

**Tuesday**  
September 27, 1994

7:30 A. M. - 9:00 A.M. Members Breakfast Meeting  
Sweet Bay

8:00 A.M. - 9:00 A.M. Spouse and Guest Breakfast  
Outside Dogwood

9:00 A.M. - 9:45 A.M. Jeff Loyd - Windshields of America -  
"Cost Savings Through Auto Class"  
Dogwood

9:45 A.M. - 10:30 A.M. Gary Brinkley - American  
Agricultural Insurance Company -  
"Measuring Quality and Expenses"

10:30 A.M. - 10:45 A.M. Break

10:45 A.M. - 11:30 A.M. Gary Sharpe - Financial Settlement  
Service  
Raleigh, North Carolina  
"Service Through Structured  
Settlements"

11:30 A.M. - 12:00  
Noon Open Discussion and Closing  
Remarks

**SCEA**  
**1994**

**FALL MEETING**

**CALLAWAY GARDENS RESORT**  
**PINE MOUNTAIN, GEORGIA**  
**SEPTEMBER 25 - SEPTEMBER 27**



# SCEA FALL WORKSHOP

## "EXPENSES": "HOW DO THEY AFFECT SERVICE?"

SUNDAY

September 25, 1994

3:30 P.M. - 5:00 P.M.

Registration -  
Convention Lobby Booth

10:30 A.M. - 11:30 A.M.

Jim Ridling, President & CEO  
Southern Guaranty Insurance  
Company -  
"Maintaining a Good Expense  
Factor, and Still Give Great  
Service"

6:00 P.M. - 7:30 P.M.

President's Reception  
Gardens Patio

11:30 A.M. - 11:45 A.M.

Questions & Answers

11:45 A.M. - 1:00 P.M.

Lunch

Monday  
September 26, 1994

7:45 A.M. - 9:00 A.M.

Officers & Directors  
Breakfast Meeting -  
Wine Cellar

1:45 P.M. - 2:30 P.M.

John Kennedy/Matt Nelson - CCC  
"Savings Through Technology"

8:00 A.M. - 9:00 A.M.

Members & Spouse Breakfast  
Outside Dogwood

2:30 P.M. - 2:45 P.M.

Break

9:00 A.M. - 9:15 A.M.

Welcome and Introductions -  
William Dibble, President  
Dogwood

2:45 P.M. - 3:45 P.M.

Larry Sims, Assistant Vice President,  
Claims, Kentucky Farm Bureau  
"Litigation Management"

9:15 A.M. - 9:30 A.M.

Vernon Murray, Vice President  
& Program Chairman -  
"Opening Remarks"

3:45 P.M. - 4:15 P.M.

Vernon Murray, Moderator  
Court Cases & Legislative Changes  
that affect your state. (Group, please  
bring your cases and/or court  
decisions)

9:30 A.M. - 10:15 A.M.

Andy Owens, Attorney  
Owens & Owens  
Memphis, Tennessee  
"Ethical Considerations  
and Cost of a Good Defense"

4:15 P.M. - 4:30 P.M.

Closing Remarks

10:15 A.M. - 10:30 A.M.

Break

6-7 PM Reception