

2012 CPCU Society Annual Meeting and Seminars

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Registration is in full swing for the 2012 CPCU Society Annual Meeting and Seminars, set for September 8–11 at the Marriott Wardman Park, Washington, D.C. Don't miss out on our industry's premier professional development event, with opportunities to earn up to sixteen continuing education (CE) credits for attending relevant, practical education programs covering thought-provoking industry trends and much more.

This year's event, with the theme *Reflections of Progress*, has an impressive line-up of session speakers who will cover topics ranging from insurance regulation, cyber risk, and social media in claims adjusting to why smart people sometimes make not-so-smart decisions. Additionally, general session keynote speaker **General Stanley McChrystal**, former commander of United States and international forces in Afghanistan, will deliver a message of perseverance, leadership, and success.

Attendees can take advantage of thirty relevant and practical education sessions that will provide stimulating, thought-provoking discussions of industry trends and news. Plus, what is learned in the sessions can be applied immediately to your day-to-day responsibilities upon your return to the office—allowing you to develop your subject-matter expertise and helping your organization stay competitive.

With 840 official networking minutes, the 2012 CPCU Society Annual Meeting and Seminars will offer



attendees countless opportunities to welcome new designees and to connect with industry leaders and peers. Enjoy networking at the various special events planned, including:

- Conferment Congratulatory Reception hosted by the CPCU Society and The Institutes
- New designee open houses
- Interest group events
- Final night reception
- Smithsonian walking tours

Check out the CPCU Society Annual Meeting and Seminars highlights throughout this issue of *CPCU News*, including articles on the keynote speakers, new designee events, and some of the unique sessions planned. If you haven't already, please visit www.CPCUSociety.org to register today.

Hope to see you in Washington, D.C.! ■



Dear CPCU Colleagues:

The excitement is building as we are but a few short months away from the 2012 CPCU Society Annual Meeting and Seminars in Washington, D.C. I sincerely encourage you to register for this premier event if you have not yet done so.

As you will notice throughout this issue of *CPCU News*, we've highlighted just some of the exceptional sessions, speakers, and events that are part of this year's program. These include our keynote speaker **General Stanley McChrystal**, as well as innovative sessions on how to increase sales and the psychology behind decisions that seem counterintuitive. With thirty educational sessions and ample opportunities to network with some of our industry's brightest, it is clear why the CPCU Society Annual Meeting and Seminars is the premier professional development event for our industry. You will leave this event with a renewed sense of inspiration, practical skills, innovative ideas, and an expanded network of opportunities.

This year's theme for the Annual Meeting and Seminars is *Reflections of Progress*, and as I write my last letter to you as chairman and president of the CPCU Society, it seems even more fitting. It has been an exciting and historical year for us, during which we formally affiliated with The Institutes and welcomed the newly formed India CPCU Chapter, among other highlights. And while it is important to reflect on the progress we have made, it is crucial to continue to look forward to the future to ensure that the CPCU Society remains the premier professional association for professionals in the risk management and insurance fields. I am confident that our leadership council, CPCU Society staff, and all of the volunteer leaders who give so much of their time are up to the task of finding new ways to help you be successful.

In addition to the excitement building for the Annual Meeting and Seminars, I am looking forward to my July 29-August 3 trip to India to personally meet with and welcome the members of our newest chapter. The CPCU Leadership Council unanimously approved the formation of an India

CPCU Chapter at the Leadership Council meeting on April 25 in Miami, making it the fifth international chapter, joining Bermuda, Europe, Japan, and South Korea. Look for a recap of my trip and discussions with our India chapter members in the next issue of the *CPCU News*.

I also want to take this opportunity to thank those of you who attended the 2012 CPCU Society Leadership Summit and participated in the after-event survey. We appreciate your feedback and look forward to using it to continue to ensure this event meets your leadership and chapter development needs. Overall, the 2012 Leadership Summit was viewed as a superior meeting by attendees who had attended past Summit meetings. Your suggestions of reinstating interest group leader training, adding basic training sessions for new chapter leaders, and containing the costs of the location were insightful, and we are considering all of the ways we can enhance the 2013 CPCU Society Leadership Summit to meet your development needs while keeping expenses down. As details of the 2013 event are available, we will be sure to provide them to you.

Recently, while in Dallas, I had an opportunity to address the national convention of the International Association of Insurance Professionals (IAIP), formerly the National Association of Insurance Women. IAIP is a wonderful organization, which similar to the CPCU Society, is committed to the development of its members. There are a number of ways our respective members can build upon the close relationship that exists between our associations and I encourage you to do so.

So as you can see, it is an extremely exciting time to be part of the CPCU Society. I sincerely thank you for the opportunity to serve this wonderful association, and I look forward to seeing you at the 2012 Annual Meeting and Seminars.

Best regards,

Steve McElhiney, CPCU, MBA, ARe, AIAF
2011–2012 CPCU Society President and Chairman

CPCU news (ISSN 0007-8883) • Vol. 60, No. 3 • is published five times a year in February/March, May/June, July/August, October/November, and December/January for \$4.50 per year for members and \$9 per year for subscribers by the CPCU Society, 720 Providence Road, Malvern, PA 19355. Periodicals postage paid at Malvern, Pa., and additional mailing offices.

POSTMASTER: Send address changes to CPCU Society, 720 Providence Road, Malvern, PA 19355.

This publication is designed to provide an interesting and direct line of communication with CPCU Society membership. Editorial office: Kahler Hall, 720 Providence Road, Malvern, PA 19355; (800) 932-CPCU (2728). Website: www.cpcusociety.org. Printed in U.S.A. ©2012 CPCU Society

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Session Highlights

Filling Your Sales Pipeline to Overflowing

This breakout opportunity is for any sales professional who has had trouble getting prospects to call back, has been challenged to clearly differentiate from competitors, or has spent time on opportunities that never close. If you or your team has experienced these challenges, you won't want to miss sales guru **Colleen Francis** of Engage Selling Solutions sharing her top strategies for breaking through to prospects and for dramatically filling your pipeline to overflowing with the right type of opportunities. Through her proven techniques, Francis will show you how to reach prospects in today's world of voicemail and gatekeepers—and then how to get them to engage with you. She'll even reveal the social media strategy she used to add six figures to her own business over the past year.

Why Smart People Do Stupid Things

Most people know at least one smart, experienced, and successful person who has inexplicably taken a foolish action. Why does this occur? Often, it is because otherwise intelligent people have succumbed to basic human tendencies. Even when we know of certain pitfalls in human nature, we

sometimes don't recognize how they apply to us. This seminar, presented by **Constance R. Dierickx, Ph.D.**, will explore the phenomenon of smart people doing foolish things. We will explore the little known truths about groupthink, the dangers of overconfidence, and why people avoid discomfort almost at any cost. Learn what to do when the temptation to act outside of your own best interests threatens to override common sense.

New Designee Open House

Congratulations, new designees! In recognition of your achievement, we invite you to visit the New Designee Open House, scheduled at various times throughout the program. Hosted by the New Designee Task Force (members from the Classes of 2011 and 2010), the Open House is a great way to build your CPCU network and learn more about the fantastic opportunities membership provides. Whether you want to learn about networking and social events, community service and outreach, or volunteer leadership, you won't want to miss this event! Oh, and did we mention the free food and raffle? Sponsored by State Farm. ■

General Session Highlight: Keynote Speaker General Stanley McChrystal



McChrystal

A one-of-a-kind commander with remarkable record of achievement, **General Stanley McChrystal** is widely praised for creating a revolution in warfare that fused intelligence and operations. A four-star general, he is the former commander of U.S. and international forces in Afghanistan and the former leader of Joint Special Operations Command (JSOC), which oversees the military's most sensitive forces. McChrystal's leadership of JSOC is credited with the December 2003 capture of Saddam Hussein and the June 2006 killing of Abu Musab al-Zarqawi, the leader of al-Qaeda in Iraq. McChrystal, a former Green Beret, is known for his candor, innovative leadership, and going the distance. Called "one of America's greatest warriors" by Secretary of Defense Robert Gates, few people can speak about leadership, teamwork, and international affairs with as much insight as McChrystal.

The son and grandson of Army officers, McChrystal graduated from West Point in 1976 and began training at the Special Forces School at Fort Bragg, N.C., two years later. He was commissioned as an infantry officer, and spent much of his career commanding special operations and airborne infantry units. During the Persian Gulf War, McChrystal served in a Joint Special Operations Task Force and later commanded the

75th Ranger Regiment. He completed year-long fellowships at Harvard's John F. Kennedy School of Government in 1997 and at the Council on Foreign Relations in 2000.

In 2002, he was appointed chief of staff of military operations in Afghanistan. Two years later, McChrystal was selected to deliver nationally televised Pentagon briefings about military operations in Iraq. From 2003 to 2008, McChrystal commanded JSOC and was responsible for leading the nation's deployed military counter-terrorism efforts around the globe. In June 2009, he assumed command of all international forces in Afghanistan. President Obama's order for an additional 30,000 troops to go to Afghanistan was based on McChrystal's assessment of the war there. McChrystal retired from the military in August 2010. He now serves on the board of directors for JetBlue Airways and the Yellow Ribbon Fund.

A dynamic, powerful speaker, McChrystal impresses audiences with leadership lessons from the field. He stresses a uniquely inclusive leadership model focused on building teams capable of relentless pursuit of results. When aging systems fall short, McChrystal believes true leaders must look for ways to innovate and change. Citing stories from his extraordinary career, McChrystal reveals a four-star management strategy, stressing openness, teamwork, and forward-thinking. *The 2012 Annual Meeting keynote is sponsored by USAA.* ■

2013 Annual Meeting and Seminars October 26–29 New Orleans

Join us in New Orleans October 26–29, for the must attend industry event of 2013—the revamped CPCU Society Annual Meeting and Seminars. Shifting focus to the big picture of where our industry is headed from a strategic point of view, this event will provide the industry with a forum for gaining technical expertise to further professional development. Attendees can look forward to technical educational and general sessions focused on big picture industry trends and issues. You’ll leave with an understanding of where the industry is headed from a strategic point of view, how to align your organization with customer preferences, and how changing consumer preferences will impact the industry. Industry leaders will engage you to think about how we can evolve to meet the changing needs of the marketplace. ■



Pat Garin, courtesy of the New Orleans Convention and Visitors Bureau.

MEMBER BENEFITS

What You Get as a Paid Member of the CPCU Society

As a member of the CPCU Society, the risk management and insurance industry’s premier association, you gain countless opportunities to advance your career through networking and leadership experience, as well as access to more than \$2,000 worth of technical education.

As a CPCU Society member, you’ll have access to:

More than \$2,000 worth of technical education resources, including:

- Fourteen free, selected interest-group webinars each year
- Additional free webinars on a quarterly basis (coming later in 2012)
- More than 100 on-demand technical insurance and risk management webinars
- Free subscriptions to CPCU Society publications covering emerging trends and issues
- Industry experts and speakers via the CPCU Society Annual Meeting and Seminars, chapter meetings, and interest-group events

Unlimited professional development through engagement with the Society, its chapters, and its interest groups, including:

- Opportunities to develop and demonstrate leadership and management skills within the CPCU Society, chapters, and interest groups

- Professional networking opportunities within the Society and at the chapter level
- Access to a specialized jobs database
- The ability to contribute to the industry and your local community via mentoring, community outreach, and service programs

Exclusive benefits from The Institutes, including:

- Unlimited free access to The Institutes’ ten online CPCU courses covering more than 1,000 topics, as references and up-to-date knowledge refreshers (available in August)
- A 25% discount on Institutes study materials
- A 35% discount on unlimited online CE from CEU.com
- Access to select Institutes content on a quarterly basis (available in August)
- Access to The Institutes Community

The CPCU Society is here to help you achieve your career goals, so be sure to take advantage of every opportunity your membership affords you—log in to the website and click on “Members” at the top of the page, then click on “Member Benefits.” ■

Meet the New Executive Director, Kevin H. Brown, Esq., CAE



Brown

In April, the CPCU Society welcomed **Kevin H. Brown, Esq., CAE**, as our new senior vice president and executive director. While some of you had an opportunity to meet him at the Leadership Summit, we sat down with Brown to discuss what drew him to the CPCU Society, his background in insurance, the challenges he faces, and the future he envisions for the CPCU Society.

Q. Welcome! What drew you to this position with the CPCU Society?

Brown: Thank you. I am happy to be a part of the CPCU Society. Well, I have nineteen years of experience serving the insurance industry in various roles at CIGNA, and I saw this as a wonderful opportunity for me to get back to my property-casualty roots. However, during the interview process, I realized that this was much more than a typical trade association position. It's an incredible opportunity to work with the CPCU Society and The Institutes to strategically provide members with even more membership value by leveraging our combined technical insurance knowledge and resources.

Q. As you mentioned, you have nineteen years of experience in the industry. What roles have you served in?

Brown: Initially, right out of college, I served as a claims adjuster for CIGNA, when CIGNA had a property-casualty division. Shortly after, I was promoted to field representative for property claims in an urban area of New Jersey. Eventually I was transferred to Connecticut, where I served as a liability adjuster. At the time, I enrolled in Quinnipiac University's law school and attended night classes. Then I was promoted to supervisor of product liability and medical malpractice claims. After I earned my law degree, I passed the Maryland bar exam and transferred to the Baltimore field litigation office as a litigation attorney. I initially handled "fender bender" cases. As I gained trial experience, I handled more sophisticated cases in the areas of products liability, securities, construction defect, and ERISA. I was then promoted to senior director of field litigation and was the liaison between the Claims and Litigation Departments. Once CIGNA's property-casualty business was acquired by ACE, I headed back to Maryland and joined an Annapolis law firm, bringing 600 cases and several attorneys from the field litigation office. While in private practice, I decided to take an opportunity with the Food Products Association as SVP and general counsel and later as COO with the National Apartment Association.

Q. As the new executive director, what are you most looking forward to in your role?

Brown: I'm looking forward to reconnecting with property-casualty insurance professionals. More specifically, I'm interested in listening to CPCUs to fully understand their needs and learn how the CPCU Society can provide greater value to members and engage them to be more successful in their professions. Another aspect of my new role that I am looking forward to is working with the CPCU Society's passionate volunteer leadership.

Q. What challenges do you face in this new role?

Brown: The challenge for all of us is to demonstrate the value of CPCU Society membership and its importance during these difficult economic times when professionals and organizations are reducing their budgets and spending. We know that the return on membership dues to a professional society member must be tangible, and this is even more critical in times of financial hardship.

Q. What do you hope to accomplish by the end of 2012?

Brown: My goal for 2012 is to fully understand member needs and what the CPCU Society can provide to help members enhance their professional development and achieve their career goals.

Q. How do you envision the future of the CPCU Society?

Brown: The future of the CPCU Society is to be the premier association for risk management and insurance professionals. We will be the leading resource for technical insurance knowledge by leveraging, among other resources, our subject-matter experts within our respective interest groups. The future of the CPCU Society lies in demonstrating that membership is critical to a CPCU's success in the property-casualty insurance industry.

Q. As the Society is an organization dedicated to professional development, CPCUs value education. Can you tell us about the CAE designation that you have?

Brown: Sure. The CAE designation is the Certified Association Executive designation, conferred by the ASAE Center for Leadership. I believe earning the CAE designation is the best way for an association executive to gain an overall understanding of the primary goals of all associations—to provide member value and be outwardly focused on understanding member needs so that you can provide the products and services to enable members to be successful.

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Can You Go Broke Being Too Ethical? Is Situational Lying a Part of Life?

Recently, as president of an independent insurance agency, I have found myself trying to answer those questions. In our normal competitive business, we continually see questionable ethics being used to write business. And many times, because of these ethical breaches by our competitors, we lose business.

Many of the Ethics Committee's seminars have dealt with ethical business situations involving the writing of property and casualty business, such as purposely classifying autos in wrong garaging territory, misclassifying workers compensation payroll, hiding past loss history, failure to give the underwriter complete underwriting information, not quoting apples to apples, and so forth.

Our agency has tried to be ethical in all situations because we feel that a customer's trust is the most important thing we can earn. But, as business continues to "walk out the door" because of unethical competitors, will we go broke?

As I write this article, a big story in the sports world makes me wonder. Cole Hamels, a pitcher for the Philadelphia Phillies, hit rookie player Bryce Harper in the back with a pitch during a game. After the game, Hamels told reporters that he did it on purpose—"to welcome Bryce to the big leagues."

Because of his admission, he received a five game suspension. Since Hamels makes millions of dollars, a five game suspension is costly. Immediately, various members of the media opined that if he hadn't been honest, he wouldn't have been suspended. Just say the "pitch slipped."

Steve Rushin, a sports writer and author, spoke out to say that Hamels was not very smart and that "situational lying is part of life."

Wow! That's new to me. Just what is a "situational lie"? Is it a little white lie, or is it a whopper? Who determines whether a



William Ieuter, CPCU, CLU, ChFC, AAI, is president of Secure Futures, Ltd., based in Chicago.

situational lie is part of life, or a totally unethical and wrong thing to do?

When we lose a piece of business because our competitor lied, is that just part of life?

Wink, wink, nudge, nudge—popularized by Eric Idle in his Monty Python days in the early 1970s—seems to be becoming more popular. With a wink of my eye and a nudge with my elbow you will understand that what I am saying is not really true. It's just part of life.

However, my quandary has a happy ending. A business account we had lost to another agent just called. "I should have trusted you." Seems the other agent didn't include business interruption coverage in his quote. And after a fire, his restaurant was out of business for two weeks. It didn't take a wink or a nudge to get our business back.

And now we're not going broke. ■

Editor's note: The opinions expressed in this column are those of the author and do not necessarily reflect the views of the CPCU Society membership, the CPCU Society Ethics Committee, or the author's employer. If you have suggestions for upcoming articles or comments about the "Question of Ethics" column, please contact William F. Traester, CPCU, at wtraester@archinsurance.com.

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Q. Finally, what is one important fact you would like members to know about you?

Brown: I pride myself in being a good listener. I also miss my dogs, Sadie and Jake, who have not yet made the move to Malvern. ■

Steve McElhiney, CPCU, Bylines *Insurance Journal* Article on Importance of Education

CPCU Society President and Chairman **Steve McElhiney**, CPCU, MBA, ARe, AIAF, authored a January 23, 2012, article for *Insurance Journal* titled “The Importance of Education in Today’s Insurance Market.”

In the article, McElhiney describes insurance as “the lifeblood of our capitalist society” without which commerce cannot function.

He explains that “a vibrant insurance industry requires skilled and trained knowledgeable workers who can understand the broad aspects of risk in a changing dynamic.”

To read McElhiney’s entire article, please visit www.InsuranceJournal.com. ■

Andrew Barile, CPCU, Authors *National Underwriter* Article on Captive Insurance Companies

Andrew Barile, CPCU, president and chief executive officer of Andrew Barile Consulting, Corp., Inc., details how it benefits captive insurance companies to appoint “experienced, independent directors to their boards,” in his article “At Captive Insurance Companies, the Role of the Independent Director is Growing,” which appeared in the May 7, issue of *National Underwriter* magazine.

Assisting with the selection of a reinsurance intermediary and advising on captive acquisition opportunities are just two areas that an experienced independent director can have a positive impact on, according to Barile.

To read Barile’s entire article, please visit www.propertycasualty360.com. ■

50TH ANNIVERSARY

Charles Rudibaugh Celebrates 50 Years as a CPCU Designee and CPCU Society Member

On May 10, thirty Mahoning-Shenango Valley Chapter members and guests gathered at the Trumbull Country Club in Warren, Ohio, to celebrate **Charles Rudibaugh**, CPCU, and his fiftieth anniversary as a CPCU and a member of the CPCU Society.

Roger McManus, CPCU, retired president of the Westfield Companies was the speaker for the evening and reminisced about the early days of his career when he was a mentor for many of the Mahoning-Shenango Valley Chapter charter members.

Chapter Secretary-Treasurer Rudibaugh also shared some words of wisdom with the group, detailing the chapter’s fifty years of activities. Rudibaugh was then presented with a certificate honoring him for fifty years of service as the chapter’s secretary-treasurer. Both Rudibaugh and **Thomas Kachulis**, CPCU, were honored as the only remaining charter members of the Mahoning-Shenango Valley Chapter in northeastern Ohio.

Congratulations, Charles, on fifty years of service and dedication to the CPCU Society! ■



Charles Rudibaugh, CPCU, (left) was honored by the Mahoning-Shenango Valley Chapter for 50 years of service. Thomas Kachulis, CPCU, was also honored with Rudibaugh as the only remaining charter members of the chapter.

Champion Employers: Allied Insurance

Allied Insurance encourages employees to pursue the CPCU designation because it “adds depth of knowledge about the industry beyond exposure an employee might experience” in his or her current position, according to Personal Lines State Underwriting Consultant for Allied **Mary Kuhn, CPCU, CRM, CIC**.

“The designation is unique, given the wide spectrum of the industry that is covered, as well as highly valued, given the graduate level of some courses. Significant personal dedication and commitment are required to successfully finish. It also carries with it greater industry credibility given the high ethical standards it symbolizes,” Kuhn said.

Along with encouraging employees to pursue the CPCU designation, Allied Insurance also encourages its employees to become involved in the CPCU Society, which provides unique professional and educational resources and opportunities for CPCUs to stay connected.

According to Kuhn, “Obtaining the CPCU designation should not be an end in and of itself. By participating in the Society, we can assure on-going education remains available as well as encouraging others to start that journey.”

Many opportunities and benefits arise for employees who are active members of the Society, as well as for the companies that employ them. By simply joining the CPCU Society, one can immediately increase his or her professional visibility

and strengthen his or her reputation as a dedicated insurance professional.

Allied Insurance has found having their employees be actively involved with the Society to be a huge success and benefit to their company.

“An obvious benefit to employers is a more technically knowledgeable staff. This resonates within an organization when seeking greater in-depth analysis by employees, as well as outward respect from the insurance community as a whole. It also provides a safe environment for strengthening leadership skills so employees are prepared when opportunities present themselves within the company,” said Kuhn.

Kuhn is eager to encourage professionals to obtain a CPCU designation because she knows firsthand how the CPCU designation and her involvement in the CPCU Society has advanced her career. “The designation allowed me to seek a higher level of technical specialization that fit my career path goals. It has also assured more career stability than might otherwise have existed. Society involvement has given me opportunities for experiences that have positively affected me both personally and professionally.”

Kuhn also adds, “It’s difficult to place a value on the enrichment of expanded networking opportunities available by active Society involvement, from making lifelong friends to broadening insurance industry knowledge.” ■

Recognizing Champion CPCU Employers

Thank you to Allied Insurance and all of the employers who support the CPCU designation and the CPCU Society! Below are just some of the organizations that encourage employees to pursue the CPCU designation and to be active CPCU Society members as well.

Alamo Chapter Recognizes USAA

The largest private employer in San Antonio, Tex., and a strong supporter of the CPCU designation and the CPCU Society, USAA has surpassed all of the Alamo Chapter’s expectations. In addition to financially supporting staff pursuing the CPCU designation and Society membership, USAA was the keynote sponsor of the chapter’s 2011 Industry Day. USAA provides leadership talent at both the chapter and national CPCU Society levels.

Boston Chapter Recognizes Mintz Levin, Chartis Insurance, and Acadia Insurance

The Boston Chapter recognizes Mintz Levin for providing

rooms for chapter meetings and classes, financial support for Industry Days, and staff to serve Society leadership positions; Chartis Insurance for staff service on the chapter’s and Society’s boards and committees and as speakers; and Acadia Insurance for providing staff to serve in chapter and Society leadership roles and for making academic outreach a high priority.

Central Florida Chapter Recognizes Dean Insurance Agency

Dean Insurance Agency is a small agency that was formed by **Debbie Turner, CPCU**, and **Ann Geisler, CPCU**, in 1994 after the two met several years earlier at a Central Florida chapter meeting. The agency provides full financial support for employees pursuing the CPCU designation, enrolls employees in chapter classes, and also has an incentive program to acknowledge those who earn the designation, according to the Central Florida Chapter.

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Central Indiana Chapter Recognizes Arlington/Roe & Company, and State Auto

Arlington/Roe & Company is a sponsor of and exhibitor at the chapter's I-Day, provides high-quality speakers for events, and many at Arlington/Roe eagerly take on leadership roles within the chapter by serving on the Board of Directors, committees, and working as mentors with students, according to the Central Indiana chapter.

Arlington/Roe & Co. President and Owner **Jim Roe, CPCU**, encourages his employees to pursue the CPCU designation and to become involved with the CPCU Society. Arlington/Roe hosts CPCU classes for the chapter during which Roe and fellow employees **Ruthann Kelly, CPCU**, a Board member for the Central Indiana Chapter and new designee **Jon Lough, CPCU**, discuss the importance of earning the CPCU designation as well as the many benefits of CPCU Society membership. Additionally, **Jim Eades, CPCU**, also of Arlington/Roe, has been on the Chapter's Board of Directors for many years.

The Central Indiana Chapter also commends State Auto and its predecessor, Meridian Insurance, for providing a firm foundation for the chapter for decades. From being a source of dozens of CPCUs, to printing all registration and program brochures for the chapter's All Industry Day, and for providing space for monthly meetings and classes, State Auto has been a commendable corporate partner. State Auto also leads in good-works contributions to the community.

Central Missouri Chapter Recognizes Columbia Insurance Group (CIG)

Following a visit from The Institutes Regional Sales Executive **Michael P. Holm, CPCU, ARe**, senior management at CIG established a corporate goal of increasing by 20 percent the number of insurance/professional development courses completed by employees. Senior Vice President **Ben Galloway, CPCU**, characterized the outcome best when he said, "We put it out there, and the employees blew through it." In addition, CPCUs within CIG became even more active with the Central Missouri Chapter, with four of the chapter's 2011–2012 officers coming from CIG.

Connecticut Chapter Recognizes Travelers

For the Connecticut Chapter, Travelers consistently provides support through financing the full page annual supplement ad in the *Hartford Courant*, sponsoring a table at the chapter's local conferment ceremony, and by supporting employee involvement in chapter activities, including allowing three employees to act as chapter presidents—**Cheryl Constantine, CPCU**, (2003) **Jon Gice, CPCU**, (2007) and **Marianne Vanech, CPCU**, (2011). Travelers also supports the Connecticut Chapter's Good Works effort by providing sponsorship for the chapter's annual golf tournament.

Additionally, the company provides financial support for employees pursuing the CPCU designation, as well as for CPCU Society membership. For the 2011 and 2012 Annual Meetings and Seminars, Travelers was one of the premier sponsors of the Diversity Reception.

Idaho Chapter Recognizes Farm Bureau Mutual Insurance Company of Idaho

Farm Bureau Mutual Insurance Company of Idaho consistently supports the CPCU Society and the CPCU designation, according to the Idaho chapter. The organization provides financial support and incentives for employees working toward earning the CPCU designation, as well as to cover CPCU Society dues. Additionally, employees are allowed to take a half day off prior to an exam for extra study, and the company allows time off for travel to the Leadership Summit and Annual Meeting and Seminars. Farm Bureau Mutual hosts chapter meetings at its corporate office and spotlights each new designee in its company newsletter, *The View*.

Minnesota Chapter Recognizes Austin Mutual Insurance and Western National Insurance Group

According to the Minnesota chapter, Austin Mutual provided invaluable assistance in the launch and maintenance of the chapter's Facebook page and website. Austin Mutual also provided volunteers for the chapter's Good Works events and updated the chapter's Good Works brochure. The chapter was invited to the open house for Austin Mutual's new location to answer employee questions about the CPCU Society. Additionally, Austin Mutual provides financial support for employees pursuing the CPCU designation and CPCU Society membership.

Western National Insurance Group, according to the Minnesota Chapter, is a strong supporter of the CPCU designation and the CPCU Society. President and CEO, **Stuart Henderson, CPCU**, strongly encourages his executive management group to obtain the CPCU designation and has made earning the designation part of the company's environment.

Currently, thirty of Western National's Edina, Minnesota office employees are paid CPCU Society members and as Western National expands, the designation is being promoted in the company's new offices. Additionally, three Western National employees are recipients of The Institutes' President's CPCU Scholarship.

Aside from promoting the designation, Western National also supports CPCUs and Society members by hosting national seminars, chapter board meetings, and CPCU classes. Western National encourages employees to pursue the CPCU designation and to be active members of the CPCU Society by providing financial support and incentives.

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Making the Connection

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Oregon Chapter Recognizes Liberty Northwest Mutual, Country Companies, and SAIF Corporation

Liberty Northwest, a Liberty Mutual Company, Country Companies, and SAIF Corporation are strong supports of the CPCU designation and CPCU Society, according to the Oregon Chapter.

Currently, the Oregon Chapter's president and an incoming board member are employees of Liberty Northwest. Liberty Northwest is an annual Industry-Day sponsor, in addition to encouraging and supporting its employees pursuing the CPCU designation, as well as involvement in the CPCU Society.

Over the last few years, the majority of new designees joining the Oregon Chapter are from Country Companies. Country Companies is, according to the Oregon Chapter, a strong supporter of both the CPCU designation program and CPCU Society membership.

SAIF Corporation, a workers compensation carrier, employs more than ten CPCUs and actively participates in the Oregon Chapter's meetings. SAIF Corporation was instrumental in

helping the chapter host a four hour continuing education class with over 100 participants from the metro brokerage community last July.

Presque Isle Chapter Recognizes Erie Insurance

The Presque Isle Chapter commends Erie Insurance (ERIE) for supporting employees' efforts in pursuing the CPCU designation and for encouraging them to take an active role in the CPCU Society. Under the leadership of ERIE's current Chairman of the Board, **Thomas Hagen**, and President and Chief Executive Officer **Terrence Cavanaugh**, the relationship between ERIE and the CPCU Society continues to strengthen. Erie provides both financial and incentive support for employees pursuing the CPCU designation. The company hosts CPCU classes during lunch and after work hours and is an Institutes-approved on-site testing center, so employees can take CPCU and other Institutes' exams on-site. Additionally, Erie financially supports and encourages its CPCUs to play an active role in the CPCU Society. The company also supports the Presque Isle Chapter scholarship fund. ■

Cast Your Vote Today for CPCU Society Leaders

The CPCU Society is now accepting ballots for the 2012 election of Society leaders. You may vote for five leadership candidates—one vice president and four Leadership Council members—using the ballot enclosed with this issue of *CPCU News*. Ballots must be postmarked on or before August 10, 2012, and be received by the CPCU Society no later than August 17, 2012.

The CPCU Society Leadership Council presents the following nominees for election:

Vice President

According to the CPCU Society's bylaws, the vice president will serve a four-year term, automatically moving into the positions of president-elect, president and chairperson, and immediate past president.

Nancy D. Adams, JD, CPCU, a partner in the Litigation Section of Mintz Levin, practicing in the Boston office, is the nominee for vice president. Adams is an active member of the firm's Insurance/Reinsurance Group, Risk Management & Executive Production, and Product Liability and Complex Tort Litigation Group. She has extensive experience representing and advising primary and excess insurers, as well as the firm's corporate clients, on the business and legal implications of a variety of complex insurance issues involving personal and commercial lines of insurance. Adams has served as a CPCU Society chapter governor for the Northeast Region, a member

of the IGRG, New Designee and Annual Meeting Task Forces, and as president of the Boston CPCU Chapter. Currently, Adams serves as the CPCU Society's Secretary.

Leadership Council Members

With this year's election, the Leadership Council will number seventeen. Each Leadership Council member will serve a three-year term. The Leadership Council nominees are:

Troy H. Baldwin, CPCU, AU, CIC, is chief marketing officer for Mountain States Insurance Group in Albuquerque, N.M. Baldwin has more than twenty years of experience serving the insurance industry and currently is responsible for Mountain States Insurance Group's marketing plan and initiatives to market directly to agents in Colorado, New Mexico, Texas, and Utah. He is also charged with opening up additional markets and maintaining strong agency relationships for the company. Baldwin has served as president of the Utah Chapter and has served for three terms as a member of the CPCU Society's Budget and Finance Committee.

Laura M. Kelly, CPCU, AIC, ARe, AIS, MLIS serves as the director of best practices and client relations for Goldberg Segalla LLP. Kelly is responsible for the firm's compliance and quality control department. She oversees the firm's quality management system and is responsible for auditing, recording, and tracking results. Currently, Kelly serves as the CPCU Society's Annual Meeting Task Force chair, and in various other roles such as

Continued on page 19



Stromquist



Bacon



Kennedy

Honors and Achievements

M. Rita Hollada, CPCU, AAI, was presented with the National Association of Professional Insurance Agents' (PIA) Lifetime Achievement Award for excellence and expertise in flood insurance. The award was presented on May 8, 2012, in Austin, Tex., during the National Flood Insurance Program (NFIP) conference.

Candace Roach, CPCU, ARe, AIS, of Validus Reinsurance, Ltd., received The Young Industry Leader of the Year Award from the Bermuda Insurance Institute. The award recognizes an individual under the age of 35 who has made a significant contribution to his or her own organization; promoted professionalism, ethics, the development of talent and technical expertise; and focused on achievement in his or her career and in Bermuda's wider insurance community.

Patricia H. Roberts, CPCU, was presented with the Vincent Donahue Lifetime Achievement Award during the American Association of Managing General Agents' (AAMGA) annual meeting in San Antonio, Tex.

Steve Stromquist, CPCU, was named Company Professional of the Year by the Independent Insurance Agents of Indiana. Stromquist is senior regional sales manager for West Bend Mutual Insurance Company and this is the second time in five years that he has received this honor.

Lewis L. Wilson, CPCU, was recognized for Distinguished Insurance Service at the Professional Insurance Agents of New York's (PIANY) annual conference held at the Trump Taj Mahal Casino Resort in Atlantic City on June 12, 2012.

Comings and Goings

Bobby Bacon, CPCU, CPA, president of the Earl Bacon Agency in Tallahassee, Fla., was elected to a three-year term on the Board of Directors of Sunshine Savings Bank. Sunshine Savings Bank is a publically traded financial institution serving the North Florida area.

Duane Cable, CPCU, AU, joined Identity Theft 911, an identity management and data risk management services provider, as a client relations manager. Cable brings more than 30 years of proven experience in helping insurance companies successfully develop and move to market products and services that bring value to policyholders and comply with changing laws and regulations.

John R. Campos, CPCU, was elected vice president of the Utah CPCU Society Chapter.

Greg M. Doherty, CPCU, ARM, was elected to the American Herbal Products Association's (AHPA) Sports Nutrition Committee. Doherty is a well-experienced dietary supplement insurance broker and has been a member of AHPA since 2006. His aim is to focus on the repercussion and effects of product liability insurance premiums and coverage for the thriving sports nutrition space.

Kelly Drouillard, CPCU, joined Oak Street Funding as director of strategic markets. In this new role, Drouillard will focus on building strategic partnerships to structure larger, more complex insurance loans.

Valynda Murphy, CPCU, AU, was named vice president of underwriting for CNA's commercial technology segment.

Robert E. Rigg, CPCU, was appointed to the First Resource Bank Board of Directors. Rigg gained extensive experience as a bank director at National Penn Bank for 13 years and Elverson National Bank for 18 years.

Matt Zmolek, CPCU, joined Independent Insurance Services in Toledo as an agent. With 10 years experience in the industry, Zmolek will be a full-line agent with responsibilities primarily involving farm, auto, home, and crop insurance.

Promotions

Timothy Clinton, CPCU, was promoted to divisional vice president of Great American's Trucking Division. Clinton has served the company for more than fourteen years in a variety of roles, including business developer, product manager and marketing/underwriting manager.

John H. Drake Jr., CPCU, ARe, was appointed vice president of business development for Greenlight Capital Re, Ltd. Drake will be responsible for maintaining productive client and broker relationships while also identifying attractive new business opportunities.

Sean Kennedy, CPCU, ARe, API, AIM, AIS, was elected executive vice president of the IMT Group. With over 19 years of experience in the insurance industry, Kennedy previously served as vice president of research and development. He is a Fellow in the Casualty Actuarial Society and a Member of the American Academy of Actuaries.

CPCUs in the News

Danielle S. Wade, CPCU, was featured in the Young Agents section of the May 21 issue of *American Agent & Broker*. She is vice president of Jackson Sumner & Associates. ■

The Institutes and The Griffith Insurance Education Foundation Finalize Affiliation

The Institutes' Board of Trustees and The Griffith Insurance Education Foundation's Board of Trustees unanimously approved an affiliation on May 1, 2012. The affiliation creates synergy between The Institutes and The Griffith Foundation, as well as the CPCU-Loman Education Foundation.

We see this affiliation as presenting both organizations with opportunities to expand our offerings and enhance our abilities to help the risk management and insurance industry attract and retain the talent needed to be successful. Affiliating with The Griffith Foundation will provide us with additional ways to encourage engagement with CPCU Society Chapters, while also promoting the benefits of life-long professional development.

Similar to The Institutes, The Griffith Foundation is a non-profit, 501(c)(3). It is an educational institution that promotes the study and teaching of risk management and insurance through education programs and resources for:

- Students in elementary school through high school
- Teachers and guidance counselors



Peter L. Miller, CPCU, is president and chief executive officer for The Institutes.

- Academic institutions, such as colleges and universities
- Public policymakers

All of the Foundation's programs are strictly educational and cover all lines of insurance subject matter, including property, casualty, life, health, and reinsurance. They are developed and presented by noted professors of risk management and insurance from some of the nation's leading colleges and universities. The educational resources are offered for free to students, teachers, academic institutions, and public policymakers nationwide. ■

INDUSTRY INSIGHTS

Return on Investment: When CSRs Build Positive Relationships With Their Clients

Customer service representatives (CSRs) play a vital role in the insurance industry. They need to establish rapport and build positive relationships with their clients to help them make the best decisions about their coverage and risk assessment needs. When the lines of communication are fully secured, the CSR-client relationship grows stronger—which ultimately benefits the client.

One way CSRs can build rapport is by being active listeners—focusing on customers, evaluating what customers say, and identifying and uncovering exposures of which customers may not be aware. Such exposures for commercial clients can include cyber liability, Errors and Omissions (E&O), commercial auto, commercial property, commercial general liability, workers compensation, commercial umbrella liability, and the specifics of businessowners policy (BOP) forms.



Mary Ann Cook, CPCU, MBA, AU, AAI is vice president of Knowledge Resources for The Institutes.

With customers increasing their business activities over the Internet—and with their customers and suppliers also increasing their Internet use at an ever-evolving rate—CSRs must be able to establish the types of business activities in which customers are engaging, the types of loss exposures present and their possible impact on customers, and the types of coverages or risk management solutions that best meet customers' needs.

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A New Course for Surplus Lines Beginners

In collaboration with the National Association of Professional Surplus Lines Offices (NAPSLO), The Institutes have developed a short, online course designed for anyone seeking to understand how the surplus lines insurance market works.

Surplus Lines Fundamentals is an ideal course for training new hires at surplus lines insurers, wholesale brokerages, managing general agencies, and program managers. It is also an appropriate course for retail agents and brokers who want to learn how to access the surplus lines market when they encounter a hard-to-place risk.

The course consists of four concise assignments, which explain:

1. Why the surplus lines market is needed
2. How the surplus lines distribution system works and how it is regulated
3. How surplus lines insurers differ from admitted insurers
4. How underwriting expertise and form/rate flexibility allow the surplus lines market to successfully insure risks that the admitted market has declined



Arthur L. Flitner, CPCU, ARM, AIC, is a Senior Director of Knowledge Resources for The Institutes.

Learners who complete the course and built-in assessments earn an online certificate of completion. A separate online exam will be required only if the learner wishes to earn continuing education (CE) credit. The Institutes are filing the course for CE credit in all but two states; however, it will eventually be filed in all states.

Surplus Lines Fundamentals will help beginners to understand the operation of the surplus lines market and prepare for their job duties and further training. For more information, call The Institutes' Customer Service Department at (800) 644-2101 or visit The Institutes' Web site at www.TheInstitutes.org/surplusfundamentals. ■

CHAPTER VISIBILITY SPOTLIGHT

CPCU Society Working To Finalize Formation of New India Chapter

The creation of the CPCU Society Chapter of India is nearly finished. Currently, there are four international CPCU Society chapters, including Bermuda, Europe, Japan, and South Korea.

Given the growth and insurance penetration that is forecast in India, I envision a high degree of growth of CPCU designation holders and Society members for years to come. We eagerly await the formalization of this new chapter and look forward to its future contributions to the CPCU Society, to the members' operating companies, and to the industry as a whole.

I will be traveling to India July 29-August 3, and will be meeting with members of India's insurance community, including with our India chapter members and executives from Gallagher Offshore Support Services, Cognizant Technologies, CSC India, Accenture-India, HCL



Steve McElhiney, CPCU, MBA, ARe, AIAF is 2011-2012 CPCU Society President and Chairman

Technologies, and Dahanuakr's College of Commerce in India, among others. I'll also be meeting with CPCU candidates at Vantage Agora and Tata Consultancy Services. Look for a recap of my trip in the next issue of *CPCU News*. ■

Atlanta Chapter Awards RLI Transportation the Society Excellence Award

RLI Transportation was awarded the Society Excellence Award by the Atlanta Chapter because of the company's continued support of CPCU candidates, including financial and incentive support to help students successfully complete the designation program. Division President **David Dunn, CPCU**, of RLI accepted the award at the Atlanta Chapter's May meeting.

Boston Chapter Running Club Starts Spreading the Word on National Running Day

In the spring, the Boston Chapter started a weekly running club to spread the word about CPCU and to get in shape for races throughout the Boston area. Suited up in bright blue Boston CPCU Society Chapter running club shirts, members can frequently be seen running along the Charles River and at local races. The chapter's inaugural run was June 6—National Running Day.



Back row, left to right: Jonathan Gordon, CPCU, Lawrence McNally, CPCU, Jeff Wilson, CPCU, Jeff Duncan, CPCU, James Dougherty, CPCU, Shirley LeFever, CPCU, Timothy Curran, CPCU

Front row, left to right: Ross Sylvestre, CPCU, Jennifer Zaffrann, CPCU, Karen Cangemi, CPCU, Julie Routhier, CPCU, Carlos Nobles, CPCU

Buffalo Chapter Hosts Fundraiser for Camp Good Days

The Buffalo CPCU Society Chapter held a fundraiser in January to benefit Camp Good Days, a not-for-profit organization dedicated to improving the quality of life for children, adults, and families whose lives have been touched by cancer and other life challenges. The Buffalo Chapter presented the organization with a check on Feb. 22.



From left: Buffalo Chapter Vice President Michele Gorcica, CPCU; Camp Good Days Regional Director Lisa Donato; Buffalo Chapter President Ron Cycon, CPCU; and Buffalo Chapter Treasurer Joanna Rourke, CPCU

Charlotte Chapter Hosts 39th Annual I-Day While Supporting Local Charities

The Charlotte CPCU Society Chapter hosted another successful Industry Day (I-Day) this winter, with 19 sponsors and 131 attendees. The speakers, including Arrowpoint Capital Vice President and CEO **John Tighe**, incorporated their presentations into the overall theme, "Insurance 2012: The Future Is Now." Topics included Legislative and Regulatory Trends for P/C Insurance; The Education, Training, and Hiring of Our Next Generation of Insurance Professionals; and Community Matters—Making a Difference in Charlotte One Nonprofit at a Time.

The Charlotte Chapter also partnered with Hinds' Feet Farm, located in Huntersville and Asheville, N.C., as part of its semi-annual "Good Works Event." The chapter sponsored an event for the Hinds' members at a local bowling alley, with chapter volunteers interacting and participating with the members during an afternoon full of fun and inspiration. Hinds' Feet Farm is dedicated to serving adults living with brain injury, maximizing the potential of their members with holistic programs, and enabling them to pursue meaningful activities while developing a sense of belonging at home and in surrounding communities.

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The Charlotte Chapter partnered with Hinds' Feet Farm, as part of its semi-annual "Good Works Event." Hinds' Feet Farm is dedicated to serving adults living with brain injury.

California El Camino and Los Angeles Chapters Award Scholarships to Local University Students

In April, officers of the California El Camino and Los Angeles Chapters awarded scholarships to three insurance studies undergraduates at California State University, Northridge (CSUN). **Rocio Hovsepian, Richard Sforza, and Olatunbosun Oshunluyi** were selected based on their academic achievement and their demonstrated interest in the industry.

Additionally, the California El Camino and Los Angeles Chapters support the Center for Risk and Insurance at CSUN by hosting students at both chapter meetings and the Los Angeles area I-Day, providing subject-matter experts as guest lecturers and mentoring for students.



From left: Jim Taylor, CPCU, Los Angeles Chapter president; Carolyn McDonald, CPCU, California El Camino Chapter president; Richard Sforza; Rocio Hovsepian; Olatunbosun Oshunluyi; Tami Singer, CPCU, California El Camino Chapter president-elect; and Cedric Nellum, CPCU, Los Angeles Chapter president-elect.

Great Richmond CPCU Society Chapter Holds Special Year End Meeting

The Greater Richmond CPCU Society Chapter ended its 2011-2012 with a very special meeting. On June 8, chapter members and guests met at the Richmond Country Club to hear an inspirational message from **Mike London**, head coach of the University of Virginia football team. London delivered his message of faith, family, and teamwork in terms of life and football.



University of Virginia Head Football Coach Mike London.

Maryland CPCU Society Chapter Attends High School Career Fair

On March 16, the Maryland Chapter attended Chesapeake High School's career fair to spread the word about the insurance industry and the role of a CPCU professional. The career fair was organized by the Student Liaison Committee, and attendees included **Anita Lewis, CPCU** (chairperson); **Michael Surrell, CPCU Candidate** (Ohio Casualty); **Grace Jividen, CPCU Candidate** (Ohio Casualty); **Marilyn (Nikki) Koffman**, (Chesapeake STEM academy); and **Randy Martin, CPCU** (IWIF). Our volunteers were busy talking with the students about the many career opportunities available in the insurance industry. Our thanks go out to the many volunteers within the chapter who donate their time to help with our events.



Left to right: Michael Surrell, CPCU Candidate, Grace Jividen, CPCU Candidate, Anita Lewis, CPCU, Marilyn (Nikki) Koffman (Chesapeake High School), and Randy Martin, CPCU

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CPCU Society Chapter News

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New Jersey Chapter Presents 2012 CPCU Excellence Award to William H. Connolly & Co., LLC

William H. Connolly & Co., LLC of Montclair, N.J., was presented with the 2012 CPCU Excellence award by the New Jersey Chapter. **Kathryn Coughlin, CPCU**, vice president of William H. Connolly & Company accepted the award at the chapter's annual meeting on June 5.

"In addition to supporting the CPCU's in the firm, William H. Connolly & Co., LLC invested in their employees' professional education by hosting the classes leading to the Associate in Risk Management (ARM) designation in house during 2011-2012," said **Rita Williams-Bogar, CPCU, ChFC, MBA**, executive director of the New Jersey Chapter.

Members of the New Jersey Chapter are involved in a number of charitable, educational, and volunteer events throughout the year, including supporting the Community FoodBank of NJ.



Kathryn Coughlin, CPCU, of William H. Connolly & Company, LLC, accepts the Excellence Award from the New Jersey Chapter Executive Director **Rita Williams-Bogar, CPCU, ChFC, MBA**.

Oregon CPCU Society Chapter Names 2012 Officers

The Oregon CPCU Society Chapter has named its 2012 officers:

- President: **Robert Dale Thomas, CPCU**, of State Farm
- President-elect: **Linda Rooke, CPCU**, of Zarusinski-Leavitt
- Vice president: **Katherine Bauer, CPCU**, of Marsh, USA
- Treasurer: **Diane Connolly, CPCU**, of State Farm
- Secretary: **David Gipson, CPCU**, of Liberty Northwest

How to Submit Items

Send items for "Chapter News" or "Members in the News" to **Vanessa Valore** at cpcusocietynews@cpcusociety.org. Please include "CPCU News" in the subject line of your e-mail. Photos sent electronically should be saved in either tif or jpg format with a resolution of at least 300 dpi. Signed photo releases are required for all "Chapter News" photos.

University of Colorado, Denver, Hosts RMI Program Meet 'n' Greet

The Risk Management and Insurance (RMI) program within the University of Colorado Denver's School of Business hosted its second "Meet 'n' Greet" event on April 2. This event introduces students to the potential rewards of a career in insurance and encourages them to take an RMI course and, ultimately, pursue an emphasis in RMI. The encouragement was provided by local industry leaders **Pam Adams, CPCU**, chief executive officer of the ISU Insurance Agency; **Jocelyn Horton**, a CU Denver 2011 RMI graduate and ISU account executive; and **John Casper**, regional president for The Hanover Group. Of course, the free pizza may also have provided some encouragement to attend this event!

Adams talked about her career path, which took her from working in her family's agency as a teenager and college student, to graduating with a journalism degree, to pursuing a marketing position, to returning to the family insurance agency in her late 20s, to her position as CEO of ISU. She described her profession as one that relies on building relationships, establishing trust with clients, and seeking solutions.

Horton interned at ISU last summer as part of her RMI program requirement. They thought highly enough of her to offer her a part-time position while she finished school and a full-time position as a producer before her graduation in Fall 2011. Horton

described to the students how what she had learned in her RMI classes applied to her current job.

Casper, an industry veteran with twenty-six years' experience, also described his career path. He began at Insurance Services Office after graduating from Arizona State University, then rose to ever-higher levels of leadership, and finally landed in his current position as a regional president for The Hanover Group. As regional president, he has been instrumental in bringing in \$400 million in premium to the company in just three years. Casper encouraged the students to take advantage of the RMI program at CU Denver, as the education would give them an advantage over other graduates.

All of the speakers agreed with Casper that an RMI education is unique in this industry. As the RMI program facilitator, **Cindy Baroway, CPCU**, CPCU Society vice president, said, "We'd like to turn this from a default career path to an intentional career path." Traditionally, the industry has hired people with various degrees because few people had RMI degrees and few people thought of the RMI industry as a career path. Now that an RMI program is available in the Denver metro area, the RMI industry companies are looking to CU Denver.

For further information regarding the RMI program visit www.ucdenver.edu/business/rmi. ■

Colorado Chapter Hosts Shadow Day Event With the University of Colorado, Denver

The Colorado CPCU Society Chapter had the pleasure of being able to partner with the University of Colorado, Denver to facilitate this year's "Shadow Day" event on February 23. Shadow Day was envisioned and championed by **Cindy Baroway, CPCU**, Risk Management and Insurance Program facilitator/instructor and vice president of the CPCU Society, as a bridge between the University and the insurance business community. The event is designed to engage undergraduate and graduate students in the idea of choosing the insurance industry as a career after graduation. The Colorado Chapter worked with Baroway to connect with our members' companies to find suitable placements for students.

Thirty-three students visited twenty-four companies ranging from brokers and agents to carriers. Pinnacol Assurance hosted three students: one undergraduate student in the criminal justice program and two graduate students seeking master's degrees

in business. The students had an opportunity to interact with Pinnacol's Finance Department, Customer Service Department, and business teams. They expressed surprise that so many possible professional paths exist within the insurance industry. They'd had exposure to the idea of selling insurance as a possible profession, but not to claims, underwriting, actuarial, and other professional avenues within the industry.

The undergraduate student whom Pinnacol Assurance hosted now works full time as an investigations assistant in Pinnacol's Special Investigations Unit.

Shadow Day is a wonderful event that benefits both the students and the businesses that participate. ■

Return on Investment: When CSRs Build Positive Relationships With Their Clients

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For example, personal and advertising injury coverage that was adequate under Commercial General Liability coverage (CGL) may not meet clients' loss exposures that develop from Internet activities. Additional coverages, such as those found under cyber risk, may be needed. CSRs should discuss with commercial clients how they use the Internet to determine the type of coverage these clients may need.

To make the best recommendation to their clients, CSRs need to understand all available coverages. Some of the most common types of insurance agency E&O claims concern these CGL issues:

- Not identifying an additional insured
- Inadequate identification of loss exposures
- Failure to recommend a coverage type
- Lack of explanation of policy provisions

CSRs need to pay careful attention when selling commercial auto policies. Keys to the successful sale of a business auto insurance policy include thorough product knowledge and the ability to select coverages and policy components that accurately and completely meet the insured's needs. CSRs should ask questions to determine how the insured will use the business' vehicles, whether the business has employees, whether the employees will be driving the business' vehicles, and whether any employees might drive their own cars for business use.

BOP forms present a unique challenge for CSRs. Although the BOP provides many coverages within a package format and is a good option for many customers, it does not provide all coverages. When reviewing the client's coverage needs, the CSR must ask the right questions and probe for loss exposures that may be either inadequately covered or not covered at all under the BOP program, such as workers compensation loss exposures and coverage for certain professional liability loss exposures.

CSRs also need to be aware of varying definitions within a commercial umbrella liability policy. For example, definitions of bodily injury, property damage, personal injury, and advertising injury in such a policy may differ from those in the underlying policies. CSRs should review policy definitions in underlying and umbrella policies to ensure that coverage gaps are not created by differing definitions.

In addition to being familiar with commercial lines exposures, CSRs need to have a thorough understanding of personal lines loss exposures. These exposures include the client's need for additional property coverages—such as rental properties, vacation homes, mobile home coverages, and small boat policies—and the liability arising out of these property exposures, including personal umbrella liability.

The customer exposure survey can identify an insured's need for additional coverages. For example, some customers may have greater exposure for debris removal and ordinance or law coverage than what is provided for in the unendorsed policy. Recent building code changes, especially in areas exposed to wind, earthquake, flood, or wildfire, can generate extensive rebuilding expenses not covered by the replacement cost of the existing structure.

Often, a client may move from one dwelling to another and be unable to sell the first home. A tenant may move into the first home—sometimes a friend or even a family member. Property coverage (a dwelling fire policy) and liability coverage to protect the client's interests as a landlord are needed for this rental location, and the CSR should also recommend that the tenant obtain tenants coverage, insuring the contents of the rental location as well as providing the tenant with liability coverage and coverage for additional living expenses in the event of a covered loss. Vacation homes also need property and liability coverage; perhaps contents coverage; and sometimes flood, wind, and hail, or even earthquake, coverage (available through some insurers by endorsement).

If a client owns a mobile home, the CSR should determine if the mobile home is used for traveling or if it is attached to a foundation. The contents of mobile homes and other structures on the premises are usually similar to those in conventional dwellings, and they are subject to the same exposures. If the mobile home is used as a dwelling, the CSR should consider offering flood coverage, as "manufactured mobile homes" are eligible for flood coverage under the National Flood Insurance Program.

Many clients own a boat but do not have watercraft coverage. Therefore, the CSR should ask all homeowners if they own any watercraft. Small boat policies typically include coverage for the boat, motor, equipment, and trailer on an actual cash value basis with a deductible.

Because each insurance company has its own forms and rules, personal umbrella coverage varies among insurers. CSRs should take time to analyze the different forms their organization offers to select the best fit for each client.

To help CSRs become excellent communicators and succeed in a complex marketplace, The Institutes offer the Accredited Customer Service Representative (ACSR) designation. Providing CSRs with professional credibility, the ACSR program allows CSRs to enhance profitability, better cross-sell products, improve overall efficiency, and develop customer loyalty by demonstrating higher levels of professionalism and customer service.

For more information on the ACSR designation, visit The Institutes' Web site at www.TheInstitutes.org/ACSR. ■

July

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Webinar, 1–2 p.m. Eastern time
 • How to Satisfy Today's Auto Claimant

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Webinar, 1–2 p.m. Eastern time
 • The United Nations Environment Program Finance Initiative—Principles for Sustainable Insurance: A Global Sustainability Framework and Initiative

August

7

Webinar, 1–3 p.m. Eastern time
 • Reconciling Contractual Indemnity and the Additional Insured

Registration

Registration and detailed content descriptions are available at the CPCU Society's website, www.cpcusociety.org.

Click on "Professional Development" and "Educational Events." Program titles are subject to change.

IN MEMORIAM

With deep regret, the CPCU Society reports the deaths of the following CPCUs:

Joan Crosbie Planek, CPCU, '87
 Chicago, Il.

Robert F. Deihm, CPCU, '78
 Lancaster, Pa.

Keithley D. Mulvihill, '00
 Pittsburgh, Pa.

Richard B. Schulte, CPCU, '80
 Columbia, Mo.

George Shelton Williams, CPCU, '78
 Raleigh, N.C.

Updates: The names below appeared in the previous issue of *CPCU News* and have been updated to reflect the correct city and state.

Alan Richard Morgan CPCU '80
 Palm Beach Garden, Fl.

Jack Henry Nelson, CPCU, '79
 Port Orange, Fl.

Dorothy E. Orsini, CPCU '07
 Webster, Mass.

We offer our sympathy to the families of these CPCUs. Memorial donations may be made to the CPCU-Loman Education Foundation in the name of any of these CPCUs. These memorials will be acknowledged to the family of the deceased.

To notify the CPCU Society of the death of a fellow CPCU, please send an e-mail to membercenter@cpcusociety.org with the name of the deceased and documentation of death, such as a published obituary. ■

Cast Your Vote Today for CPCU Society Leaders

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developer and panelist of the Women's Forum, as a member of the Leadership & Managerial Excellence Interest Group, and as a Loman board trustee. Previously, she has served as chair of the Leadership & Managerial Excellence Interest Group, president of the Northeastern New York CPCU Chapter, the CPCU Society Champion Advisory Council, and on the IGRG task force subcommittee.

Meredith K. Mangan, JD, CPCU, is Associate General Counsel for Lexington Insurance Company, a Chartis Company, based in Boston. Meredith is responsible for drafting insurance policies and endorsements for admitted and surplus lines business, monitoring the filing process, responding to regulatory objections on form filings, reviewing all company marketing materials, websites and social media, and for advising management on regulatory matters. Meredith currently serves as the Immediate Past President of the Boston Chapter and as a member of the Leadership & Managerial Excellence Interest Group and Annual Meeting Task Force. Previously, she served as chair of the New Designee Task Force.

Eric C. Nordman, CPCU, CIE, is director of the regulatory services division and director of the center for insurance policy and research for the National Association of Insurance Commissioners based in Kansas City, Missouri. Nordman is responsible for a division with three distinct departments and approximately 30 employees, covering market regulation, actuarial and statistical services, and insurance regulatory research. Additionally, he serves as a spokesperson for NAIC on a variety of regulatory topics. Currently, Nordman serves as chair of the Research Committee of the Kansas City CPCU Society Chapter and as newsletter editor of the Regulatory & Legislative Interest Group. Previously, he served as president of the Kansas City Chapter, among other chapter leadership roles and as chair of the Regulatory & Legislative Interest Group.

Please remember: ballots must be postmarked on or before August 10, 2012, and be received by the CPCU Society no later than August 17, 2012. ■

CPCU news

CPCU Society • 720 Providence Road • Malvern, PA 19355

www.cpcusociety.org



Periodical
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at Malvern, PA
and Additional
Mailing Offices

Register for the 2012 CPCU Society Annual Meeting and Seminars Today!

Take advantage of career-building resources including:

- Relevant, practical educational programs
- Stimulating leadership experiences
- Thought-provoking industry trends and news
- Exciting networking and social opportunities
- A wide-ranging expo of relevant insurance products and services

Plus, earn up to 16 continuing education (CE) credits for attending educational programs.

Don't miss out on the industry's premier professional development event—register today at www.cpcusociety.org!

The poster features a central image of the Washington Monument in silhouette against a light sky. The text is arranged in a structured layout: "CPCU SOCIETY" at the top, "REFLECTIONS OF PROGRESS" in a banner across the middle, "Annual Meeting and Seminars" in a smaller banner below that, and "SEPT. 8-11, 2012 WASHINGTON, DC" at the bottom.

CPCU SOCIETY

REFLECTIONS OF PROGRESS

Annual Meeting and Seminars

SEPT. 8-11, 2012
WASHINGTON, DC