



Total Quality

Volume 6

Number 4

TQ

January 2004

The Outgoing Chairman's Corner— A Time To Reflect and Pass It On

by Glen R. Schmidt, CPCU, CLU, FLMI



■ **Glen R. Schmidt, CPCU, CLU, FLMI**, has worked in the property and casualty insurance industry with State Farm Insurance Companies from 1969 to the present time, following graduation from Central Missouri State University in 1966 and a tour in the United States Army from 1966–69. Schmidt is a member of the CPCU Society's Central Illinois Chapter, where he has served on numerous committees. He has been involved at the national CPCU Society level since 1991. Schmidt served as chairman of the Candidate Recruitment & Development Committee and chairman of the Total Quality Section. He is a member of CPCU-Loman Education Foundation Loman Club.

To quote one of my childhood heroes . . . “When I use a word it means just what I chose it to mean—neither more nor less.”—Humpty Dumpty

A fellow co-worker and CPCU says he just sees ‘em as he calls ‘em. When I question him what he means, he accuses me of battling wits with an unarmed man. I think I kind of do the same at times, as I like things to be done according to “Glen’s world of guidelines.”

During the past three years, I’ve had varying remarks from folks about some of the commentary in this column. As my term as chairman of the Total Quality Section comes to an end, I’m grateful for the privilege to be associated with such a “quality” group of people! Even though some of my comments weren’t necessarily original thoughts, they came from a quality perspective—a reflection of my experiences and put in my own words.

There’s a new chairman on the block who doesn’t take “no” for an answer. Her name is Valerie Ullman Katz and she’s a dynamite individual. Those of you in and around the Philadelphia area probably know of her reputation. The Energizer Bunny would have trouble keeping up with Val.

It’s been a fast trip for me as chairman, and I plan to continue my passion for quality. As I mentioned in the first article I wrote for this column, my parents taught me most of the things I know about quality. Hopefully I’ve picked up a few pointers along the way and will continue my passion for learning.

I’m not sure where I got the following quote, but I’ve carried it in my billfold for a number of years. I occasionally need to refer to it as a reminder of where I’m at in my journey. . . .

You can be passionate about your job, your career, your life—each day of your life. It’s up to you. What you do today will give you the experience for tomorrow. Don’t worry about being better than your peers; just try to be better than yourself.

I have found the secret of life becomes clearer and clearer with the passage of time. Until our paths cross again, take care my friends. . . . ■

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Execution—The Discipline of Getting Things Done

by Judy Knight, CPCU, AIS, API



■ **Judy Knight, CPCU, AIS, API**, manages the Quality Services Department at MetLife Auto & Home and is a past president of the CPCU Society's Dayton-Miami Valley Chapter. She currently serves as chapter vice president and is a member of the CPCU Society's Total Quality Section Committee.

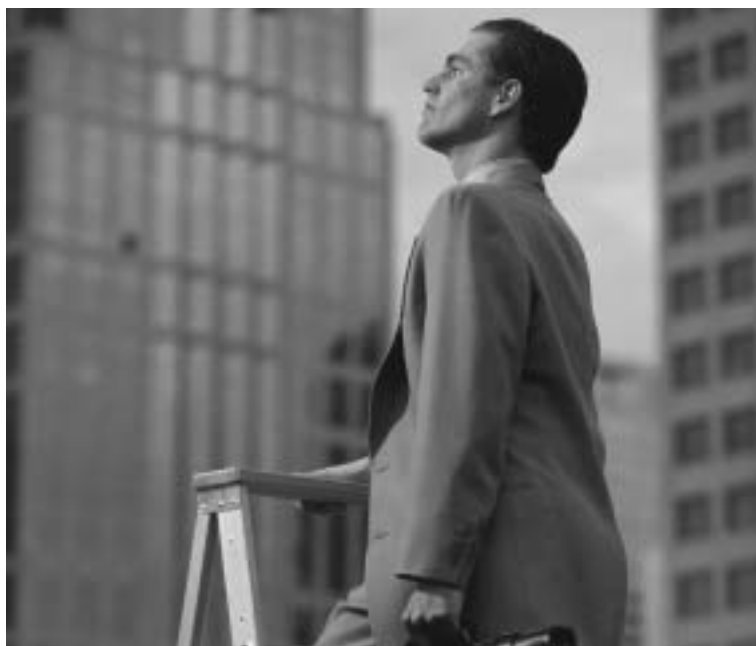
Recognized as one of the world's highly effective CEOs, Larry Bossidy (GE, AlliedSignal, Honeywell) teamed up with theorist Ram Charan to share their insight on what makes an effective leader. Total quality, of course, requires effective leadership but so often the good intentions of a strong vision and strategy falter when it comes to the actual execution of the plan. In their book *Execution—The Discipline of Getting Things Done*, the authors share with us their thoughts and experience in overcoming this hurdle and delivering results.

The first important step, they say, is to recognize that there is often a gap between promised results and the ultimate outcome, even with the brightest leader. They then provide what they see as the three “building blocks” to close the gap. The first block is to apply

seven essential behaviors: know your people and your business, insist on realism, set clear goals and priorities, follow through, reward the doers, expand people's capabilities, and know yourself. Next they describe how to change the organization's culture to support a discipline of execution linked to measurable business results. Building block three is to personally select and appraise the key people. Bossidy emphasizes that this should never be delegated because having the right people in the right positions is absolutely critical to success.

The final section of the book covers what the authors see as “The Three Core Processes of Execution,” people, strategy and operations, and how to link each to the other two for successful execution. An entire chapter is dedicated to each with an additional chapter providing advice on how to conduct a strategy review.

I think this book will be of interest to leaders at all levels of an organization. The view may be from that of a CEO, but everyone who champions total quality understands that the resulting quality of any initiative rests heavily on successful execution. ■



Good Deductive Arguments Produce Quality Underwriting Decisions Resulting in Increased Underwriting Profits—Part 3

by John Gilleland Jr., CPCU, AIS, API, AU, Ruth Fennell, SRPA, Jason Northrup, Morgan D. Jones, Ann T. Yanelli, and Darlene J. Gipson

Editor's Note: This is the final of three installments of this article. The first installment appeared in the June 2003 *TQ*. The second installment appeared in the August 2003 *TQ*.

■ **John T. Gilleland Jr., CPCU, AIS, API, AU**, serves USAA as a personal and commercial lines sales representative. He works to sell more by listening to prospects and customers to improve his work processes.

■ **Ruth Fennell, SRPA**, has left corporate training and HR. She now serves the Tampa Bay region as a licensed real estate agent. She applies customer service and quality principles at all levels of her real estate transactions.

■ **Jason Northrup** serves USAA as a personal lines sales representative. He works to meet prospects' unusual personal insurance needs.

■ **Morgan D. Jones** is the author of *The Thinker's Toolkit: 14 Powerful Techniques for Problem Solving* (Times Books, 1998). Jones is president and co-founder of Analytic Prowess LLC, a Virginia company that conducts workshops for government and private-sector clients on the techniques in his book.

■ **Ann T. Yanelli** has an M.A. in English education and works as an author and mentor, critiquing other writers' works.

■ **Darlene J. Gipson** serves USAA as an advisor to personal and commercial lines sales representatives. She works to improve two teams' sales and service records.

Conclusion

In conclusion, we suggest underwriters develop decisions and structure their documentation of those decisions in ways that present winning deductive underwriting arguments more consistently and profitably. Our personal experience suggests arguments concerning new business applicants should be documented as shown in the template titled "New Business Underwriting." Likewise, we suggest arguments concerning policy renewals should be documented as shown in the template titled "Renewal Underwriting." And, lastly, we suggest arguments concerning policy changes be documented as shown in the template titled "Change Endorsement Underwriting." These are suggested templates for developing chains of logic, enabling users to create winning deductive underwriting arguments consistently.

We do **not** recommend this material be given to those who are making illogical, unfounded decisions. Ralph Waldo Emerson's saying, "A man convinced against his will is of the same opinion still" is very true when it comes to decision-making. This statement should serve as a cautionary warning to those who need winning arguments. If you work with someone whose opinions are based upon his or her "will" and not facts, your presentation of facts will probably violate one or more of that person's closely held beliefs or trigger fears. Such violations are typically resented. Therefore, the messenger who brings the bad news may be killed. Personally held beliefs are often cherished over principles such as quality and continuous improvement. Please pursue quality over your self interests and personal preferences; be selfless for greater success.

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Good Deductive Arguments Produce Quality Underwriting Decisions Resulting in Increased Underwriting Profits—Part 3

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New Business Underwriting

Application

What producer/CSR is submitting the application? What is the agency's past performance?

Is the application complete? If not when will the remaining information be received and be evaluated?

What makes the application unacceptable according to our guidelines?

Is the agent offering to engineer (arrange appropriate non-insurance risk management techniques) this risk to be more attractive before or during the discovery period?

Offer

What is the risk management arrangement/offer?

Does this offer make sense from a risk management point of view concerning the application?

Is the offer acceptable to all stakeholders?

If there should be a counteroffer, what is it?

What is a real win-win agreement to offer?

Conclusion

What is the final condition of this application?

In what condition or status are you leaving this application?

What other lines of business should be solicited to round the account?

Renewal Underwriting

1. Are there any previous underwriting notes concerning this policy's next renewal?
2. Is this policy's longevity significant? If yes, how cooperative/loyal has the customer been?
3. What are the characteristics of the automobile exposures?
 - a) MVR DT = _____; it shows _____ violations and _____ losses for the last 3 years.
 - b) Has the policy's rate integrity been verified recently?
4. What are the characteristics of the property exposures?
 - a) Do we have data integrity?
 - b) Does ITV appear to be current? What is the percentage? What action should be taken?
 - c) Have all relevant systems been created or updated in the last 15 years?
5. How well does the client manage its financial status?
 - a) Has the customer paid regularly or inconsistently during the last two years?
 - b) What is our company's expectation of the account's profitability as indicated by our scoring model?
6. What losses (3 years for Auto and 5 years for HO) have occurred? Does the loss history include any items that you or our actuary team know to be a definite indication of future losses?
7. Should you offer renewal as the policy has been set up or with some alteration(s)?
8. What other lines of business should be solicited to round the account?
9. What questions should be considered before the next renewal?

Change Endorsement Underwriting

1. Is there any previous UW note concerning what is being changed?
2. Will acceptance of this request improve our relationship (e.g., risk exposure, profitability) with the insured?
3. If the change concerns auto:
 - a) MVR DT = _____ shows _____ for the last 3 years.
 - b) Rate integrity was/not verified recently so, _____.
4. If the change concerns HO:
 - a) ITV appears to be current/outdated at % so it is _____.
 - b) Systems were updated per UW note ____.
5. What does the payment history indicate? There have been ____ non-pay cancellation notices issued and ____ non-pay cancellations processed in last ____ years so _____.
6. What relevant losses (3 years for Auto and 5 years for HO) exist?
7. What is our company's expectation of the account's profitability as indicated by our scoring model?
8. Should you accept the request or make a counteroffer?
9. What other lines of business should be solicited to round the account?
10. What questions should be considered before the next renewal?

References

Here are books we suggest readers consider to improve their decision-making track records:

- *Reasoning Skills Success in 20 Minutes a Day*, by Elizabeth Chesla, Learning Express, 1998.
- *The Thinker's Toolkit: 14 Powerful Techniques for Problem Solving*, by Morgan D. Jones, Times Books, 1998.
- Insurance Institute of America's AIS 25 course material.

Rebuttal

Please respond directly to the authors at trc168@aol.com or indirectly through letters to the TQ Section's newsletter editor.

How can this process be improved? ■

Quality Management and Mentoring: A Critical Partnership

by Julie Lewallen

■ **Julie Lewallen** is the State Farm California zone quality management coordinator.

Today's customers often have *portable* loyalty. Successful organizations win long-term customer loyalty through their extraordinary service. These organizations are acutely aware that great customer service is a reflection of employee commitment and job performance. Continuous employee development through education and mentoring must be woven into the fabric of a customer-focused organization to sustain exceptional customer service.

Customer service encompasses conformance to customer requirements each and every time business activity occurs. Customer preferences must be continually identified and applied to products and their service path in a timely manner. The process of continually identifying and implementing customer preferences is generally known as quality management.

How do customer-driven, employee-focused organizations develop and maintain a dynamic environment to balance these two characteristics?

1. Quality Culture. They create a quality culture (value and belief system) that develops and rewards employees who believe and act on the belief that it is their fundamental responsibility to do the right thing:

- Excel at meeting and exceeding customer expectations with every interaction and opportunity.
- Manage professional operating costs as if the expense of doing business is deducted from their own personal balance sheet.

2. Learning Platform. They create a learning platform (strategic objective) that provides opportunities and rewards employees for participating in a continuous education process to achieve:



- Industry and cross-functional organizational knowledge to enhance decision-making skills.
- Technical skills and application understanding to serve customers faster and more accurately, based upon the unique needs of that customer.
- Leadership skills and opportunities to maximize employee growth, performance, and commitment.

There is no 1-2-3 or A-B-C method available to create such a culture or platform in an organization. Companies have distinct characteristics just as employees have unique personalities. Yet, there are some common organizational concepts that are associated with quality cultures and learning platforms:

- Make personal integrity the impetus for decision-making and execution.
- Involve all employees in the organizational learning process.
- Communicate goals, objectives, challenges, and decision-making processes to all employees in an honest and open manner to promote understanding, commitment, and aligned execution.
- Leadership happens at all levels of an organization. Provide and support leadership skill development and empowerment to all employees.

- Ensure that management role models demonstrate leadership skills such as honesty, integrity, and accountability.
- Appreciate that employee uniqueness brings strength and creativity to the organization. Mentoring programs provide inclusive learning opportunities that recognize and develop the myriad of skills and knowledge needed for ongoing business success.
- Develop systems of accountability that directly link and align organizational goals to all levels of employee performance.

Employee education and mentoring are tightly intertwined with the quality management process in those organizations that are actively in tune with their customers.

The quality of employees of winning organizations cannot be separated from the quality of the organization's products and customer service. Personal integrity, continuous learning, and employee mentoring are the core ingredients in a customer-driven, quality-focused organization. ■

Pilot NLI: Leading Organizational Excellence

by James R. Jones, CPCU, AIC, ARM, AIS



■ **James R. Jones, CPCU, AIC, ARM, AIS**, is director of the Katie School of Insurance and Financial Services at Illinois State University in Normal, IL. Jones can be reached by e-mail at jrjone2@ilstu.edu.

The Total Quality Interest Section sponsored a CPCU Society National Leadership Institute (NLI) pilot that was developed by the Katie School of Insurance & Financial Services at Illinois State University. The one-day workshop entitled, "Leading Organizational Excellence," is designed to provide participants with an overview of how to facilitate organizational improvement. It is an advanced program targeted to senior-level and middle-management employees. The topics include:

- leadership and strategic planning
- customer and market focus
- human resource focus
- process improvement
- measuring results

The program is based on the Malcolm Baldrige Model. Some of the learning objectives include:

- Linking organizational mission, vision, and strategy to departmental goals and objectives.
- Linking individual performance to organizational improvement.
- Determining what customers want and identifying ways to increase customer satisfaction and loyalty.
- Explain ways to better attract and retain employees.
- Map processes and describe ways to improve existing processes.
- Identify different types of measurements to ensure that goals and objectives are being met.

The program includes self-assessment questionnaires on leadership, the individual's role in organizational improvement, and a quick organizational assessment.

CPCU Society National Leadership Institute

The program begins by asking participants to identify challenges facing the insurance industry. Participants from the pilot and the preview group listed the following:

- Increasing rate of technological change.
- Lack of talented people.
- Change in employee-employer relationship.
- Increasing regulation (including Sarbanes Oxley).
- Globalization.
- Changing customer expectations.
- Class-action lawsuits.
- Capital inadequacy and lack of good investment options.
- New exposures to mold, terrorism, etc.
- Privacy laws.
- Focus on cost-cutting.
- Financial convergence.
- Competition from alternative markets.

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Pilot NLI: Leading Organizational Excellence

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Participants then described how these changes have or may affect their own organizations. Comments included:

- More outsourcing.
- Flatter organization.
- Changes in products and services offered.
- Changes in customer segments served.
- Need for more performance-based training.
- Changes in employment practices.
- Morale problems.
- Resources being allocated to regulation and lawsuits.
- More technology and automation.
- Loss of quality.

The question was then posed to the audience, "Given this background of changes, is it sufficient to just be technically competent at your job?" The overwhelming response was "**no**"! People need to understand the bigger picture both for their helping their organization move forward and for career advancement.

Later, participants were asked to describe what successful companies do. They came up with the following list:

- Have good performance-based training.
- Hire and keep good people.
- Have compensation based on performance and aligned with organizational goals.
- Have a clear direction (roadmap) and communicate that to employees constantly.
- Have a consistent strategy that doesn't change directions every few months.
- Think long term and have a vision that is flexible enough to make changes.
- They are efficient.
- They have loyal customers.



The Baldrige model that this workshop is based on addresses all of these issues. The Baldrige model is proven results in producing loyal customers, happier employees, increased sales, market shares, and profitability. In fact, in the past 15 years since the award has been given, the Baldrige winners outperform the market, on average, 4 to 1. Even organizations that do not obtain the award but use the model for improvement outperform the market 2 to 1. We are now working with the CPCU Society to make it a regular part of the NLI program.

In the interim we will continue to run the program at individual firms. If you would be interested having this program delivered at your organization, please call James R. Jones, CPCU, AIC, ARM, AIS, at (309) 438-7754. ■

The Paradoxical Commandments

by Kent M. Keith

1. People are illogical, unreasonable, and self-centered.
Love them anyway.
2. If you do good, people will accuse you of selfish ulterior motives.
Do good anyway.
3. If you are successful, you win false friends and true enemies.
Succeed anyway.
4. The good you do today will be forgotten tomorrow.
Do good anyway.
5. Honesty and frankness make you vulnerable.
Be honest and frank anyway.
6. The biggest men and women with the biggest ideas can be shot down by the smallest men and women with the smallest minds.
Think big anyway.
7. People favor underdogs but follow only top dogs.
Fight for a few underdogs anyway.
8. What you spend years building may be destroyed overnight.
Build anyway.
9. People really need help but may attack you if you do help them.
Help people anyway.
10. Give the world the best you have and you'll get kicked in the teeth.
Give the world the best you have anyway.

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www.paradoxicalcommandments.com

Congratulations to the 25 Winners of a Free 2004 TQ Membership

Myrtle Andruzzi	C.Hanover	Piscataway, NJ
Robert Branham	Select Insurance	Pikeville, KY
Connie Clarke	Payne Financial Group	Billings, MT
Cass Cossairt	SAFECO	Spokane, WA
Sandra Czech	MARSH	Denver, CO
Shamal Desai	Cincinnati Ins. Co.	Cincinnati, OH
Jeffrey Drace	MARSH	New York, NY
George Githitho	Saint Paul P&C Ins.	Duluth, GA
Linda Hedden	Colburn & Son, Inc.	Sac City, IA
John Hickey	Liberty Mutual	Gainesville, GA
Cindy Jones	State Farm Insurance	Raleigh, NC
Susan Kelly	Knowles Associates	Scranton, PA
Deanna LeDoux	Western United	Irvine, CA
Alicja Lukaszewicz-Southall	ZURICH	Schaumburg, IL
Deborah Morshead	SAFECO Ins.	Rochester, NY
Daniel Pitzer	AON Risk Services	Cincinnati, OH
Brenda Richardson	Surplus, Inc.	Houston, TX
Tim Rodriguez	Bear River Mutual Ins.	Murray, UT
Mary Rosensteel	Gallagher Pipino	Youngstown, OH
Mary Ryan	MARSH	New Orleans, LA
Eric Sieber	EJ Sieber & Co.	Rancho Cucamonga, CA
Jacqueline Strat	ISO	Jersey City, NJ
William Traester	Arch Ins. Group	Stamford, CT
Michael Vehec	Erie Ins. Group.	Erie, PA
Cheryl Whitten	Arthur J. Gallagher & Co	Itasca, IL

**Please contact Sandy L. Jones, CPCU, ChFC, or Shari E. Spung, CPCU, if you have
any article ideas to share with the TQ members. Welcome To TQ!**

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Golden Years

by John M. Natale, CPCU

For the second year in a row, your Total Quality Section has been recognized for achieving Gold in the Circle of Excellence program. Yes, the golden years are upon our Total Quality Section members! No, I'm not referring to retirement, although word has it that a few of our members will be enjoying some extra leisurely time soon. The recognition was bestowed at the 59th Annual Meeting and Seminars in New Orleans, Louisiana.

The Circle of Excellence program was developed last year to recognize outstanding efforts of sections that create value for their membership. Points are awarded to a section when its membership, individually or collectively, contribute to the section's mission. The activities are grouped in accordance with the annual strategic goals of the CPCU Society. Three levels of award recognition are possible: Gold, Silver, and Bronze.

Amongst the many activities our section members contributed were the sponsorship of three seminars at the 58th Annual Meeting and Seminars in Orlando, FL. TQ member Karl M. Brondell, CPCU, moderated a "Customers' Voices-into-Choices" seminar. TQ member James R. Jones, CPCU, moderated the seminars "Voice of the Commercial Lines Customer" and "Voice of the Personal Lines Customer." These seminars provided value to our members and the society at large.

TQ Section member and newly appointed TQ Section Chairman Valerie Ullman Katz, CPCU, led a successful effort to publish a collection of risk management and quality improvement articles as a supplement to the *Philadelphia Business Journal*. This multi-page collection featured articles for business improvement and was specific to both personal and commercial insurance.

Our section published a quarterly newsletter behind the leadership of Sandy L. Jones, CPCU, ChFC, and Shari E. Spung, CPCU, which featured many



articles from TQ members. The quality of the articles and the value of the information shared have been of great value to our section members and others.

Achieving Gold recognition is a great honor for our TQ section because everyone shares a commitment to excellence and continuous improvement. Striving for Gold recognition is another way for our section to demonstrate the values that embodies continuous improvement and quality.

Award nominations for the 2004 Annual Meeting and Seminars in Los Angeles, CA, will be sent in June 2004. If you want to learn more about the Circle of Excellence program or want to discuss how you might contribute to the section's success, please drop me a note, by e-mail: Jmnatale@onebeacon.com or by phone: (603) 628-2066. ■



■ 2002-2003 CPCU Society President James R. Nau, CPCU, ARM, (far right), and Society EVP James R. Marks, CAE, CPCU, AIM (far left), recognized the Gold Circle of Excellence Section Winners at the Annual Meeting and Seminars in New Orleans, LA. Glen R. Schmidt, CPCU, CLU, FLMI (second from the left) represented the Total Quality Section.

BCP—The Time Is Now!

CPCU Society Annual Meeting TQ Seminar

by Valerie Ullman Katz, CPCU

The TQ Committee was very pleased to host “BCP—The Time is Now!” on Monday afternoon of the Annual Meeting and Seminars. More than 20 people attended the seminar on business continuity planning conducted by Barney Pelant, MBCP. Pelant is one of 25 master-level business continuity planners worldwide.

During this session Pelant took the audience through a crash course on how business continuity planning provides the solution for any company’s protection of the unknown. As insurance professionals, risk is our business. The preparedness for recovering our own critical business functions is paramount for survival of any company.

In seven topics, Pelant walked us through basic elements of defining a disaster, planning the response, conducting a risk assessment, analysis of impact, getting corporate buy-in, developing strategy, and validation of the design.

Pelant further explained that the same process used for continuity planning for a business will work on a personal basis and provided us with a speedy checklist for home and office.

Recordings from this and other seminars from the 59th Annual Meeting and Seminars are available from The Sound of Knowledge at www.tsok.net or (858) 635-5969. ■



Order Your Annual Meeting Recordings Today!

Seminar recordings are now available from the CPCU Society’s 59th Annual Meeting and Seminars.

To order, contact The Sound of Knowledge at (858) 635-5969 or order online at www.tsok.net.

Welcome New Chairman Valerie Ullman Katz, CPCU

Valerie Ullman Katz, CPCU, has been a very active member of the committee for the past two years and has been instrumental in securing speakers for TQ-sponsored seminars at the Annual Meeting and Seminars. We are very pleased to welcome her as chairman of the TQ Committee.

Val Ullman Katz, CPCU, is the vice president of claims operations and audit for ACE USA Claims. In this capacity, Val strives towards technical improvement, process improvement, employee involvement, and total quality.

Val is a past president of the CPCU Society's Philadelphia Chapter, and has taught various insurance classes for the past 15 years. She is married to a wonderful man and has two perfectly beautiful, talented, and intelligent daughters.

Total Quality Section Quarterly

is published by and for the members of the Total Quality Section of the CPCU Society.

TQ Editor

Sandy Jones, CPCU, CLU, ChFC
State Farm Insurance Companies
One State Farm Plaza E-4
Bloomington, IL 61710-0001
Phone: (309) 735-2790
E-mail: Sandy.Jones.CCOJ@StateFarm.com

TQ Co-Editor

Shari E. Spung, CPCU
University of Washington
22 Gerberding Hall
PO Box 351276
Seattle, WA 98185-1276
Phone: (206) 616-3455
Fax: (206) 545-6091
E-mail: sspung@u.washington.edu

Total Quality Section Chairman

Valerie Ullman Katz, CPCU
ACE Insurance
Phone: (302) 476-7832
E-mail: valraykz@erols.com

Sections Manager

John Kelly, CPCU, AIS
CPCU Society

Managing Editor

Michele A. Leps, AIT
CPCU Society

Production Editor

Joan Satchell
CPCU Society

Design

Susan Chesis
CPCU Society

CPCU Society
720 Providence Road
PO Box 3009
Malvern, PA 19355-0709
(800) 932-2728
www.cpcusociety.org

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Look for future issues of *TQ* for
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sponsored seminars.



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Volume 6

Number 4

TQ

January 2004

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