

It's his business to know everybody's business

Building a new deck and rewiring the house are the kinds of weekend projects Tom Grzelinski loves to tackle. "I believe anything anyone else can do, you can learn to do," he says. "There's a book on every subject."

This dig-in-and-do-it attitude is handy for a man whose job involves learning the intricacies of dozens of businesses, from plumbing to corrugated box manufacturing. The closet do-it-yourselfer has been vice president of Commercial Affiliation Marketing for nine years.

Grzelinski's department sells to trade associations and tailors all-lines commercial coverage programs for their members' needs. The Chicago native has helped bring CNA's association underwriting accounts from \$68 million in 1978 to \$350 million in 1986. Today, the department's largest account—with the National Roofing Contractors' Association—brings in almost \$60 million a year in premium.

"Our biggest area has always been sub-contracting, but we're expanding more in wholesale, manufacturing and servicing," he says. "We've found the longer we have a program, the bigger our market share is in the class."

Asked how he's been so successful at learning the trade practices of a variety of industries, Grzelinski answers with a characteristic smile. "It's called listening," he says. It's something he and his colleagues in the department do often, and well.

"After the initial contact," he explains, "we ask the group to establish a committee. We then meet time and again with that committee and develop a partnership. While they're educating us, our loss control people are gathering information. At the end of the process, our underwriters and sales people can give a good run-down on how this business operates. Both sides learn a lot."

And learning is something the 24-year CNA employee relishes. Grzelinski reads historical fiction with an atlas and an encyclopedia beside him. His natural curiosity helps him to learn the ins and outs of new businesses. But it's his thorough understanding of the needs of trade associations in concert with what he learns about each specific business that lets him offer a package that fits the bill. "By specializing in a market, we understand where the dangers and the opportunities lie," he says.

"Roofing contractors are a good example," he says. "Everybody thinks the most hazardous thing is people falling. When we looked at the losses, however, we found out the main hazards are back strains, from carrying heavy loads like 80 pounds of shingles, and burns, from working with hot tar."

In the early days, Grzelinski could recite all the details of the department's



Tom Grzelinski—on the cutting edge of marketing.

eight programs. Today, 70 programs are too many for that kind of total recall. The staff, too, has grown, from six to 38, but the objectives remain.

"We all sing from the same hymnal," says Grzelinski. "We're on the cutting edge of marketing, with a heavy emphasis on underwriting. The more we learn, the more we improve our potential for profit. Everybody in the department has the same goals."

Chicago and in 1969 became Omaha's branch manager, and "the youngest male in the office." He continued to learn how the branch system works in manager positions in Kansas City, Oklahoma City and Atlanta.

With the rugged good looks he's kept since his football playing days at the University of Denver softened by his ever-present smile, Grzelinski puts clients at ease.

Could this affable vice president with the ready laugh also have a methodical streak? Next to his list of things that must be accomplished this day is a sailboat magazine. Another association client in the making? No, he's been taking sailing lessons and he and his wife, Viki, are ready to buy their own boat. "I'll probably read about 20 books on the subject before I make my final decision," he admits.

Grzelinski likes to do business with a personal touch, and that helps put more than 75,000 miles of travel on his annual log. There are conventions, association board meetings, visits to branches and regional offices, and meetings with consultants, agents and new clients.

"Once we decide we want a group, we have better than a 90 percent success rate," he explains, "because we have a better track record in marketing to trade associations than anyone else in the industry." Still, the process is often arduous.

Grzelinski recalls one seven-month negotiation that came down to a lengthy meeting with the officers of the association. "Finally, around 11 p.m. we all decided to shelve the decision for the time being. Then, before I knew it, there had begun a round robin of jokes that didn't end until 3:30 a.m. At our 8 a.m. meeting the next day, the vote was to go with CNA."

The moral, says the soft-spoken Grzelinski with a smile that betrays his mischief, is that "the main requirement for this job is to know a lot of jokes." He can say that, because he knows he routinely proves otherwise. **MS**

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In the past few years, the department has moved from a passive to an active approach. "We used to wait for someone to bring something in and we'd decide whether we'd take it or not. Now, we decide what types of business we want, make a list of the relevant associations, and solicit them. So we've reversed it."

Grzelinski started with CNA as a personal lines underwriting trainee in

"I'm more mellow today than I was as a 27-year-old manager," he says with the presence of a man who both knows and enjoys what he's doing—and does it well.

Grzelinski's one-on-one approach extends to clients. "It's easier to make a sale if you speak the client's language. For instance, when I meet with one of our scrap metal clients, I inevitably talk about the price of No. 1 heavy melt."