



Q&A with Chief Field Executive Kathleen Zortman



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Feb. 15, 2012 - Last fall, Kathleen Zortman joined Fireman's Fund to take on our new Chief Field Executive role. Since then, she has brought together our previously separate teams of sales, field underwriting and customer service; enhanced their structure; and built business specialization into individual roles. All of this will improve how we work with you. In this interview, she answers questions about her new role and her work at Fireman's Fund so far.

Why did you decide to join Fireman's Fund?

This company has a long and illustrious history, absolutely stand-out products, world-class claims service, and amazing people. The depth of knowledge Fireman's Fund has in its core segments is second-to-none. But the primary reason I joined Fireman's Fund is that I passionately believe in CEO Lori Fouché's vision of this company as an expert provider of specialized insurance solutions.

Tell us about your professional background. What experience do you bring to Fireman's Fund?

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My first job out of school was as a commercial underwriter at Chubb, but the lion's share of my 25-year career has been on the agent and broker side. I've held management roles at Johnson & Higgins and served as COO at PLI, Chubb & Son's former high net worth brokerage. I also worked as a management consultant with Deloitte Consulting, advising both insurers and brokers on strategic and operational issues. Prior to joining Fireman's Fund, I was President at Professional Risk Solutions, a wholesale commercial lines broker. I truly understand at a very detailed level the challenges, needs and goals of our agents and brokers. I will bring that perspective to bear on my work as Fireman's Fund's Chief Field Executive every day.

What has been your top priority since joining Fireman's Fund?

Creating and implementing a new, simplified field structure. As soon as I came on board, I began work on this new structure to more closely align our organization with how business gets done in agencies. The primary aim of this work is to bring greater technical expertise, authority, and speed of business to our agents and brokers.

What does the new field structure look like?

First off, it's significantly bigger. Shortly after I came on board at Fireman's Fund, we brought together our previously separate agent-facing teams: sales, field underwriting, and customer service. These teams are now all part of one Fireman's Fund field organization under my leadership.

I also made the decision to appoint national-level field leaders for Personal, Commercial, Special Risk, Entertainment, Customer Service, and Distribution & Agency Management. These field leaders will have a full view of and full responsibility for these business areas in the field with respect to both underwriting and sales.

And, in response to clear agent feedback, I've decided that our sales professionals will now focus on their area of expertise, whether personal or commercial. This specialization will provide for expert-to-expert conversations when our agents and brokers talk to us.

How do these changes benefit our agents and brokers?

In short, these changes will make it easier and more productive for our agents and brokers to work with us, because our structure will better match how they do business. Our underwriting and sales teams will also be able to collaborate more for better and faster execution of business.

A specific example is the new senior field leadership roles. They will have responsibility for both underwriting and sales execution for their respective business area — personal or commercial. This empowers our field leaders to act decisively to make things happen, and allows field staff to focus on core strengths. There will be clear lines of authority, so agents and brokers know who to talk to.

When should agents and brokers expect to see these changes?

Starting now. Most of my leadership team is in place, and we are in many cases reassigning our dedicated sales professionals to different agencies that match their area of specialization.

Are there any other major changes?

Agents and brokers have told us clearly that we need to increase the quality and consistency of our customer service, and I agree. In fact, this is one of my top priorities. Last month, I brought on board new Customer Service Leader Eric Pruss to take on this issue. Working with Eric, I plan to make our customer service a competitive advantage in the market.

How will you stay close to the concerns of agents and brokers?

Our relationships with our agents and brokers are crucial to achieving our goals, so listening to them closely is crucial. I will soon be spending much more time in the field and look forward to meeting as many of our agents and brokers as I can. I also plan to engage deeply with the Fireman's Fund Agency Advisory Council, whose members have represented all their colleagues very effectively over the past year. Finally, I will be looking to my own team, which includes the newly created Distribution and Agency Management Executive role, to help me form a thorough view of the needs and concerns of our agents and brokers. Then we'll continue working to respond to them.

Do you encourage agents to reach out?

Definitely. I want them to share their thoughts with us: through their local representative or field leader. Of course, I also invite any agent or broker to contact me at kathleen.zortman@ffic.com.

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