WAHVE and not have to give up the commission. The WAHVE will do a better job because they’re more experienced than the carrier’s service center staff.

“The agency can bring those policies that were being handled by the service center back to the agency,” she continues. “The person handling those policies will be that agency’s own dedicated person...it will be better service for the client. It puts

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Senior Moment — Work At Home Vintage Employees Provides Skilled, U.S.-Based Insurance Retirees to Agencies, Wholesalers and Carriers

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the client back with the agency, where it belongs, rather than with the carrier.”

That’s exactly what’s happening at Texas-based InsureZone AgentSecure. Velma Ibarra is customer service manager for the organization which serves as a wholesaler to hundreds of agents in the United States who don’t have access to national carriers. She says InsureZone began exploring the idea of hiring a WAHVE when the organization decided to stop using the service center of their largest carrier. She says they hired **Christi Johnson**, a Tucson, Arizona, resident in October 2010. Johnson, who started her insurance career in 1967, has both agency and carrier experience; she was well-versed on Sagitta, the agency’s management system, and was familiar with the Web sites for many of the carriers that InsureZone uses. It took less than a day before she was “ready to go,” Ibarra recalls.

“The agency can bring those policies that were being handled by the service center back to the agency,” she continues. “The person handling those policies will be that agency’s own dedicated person...it will be better service for the client.”

While InsureZone was finalizing its withdrawal from the carrier service center, Johnson was tasked with handling all the daily downloads. Ibarra explains that Johnson goes to the carrier Web sites and pulls down everything that was processed by the carriers the day before.

“The downloads must be handled in a timely fashion,” Ibarra says. “Cancellation notices are included in those downloads. There could be 60 to 70 items a day from just one carrier. Having Christi handling these frees up the rest of us so we can be on the phones with agents.”

Ibarra says Johnson’s experience is a plus. “On Christi’s third or fourth day on the job, she was processing an endorsement and noticed that the carrier hadn’t completed the change, so she called that to my attention. It’s great to have a seasoned person who knows what to look for. She’s not just pushing paper; she’s making sure the carrier did what it was supposed to do. That makes my job easier. I don’t have to double check her.”

And since InsureZone has severed its ties to the carrier service center, Johnson is now handling all those change requests. “We need to have a dedicated person to process this carrier’s endorsements all day long,” Ibarra says. “Now we’re getting the commission that we had been ceding to the carrier for using their service center. Our turnaround time in processing the change request is better than the service center’s. If we get a change request for that carrier, it goes to Christi, and it’s done.”

Perfect Match

Sue Prince, CIC, PIWT, confesses that when her job with Aon moved from her hometown of Fort Worth 30 miles away to Dallas, she spent more time commuting than she cared to. So she quit. After about 18 months, she decided retirement didn’t suit her. A friend told her about WAHVE. She aced all the qualification tests, and in short order



she was working on international accounts in the large commercial unit at Foa & Son, headquartered in New York City.

Kathy Karanzias, assistant commercial lines manager for Foa & Son, points out that having a document management system is essential to the success of Foa’s arrangement with Prince. “Everything is scanned into the system,” she says. “With the remote access to the system, Sue can find what she needs.”

Prince details the tasks she handles for Foa & Son: “I do everything I used to do when I was in an office...the only thing I don’t do now is call on clients. I check policies, certificates, and binders. I do all the processing work. I order endorsements and handle suspense. I prepare applications and forward them to the carrier to get quotes. I do spreadsheets and schedules of insurance. I do premium allocations. And I do follow-up if a premium hasn’t been paid.

"If I were a 25-year old processor, I wouldn't understand a lot of what I'm being asked to do," Prince maintains.

And that's precisely what makes WAHVE so valuable to the industry, Emek notes in a recent blog post which she titled "A Senior Moment." In the post she points out that "someone more seasoned can:

- Point out an experience or lesson from the past that applies now, years or even decades later.
- Understand the historical development of a business or organization to help it remain true to its brand.
- Teach another person a correct way to perform a task (make a sale, log a transaction, etc.) and steer that person away from the less-efficient ways to do it.

"Anyone who knows me," Emek continues, "realizes that I'm constantly saying that only people over age 80 are senior citizens. Many people at and past the traditional

retirement threshold of age 55 no longer consider themselves 'senior citizens.' In fact, they're one of the biggest segments of the population. It's time we looked to them for productive 'senior moments.'" ■

For more information:

Work At Home Vintage Employees, LLC
Web site: www.wahve.com

2011 Annual Meeting and Seminars

Oct. 22–25, 2011 • Las Vegas, Nev.

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Maiden Voyage — Part 2

by Irwin Lengel, CPCU, ARM, AAM, AIT

Editor's note: Maiden Voyage Part 1 appeared in the June issue of *Adding Value*. In it, the author began the story of how his family acquired a "new" used school bus, and the start of their first camping trip in it. Both parts are reprinted by permission of the author. Part 2 © April 17, 2010, by Irwin Lengel. All rights reserved.

There I was, trying to make it up the hill, with the bus jerking, sputtering and making all types of weird noises each time I attempted to shift gears or feed it gas. I could see the sun setting on the horizon. Time was running out! In a few minutes it would be dark. Then, without warning, the bus "gave up the ghost" so to speak, and just conked out on us.

A mechanic I am not. The amount of knowledge I have about vehicles would fit on the head of a pin. I know where the gas tank is and how to fill it; what a dipstick is (you know that funny shaped thing that seems to disappear into the bowels of the engine when it is placed back into position after trying to see if the oil is low); and how to check the water level in the radiator by removing the radiator cap (slowly and by covering it with a rag before even touching it — burn me once shame on you — burn me twice, shame on me). Oh, and how to remove those little plugs in the battery in order to fill the little holes with distilled water to keep the battery properly charged. That, unfortunately sums up my knowledge of the inner workings of automobiles/buses.

Would I let my family know how ignorant I was when it came to the operation of this bus? "No, not me. Not Mr. Macho, the let's go camping

and fishing using our new bus camper guy!" No way Jose! Not on your life! I set the hand brake, and announced to the family that, not to worry, I would step outside, raise the hood and get to the bottom of our problem so that we might move on. Yeah, right!

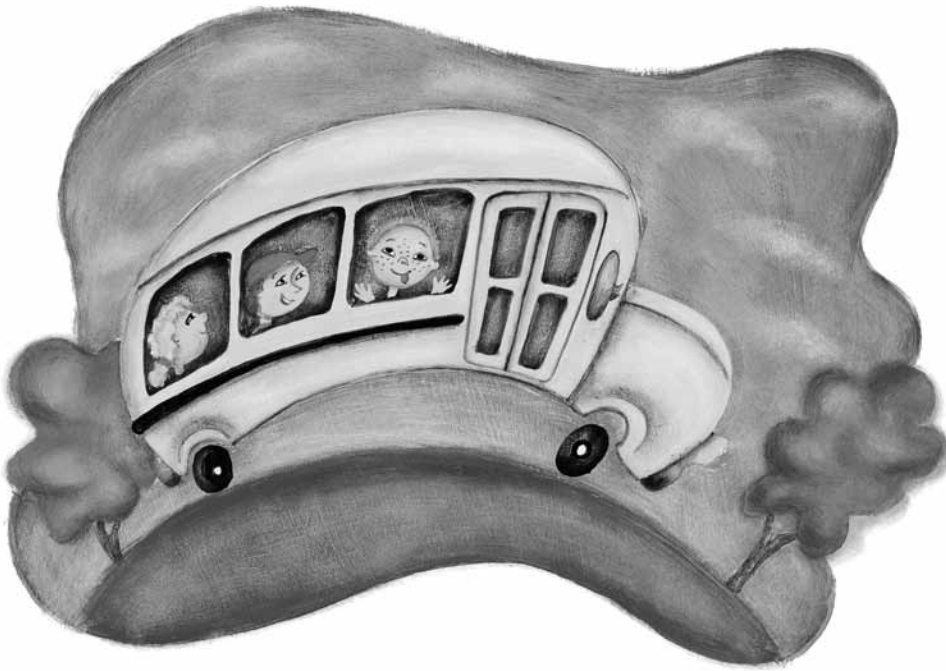
About the only thing I was sure of when it came to the bottom of things was that had the bus not conked out on us when it did, we might have driven over the edge of that mountain road and careened down to the "bottom" of the canyon. Apparently I must have been steering to the right hand side of the road during all this maneuvering and shifting gears in my attempt to get up that hill. When the bus finally stalled and shut down for the last time, we were less than two feet from the edge of the mountain road. Calmly, I stuck my head into the bus and asked everyone to please exit the bus. As they were leaving the bus, since we were on a hill, I began looking for large rocks to place under the back wheels of the bus to prevent it from sliding backwards.

By now, I was a nervous wreck. First the episode with the refrigerator opening up and spilling our supplies onto the floor before we even left town and now this, stuck on the edge of a mountainous dirt road in the dark. This was not the plan as we should have been to the campsite over an hour earlier. Having checked that the rocks were secure and that the bus wasn't going to drift backwards, I told my wife that I had seen a house less than a mile back the road with lights on. Perhaps I could walk back to see if I could get some help. She wasn't too keen on the idea since it was dark, but really didn't know what else we could do. I told the boys to care for their mother and that I would be back

shortly with help and headed toward the house with the lights. Oh, by the way, did I mention that my wife was almost eight months pregnant at the time of this camping trip!

I was blinded by the lights of an oncoming truck who, upon seeing me, pulled over and asked if I needed any help. The guy looked very trustworthy so I explained the problem I was having with the bus. He motioned for me to get in the back of the truck so that we could go take a look. Upon arriving at our location, the guy surveyed the situation, especially how close I had maneuvered the bus to the edge of the road, and indicated that it wouldn't be a problem for him to start the bus, steer it off the shoulder and get me back on the actual road so that we could be on our way. I handed him the keys and thanked him for his hospitality. Since the bus had been shut down for some time, it started after one or two tries and he said that I must have flooded the engine in my attempt to shift gears trying to get up the hill.

Having gotten the bus started and driving it off the shoulder onto the actual road, the guy put the bus in park, set the hand brake and was half-way out of the drivers' seat when I asked him if he knew how much further we had to drive on this dirt road. His response was that there wasn't that much more dirt road before getting back on macadam, and after that it was just a short drive to the campsite. I have to admit I was really scared and concerned for our safety. It was dark, we were on a dirt road with no guardrails to protect us from going over the edge and apparently I didn't know as much as I should have about driving this bus. Since this guy did so well getting me



off the shoulder and back on to the road, I asked this Good Samaritan if he would stay behind the wheel until the bus was on macadam road. I promised him that if he would do that, I would take the wheel at that point. My concerns were that should this guy turn the wheel over to me while I was still on this narrow dirt road, I would do the same thing all over again before even getting to the macadam road or perhaps worse.

The guy looked at the boys, glanced over at my wife who, at almost eight months pregnant was showing considerably, and must have taken pity on me because he agreed to take the bus to the macadam part of the road. But, he said, "You will have to take over when we get there because I must be on my way." The man's nephews followed in his truck so that they could continue on their way when we got to the macadam. Having made it to the macadam road, the man pulled the bus off to the side of the road, informed me that

the campsite wasn't but a few more miles ahead and on good road. "Will you be alright driving it the balance of the way because we should really be on our way?" I thanked him once again and told him that he had done more than I could have imagined and yes, barring any further incidents, we should be OK and hopefully will be at the campsite shortly." I tried to give him some money. But he refused and said, "You can do it, just don't feed it too much gas and remember to ease the clutch out when changing gears."

Now I was back in control of the situation and with the campsite being only being a few miles down the road, the balance of the trip should be a piece of cake. Soon we could put this portion of the trip behind us. The boys sighed and said "Are you sure everything is going to be OK, Dad?" I assured them that the worst was behind us and that they should just sit back, relax and think about the fish we will be catching in the morning. Wishful thinking!

Shortly after the guy left us and we were on our merry way, every light on the dashboard lit up, the alternator light (keep in mind that this was back in the days when cars had alternators and not generators), the water light, the oil light, you name it, it was either lit or flashing.

My wife turned and looked at me and said, "What are you going to do now?" I replied by saying, "The camp cannot be that far down this road and as long as this @\$%^&*blah, blah, blah bus is moving, we are going to keep on going." Fortunately, the camp wasn't that far away. Before I knew it, I came across the entrance and made our way into the camp toward the reserved campsite. I had just about maneuvered the bus into the parking site and was three-quarters into the space when the bus made one last heave, sputtered, and the engine just died.

By this time, my wife, who was very uncomfortable, looked at me and said, "What next?" I set the hand brake, got out of the bus, and realized that I was far enough into the parking space before it shut down that I didn't interfere with any camp traffic. Getting back into the bus, I replied, "We are here and we are safe. There is nothing more we can do this evening. It's late, let's get ready for bed and in the morning we will have breakfast, go fishing as planned, have some fun and tackle the problem of how we are going to get this thing started on Sunday when we are ready to leave."

I would like to say that this is the end of the story but if you will recall, my wife is eight months pregnant, and by the way, does not enjoy fishing. What happens next is fodder for the next chapter! ■



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Chair

Donald W. Marwin, CPCU, CLU, ARM
Email: dmarwin@bresnan.net

Vice Chair

William J. "Joe" Wetter, CPCU, CLU, ChFC
Email: thewetters@msn.com

Editor

Judith A. Brannon, CPCU, ARe, AIAF, API, ARP
Email: jabrwyj@msn.com

Assistant Editor

Irwin Lengel, CPCU, ARM, AAM, AIT
Email: iglengel@aol.com

CPCU Society

720 Providence Road
Malvern, PA 19355
(800) 932-CPCU (2728)
www.cpcusociety.org

Director of Program Content and Interest Groups

John Kelly, CPCU

Managing Editor

Mary Friedberg

Design and Production

Joan A. Satchell, PPPC

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