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## CHAPTER LEADERS AT SUMMIT IN PHOENIX

As President Jon Hensinger noted in the March ChapterGram, our leadership development program is tied to the CPCU Society's Annual Leadership Summit, which was held this year at the Squaw Peak Resort in Phoenix Arizona, April 27-29. Chapter members who participated in our Chapter Leader Development program (NLI—National Leadership Institute sessions) include Jon, President-Elect Lilly Cowan, Director Mayleen Gallagher, Duane Garrison, and Margo Subokow.

Margo reports: "The Leadership Conference was a terrific opportunity to interact with leadership from other chapters to discuss ways to make the Philadelphia Chapter even more vibrant. The highlights of the conference for me were the breakout sessions where specific topics were discussed in an open forum, such as *Creating Successful Programs* and *Candidate Development is Your Future*. This style of meeting was the perfect forum for me to learn about the successes and challenges other chapters encounter and

how they are managed.

"I also attended the NLI course *Facilitative Leadership Skills* which provided an excellent opportunity to learn about executing effective meetings, handling varying group dynamics and building consensus."



**Mayleen Margo, and Lilly relaxing at the Friday night Reception for chapter leaders.**

Duane Garrison adds: "I thought the entire event was great!! The location, accommodation, volunteers and the group were enjoyable. I thought the speakers were fantastic and made the discussion very interesting and certainly entertaining.

"*Persuasive Communication for Leaders* - very thought provoking and insightful and generated a lot of participation from the group. I found that though we may all see things from a different perspective, effective communication is an integral part of effective leadership. Communication is not only about speaking but is perhaps even more about listening.

"*Strategic Thinking and Planning* brought out the importance of thinking outside the box and looking at life and work from all possible angles before determining what decision is best."



**Lilly, Jon & Mayleen at the Leadership Summit in Phoenix, AZ.**

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PHILADELPHIA CHAPTER

## MARK YOUR CALENDAR FOR UPCOMING EVENTS

**June 22:** Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *Kidnapping, Ransom, & Extortion Insurance*. Also, election of Chapter officers and directors.

**July 24:** Annual Golf Outing, Plymouth Country Club. See website for details.

**Dec 2006:** Philly I-Day. Exact date TBD; watch our website for time and location announcement.

## March Recap: NJ & PA Personal Auto Update — An Ethics Perspective

The Library Lounge of the Union League provided an elegant backdrop for the March meeting entitled "Personal Auto Update – PA and NJ: An Ethics Perspective." Bernie Flynn, Senior Vice President and General Counsel for *NJM Insurance Group*, Marci Thomas, Operations Manager for *State Farm*, and Douglas Kent, a partner in the law firm *Marshall Dennehey Warner Coleman & Goggin*, provided thought-provoking insights into the state of the auto insurance market in New Jersey and Pennsylvania. The program was moderated by Mary Ann Cook, Director of Curriculum at the *American Institute for CPCU* in Malvern, PA.



**Bernie Flynn, Mary Ann Cook, Marci Thomas, Doug Kent**

Bernie began the program with an overview of auto insurance reform in NJ, beginning with Governor Whitman's announcement of a four-year rate freeze. This was followed by the 1998 Auto Insurance Cost Reduction Act (AICRA), still in force today, that required a mandatory 15% average rate reduction for full coverage in NJ. This act also created the office of the Insurance Fraud Prosecutor, a new verbal threshold, a new PIP system and a redrawing of rating territories. The actions had the effect of making NJ a difficult state for auto insurers. By June 2001 State Farm and AIG had filed to withdraw from the state. Subsequently, Governor McGreevey commissioned an insurance reform advisory group, and results included approval of long-delayed or denied rate increases and adoption of expedited rate approval regulations. The Auto Insurance Competition and Choice Act of 2003 relaxed prior approval requirements and increased the speed of the rate approval process. Excess profits laws were made less onerous and withdrawal restrictions were loosened. Finally, a plan to phase out the take all comers rule was created.

As a result, NJ currently has the most market competition it has seen in thirty years. State Farm and AIG chose to remain in the state. Mercury General, Progressive, and GEICO have entered the NJ market. But issues remain; the NJ Supreme Court has weakened the verbal threshold with a June 2005 decision in which they held that there is no longer a requirement of serious injury, only permanency, in

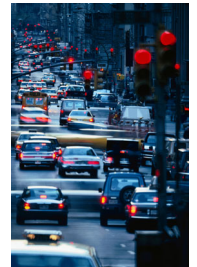
order to sue for noneconomic (pain and suffering) damages. Additionally, there has been no physician PIP fee schedule in place since 2001 and there has never been a hospital fee schedule for PIP. As a result, PIP medical cost are out of control. The Department of Banking and Insurance continues to impose urban territorial rate caps and has not implemented the reform of rating territories mandated by AICRA of 1998. Now, state legislators are vowing to ban the practice of using education and occupation to underwrite and price risks.

Marci Thomas of State Farm then discussed credit scoring and the use of information such as education and occupation in underwriting. She believes that consumers fail to understand that insurers are striving for rate accuracy with this type of information and that rate accuracy is good for consumers. She believes that 2/3 of policyholders would get a lower rate with credit scoring because it allows for a more accurate and individualized rate.

In addition to the credit scoring debate, Marci sees the increasing gas prices as a factor in auto insurance. Drivers under 29 and those earning less than \$50k are likely to reduce their driving as a result of the higher prices. SUV sales are showing a slight decline. These facts raise the issue of whether those who drive less or those who drive hybrids should be given rate discounts.

Marci highlighted the following areas as raising ethical issues in auto insurance: shifting costs of insurance in urban areas to others in non-urban areas; availability and affordability of insurance in urban areas; income information that is not collected on the application while education and occupation data are collected.

Marci believes that we have an obligation to educate consumers on the purpose of credit scoring so that they understand that it is used as a predictor of the likelihood of filing a claim. The public needs to learn that credit scoring is just one piece of the underwriting approach. Marci argues that credit scoring would be helpful to most policyholders and that it would give consumer more choice, not less.



Doug Kent concluded the program with a review of some of the recent case law and legislation that will impact auto insurance in NJ and PA. Just this month, the PA legislature passed the Fair Share Act abolishing joint and several liability. The bill has been vetoed by Governor Ed Rendell. Had it passed, it would have meant that defendants would be held liable only for their percentage of liability for the loss. However, it did have a provision that a defendant found to be 60% or more liable might still be responsible for the entire loss.

UM/UIM is always a topic of discussion in PA, and the recent decision in the case of *Blood v. Old Guard Insurance Company* (2006 PA Super 44, March 2006) adds a new dimension to the discussion. This case holds that when an insured changes limits of liability on the auto policy there is a presumption that the

*Continued on page 3*

### NJ & PA Auto Update (continued)

UM/UIM limits changes as well, so that they are the same as the liability limits. It remains to be seen if Old Guard will appeal the decision. If the case stands, insureds will have to sign a new UM/UIM election or waiver for every change to the policy limit.

Insurance Federation v. Koken (889 A2d 550, Dec. 2005) is, Doug believes, the most important case in the last ten years because UM/UIM is the biggest bad faith exposure for insurers in northeastern PA. In this case, the PA Supreme Court held that there is no requirement for an arbitration clause in the



A big turnout for this CE credit session at The Union League

UM/UIM portion of the policy. This would mean that the mandatory arbitration clause would be removed from new policies. For pending cases and policies in force, it is unknown whether the arbitration provision would have to be honored. Some companies are already filing forms without the arbitration provision. Doug predicts that there will be a change in how the arbitration provision is fashioned so that appeals will be allowed under certain circumstances.

Finally, Doug outlined the ethical issues facing claim professionals. These include adherence to company guidelines, consistent training in all claim offices, familiarity with the Unfair Claims practices acts governing the state in which the claim professional handles claims, and documenting files to show a thorough and objective thought process.

At a home office level, claim professionals are faced with even tougher ethical dilemmas. These can include what to do when you discover unreasonably low settlements during a closed file audit, insufficient guidelines as to how to avoid bad faith in claims where there are insufficient policy limits, and conflicts that arise as a result of the tripartite relationship.

At the conclusion, attendees were reminded that this session had been approved for 2 CE credits in PA and NJ.

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## MAY BREAKFAST MEETING

Our chapter breakfast meeting on Thursday, May 18 at the DOUBLE-TREE HOTEL featured "Career Management Strategies that Work." Panelists included Chris DiDomizio, AVP Human Resources, ACE-INA; John Conklin, CPCU, Career Concepts Inc; and Bobbi Amato, CPC, Amato & Associates LLC. A full recap of this well-attended session will appear on our website and in the next issue of the ChapterGram.



**ABOVE: Bobbi Amato (center) and John Conklin (right) take questions after the meeting.**



**LEFT: Panel members Bobbi Amato, Chris DiDomizio, and John Conklin.**

## JONES PASSES THE GAVEL

This April, Philadelphia was once again home to the Insurance Data Management Association's (IDMA) annual seminar. This year's session, themed *Insurance Data Quality in the Information Age*, was held at The Westin Philadelphia on April 3-4, 2006.

Philadelphia Chapter CPCU Society member Chris Jones, CPCU, AIS, CIDM, served as IDMA President for 2005 and his term was completed coincident with this annual meeting. Chris, who has served previously as Chair of the IDMA Education Committee, has taken the position of 2006 Chairman of the IDMA Board.

**Newly elected  
2006 IDMA  
President  
Monte Almer  
presents a gavel  
plaque to Chris  
Jones in  
recognition of his  
tenure as 2005  
IDMA  
President.**



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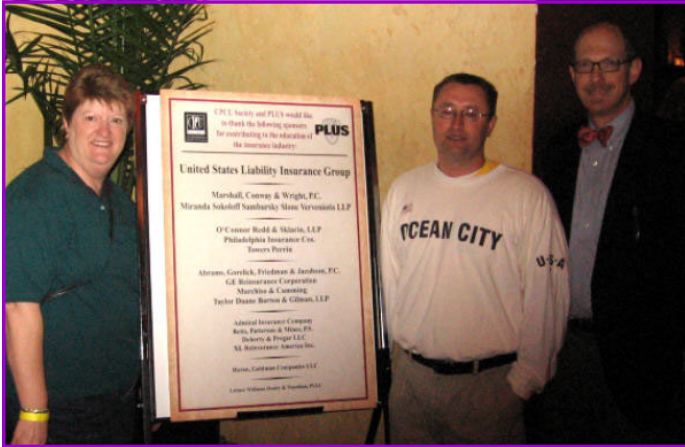
## UCP Philadelphia and Continuing Education

The Philadelphia Chapter, in conjunction with the Professional Liability Underwriting Society (PLUS), participated in the UCP (United Cerebral Palsy) 5K Corporate Run/Walk on May 18, 2006. The race event helps UCP to raise funds to provide programs for children and adults with disabilities in the Delaware Valley area.

Donations from the sponsors listed below will be shared by the Philadelphia Chapter CPCU and the PLUS Mid Atlantic Chapter and will be used to provide insurance educational programs in the region. The Chapter is very grateful to these organizations for their generous support.

### This year's sponsors include:

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Sponsors and organizers pause by the sign thanking sponsors. L to R, Philly CPCU Chapter's Donna Popow, USLI's Drew Mitala, and Jonathan Ziss of Margolis Edelstein.

Funds to support continuing insurance education were also raised through the Post Event for Continuing Insurance Education Awareness, sponsored PLUS and the Philly Chapter CPCU with generous support by United States Liability Insurance. This year's Post Event was held at the Public House on Logan Square in Philadelphia. Several hundred runners and walkers gathered for food, fun, and fellowship after completing the 5K run/walk along the MLK (West River) Drive.

Philly Chapter members Jarrod Collins and Ann Myhr at the Public house, post race.



Philly Chapter President Jon Hensinger thanks Donna Popow for her work on this chapter fund raising event.



At the Public House post-race event following the UCP run/walk, early finishers Jim Bartel and Patrick Bethel, both from USLI, relax with some post-race refreshment.



# CPCU



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## President's Corner: Roll the Credits on Another Terrific Chapter Year!

**By Jon Hensinger, CPCU, ARM**

How does Philadelphia CPCU continue to stand out as one of the top CPCU Chapters in the world? The simple answer is that we have a very talented group of Chapter leaders and volunteers who make our success possible. I want to personally thank the following people for their contributions to the success of the Philadelphia Chapter in the past year.



**President-Elect Lilly Cowan** represented Philadelphia CPCU on the Philly I-Day Executive Committee. She helped produce an I-Day in December that attracted over 300 regional insurance professionals and exceeded our net income goal by \$1,500. She also represented our Chapter at the CPCU Society Leadership Summit in Phoenix in April.

**Vice President Donna Popow**, in a newly formed strategic partnership with PLUS, led our insurance education fundraising efforts which raised an unprecedented \$7,500 for Philadelphia CPCU to invest in future insurance education. Donna also coordinated our student scholarship program and wrote summaries of all of our breakfast meetings for our website and ChapterGram. She also had the vision to marry someone who would become a member of the Union League! Thanks to her husband's sponsorship, we will be holding our future breakfast meetings at the exclusive, upscale Union League on Broad Street (beginning in June).

**Treasurer Larry White** continues to skillfully manage the finances for the Philadelphia Chapter, which has an annual budget of over \$66,000.

**Secretary Cindy Wolkiewicz** coordinated two technical seminars for us in October with great success. We attracted close to 50 people for each seminar and exceeded our net income goal by \$200. Cindy also takes the minutes for our Board of Directors meetings.

**Director Rina Williams** coordinated our candidate member program, reaching out to students who are still working on earning their CPCU designation.

**Director Mayleen Gallagher** organized our good works project at the Ronald McDonald house in March, and coordinated two Mix & Mingles with the Casualty Club in September and April. Mayleen also represented Philadelphia CPCU at the Society's Leadership Summit in Phoenix in April.

**Director Storm Wilkins** coordinated our New Designee program, our local conferment ceremony and our new designee reception at Philly I-Day. She also handled public relations for the Chapter.

**Director Jim Sherlock**, one of the most prolific CPCU instructors of all time, served on our Chapter Connections Committee which met with Society Executive Vice President Jim Marks and leaders of the ACE Group in Philadelphia to promote the value of the CPCU designations and Chapter involvement. Jim also skillfully influences his CPCU students to not only complete the designation but also to get involved with the Chapter when they complete their studies.

**Director Charlie Butler** assisted with our good works project at the Ronald McDonald house and brought non-CPCU guests to our breakfast meetings.

**Director Angela Grodanz**

played a critical role on our Franklin Award Committee, handling all the catering details for our luncheon, which was no easy task considering we held our event on a Friday during Lent.



**Past-President Marty Frappolli** continues to make a monster contribution to the Chapter by managing our website and our ChapterGram (including advertising). He also produced two educational programs for breakfast meetings this year, handled CE credits for breakfast meetings, and served on the Franklin Award Committee, where he single-handedly sold about \$8,000 in advertising for our event program.

**Pete Palestina**, a Past-President of the Philadelphia Chapter, single-handedly ran Philadelphia CPCU's 25<sup>th</sup> Annual Fire Essay Contest for the Council Rock School District in conjunction with Fire Safety Month in October. Pete also generated

*(Continued on Page 8)*



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## President's Corner (continued)

a significant amount of local and national publicity for CPCU and the essay contest.

**Valerie Ullman-Katz**, also a Past-President of the Philadelphia Chapter, produced a special CPCU Advertorial Supplement in the October 7<sup>th</sup> edition of the *Philadelphia Business Journal*, promoting CPCU to a business audience of over 60,000 readers.

**New Designee Duane Garrison** served on our new designee committee, coordinated our new designee dinner on June 8<sup>th</sup>, participated in our Chapter Leader Development program, and represented Philadelphia CPCU at the Society's Leadership Summit in Phoenix in April.

**Margo Subokow** served on our membership committee and assisted with our Mix & Mingle social events and Good Works project. She also developed and administered our Chapter's first ever online membership survey in May. Margo participated in our Chapter Leader Development program and represented Philadelphia CPCU at the Society's Leadership Summit in Phoenix in April.

**Ann Myhr**, a Past-President of the Philadelphia Chapter, chaired our Franklin Award Committee. Our Franklin Award Luncheon recognized a truly worthy local industry professional in Scott Addis, attracted close to 200 people, and exceeded our net income goal for the event.

**Akos Swierkiewicz** handled CE credits for our June breakfast meeting, **Gene Thackray** assisted with our insurance education fundraising efforts, and **Kevin Patrie** helped manage our website.



As Chapter President, I couldn't ask for a better supporting cast. Next time you see any of these people, I encourage you to say "thank you" to them for their many contributions to the success of the Chapter. While having a talented supporting cast like this is wonderful, we always have room for new volunteers and aspiring Chapter leaders.

As someone who has personally and professionally benefited from my volunteer involvement with the CPCU Society, I encourage you to consider getting involved as a volunteer with the Philadelphia Chapter. It is a terrific way to build your knowledge and skills, develop your professional network, and have fun. If you are interested in getting involved, please contact me directly at [jhensingerpcpu@comcast.net](mailto:jhensingerpcpu@comcast.net) or 215-640-5234. I'd love to hear from you. Have a terrific summer!

### CE CREDITS

During this Chapter year, we offered CE credits for some breakfast meetings as an important service to our members. We are pleased that Chapter member Akos Swierkiewicz will coordinate the offering of CE credits for future meetings that qualify.



**Akos Swierkiewicz**

Akos Swierkiewicz is with IRCOS, LLC, an insurance and reinsurance consulting and outsourcing firm in Morrisville, PA. Prior to founding IRCOS in 2000, he was an insurance and reinsurance underwriting executive with CIGNA and SOREMA Re in Philadelphia and New York.

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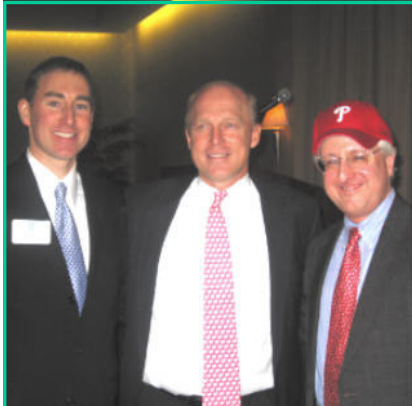
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**SCOTT ADDIS: 2006 FRANKLIN AWARD RECIPIENT**



**ABOVE, LEFT:** Jon Hensinger, Scott Addis, and Sam Friedman who sports the Phillies cap given to him by Scott .  
**ABOVE, RIGHT:** AICPCU Curriculum staff members Rich Berthelsen, Mary Ann Cook, and Sue Glaser gather at the pre-luncheon cocktail event.



On Friday, April 7, 2006 we honored **F. SCOTT ADDIS** of The Addis Group at our Annual Franklin Award Luncheon. Chapter President Jon Hensinger opened the ceremonies at the Doubletree Hotel in Philadelphia as we recognized Scott's service to the industry and to the community. Keynote speaker Sam Friedman spoke warmly of Scott Addis and gave a his outlook on the state of the industry. Past-President Marty Frappolli spoke briefly of Scott's embrace of the CPCU principle to "place others' interests above your own" and also presented the Franklin Award Cup to Scott. But the day belonged to Scott Addis, and his talk was the highlight of the luncheon, as he accepted our honor and spoke of his holistic view of risk management. We were pleased to have several Past Franklin Award Winners in attendance: Terry Macko, Norm Baglini, Ed Overman, Pete Palestina, Eugene Fidell, Lynn Abraham, Roy Reinard, and Robert Seltzer. Dr. Overman was our very first Franklin Award winner, back in 1983. One hundred and eighty five people turned out to honor Scott Addis for this great occasion.



**Staff members of The Addis Group applaud Scott as he accepts the Franklin Award during the luncheon Ceremony**



*Pictured at left, from the top:*  
 Chapter members **Larry White, Storm Wilkins, Rina Williams, Duane Garrison, and Jon Hensinger;**  
**Past Franklin Award Recipients (Back Row) Roy Reinard III (1999), Robert Seltzer (2000), Pete Palestina (1996), Norm Baglini (1995), and (Seated) Ed Overman (1983), Terry Macko (2004), Eugene Fidell (1988);**  
**Scott Addis accepts the Franklin Award from Marty Frappolli;**  
**Scott pauses with Joe Gerber and Norm Baglini.**

## Profile in Success: The Addis Group

*One Agency's Commitment to Continuous Improvement  
Leads to Results*

**By Jon Hensinger, CPCU, ARM, AIS**

How do you spell success? R-E-S-U-L-T-S. One Philadelphia area agency is attracting attention and generating impressive business results with the help of a strong commitment to continuous improvement.

On April 7, 2006, the Philadelphia Chapter of the CPCU Society presented its 24<sup>th</sup> annual Franklin Award to Scott Addis, principal of The Addis Group, of King of Prussia, PA. Philadelphia CPCU presents this award each year for outstanding contributions to the local insurance industry. Here is a small sampling of the Addis Group's impressive accomplishments:

- **2004 — Main Line Chamber of Commerce "Business of the Year" award**
- **2003 — National Underwriter Magazine's Agency of the Year**
- **1994, 1995, and 1996 — Philadelphia 100**

The Addis Group was recognized as one of the fastest growing privately held companies in the Philadelphia area for three consecutive years.

**Shown at the Franklin Award ceremony of April 2006, Scott Addis (center) chats with Sam Friedman (left) and Peter Unger of The Addis Group.**



What students of continuous improvement will find most compelling about The Addis Group is that they are highly committed to customer orientation, process improvement, and employee involvement.

Here are the "Guiding Principles" for the Addis Group, which are reprinted here with permission. You can judge for yourself just how important customer orientation, process improvement, and employee involvement are to The Addis Group.

### Guiding Principles for The Addis Group

- Deliver significant value so our clients view our relationship as an investment – not a cost.
- Be known as "client driven." Always put the client first and design our business around their risk management needs.
- Take genuine joy in the success of our clients.
- If we provide better quality, service and delivery, our business will expand beyond our expectations.
- Character and integrity are the cornerstones of business trust. They shine through – particularly in tough times.
- Business excellence begins with how high we set our standards.
- Be innovative and differentiate. Bet on our vision of the future. Imitate only as a last resort.
- Stay close to our clients. Listen closely. Cater to their needs.
- Surround ourselves with people who care – a lot. Seek people with ambition, intelligence and motivation.
- Build a team with the absolute infinite capacity to improve everything.
- Our goals are our client's dreams with deadlines!

We congratulate Scott Addis and the Addis Group for their many accomplishments, and for demonstrating how a commitment to continuous improvement can help all of us spell "success."

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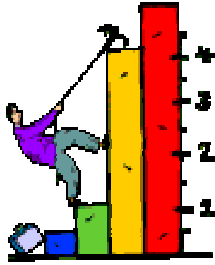
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**Bobbi Amato, President**

## Is Your “Continuous Improvement” Really Continuous?

By Kim Wilkes, The Robert E. Nolan Company

Most process redesign initiatives these days use the term “continuous improvement.” This means instituting a constant, ongoing review of methods for improving the process or product. As an aside, I Googled the phrase and came up with 13,700,000 hits; must be a popular subject!



Too often, after many hours of design and implementation, the end of the initial review is greeted with a sigh of relief and the hope that things can now return to normal. Wrong! Managers who adopt a continuous improvement initiative must create a culture where status quo is never good enough. They must develop a mindset that constantly seeks to find more efficient and effective ways of doing things and they must instill this attitude in their employees.

Continuous improvement requires dedication and a willingness to be guided by objective information sources and customers’ priorities. Goals are still set and paths are charted, but jobs become easier because change becomes easier. If done correctly, continuous improvement makes working more fun; employees get into an experimenting, trying-new-things frame of mind which makes the managers’ and employees’ jobs more exciting. People start working together towards common goals and offices become better places to work. The results of sustained, serious continuous improvement speak for themselves. The word “project” should never be used with continuous improvement because everyone wants to know when a project will end. With a little effort and a lot of dedication, practicing continuous improvement becomes easier than saying it.

William Swanson, CEO of Raytheon, has printed a 3- by 6-inch booklet for his managers called *Unwritten Rules of Management*. One of Swanson’s 33 rules states: “Never be afraid to try something new. An amateur built an ark that survived a flood while a large group of professionals built the Titanic!” Continuous improvement is not difficult; it just needs to be continuous.



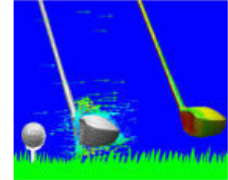
Kim Wilkes is Senior Vice President for **The Robert E. Nolan Company**. Reprinted from **The Nolan Newsletter** (<http://www.renolan.com/knowledge/newsletter.htm>) with permission.

SAVE THIS DATE!

Philadelphia Chapter  
CPCU Society

July 24, 2006

Annual  
Golf Outing  
1 PM Shotgun Start



Philadelphia Chapter  
CPCU Society

Watch our website for updates!

<http://Philadelphia.cpcusociety.org>

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## **NEW HOME FOR CHAPTER BREAKFAST MEETINGS**



For several years, the Philadelphia Chapter CPCU Society has held its breakfast meetings at the Doubletree Hotel at Broad and Locust Streets. Beginning with our June 2006 meeting, our new home will be just a few blocks down Broad St. (near Moravian St.) at **THE UNION LEAGUE**, pictured here. We held our first meeting at The Union League in March 2006, and our leaders,

members, and guests were universally pleased with this locale. Our June 22, 2006 Breakfast Meeting is scheduled for The Union League, and our plans are to conduct all of our future breakfast meetings there, beginning with the September meeting that will kick off our 2006-2007 chapter year.

As always, you can register for our breakfast meetings by completing the flyer that we mail to members and submitting it with your check. You may also register and pay online by credit card; see our website for details. We do welcome walk-ins, also, but ask that you call or email us so that we know the most accurate count of expected guests.

