

Books that are noteworthy

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Jarosław Wenancjusz Przybytniowski, Voluntary Insurance in the Process of Service Quality Improvement. Rys Publishing House: Poznan, Poland, ISBN: 978-83-67287-74-6

This is an important book. While its immediate focus is on Poland and the insurance industry, it provides a template that can be extended to many countries and to any industry with a significant service component. It is carefully written and densely referenced by an author who has contributed much to the field, and it bravely takes on the complex subtleties of the topic.

Unlike many monographs that fail to go beyond abstract technical issues, this provides a template that insurers could use to improve their quality of service. While this appears to be the first study devoted to the improvement of insurer service quality in Poland, the basic themes are widely applicable. The monograph also raises questions that invite further valuable research.

The topic is a consequential one, for it sets out a spectrum whose opposite poles could be described as win-win (excellent service quality) or lose-lose (poor service quality). The ultimate aim of the monograph is to provide a set of straightforward operational criteria that would enable insurance providers to improve their quality of service. The importance of attending to these issues is underlined by the somewhat surprising net dissatisfaction of customers with their service (in particular, with the speed and certainty with which claims are processed).

The basic thesis is ‘the increase in competitiveness of the market of voluntary economic insurance in the process of improving service quality is dependent on the quality of the service provision.’

At the win-win end for the insurer, high quality service leads to customer retention and enhances a positive reputation, which bolsters its competitive position and generates higher profits. “Improving the quality of services is increasingly becoming the basic factor of a competitive advantage in the insurance market.”

For the customer, better service provides greater peace of mind, but also policies more efficiently tailored to the needs of the insured.

There are two basic issues to be confronted. The former is the measurement of quality of customer service. The latter, which can be addressed only after the former is resolved, is an exploration of the nature of the relationship between better service for the customer and better results for the insurance provider. This monograph is focused primarily on the former issue. That itself raises a number of complex issues.

Przybytniowski illustrates the complexity with two opposing claims: (i) ‘On the other hand, bearing in mind the concept of service quality, it can be stated, based on the literature, that it is a unique and abstract category which is

difficult to define and measure...’; and (ii) ‘... it is a myth to say that the quality of voluntary insurance services cannot be measured.’

This conflict is central for the claim that quality of service is critical to customer retention and consequently, to profitability. Yet ‘In management theory, it has been accepted that there is no direct possibility of measuring quality, especially the quality of the service, as there is no objective unit of its measurement...’

It may be that quality of service is characterized by a cluster of properties, from subjective (treating customers with dignity and respect) to objective (efficiently settling claims).

Yet it is plausible that there is no single formal definition of ‘quality of service’. More generally, Hilary Putnam (‘The Analytic and the Synthetic,’ *Minnesota Studies in the Philosophy of Science*, vol. 3 (1962) p. 358f.) has argued compellingly that even simple words like ‘cat’ do not have an adequate formal definition. (We call something a cat if it sufficiently resembles other cats in critical properties, but those properties may change as we learn more about cats.) It may be that there is no single set of properties that necessarily apply to all and only high qualities of service.

Instead, there may be a number of similar measures of quality of service, measures that may change as new products or new modes of interaction are developed. The author chooses one of these, SERVQUAL, that appears especially well-conceived.

This measure meshes with ‘many customer complaints about insurance service provision concerning: lack of notifications related to the insurance policy continuation, delays in insurance claim payouts, misunderstanding of insurance terms, lack of empathy from the insurance company’s employees...’.

The author’s template enables the analysis of the individual components of quality of service, enabling companies to intelligently prioritize investments. For the insurance industry in Poland, the payment of claims appears the most significant components of quality of service.

“This brings about that the claims settlement procedure is the most critical moment associated with the process of providing the property insurance service. It is in the course of this that customers actually assess the value of the service offered, i.e., they compare what they perceived to what they received.’ ‘When analyzing general trends or directions of changes, it was observed that the greatest opportunity for the process of improving the quality of the economic insurance service is no longer the insurance company’s offer itself and the associated insurance premium, but the course of the process of providing the service after the occurrence of a fortuitous event covered by the insurance contract.’

(This accounts for the survey focusing on those customers who experienced payable events and settled claims with the insurance provider – confining one to a much smaller sample, but eliminating those who may have had minimal

contact with their insurance company (and be unfamiliar with its customer service).

This could provide a means for quantitative measure, comparing the proportion of insured who cancel insurance or switch insurers after some settlement with the proportion doing this before any settlement. A larger proportion of the former would suggest a greater importance to the role of quality of customer service.

In addition to considerations of customer service quality, the monograph implicitly points out steps that insurance companies could take to enhance profitability. ‘...the longer customers remain with a particular insurance company the less likely they are to resign from the services of the insurer, even if they consider the credibility of the insurance company undermined...’

Review excerpt: Kenneth S. Friedman, Regis University, Denver, Colorado, U.S. The full text of the review is available from Wydawnictwo "Rys" Poznań (Poland) and from the author of the book.

Superhabits: The Universal System for a Successful Life, By Andrew Abela, Sophia Institute Press, Hardcover, 288 pp, 2024.

“As human beings we should cultivate good habits, for they are as hard to break as the bad ones” – my father used to repeatedly say. If a good habit of being is much more important than that of having, then one of the most effective ways to cultivate good habits is to focus NOT on what you want to get - or ‘achieve’ - but on who you wish to be – or ‘become’ in our short journey of life. Our spiritual mindset, environment, might be likened to the invisible hand, which shapes us internally and manifests itself externally, as our human behavior first, and foremost in a form of habit. Thus, if we live, learn and love to become good citizens, then become better at it and grow to become the best version of ourselves through virtuous habits – we are on our way to “superhabits” which Abela speaks about. Aristotle pithily remarked: “we are what we repeatedly do; therefore, excellence is not an act, but a habit”.

We live in a world of superabundance of consumer and material goods, we are overloaded with information, redundant and often useless information. We strive and thirst for deeper understanding and wisdom while we drown in data, sound bites and infosystems that keep us distracted, disconcerted and discombobulated. Andrew Abela’s Superhabits is indeed a very timely, needed and indeed super important book. Not only for its novel approach to age-old search for virtues, but also for its current relevance with a bonus, you can for example download an App on your i-phone (just search in your Apple Store for: Grow Virtue) and start to practice what Abela teaches. He even gives you a short self-assessment test to help you on your journey. You can grow in virtues in a simple yet powerful way, you can expect to excel beyond your expectations. An app takes an inventory in the form of questions and gives you solid steps and suggestions to build on your selected habit-forming formulas. Of course, you may also join some other apps for a fee to grow in superhabits.

Andrew joined the CUA in mid-2000’s to teach marketing courses. He then was a founding Dean, with a stint as a University Provost and then again a Dean of the Busch School of Business, he helped cofound. He is an Ordinary Professor of Marketing at The Catholic University of America, The CUA, in Washington, D.C. Also, as of recently, a faculty affiliate at the Harvard University Human Flourishing Program and a Contributor at Forbes.com. His research on the integrity of the marketing process, including marketing ethics, Catholic Social Doctrine, and internal communication, has been published in several academic journals, including the Journal of Marketing, the Journal of the Academy of Marketing Science, the Journal of Business Ethics, and the Journal of Markets & Morality, and in two books. He is the winner of the 2009 Novak Award, given by the Acton Institute for “significant contributions to the study of the relationship between religion and economic liberty.” His other books include A Catechism for Business from Catholic University Press and Advanced Presentations by Design. The book is a practical source for adopting presentations to various audiences. It shows how to turn data into a story and how design compelling visual layouts. Another book (with Paul Radich) is titled: Encyclopedia of Slide Layouts, Inspiration for Visual Communication.

Superhabits is his most recent book, and perhaps one of the more practical you can find and start immediately use for it is addressing the nexus of human ethos and business praxis.

There are numerous books similarly helpful and practical, such as Atomic Habits, Tiny Changes, Remarkable Results by James Clear and by Stephen R. Covey, timeless classic: 7 Habits of Highly Effective People. While Covey expressly confessed that his “7 Habits” were meant to be eclectically practical rather than original or innovative, Covey’s Habits still remain very powerful compendium of useful stories, gems of wisdom in approaching personal and professional life in our complex, disruptive and furiously fast-paced world. Granted: Covey’s book became almost an instant classic when it was first published some three decades ago. Covey’s The 8th Habit: From Effectiveness to Greatness is also valuable and highly practical book. The book clarifies Covey’s earlier declaration that “interdependence is a higher value than independence”.

Abela’s is perhaps destined to become also a classic for he has written more than another self-help book. Some see it and say that it is a foundational book. The basis of which can help you build and attain essential, excellent, effective virtues. Does virtue and habit connote equal meaning? Not only Augustin but also Aristotle and Aquinas might agree that “virtue gives perfection to the soul”. It is both a habit and a principle of rational operation. Virtue incorporates practical reasoning about how to habitually act. Perhaps this is why Abela applies and extends this concept to the term: “superhabits”. It comprises daily practices, habits of excellence, that are accessible to us all. He builds on well-known to us all, yet not too widely utilized theological virtues (faith, hope and love) and four cardinal virtues (prudence, justice, fortitude and temperance) to a human being. A system that is most needed to remain relevant nowadays - more

than ever before. The author highlights how super habits can and do make our life easier. It is because once something becomes a habit, it takes less effort, as if takes life of its own. He tells us why super habits lead to lasting joy rather than just temporary gratification. The effects of super habits spill over on physical, mental, and emotional health. And, in a culture that prioritizes short-term fixes over long-term solutions, Abela's Superhabits offers an excellent, helpful strategy to produce desirable, enduring, positive results. Arthur Brooks, Harvard professor, who for many years served as a President of the super conservative think tank, AEI in DC, dorses the book with the following: "At the intersection of many more complicated self-discipline, self-improvement, and happiness fads that have been tried over time and now deluge us on a daily basis sits Andrew Abela's Superhabits. It cuts through all of the noise with the simplicity of a centuries-old approach to human flourishing and how to live a better life." Tim Busch, a California conservative Catholic attorney and businessman and philanthropist (he donated over \$30 million for the Business School of the CUA that bears his name, has this to say: "The world is full of advice on how to do more, and too short of advice on how to do better. Andrew Abela's Superhabits is a clear roadmap to the latter. It provides concrete tools for linking what we do to why we work—and in the process makes us better leaders, professionals, and—well—people".

Here, below is a sample of a few more endorsements, placed inside his book.

David DeWolf Dr. Abela has done readers an immeasurable good—not merely by providing a captivating and enjoyable read on a well-ordered life, complete with practical blueprints for the development of good habits and virtues—but by rooting this framework in that which is sustainable. When it comes to our pursuit of the good life, many humans have tried (and failed) to formularize that which was optimally codified millennia ago. The superhabits embedded in virtue are unique, indeed, yet as this book so powerfully demonstrates, discoverable for those who try.

David Bahnsen Superhabits brings the ancient wisdom of the greatest thinkers into an accessible and practical framework for living the good life today. Andrew writes with a crisp and compelling style, and illustrates each of the superhabits with powerful, relevant, and engaging stories. This book will motivate you to examine your life with fresh insights and show you how to grow into your full potential.

Denis McFarlane Abela combines scientific research, common sense, and page-turning short stories to establish beyond reasonable doubt what we all know deep down to be true: that a happy medium exists between the "greed is good" philosophy of Gordon Gekko and the prosperity gospel of televangelists. Superhabits proves that the time-tested recipe for prosperity and inner peace is much simpler and more accessible than you thought.

Jason De Sena Trennert At Rooted Pursuits, we believe excellence in life and leadership exists at the intersection of ethics and effectiveness. For this reason, self-mastery is the foundation of our leadership training. Using a MECE (mutually exclusive and collectively exhaustive) approach to virtue, Superhabits provides a superior and eminently practical

modern blueprint for developing self-mastery and attaining personal and vocational excellence.

2084: Artificial Intelligence and the Future of Humanity, by John Lennox. Reviewed by Kristijan Jakominich.

John Lennox's 2084 is a book that discusses the rise of AI and modern technology in general, where they seem to be leading us, and how the answers they give to the human condition respond and conflict with the perennial truths of the Christian tradition. Lennox explores these by reviewing the history of human technology up to the modern era, and draws on industry pioneers and experts to discuss where this technology may be leading us.

The modern technological approach to the great questions of human existence tend to fall short of what is right and true, and John Lennox seeks to show how the Gospel responds to the trends of transhumanism and the triumph of technology over natural law and reality.

The book's strengths lie in Lennox's own genius and his ability to analyze and present the many complicated realities surrounding AI and technology, and show them in the light of the Christian vision. These aren't mere analyses of the technologies as they are in themselves, the nuts and bolts, so to speak. Rather, it is in his analysis of the worldviews that spawn these technologies where Lennox shines. He gives a critical look at these, showing how they ultimately lie in the human desire to become god and achieve domination over reality. This is contrasted with Christianity, and the reality that God is sovereign over all Creation, and chose to become man so that man might share in the divinity of God.

There is much debate over the accessibility of this book, as it makes many references to other works and is quite dense in itself. It especially makes reference and criticism to the works of Yuval Harari and Dan Brown. These have drawn some controversy as to whether Lennox fairly presented either author's work. Ultimately, John Lennox's 2084 provides for the reader a way to see the existential questions of technology in a Christian light, given by a brilliant scholar, with clear, Scriptural answers in response. Sampe of numerous endorsements from the Amazon website include the following highlights:

"Will technology change what it means to be human? You don't have to be a computer scientist to have discerning conversations about artificial intelligence and technology. We all wonder where we're headed. Even now, technological innovations and machine learning have a daily impact on our lives, and many of us see good reasons to dread the future. Are we doomed to the surveillance society imagined in George Orwell's 1984?"

Mathematician and philosopher John Lennox believes that there are credible responses to the daunting questions that AI poses, and he shows that Christianity has some very serious, sensible, evidence-based things to say about the nature of our quest for superintelligence.

The newly updated and expanded edition of 2084 introduces you to a kaleidoscope of ideas:

- Key recent developments in technological enhancement, bioengineering, and, in particular, artificial intelligence.
- Consideration of the nature of AI systems with insights from neuroscience.
- The way AI is changing how we communicate, implications for medicine, manufacturing and the military, its use in advertising and automobiles, and education and the future of work.
- How data is used today for surveillance, thought control.
- The rise of virtual reality and the metaverse.
- The transhumanist agenda and longtermism.
- The agreements and disagreements that scientists and experts have about the future of AI.
- The urgent need for regulation and control in light of the development of large language transformers like CHATGPT.
- Key insights from Scripture about the nature of human beings, the soul, our moral sense, our future, and what separates us from machines.

In straight-forward, accessible language, you will get a better understanding of the current capacity of AI, its potential benefits and dangers, the facts and the fiction, as well as possible future implications. Since the questions posed by AI, daunting as they might be, affect most of us, they demand answers. 2084 and the AI Revolution, Updated and Expanded Edition has been written to challenge and ignite the curiosity of all readers. Whatever your worldview, Lennox provides clear information and credible answers that will bring you real hope for the future of humanity. “

Tripp Parker, computer science engineer and philosophy buff presented a useful review and has this to say about the 2084: “In (t)his book, Lennox offers an overview of AI to establish a framework for discussion, then ventures into the promises and dangers of the technology..... The best parts of this book aren’t Lennox discussing the technology specifically, but rather engaging with the hopes many pin on AI regarding “transhumanism.” In total, Lennox’s book is a welcome addition as he brings a credible voice from a distinctly Christian worldview to the conversation. Lennox does a good job at both setting up the conversation (What is AI? What is the difference between Artificial Intelligence and Artificial General Intelligence?) and describing the dangers that technology itself possesses. The latter might come as a welcome addition to the conversation for practitioners, some of whom often feel as if the conversation veers too

often into the fanciful, Skynet style discussions on AI. Not so with Lennox. He touches on the main, well defined ethical questions such as the effect on work (job displacement), privacy (data collection), and weaponry. But even when he ventures into the unknown worries that might come as a result of advanced augmented general intelligence, AGI, he frames it (in my opinion) correctly and in an intelligent and thoughtful way. Lennox agrees with Stephen Hawking that “The real risk with AI isn’t malice, but competence. A super-intelligent AI will be extremely good at accomplishing its goals, and if those goals aren’t aligned with ours we’re in trouble.” (p.49, quoting Hawking, ‘Brief Answers to the Big Questions’). For those on the outside of the profession, this is (in my experience) the exact thing that concerns practitioners. As UC Berkeley Professor Stuart Russell said, “The primary concern is not spooky emergent consciousness but simply the ability to make high-quality decisions.” An AI does not have to be conscious to cause trouble. A nuclear bomb can kill you. It doesn’t need to hate you or have an inner life of its own. Lennox’ framing helps not only correctly identify the dangers, but also where to look for them. Human hubris and a rush to create first can often supersede legitimate concerns and cause them to be brushed aside. If developing a “safe” AGI comes only a few years after an “unsafe” AGI, that’s still a big problem. While he does also touch on the obvious dangers that arise from advanced AI (e.g., state level spying on citizenry), the dangers of a complex system making decisions that or may not line up with our own values (the value alignment problem) gets far too little attention in popular books on the subject. I was glad to see Lennox introduce this concept to readers who may not have thought of the topic in this way. Our current scientific understanding is built upon a theistic view of the world; thus, rejecting this perspective is sawing off the branch upon which we sit. Seeking to fulfil such aims will likely reduce, not improve, our understanding of ourselves and the world (so much for omniscience). But further, if the Christian is correct, attempts to conquer death are not only misguided but ultimately futile. Why are we trying to create a homo deus when we already have the God-man? Is this not an inversion of the Christian story, a cruel and ultimately facile parody of it? Often the biggest lies we encounter aren’t total falsehoods, but perversions of a deep truth. Lennox forcefully argues that this inversion is one such lie.”