

**An Assessment of the  
*Programa de Cultura  
Para La Excelencia  
En El Servicio*  
In Insurance Coopertives**

**Prepared for:  
Karen Schwartz  
Americas Association**

And

**Thomas B. Carter  
US Agency for International Development**

July 9, 2004

George Hickerson  
Business Design Systems, Inc.  
2517 So. Cook Street  
Denver, CO 80210

# Table of Contents

- Executive Summary ..... 3
- Purpose of the Program Evaluation ..... 4
- Method of Analysis..... 5
- Intended Outcomes of the Training Program..... 7
  - Change Management Theory ..... 7
  - Core Concepts ..... 7
- Findings and Recommendations ..... 8
- Appendices..... 20
  - Appendix 1 Individuals Interviewed ..... 20
  - Appendix 2 Summary of Interview Data..... 23

## Executive Summary

The Instituto Para El Desarrollo Humano in association with the Americas Association of Cooperative/Mutual Insurance Societies (AAC/MIS) has implemented the *Programa de Cultura Para La Excelencia En El Servicios* (hereafter referred to as the Program) in order to implement a "Change of Organizational Culture." The workshops were conducted in insurance cooperatives in the Dominican Republic, El Salvador, Guatemala, and Honduras. The Program was intended to improve the business culture within the insurance companies in order to make them more successful.

The Program has had significant success in accomplishing its intended objectives, with minor variations due to local conditions and logistical issues. Specifically, the Program has had the following impacts:

- It improved the working relationship between the Boards of Directors and the operational groups within the companies.
- It improved the morale and productivity of the employees working in the insurance companies.
- It has had a noticeable impact on business service performance.
- It has improved the positioning of the company in the marketplace, improving chances for increased business.
- It has changed the organizational culture within the companies to one that emphasizes service to others and service to clients.
- It has improved the lives of those who have participated in the Program.

The Program has broad applicability for other types of development activities, and can be used for implementing cultural and organizational change in a variety of circumstances, such as:

- Improving the collective performance of a long-term team
- Changing the values of an organization
- Aligning the values of an organization so that more members pursue them
- Developing a culture of service and improvement in an organization that does not have those values

While the program has some potential risk factors associated with successful deployment, overall, it is an excellent tool for bringing about individual, organizational, and cultural change.

## Purpose of the Program Evaluation

The United States Agency for International Development (USAID) desired to have an independent assessment of the results and impact achieved by conducting *Programa de Cultura Para La Excelencia En El Servicio* for various insurance cooperatives in the Dominican Republic, El Salvador, Guatemala, and Honduras. The workshops were conducted by the Instituto Para El Desarrollo Humano in association with the Americas Association of Cooperative/Mutual Insurance Societies (AAC/MIS) in order to implement a "Change of Organizational Culture."

The program evaluation is intended to answer the following questions:

1. Did the series of workshops achieve its intended objective of changing the organizational culture of the insurance companies?
2. What factors are critical to the success of the workshops in bringing about the organizational change?
3. What is the economic or business impact of the series of workshops constituting the *Programa de Cultura Para La Excelencia En El Servicio*?
4. What is the social impact of the series of workshops?
5. What is the impact on individual participants in the program?
6. Can the results of the program be maintained in the future?

In addition, the assessment will provide answers to the following questions concerning the program?

1. What worked particularly well in the program?
2. What improvements should be considered to make the program more effective?
3. How well did the program meet its objectives?

And finally, the assessment will attempt to answer the following questions relating to the implementation of this effort in other areas:

1. What factors made this program successful/unsuccessful?
2. How can this program be extended to other developmental situations?

## Method of Analysis

This assessment was conducted in a three-phased approach:

- Phase One Identification of key evaluation criteria by program sponsors
- Phase Two Identification of program objectives and goals by program implementers
- Phase Three Interviews of Board Directors, Management staff, and employees of the four target companies

### Phase One Identification of key evaluation criteria by program sponsors

The program sponsors identified the following criteria to evaluate the program:

- The implementation approach should contribute to the success of the program.
- The program should be capable of being extended to other areas.

### Phase Two Identification of program objectives and goals by program implementers

The program itself had four objectives:

1. Increase the sale of insurance policies among the target population.
2. Extend insurance coverage beyond the family.
3. Expand insurance coverage to non-cooperative institutions.
4. Create a unique and positive culture to support these business objectives.

### Phase Three Interviews of Board Directors, Management staff, and employees of the four target companies

All interviews were conducted through a Spanish interpreter using a standard questioning approach. The questions were designed to elicit the following information:

- Expectations the employee had prior to participating in the program
- Whether those expectations were met
- If the actual program was different than expected, whether the results were satisfactory
- What and how many modules did the employee take
- What modules made the most impact on the employee (in terms of work or private life)

- What aspects of the employee's job changed as a result of the program
- How has the employee applied the concepts on the job
- How has the employee applied the concepts in his/her personal life
- What changes would make the program more effective

# Intended Outcomes of the Training Program

## Change Management Theory

The program was intended to achieve organizational change by first helping employees learn how to bring about personal change. If employees can learn how to change their own values and behaviors, then it is more likely that they will be able to bring about changes in the organization.

The values offered by the program are not just randomly selected values, but focus on providing good service to others. Good service on a personal level focuses on one's spouse and family. Good service on a company level focuses on helping one's coworkers. And good service on a business level focuses on serving the customer.

## Core Concepts

While few participants were capable of explaining the content of the program in theoretical terms, all of them were able to describe it in terms of the concepts and ideas that each acquired and applied. We have gleaned the concepts from comments and learnings mentioned by the participants themselves.

- Assume responsibility for your actions
- Create win-win situations
- Teamwork is vertical, not just horizontal
- Everyone can be a leader
- Decision-making requires assessing risks and consequences
- Involve everyone in decision-making
- Don't punish mistakes
- Set clear goals and objectives
- Establish clear priorities
- Train each other in your job
- Treat others as you would be treated
- Leadership is service

Many of these concepts are found in other successful change management programs: Total Quality Management; Management by Objectives; High Performance Work Teams. What distinguishes this program from many others is the integration of the concepts into a logical philosophy of service that leads to effective organizational and cultural change.

# Findings and Recommendations

## Evaluation of Results

### *1. Did the series of workshops achieve its intended objective of changing the organizational culture of the insurance companies?*

In all four of the companies evaluated (Coop Seguros, Seguros Futuro, Columna, and Equidad Compania de Seguros), we found significant evidence of changes in the organizational culture.

The evidence included specific statements by nearly every employee interviewed that indicated a transformation in the culture that existed in the company prior to the introduction of the program. All four of the companies exhibited an entirely new way of working that not only was vastly superior to the pre-existing culture, but was significantly different that customers and outsiders remarked on the change that had taken place.

Specific changes that were cited include:

#### Improved understanding of insurance operations by the Board of Directors

- Board and General Manager now see themselves as part of the operational team
- The Board of one company has approved creation of a marketing department after going through the program; this decision had been under review for nearly five years prior to the program.

#### Increased customer focus

- Customers are treated as partners, not adversaries.
- Customers don't have to wait for service any more. Prior to the program, customers were often kept waiting.

#### Improved work atmosphere

- Realization that if you help a coworker, you achieve your own goals
- Willingness to share information about your job, rather than trying to keep information private
- Employees are empowered and entrusted with greater decision-making power.
- Company used to delegate "unimportant" work; now important work is delegated.
- Eliminated employees' fears of making decisions.
- Prior to the program, employees were competing against each other; after the program, employees work cooperatively with each other.
- Use of common procedures.
- Involvement of all members of a work team in decision-making.

- Extensive use of work teams.

Recommendation 1: The *Programa de Cultura Para La Excelencia En El Servicio* should be continued as an intervention for changing organizational culture of small cooperative businesses.

Discussion: While the program is generally very effective, there are some caveats. The program achieved its success because it was implemented over an extended period of time. The program was implemented in a logical and meaningful sequence. And the program was targeted at all levels of the organization and as much as possible the entire population of the organization. When any of these variables were significantly curtailed, the program was less effective in achieving changes in organizational culture.

The Program has proven its success with small businesses (less than 25 employees). This assessment was not able to evaluate the ability of the Program to bring about significant cultural change in larger organizations or in multi-division organizations.

## **2. *What factors are critical to the success of the workshops in bringing about the organizational change?***

There were five factors that were identified as critical to bringing about the changes in organizational culture. These were:

- Integrated participation of the Board, the Management Team, and the operational employees
- The sequence and content of the training program modules
- Participation in all of the modules/training sessions
- Support of the Board of Directors
- Support of the General Manager

### Integrated participation of the Board, the Management Team, and the operational employees

In all four of the companies we interviewed, the more the Board, Management Team, and operations team participated in the program together, the more successful was the implementation of the program.

Recommendation 2: In order to accomplish the social and business change objectives defined for this intervention, the various modules of the *Programa de Cultura Para La Excelencia En El Servicio* should be offered only to vertically integrated teams.

Discussion: This Program is dramatic evidence of the viability and success of vertically integrated change management programs. Interventions that target one particular level of

an organization often fail because other parts of the organization or different levels of management within the organization do not support the changes. In this particular Program, the more completely different levels of the organization were able to participate, the more effectively were the concepts adopted and implemented.

#### The sequence and content of the training program modules

Instituto Para El Desarrollo Humano recommends that the modules be implemented in the following sequence:

- Module 1 Leadership
- Module 2 Ethics
- Module 3 Reengineering
- Module 4 Teamwork
- Module 5 Decision-Making

There is a sixth module which is a summary of the first five modules.

Recommendation 3: Implementation of this Program should be done in in the recommended sequence.

Discussion: The first two modules of the Program set the stage for the personal changes necessary for success of the program. The last three modules provide practical business applications of the concepts, even though the personal life change themes are carried throughout. We found that those employees who missed the first or second module were less likely to have adopted the total philosophy than those who attended all the modules or missed only the latter modules.

#### Participation in all of the modules/training sessions

While most of the companies involved in implementing the Program were able to put all of their employees through the training, larger companies may not be able to do this. In those instances where all employees were not able to participate with their peers, implementation was not as complete or effective.

Recommendation 4: Instituto Para El Desarrollo Humano should develop an implementation strategy for larger companies (more than 20 employees).

Discussion: Although the instructors made every possible effort to bring individuals who had missed earlier modules up to speed on the content of the missed modules, there was still experiential gaps in the learning process that diminished the power of the training. One possibility to correct this is to make the sessions longer, with overlapping content. Thus, session one might be three days, session two would be four days with all prior and new trainees participating in a repeat of some activities from session one plus the new material of session two.

The Institute may have other ideas for solving this issue that should be presented and considered. An idea they have suggested is allowing more time between sessions, which would allow more follow up and personalized coaching.

### Support of the Board of Directors

Participation and support by the Board of Directors is critical to the success of the program. The Boards often control the management of the insurance cooperatives, even if the board lacks an understanding of the insurance business. In those instances where the entire Board endorse the training and participated in it, there was more significant results than when only a few members of the Board participated.

Recommendation 5: Full participation of the Board should be made a requirement for implementing the Program.

Discussion: Board participation was particularly important because it accomplished three things:

First, the Board members acquired a much more profound understanding of the dynamics of the insurance business, thus permitting them to make more informed decisions regarding policy, organization, and resource allocation. In one company, the Board even went so far as to propose employee participation in the ownership of the company.

Second, by jointly attending the training sessions together, the employees of the company became more comfortable working with the Board members. This opened up communication channels that heretofore had been closed.

And third, the Boards of these companies, usually made up of successful businessmen and businesswomen, were able to start functioning in mentoring roles for the employees of the company. This allowed the Board to transfer a lot of their values of service, the cooperative movement, and community involvement to the younger employees of the various companies.

### Support of the General Manager

General Managers in all of the companies participated in the training program or in all of the sessions offered during their period of employment. Given the pivotal role of the General Manager in small companies, his or her participation in the change process is critical.

Recommendation 6: Full participation of the General Manager should be made a requirement for implementing the Program.

Discussion: The General Manager functions in a variety of critical capacities in the successful implementation of this program. The GM:

- Serves as role model for the management team and the employees.
- Provides coaching and guidance to employees
- Interfaces with members of the Board
- Serves as primary business developer for the insurance company

The concepts of the program supplement these roles very effectively.

### ***3. What is the economic or business impact of the series of workshops constituting the Programa de Cultura Para La Excelencia En El Servicio?***

It is difficult to measure the true economic benefits of the program for three reasons.

The first reason is that the program is intended to take several years to fully achieve its results, and, in that time period, economic conditions can change considerably. This would invalidate any real baseline comparison.

The second reason is that the economic benefits of the program were intended to progress in a fairly logical manner: initially, change the attitudes of the workforce; next, change their attitudes towards customers; following this, improve the service provided to customers; and finally, based on improved service, expand the customer base. After the first two years of rolling out the program, we are in the third phase of this strategy, and moving into the fourth phase.

The third reason is that some of the companies have only recently completed the training programs and have not yet had time to implement all the intended changes.

The business or economic changes that have taken place, however, are nonetheless impressive. Here is a brief listing of the changes reported:

- Claims service times have been reduced from 30 days to 15 days in one company.
- Claims in another company used to have a three-month lag; this has been reduced significantly.
- In another company, all claims are handled in less than 10 days, a considerable improvement over pre-program performance.
- Clients of one company wanted to know if there had been a massive staff turnover; this was the only way the clients could explain the dramatic reversal in customer care.
- Customers don't have to wait for service any more. Prior to the program, customers were often kept waiting.
- The image of the company has improved dramatically, both among existing customers and within the industry.
- Business processes have been simplified and strengthened as a result of the program.

Recommendation 7: The use of two instructors – one who focused on the personal change aspects and another who focused on the business change aspects – made the program more effective and should be continued in future programs.

Discussion: Given the overall business objectives of the program, the use of two instructors ensured effective coverage of all issues that employees had. One instructor focused on improving the individual employee, not as a worker, but as a person. The other instructor was able to focus on how the employee could apply the concepts to his or her job.

#### ***4. What is the social impact of the series of workshops?***

Because this program focused on people first, and businesses second, many of the participants were able to see immediately the applicability of the concepts to areas outside of the insurance business. While a large number of employees cited instances of applying the concepts outside of their families or place of work, several examples stand out:

- A member of the Board of one company has successfully started to introduce the concepts into her cooperative.
- An employee of one company is studying to be a lawyer; one of her objectives is now to take the concepts and apply them to the law profession.
- Employees in each of the companies have applied the concepts in their homes, churches, cooperatives, and political parties.

#### ***5. What is the impact on individual participants in the program?***

This program is intentionally designed to impact the personal life of its participants. By doing so, and changing the values of the individual, the program attempts to extend those values to the workplace. An important part of the program consisted of communicating the content and intent of the program to one's spouse and family.

- Employees have learned how to assume greater responsibility and take more risks to improve their lives and the lives of their families.
- Almost all employees made some sort of effort to teach the basics of the program to their spouses, parents, and families.
- Relationships between spouses and children have been improved dramatically among almost all participants.
- Many employees are working to further their education, based on the change in values promoted by the program.

Recommendation 8: The program achieves many worthwhile social, business, and individual objectives, and should be continued for this reason.

Discussion: Although the objectives of the program were to increase measures of business performance, the entire range of benefits of this program far exceeds just the economic impact. The program has significant potential for changing individual lifestyles and organizational cultures.

Recommendation 9: Employee surveys should be conducted before and subsequent to conducting the program.

Discussion: The use of surveys to measure quantitatively the changes that have taken place in a population is well-established. An objective measurement of progress for each company implementation would allow the Board and General Manager to develop better strategies for improving performance.

#### ***6. Can the results of the program be maintained in the future?***

One of the biggest concerns faced by each of the four companies is the need for follow-up and continued maintenance of the Program. There have been two strategies implemented to ensure continuation of the results of the program.

The first strategy, implemented by Instituto Para El Desarrollo Humano, is to provide follow-up and coaching whenever possible. This strategy is limited by cost and distance for the companies located in Central and South America.

The second strategy, also recommended by the Institute, is for each company to develop an individualized maintenance plan. Several of the companies are engaged in this activity. One option is to conduct monthly meetings in which to discuss key concepts. Another option is to use the reading resources as the focal point for periodic discussions.

Members in each of the four companies have proposed a third option. This option calls for the Institute to develop new modules or expand existing modules to cover more specific work topics. The limitation for this option is once again cost. However, the companies are more cognizant of the benefits of the Program, and are therefore more willing to make a greater contribution towards the expense of maintenance.

## **Program Evaluation**

### ***1. What worked particularly well in the program?***

While most of the participants felt that all of the modules were beneficial to them, both personally and professionally, some of the individuals did identify specific modules that had a greater impact on them. These were, in general order of priority:

Decision Making – how to make more informed decisions, how to evaluate risks, how to balance consequences of decisions, how to correct mistakes

Team Work – the value of teams, how to work with others, the importance of cross-training, seeking ways to help others

Re-engineering (Vertical Life) – the importance of changing yourself before you change your business; aligning all aspects of your life to your values

Ethics – identifying your own values; aligning personal values with business values; the importance of service as a business and personal value

Leadership – understanding that each of us can be a leader; that leaders lead by serving other people

The first three modules provided very useful skills for both personal life and on the job. The lower rating of the first two modules results primarily from the fact that many individuals missed participating in the first sessions. However, it is my assessment that the first two modules laid the philosophical basis for the following modules, as well as creating the climate for personal and organizational change.

### ***2. What improvements should be considered to make the program more effective?***

From a user perspective, it is difficult to identify significant changes in the program itself. When one individual suggested that the Program should be implemented more quickly, another would suggest that the Program should be spread out more to allow time to practice the new skills. The net result is that from a user perspective, any single change would please some individuals and displease others. My conclusion is that the Program is well targeted to the average employee who attended it.

## Applications to Development

### *1. What factors made this program successful?*

There were five factors that made this program a successful tool for international development:

- The Program focused on changing people first, then on changing institutions
- The Program targeted multi-level application
- The team implementing the Program took sufficient time to bring about change
- The Program pursued socially significant objectives
- The instructors were committed to the program and process

#### The Program focused on changing people first, then on changing institutions

Many change programs try to establish institutional change (organizations, political action groups, social action groups) and achieve some success. However, it is the nature of this form of change that like-minded individuals join the institution because they have a shared value with the organization. The approach adopted by this Program is somewhat different. The Program attempts to help individuals realign their own personal values in a non-coercive way, so that the values of the institution become an amalgamation of the group's values.

The evidence suggests that this is a far more effective way of changing institutions than I have observed in the organizations I have worked with.

#### The Program targeted multi-level application

This Program did not try to change one category of participants, such as managers or employees. It targeted all levels of participants in the insurance coop organization, from Board members down to employees. This multi-level strategy seems particularly effective because it means that all levels of the organization are pursuing the same mission. This eliminates organizational conflict and sub-optimization of any part of the organization.

#### The team implementing the Program took sufficient time to bring about change

Despite many observations that the program could be done faster, or take longer, the Program administrators took sufficient time for each of the behavioral changes to take place and to be applied within the workplace. The need for rapid deployment of a change is often culturally driven, the pace of implementation of this Program was driven by design considerations, not cultural concerns. There will be efforts to shorten the deployment cycle, but the success of the program is largely due to the time allocated for individuals to inculcate the new values and behaviors into their lives.

### The Program pursued socially significant objectives

The Program objectives, in terms of personal values and organizational values, were in alignment with the values of the Cooperative movement, and thus found a natural home. However, the Program objectives are not at all dissimilar to the values of many institutions – government service agencies, NGOs, public-minded corporations, and many societies. Thus, the applicability and transferability of these objectives to other change initiatives should be relatively simple to manage and adopt to other situations.

### The instructors were committed to the program and process

The success of the program may be greatly due to the commitment and enthusiasm of the instructors. The entire team brought considerable energy and excitement to the change process, to the workshops, and to the follow-up process. Over and over, their individual interest in the success of the participants and the Insurance organizations demonstrated first hand how the concepts of the Program could be applied in real life.

However, this commitment was not unique to the instructors. Rather, this commitment was transferred to many of the participants, on the Board, in management, or within the employee group. Many individuals were taking the concepts and materials and attempting to extend the program into other organizations, churches, or social groups.

## *2. What factors may make this program unsuccessful?*

There were some factors that pose risks to the success of the program. These include:

- Dependence on instructor
- High cost of acquisition
- Limitations on size of target companies

### Dependence on instructor

There is a perception among the participants of the Program that the instructors are crucial to the success of the program. Indeed, the instructors do bring an enormous repertoire of experience, in the areas of psychology and insurance, that improved the quality of the training considerably.

This perception of instructor dependence needs to be managed in order to extend the Program to other development areas. This requires two critical actions. First, there must be an Instructor's Manual developed which outlines the teaching-learning process for future instructors. And second, the role of the Subject Matter Expert must be clearly defined and filled for future applications of the Program.

### High cost of acquisition

At the current time, the cost of the training program is primarily a function of the cost of the trainers plus their travel and maintenance expense. The program materials are relatively minor, and participant labor costs are donated by the company being trained. The current costs are sufficiently high that most non-profit or marginally profitable organizations are challenged to find the funding.

Two possible ways to reduce the problem of high acquisition costs exist.

The first way is to initially fund the development and cross-training of local resources that can be used to provide the training and follow-up. These resources would have reduced travel expenses and would be paid at local labor rates. The initial cost of developing these resources would be relatively high, but over the longer term, the benefits of such a local team would outweigh the costs.

With particular regard to the insurance industry, the second way to reduce the high cost of acquisition for the participating companies is to obtain sponsorship funding from insurance organizations and institutions in the United States and Europe. The rationale for providing this funding is relatively straightforward. As more and more people in the coop target population become familiar with the benefits of insurance, and as they become economically more viable, they will progress to insurance companies that provide different services and policies.

#### Limitations on size of target companies

The most significant risk factor is the issue associated with the size of the organization. As the size of the company gets larger, it becomes more and more difficult to conduct the training program for all members of the company. Splitting the employee population into two separate programs would result in diminished impact, mostly on the organizational changes but also on the individual changes.

This issue needs further investigation in order to determine whether the program has as much success when it is implemented in different ways.

### ***3. How can this program be extended to other developmental situations?***

#### Applications for this Program

The Program can be used in the following situations:

- Improve the collective performance of a long-term team
- Change the values of an organization
- Align the values of an organization so that more members pursue them
- Develop a culture of service and improvement in an organization that does not have those values

### Prerequisites

The following prerequisites must be met to ensure the success of the Program:

- Centralized decision-making authority
- Small size
- Able to put all hierarchical levels and members through the program
- Able to sustain long-term (2+ year) commitments
- Stable or controllable membership
- Socially worthwhile goal or objective

### Procedure for implementing the Program

When the Program is implemented, I suggest that the implementer adopt the following process :

1. Identify the need for the program
2. Establish change objectives and boundaries
3. Identify and engage leadership
4. Introduce concepts to decision-making body
5. Obtain commitment
6. Schedule the Program
7. Conduct pre-assessments
8. Implement the Program
9. Conduct post-assessments
10. Establish maintenance program
11. Conduct periodic assessments

### Special considerations

Based on the nature of the business objectives or social objectives, the contents of the “technical” track (Modules Three through Five) might need modification. Normally this would be no more than obtaining a subject matter expert in the area being targeted. In some cases, the exercises and examples may need to be tailored to the specific target audience.

# Appendices

## **Appendix 1      *Individuals Interviewed***

The following individuals were interviewed during this program assessment:

### **Washington, DC**

1. Thomas Carter                      Agency for International Development
2. Karen Schwartz                    Americas Association

### **Puerto Rico**

1. Miguel Arrieta                      Director of Instituto para el Desarrollo Humano
2. Edwin Quinones                    Vice President for Development, AAC/MIS
3. Pablo Rivera                         Director of Hispania

### **Dominican Republic – Coop Seguros**

1. Jose Estrella                         Board of Directors, President
2. Dr. Edison Felix                     Board of Directors
3. Constantino Gomez                 Board of Directors, Treasurer
4. Simona Medina                      Board of Directors, Secretary
5. Alida Rodriguez                     Board of Directors
6. Francisco Rosales                  Board of Directors
  
7. Pedro Abreu                         General Manager
8. Yberca Almonte                      Computer Dept.
9. Jennifer Cueto                      Reception
10. Ana Genao                         Technical Manager
11. Giralma Gomez                     Collections
12. Hipolita Liriano                    Operations Manager, Claims
13. Jose Martinez                      Messenger
14. Dominga Mejia                      Branch Manager, Vega Real
15. Lucky Moreno                      Accounting
16. Juana Naut                         Invoicing
17. Irene Peralta                        Branch Manager

### **Guatamala – Columna, Compania de Seguros**

- |                              |                        |
|------------------------------|------------------------|
| 1. Sincrito Cinfuentes       | Board of Directors     |
| 2. Edwin Quiones             | Board of Directors     |
| 3. Carlos Ajin Boron         | Life Insurance Manager |
| 4. Oscar L. Chamale          | Marketing Manager      |
| 5. Alfonso Estrada           | Claims                 |
| 6. Lucy Gonzalez             | Secretary              |
| 7. Myrna Gonzalez            | Life Insurance         |
| 8. Alvaro Gutierrez          | Collections            |
| 9. Marta Julia de Marroquin  | Property Manager       |
| 10. Victor Rodriquez         | Director of Computers  |
| 11. Roberto Quevedo Melendez | General Manager        |
| 12. Boris Quiron             | Financial              |

### **Honduras – Equidad Compania de Seguros, S.A.**

- |                          |                               |
|--------------------------|-------------------------------|
| 1. Francisco Alveranga   | Board of Directors, President |
| 2. Roni Barrientos       | Audit                         |
| 3. Martha Bonilla        | General Manager               |
| 4. Gabriella Fajardo     | Secretary                     |
| 5. Karen Abigail Garcia  | Accounting                    |
| 6. Gerardo Garcia        | Collections                   |
| 7. Herbert Garcia        | Claims                        |
| 8. Nidia Evette Gonzalez | Secretary, Technical Area     |
| 9. Mauricao Lagos        | Claims                        |
| 10. Jeny Meza            | Accounting                    |
| 11. Rafael Rojas Ochoa   | Life Insurance                |
| 12. Edie Ordonez         | Computers                     |
| 13. Rosario Salgado      | Cleaning Manager              |

### **El Salvador – Seguros Futuro**

- |                              |                      |
|------------------------------|----------------------|
| 1. Rigoberto Alegria         | Board of Directors   |
| 2. Jorge Argueta             | Board of Directors   |
| 3. Rigoberto Henriquez       | Board of Directors   |
| 4. Milagro Penado            | Board of Directors   |
| 5. Karina Ivonne Aguilar     | Customer Service     |
| 6. Solady Amaya              | Technical Operations |
| 7. Boris Huevo Cerna         | Computers            |
| 8. Magdalena Del Carmen Diaz | Accounting           |

9. Margarita Duran	Accounting
10. Claudia Marisol Madrid	Administrative Assistant
11. Jose Alberto Magana	Financial Administration Manager
12. Ana Cecilia Mancia	Claims
13. Roberto Carlos Martinez	Messenger
14. Alba Beatriz Mauricio	Receptionist
15. Julio Cesar Rivas	Sales Manager
16. Carlos Eduardo Salguero	Current Accounts
17. Marlon Torres	General Manager

## ***Appendix 2      Summary of Interview Data***

The following table summarizes the interview data. Please note that the sequence of the interview data does not match the sequence of participants listed in Appendix 1.

The table represents a summary of some of the more critical points, but does not present all of the comments made by the individuals. Where individuals gave more than one example of an effect, reaction, or impact, only the most significant data point has been recorded here.

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
A01								
A02	6	Had some idea, but program enhanced understanding				Has helped with family communications	Make training more practical, real examples for daily lives and work	
A03	6		TW		Decision making has given power to make own decisions in company; only sr mgmt used to make decisions	Often perfectionist, now takes things more calmly; trg has helped in personal life	Re-eng needs more interaction (over-saturated with information)	
A04	6	As board member, had heard about course			Learned we are team, work towards one direction	Has been able to apply concepts in university	Needs more time for practical work; Needs more followup	
A05	6	Expected normal course, but program has transformed her			More honest with use of time, don't put things off; improved customer relations, not aggressive any more	Relations with family changed dramatically, can explain what I like and don't like	Structure time better, make more dynamic	
A06	6	No expectations			Before, was over- worked, disorganized, now plans better; job has expanded; tells people outside co about workshop	Applied at home to solve serious problems; got family to solve problem of maintaining 2 households		Last modules were best; GM has monthly meetings to discuss work & personal issues
A07	6	Board - same as other training	TW		Working as team everyone struggles to meet common goal; individuals only meet their own goal	Became better member of the family, learned to listen much more, got to know children	Principles & values should be stressed all the time; instructor should send questions ahead of time, they could discuss when they meet	Instructor was excellent
A08		Board - prior training was personnel, this was person training	TW	Eth	Board & GM did not understand boundaries before program; now see they are part of team		Need to strengthen roles of GM & Board clarification	

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
A09		Expected just to learn			Was able to express what she needed, took charge of work situation; people don't listen, course helps with communications	Personalized program - was total blessing, changes are so visible, husband asks what's going on that creates such changes; changed her look decorated house	Needs more continuity & followup; monthly meetings are happening that help continue program	Spouses were invited to training sessions; every module has one exercise or activity that reflects your personality
A10	5	Course was explained prior to attendance	TW		If you help a coworker, you will achieve your goals	Has changed personal philosophy because of course	More practical exercises	
A11	4	Course was explained prior to attendance	DM		DM has helped her the most, needs to determine if things are under your control; makes decisions commensurate with position; good cross training;		Take a typical day and work on that	
A12	4	Course was explained prior to attendance	DM	TW	DM was best - analyze pros & cons, make decision, if not good, start anew	Helped her make difficult decisions, such as to move out of parents house	Add more time for each module; need to make sure learnings are applied on the job	Set up reengineering teams to look at processes
A13	4		DM		Has helped her become responsible for her job	Used to be shy, now has opened up; was able to give public presentation	No recommended changes	
A14		Board - Didn't have any expectations, but knew it would be important for Board & Co.	TW	ReE, HR	Applied concepts of HR on the job - understand policies in company; labor environment is different; better facilities; company provides excellent service		Important to have new Board members trained in this, even in compacted form	
A15		Excellent training - first course that helped both in work and personal life	ReE	TW, Lead	Difficult to coach clients, but we try to be different; has resulted in best growth, income grew, customer satisfaction grew	Learned how to analyze her time, plan your time	Would like to see longer sessions on TW and HR	

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
A16	6						Wants more practical on DM & TW; ReE, TW, & DM need more time; need more time following DM to implement	Concerned about continuing program
A17		Board - Anticipated that program would change culture; service provision concept is not strong, saw need to improve			They have captive audience, but need to focus on general public; can see changes in employee attitude, staff optimized; people used to fear training subord, but now they do so willingly		If course could be shortened, it would have greater appeal to other coops	
A18		Board - knew program would produce change	TW		Has applied the TW concept throughout her coop	Used to be impulsive, has become more reflexive, more understanding	Wouldn't change anything - program achieves intended goals	
B01								
B02	5	No clear expectations	DM	TW	Learned she could do things, eliminated fear of mistakes; tries not to make mistakes, if they happen, finds ways to correct them; silo view before course, now tries to cooperate	Has more confidence now, didn't make decisions without boss, now does; feels like she gets support from bosses		Lots of participation from everybody; got easier to participate after 2nd session; classes helped people to relate
B03	5	Help selves & company	Org Cul	DM	Taught us how to provide good services, external & internal (both int & ext people have commented on this); uses delegation every day, better use of time, uses subordinates more effectively, customers don't have to wait any more	Helped him professionally & personally - changed perspective, finishing his education; he has simplified things, not overburden himself		Would recommend course to other groups; course was "flavored" each time

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
B04	5	Open our minds to quality services	DM	TW	Empowered to make own decisions; TW has helped by focusing on more than your position	Helped him get his expectations in order (of himself & company); didn't have goals for himself, no incentive to do more; has goal now to get house, become lawyer (co gave him raise so he could afford school)	Can't think of any improvements	
B05	5	Board -						
B06	5	Board - wasn't sure it would work here			Leadership values match coop values, strengthen each other	Coop is one of few institutions that promotes personal values	Follow-up plan: Phase 1 - identify own principles; Phase 2 - apply at work; Phase 3 - expand outside Do planning session later in program so they have more info re. Company	Instructors complemented each other
B07	3	His job was created through reengineering	DM		Reinforced importance of delegation	Has tried to become a good person in order to be a good boss; create environment of trust, but w responsibility	Don't rely on theory, but rely on practice	
B08	5	Course was totally different than expected	Lead	TW	TW has to be vertical, not just horizontal - win-win relationship; empowers and trusts subord; avoids putting out fires, plans for next week	Wants to be friend with his kids instead of authority figure		Course was eye-opener for Directors, but now they understand insurance business

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
B09	5	Expected program to help her improve procedures; never thought it was to analyze herself	Lead	TW	In training, prepared strategic plan to restructure co, then put themselves in own job in company - this helped them create marketing unit; used to delegate unimportant work, now delegates important work; delegation initiated by both mgr & employee		Operational people need full course (only had 3 sessions); pre- and post-test evaluation needs to focus more on personal values	
B10	5	Did not think it would be practical - ethics, religious background	Lead	TW	Board used to be unwilling to share property of company with others, now willing to do that; Board & mgmt now realize employees have capability to do more; have started advertising budget	Concept of leadership is now like Christian concept - a leader is one who serves others	Use time better (a lot of repetition of concepts); Leadership & Teamwork could have been longer	Need to find local person to do program - bank in Guatamala is considering this kind of program; Have instituted monthly meetings to review concepts
B11	5	Thought would be technical training	E&V		Company was low in ethics & values, staff did not have team feeling, were competitive, was ok to step on each other; now they go after company objectives	Has helped her to control emotions & attitudes, conquer fear of people in authority; has applied concepts in husband's company	Distance makes follow-up hard; success due to reading materials & monthly meetings	Seminars are often the only means of getting board members together
B12	5	Not sure it would be practical, thought 2 years was too long; now understands timeframe	DM		Learned how to make decisions, need to take risks; implemented delegation	Learned that you have to unlearn certain things to become a better person - if you cannot serve, you cannot be of service, you have to leave	Took a long time to see practicality (almost a year) - important to involve everyone in company (operational group was too large for consultant to handle)	Two people left company, didn't think they fit any more

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
B13	5	Had great expectations	E&V		It was hard to see how values & ethics affected job before trg, but now can; first meeting was like taking a test in front of panel, now he can go to Board & discuss finances	Took concepts home to new wife; tries to be less chauvinistic; has applied in his Church also		Board participation in trg is key - has created 2-way communication
C01	6		E&V	TW	Was able to implement software changes that had generated conflict, long hours, inefficiency; now team is able to implement much better	Became more tolerant & understanding of husband & children; family sits down and solves problems as group	Both instructors made program more effective (3 out of 5 sessions); examples based on work help make program better	
C02	6	Expected normal training, but not personal training	E&V	ReE	Studying to become lawyer, sees the good side of the profession; wants to change the perception of the profession	Didn't try to change family overnight, but gradually introduced concepts	Wants follow-up program to continue efforts	Cross-training - has materials, could transmit what they have learned
C03	1				There is more structure, organization, planning; GM provides link for company	Program has complemented bus admin classes she is taking		
C04	6	Expected to improve work & personally	E&V	ReE	!	Ethics helped with sharing with husband who uses concepts to improve projects in remote poor areas	Would not change modules, but needs feedback to maintain behavior, needs regular follow-up; could make sessions longer	Board participation made the program better
C05	4	Received overview from colleagues	ReE	E&V	Program helped change problems with service (too slow, customer not top priority)	Was able to apply Vertical Life (ReE) to family life, established own platform, uses rules they established	Need to have both instructors present; would like to see program continue	
C06	3	Program is very good, likes instructor's style	TW		Has only been with company 7 months	Has applied it in personal life, but is more helpful in professional life	Liked last module the best - had participation, dramatizations	

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
C07	2	To work as a team, to value your colleagues			Has seen everyone more willingly service, get others to help	Program shares many values she has at church		
C08	4	Prepped by colleagues	DM	TW	Decision implies risk; she used to make good decisions, but never considered risks; TW helped her realize that most jobs concentrate on self, not on the impact on others	Used DM to help her get support of her family by identifying pros and cons; they used TW to get all of the family to help a brother overseas who had a problem	Everything was great	
C09	6	Theoretical, not change of mind or thinking	ReE	Lead	Learned how to change self in order to change other things; aligned self goals and company goals	Brought stability to his own life, brought out his own personal values	Needs more time with each module; company should be more demanding on attendance, especially with Board	
C10	6	Thought idea was interesting	Lead	TW	Has tried to put concept of leadership into practice by looking at need of other people	Used to be closed person, has learned to open up; has helped with family and to make him a better person	Follow-up is critical, needs to be more; turnover affects knowledge base, needs to be some means of handling this	Program is so interactive that reading material alone isn't enough
C11	2	University covered many of these programs; program is more practical, university was theoretical			Courses helped on the job; hasn't put much into practice yet		Greater supervision to see that goals of program were met; needs to be course for Gmin motivation	
C12	6	Expected what course delivered	E&V	ReE	Greater respect for other people, assumption of responsibility; found ways to look for alternatives	Realized how many problems he was taking from work to his family; became more sensitive to what people around him felt	Lot of materials provided, not all used, might be pared down; 15 min comparison of good & bad practices would be good addition	Courses were held in offsite which required considerable travel time for participants

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
D01		Started working after program had already started	DM	ReE	Logical decision making process has been adopted, now use distributed decision making; now realize importance of individual change to get company change	Home communication process has improved, he has learned to listen	Lacks follow-up - trying to do on their own; set up Followup Committee, starting quarterly meetings	
D02	6	Received overview from colleagues	E&V	Lead	Relationship with customers has improved dramatically; has improved image of company	Has tried to become a leader in personal life; has more time for family, enjoy themselves more	Nothing comes to mind	Impact of Board on sales has improved since course
D03	4	Was told what was going on	DM		She has been able to take on more responsibilities; company is more willing to share work; company encourages her to pursue education	She has been able to organize her time and priorities; she is closer to her family, talks more; has helped her in her studies	Needs follow-up; program shouldn't be stopped	The instructor and his wife were inspirational
D04	5	Program explained to her	E&V	ReE	Made her more professional in her job, helped her get along better with coworkers; sees everything with a positive attitude; she used to see claims as a loss for the company, but now sees this as a service for the company - has made her clients happier	She was dismissed from her previous job, but course helped her to see that it was her duty to help herself	The whole course should be repeated	
D05	6	Just another training program	DM	Lead	Simplified decision making process; office environment used to be very tense, hall gossiping - with new program, several people left, new ones came in, and hall gossiping stopped	Learned how to take care of family first, then focus on job - used to put in long hours, now he prioritizes, takes more time with wife	A bibliography of additional resources might allow groups to continue learning on their own	

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
D06	4	Coworkers described program to her as one to impose solutions, help personality	ReE	DM	Program has helped her see her colleagues better, help them when they have a bad day; makes better informed decisions, weighs consequences, thinks things out	Program has helped her with her in-laws	Need more time between sessions to apply concepts	In previous two companies she worked in, the environment was tense, but here people help each other
D07	6	No expectations	ReE	TW	Program helped increase his self-confidence; eliminated islands of workers, made them united; Coop members asked if all staff had changed because service had improved so much	Has improved relationship with family	He wouldn't change anything, it matched his capacity	
D08	5				Customer service time cut from 30 days to 15 days	Learned how to prioritise time, spend more time with son	Follow-up needs refresher, to continue to learn more; need a session on learning each other's jobs	Use of an outside consultant lent objectivity
D09	6	No expectations	DM	ReE	Over-worked conditions are reduced from better prioritization; employees pursue team objectives; positive attitude means problems are not passed on to clients; employees now work as team, using the same procedure		Liked the last session in which they had dramas of mixed staff - this should be used in more sessions	Needs measurement of each person's progress
D10	5		FW	DM	Teamwork helped with implementing new software	Was able to analyze himself, see what things he had to change	Wouldn't change anything; need to undertake on own initiative	GM should push for more implementation
D11	4				Sees more cooperation, responsibility, order, willingness to work as a team	Teaches how to ask for things in the right way	Wants more practical cases on the job - theory was excellent	

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
D12	5	Thought would help external work - but helped with internal work also	DM	ReE	Decision making has helped improved effectiveness with customers, no missed deadlines, complies with all customer requirements; now prioritize better. ReE made her more tolerant, understanding; values the efforts of others, rewards each other.	Other seminars only focus on the job - she can share this with her family	Program now depends on them to keep improving - practice, implement, & work every day	An exercise on how they saw one another helped increase tolerance
D13	6	Lot of discussion about program, but it was broader than he expected	DM	ReE	Has been able to use Decision Making to improve investments of company	Reengineering has helped a lot with his wife and children - used to be rigid & strict, now he is more understanding, gives them opportunity to make decisions	Company still has problems - maybe a hybrid of existing problems with concepts	
D14	6	Board	Lead		Has led to better relationship with staff and mgmt			Wants to thank everyone at AAC/MIS for sponsoring
D15	6	Board				Has improved relationships with parents, students, & teachers; has helped to make better decisions & get agreement		
D16	6	Board	ReE		Win-win theory is pivotal to success	Men tend to be chauvinistic, but he has become more sharing with his wife (she wants program to continue)	Instructor was key to program - humble, humane; he communicated at their level	
D17	6	Board				Has become leader in different fields; helps in family life		

Loc & Interview #	Mod Taken	Expectations	1st Fav Mod	2nd Fav Mod	Work Benefits	Personal Benefits	Improvements	Other
D18	6	Sponsored program in the company	Lead	TW	Used to postpone decisions, made decision too late - now thinks precisely members of company are more likely to communicate needs; claims used to have 3 month lag, but program has improved this considerably	Has helped her accept leadership responsibilities, overcome her fears about undertaking bigger jobs	Would like to see more on leadership and decision-making - also need more practice on these	Trying to extend program into other areas - price is still a barrier