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MANAGING A PROJECT

Moderator: FREDERICK J. GARLAND, JR.
Panelist: WILLIAM W. CARTER
Recorder: LYLE F. VAN BUER

- o A look at the leadership process:
 - Identify tasks
 - Build time-line
 - Pick the players
 - Motivate for results
 - Reporting progress
 - Use of leadership styles
 - The magic of group dynamics
 - Post audit

MR. FREDERICK J. GARLAND, JR.: I will focus mainly on working with large groups on big projects. They involve many disciplines throughout the organization. While the process I will be describing was originally used for implementing products, it works equally well on non-product projects. You will also notice that the principles are the same for both large and small group projects.

We are limited only by what we can think of. Products and projects will continue to get more and more complex. As the shelf life of products grows shorter, management will demand them at a faster pace than ever before. Managing projects efficiently will become more and more important to a company's success.

MR. WILLIAM W. CARTER: I'm sure you've all taken part in numerous projects. At home that might be planning a vacation or buying a house. At church or in a social group, possibly you helped to organize a picnic or field trip. At work that project might have been developing and pricing a new product, developing a valuation system to calculate Tax Reserves, or studying the feasibility of a new product or idea. The guidelines for good project management should apply to most any project, no matter how large or small.

Having all been part of a project team, we know how projects generally go. The first step is project initiation. Most people are excited about the new project. There is a feeling of team unity, a "Honeymoon Phase," if you will. The early phase is usually a time for wild enthusiasm. Things are still going well, as everyone is anxious for the project to succeed. But, sooner or later, frustration will begin to set in as tasks don't work out as expected. Botched assignments and misunderstanding could lead to name calling. Eventually, the situation could explode into chaos. There will be an extensive search for the guilty, and of course, punishment of the innocent, and promotion of the non-participants. Then comes definition of the problem, and finally a time-out to plan the project.

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A more logical approach would be to plan the project first. In fact, this is the key to the project's eventual success. An ounce of prevention is indeed worth a pound of cure. A good plan should be in place before any individual assignments are made. It is each person's natural tendency to want to dive in head first, knowing how far there is to go. Better to take a step back and view the overall objective first. Without an objective which is clearly defined by management, the project is likely to be doomed as the leader is out fighting unnecessary battles, wasting time pursuing his own perception of the goal while the other participants are off doing their own thing to meet their own parochial interests. Only after completion or near completion of the project does management realize that their goals have not been met. There is a better way.

Since the title of this session is "Managing A Project," let's assume that each of us has been asked to manage "a project," and needn't be concerned with how our managers lead us. That would be a separate topic. Before we pick a team or have a single meeting of participants we should ask our manager, whom I will call the project executive, to give us a clear objective, stating exactly what it is he/she wants us to accomplish and what the deadlines are. Only after the project leader has an understanding of the goal or objective should he begin choosing a team and organizing the tasks.

It's usually a good idea that once a team has been organized and, before any assignments are made, to invite the project executive to the first meeting to tell the group what it is he expects from the project. Participants can then ask the manager directly any questions concerning that goal. Hopefully, after that first meeting, the team will know why they are there and what they are expected to do. It may also add some extra credibility and incentive to hear the message from the boss. Be careful not to get into too much detail at this meeting. Focus on the overall objective and team goals, not individual assignments.

Before going any further, it is important to note that not all projects are appropriate for the project management techniques I'll be outlining today. Three key factors are indications of when project management techniques are useful: the unit of work is unique (that is, not done the same way or with same resources recently), the unit of work has a definite beginning and end, and the unit of work can be laid out into a series of tasks which lead from the starting point to the finished product. Good examples of projects that an actuary might be asked to lead include feasibility studies, an out-of-the-ordinary experience study of lapses or mortality, development of a new product, the design of a new valuation system, or the revision or overhaul of periodic reports. Routine line-type work is less suitable to project management. Examples of such inappropriate projects include preparation of periodic reports or studies, the processing of surrenders or claims, and routine maintenance of existing products. If you can't say "The project will be completed when . . .," the assignment is probably not appropriate for project management techniques, although a lot of the same principles are just good common sense and could be applied to more routine assignments as well.

A recent project which I have been managing at Northwestern Mutual Life (NML) is one to study the feasibility of creating a super-select risk class, a step taken by several of its competitors in recent years. NML's current best class is for nonsmokers with up to 55 debits. The proposed move would split that class into preferred and non-preferred components. It was important that our task force define exactly what was expected of us, since it is very easy to get carried away during feasibility studies. There is a difference between feasibility and

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implementation. Were we supposed to define all the underwriting rules? Were we to determine any price differentials? How accurately? How sensitive should we be to marketing issues? When were we to have a recommendation?

At the first meeting, the project executive defined the project and described generally what was expected. At the second meeting, this time without the project executive, we continued to "fine tune" the objective as we began to organize the tasks which would be necessary to complete the project. After that second meeting, we had narrowed down the objective to the following.

The objective of our task force is to determine the feasibility of splitting the current select class so as to create separate preferred and non-preferred components. This will require us to develop the underwriting criteria and general pricing implications of such action. Furthermore, we must consider the systems and marketing implications of such action; but not seek active participation from the marketing or information systems departments. Our task is to outline a plan for implementation, if feasible, not to work out all the problems and details during this phase.

Note that the objective stated not only what to do, but also included limits so that we would know where to stop. This objective was written up and shared with the project executive, whose blessing was then given. Surprisingly, this objective as laid out in the first two meetings held out for the duration of the project and provided us guidance all along the way. The team had a clear vision. Though it was necessary to break the assignment into small components in the following weeks, the team concept was at work with one common team goal.

You may have noticed that no deadline was set on the project. The good thing about this was that we could never be accused of being late. In retrospect this may have been a blessing in disguise. It was very difficult at times to motivate the team without a deadline, myself included. Management was committed to the project, but not committed enough to issue a deadline. It's always easier to put off the project without a deadline. We did finish the project eventually, but there were at least two extended periods where little was accomplished while other projects took priority. I guess this is all right if the company is really not in a big hurry; but it can be a source of frustration for the project leader.

MR. GARLAND: In 1971, I was named chairman of the task force to build the first Universal Life (UL) product at Integon. I refereed fight after fight. There were times when I had to yell rather loudly to re-establish control of the meeting. I begged and pleaded for help. I did not know all the intricacies of each department's operation, and I wanted their help. Their reaction: "Tell me exactly what you want me to do, and I'll do it well." Meanwhile, the Systems people are screaming for education. "How can we put this thing together if we don't understand it?" Everyone looked to Actuarial to get the job done. This was a great ego booster, but it took 60-hour weeks for the Actuaries to try to keep up with it all. Somehow, we made it through that first UL product. We also kicked and screamed through several enhancements and other new products. Each was tougher than the previous one.

Finally, we decided to work smarter rather than harder. We created a Product Development Team, or PDT. This group consisted of managers and supervisors from every major area in the Life Company, the same people who were involved

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in the earlier projects I spoke of. The PDT was formed in January of 1984. In April we introduced an Interest Sensitive Whole Life product. In July, we introduced a totally new UL product. Those time frames were nothing short of phenomenal for us. The system worked.

There really was no magic to this. There were a lot of hard-working people pulling together to make something happen, rather than waiting for something to happen. The PDT is nothing more than a process. I maintain that you can do anything if you have a process and the proper resources. The rest of my discussion assumes that you will be trying this process for the first time. Also that your players are not used to working together as a team.

Now, let's get into the details.

MR. CARTER: Beginning the planning process can be a "chicken or egg" problem; where should you start? Do you choose the team members first or identify the tasks? It's important to know, at least in general terms, what tasks will be necessary in order to pick the right team in the first place. However, sometimes you need the advice of certain experts on the team to help identify all the tasks. Remember, just because you're the team leader does not mean that you should know everything about the entire project. Probably the best approach is a form of compromise. You, as leader, should have a pretty good idea, in general, of what tasks need to be accomplished. Based on that general overview of the project, you should be able to pick players who can cover most of the bases. Once that team is set up, they can assist you in better defining the tasks, and possibly adding new players, if necessary.

At this point I'd like to interject a couple of ideas about choosing a team. At a management seminar I attended once, it was suggested that the optimum size for a small team is four to six. By this, I am referring to the team nucleus, who will be attending all the meetings. Any more than six may really slow things down. I know that sounds very restrictive, but keep in mind that all the people who contribute to the project needn't attend all the meetings. That would not be a productive use of their time or the team's. For your team, try to enlist only those key players who can cover every major area. The team nucleus doesn't need an expert for every task, but someone on the team should at least have contacts with experts from the other areas. A couple of years ago I was part of a team of 25 to design a major new policy series. Experts from every conceivable area were included. After two months of weekly meetings of the entire group, the team was reduced to eight. I felt bad about being dropped from the official team, but I must admit, the meetings had been somewhat chaotic and generally, a waste of my time. I understand that things moved along much faster with the smaller group. I continued to receive minutes of meetings, and I was well apprised of anything I needed to know.

Maybe your team has already been chosen; that is, members of higher management have appointed members to represent their respective areas on your task force. If this is the case, you don't have much choice but to use the team as designated. However, as you progress, you may identify an area or two which cannot be adequately represented by the existing team. You should then have the opportunity to improve the team as you deem necessary. I would like to make a couple points of warning, however. Touch base with the project executive before adding or subtracting from the team. After all, politics is politics. Secondly, and I can't emphasize this too much, beware of making your team too big. Keep the internal nucleus of the team to a minimum.

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In the case of my super-select project, the team was chosen in advance as the following group. We had a research and reporting actuary from Actuarial who was the mortality expert and a product actuary from Actuarial who was the pricing expert and also knew a lot about the competition. There was a statistical actuary from the New Business department who was the underwriting studies expert. Lastly, we had a medical doctor from New Business who was the medical expert.

I believe the team had been well chosen, but I immediately decided to recruit an actuarial student to act as minutes taker. This may seem like an insignificant task, but believe me, he saved me hours and hours of tedious work over the course of the project. I believe that the project leader needs some control over the minutes, but that the task should be delegated. In my case, it worked out well since the person chosen reported directly to me anyway. Not too much later we decided to add an officer from New Business who had more direct involvement with the underwriters and the agents, since that is where the greatest impact of any new underwriting rules would be felt. The remainder of the project was carried out by this team of six. Of course, each of these six had his/her own contacts, which could be drawn upon as needed.

Once a group has been chosen, it is necessary to identify the specific tasks required to complete the project. It is very tempting for the project leader to want to take on too much, but I would encourage you to delegate as much as possible for several reasons. Time will not allow for you to do it all. I'll get back to this later when the time-line is discussed. Though it seems we actuaries are exposed to just about everything and then some through our exams and work experiences, we cannot be an expert on everything. There are others who may know more than we do on a given topic. At some point during the project, you will need the support of everyone on the team. If they do not "buy in" to the project, they may undercut you at a most inopportune time. The best way to assure that they buy in is to make them accomplices. Make them feel that this is their project as much as yours.

Have any of you ever worked on a project with an autocrat for a leader? You probably played along by his rules, because he gave you no choice. But when something went wrong later, and you knew it would but he wouldn't listen any way, did you feel like sharing the blame? Chances are you were already on the lifeboat when the ship starting sinking. You waved politely to the captain from a safe distance, as he went down with the ship. On the other hand, if you worked on a team with a leader who delegated well, who had everyone's fingerprints on the project, you probably felt much greater loyalty. You pitched in to support the leader as problems occurred along the way. You weren't just defending the team or the leader, you were defending your own work.

Now that we've decided that you're not going to do all the work, we must identify the various tasks and sub-tasks and delegate the work. It's a good idea for you as leader to have outlined the tasks yourself ahead of time and to have a pretty good idea who should do what prior to opening it up for discussion to the team. However, to get that all-important buy-in from the team, you should lay your ideas on the table without sounding too dictatorial. No one likes a leader who says "You do this, you do that!" Try something more like "I've outlined the following tasks necessary to complete the project and pencilled in the people most likely to be affected, but let's make sure we haven't forgotten anything before we make assignments." Open it up to discussion. Then after the group has agreed to the tasks, assignments can be made. And here again,

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I would suggest requesting rather than demanding. Something like "John, this naturally falls under your area of expertise. Would you mind taking this?" On the super-select project I talked about earlier, I was rather amazed that even on the "miscellaneous" tasks that didn't naturally fall into anyone's particular area, I had no trouble finding volunteers. Everyone wanted to carry his/her own weight for the benefit of the team. I think it helped that I also volunteered to do my share.

MR GARLAND: In identifying the tasks, frustration is caused when expectations do not match reality. This happens whenever a change is made and the expectations don't keep pace. This is one good argument for not involving the team until the negotiating is done. However, the team can save you from some very time-consuming features that may have good alternatives. Limited communications to the team during the negotiations stage may prove to be a good investment. You may want to involve Systems during the negotiation stage to help with feasibility and alternatives.

Once this is done, the specifications (specs) can be finalized. You need specs to know exactly what must be done. Without solid specs, it is impossible to identify the tasks which are to be performed. It is the responsibility of the team members to develop task lists for their own areas. It is the responsibility of the Chairperson to assimilate, record, and distribute a consolidated task list.

I would like to emphasize two points that Bill made. First: include limits to know where to stop. I want to re-emphasize the importance of this. Whenever possible, use checklists. Second: planning is very important. Remember: if you fail to plan, you plan to fail.

In picking the players, first appoint a chairperson. This person can be from any area of the company. The person must be comfortable leading group meetings and must be able to communicate to management. He or she must believe in the process and have a vested interest in making it work. He or she must be able to identify the issues, determine how best to resolve them, then direct the team to get it done. The team will do very little by itself. It depends on its leader. The leader must have the respect and trust of the team. The leader must also be a "can do" person. The spirit of the whole team hinges on the spirit of its leader.

Finally, we need to pick the players. You do not need the technical experts on the team. You need the people who control the resources and have the authority to speak for their area. Keep the number of players to a minimum. At the same time, do not omit any essential areas. Depending on your corporate structure, you will likely have 7 to 20 bona fide players. It is OK to invite Supervisors and Coordinators, but it then falls on the Chairperson to maintain order and limit the conversation during the meetings. Avoid having your team become a social club where people want to be seen. This may be easier said than done. You know it has happened when the size of your original group has doubled, and you only cover half as much ground at your meetings. That's the signal to revoke a few memberships. With the players chosen and the tasks identified, it's time to put together your time-line.

MR. CARTER: At some point during the planning phase, it is essential to keep track of the timing of the various tasks and to estimate the resources required for each. I don't have time to cover this concept in much depth, but I'd like to use a hypothetical example to illustrate how a time-line chart can be used to help

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keep track of time and resources. I would like to caution that this example is extremely simple. Most projects are likely to be much more complicated.

First, list the tasks to be completed, in roughly the chronological order to be completed. For this simple project of introducing a new product, six tasks were identified: pricing, drafting the specs, programming the rates (premiums, cash values, dividends), checking the rates program, programming the illustrations, and lastly, drafting the information release to agents. Tasks 5 and 6 are each split into two phases. In the next column list the resources needed, that is, who will be doing the work? This project will require an actuary, 2 programmers, and a marketer. One programmer works on rates. The other works on illustrations and ledgers. Horizontal arrows are then added to the right of each task to correspond to the time-line for each task. The numbers above each arrow represent the proportion of time during that week required to complete the task. A "1" means that all of that person's time would be devoted to just that task. A ".5" means one-half work time (Table 1).

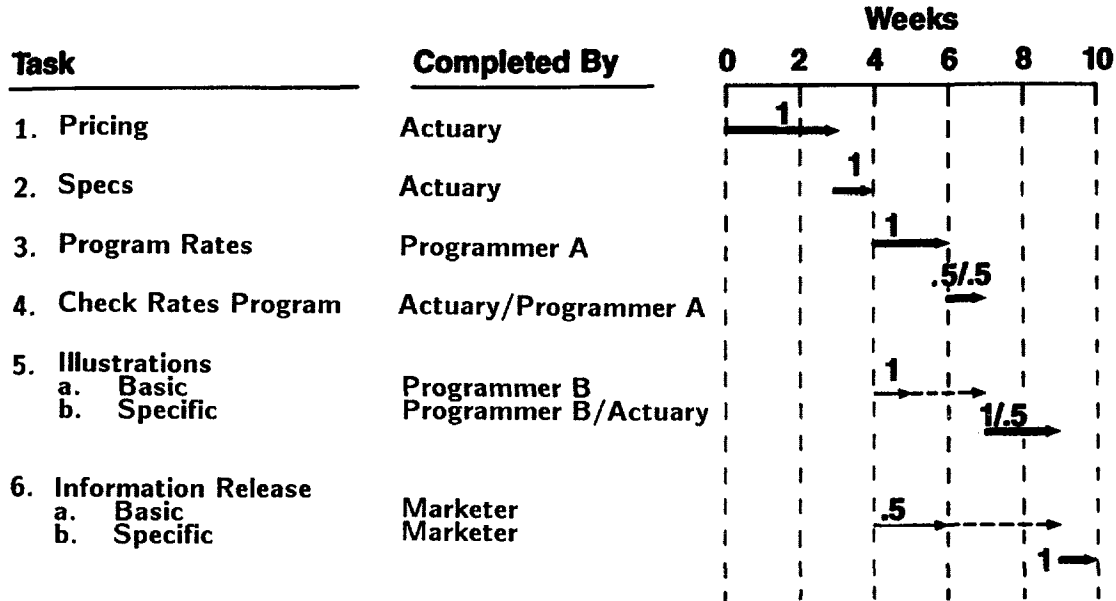
Before moving ahead, I want to offer a few reminders about estimating time. There is a difference between actual time in the office and real work time. Don't forget that the real time spent on your project can never be 100% of anyone's time at the office. There will always be interruptions: telephone calls, fires to put out, vacations, holidays, etc. Don't forget to factor these in. In my example, I indicate three weeks' elapsed time for the actuary to complete the pricing. Assuming 40-hour weeks, he may be spending only 75-85 hours of real work on this particular project, but it goes on the chart as a full three weeks. Likewise for all the other tasks down the page. Remember, if you estimate 80 hours of real work to complete the task, it won't get done in two weeks without a lot of overtime.

Another thing to note is that certain tasks cannot begin until the completion of earlier tasks. For example, tasks 4, 5 and 6 cannot begin until the specs are complete. In this simplified case, the actuary is the only person at work during the first month. Also, keep in mind that the same individual cannot be working full-time on two tasks at the same time. That may be verified in the summary chart at the bottom. Note that within each box -- each box refers to one work week for each individual -- one is the maximum time allotted. This may mean deferring a second task until a later week.

I'd also like to clarify the dotted lines on the chart. On line 5a, note that Programmer B can begin programming the basic illustrations as soon as he has the specs from the actuary. It should only take one week to complete, but the specific programming cannot begin for three weeks -- after Programmer A has completed the rates. In this case it really doesn't matter whether Programmer B does the initial work during week 4, 5, or 6, or some combination, as long as it is done before the rates are completed. The same holds true in Task 6 for the marketer. He cannot complete his information release until he has good illustrations from Programmer B, but he can begin to draft the non-numeric portions as soon as the basic specs are complete after week four. In this example, he is scheduled to work one half of weeks 5 and 6, but he actually would have some leeway as long as he has the basic portion complete by the end of week 9.

What if you estimate a total of 10 weeks for the project and the executive says it must be done in eight? Compressing the dotted lines doesn't really help, because they are not on the critical path. In order to shrink the total elapsed time for the project, something has to be cut from the critical path. What might

Time-Line Chart



SUMMARY OF RESOURCES	Actuary	1	1	1	1			.5	.5	.5	
	Programmer A					1	1	.5			
	Programmer B					1			1	1	
	Marketer					.5	.5				1

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that be? For any of the programming jobs, could the use of 2 programmers cut the time? Maybe yes, maybe no. The law of diminishing returns sets in quickly. Maybe the actuary could get some help in completing steps one and two. One possibility would be for a second actuary to begin drafting the specs while the first actuary is still pricing. Of course, some of the specs would have to wait until completion of the pricing. A second possibility would be that with assistance the first actuary might be able to price in two weeks as opposed to three.

Another alternative is to schedule overtime. While this can be considered, I would warn very strongly against doing this, except for extreme circumstances. Overtime should be held back as a safety net to allow for the unexpected -- not something planned for right from the beginning. Regardless of how well planned out and how much conservatism has been built into the time-line, somewhere something unexpected will go wrong. I'm sure you're all familiar with Murphy's Law -- "If something can go wrong, it will." You may also have heard of Simon's Law -- "Murphy was an optimist." I don't know who Simon was, maybe he was Murphy's boss, but he surely knew what he was talking about when it comes to managing a project. When planning your project, please allow for contingencies. Overtime will happen without us planning for it right up front. If none of these solutions seem to work, you may have to give the executive the bad news -- 10 weeks to complete the project. Don't set yourself up by promising what you cannot deliver.

One other thing I want to bring up in the area of planning and scheduling is the concept of milestones. A milestone is some form of interim goal which is easily identifiable to team members. Milestones should be identified ahead of time; and, as such, can be used as great motivators. This gives the participants shorter-term goals and also reminds them how far they have come. Imagine running a marathon and not having any idea how far you've come or how far you have to go. Particularly on a long project, people need interim deadlines to keep themselves motivated. For the example I just used, a good milestone would be completion of the specs at the end of four weeks. The actuary would by no means be finished with the project after four weeks, but it's very important that he have the specs completed by then. Otherwise, he is backing everyone else up against the wall, since everyone else is waiting for him. Another pointer on milestones. Too many is usually better than not enough. When in doubt, have more. Break the tasks up into bite-size pieces. It provides for better short-term goals and also provides positive enforcement along the way. Remember our marathoner and how good he feels each time he passes one more mile marker.

MR. GARLAND: For large groups, the process is exactly the same. Time estimates are required to be submitted by everyone who submitted a task list. They serve as the basis for whether we are ahead or behind. We consolidated them into a project calendar. There are software packages that can computerize this for you. The advantage here is that the entire calendar must be recalculated whenever a date changes. This is more easily achieved by the use of a computer. Focus on time frames rather than dates. Dates will get cast in stone. When an early task comes in late, there is little forgiveness for the group doing the later tasks . . . their deadlines tend to stay fixed. If time frames are used, the later groups still have x days or weeks from the time they get their information.

Now, on to the use of leadership styles. Leadership is not the same as supervision. Supervision involves controlling work flow and priorities for your

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subordinates. Leadership is the art of motivating people to work for you who do not report to you. There is no such thing as a best leadership style. The primary qualities necessary for running a large group are mutual trust, mutual respect, focus, and flexibility. It helps for the Chairperson to either be well organized or to have someone helping who is well organized. The main task of the Chairperson is to turn a gang into a team. This can be done by begging, cajoling, challenging, teasing, rewarding. Any positive style can be effective. The end result tells how well it was done. Remember, the chief difficulty in leading a group is getting people to do what you want, even though they do not report to you. Don't be afraid to experiment. Dare to try different things. You may be surprised at the variety of techniques and styles that can be very effective.

The Chairperson must be a cheerleader. The team will need a lot of positive strokes, especially during the first project. This burden falls entirely on the Chairperson. There is no such thing as being too lavish with the praise, both for individuals and the team as a whole. Team praise helps to build those bonds between members that are so important. It also instills team pride. The team draws its spirit and attitude from its cheerleader.

Require participation! It is not enough to show up and sit for the duration. Each member must participate. Each of you has already participated in this session when you raised your hand earlier. The chairperson must be ready to ask questions of each and every person if need be. Remember, these people may not be used to playing an active role. They must be encouraged and helped. The Chairperson may have to drag out information. Later, the team members will actively question each other. It will come with time. The Chairperson should not participate in the meetings. You cannot wear two hats and be very effective in either when in a large group environment. Make sure you have someone else at the meetings to handle actuarial issues.

The leader who can instill ownership in a project has an easy task ahead. Once a team buys a project as theirs, they will see that it gets done well and on time. They fully intend to be proud of their project. The team should own every date that is offered to management. This will help to assure that the dates are met.

Stroke team members every chance you get. This is so important that it is acceptable to make things up to stroke about. One way of changing behavior is to let the people know how well they do certain things. Describe how you want it done, then congratulate them for doing it that way. As long as it is anywhere near the desired behavior, stroke it, then suggest how it can be even more effective. Negative feedback is counterproductive in a group environment. If you outwardly chastise or intimidate someone, you may never get him/her to actively participate again. Positive feedback is the only tool you have to get people to want to work for you.

Now, let's talk about how to motivate for results. Your team must have the support of management at all levels. Our president kicked off our very first team meeting. He did nothing more than read a one-minute speech which we wrote for him, then he left. But that one minute left no doubt in anyone's mind that this PDT thing was a big deal. The team was instantly committed to give the process an honest chance.

Set meetings will help. Our work day begins at 8:00. We met every Monday, Wednesday, and Friday and started promptly at 8:15. The meetings were

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scheduled for 45 minutes. In 9 months, we only ran over 45 minutes three times. I think that early in the morning is the best time for meetings. People's minds are less cluttered early in the day. Meeting three times a week kept the communications flowing. It also kept everyone on their toes. Once the team has gone through several projects, one meeting per week is probably sufficient. This also works near the end of early projects when the activity level subsides. The team may even request it before the Chairperson does.

Management usually dictates when a project will be completed. This is hardly motivating. But what if the team gave the dates? Rather than setting dates, we presented alternate dates along with the associated risks. Both dates and risks were identified by the team. Whatever management chose was part of the team's plan. Management then makes the timing decisions based on risk factors. If Management chooses to cut some corners to get to market sooner, they must also commit time to clean up the inevitable problems this will cause down the road.

Gripe sessions are needed every now and then. Just forget about the work that day. Let the players blow off some steam. Without this, the stress can get in the way of getting the job done. It is up to the chairperson to determine when this is needed. The chairperson should start it off. From there, it will feed itself. Everyone will go away feeling a sense of relief. It also creates a bond of sorts among the team members. At the next meeting, it's business as usual with no reference to the previous meeting. The first time I tried this, there was quite a bit of confusion until they realized it was OK to gripe.

If people know why they are doing something, they will do it better. Tell it exactly like it is. They will appreciate it and work harder. We developed one product that would be considered a success if we sold very little of it. Once we had explained this to the team's satisfaction, they worked like demons to put it all together. Informed people do work better.

MR. CARTER: One of the keys to motivation is good planning. Nothing is more disheartening to a team than to have the feeling that things are disorganized or chaotic. You might think to yourself, "Why should I bust my tail getting this task done? Tomorrow he'll change his mind and have us doing something else." On the other hand, if things are well planned and each member knows what his/her job is, it is much easier to stay on task. I made several of these points before with respect to planning, but I'll mention them again as they relate to motivation. Have clear objectives. People are better motivated if they have a good vision of their objective. Set team goals. Make people feel like "We're in this together."

Develop trust. Trust is a two-way street. The team will trust you more if you trust in them. Also, be a good listener. No one trusts a manager who doesn't listen. Delegate. This all ties together with the other points. The whole idea of team goals and trust is enhanced by delegation. No one wants to be along "just for the ride." Identify roles. When delegating, make sure each person knows his/her role. Try to avoid overlapping which might lead to turf battles.

Tolerate mistakes. Some mistakes will happen. Expect that and accept it. Don't search for the guilty; search for the solution and praise those who solve problems. Document decisions. Distribute minutes promptly; refer back to them. No one wants to make the same decision two meetings in a row.

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Set milestones. Use them to plan and to recognize accomplishment. Praise, do not punish. Positively reinforce progress, particularly when milestones are reached. State your expectations assertively, not in a condescending manner. Build influence. Build influence and trust through knowledge, not through official status. If you find yourself doing more talking than listening, you may have a problem. Report progress. Routine progress reports can act as a good motivator. No one wants it reported that his/her task is behind schedule. Again, beware of coming down too hard. The carrot usually works better than the stick.

To a certain extent, reporting progress is just an extension of planning and motivating that was covered earlier. In order to "stay on track," it is important to know where you are and where you are going. It is important that minutes be taken for each meeting and distributed promptly. As I mentioned earlier, I would suggest delegating this task. However, it is your responsibility to see that they are done appropriately and timely.

Within those minutes, be sure the following is specified. Recognize accomplishments. Point out tasks which have been completed. This helps to provide a sense of steady progress. List decisions reached. Be sure to mention items agreed to or signed off on. Then later if someone brings up an old can of worms, you can remind them that "According to the minutes of July 10, we agreed to such and such. Has something occurred which has caused you to reconsider that decision?" It's amazing how much difference it makes having something in writing. People do forget, but it's hard to argue with something written in black and white that everyone has a copy of. I don't mean to imply that once it's in writing it can never be changed. If additional pitfalls are uncovered along the way, it's OK to make necessary changes. But this should be the exception, not the rule.

Document important discussion. Sometimes it's good to write down even ideas which don't pan out, since at some point in the future, you may want to refer back to it. Like -- "I think we discussed that idea three weeks ago and dismissed it, because . . ." Of course, to keep the minutes to a readable length, not all discussions are worth documenting. Some judgment is required. Acknowledge minority opinions. Even in an 8-to-1 decision of the Supreme Court, the lone dissenter gets a chance to state his point of view. On decisions with less than 100% consensus, you might include something like, "Although it was decided to do such and such, John expressed the concern that this could cause greater problems down the line when . . ." This way the minority will be not feel backed into a corner, since you have provided him/her with an out. With dissenters, it is probably a good idea to discuss the situation one-on-one after the meeting. Make sure that they accept the decision, even if they don't like it. It's not a good idea to corner them or embarrass them in front of the group. You may win the battle temporarily, but create an enemy in the process.

List assignments. List items which are to be completed by whom and by when. Specify next meeting's agenda. This allows members to prepare for the next meeting and demonstrates that you have a plan to which you intend to adhere.

Now that we know what to put into the minutes, don't forget the following. Distribute the minutes promptly. The team should have time to review them prior to the next meeting. Send them to non-team members. Minutes should go to the project executive as well as to other affected people who are not part of the

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team nucleus. Review the minutes. Early during each meeting, ask for comments on the last meeting's minutes. If no comments are received, members are tacitly agreeing to what was written. This is to avoid people coming back later and saying that the minutes do not accurately describe earlier decisions. Hopefully, most people can remember back one meeting, and any disagreements settled immediately. The opportunity to comment or make corrections will let them "buy in" to the minutes.

It may also be necessary to send out larger reports periodically to a larger audience. At NML, most of our departments use what's called the "PRIDE" system for larger projects. At various stages, "phase" reports documenting specific information must be sent out. For example, Phases 1 and 2 might include the project objective and any basic specifications. All key committee members, or possibly the executive officers from the respective departments, must sign off to each phase. This will prevent a member or department from sandbagging or otherwise disrupting the project later with the excuse "No one told me that." Your response, "It's right in the Phase 3 report." You won't have to point out that he signed it. He knows he did.

If the project is some kind of study -- a mortality study, a research study, or a feasibility study -- I want to emphasize the importance of the final report. It doesn't matter how well you've studied and researched, if you want to be heard, you must write a good report or make a good oral presentation if that is the forum. On a rather small project a few years ago, I remember having worked very diligently on a complicated technical issue and having written a very thorough report on the matter. I was asked to present the subject to a group of NML's executive-type actuaries. I assumed that the written report would speak for itself and thought that I knew the issue well enough to answer any questions they might have. Well, I forgot that executive actuaries tend not to be technical actuaries and don't have time to read technical reports. The first question I was asked was, "Now, what are you here to talk about?" I was caught totally off guard, and was not prepared to do a full-blown presentation starting from scratch. I've heard it said that if you know the material, presentations are easy. That may be true, but I really felt lost without an outline or an agenda. The moral of the story? Make the most out of your opportunities to communicate your work to management. Even a very good study can be made to look bad if presented poorly to management. They don't see the hours and weeks you spent studying the situation; they only see what you present to them; and sometimes they don't even see or read all of that.

That brings me to one other point about technical studies -- in addition to the detailed report you write, prepare an executive summary. Mr. Big doesn't want to read a 30-page report. Another point about final reports with respect to motivation -- get your whole committee involved. Have each member draft part of the report or make part of the presentation, if possible. You may need to retain some editorial perks, however, to see that the document flows from section to section. When everyone is involved, you get greater "Buy-In" and a greater sense of team accomplishment. You should end up not only with a better document, which people will stand behind, but you also will save yourself a ton of work trying to do it all. And remember, give credit where credit is due, even after completion. You never know when you'll need that person's help again. Taking all the credit may earn you a quick pat on the back, but don't expect those people to go the extra mile for you next time.

PANEL DISCUSSION

MR. GARLAND: Minutes are a royal pain! They also are essential to make the process visible. Be sure senior management is copied on the minutes. Include attendance and absentee lists. It encourages people to show up and participate when they know their name will be in front of top management.

The cause of most implementation problems is communications. The PDT chairperson must keep information flowing. It involves a lot of paper, but it simply must be done. Calendars are constantly changing. People need to know when they will receive information. Questions for the specs must be communicated to the people who have the answers. The answers need to be published once they are received by the chairperson. "Keeping it visible" helps to keep a project on track.

I would like to say a little bit about group dynamics. In a large group environment, I believe you should make as few decisions as possible at the meetings. The meetings should be reserved for status reports and assignments. They are not work sessions. The chairperson needs to cut off topics which require extensive discussion to reach a conclusion. The chairperson should not hesitate to assign people to meet to resolve an issue. Assignments should include those necessary as well as those who want to participate. This can be done simply by asking. If the chairperson assigns a work group to tackle an issue, a leader should also be assigned for that group. The best person to assign this to is the person who has a vested interest in the resolution of the issue. This person may turn out to be the only Supervisor in a group of Managers. The Chairperson should not hesitate to make such an appointment if that is the person with the vested interest.

Assuming that you are implementing a product, the team is not activated until Marketing has signed off on the design, and Actuarial has signed off on the profitability. Each person is responsible to document decisions about his or her area. Make them responsible for providing the answers to their own questions (remember the vested interest). They do not have to actually answer the questions. They do have to seek out the people with the answers. This serves to get them off the position of "tell me what to do, and I'll do it well." It must be made clear that everyone is expected to provide expertise and creativity, or the process will fail.

Peer pressure can be a tremendous tool. The Chairperson should strive to bring as much peer pressure to bear as possible. When I asked you to raise your hands earlier, only a few went up in the beginning. As I waited, the peer pressure mounted until finally all hands were up. Each team member will want to perform with pride so as not to let the rest of the team down. Members will get irate at any other member who is not sharing the load properly. People want to be proud of who they are and what they are doing. Eventually, they will look out for each other, as this makes the whole team look good. It takes surprisingly little effort to help this happen.

The Post Audit is a relook at the successes and failures of the process after the project is over. It's amazing the input you will get from each team member if you only take the time to ask and listen. The Chairperson is the one to conduct it. The discussions MUST be frank and open. It's good to know what you did right, so you can do it again. It is imperative to know what you did wrong, so you can avoid doing it again. One effective technique is to meet in the office of the team member. If you start the discussion with one of your own slip-ups, the stage is set for friendly constructive criticism.

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A few of the positive things felt about the PDT include set meeting times, being made part of decision-making process, solving problems while they're still small, appreciation for other disciplines in the company, lack of intimidation in meetings, increased credibility of individuals, and knowing "why." All of these helped team spirit.

Some of the negative feedback mentioned was people were trying to get too much detail during the meetings, quality of decisions varied with time allowed, and buzz words caused confusion . . . speak English.

