

## network news



## NEW LIFE FOR LOS ANGELES AREA CONSULTANTS

By Ralph Hileman & Bob Gauger

The Los Angeles Area Consultants Network (LAACN) was founded in 1992, and quickly became one of IEEE's most active consultants networks. At that time, there was strong local interest in consulting, and the LAACN helped support the growing number of consultants by hosting monthly meetings, co-sponsoring workshops, and providing assistance in founding a neighboring network in Orange County (OCCN).

More recently, the LAACN struggled to cope with the retirement of key personnel, diverse interests, and significant travel distances, which doubled or tripled the cost of driving to meetings.

The LAACN met with the neighboring OCCN for months at locations on the

border of the two areas, but finally went dark due to low attendance.

But times have changed. Sparked by new leadership under Emerita Miranda, LAACN held two luncheon kick-off meetings in Pasadena in June and July. The second meeting handled the overflow from the first meeting. Though practicing consultants were also invited, the meetings were primarily for those who want to become consultants. Bob Gauger provided an interactive workshop on how to become a consultant, covering some of the pros and cons of consulting, and then called on consultants in the audience to share their experiences.

It looks as though the LAACN and OCCN are enjoying a new lease on life, and soon they will again be active participants in the AICN. Special thanks to Emerita, who, though not

a consultant, is dedicated to keeping IEEE members gainfully employed.

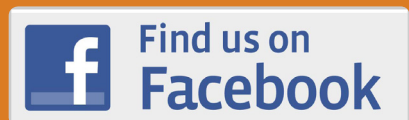
Ralph Hileman is organizing planning meetings for former key leaders of the LAACN and OCCN, to review key issues for the Fall. Ralph has been chair of each of these groups over the past few years (and before that, AICN Chair). The issues that this small group of leaders will address include monthly or quarterly breakfast or lunch meetings, availability of nearby college space to reduce the costs of meals, and use of webinars. California has the second-highest unemployment rate in the United States, so job search strategies will continue to be a major discussion topic at these meetings.

The LAACN and OCCN would like to hear from other groups who have conducted successful web meetings. LAACN and OCCN contact information can be found in the [consultants services section](#) of the IEEE-USA website.

**DON'T RETIRE — CONSULT!**

## 10 tips for consultants

IEEE-USA is always looking for information to pass along to other consultants like yourself that will help them have a successful practice. We came across a story that may help those starting out as consultants, and those who may need a quick refresher about how to be a successful consultant. Visit [TechRepublic](#), and read Chip Camden's blog post "10 Personality Traits of a Highly Effective Independent Consultant." This blog post provides different perspectives from the 10 tips we received in our AICN 2011 Winter issue, "[Finding Success in Consulting: Niche and Reputation Are Both Key.](#)"



The AICN is now on Facebook. Check us out at: <http://www.facebook.com/pages/IEEE-Consultants-Network/116356868419773>

## managing risk

# IEEE-Sponsored Professional Liability Coverage: Shining a Light on the Application Process

In today's world, even if you handle a project perfectly, performing your duties as outlined, on time and on budget -- you and your firm can still be named in a liability lawsuit. That's why so many IEEE members and their firms turn to the IEEE-sponsored Professional Liability Insurance Plan.\*

But what exactly happens once you fill out your application and mail it back?

### **Making Sure All "I"s Are Dotted and All "T"s Are Crossed**

As soon as your application is received at Marsh U.S. Consumer, a service of Seabury & Smith, Inc. (the IEEE Member Group Insurance Program administrator), a file is opened in your name, and an underwriter reviews your application to make sure your coverage request is complete and legible.

It's at this stage that most delays in processing your coverage request happen.

"Our goal is to process liability applications quickly," says Denise Gibson, Marsh vice president in the IEEE-sponsored Professional Liability Insurance Program. "The vast majority are handled right here in our offices, where we can quote

the firm's premium and issue coverage right away."

"But one area that slows this process down is going back out to the IEEE member because a question wasn't answered. Or because the answer given to a particular question is too general to let us make a determination as to what exactly the firm does."

"For instance, one of the questions on the application asks IEEE members to give details on the nature of their practice," Gibson explains. "If the member simply writes in 'consulting services,' then we'll need to go back to the member for more clarification regarding what types of projects the firm consults on."

In addition, Gibson also explains that even if a question doesn't apply to your firm, it still needs to be answered with "not applicable" or "N/A" to verify that you've read and answered the question. If the question is left blank, Marsh's underwriter will be forced to go back out to you to get an answer.

Once your application for coverage is completed in full, and all questions have been answered, then Marsh underwrites it. The

underwriter reviews your answers to each question to help determine your firm's level of risk from a professional liability standpoint, makes sure your firm qualifies for coverage, and prepares your firm's premium quote.

### **Matching Your Premium to Your Firm's Risk of a Lawsuit**

Professional liability coverage under the plan for IEEE member firms is not a "one size fits all" solution. Your rates and the level of coverage that make sense for your firm will be determined by the unique risk presented in your firm's application.

Determining that level of risk is the job of underwriting.

When your application goes through underwriting, this dedicated staff uses the answers you provided to form a picture of the challenges facing your firm. Then, the underwriters calculate a customized premium quote reflecting your firm's level of risk.

Here are just a few of the things that can impact the underwriting decision:

- Your firm's annual billings
- The location of your practice

- The types of projects and services your firm works on
- Your firm's past history of liability claims
- The limits of liability and deductible your firm requests

Of course, a firm with an area of practice that experiences frequency or severity of claims, or is in a state or locality where a higher number of professional liability lawsuits are filed, will generally be at a higher risk than a firm that does not.

### **Getting an Answer for Your Coverage Request**

Marsh has worked with Certain Underwriters at Lloyd's of London (the insurance facility behind the IEEE-sponsored Professional Liability Insurance Plan) to streamline the underwriting process.

Most applications are quickly processed, and a decision is made right in Marsh's offices, usually giving you an answer within 10 business days. (More complicated coverage requests involving specialized services, or large firms with significantly higher levels of risk, may be forwarded to Lloyd's for a more detailed underwriting review. If your request falls

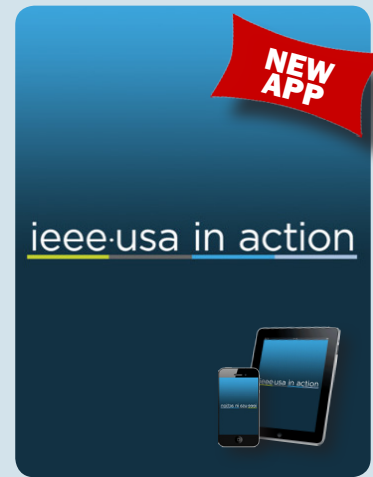
into this category, your underwriter will contact you to let you know the status of your request and keep you up-to-date on your application's progress.)

Once your application is approved, you'll receive your firm's customized premium quote, and an outline of the level of coverage you're approved for. Then, simply pay the premium, as indicated, and your firm will join the IEEE member firms already protected by this important Professional Liability Insurance Program.

*The IEEE-sponsored Professional Liability Insurance Plan delivers important peace-of-mind protection to help protect your career and your financial future. With a wide range of coverage levels and deductibles designed to suit almost any firm, this valuable program is tailored to the real-world risks and challenges facing today's IEEE member. For more information about the IEEE-sponsored Professional Liability Insurance Plan, please call toll-free 1-800-375-0775 or visit [www.ieeeinsurance.com](http://www.ieeeinsurance.com).*

\*The IEEE-sponsored Professional Liability Insurance Plan is underwritten by Certain Underwriters at Lloyd's of London and is only available to active members who reside in the United States of America. Note: Professional Liability coverage is available to members who reside in Canada (except Quebec), but does not follow the process outlined in this article. For more information about the plan available in Canada, please visit [www.ieeeinsurance.com/canadapl](http://www.ieeeinsurance.com/canadapl)

This plan is administered by Marsh U.S. Consumer, a service of Seabury & Smith, Inc. AR Ins. Lic. #245544 CA Ins. Lic. #0633005 d/b/a in CA Seabury & Smith Insurance Program Management 58702 (8/11) ©Seabury & Smith, Inc. 2011



iPad/iPhone users, download the new IEEE-USA in ACTION app from the iTunes store. Read reviews, get customer ratings, see screenshots, and learn more about IEEE-USA in ACTION.

## IN FOCUS: IEEE-USA E-BOOK

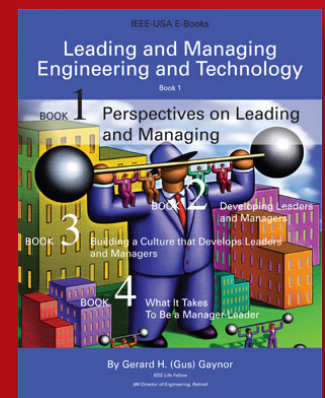
### Leading and Managing Engineering and Technology – Book 1: Perspectives on Leading and Managing

Gerard "Gus" Gaynor, retired 3M Director of Engineering, has launched a new IEEE-USA E-Book series on **Leading and Managing Engineering and Technology**. His first book in the series is **Book 1: Perspectives on Leading and Managing**.

**Book 1: Perspectives on Leading and Managing** discusses managing and leading as related to technical professionals and their managers, and it includes such topics as: Changing Social Paradigm; More Leadership Styles; Role of Scientific Management; Leader, Manager, or Manager-Leader; Leadership: Historical Perspective; Expectations from Technical Professionals; Results from Leadership Research; Leader Training; and Leadership Styles.

**Leading and Managing Engineering and Technology – Book 1: Perspectives on Leading and Managing** can be downloaded at [www.ieeeusa.org/communications/ebooks](http://www.ieeeusa.org/communications/ebooks) for the **IEEE Member price: \$7.99. Non-member price is \$9.99.**

To purchase IEEE Members-only products and to receive the Member discount on eligible products, Members must log in with their IEEE Web Account.



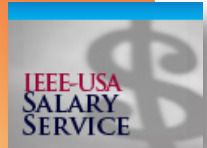
# AICN Newsletter

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## IEEE-USA Launches New Salary Service: 2011 IEEE-USA Salary Calculator, IEEE-USA Salary & Benefits eReports

IEEE-USA has launched its new [Salary Service](#), powered by eNetrix, a Division of Gallup, Inc. Members who responded to the 2011 Salary & Benefits Survey have been provided five complimentary uses of the new Salary Calculator. Members and non-members can subscribe to an annual subscription for unlimited access to the IEEE-USA Salary Calculator as well as the IEEE-USA Salary & Benefits Survey eReports (2009-2011).



## MORE IEEE-USA E-BOOKS

### *The Best of Today's Engineer: On Consulting – Volume 2 (2011 Update)*

This new compilation of articles from *Today's Engineer* addresses a wide variety of consulting topics, including: reasons for becoming a consultant; how to become a better networker; and how to incorporate the new social media into your practice. This E-Book provides a convenient reference, as you build and incorporate new ideas into your practice.

A follow-up to Volume 1 (also still available), both volumes are “must-have references” for engineering consultants. Volume 1 and Volume 2 provide a wealth of information – and put it all in these two concentrated sources – right at your fingertips! Price is \$4.79 for members and \$5.99 for nonmembers.



### *Coming Soon: 2011 Profile of IEEE Consultants*

And get ready for the release of *2011 Profile of IEEE Consultants*.

This annual E-Book has been hailed as a great resource for independent consultants — to help them decide how much to charge when they are preparing proposals, or negotiate contracts. Past readers have shared that they believe this publication helps them establish a fixed price or fee that is both competitive and fair, because the up-to-date data provides consultants with need-to-know information about what other consultants working in similar fields are charging. The data contained in this E-Book comes from a national consultants fee survey of IEEE members. This survey was conducted in the spring of 2011, so the data is the most recent information you'll be able to find regarding consultants' fees. This publication should be available for purchase by mid-September 2011.

To purchase IEEE-USA E-Books at greatly discounted rates for members (some free), go to: [www.ieeeusa.org/communications/ebooks/](http://www.ieeeusa.org/communications/ebooks/).



### *Wanted: Ideas for New E-Books*

IEEE-USA E-Books invites IEEE members and volunteers to submit queries for E-Books they may want to write. If you've got an idea for an E-Book that will educate other IEEE members on career guidance and development topics for engineers, e-mail your E-Book queries and ideas to IEEE-USA Publishing Manager Georgia Stelluto at [g.stelluto@ieee.org](mailto:g.stelluto@ieee.org).