

The Nolan Newsletter

People, Process, and Technology



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Nolan is an operations and technology consulting firm specializing in the insurance, healthcare, and banking industries. We help companies redesign processes and apply technology to improve service, quality, productivity, and costs. Our consultants are senior industry experts, each with over 15 years of specialized experience. Visit our Website at **www.renolan.com** to download articles, client success stories, and industry studies.

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- Updates on industry, business, and technology trends
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Table of Contents

Strategy ... Only a Piece of the Puzzle.....	2
Nolan at IASA Annual Conference.....	3
So, What is Pareto’s Law?.....	4
Strategy: Be Quick, but Don’t Hurry!.....	5
What Cooking has Taught Me About Operational Changes.....	7
P&C Claims Technology: An Evolution.....	9
Banking Systems: Stay the Course, Convert Now, or Start a Transition for the Next Generation?.....	12
Welcome Back Chuck Meister.....	14
Strategy and Tactics: Noise or Victory?.....	15
Michael Murdock Joins the Nolan Company.....	17
Sharing Intentions with Strategy.....	18
Nolan Events.....	19

STRATEGY ... ONLY A PIECE OF THE PUZZLE



It is that time of year when executives take their management teams off site for the annual strategic planning session. We certainly understand the concept, but we know that the results are often disappointing. We see 50-page documents of long-range strategic plans, double-digit strategic objectives, and a host of new directives destined for company-wide dissemination. As we enter the second half of 2012 and look forward to 2013 and beyond (we must have at least a five-year plan, right?), we've asked Nolan consultants to share their thoughts on strategic planning for this issue of our newsletter. Let's consider the typical strategic planning process and ask, is it delivering what we need to improve and be successful?

I recently had the opportunity to listen to Tom Peters present at the Insurance Accounting and Systems Association annual conference in San Diego. In his remarks, he made a passionate plea for "more action and less planning...the one who tries more stuff gets ahead. And the one who tries more stuff faster usually gets farther ahead." Okay, that sounds a little like another Tom Peters bit of wisdom many of us know—"ready, fire, aim." This approach can be dangerous if you have limited resources, so some planning is needed. It got me thinking, and I went back to Peter Drucker's comments on the subject. Somewhat surprisingly, he is not big on forecasting and elaborate planning either. Both gentlemen advocate action, implementation, and execution.

Drucker says the strategy piece can be summed up with some straightforward discussion around terms like larger, smaller, sooner, later. The key to effective planning is to be able to take risks today while understanding the potential consequences. Also, in Drucker's opinion, no one can have strategic objectives numbering in the double digits and hope to accomplish all of them. Two or three, max, might be the guide. Some companies would be happy to achieve one significant objective in a given year—like penetrate a new region or grow a certain line of business.

Understand we are not saying don't do strategic planning. We are saying to take an action-oriented approach and focus on things you can do today that advance your primary organizational goal. Ultimately, it is about action and execution. When you have your best and brightest together, challenge them for new ideas to advance your cause with a focus on measurable outcomes. Don't target the many, and accomplish the few! ■

Dennis B. Sullivan

Dennis B. Sullivan, Chairman and CEO

NOLAN AT IASA ANNUAL CONFERENCE

The Nolan Company was pleased to sponsor celebrated business guru Tom Peters as keynote speaker at the 2012 IASA Conference in San Diego.

Dennis Sullivan welcomes Tom Peters to the stage.



Peters shares his provocative and engaging insights on business management with a heavy dose of wit and wisdom.

Tom Peters with Dennis Sullivan.



SO, WHAT IS PARETO'S LAW?



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Ever heard of Pareto's Law? How about the 80/20 Rule? Even if you haven't, it's a good rule to know about. What it means is that 20% of something is responsible for 80% of the results. In business, it's important to understand what that means and the implications.

The economist Vilfredo Pareto started it all by creating a formula to explain why 80% of the wealth in 20th-century Italy was controlled by 20% of the population. Since then, the 80/20 concept has been applied to many other things.

Generally in life, and specifically in business, Pareto's 80/20 principle applies to most things we deal with. In sales, 80% of the business is very often generated by 20% of the agents. With our computers, 80% of transactions are typically handled by 20% of the programming logic. In management, 80% of the problems are caused by 20% of the workers. While it's not an absolute rule, you'll find that it's generally true. You can do a quick review of your own circumstances and see where Pareto's Law applies.

So, if you accept that Pareto's Law impacts much of what we do, what does that mean? Well, it means that to be effective, we need to be sure we're taking care of the 80% that's addressed by the 20% effort. If we are developing new computer applications, for example, we want to ensure that priority is put on addressing the requirements that handle the bulk of the work—the 80%.

We can use the rule in other areas. In training new employees, if we teach them to do the basic 20% processing, they are able to handle 80% of the work volume. When looking at problem areas, we can try to identify the fixes that will address 80% of the issues. We do that by analyzing and addressing the causes of problems.

Just to be clear, I'm not suggesting that we pay attention only to the 80% that comes easier. In management, we're accountable for 100% of the results, not just the 80% that comes with less work. Rather, I am suggesting that when there is a choice, focus the effort first on achieving 80% of the results.

It's worthwhile to see where the 80/20 Rule applies to our work. And doing so would have made Mr. Pareto happy. ■

STRATEGY: BE QUICK, BUT DON'T HURRY!



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I am a fan of legendary college basketball coach John Wooden's books and his "Pyramid of Success" philosophy. In particular, I have found the book *Be Quick—But Don't Hurry* to be an especially handy and useful reference.

This book devotes a chapter to each of Wooden's secrets of the pyramid of success. I recently reread my copy to review some of the concepts and how they might relate to the idea of strategy alone not being enough. While all of the "secrets" are informative, two—"be quick but don't hurry" and "balance is everything"—are especially useful in terms of their applicability to an organization's balance and alignment of business strategy.

But what does the thought-provoking phrase "Be quick but don't hurry" really mean? Coach Wooden struggled to define the difference between quickness and hurrying. In simple terms, what he meant is that if you hurry, you are more likely to make mistakes, but if you're not quick, you won't get things done. As in basketball, a business's ability to achieve speed while maintaining good control and focus on effort is essential.

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This concept can be applied to implementing a business strategy with realistic goals and expectations. Consider carefully the pace at which a strategy can be successfully and fully implemented. Being quick involves creating a culture and mindset where there is a commitment to a path for action, often in the absence of perfect information, while constantly moving forward. It is also important that the team understand that it is okay to make mistakes, as long as the mistakes are quickly acknowledged and rectified so that momentum is not lost. The goals are to remove hesitation and indecisiveness, replace them with focused energy and action, and guard against wasting time on activities that will not produce results. As learning occurs along the way, the path should be adjusted accordingly.

As Coach Wooden relates in the chapter "Balance is Everything," "If you do not have physical balance, you cannot be quick. To have physical balance, it must be preceded by mental balance and emotional balance," or the result, he says, will be "hurrying." Applying this to strategy implementation, a

strong connection can be made between balance and alignment. An organization or team can have the best strategy in the world, but if all the players are not aligned toward a common goal, success will be a struggle. Balance can be achieved through the proper use of metrics. I can't tell you how many times I have seen organizations try to implement strategy and drive change without making sure that how people are measured and rewarded is aligned with the strategic direction.

The Nolan Company has had extensive experience and success with balancing measure and reward systems so that they align an organization with strategy. When done right, it is very powerful in terms of driving the right behaviors. Conversely, when done wrong, it very surely will drive the wrong behaviors.

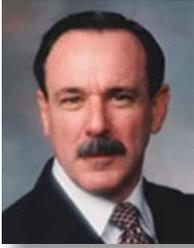
An example of a poorly aligned measure and reward system comes to mind. The organizational strategy was focused on expense reduction, whereas the measure and reward systems in place were focused on revenue-generating roles with revenue-focused metrics. Non-revenue-generating functions did not have incentives, so nobody was being rewarded for reducing expenses, the main organizational strategy. This performance measure and reward imbalance created a major disconnect between desired strategy and actual behavior, which drove a culture that protected the status quo.

Implementation of a new strategic direction requires that the team and organization be balanced so that they can react and adjust to inevitable changes and obstacles and keep going forward. Such balance can be achieved through measures and rewards that horizontally and vertically align an organization to achieve the desired goals.

Armed with the best strategy in the world, an organization must still be positioned to successfully execute it.

Armed with the best strategy in the world, an organization must still be positioned to successfully execute it, which requires realistic goals, an understanding of the correct implementation pace or “quickness,” a focus on effort, and alignment of the organization with the strategy. Coach Wooden’s “secrets” provide valuable insights that your organization may benefit from as you implement your strategy. Remember, be quick—but don’t hurry when executing your strategy. ■

WHAT COOKING HAS TAUGHT ME ABOUT OPERATIONAL CHANGES



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I am an amateur cook. I've learned to cook as amateurs do: by watching my father, Boy Scouts, talking with friends who cook, and reading about food and recipes. But, most important, by breaking eggs and giving it a try!

Along the way I have learned about *mise en place*. *Mise en place* (pronounced something like “meez on plas”) is a phrase that proves that simple ideas said in French sound “oh so sophisticated.” Translated, it means “to put in place,” and it is the simple idea of organizing your cooking environment—ingredients, equipment, work area, and thinking—before you begin cooking. Think of it as the active discipline of organizing and preparing before doing. Have I read the recipe twice? Check. Do I have all the ingredients? Check. Are they organized in the sequence of the recipe? Check. Do I have clean pans and dishes in place? Check. Work surfaces clear and clean? Check. Make sure there is no cat eager to help the cook. Check. Good to go.

Renowned chefs say that good *mise en place* prevents culinary disaster 95% of the time. For an amateur cook, it is a nice-to-have; for a professional chef in a busy kitchen, it is a survival skill.

In healthcare today, the operation's executive is like the chef in a busy kitchen. She juggles a dynamic agenda of operational changes and constrained resources and has to balance shifting demands and schedules. Delayed regulations, a new lawsuit, or a delay with an important application implementation all wreak havoc on plans and lead to changes that cause ripples of complexity and management challenges. As this goes on, the executive worries that her staff—always the same handful of go-to people—are stretched beyond their capabilities and skills. She knows that the organization can handle operational change; however, the pace, volume, and uncertainty of these colliding operational changes is challenging her capability to survive the tsunami of operational change. She needs the operational change equivalent of *mise en place*.

This brings us to Nolan's concept of Change Enablement. Our point of view is that today's change problem is not so much the volume, pace, and complexity of the changes that health plans must manage. Rather, the problem is that health plans have not change-enabled their operations. Uniquely Nolan's concept, Change Enablement involves preparing and

organizing for changes rather than dealing with operational changes on a case-by-case basis. Change Enablement gives a health plan a way to build internal capabilities to manage a portfolio of operational change across a range of product and regulatory requirements.

Nolan’s Change Enablement Framework is a key component of our concept. It is a management technique that we use to help you analyze, prepare, and implement a dynamic sequence of operational changes. It uses specific techniques to address the topics of Change Governance, Implementation Strategies and Tactics, Process Integrity, and Process Curation. Additionally, we use the framework to deepen your staff’s skills and expand their confidence in dealing with your operational change agenda. Results include capabilities that can be leveraged across multiple change programs and a long-term framework that improves efficiency.

And just as *mise en place* can ward off culinary disasters, Change Enablement can help you enjoy better control over your operational change agenda and lower the costs of making and sustaining operational changes in current and future initiatives.

Change Enablement is unique to Nolan. We are the only organization helping health plans deal with operational change as a management process rather than a never-ending but always changing to-do list of projects.

Want to know more about *Change Enablement*? I’d love to share more information with you – along with my recipe for Tennessee sweet potato pie. (It uses a world-famous ingredient from Lynchburg, Tennessee.) And if you just want the recipe, we are happy to do that, too. Merit_Smith@renolan.com ▪



P&C CLAIMS TECHNOLOGY: AN EVOLUTION



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Claims technology in the P&C insurance industry has significantly changed over the last 20 years and continues to evolve rapidly. Companies with significant investment in existing claims systems may find it too costly to keep up with important technological advancements, which will adversely affect their ability to compete in an increasingly competitive technological and customer service–driven business environment. The key is to establish a long-term claims technology strategy, one that’s shaped by review of current systems, processes, and staffing in order to address present and future needs.

The next phase of the claims system evolution will focus on enhanced web-based systems, elimination of manual “system workarounds,” and flexible third-party integrations to improve productivity, such as mobile-based, integrated field-damage estimating. The emphasis will include claim metrics, predictive analytics, data mining, and integrated recorded statement-taking. As social networking expands its footprint, companies will find it increasingly challenging to manage viral reputation damage resulting from poor claim handling.

The addition of mobile technology will improve productivity, enhance customer service, and improve a company’s competitiveness. New systems will need to be tailored for user-friendly navigation and processing, fully integrated with email clients, and readied for the next wave of technological advancements, including cloud technology, integrated video conferencing, and voice recognition. This type of rapid change requires claims systems to be more versatile and adaptable to new technology; the alternative is an entire system replacement.

Claim technology has undergone three broad transitions. Twenty years ago, the environment was paper-intensive (the *manual* phase), after which the typical P&C claim operation migrated to a combination of paper and automated processes (the *automated* phase). Today, paperless claim files (the *electronic* phase) are the norm.

As an industry, we have come a long way with claims technology; however, future advancements will need to focus on process improvements that yield cost savings that lower loss and expense ratios, and systems must be adaptive to rapid change.

Insurance companies have spent a lot of time and expense implementing state-of-the-art claims systems with advanced features and benefits. The question posed by many executives is whether the system features and benefits have streamlined operations, improved productivity, and reduced costs. For example, can an adjuster who handles claims electronically handle more claims than the adjuster who handled claims manually many years ago? Have claim workloads changed with improved technology? Has the quality of claim handling improved with technological advancements such as electronic notes, automated diary management, and integrated document management? The claim handler's job has changed so much in the electronic environment that it is difficult to compare the past with the present. Employees who lack advanced technology skills or are unwilling to change will not be successful in a rapidly changing environment. Workloads have not changed significantly at the adjuster level; however, processing methodologies and technology have changed rapidly, improving efficiency and productivity. Staff adaptability to electronic work environments will be critically important to achieve cost savings through improved technology.

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Although it's true that staffing reductions have been a major technology-driven cost reduction, more important is that new technology has improved the quality of claim handling through predictive analytics, data mining, and metrics-driven reporting, which positively affects loss and expense costs.

With technology changing continually, now is the time to establish a long-term claims technology plan. Start by reviewing your current systems, processes, and staffing to size up the potential. A claims operational analysis, whether internally led or with outside assistance is well worth the effort and investment. It will help to identify process improvements and technology enhancements that will boost your bottom line. And equally important from a management perspective, it will prepare you to manage effectively in an environment of rapid evolution. ■

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BANKING SYSTEMS: STAY THE COURSE, CONVERT NOW, OR START A TRANSITION FOR THE NEXT GENERATION?



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I was interested to see the New Orleans *Times-Picayune* report that they are going to scale back their print publication from daily to three times a week while continuing to put out a fresh issue online every day. They are a profitable newspaper and, so far, the largest to make this conversion in the United States. A very visible sign of the times, it's a good example of a company preserving its traditional business through transition. Addressing the need for change, they are holding onto the print subscription and advertising base while providing an easy online platform for conversion to a more accessible and convenient form of daily delivery. They are making this transition based on the anticipated model three years out rather than the current cost-benefit model. Although 70% of the *Times-Picayune*'s existing customer base is currently online, community backlash against the change has been strong. However, to date, they are committed to making this transition in the fall, before it becomes an economic necessity.

In another example, Netflix began transitioning over three years ago to a streaming model of movie home delivery. In 2011, they surpassed iTunes for the greatest share of streamed movies, and they sold an equal amount of streamed TV programs. This did not come without problems in pricing and resistance from consumers. But Netflix listened to customers, made adjustments, and got it right.

In all business sectors, there are many examples of transition attempts—successful and failed—that demonstrate the preservation of the old model through evolution. Looking at the current environment, it seems that the banking industry's time has come. Forced by nontraditional delivery models, the retail and small business sectors will be the first to experience this need for change. Case in point: Bret King was recently awarded the “Innovator of the Year” title for 2012 by *Bank Technology News* in anticipation of the launch of Movenbank. Movenbank is billed as “the world's first cardless bank” and is described as combining the best aspects of a financial services provider with a customer-focused tech startup. Integrating banking and payments partners, mobile operators, consumer credit groups, social media partners, merchants, and many others, it will be Smartphone-based, and traditional services will be linked from the beginning.

Movenbank is not alone in this space, and strategic delivery alternatives need to be considered soon so that we are not left with the proverbial “buggy whip” of delivery channels. The questions we face are how do we transition, and how soon? As more innovative concepts enter the market, the competitive leverage of geography, convenience, timeliness, and responsiveness will be minimized and replaced by speed and ease of use, and it is not going to take a decade. Interesting times are ahead; as you contemplate transition strategies for your organization, please feel free to drop me a line at bob_grasing@renolan.com and I will be happy to share some of our insights and suggestions. ▀

As more innovative concepts enter the market, the competitive leverage of geography, convenience, timeliness, and responsiveness will be minimized and replaced by speed and ease of use.



WELCOME BACK CHUCK MEISTER

We are pleased to welcome Chuck Meister back to the Nolan Company as a full-time senior consultant. Chuck is a specialist in our banking practice and was a senior consultant with us for over 10 years beginning in 1992. During his first tenure with us, he distinguished himself with outstanding work for his clients, including Eastern Bank, Keystone Financial, MBNA, Old National Bank, State Farm, and United Carolina Bank.

Most recently, Chuck worked on a major improvement program for Wells Fargo. Chuck has decided to return to Nolan and will hit the ground running as he joins our project at a leading bank in Northern California. Welcome back, Chuck! ▪



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STRATEGY AND TACTICS: NOISE OR VICTORY?



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In a sense, it almost seems easy. Building a winning strategy is “simply” a matter of putting together a plan of action that results in being recognized by your customers for delivering greater value than competitors offer and then delivering better profits for the shareholders. Based on data analysis and some assumptions about the future and risks, strategy defines the tough choices and how to use your limited resources to achieve business goals. This planning is almost always performed by the best and brightest at the highest levels in the organization because of its importance.

The unfortunate truth is that no matter how wonderfully crafted the strategy, a strategy itself never won the victory. As Sun Tzu famously wrote in the *Art of War*, “Strategy without tactics is the slowest route to victory. Tactics without strategy is the noise before defeat.” Quite simply, strategy must be directly linked to tactics and actions to be meaningful.

When I conduct process improvement workshops for my clients, I often tell the old story of the “three frogs” sitting on a log in a swamp full of delightful insects. One decides to jump. How many are left? Of course the answer is three. A decision and an action are two entirely different states. Strategy not integrated into the daily actions and practices of the organization is only a board presentation or a use for three-ring binders. It is the action supporting the strategy that brings the victory. In his research of large corporations, Henry Mintzberg reported that 90% of companies fail to follow their strategy, an indication that the seemingly simple process of strategic development has become more complex and, in many cases, failed in its original intent.

Many factors and theories about this subject make for good discussion, but I believe a major enabler in strategy execution is the idea of a learning organization. In a learning organization, strategy is organized and communicated to help staff understand how their roles fit into the execution

Those complex and wordy strategy statements need to be connected and relevant to the daily decisions and actions workers make thousands of times each day.

of the plan and into company culture. Those complex and wordy strategy statements need to be connected and relevant to the daily decisions and actions workers make thousands of times each day. It needs to guide them in how to change their behavior—in other words, to get them to jump off the log.

Your new strategy may be only a refinement or, at the other extreme, a dramatic paradigm shift for your staff. In either case, the strategy comes to life when executed through the everyday actions people take—for example, how the call center functions, vendor relationships are managed, SLAs are negotiated, and new products and services are defined. Organizational learning will result in feedback that comes from measures and metrics, providing a loop to correct or reinforce the actions.

In my work, I have seen that strategy maps and score cards are excellent aids in converting strategy into tactics. They connect the concept to the action, and they give feedback on progress. These are tools to move from the theoretical words to practical, understood concepts.

What have you found effective in your experience? I'd be happy to share ideas on creating an effective blend of strategy and tactics. Contact me at clay_ricord@renolan.com. ■



MICHAEL MURDOCK JOINS THE NOLAN COMPANY

Please join us in welcoming Michael Murdock to the Nolan Company as a senior consultant. A 20-year veteran of the insurance industry, Mike has worked in a variety of senior-level roles with carriers, as the head of his own risk management/claims administration firm, and as a consultant. Mike has extensive experience in insurance operations, brokerage, risk management, and claims administration. Most recently, Mike was President and Chief Operating Officer at Greenleaf Underwriting Managers, LLC, in Suffield, Connecticut. Prior to that, he was Vice President and Chief Operating Officer at Pilgrim Insurance Company in Boston, Massachusetts, and President of the Captive Insurance Division at Wright Risk Management Company in Windsor, Connecticut.



In addition to his other accomplishments, Mike literally wrote the book on claims. His book, *A Practical Guide to Claim Operations*, was published by the International Risk Management Institute in July 2010. We are delighted to have Mike as a member of the Nolan team. ■

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SHARING INTENTIONS WITH STRATEGY



Ben DiSylvester
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Although it doesn't always seem to be the case, we humans are naturally attracted to and work cooperatively in groups. Michael Tomasello, a developmental psychologist, says that the joining of groups heralded the beginning of the growth of the human species and contributed to our becoming the dominant beings in our environment. The successful formation of groups thousands of years ago was based on a concept of "shared intentionality." Tomasello says that when early humans began to share intentions, their ability to hunt, gather, feed their children, and raid their neighbors increased exponentially. Everyone on the team had a mental understanding of the task. Victory went to the most cohesive groups that were better at sharing intentions.

The concept of shared intentionality is very useful in the context of strategic planning. If each element of the strategic plan is developed properly, your employees, who must share this strategy, will be better equipped for success. To understand how the company is positioned and what gaps are standing between the company and its goals, elements of the strategy must be aligned. These include the company's vision, mission, and values; proper analysis of the environment in which the company

If each element of the strategic plan is developed properly, your employees, who must share this strategy, will be better equipped for success.

operates and customers' needs; objective analysis of strengths, weaknesses (silos, perhaps?), threats, and opportunities; and rigorous data gathering within the company. The meat of the strategy should focus on closing gaps and developing new products and/or market opportunities. Last, but not least, is the essential implementation plan: assigning responsibility and accountability for implementation. As our good friend Allen Pathmaraja, former CEO of Great Eastern Life, always says, "Vision without implementation is hallucination."

Without a solid strategic plan, it is difficult for your people to know your intentions for the organization. And, like our early ancestors, the more the people in your organization share your intentions, the more energized, supportive, and cohesive they will be in helping grow the company, attract more people to the team, and ensure success over the competition. ■

NOLAN EVENTS

***National Assoc. of Mutual Insurance Companies Operations Seminar
August 22-24, 2012 – Charleston, SC***

Nolan practice director Steve Callahan will be presenting at this event to be held at Charleston Place in Charleston, SC - www.namic.org

***America's Health Insurance Plans Medicare Conference
September 9-11 – Washington, DC***

Nolan is pleased to be a sponsor of this annual event being held in Washington, DC. Nolan senior vice president Scot McConkey and healthcare practice director David Gutwald will present at a networking breakfast - www.ahip.org

***IBM Financial Services Summit
September 25 – Toronto, September 27 - New York, NY***

Nolan president Bob Grasing and practice director Steve Callahan will moderate expert panel discussions on business analytics at these one-day conferences in Toronto and New York.

***IASA Executive Edge Conference
September 30 - October 1, 2012 - Atlanta, GA***

Join us at the IASA's Executive Edge Conference to be held at The Westin Buckhead in Atlanta, GA. Nolan executive vice president Rod Travers will be attending this event - www.iasa.org

***Property Casualty Insurer's Association IT Conference
October 7-10, 2012 – Scottsdale, AZ***

Nolan practice director Gerald Shields will be a presenter at this event to be held at the Fairmont Scottsdale Princess in Scottsdale, AZ. Please join us at the largest IT conference of its kind in the US - www.pciaa.net

***96th Annual LIMRA Conference
October 28-30, 2012 – Chicago, IL***

Nolan chairman and CEO Dennis Sullivan and practice director Steve Callahan will be attending LIMRA's annual conference to be held at Chicago Marriott Downtown Magnificent Mile - www.limra.com

***Property Insurance Report National Conference
November 4-6, 2012 – Dana Point, CA***

Nolan executive vice president Steve Discher will be attending PIR's national conference to be held at St. Regis Monarch Beach in Dana Point, CA - www.riskinformation.com

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