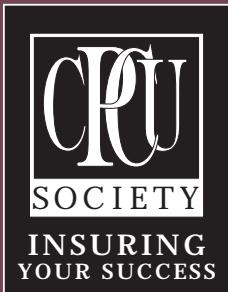




Total Quality
Section
Quarterly

Vol. 6 No. 1
February 2003



Chairman's Column

by Glen R. Schmidt, CPCU, CLU



Today's Message— Start Now. What Have You Decided? Negative Surprises.

These were the major headings of a note I received from a friend during the holiday season. At first I thought it was one of those new year's resolution memos, something like the exercise program many of us promise ourselves each year but by February eventually find enough excuses to justify we're as fit as we need to be.

As I read the rest of the note, I found the meaning of the headings was more how you think about situations than what you actually do. If you start now by taking action and keep going, you can experience the thrill of making your dreams a reality. Simple ability or all the resources in the world or opportunity will not allow us to reach our goals—you must decide to get yourself where you want to be. And finally, there are negative surprises every day—it's okay to let yourself be disappointed but then deal with it and move on. It's the difference between collecting excuses and amassing accomplishments.

In another holiday newsletter received at our house was a story of an elderly widower who lived by himself in the hills of southeast Missouri. He bought nothing he didn't need, and kept nothing he didn't want. However, for most of us, our lives in general and our holiday celebrations in particular usually have to do with excess—gifts, food, drink, decorations, and luxuries. We tend to think that happiness lies in extravagance rather than what's really

important. The message in this story was focused on the quality of our relationships rather than the quantity of our celebrations.

It's like thinking about the wonders of the world. We usually think in terms of marvelous structure and places listed in the history books. Recently, the local newspaper carried a story about a girl in a high school whose assignment was to list the Seven Wonders of the World. Most of the other students named the great pyramids, the Taj Mahal (the one in India, not Atlantic City), the Great Wall, the Grand Canyon, etc. However, when the teacher asked this particular girl for her list, she hesitated but finally shared the following:

1. To see
2. To hear
3. To touch
4. To taste
5. To feel
6. To laugh
7. And to love

It's the simple things we tend to forget and take for granted that are truly wondrous.

In her book *Fresh Elastic for Stretched Out Moms*, by Barbara Johnson, it talks about rejuvenating yourself every month of the year, especially if you are a parent. It's not just a one-time shot in January wrapped up in a New Year's resolution that will get you through the "frazzled" and "frazzled" times—you need some fresh elastic every month.

There is a poem by Louisa Fletcher included in the first chapter of the book that refers to the "land of beginning again," that I'd like to share with you . . .

I wish there were some wonderful place
Called the Land of Beginning Again.
Where all our mistakes and all our heartaches
Could be dropped like a shabby, old coat at
the door,
And never be put on again.

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Chairman's Column

Continued from page 1

I wish we could come on it all unaware,
Like the hunter who finds a lost trail;
And I wish the one whom our blindness had
done
The greatest injustice of all
Could be at the gates like an old friend that
waits
For the comrade he's gladdest to hail.

We would find all the things we intended
to do
But forgot, and remembered too late,
Little praises unspoken, little promises
broken,
And all of the thousand and one
Little duties neglected that might have
perfected
The day for one less fortunate.

It wouldn't be possible not to be kind
In the Land of Beginning Again;
And the ones we misjudged and ones who we
grudged
Their moments of victory here
Would find in the grasp of our loving
handclasp
More than penitent lips could explain.

For what had been hardest we'd know had
been best,
And what had seemed lost would be gain;
For there isn't a sting that will not take wing
When we've faced it and laughed it away;
And I think that the laughter is most what
we're after
In the Land of Beginning Again.

So I wish that there were some wonderful
place
Called the Land of Beginning Again,
Where all our mistakes and all our heartaches
And all of our poor selfish grief
Could be dropped like a shabby, old coat at
the door,
And never be put on again.

Happy New Year and may you always
have fresh elastic to help pull you together.

P.S.—Last year I wrote about my
reluctance of participating in the annual
family ritual of shopping the day after
Christmas and that I would have much rather
spent the day at work (or at least some place
else). I used the same coercive tactics and
excuses this year but at 7:30 a.m. I was
parking the car at the mall. For if I had
chosen not to be there, I would have missed
those wonders of the world—to see, to hear,
to touch, to taste, to feel, to laugh, and to
love with family and friends. ■

Are You Prepared To Be the Best?

by Walter R. Bateman, CPCU, ARM

Editor's Note:

This article originally appeared on October 4, 2002 in a special edition of the Philadelphia Business Journal. The CPCU Society's Philadelphia Chapter, led by president and fellow TQ Committee member Valerie Ullman Katz, CPCU, arranged a beautiful, 20-page insert to the Journal that included informative articles like this one, advertising by local insurance-related businesses, and information on the CPCU designation. It also featured color photographs of the American Institute of CPCU in Malvern on its cover. We thought the article by Bateman spoke to "quality" in general, and to our CPCU designations and ongoing commitment specifically. We hope you agree. Our hats are off to the Philadelphia Chapter and to Bateman for promoting the CPCU designation.

Help Wanted: Property and casualty insurance company seeks a few good people who have laid the groundwork for their own success by persistently increasing their skill level and competence in a wide range of disciplines. CPCUs, CPAs, AUs, AICs, CICs, FCASs, AITs encouraged to apply!

With change as the only constant, the insurance industry will be different in five years' time, shaped by variable market conditions and shifts in the workforce, as well as new technologies and customer-buying preferences. The aftershocks of 9/11, Enron, and stock portfolio losses have added even more complexity to our risk-bearing business. Never (at least in my insurance tenure) has "being prepared" for the unknown or ambiguous been so important, nor has the multiplicity of skill requirements been so daunting.

The second paragraph of that "Help Wanted" ad above might read . . .

Successful candidates must be leaders and have the ability to develop productive customer relationships through highly developed interpersonal skills—including communication/listening, negotiation, influencing others/persuasiveness, leading change and expertise in team membership. Only self-motivated individuals who are comfortable with change and ambiguity, and have a strong inner drive, cross-cultural sensitivity, trustworthiness and integrity need apply. IT literacy and mastery of technical skills required.

With apologies to the human resource professionals who prepare "Help Wanted" advertisements, my effort is merely to illustrate the point that a career in the insurance industry today requires diverse skills and personal attributes and, in turn, offers rich opportunities and rewards.

As a member of the board of the American Institute for Chartered Property Casualty Underwriters/Insurance Institute of America, I can tell you firsthand that involvement in professional designation programs has been on the downswing throughout our industry, as evidenced by a steady decline in exam-taking.

This is troubling to me and, I'm sure, to other insurance company and agency CEOs, as well.

In light of the challenges our industry faces now and in the near term, this trend requires immediate attention. Indeed, insurance companies and agents must make an intensive commitment to continuing education more than ever before, and all of us must also create organizational cultures that nurture and reward personal growth and individual educational commitment. Formal education programs, leadership seminars, teleconferenced courses, and other learning opportunities need to be both accessible to employees and a prerequisite for employment in their individual positions. To do otherwise would be a disservice to our customers and our shareholders.

At Harleysville Insurance, I'm proud of our commitment to development. Annually, more than 25 percent of Harleysville employees participate in formal education programs—five times the median participation rate found in a survey of employers conducted by Hewitt Associates. We envision the education of our staff as a corporate asset and an investment in our company's future. Professional development helps set the stage for success by helping us to make more informed decisions—the right decisions—in our daily activities.

Harleysville Insurance is a \$1.2 billion regional company doing business in 32 Eastern and Midwestern states. We are the premier insurer of small businesses in the markets we serve, as well as a preeminent underwriter of personal lines account business.

That said, merely having a clear strategic vision does not lower losses or create shareholder value. Only skilled, experienced people—supported by the tools of today's information technology—can do that. But, with the right people, companies that understand the shape of the future can truly share in that future.

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Are You Prepared To Be the Best?

Continued from page 3

Experience tells me that winning the war for talent is not easy. In a tight employment environment, there is significant competition for talented people among top-tier companies in many industries. Investment in education and development is the competitive advantage for insurance companies and agencies as we engage in the battle to attract and retain top performers. In fact, "lack of an ongoing education discipline" has been singled out as a chief reason why many highly skilled workers leave their employers in search of more robust opportunities.

At Harleysville, we have been recognized as an employer of choice. With our clear strategic vision and strong, consistent commitment to education and development, we are able to recruit, select, and retain the best employees to attain our business plan, while achieving the diversity necessary to meet the needs of our customers. We continuously improve the quality of our workforce through competitive compensation, education and development

programs, and by establishing ongoing standards of high performance. In addition, we will continue to build management depth through succession planning, development, and recruitment. Finally, our compensation programs reward performance—individual, team, as well as corporate—and provide a direct "line of sight" to the execution of our business strategy.

For talented people, these disciplines make Harleysville a desirable employer. For customers, these same disciplines make Harleysville *"Good people to know."*

I posed the question at the outset: *"Are you prepared to be the best?"* If you are, today is the right time to be in the property and casualty insurance industry. It's a time to thrive, particularly for those who embrace change . . . and a time for those who commit to lifelong learning.

It's also a good time to have a professional designation after your name to illustrate your professionalism. ■



Walter R. Bateman, CPCU, ARM, is the chairman and CEO of Harleysville Group Inc.

Simple Quality for Small Organizations

by John Pryor, CPCU, ARM, AAI, AIS

Whether your employer is a regional insurance company or a local insurance agency, you can "do quality," as the expression goes. And you can do it quickly!

This is the conclusion of an excellent article in the October 2002 issue of *Quality Progress*, the official publication of the American Society for Quality (ASQ). This is an organization to which I belong—as well to the CPCU Society, of course—and an organization for which I have high respect—as I do for the CPCU Society, of course.

Authors Pat Townsend and Joan Gebhardt identify the day the senior management team of an organization makes the informed decision its organization is going to "do quality" as "Point A."

They identify "Point B" as the day there is a quality process in place that literally and formally involves every person in the company. This quality process has functioning components of:

- leadership
- process analysis
- teamwork
- communication
- training
- measurement
- recognition

The question they pose is:

How long should it take to get from Point A to Point B in an organization of 2,500 or fewer employees?

Private sector responses are typically three to five years! Public sector responses are typically five to seven years!! The authors' experience tells them the correct answer is six to eight months—months, not years. If it takes longer, Townsend and Gebhardt believe the commitment of senior management—and the competency of any attending consultant—are suspect.

Two examples are offered to prove the shorter time in moving from "A" to "B"—and each is an insurance company albeit not a P&C company (but we'll not hold that against the authors):

- Paul Revere Insurance Company—a Worcester, MA-based Malcolm Baldrige National Quality Award finalist in 1988, the award's inaugural year.
- UICI Insurance Company with principal offices in the Dallas-Fort Worth area.

In UICI's case, the "Point A" decision was made in late March 2000. During the following six months, this 800-employee company:

- defined a strategic plan
- put all supervisors and management through an intense leadership course
- began a series of process analysis workshops
- defined and implemented a 100 percent employee involved, team-based quality process

All of this was accomplished while UICI was successfully taking on an ever-increasing workload!

The authors further ask:

What did the two insurance companies have in common?

- Both had strong, knowledgeable presidents who believed their HR departments had *hired* adults and treated their employees as such.
- "Trust" was a word both presidents understood and practiced.
- They were willing to invest themselves—not just other people's time and the company's money—in what they believed would be good for the company, its customers, and its employees.

• Each began their company's quality efforts with a nonstandard question: Who can we afford to exclude from this effort to improve everything we do? This is quite different than the "standard" questions posed:

- Who can we assign to do this quality stuff?
 - Or who can we get to *volunteer* to do this quality stuff?
 - Each of these two questions closes with something like "... while the rest of us get on with real work."
- Both CEOs concluded it didn't make any sense to consciously exclude *anyone* (including themselves) from an attempt to improve things. Everybody knows something nobody else knows.

What emerged from this kind of thought process—and the authors' consulting experiences—was the realization that success is contingent on the extent to which the quality effort is a *total* effort (what they characterize as a "complete" effort). I like "total" because it confirms the name of our CPCU Society Total Quality Section—even though Dr. Deming didn't care for this adjective. Nevertheless, it's clear to most—including the authors—which quality initiatives fall short of their potential when they are *incomplete* efforts. These less-than-expected outcomes also occur when undue emphasis is placed on any single component of the process.

That's what makes quality initiatives so challenging—all components need to be underway almost simultaneously. It can seem like a major juggling act—but when you realize what the seven component parts are, it begins to make real sense.

These components are:

- top management commitment (Dr. Deming would only talk with CEOs)
- leadership
- structured 100 percent employee involvement
- communication
- training
- measurement
- recognition, gratitude, and celebration

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Simple Quality for Small Organizations

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As the authors comment, the “angels” are in the details. What follows in this review of their ASQ article is a “checklist” of the steps to be taken to help assure a successful “total” outcome. Here are these steps in highly summarized form:

#1: Top Management Commitment

- Top management is the CEO and his/her direct reports—the top management team.
- It’s also anyone else who is more than two levels up from the bottom of the hierarchy, and these folks need to be courted and convinced by the first group.
- “Commitment” in this context means being willing to invest one’s self—one’s own ego, time, and effort.
- Senior management must be active (improve what *they* do), must be obvious (be a good model for employees) and must be informed (able to talk about quality intelligently and convincingly).
- “Honest-to-gosh” empowerment of employees by managers at all levels. Stated differently, empowerment means authority equal to responsibility. It doesn’t mean to “do your own thing.”

#2: Leadership

- Leadership is the creation of an environment in which others can self-actualize—as in Abraham Maslow’s hierarchy of needs—in the process of doing their jobs.
- Leadership is to management what quality is to productivity. Think about that. That’s profound! Management and productivity are the subsets, the rational pieces. Leadership and quality are both rational and emotional—blended to make each wonderfully rewarding when done right.

- Leadership can be taught and learned. Admittedly, some are born with more leadership abilities than others. What counts is the totality of a person’s natural leadership skills plus his or her acquired leadership skill sets.

#3: Structured 100 Percent Employee Involvement

- Every person on the payroll should be formally enrolled in the process—which means every employee will know where to go when he or she has a good idea.
- “Structured” means more than the CEO saying “We’re a quality company and you are all responsible for making it happen!” This isn’t enough. Employees need to know the new rules.

#4: Communication

- Communication, by definition, is two-way. What really counts is what your audience hears. This may or may not be what you think you said.
- Everyone should know as much as he or she needs to make the best possible decisions. If an employee wants to know the financial performance of the company during the past month, he or she only needs to walk over to a bulletin board.
- Detailed explanations—with good and not-so-good news—are distributed to all supervisors and above once a month.
- Newsletters about the company as a whole—and the progress of the quality process in particular—are distributed internally to all employees biweekly.

#5: Training

- Both technical and quality-specific training is essential. One is not sacrificed for the other. This is why training will call for the organization’s largest monetary investment.

- The key on the quality training side is to retain control of the training program. Absent any in-house training program, a company can customize an off-the-shelf program that usually involves only computerized universal substitution function to plug in the company's name.
- The authors didn't mention the Insurance Institute of America course in quality, AIS-25—but it's a highly logical option for training. It's insurance industry specific that is more important than inserting a company's logo on the training program.

#6: Measurement

- There are two valid uses for measurement in the context of quality:
 - (1) to make data available as a source of ideas for improvement
 - (2) to check progress against a goal—and, if progress is less than expected, to revert back to number (1)
- The authors—somewhat with tongue in cheek—say the belief is not true that he or she who dies with the most charts wins. If the quality process is built on the belief that the company has hired adults, the involvement of all employees in measurement efforts is only natural.
- Measurement is extremely important in terms of knowing if improvement is happening. It's a measure of success, if you will . . . something to celebrate in component #7. Yet it's important not to let measurement receive undue emphasis. Just as quality itself is not something extra that we do in addition to everything else—it's simply how we do things. So, too, with measurement. It's not some onerous task added to everything else. It's a natural part of how things are done.

#7: Recognition, Gratitude, and Celebration

- Saying thank you, expressing gratitude, extending recognition, and engaging in some form of celebration are acts of leadership.
- Employees "hear" these expressions differently. Whether the expression is money, symbolic stuff (lapel pins, desk things, etc.), mention in the company newspaper or a name on the wall, or simply the CEO personally saying thanks to someone, each expression has its advantages and appropriateness—and it's all in the eyes of the recipient. All should be used. Whatever works will be worth the investment.

Those are the component parts as recommended by the authors—and by the Institute's AIS-25 course in *Delivering Insurance Services*. At this point, you have to be asking:

Can all these things really be done at one time—and is it truly worth it?

The authors—and this author—respond with an emphatic "yes" on both counts. But it will require:

- a top executive who believes the company is a collection of adults as the starting point in deciding how to treat employees
- a top management team willing to follow the CEO's lead and make support of the quality process a *natural part* of what the company does
- the assumption that everyone on the payroll knows something that nobody else knows

If other quality efforts have gone before, it will be time for the CEO to repeatedly explain that the other efforts were rehearsals for the real thing—and that *this* "quality thing" is the "real thing" because it's rooted in the notion that everyone on the payroll knows something that nobody else knows.

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Simple Quality for Small Organizations

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The job of leadership is to create the environment in which all are comfortable bringing forward ideas and in which everyone will be aware of the *business reasons* for quality. The authors included a sidebar to expand on these business reasons. Here it is:

Why Bother With Quality?

Complete [Total] quality is an awful lot of work. It is also a great deal of fun and very satisfying when it is done well. But there are, of course, four solid business reasons to "do quality":

1. It makes money. It reduces waste and increases sales once the word gets out about the quality.
2. It results in loyal customers. They stay longer, bring their friends, and will forgive you—up to a point.
3. It results in loyal employees. This reason has the same advantages as No. 2.
4. It is the ethical choice. After all, what a quality process amounts to is making it possible to deliver exactly what you promised. This is not a complex undertaking.

Business Reason #4—ethics—is further confirmation of the convergence we've grown to learn of quality, leadership, and ethics. This triumvirate has been proposed as an additional element of the CPCU Society's National Leadership Institute offerings. Its importance cannot be understated—especially in light of all that's been happening in the private sector involving major lapses in ethics and leadership (from Enron to Arthur Andersen to Adelphia and to all the others).

Each of these lapses could have been avoided if the quality principles of customer focus, employee empowerment/professional development, and continuous process improvement had been practiced, as outlined above by Townsend and Gebhardt—and in the Institute's AIS-25 course in quality. ■

Reminder: Time to Vote!

Do you want your newsletter electronically or via paper?

As mentioned in our last edition of the *TQ* newsletter, we know that many insurance professionals today are choosing to receive subscriptions electronically. We want to be able to accommodate the preference for electronic or paper copies of the *TQ* newsletter.

This quarter's newsletter is being printed and mailed in the normal fashion. However, it is also being placed on the TQ Section web page of the CPCU Society web site. Go to www.cpcusociety.org, click on "Special Interest Sections," select "Total Quality," then click on the subpage "TQ Section Newsletter." The newsletter is viewable only

by members of the TQ Section. We will be sending every section member an e-mail inviting you to preview the electronic version and tell us, by reply e-mail, whether you prefer receipt electronically or by paper. We'd encourage you to give it a try now or when you receive the e-mail. Either way, be sure to reply and let us know your preference so we can accommodate it.

If the CPCU Society does not have your current e-mail address, please notify the Member Resource Center at (800) 932 2728, option 4, or membercenter@cpcusociety.org. ■

The Road to Gold

by John Natale, CPCU

Congratulations to all members of the Total Quality Section for the Circle of Excellence Gold recognition awarded at the 58th Annual Meeting and Seminars conference in Orlando, Florida. The 2002 Annual Meeting's theme was "Lead and Succeed" and it could not have been chosen more perfectly to describe your section's path to Gold.

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 Society. Three levels of award recognition are possible: Gold, Silver, and Bronze.

Beyond the leadership of Total Quality Section Chairman Glen Schmidt, CPCU, CLU, what makes this award so special is how much value the Total Quality Section created for its membership long before the Circle of Excellence award criteria was established. Total Quality Section membership has been hard at work fulfilling its mission to inform and promote the application of total quality management principles to the insurance and risk management industry.

Publishing a quarterly newsletter went a long way toward our point accumulation. The Total Quality Section was also very active at the 57th Annual Meeting and

Seminars through the sponsorship of a seminar and a workshop. Members did a great job promoting the seminar, workshop, and the section by distributing fortune cookies with the name, date, and time of the section's events inside the cookie.

Members have also been quite active in their respective local chapters. Activities included promoting the Total Quality Section at local seminars, hosting seminars and conferences, and contributing to panel discussions on pertinent industry issues. Yes, all of these member contributions added to our cumulative point total.

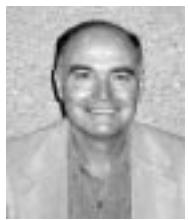
How can you contribute? Consider writing an article for the Total Quality newsletter and sharing your knowledge or experience on a quality issue. Consider promoting the Total Quality Section in your local chapter by recruiting new members. Development and maintenance of our section's web site might be of interest. You may be doing some of these now. If so, great! I want to hear from you!

Award nominations for the 2003 Annual Meeting and Seminars will be sent in June. Send me an e-mail or give me a call and let me know what you have done to contribute to our section's mission. I'll be completing our mid-term report in January, so now is a perfect time to drop me a note.

Lead and succeed. Perhaps no better way to describe the path to Gold.

You can contact John Natale by e-mail at Jmnatale@attbi.com or by phone at (603) 471-0419. ■

Welcome Charlie Powell! Our Newest TQ Committee Member



Charlie Powell, CPCU, is the California Zone Commercial Lines Division Manager with State Farm Insurance in Bakersfield, California. He has a long history with State Farm, having started in 1971 after completing service in the U.S. Army as a 1st Lieutenant. Charlie has spent most of his career at State Farm in underwriting and

has worked in various locations including several in California and in the corporate headquarters in Bloomington, IL. In addition to his work with CPCU, Charlie is active in several volunteer organizations including Junior Achievement and United Way. He is married to Heli, a fellow State Farm employee, and has two children and two grandchildren. ■

Do You Want to Be All That You Can Be?

**Advance Your Career.
And Become the Leader
You've Always Wanted to Be!**



**Spring 2003 CPCU Society
National Leadership Institute
May 8-9, 2003
Tampa, FL**

“Insure Your Success” with the National Leadership Institute (NLI), the CPCU Society’s premier educational program offering specialized career and leadership training **for** insurance industry professionals **by** insurance industry professionals. The Spring 2003 NLI will feature:

- ◆ The five core NLI certificate courses on communication, facilitative leadership, finance, project management, and resilience.
- ◆ Four new career and leadership development courses in time management, negotiation and conflict management, coaching, and building relationships.
- ◆ Not one, but two keynote Leadership Luncheon speakers!

Register Today!

Attend the Spring 2003 CPCU Society NLI to develop the skills you need to distinguish yourself from the rest and succeed in today’s competitive marketplace! To learn more, log on to the CPCU Society web site, www.cpcusociety.org, or refer to your NLI brochure included in the February/March 2003 issue of the CPCU News. For more information, please contact the Member Resource Center at (800) 932-CPCU, option 4, or at membercenter@cpcusociety.org.

2002 Winners of TQ One-Year Membership

Announcing the winners of the free one-year TQ Section membership! The following names were selected at random from the two drawings per TQ-sponsored seminar in Orlando:

Voice of the Personal Lines Customer:

Joe Louwagie, CPCU, USAA, Norfolk, VA

Clarence Smith, CPCU, Conning & Company, Hartford, CT

Voice of the Commercial Lines Customer

David A. Hill, CPCU, Lumberman's Underwriting Alliance, Boca Raton, FL

Marlys Maciona, CPCU, CRB, Insurance, Racine, WI

Customers' Voices-into-Choices

R. James O'Boyle, CPCU, American Modern Insurance Group, Inc.

Walter G. York, CPCU, Riggs, Counselman, Michaels and Downes Inc., Baltimore, MD

Congratulations and Welcome!! ■

Are You Ready to Deal with Mold?

Learn all about mold with the CPCU Society's new interactive CD-ROM, **MoldMania**.

Developed specifically for insurance professionals by insurance professionals, this 6-module, 2 1/2-hour, self-study CD presents comprehensive information on:

- The basics of mold—what it is, how it grows, and how it affects human health
- How mold can be prevented and tested for
- Remediation—basics, goals, and upfront considerations
- How to address mold-related claim adjustment and investigation, as well as coverage and legal issues
- Other useful resources

The self-study program features video and audio clips from mold experts, photos identifying mold, design considerations for prevention, a policyholder's checklist, as well as a quiz at the end of each module to test your knowledge.

To learn more about MoldMania, go to the "Learning Center" on the Society web site, www.cpcusociety.org, click on the "Educational Resources" link, and click on "MoldMania."

Order Your Copy of MoldMania Today!

It's just \$79.95 for CPCU Society members (\$89.95 for nonmembers).

Plus \$5 for standard shipping & handling (or \$10 for overnight delivery).

To order, call **(800) 932-CPCU, option 4**.



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