CPCU SOCIETY INSURING YOUR SUCCESS 1944-2004 Celebrating the Past, Shaping the Future

Total Quality TQ

Volume 7 Number 1 March 2004

Chairman's Corner

by Valerie Ullman Katz, CPCU

■ **Valerie Ullman Katz, CPCU,** is vice president of claims operations and audit for ACE USA.

I am pleased to introduce myself as your newly appointed chairman of the Total Quality Section for the CPCU Society. With more than 25 years of experience in the insurance industry, I began my insurance career at the New York State Insurance Department Liquidation Bureau in its Fund Liquidation Department. As a next step, I moved to the commercial claims arena, where I served in various claims management roles, including claims representative, supervisor, manager, director, and, as assistant vice president. My current position is vice president of claims operations and audit for ACE USA. ACE USA provides insurance products and services throughout the United States. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

I reside in New Jersey and am a past president of the CPCU Society's Philadelphia Chapter. I continue to be active in the Philadelphia Chapter, chairing the Franklin Award Committee. The Franklin Award is the preeminent industry award given annually to an individual or group that has offered a significant contribution to the industry. In my spare time, I am an avid needlepointer and spend time with my family, which includes four kids, and one grandchild. (I started very young!)

During my experiences in working with some of the best insurance and reinsurance companies, I have learned that there is a seemingly minor differentiator that sets apart an efficient organization from an inefficient one. That small distinguishing factor is simply allowing an organization the time and space to grow and ultimately succeed. This can only be achieved through introducing quality in every aspect of the organization: quality in underwriting, in client services, and even in mundane and repetitious tasks.

Thinking outside of the box and being creative and innovative are important aspects of the process of moving toward quality. Looking at the broad picture and drilling down to the smallest detail are also strong contributors to achieving quality. Ultimately, understanding a company's mission and translating that knowledge to your everyday work becomes the added value you bring to your organization and to the insurance industry.

Achieving this quality and value is not always easy. Some days it seems as though nothing flows smoothly. But those days can be translated into important learning experiences. Employing techniques that are part of AIS 25 and finding the root causes of inefficiencies and errors will help you add total quality and value to your organization.

During my term as chairman of the Total Quality Section, my goal is to inspire all of our members to turn challenges into opportunities and look for ways to introduce quality into everything we do.

I welcome your comments and feedback and look forward to hearing from you. Please contact me by e-mail at valerie.ullman-katz@ace-ina.com. ■

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TQ Committee Members Announce Retirement

by Shari Spung, CPCU

Congratulations

Congratulations to Vernon K. Veal, CPCU, CLU, and Charles R. Powell, CPCU, who both recently announced their retirement from State Farm Group. We wish Vern and Charlie the very best as they begin their fresh starts in retirement. We thought you'd enjoy reading edited versions of their retirements that were shared internally at State Farm. Clearly, both Vern and Charlie have had "quality" themes throughout their long careers, and we are sure that will continue in their retirement.

Vernon K. Veal, CPCU, CLU

Vern Veal, project manager in P&C Underwriting, will retire from State Farm on January 1, 2004, after 39 plus years of dedicated service.

Vern began his career with Liberty Mutual Insurance in Chicago, IL. He began his State Farm career at the Greeley, Colorado office on September 14, 1964. His career included time in auto underwriting, home office DP programming, fire actuarial, product planning and development, and fire executive departments. During his long career, Vern created many of the commercial and homeowners policy products we see today. Vern has been active in Toastmasters, and attained both the CPCU and CLU designations. He served 19 years at the national CPCU level. After retiring, he looks forward to volunteering and traveling, including a trip to Alaska and to the National Bull Riding Finals in Las Vegas. Vern and his wife, Laura, plan to stay in Bloomington. When they aren't traveling, they will spend time with their son, Eric, and his wife, Tina, and one-year old grandson Brady who also live in Bloomington.

Charles R. Powell, CPCU

Fire Operations Manager Charlie Powell will retire on February 1, 2004, after 33 years with State Farm.

Charlie began his career on February 1, 1971, as an auto underwriter trainee in the former Southern California Regional Office. He moved through the positions of underwriter, records coordinator, and work management and control administrator before a promotion to assistant regional personnel manager in January 1975. In August 1976, he returned to auto operations as an underwriting supervisor. Charlie moved to fire operations as a commercial underwriting supervisor in 1979 and, in November of that year, he relocated to corporate headquarters, where he filled the roles of underwriting staff assistant, senior MP&I analyst, superintendent-MP&I, and systems specialist in data processing. In May 1983, Charlie moved to the former Northern California Region and was promoted to director-MP&I. In January 1989, he returned to fire operations when he entered the assistant division manager program, and in May of the same year he was promoted to division manager-commercial lines. Charlie relocated to Bakersfield, California in September 1994, to assist in the formation of the planned Central California Regional Office.

Charlie's wide experience across functional areas has served him well, and provided a strong foundation for his leadership role. He served a critical role as realignment coordinator during the successful opening of the Greater California Regional Office in 1995. Recently, his most notable contribution has been the leadership and focus he has provided toward our commercial marketing efforts, which included being the first California statewide division manager. He received his CPCU designation in 1985, and is currently serving on a national CPCU committee.

After retirement Charlie plans to continue his quest for perfection in golf and fly-fishing. As a former Army officer, Charlie is a military history buff and over the next few years plans to visit all the principal Civil War battlefields, starting with Charleston in April and continuing to Virginia during the summer. ■

Harnessing Your Organization's Knowledge

Managing Knowledge to Produce More Sales Commissions and Profit-Sharing Checks

by John T. Gilleland Jr., CPCU, AIS, API, AU

■ **John T. Gilleland Jr., CPCU, AIS, API, AU**, is a personal and commercial lines sales professional.

Have you ever wanted to offer your risk management prospects one-stop convenience?

Do you want your producers, CSRs, and underwriters to communicate better?

Do you want to avoid being surprised by your markets' underwriting and procedure changes?

Do you want more applications accepted the first time they are submitted?

If you answered "Yes!" to any of these questions, then you can benefit from implementation of the principles described in this article. This article is targeted at helping property and casualty producers, CSRs, and underwriters work smarter so they develop more policies in force (PIF) and greater underwriting profitability. We will explain how a modern school of thought called "knowledge management" can be used profitably by agency and insurer personnel while improving the quality of their work. Using working as a symphony as a metaphor, we are proposing agency and insurer personnel work together from the same sheet of music to thrill their audiences (policyholders). Such transparency and togetherness should facilitate more coverage being accurately bound more quickly. The principles, processes, and parts suggested in this article will enable users to create and maintain a competitive advantage inexpensively. The key is to structure information (knowledge) in ways it can be used and updated (managed) logically, consistently, and productively.

What Is "Knowledge Management"?

In laymen's terms, without technical buzzwords, management of knowledge is the accumulation, structuring, and delivery of information. Knowledge management (KM) is defined and described in modern reference material as the creation, organization, delivery, and application of information in ways that help people:

- learn more quickly and easily
- perform their jobs better
- waste less time searching for answers to their questions

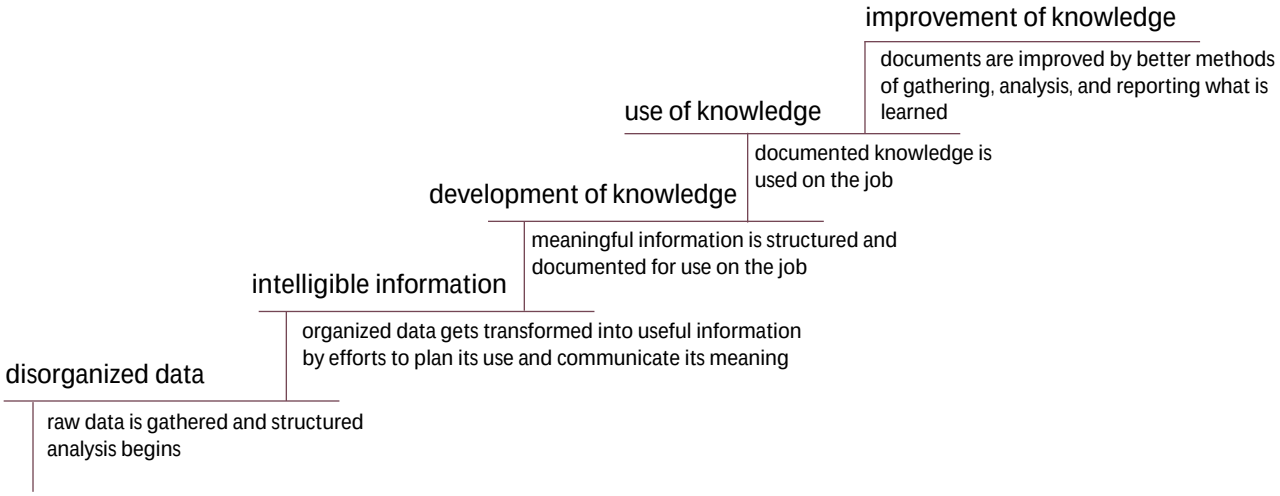
Figure 1 shows one of several ways to diagram development and management of knowledge.

KM efforts usually coordinate six areas of concern:

- visioning for strategic development
- process development and improvement

Continued on page 4

Figure 1
Knowledge Development and Management Process



The creation, organization, delivery, and application of useful information. Information is gathered, stored, communicated, learned, applied, and updated.

Harnessing Your Organization's Knowledge

Managing Knowledge to Produce More Sales Commissions and Profit-Sharing Checks

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- technology development or acquisition and application
- organization development
- management of all resources
- implementation of all planning

Knowledge Management for P/C Professionals

KM can be used to bring together all of the efforts, processes, and practices to get policies underwritten correctly and sold quickly, while producers and CSRs meet with clients and prospects. To do this, both agency and insurer personnel need to improve their harnessing of knowledge.

Insurers and agents need to improve their management of their information because:

- Employees who want to learn how to do better are often unable to learn because information is not accessed easily.
- Insurers typically do not have a system or person identifying how information is to be used best.
- Insurers typically do not have a system or person identifying who will have access to which information.
- Insurers typically do not have a system or person devising action plans to apply the knowledge to optimize business practices.
- The large amount of data insurers collect is usually not being used for portfolio management decision-making frequently.

Formal and informal teams of producers, CSRs, and underwriters need formal management of knowledge because:

- KM prevents or at least reduces loss of information through neglect or mismanagement.
- KM improves data gathering concerning customers.
- KM reduces misrepresentation of financial activity, productivity, etc.
- KM is a risk management technique because it helps organizations avoid losing too much product knowledge, customer knowledge, and confidential information when employees leave.

Here are some steps an agency or insurer can take to manage its knowledge to improve its underwriting processes and ultimately stimulate PIF and ease of doing business:

1. Subject matter experts should document their most important and most time-consuming processes. They should create illustrations with explanations to be used for training new employees and evaluating experienced employees' performance.
2. Managers should review process documentation to improve agency/insurer processes relating to their key result areas to find opportunities to improve ease of doing business.
3. Agency/insurer management should arrange for one or more knowledge management consultants to evaluate their information technology infrastructure and determine whether or not it will support serious knowledge management efforts.
4. Management could consider releasing a top performing salesperson to be authorized to act as the agency/insurer *knowledge management officer* (KMO), for a term of six to nine months. Another great salesperson should be selected to replace the outgoing KMO at the end of his or her term.
5. The KMO should:
   - Draft a strategy for knowledge management subject to the agency/insurer management's approval.
   - Design knowledge management architecture and plan implementation of the strategy.
   - A successful knowledge management architecture should be:
     - Available (if knowledge exists, it is available for retrieval)
     - Accurate in retrieval (if available, knowledge is retrieved)
     - Effective (knowledge retrieved is useful and correct)
     - Accessible (knowledge is available during the time of need)

- Implement the planning using the architecture.
- Facilitate continuous improvement of the knowledge management architecture.
- Create job packets with templates, lists, directions, etc. Use such tools when a new employee is hired or an employee is enlisted to work overflow. The employee will have all the necessary job aides, be able to call for needed systems support, etc. to start working accurately immediately instead of making mistakes immediately and having to learn as he goes.

Persons chosen to champion KM efforts should have great sales experience, relating directly to the agency/insurer, and should be willing and able to learn knowledge management techniques such as:

- diagramming business processes to use best business practices
- creating indexes of team meeting minutes to help teams know what has been stated
- organizing what has been learned so it can be improved
- contributing whenever a new line of business is rolled out or moved

Outcomes of Knowledge Management

An effective knowledge management program should significantly impact an agency or insurer through increasing the number of submissions accepted and improving its portfolio's profitability and PIF counts. On top of that, an effective program will also provide the organization documented processes and storage of knowledge so that it is readily available for new hires, successors for those leaving the organization, and for those users not involved on a regular basis in using the knowledge.

We encourage you to begin now in exploring how the concept of knowledge management can be applied in your organization. ■

The Total Quality Section Web Site—Continuous Improvement at Work

by Jonathan W. Hensinger, CPCU, ARM

Have you visited the TQ Section web site recently? There's never been a better time to check out the Total Quality Section online at www.totalquality.cpcusociety.org. Our Section web site team, which consists of Judith M. Knight, CPCU, CPIW, David L. Davenport, CPCU, and myself, have been busy updating our site to make it more useful to our section members. Some of the new features we've added include:

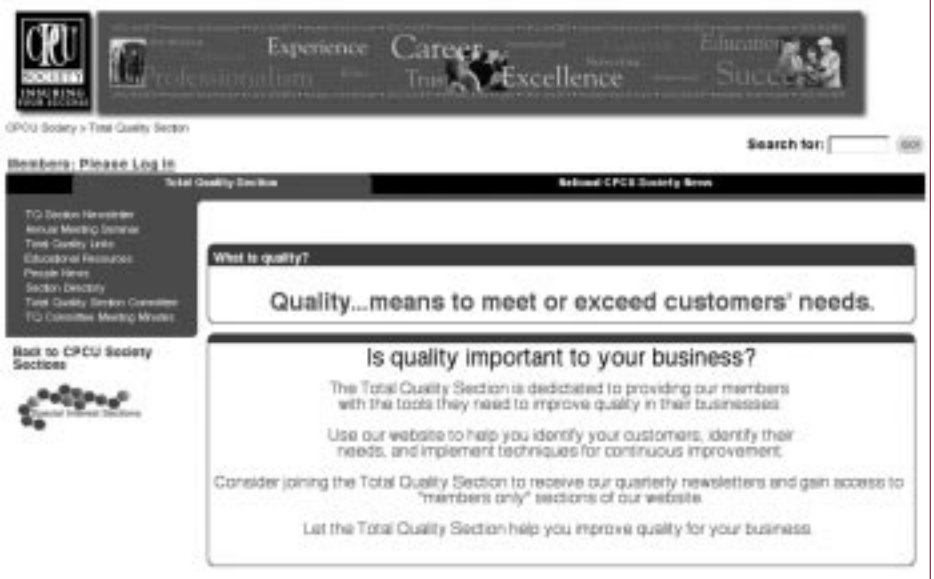
- People News—featuring news about TQ Section members.
- A summary (including participant evaluations!) of the TQ Section seminar on Business Continuity Planning that we hosted at the Annual Meeting and Seminars in New Orleans.
- New resources to help you learn more about continuous improvement.

You can also view current and past issues of the TQ Section newsletter online. This feature is available to section members only.

While we are pleased with what we have accomplished with our web site so far, what we have in place now is really just a beginning. Our web site team is applying a proven continuous improvement technique called the "plan-do-check-act" cycle to power our web site development. This process starts with our web site team planning our updates. We then develop and test ideas in the "do" and "check" stages. After we make our updates, we then "act" on those updates by evaluating what we've done and starting the process over again. With this approach, we know that our work on our web site will never be finished. And we also know that our web site will never stop improving! ■

Let the Total Quality Section help you improve quality for your business.

Go to www.totalquality.cpcusociety.org.



A Risk Manager's Quick Guide to the Web

by Bill Coffin, Morgan O'Rourke, and Laura Sullivan

■ **Bill Coffin** is managing editor, **Morgan O'Rourke** is associate editor, and **Laura Sullivan** is editor in chief at *Risk Management Magazine*.

Editor's Note: This article appeared in the October 2003 edition of *Risk Management Magazine*, the monthly publication of RIMS. We thought it was very well done and the content would be useful to our section members. It is being reprinted with permission from *Risk Management Magazine*. Copyright 2003 Risk and Insurance Management Society, Inc. All rights reserved.

There is a lot to do between 9 a.m. and 5 p.m., and to most professionals those parameters are more wishful thinking than realities. Spending even 30 minutes browsing the web is a luxury risk managers often do not have. But the online world does have a lot to offer, if you know exactly where to go.

The following selections are provided to help you spend less time looking and more time getting the information, tools, and contacts you need. These are not web site reviews; these are the key sections and useful services—sometimes hidden from view—that you may not be aware of. Of course, this is not an all-inclusive list, so send RM your suggestions on what we might have missed.

Searching

One of the most powerful aspects of the web is the sheer volume of data it contains. On the one hand, the Internet is perhaps the most extensive encyclopedia ever created. On the other hand, massive amounts of spam, trivia, and prurient content can make it difficult, if not impossible, for the casual user to find specific information. That is why knowing how to search the web, and knowing how to use search engines in particular, is fundamental.

There are dozens of search engines, ranging from familiar meta-engines (engines that search other search engines) to obscure niche engines. There are also sites that cover search engines in general, cataloging them, reviewing them, and keeping tabs on new engines that might provide the next big leap in speed, quality of searching, or ease of use. Particularly good is www.searchenginewatch.com, but there are others. If the goal is to cultivate searching skill, researching which search engine works best for you is a great way to start.

Once you are familiar with search engines, figure out which general-purpose engine you want to use. Household names like Google, Yahoo! and MSN Search are perhaps the most commonly used. All three are excellent, but do not use one just because your web browsing software defaults to it. Compare the kinds of results different sites return and how easily you can use them.

Even the best general-purpose search engine, however, might not be the best tool for your needs. Chances are, there is at least one specialty engine for you, whether you regularly search for economic data, want to match phone numbers to addresses, need medical documents, or require some other specialized kind of data. To find a specialty engine, using a general engine is your best bet.

Research and Data

Knowing how to find information on the web is one thing. Actually getting data is something else. Often, promising leads fizzle, resulting in bad information or advertising.

Government web sites contain huge amounts of fairly reliable data, depending on the nature of the agency. The Centers for Disease Control and Prevention publications page, for example, links to hundreds of studies on a wide range of healthcare topics aside from infectious disease.

The Overseas Private Investment Corporation is a government agency that fosters U.S. private investment in developing countries. On the left side of the main page, the Investors Info Gateway link provides extensive

governmental, economic, and political information on nearly every country.

The Bureau of Labor Statistics has dozens of links on its main page to statistics on workplace safety, earnings, unemployment numbers, industry performance, labor demographics, and a host of related topics. Despite these examples, however, many other government sites are poorly maintained and difficult to navigate.

Commercial sites that provide large data archives usually do so as a means of drawing in potential customers. While some firms provide thin content, other companies, such as Swiss Re, take their role as data centers seriously. On Swiss Re's main page, for example, a Research and Publications link will take you not only to an archive of its must-read insurance research publication, sigma, but to a mountain of additional research materials as well. Likewise, the Current Publications link on the main page of Munich Re provides a series of detailed research reports on topics such as high-rise buildings, recent disasters, natural catastrophes, and issues of its publication, *Schadenspiegel*, which chronicles unusual losses across the world.

■ *Educational sites are also trustworthy sources because they have an academic reputation to maintain.*

While the quality of non-profit trade associations and research groups data ranges, certain examples set a good standard. The Geneva Association is a global research organization monitoring the economic importance of risk and insurance activities; www.genevaassociation.org provides PDFs of its research newsletter under the Risk Management link on its main page.

The main page of the Public Entity Risk Institute features a Symposium Center link containing dozens of research papers on a wide range of topics, but all particular to public entities. And the Insurance Information Institute links to numerous industry statistics, overviews of hot insurance topics, industry financials and outlooks, an insurance glossary, and numerous studies directly from its main page.

Educational sites are also trustworthy sources because they have an academic reputation to maintain. Not all will contain information applicable to risk management, but those that do can be valuable sources. The Natural Hazards Center at the University of Colorado, Boulder maintains a clearinghouse for research on natural hazards and how to deal with them. The main page links to papers and research files as well as to the center's online library database, the Natural Hazards Information Services Program. Meanwhile, the Wharton Risk Management and Decision Processes Center provides links on its main page to useful research resources, including a PDF archive of risk management papers on topics such as disaster preparedness, insurance trends, and risk analysis.

Knowing what not to look for can also be very important. Sites that are the work of just one person, or that cite facts and figures without attributing them are suspicious. Accountability is the greatest insurance against bad data. The more a site has to lose by presenting false or incorrect information to the public, the greater the chance that what it offers is worth your consideration.

Rules and Regulations

Various organizations and governing bodies, both in this country and abroad, have created standards and laws that affect risk managers. Online resources can simplify the search for this information.

Most U.S. government web sites devote sections to the laws and regulations by department. For instance, the U.S. Securities and Exchange Commission site offers the full text of Sarbanes-Oxley and other legislation by clicking on About the SEC and following the Laws & Regulations link.

The sites for the Occupational Safety and Health Administration and the Environmental Protection Agency have links to their laws and regulations on the main menus. OSHA also includes Frequently Cited OSHA Standards, which lists citations by industry classification and number of employees.

At GPO Access, the site of the U.S. Government Printing Office, you can access the official record of all U.S. laws

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A Risk Manager's Quick Guide to the Web

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in the United States Code database, public and private laws passed by Congress, and even the U.S. Constitution, under the Legislative Resources section.

THOMAS, another resource for legislative information, is a service of the Library of Congress, named for Thomas Jefferson. You can find bill summaries and status reports from 1973 to the present and the full text of all bills from 1989 on. There are also House and Senate roll call vote records, committee rosters and reports, and days-in-session calendars.

For Canadian risk managers, the Department of Finance Canada, and the Canada Safety Council are good resources, while in the United Kingdom, users can visit the U.K. government site at www.open.gov.uk. Eur-Lex is helpful for European legislation.

Many risk management standards are also readily available online. Risk managers can download for free the recently published U.K. Risk Management Standard at any one of three organization sites—the Association of Insurance and Risk Managers, the Institute of Risk Management, or the Association of Local Authority Risk Managers.

Meanwhile, Standards Australia lets you sign up for the free StandardWatch service to receive automatically e-mailed updates on the international standards and publications of your choice. Standards Australia also maintains a risk management portal for additional access to standards, products, and articles.

The News, Delivered

Although it is not likely to force the extinction of the printed newspaper or magazine, web-based, e-mailed news reports are offered by nearly every news organization and publication and most companies with an online presence. The sheer number of reports that you can have customized and delivered to your inbox is part of the argument against the Internet's counterproductive barrage of information. You end up with so much material you do not read any of it.

Sample one service for one week from the the suggestions that follow (or others on your own list). After your trials, choose one general news service and perhaps two industry-specific news services that you actually read. More important than the marketing behind the services is whether the format, the stories, and the delivery made it easy for you to read.

> ■ *. . . web-based, e-mailed news reports are offered by nearly every news organization and publication and most companies with an online presence.*

For general news, the *Wall Street Journal*, *New York Times*, *Financial Times*, and the *Economist* all offer similar online delivery options—subject-specific updates, daily reports, and weekly summaries. The *Wall Street Journal* even offers midday market update or closing summary options.

Although *New York Times* articles are free (up to one week after they are published) to users who register (for free) the other services separate content into premium and public categories. For the purpose of news summaries, however, all offer sufficient information is free of charge.

Specific to the field of risk management, there is the Risk and Insurance Management Society's *Risk Wire*, which provides an option of daily or weekly synopses of articles concerning risk management from publications around the world. (Click on *Risk Wire* on the top of the home page at www.rims.org.) Covering fewer sources, KPMG provides morning news capsules in its KPMG *Insurance Insiders Daily Alert*. And at the close of the day, *Business Insurance* sends out insurance market-focused one or two-sentence briefs of its own stories in *BI Daily News*, similar to the more elaborated and regulatory focused InsuranceNewsNet's *eNewsWire*.

Other Professionals

Understanding how risk management affects other departments can be as helpful to your own career as it is beneficial for your colleagues. Several professional societies' web sites offer information to the general public that pertains directly to risk managers and the different aspects of their field.

For example, the Casualty Actuarial Society offers its perspective, definitions, and a bibliography on enterprise risk management, which can be found by clicking on Research and then scrolling down to Enterprise Risk Management Web Site. On the same topic, the Committee of Sponsoring Organizations of the Treadway Commission (COSO), representing accountants, auditors, and financial executives, offers its 150-page *Enterprise Risk Management Framework* in PDF format. (Click on The Framework.)

The Institute of Internal Auditors has set up a special section dedicated to corporate governance, available in the Guidance section by scrolling down and clicking on the icon on the right side of the page. Material includes newsletters, task force reports, and IIA risk management readings.

If you are looking for a better understanding of the numbers world, CAS has also posted the Exposure Draft of Underlying Actuarial Science—in the Research section; click on the title under Committee/Task Force Projects and Web Sites.

On the legal side, the American Bar Association presents PDF Fact Books (click on Press Room on the left-hand side of the home page), covering privacy and cyberspace and the U.S. judicial system. And at www.abanet.org/lawlink, visitors can search various prescreened legal sites.

Interaction

One of the most successful uses of the Internet has been its ability to foster debates and discussions, provide help desks, and establish question-and-answer sessions between people on opposite ends of the earth with common concerns.

For risk managers, by far the largest of these are the RIMS e-groups, specifically the Risk Professionals E-group, which has 12,000 subscribers and over 200 postings each month (www.rims.org). A similar question and debate format, RiskMAIL, has been online longer but has fewer participants.

There are also several small groups that have been created by individuals through the Yahoo! groups service. (Click on Groups at www.yahoo.com.) These include emergency management, litigation management, and a surprisingly large indoor air quality group, with 2,013 members.

Less of a chatroom and more of a service, free technical advice is available for not-for-profits from the professionals at the Nonprofit Risk Management Center under the Advice tab.

Everyday Practicalities

The Internet also provides countless tools to help a risk manager face the challenges of the business day.

Bloomberg offers news, market data, and analysis along with the ability to personalize your own market monitor with graphs and charts, updated throughout the day. In addition, the Bloomberg University section features free online tutorials to teach you the best ways to invest your money.

The *Economist* offers its own guides with *The Business Encyclopedia*, found under Research Tools. It has practical advice for everyday business activities in four categories—finance, personnel, marketing, and e-commerce. These guides answer questions such as how to calculate risk-adjusted return, how to plan an advertising campaign, or how to negotiate a raise. There is also a helpful dictionary of business terms, abbreviations, and acronyms.

Barry Klein's UltimateInsuranceLinks contains links to thousands of insurance company web sites with brief descriptions of each in categories such as property and casualty, life and health, MGAs, excess and surplus, vendors, trade and professional organizations, and publishers. With a new browser opening on each click, navigation between company sites and UltimateInsuranceLinks is simplified for the risk manager shopping for multiple companies.

After finding an insurance company, registered users can check its rating with A.M. Best's company reports by following the Rating Services link on the main menu.

Finally, no day would be complete without some comic relief to break tension and raise spirits. To that end, The Onion serves up satirical news stories, updated weekly. By maintaining mental health, this could very well be the most practical site of all. ■

Leading Change

by John C. Maxwell

■ **John C. Maxwell** is a renowned author, speaker, and mentor on the topic of leadership.

Editor's Note: This article is used by permission from Dr. Maxwell's free monthly e-newsletter *Leadership Wired* available at www.MaximumImpact.com. *Leadership Wired* is designed to assist in developing your personal leadership skills and also provides cutting-edge ideas and information to assist in developing those around you. We thought the concepts and tips outlined below are particularly well tied to "total quality" and the leadership and adaptability that is necessary to make it a reality.

Leadership is about change. If you need no change, you need no leader. In times of change, people seek out more and better leaders. Those successful sought-out leaders embrace the following thought: "The best reformers the world has ever known are those who began with themselves."

Mahatma Gandhi said, "We must be the change that we envision." Tolstoy said, "Everyone thinks of changing the world, but no one thinks of changing himself."

The following comments are about personal change:

1. One person cannot change another person.

   When I started as a young leader, I thought that a leader could change the people; and boy, did I work at it. I said, "All right, I'm going to give them thoughts, ideas, and principles; and I'm going to change people."

   After several years, I awakened to the thought that the only person who can change himself or herself is himself or herself. You can change yourself, but I cannot change you. You see, I am responsible to you but I am not responsible for you; and there is a world of difference between those two. I am responsible for teaching you good leadership. I am responsible for sharing things that can help add value to your life. But you are the only one who can take responsibility to change yourself, and that is what this whole article is about.

2. Most people need to look at the way that they look at change.

   How many times have you heard somebody say, "I sure hope things will change." The only way things will change for me is when I change. It has nothing to do with hope. You can't just say, "Well, I just hope things will change around me," and expect results. The only way that things will change for me is when I change.

   I have also heard this before, "I don't know why I'm this way." Well, you are the way you are because that is the way you want to be. Let's expose it for what it really is.

3. When you make the right personal changes, other things begin to turn out right.

   So when people say, "I'd like things to turn out better for me, I'd like things to turn out right, I'd like things to turn out better in the organization, or in my family," I say to them, "Start by making personal changes."

In the next issue of *Leadership Wired* we are going to delve deeper into this topic with the following six steps to successful personal change:

1. When you change your thinking you change your beliefs.
2. When you change your beliefs you change your expectations.
3. When you change your expectations you change your attitude.
4. When you change your attitude you change your behavior.
5. When you change your behavior you change your performance.
6. When you change your performance, you change your life! ■

Who's Managing *Your* Success?

CPCU Society National Leadership Institute

Invest in Your Professional Development—and Take Charge of Your Career Success!

Spring 2004 CPCU Society
National Leadership Institute
April 22-23, 2004 ◆ Tampa, FL

- Develop effective leadership, communication, and management skills to guide your company—and your career—to success.
- Gain real-world knowledge about managing and leading in the P/C industry.
- Prove that you have the drive and the know-how to get ahead in today's competitive marketplace.

Set Your Schedule for Success!

Thursday, April 22

8 – 11:30 a.m.

- Developing Resilience in a Rapidly Changing World

8 a.m. – 4 p.m.

- Effective Communication Skills
- Practical Techniques for Project Management
- Finance for Nonfinancial Managers
- Facilitative Leadership Skills
- Power Tools for Successful Negotiations

Noon – 1 p.m.

- Thursday Leadership Luncheon

1 – 4 p.m.

- Delivering Compelling Messages to Your Staff

1 – 4:30 p.m.

- Time Management—Managing the Only Non-Renewable Resource

5 – 6 p.m.

- Reception

Friday, April 23

8 – 11:30 a.m.

- Developing Resilience in a Rapidly Changing World
- Time Management—Managing the Only Non-Renewable Resource

8 a.m. – 4 p.m.

- Effective Communication Skills
- Practical Techniques for Project Management
- Finance for Nonfinancial Managers
- Facilitative Leadership Skills
- Managing Conflict in the Workplace

Noon – 1 p.m.

- Friday Leadership Luncheon

1 – 4 p.m.

- Becoming a Successful Leader

Register Today to Take Your Career to the Next Level!

Complete the registration form in your February/March issue of *CPCU News* and mail or fax it to the CPCU Society by April 9, 2004. Members can also register online at **www.cpcusociety.org**.

For more information, please contact the Member Resource Center at (800) 932-CPCU, option 4, or at **membercenter@cpcusociety.org**.

Save the Date!

Plan now to attend the 60th Annual Meeting and Seminars **October 23-26, 2004,** in Los Angeles, CA.

Come celebrate the CPCU Society's 60th anniversary and be sure to stop by the Sections Booth to chat with your Total Quality Section leaders!

Total Quality Section Quarterly
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Celebrating the Past, Shaping the Future

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