Chairman's Corner: The History of Quality or "How Did We Get Here"?

by Michael J. Jagadich, CPCU, AIM, AIC, INS, ASC

■ **Michael J. Jagadich, CPCU, AIM, AIC, INS, ASC,** is an assistant administrative services manager in State Farm Insurance's Heartland Zone located in Lincoln, Nebraska. Jagadich joined State Farm in 1986 at the corporate headquarters in Bloomington, Illinois as a specialist in the Building Operations and Maintenance Division, and later worked in the Building Design and Construction Division. In early 1991, he relocated to the West Central Region in Lincoln, Nebraska as a maintenance supervisor. In mid-1991, Jagadich was promoted to his current position as assistant manager. He served as president of the Nebraska Chapter of the International Facility Management Association (IFMA) for two years; served as president as well as several other offices in the CPCU Society's Nebraska Chapter; and is currently the chairman for the Total Quality Interest Group for a three-year term.

As you may know, our 2008 Philadelphia CPCU Society Annual Meeting theme is "CPCU: Heritage and Horizons." With that in mind and my quest to answer my father-in-law's question "What *is* quality?," I thought I'd briefly review the history of quality or "How did we get here?"

The quality movement can trace its roots back to medieval Europe in the late thirteenth century, where craftsmen began organizing into unions called guilds. Until the early nineteenth century, manufacturing in the industrialized world followed this craftsmanship model. The factory system, with its emphasis on product inspection, started in Great Britain in the mid-1750s and grew into the Industrial Revolution in the early 1800s.

The factory system philosophy worked and developed until the early twentieth century. At this time manufacturers throughout the world began to include quality processes in their manufacturing practices, not just post-production.

When the United States entered World War II in 1939, quality became a critical component of the war effort. Bullets manufactured in one locality had to work consistently in rifles made in another. The armed forces initially inspected virtually every unit of product. Then to simplify and speed up this process without compromising safety, the military began to use sampling techniques for inspection, aided by the publication of military-specification

What's In This Issue

Chairman's Corner:
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standards and training courses in Walter Shewhart's (the father of statistical quality control) process control techniques.

The birth of total quality in the United States came as a direct response to the quality revolution in Japan following World War II. The Japanese welcomed the input of several influential Americans. At this time, W. Edwards Deming was regarded as the leading quality guru in the United States and he led the Japanese post-war industrial revival. Another individual, Joseph M. Juran also revolutionized the Japanese philosophy on quality management. Juran was the first to incorporate the human aspect of quality management and referred to it as Total Quality Management (TQM). Rather than concentrating on inspection, these pioneers focused on improving *all* organizational processes through the people who used them.

By the 1970s, U.S. industrial sectors (automobiles, electronics, etc.) had been broadsided by Japan's high-quality competition. The U.S. response emphasized not only statistics but approaches that embraced the entire organization. This also became known as TQM.

By the last decade of the twentieth century, TQM was considered a fad by many business leaders. While the use of the term TQM has faded somewhat, particularly in the United States, its practices continue.

Since the turn of the century, the quality movement seems to have matured beyond total quality. New quality systems have evolved from the foundations of Deming, Juran, and the early Japanese practitioners. Quality has moved beyond the limited focus of manufacturing and into the service sector of health care, education, and government.

As we move into the twenty-first century, the industry continues to become more sophisticated utilizing quality tools and concepts methodically. Wherever possible this is an effort to improve their business, simplify jobs, reduce costs, and increase profits.

Now you know . . . this is how we got here!

In future issues, we will continue our discussion on quality, specifically how it is related to, and can improve, your operations and leadership. ■

Want to Get Noticed?

We're always looking for quality article content for the Total Quality Interest Group newsletter.

If you, or someone you know, has knowledge in a given insurance area that could be shared with other insurance professionals, we're interested in talking with you. Don't worry about not being a journalism major; we have folks who can arrange and edit the content to "publication-ready" status. Here are some benefits of being a contributing writer to the Total Quality Interest Group newsletter:

- Share knowledge with other insurance professionals.
- Gain exposure as a thought leader or authority on a given subject.
- Expand your networking base.
- Overall career development.

To jump on this opportunity contact:

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Improving Quality through Client Service Reviews

by Alan Blume

■ **Alan Blume** is principal and EVP of Active Retention. He has served as president, senior vice president of field operations, and senior vice president of sales and marketing for numerous technology organizations in Massachusetts and the Silicon Valley including SiteScape, a leading-edge collaboration software company, MarketFirst, a Marketing Automation company based in Mountainview, CA, and PDG, where he was responsible for more than 50 sales executives worldwide. Blume serves on the Board of Directors of Filemark Corporation.

Active Retention is the leading provider of client service review-based survey solutions to the insurance industry. More than 50 percent of the leading insurance brokers/agencies (and many carriers, TPAs, health care and other organizations) use the Active Retention solution to improve quality, execution, and to generate organic growth.

Quality and the Old Satisfaction Survey Approach

There are many organizations that offer good service at competitive prices. Unfortunately, that is not good enough for our industry in this soft market. In today's dynamic markets we need to provide superior service and value or many of your existing clients will become former clients. Too often we are told to simply ask our clients what they want —what they need—and how good a job we're doing. Unfortunately, this approach fails to identify pending or imminent client defections, frustrating service issues, turnover issues, competitive threats, and the true thoughts and feelings of many of our clients.

As we all know, what people say and mean are often two entirely different things. If we can elaborate on a personal level, we would all agree that it can be challenging to tell a relative that the outfit he or she just bought is stodgy and out of style. It is difficult to tell people that they do in fact look like they gained weight, or even mention to business associates that their new suit looks even a tad stiff or cheap. So we often sugar coat our true feelings and gloss over the issue as to not offend. The same paradox impacts business relationships. Many customers have difficulty conveying what they truly mean or feel. They may like their account executive and find it difficult to share bad news, concerns, or personnel issues. Clients rationalize the negative influence of service problems, neglect to mention they are currently looking at competitive quotes, or reveal that their new account manager or CSR is not nearly as proficient as their predecessor. These issues often fester, quietly building over time until we are hit with the unpleasant surprise at renewal time—the business moved from your firm.

Traditional satisfaction surveys are not adequate to help with these quality and loyalty issues. They are often too vague, too obtuse, too difficult to distribute, and thus almost impossible to subsequently measure and track. Satisfaction surveys often gloss over problems with clients responding that your support is "good" and that your account manager or customer support managers do a "good" job. Some satisfaction surveys even claim you can determine client satisfaction by asking one question. For example, if you asked "Would you refer an associate to our organization," this alone would be the key, telltale signature of your clients' true feelings toward your organization. We have found, however, that it takes a much more granular view to understand customer loyalty, satisfaction, commitment, and the interaction of these components with retention, cross-selling, referrals, and testimonial opportunities. Client service reviews, unlike satisfaction surveys, utilize a sophisticated three-dimensional survey design and actionable communication distribution system to identify hidden service and relationship issues and bring them to the attention of those who can positively impact these client issues. Let's review some additional differences between satisfaction surveys and client service reviews.

Some satisfaction surveys focus mainly on execution. How well are you performing at billing, renewals, returning phone calls, etc.? But this is only one aspect of what needs to be determined. Execution and appreciation for example are two completely different concepts. The best organizations not only execute well, they ensure the customers feel appreciated during the service experience. And to know which clients feel underappreciated, which clients feel that you are transactional versus consultative, which clients are truly price sensitive and do not value your value add, requires a far more robust approach to client survey research than traditional satisfaction or "score card" surveys.

Improving Quality through Client Service Reviews

Satisfaction surveys generally result in "generalizations," but none are worse than the anonymous survey. Imagine 10 clients responding that they are upset with your claims processing and they are considering moving their business, while 190 clients think you do a good or excellent job with claims processing. Clearly, if 95 percent of your clients think you're doing a good job, you should not embark on a corporate-wide initiative to change your claims processing model. Instead, you should be finding out the tactical issues for those specific 10 clients. But if you did an anonymous survey, you don't know who they are, and thus you could not help them. If someone suggests you do an anonymous survey we would suggest you run away, as far and as fast as possible. And if you recently did a satisfaction survey and almost all your survey results came back positive, then your survey instrument is faulty and you're receiving false positive responses due to the flawed question design. Survey projects almost always have at least 10 percent of the respondents requiring or suggesting refinements and attention. This feedback, if correctly tracked, measured, and managed will result in significant improvements in quality and client retention.

Client Service Reviews Versus Satisfaction Surveys

Client service reviews offer the polar opposite of an anonymous survey. Client service reviews help B2B firms elicit candid and actionable feedback on a client-by-client basis. Throughout the client service review process clients are reminded that your organization will try to address each issue and opportunity they take the time to bring to your attention. The entire process is about clients. It's about understanding their specific needs and wants. It's about giving them a better way to communicate needs in a comfortable venue. It's about refining delivery and execution and understanding both strategic and tactical approaches to improving quality. And it works for service optimization and organic growth (cross-selling, referral, and testimonial) optimization. The results are robust and often surprising. Let's look at a few statistics from Active Retention's aggregated database of North American Agency/Broker Projects in Table 1.

Client service reviews consistently identify retention risks and organic opportunities. Retention is always a topic of conversation with insurance organizations, improved quality combined with a system to track and measure efficacy will result in improved client retention. Improved retention inherently improves service due to less client turnover and less churn within your organization. Let's review this further. Too often we hear organizations say they have great retention. "My retention rate is at 90 percent says one organization" while another says mine "is at 92 percent," though most agency and brokers don't have a precise methodology to measure client defections and partial defections. Retention should be measured by line of business within each client profile, not just on a per client basis. The loss of even a small line of business can create a crack in the relationship foundation, which can turn today's partial defection into tomorrow's complete client defection. Regardless of what your retention rate is today, a modest 3 percent per year improvement will result in huge organic growth gains over 5 to 10 years. With a small 3 percent improvement, over a decade, your company will increase in size by almost 40 percent—organically—before the impact of improved cross-selling, referrals, and numerous "competitive takeaway" opportunities identified in a client service review. If you are at $10 million in revenues today, you will be approximately $14 million in 10 years—before inflationary increases, cross-selling gains or new account penetration. If you are at $20 million you will realize an extra $8 million in revenues—per year—10 years from now. Client defections and partial client defections are an insidious burden to growth and make you work much harder to increase top and bottom lines. They also impact the quality of delivery, focusing your organization on finding new client replacements instead of ensuring continuing quality and delivery refinements.

The Client Service Review Model

Client service reviews, a process pioneered by Active Retention, are web-based, multidimensional, tailored to each agency or broker and unique in design. After a formal invitation is sent to your targeted contacts, project coordinators call each client to invite them to participate—validate their e-mail—send them a unique survey link, and "gently" follow up with them (three

Table 1

North American Agency Benchmarks	
* Data aggregated from Active Retention North American Agency Projects	Response Percentage
Severe Retention Risks ("Red Clients")	7.3%
Dissatisfied with P&C Carriers	19.0%
Dissatisfied with Benefits Carriers	23.1%
Not been asked for a referral in 4 years	73.1%
Excellent referral opportunities	33.6%
Immediate cross-selling opportunities	30.4%

times over three weeks) if they do not complete the survey. The solution yields actionable information on a contact-by-contact basis. Actionable is a key word—information is of no use if it cannot be acted upon promptly. Quality service rapidly becomes mediocre service if you ultimately address a client issue but take too long in doing so. Client service reviews were designed with this flexibility in mind, yielding both strategic and tactical results in a rapid distribution model—with simple, easy-to-use access for management and staff. There are two key technology components to a client service review, Active Email, which is automatically pushed to field and management personnel, and a dashboard that allows field operations and management to slice and dice information to determine both strategic and tactical objectives. A built-in Issue & Opportunity Workbench allows you to track and measure your follow up to ensure your organization has addressed the clients' needs and wants. Quality service can sometimes be summed up in the old adage, "what gets measured—gets done."

The client service review solution combined with the aforementioned technology enables organizations to enhance service, quality, and value for clients, identify where to invest internal processes and resources, identify which behaviors have the greatest impact on customer satisfaction and loyalty, and determine more efficient methods of measuring the results of client feedback and initiatives to refine ongoing efforts. A sample dashboard is shown in Figure 1.

Typical Project Results

Overall, client service reviews achieve a 60 percent to 70 percent response rates across essentially any title, industry, or venue. Client responses include fixed and variable response results. This means they use check boxes to select specific responses and enter free-form responses. Thus they can enter, "Since Mary Jones

Figure 1

■ *Sample Dashboard Screen—Retention View.*

left your Employee Benefits Department you're much slower at returning my phone calls." We often see trends with areas that need improvement, specific client contacts that are imminently ready to leave, and great opportunities to capitalize on superior relationships in the areas of referrals, cross-selling, and client testimonial opportunities.
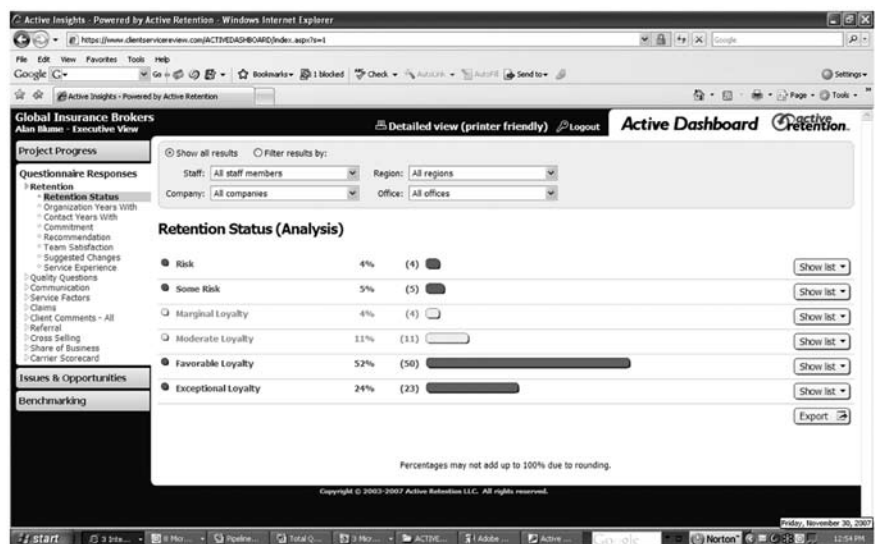
Improving Quality and Loyalty—Increasing Organic Growth

Superior quality and service alone is not the best path to ensure the success of your business—but it is a crucial component. The optimization of cross-selling opportunities that can result from your superior service are a critical second component—selling more services to happy existing customers is typically more profitable and mutually beneficial than spending lots of time and money at new account opportunities. The addition of new, high-quality accounts resulting from leveraging your referral opportunities is a crucial third component. And a fourth component comes from leveraging success stories, case studies, and testimonials from your best clients. These can be invaluable in closing new, quality accounts.

All of these components share a common thread. Agencies and brokers need a consistent, effective quantitative approach to eliciting high-quality customer feedback. Organizations need a sound system and methodology to act upon these results and track the follow-up efforts. Organizations need a quantitative and scientific approach to working with this consistent feedback rather than an anecdotal or ad-hoc approach, which is often the easiest fallback. Client service reviews offer a unique opportunity to move to the next level of quality service through superior customer feedback management combined with a system and methodology to track, measure, and follow up on both issues and opportunities. It is interesting to observe the dynamic interaction between superior quality and organic growth. Client service reviews are unique in their ability to help organizations understand and act upon this important relationship. ■

Culture Change: Transforming Culture to Improve Performance

by Cameron Orr

■ **Cameron Orr** is a senior lean consultant with RWD Technologies, LLC, a company that develops and implements organizational performance improvement solutions. He specializes in the implementation of business transformation and lean deployment in non-manufacturing environments such as health care, construction, government, banking, and other service providers. Cameron has a MEng Manufacturing Sciences and Engineering.

Toyota—the benchmark for lean practice—is one of the most profitable companies in the world and is noted for its culture of continuous improvement. Every person throughout the organization, from senior management to the shop floor, is empowered and expected to identify and deploy incremental changes to improve the performance of the organization and become more efficient and effective—every day. The words "value-add," "continuous improvement" and "the customer is the focus of everything we do" only have meaning when an organization is created that encompasses all of these values in one system.

It is never an organization that changes, rather the people working in it, and the behaviors they exhibit on a daily basis.

Changing organizational culture is a key part of overcoming the barriers to improving performance. One method is to change the organization to one that "thinks lean."

Success Factors Leading to Change

A successful transformation to a lean, continuously improving organization depends on employees changing their way of working and thinking (see Figure 1). It is not just about applying tools and techniques to process but also ensuring correct lean behaviors are recognized and rewarded.

A key element is selective performance measurement—"What gets measured, gets done." Measurement motivates.

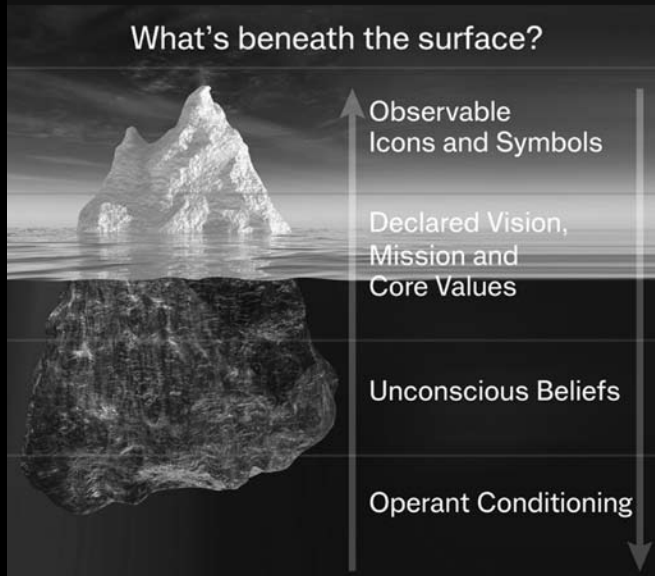**FIGURE 1. Transformation Success Factors**

SUCCESS FACTOR	DESCRIPTION
Focus on Key Performance Measures	• Understand customer requirements • Lean initiatives focused on key performance measures • Impact quantified and measured
Top-Down Commitment	• Lean transformation program vs. lean tools/techniques initiatives • Senior Management sponsorship of the lean transformation • Executive-driven communication strategy
Stakeholder Involvement	• Training at every level throughout the organization • Accountability for results
Deploy the Right Enablers	• Right tools applied to the right issues • Aligned performance measures • Reward desired behaviors
Monitor and Drive Results	• Regular monitoring and reporting of lean initiatives and business impact • Recognize and celebrate success

FIGURE 2. The Cultural Iceberg

What's beneath the surface?

Observable Icons and Symbols

Declared Vision, Mission and Core Values

Unconscious Beliefs

Operant Conditioning

The Cultural Iceberg

If measurement motivates, the things that should be changed must be measured. But first, the organization must identify and map the current cultural state—both the visible and invisible. The Cultural Iceberg (see Figure 2) shows not only what is "above the surface," it shows the beliefs, attitudes, and behaviors that lie beneath the surface of an organization, often unseen and unsaid—all things that may act as barriers to change.

Every organization has its own unique blend of people, customs, and behaviors. By recognizing current behaviors, values, skills, and group dynamics and tying these to future desired behaviors, a transitional roadmap can be created.

Identifying Factors
Behavioral Standards

Language, customs, and traditions that are employed in a variety of situations.

Group Norms

Implicit evolved values—e.g. "a fair day's pay for a fair day's work." Long hours culture.

Values

Articulated group goals such as "highest quality, lowest cost."

Business Philosophy

Ideological principles that guide actions within an organization.

Procedural Rules

Implicit regulation, "learning the ropes." Often picked up by working alongside an existing group member.

Work Environment

Physical layout of work areas and methods of interaction with colleagues and customers.

Evolved Specialist Skills

Competencies that are handed down from organizational generation to generation that define the workgroup.

Group Schemas and Linguistics

Habits of thinking and mental models that are taught to new members through early socialization.

Embedded Symbols and Icons

Group characterizations that manifest themselves in work area layout, buildings, decoration, clothing, slogans, and aesthetics.

Operant Conditioning through Ritual and Reward

The reinforcement, penalization, and punishment that apply to desired and undesired behaviors.

Few, if any, organizational changes can be made without employee support.

Employee Support

To make a change successful, "personal risk" must be reduced. This is perhaps assurance that an individual's role may be up-skilled rather than disappear. By making people aware of the need to change, and dissatisfied with the current situation, there comes a tipping point of acceptance and readiness for change. Success is more certain if employees are empowered with the behaviors, knowledge, and ability to implement and make changes day to day. Reinforcement is necessary to sustain and keep change in place.

Company-Wide Culture Changes Create Strong Benefits

Culture change can act as a differentiator, giving an organization a competitive advantage in the marketplace. It can help retain good employees and maximize their potential, make improvements sustainable, develop behaviors to support continuous improvement, and, most importantly, improve bottom-line results. ■

Where Are Potential E&O Claims Lurking in Your Agency?

by David Edward Hulcher

■ **David Edward Hulcher** is director of agency E&O risk management for the Big "I" Professional Liability program, the largest national insurance agents' E&O program in the country, insuring approximately two-thirds of all IIABA members. In November 1997, he joined the Independent Insurance Agents and Brokers of America's for-profit subsidiary, Big "I" Advantage Inc. with primary responsibility for the management and marketing of the Big "I" Professional Liability Program. He is now focused on enhancing the risk management activities for the Program including the development of loss control information and tools to assist agents not only avoid E&O claims but improve their business practices and procedures in general.

Prior to joining Big "I" Advantage, Inc., Hulcher worked as a sales executive in the commercial lines department of the CIMA Companies Inc., one of the largest independently owned insurance agencies in the Greater Washington, DC area. He entered the insurance industry after graduating from Virginia Polytechnic Institute with a bachelor of science degree in finance.

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On the average, one in 12 agencies will report a potential E&O incident to their E&O carrier in a given year. You talk with agency owners that over the years may have never experienced an E&O claim and you hear them say with an air of confidence in their voice, "it will never happen to me." I'm sorry to say but even the best-run agencies in the country with the most thorough and consistent agency procedures can be involved in an E&O claim. It is, however, your agency practices and procedures that can extricate you from a claim or mitigate its impact with a solid defense. Looking at common errors we see in the Big "I" Professional Liability Program, the largest writer of agents' E&O in the country, can help you discover some potential E&O claims lurking within your agency.

In most cases, in order for there to be an E&O claim brought against an agent, there must be an uncovered loss for which the client or a third party suffered damages generated from a breach of the agent's duties. So, the leading E&O claim made against agents is for "failure to procure" coverage. When there is an uncovered claim oftentimes the agent's E&O carrier becomes the insurance backstop. A more recent trend is that even if the client's claim is paid by the primary carrier, that carrier is turning around and suing the agency for damages the carrier incurred from the agent's negligent error. On

a macro level, "failure to procure" types of claims can be broken down in two different but very interrelated categories: knowledge and procedural-based errors. In general, knowledge-based errors occur because of inadequate staff training or familiarity with the coverage being offered or an inability to appropriately analyze the risk exposures to be insured. Procedural-based errors, on the other hand, are those that are generated from a lack of timely action or follow-up. Avoiding both knowledge-based and procedural types of errors should be the overall goal for the E&O risk management of the agency. A few high-level things your agency can do to create a solid foundation within the agency for avoiding E&O claims are:

1. Understand your state's specific standard of care.

2. Hire qualified employees and provide adequate training.

3. Implement employee education programs (both agency E&O and coverage lines in general).

4. Implement and monitor an agency workflow procedures manual. Periodically allow comments from staff on enhancements to the workflow process.

5. Use exposure analysis checklists on new business and renewal accounts.

6. Thoroughly document your client file with offers and declinations of coverage and other vital client dialogue that would provide a defense in the event of a claim.

7. Have an on-going dialogue with agency staff throughout the year about the importance of avoiding E&O claims.

Now, let's take a look at the general demographics of the claims made against agents. Agency producers are the ones in the agency most frequently

named in E&O claims, followed by CSRs. This is not surprising because they are the ones who most frequently touch accounts. E&O claims are most frequently made on new business transactions, and commercial lines policies drive both claims frequency and severity. Commercial general liability is the most common underlying coverage in which claims are made.

Below are the most common types of E&O claims made against agents. These examples can provide your agency with direction on where you may find existing E&O claims lurking, just waiting to rear their ugly head, and where to focus on preventing new ones.

1. **Failing to recommend a specific coverage type or adequate limits**—This is the most frequent claim made against agencies and these types of errors can be considered both knowledge and procedural-based errors. Producers need to be aware of the potential for these types of E&O claims.

   Risk management prevention tip: Using risk analysis checklists and questionnaires can help uncover areas of exposure to the client. This is an excellent opportunity to increase revenue for the agency by offering needed products to your customer. Also, let the client select the limits but do offer higher limits to avoid the claim of offering inadequate limits. E&O claims revolve around documentation so make sure the client file includes solid documentation including offerings and declinations of coverage and higher limits. Review the policy when it comes in to make sure that the policy is reflective of the information included in the proposal. In those states where the policyholder has duty to read their policy it is especially important to deliver the policy in a timely fashion as this could be a defense strategy in a claim.

2. **Failure to provide timely notice of a claim to the carrier**—Set a reminder in the agency management "system" to follow up with the carrier to be sure it is being taken care of.

   Risk management prevention tip: First, don't affirm or deny coverage, that is the carrier's job. Second, clients need to understand the process they should follow if a claim occurs. During the policy delivery process, reference the provisions within the policy that should be followed should a claim occur. If policyholders are responsible for reporting claims directly to the carrier, let them know that and document your file. If claims are submitted to the agency, endeavor to submit them to the carrier within a predetermined timeframe and set a reminder in the agency management to follow up with the carrier to be sure it is being taken care of. The client file should be documented accordingly. Finally, be sure to put on notice any carriers who might provide a defense or coverage. This is especially important in areas of liability and where excess coverage may be involved.

3. **Failure to process applications in an accurate or timely manner**—Commonly seen, this is an error more procedural in nature.

   Risk management prevention tip: Communications between the agency team responsible for the new business process is key with these types of claims. The person gathering the client information for the application, in most cases the producer, needs to communicate effectively with the person entering the information and marketing it to the carriers, the CSR. The agency procedures manual needs to outline the process and make certain that an appropriate system for follow up is in place. Also, if the application can not be processed, then confirm in writing to the insured any time and notify them of the required information to proceed.

4. **Failure to duplicate coverage upon renewal**—This error is another that straddles the line of procedural and knowledge-based errors. It can involve not only the renewal within your agency but also when an account is taken over via Agent of Record (AOR).

   Risk management prevention tip: Don't get complacent in the renewal process. Offering additional coverages and cross-selling products upon renewal is an excellent way to counteract the most common claims against agents of failure to offer coverage. For accounts taken over on AOR look at these in the same way you would new business accounts including using risk analysis exposure checklist.

5. **Failure to make policy changes requested by the client**—In the claims that we see, producers are often involved in these types of claims in a process that should more likely be handled by the CSR. Improper implementation or following of workflow procedures are the causes of these types of errors.

   Risk management prevention tip: Policy changes come in three shapes and sizes: increasing, reducing, or modifying coverage. The key ingredient to avoiding these types of policy change errors lies in the follow-up process to be certain that changes are made in a timely fashion and do not fall through the cracks. Policy changes should be confirmed in writing and only accepted from the named insured. If the insured asked for a reduction in coverage, advise him or her of the consequences and document the file accordingly. Finally, make sure that when adding additional insureds to the policy you confirm this with the company. We often see CSRs attempting to add additional insureds to the policy via a certificate of insurance, which can lead to the failure to procure coverage claim.

Many of the above common E&O claims can be prevented by having a knowledgeable agency staff that constantly follows agency workflow procedures. As an agency principal, monitoring compliance of agency procedures is paramount to uncovering E&O claims that may be lurking in your agency. The most important element to any E&O claim is documentation. So many E&O claims are "he said, she said" situations. Your agency may have acted appropriately but if you did not document your actions using invariable practices, you will lose in court. ■

Survey Says . . . Part II . . .

by Kerry L. McGrath, CPCU, AU, AIS, CPIW

■ **Kerry L. McGrath, CPCU, AU, AIS, CPIW,** has been in the insurance industry for 30 years. Her experience includes both personal and commercial lines underwriting. She has held the position of commercial lines underwriting director. Her current position is senior branch marketing director.

Surveys—we all receive them via e-mail, snail mail, and even by phone. The question that we all ask is, "Does my opinion really matter?" Yes!

Continuous improvement consists of three fundamental elements—customer focus, process improvement, and total involvement. To utilize these fundamental elements in our quest for continuous improvement within the Total Quality Interest Group, we once again look to our members for your thoughts. We conducted our second total quality survey this fall, and we would like to share the results of the survey in a synopsis format highlighting most of the key responses contained within the survey.

I'm a little distracted as I write this article pondering "perfection" defined as the quality or the state of being perfect or an unsurpassable degree of accuracy or excellence (perhaps a perfect 16–0 season) along with "total" defined as comprising or constituting a whole (perhaps an entire football season) and "quality" defined as a degree of excellence (personified as Tom Brady). Yes, I am a New England Patriots fan and as I sit here writing this article, the big game is two days away! Yes, the Patriots and my beloved Red Sox have certainly had their difficult years, and we are basking in the glory of being a true fanatical New England sports fans. The path to perfection and total quality are a constant effort and only achieved by striving for constant improvement in all areas (defense, offense, and special teams). "We should work on our process, not the outcome of our processes."—quality quote by W. Edwards Deming. Or as Coach Belichick would say, one game at a time! Unfortunately, as I finalized my article, the Patriots lost in a huge upset by the Giants. Ever the hopeful optimist, I now look to spring training!!!

Now onto Our Survey Results . . .

In our survey, 85.4 percent of respondents rated the value of the *TQ* newsletter as either good or excellent! The Total Quality Committee requested suggestions for making the *TQ* newsletter more useful to you and received the following suggestions:

- Please develop a mailing list and periodically share links to the Total Quality web site and key resources posted on the web site.
- Would like to see more *TQ* articles on specific industry issues including practical solutions.
- Each issue should include explanations of how principles may be applied on the job by readers.
- More book reviews.
- More practical application (actual accomplishments rather than just theory).
- As an agent/broker, I would like to see more useful examples of what is happening in the industry today. Less generic and more real-world scenarios.
- More articles and more issues.
- You have a good balance. Don't spoil a good publication.
- More real-world application than philosophical issues.
- More case studies.

Members participating in the survey were asked specifically what they liked about the Total Quality Interest Group with the following responses received:

- Underlying philosophy.
- Continuing to highlight innovative ways that quality is stressed within the industry.
- Thank you for volunteering your time and effort on our behalf.
- I would like to see more *TQ* articles on various specific industry issues with practical solutions to some of the challenges associated with those issues.
- The annual seminars put on by the *TQ* Interest Group have been very good.
- Have articles that are practical and useful. More hands-on, useful information.
- I'm a believer. Would that even one of the companies I represent focus on their customer(s).
- Total Quality Interest Group has demonstrated the inter-relationship of many processes in our insurance industry.

The Total Quality Interest Group is truly a multi-disciplinary group representing of all the various CPCU interest groups. Results of the survey indicated that every respondent was also a member of another Society interest group. Agent & Broker, Claims, CLEW, E/S/SL, Information Technology, International Insurance, Loss Control, Personal Lines, Regulatory & Legislative, Reinsurance, Risk Management, Senior Resource, and Underwriting were all represented. This was very clear based on feedback from our members who provided information regarding their involvement regarding "quality" within the insurance industry as follows:

- Consulting on fire and auto underwriting issues—this often leads to processes.
- Supervise a team of underwriters and processors.
- Involvement with quality starts from the very first customer contact through the end product. Quality is part of every work product I complete, and is a priority in my work.

- Training and tracking related to strategic business partner call centers.
- Data and information quality.
- Claims compliance and audit.
- Company submissions and placement of insurance coverage for clients.
- Attorney working with insurance company on improving systems and legal requirements.
- Team member on several TQ projects.
- Product manager so quality and process elements are always of interest.
- Quality control person for insurance agency.
- System development and procedural documentation.
- Quality control coordinator with focus to eliminate E&O claims.
- Claim audit manager.
- Applications system project manager.
- System development and publishing procedures.
- Training.
- Manager of quality audit function.
- Customer service.
- Underwriting.
- Marketing.

We also asked for your input for making the Total Quality web site more useful to you, and 63 percent responded that the web site was either useful, very useful, or extremely useful. We will continue to improve the information to you on the web site based on your input, and we received the following suggestions and comments:

- Send e-mail reminders with the link to highlight availability and areas of interest.

- Please develop a mailing list and periodically share the links to Total Quality web site, newsletters, and key resources posted on this web site. Users will forget the information is out there without a friendly reminder.
- Also like the educational resources and quotes.
- It could include a directory of industry-related issues (service, marketing, and underwriting) and include practical applications for improving performance in these areas.
- Maybe provide an open forum for quality issues, where fellow professionals can discuss problems and seek solutions.
- More information on quality as it relates to insurance companies. How different companies approach quality, how it is measured, tools that are used, etc. I would like to know what other companies are doing and how they are doing it.

Other comments are suggestions for the TQ Committee?

- You may have world-class resources out there for all I know. But I think you need a communication plan to make sure that this information is shared (without overwhelming users with e-mails).
- Graduates of AIS program should be sent documentation that would encourage and enable them to apply what they learned in the AIS 25 course.
- Prepare to integrate TQ into all aspects of our industry.
- Keep the faith, total quality!

We also asked if any of our Total Quality members would be willing to be featured in one of our *TQ* newsletters. Thank you to those of you who expressed an interest to provide an article for the *TQ* newsletter. I've contacted each of you and hopefully we'll see your articles published soon! Thank you for your responses and willingness to be featured in the *TQ* newsletter!

Many advocates of continuous improvement describe it as a journey without a fixed destination, and toward that end, the TQ Interest Group will continue to seek your input on how we can better serve you—our customers. In follow up, our goal will be to continue to request your input by way of formal surveys at least annually. However, if you have any suggestions or feedback to provide to the Total Quality Interest Group at any time, we request that you send it along to us so that we can continue our journey of continuous improvement through the three steps—customer focus, process improvement, and total involvement!

We will continue to strive to exceed our customers' expectations by providing quality information within the *TQ* newsletters along with useful information and tools on the web site. Thank you for all your suggestions. You can find your total quality committee members listed at www.cpcusociety.org under the Interest Groups tab. Please e-mail anyone on the committee with your suggestions at any time. ■

Sharpen Your Saw: Getting Organized for Success

by Laura M. Kelly, CPCU, AIC, AIS, ASQ, CQIA

■ **Laura M. Kelly, CPCU, AIC, AIS, ASQ, CQIA,** is the director of best practice compliance/insurance industry liaison at Goldberg Segalla LLP, a national best practices law firm. She oversees the firm's quality area, ensures that the firm complies with the litigation guidelines of its clients, and works with clients to ensure that the firm understands each client's needs and expectations. Her past experience includes nearly 16 years in the claims area of the insurance industry and she has worked in the roles of a claims adjuster, claims supervisor, and litigation manager. Kelly is a member of the CPCU Society's Total Quality Interest Group Committee and is the treasurer for the Northeastern New York Chapter. She is also an active member of the American Society for Quality, has obtained the Certified Quality Improvement Associated certification, and serves as the moderator of the Insurance Industry Network Discussion Board.

Regardless of your profession, you must have effective organizational skills to survive in today's workplace. We all must balance e-mail, phone calls, and unexpected interruptions while managing to stay on top of everyday tasks. Although technical knowledge, effective communication skills, and customer focus are important ingredients for success, organization is imperative in holding those components together. This article explores several ideas for getting organized and effectively managing your time so that you end the day with a sense of accomplishment.

1. Plan Tomorrow's Schedule Today

Before you leave the office each day, devote at least 10 to 15 minutes developing your action plan for tomorrow. Prioritize your workflow so that you will focus on the most difficult or time-consuming tasks first. Keep in mind that early morning is often the best time of day to work with the fewest interruptions. It is also a great time to catch someone who may be difficult to reach by phone. When planning your schedule, be realistic about what you will achieve and do not schedule more than you can reasonably hope to accomplish in one day.

2. Create a To-Do List

It is quite easy to lose track of all of the things that you must accomplish in a day both at work and outside of the office. It is tremendously helpful to generate a written to-do list including both work-related tasks and personal errands. This can be as simple as a list handwritten on a pad of paper or a more complex diary system utilizing the Task Assistant in Outlook. Relying on your memory alone will likely lead to forgetting a few things if your day takes a path you did not anticipate. Having a hard copy to refer back to throughout the day and checking off tasks as they are completed will keep you on track and contribute greatly to your sense of accomplishment.

3. Eliminate Clutter

A clean and clutter-free work area can be incredibly helpful towards keeping you organized. There will always be work to be done, however it is not necessary to have a nagging reminder of everything that awaits you spread across your desk or office. Use your to-do list to remember what you must work on next and only keep necessary materials on your desk. Once you have finished with materials, return them to their usual storage space. Organize your desk so that the supplies that you routinely use are the most easily accessible.

4. Maintain Your "A" Game by Recharging

To stay focused and motivated, everyone needs what is referred to as a "mental health" break once in awhile. If you find yourself making mistakes or having difficulty concentrating, then it may be time for you to take a break and get recharged. After a break, you often return to work refreshed with greater energy and focus. Although there will be times when it is absolutely necessary to work through lunch, during the evening, or over the weekend, doing so regularly will eventually wear you down and prevent you from putting 100 percent into your efforts. Try to avoid skipping lunch and do not put off working on something during the day simply because you can bring it home.

5. Be Realistic About Multi-Tasking

Multi-tasking is a valued and necessary skill in today's workplace, but be aware of how it can sometimes have an effect on the quality of your work. If you consistently find yourself working on three or more different activities at

the same time, you may not be paying close enough attention to any one of them because you are not clearly focusing with the level of detail required of each task. Working on a single activity and giving it your full attention now can help you avoid having to return to that same activity numerous times throughout the day or week.

6. Control Interruptions

Unfortunately, interruptions are unavoidable, however you must try to maintain some control over your day and not allow each interruption to dictate your schedule. Although fires will erupt, and you should anticipate that you will devote some time to extinguishing them, not all interruptions are emergencies that require immediate attention. Additionally, when you establish the habit of stopping your current activity to respond to outside interruptions, it becomes an expectation that you are always immediately available. If you are working in this manner, you may find that you are not getting through your day-to-day responsibilities until they also become emergencies demanding immediate attention.

It is necessary for you to determine what is urgent and what can be responded to within a reasonable time frame. If an interruption is not urgent, then decide if it is possible to respond later in the day or at a specific time that works for both parties involved.

7. Delegate

Reassessing whether some of the activities you perform can be done effectively and efficiently by someone else in your workgroup is necessary as your responsibilities increase. Assigning tasks to others when possible can free up some of your time for things that truly require your individual expertise. It can be difficult

to delegate due to fear of losing control, concern that the work will not be done properly, or not feeling comfortable adding to the workload of someone else. You may even like the activity and prefer to do it yourself.

You can overcome these difficulties by devoting time to teaching someone how the work should be done and explaining exactly what is expected. Investing your time to train another individual can help you develop the confidence and trust needed to relinquish some control. If you simply enjoy the work and prefer to do it yourself, then evaluate if you are successfully accomplishing all of your other day-to-day responsibilities. If you find that you are not, then it may finally be time to start delegating.

8. Stop Procrastinating!

Procrastination is one of the most common reasons you may not complete projects in a timely manner. In order to stop, it is important to consider what may cause you to procrastinate in the first place. A few of the most common reasons are:

a. You feel completely overwhelmed and do not know how or where to begin.

b. You do not fully understand the project or what is expected of you.

c. You anticipate the assignment will take more time to accomplish than you have to work on it, so you put it off until you have more time.

d. You immediately respond to each outside interruption and as a result do not get through the day's planned work. Eventually you spend most of your time putting out fires.

e. You believe that you work well under pressure and wait until the deadline approaches to get started.

Now that we have explored a few common reasons why you may procrastinate, let's consider some of the ways to start moving forward.

a. If you feel overwhelmed to the point that you are not accomplishing anything, clear your mind and develop a comprehensive action plan before you begin.

b. When you receive a new assignment take notes and ask questions while the details are fresh in your memory. It is important to understand exactly what is being asked of you. Don't be apprehensive of asking questions right away in order to avoid confusion later.

c. Break up the project into small manageable increments and work on it regularly, even if just for a few minutes every day. Working in this manner makes tackling that large project less overwhelming.

d. Don't rush to respond to each interruption as it occurs. Plan to set aside a specific time to respond, unless the interruption involves an emergency.

e. It is obviously not a good habit to delay work on a project in anticipation of working well under the pressure of a deadline. Begin work on a project as soon as possible once it has been assigned to you. Realize that you will need to review your work and make revisions so that you are putting forth your best effort possible, and not just scrambling to finish on time.

Although the previous suggestions may seem simple enough, actually putting them into practice will help you to become highly effective in your efforts to organize your workload and truly take charge of your day. Sometimes just trying a new way of handling your daily routine can give you a different perspective on how to best use your time. There is always room for improvement when it comes to efficiency and quality. By trying some new tactics to maintain that "A" game, you have nothing to lose but disorganization. ■

Quality Management Leadership

by Steven Germundson

■ **Steven Germundson,** has 20 years of experience in the insurance industry as a principal in consulting firms and a partner in an independent insurance agency. As a principal in OPTIS Partners, LLC, he provides a broad range of professional services focusing on operations consulting, errors and omissions loss control services, and business and ownership succession planning. Contact him at (952) 937-5076 or germundson@optisin.com.

For many, quality management is an elusive topic; it can be hard to define, but you may know it when you see it. For 20 years, I've observed hundreds of insurance agencies from inside and out, and consulted with those who make them run—and with those who keep them from running. In other words—I've seen the good, the bad, and the ugly.

Clearly, among the best-run agencies I've worked with are those involved in the Professional Agencies Reinsurance, Ltd. (PAR) Quality Management Program. This select group of firms is committed to developing a quality management program as a means of reducing their errors and omissions exposures (E&O). While the primary objective is E&O related, these firms have also realized the benefits of improved efficiency and better customer service resulting in improved customer retention, higher new business sales, and a strengthened bottom line.

Both inside and outside of PAR, Ltd., much has been written about how to build a quality management program or implement best practices. Written procedures, job descriptions, internal auditing, exposure analysis, policy checking, and dozens of other activities are critical elements. But what is it about these agencies and brokerages that set them apart from their competition? I've repeatedly asked myself this question and recently began compiling a list of hallmarks of the best-run agencies. My models for this list are those firms that have won awards for achievement in the PAR Quality Management Program.

The best-run agencies know who they are—and it's not all things to all people. The principals have clearly communicated what the firm is about, who it serves, and how it will serve. They recognize and maximize their strengths—and they make their weaknesses irrelevant.

The best-run agencies communicate well internally. They use professionally written and interesting internal newsletters. Effective intranet sites keep employees clued in to all agency matters and their impact is significant. Video conferencing capabilities for multi-office and work-from-home situations have made a notable difference, but nothing beats meeting in person. These firms know how to use these tools.

The best-run agencies are learning organizations. Industry-related education is a key component of every employee's job (including the CEO and all producers). Some of these best-run firms also give credit for continuing education outside of the industry. They have a drive to become technical experts in their fields, evidenced by the success of many who have developed niches in particular lines of business or within industry types that require such specialized knowledge.

The best-run agencies have a real commitment to quality. It begins, as it always must, with the CEO who leads from the front. This person is held accountable (by self or by a board) and in turn holds all others accountable to abiding by the agency's standards and procedures. Such accountability even applies to the producer with the biggest book of business who wants to handle his or her business his or her own way. An unchecked maverick style simply isn't allowed.

The best-run agencies are good planners. They continually review the past and plan for the future—which means more than establishing a budget for the coming year. The best firms include others in the planning process (usually offsite and facilitated by a third party). The leaders value differing viewpoints.

The best-run agencies focus on managing to a bottom-line goal.
They are watching all the numbers, from revenue goals and tight expense controls to productivity statistics. They also know that a well-run quality management program may simply appear to create added expenses (i.e., staff time to audit, hiring a quality control manager, etc.), but they ultimately recognize that it's a an investment that pays off—through improved efficiency and consistency, less time spent putting out fires or recreating wheels, and lower costs associated with errors and omissions claims.

The best-run agencies focus on execution of tasks at every level.
They measure audit results, monitor workloads by activity, and continually look for more efficient ways to manage the business. This includes the producers' use of automated systems and how they spend their time prospecting. No task is immune to scrutiny.

The best-run agencies focus on developing their employees. They all recognize that a great group of employees always trumps a great procedures manual. Therefore, they look to continually develop the abilities of employees. This happens in terms of technical knowledge, general business knowledge (such as how to write a business letter, truly a dying art!), communication skills, etc. They also develop a perpetuation plan for every position, always looking to move someone up in the organization while developing the next person to fill that vacated spot.

The best-run agencies focus on brand identity. They see the value in recognition, and they also realize that it doesn't have to cost a small fortune to be effective. They focus on a professional look and message, and they make sure that it is consistently applied in all materials and media. They recognize that everything they do communicates something about their brand, and they make sure all these details are speaking with the "same voice"—from the brochures to the letterhead, from the dress code to phone etiquette. Paying attention to such publicly displayed details tells everybody else that you pay attention to the internal details that drive the agency as well.

The best-run agencies are not afraid to fire an account, an insurance market, or an employee. A "bad" account, a non-responsive or under-serving market, or an incompetent employee is at the center of many E&O claims. They can cost the agency untold sums of money and can make it virtually impossible to implement an effective quality management program.

Ultimately, the most important factor in building a "best-run agency" is an unwavering commitment to that status, which starts at the top. There must be that determination to do so even in the face of strong internal resistance. Leadership must have the courage of their convictions to say that we will do these things because they are the right things to do.

Perhaps your firm has focused on a few of these factors. Perhaps you're already addressing the majority of them. Wherever you are, realize that it's a perpetual, unfinished journey requiring ongoing commitment and continual re-evaluation. When you remember the adage that it's not the destination, but rather the journey that can be remarkable, you'll relish the challenge and be energized by the possibilities for excellence that lie before you. ■

Quality and Performance in the Service Sector

by Walter G. York, CPCU, and Gloria "Tina" York

■ **Walter G. York, CPCU,** received a master of administrative science degree from the Johns Hopkins University. His bachelor of science in business administration was from the University of Maryland. Presently, he is a vice president for RCM&D in Bethesda, MD. He is a past president of the CPCU Society's Maryland Chapter. He is currently serving as a Board Member for the Society's Maryland Chapter, Hannah More School, and Concert Artists of Baltimore. Additionally, he is a member of the CPCU Society's Total Quality Interest Group Committee. Contact him at wyork@rcmd.com.

■ **Gloria "Tina" York** completed her M.A. of theology degree from The Ecumenical Institute of Theology at the St. Mary's Seminary & University in Baltimore, Maryland. Her undergraduate religious studies degree is from the College of Notre Dame of Maryland. Additionally, she completed a Para-Legal Certificate Program from the University of Maryland. She is an ordained Elder in the Presbyterian Church and has conducted training classes on visitation of the ill for various churches as well as spoken from various pulpits on grieving matters. Presently, she is employed as a chaplain at Keswick Multi-Care Center in Baltimore. Contact her at yorkt@keswick-multicare.org.

On a return trip from North Carolina, my wife Tina and I visited the campus of Duke University. The chapel on the campus was absolutely beautiful and inspiring. As basketball fans, we also visited Cameron Indoor Stadium to pay homage to the great arena where the Blue Devils play awesome basketball.

As we walked out of Cameron Indoor Stadium and headed back toward the chapel, we noticed signs hanging on the sidewalk exhibiting Duke's basic core values of integrity, accountability, and education. We were so impressed by those displayed words on the signs that we took some photographs of them. The pictures provide fond memories of our trip, but more than that, they serve as a reminder of the deeper meaning these simple words have in our personal and professional lives.

Leaving Duke's magnificent campus and driving back on I-95 to Baltimore, we shared our thoughts on the meaning contained in the words on the signs. As we continued discussing these words, the thought surfaced again of how much these concepts affect our lives and the people we encounter daily. Tina and I agreed that we wanted to share our thoughts with others because we believe that these words can make a difference in the lives of others when used properly.

Webster defines integrity as a firm adherence to a code of moral values. Integrity is the key to living a life of purpose and meaning.

Accountability according to Webster means that you are answerable for your actions. Accountability is the scorecard we can use to track our life's journey and the legacy that we will leave behind.

Education is a process that never stops. We need to continue to expand our minds with new thoughts and ideas. Education is a life-long process. We must continue to learn and grow, especially if we are to serve others well.

My wife and I have different professions. Nonetheless, we both are in the "customer service" business. Tina is a chaplain at Keswick Multi-Care in Baltimore, Maryland. Keswick provides skilled nursing home services, assisted living, and transitional care assistance. I am an account executive for RCM&D in Bethesda, MD.

Working as a chaplain, Tina is in daily contact with residents, family members, and staff dealing with a multitude of spiritual and health care issues. The key to comforting family members is to listen with compassion. In other words, as a chaplain, Tina always places the resident's well-being first. In keeping the resident's needs at the forefront, the ability to be creative in communicating solutions is a delicate and very important matter. Whether the issue at hand is getting the resident to worship or following up on something that surfaced during a care-plan meeting, Tina's integrity and accountability are demonstrated daily. Additionally, Tina continues her theological and clinical education so that she can always provide the quality customer service that Keswick expects of all their employees and that their clients deserve.

As an insurance broker, I also attempt to view issues from the client's perspective and create a partnership whenever a challenging situation arises. It has been my practice to give my home and cell phone numbers to all my clients so that they can reach me if they have a problem. Over the years, I have answered phone calls on weekends and holidays, and have assisted my clients with damage they sustained due to fire, storm, etc. I am selling a service and that includes a promise to respond when a client has problems. My education and professional credentials are kept up to date through seminars, RCM&D's in-house training, and continuing education credit programs I attend to maintain my insurance license.

Understanding needs and following up on issues raised by our customers as well as keeping abreast of changes in our respective industries has always been of prime importance for both Tina and me. Likewise, we agree on the core values of accountability, integrity, and education and believe they are key components for quality and performance in any profession. ■

INTEGRITY

ACCOUNTABILITY

EDUCATION

2007–2008 Total Quality Interest Group Committee

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Have You Considered Volunteer LeadershipOpportunities?

The CPCU Society membership is what makes the CPCU Society one of the most thriving and successful organizations in the industry today. As a member of the CPCU Society and your local chapter, you'll find many opportunities to contribute to the success of the Society—while developing your leadership skills and

giving something back to the industry.

How can you get involved?

- At the local chapter level by:
  - Serving on a chapter committee or task force.
  - Step up and express interest in becoming an officer or chapter leader.
  - Volunteer to coordinate a chapter Good Works project, such as a joint event with a community organization.
- At the Society level by (filling out an Application for CPCU Society Service):
  - Apply to serve on a task force.
  - Reach out to an Interest Group Committee and inquire about possible opportunities to become a committee member.

Interest Group Committee involvement offers unique one-of-a kind networking, learning, and fellowship opportunities that can translate into career advancement and allow you to give something back to the organization and industry.

For more information, contact the CPCU Society at (800) 932-2728, option 4. ■

CPCU

What in the world is the CPCU Travel Program? The CPCU Travel Program, sponsored by the Senior Resource Interest Group, was first established in 2004 to provide an opportunity for CPCUs like yourselves to travel and to associate with each other in a relaxed, casual setting. It was designed to bring CPCU professionals of all levels, ages, and disciplines together for exciting travel adventures around the world.

Each year, the most popular destinations are identified and evaluated, and one is selected for the subsequent year's trip. The selection is based on the location, the length of the trip (one to two weeks max), and the cost. The 2008 Danube River trip "The Old World—Prague & Vienna" will travel through Hungary, Slovakia, and Austria.

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Departure date: March 25, 2008

For more information, feel free to call Dick Vanderbosch, CPCU, at (970) 663-3357 or send him an e-mail to rbosch@aol.com.

Register Now for the CPCU Society's 2008 Leadership Summit

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Witness Leadership in Action!

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- Society business meetings.
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Register now and get complete meeting details at www.cpcusociety.org.

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Total Quality