

Prepare for Leadership in a Changing World at 2009 Summit

Challenging times call for resourceful leaders who can inspire and motivate others to strive for positive change. The CPCU Society's 2009 Leadership Summit, which makes a return to Pointe Hilton Squaw Peak Resort in Phoenix, Ariz., April 22–25, will help current and emerging leaders focus on creating opportunities through shared learning and best practices.

The Summit includes the Board of Governors spring meeting; business meetings of standing and interest group committees and task forces; volunteer leader workshops; and

CPCU Society Center for Leadership courses. The schedule allows many opportunities for networking, building relationships, and engaging in meaningful dialogue with other insurance leaders.

All volunteer leaders are encouraged to attend the morning CFL courses on Thursday and Friday, April 23 and 24. The courses are designed to help leaders learn the skills necessary to effectively meet members' changing needs. Afternoon workshops will help leaders apply their knowledge and skills to more easily empower member volunteers to build on

strengths, develop fresh perspectives and shape new directions.

Each day's programs will revolve around a different theme. On Thursday, the programs will focus on "Motivating Volunteers and Meeting

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Celebrate Ethics Awareness Month

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Explore Ways to Embrace Change at Denver Annual Meeting



Bob Asie for VISIT DENVER

Known as the "Mile High City," Denver was established by a group of prospectors 150 years ago.

We live in a time of unprecedented challenge and risk. On Aug. 29–Sept. 1 at the CPCU Society's 2009 Annual Meeting and Seminars in Denver, Colo., CPCUs and — for the first time in the Society's history — non-CPCUs will share the opportunity to prepare for what lies ahead by building knowledge and skills "a mile high."

The keynote speaker will be **Lt. General Russel Honoré (Ret.)**, who as the commander of Joint Force Katrina was responsible for coordinating military relief efforts across the 2005 hurricane-stricken Gulf Coast areas. Known as the "Category 5 General," Honoré is a no-nonsense professional who always speaks his mind and has a lot to say.

Increase the value of your experience by making a point of inviting non-CPCU colleagues and business acquaintances, whether they are seasoned professionals or newly-hired trainees, to the Annual Meeting and Seminars. All attendees will benefit from learning the latest strategies offered by leading industry experts, as well as from valuable technical seminars, insightful leadership and development workshops, innovative custom solutions from expo exhibitors, and matchless networking opportunities with those who share

a strong interest in risk management and insurance.

Non-CPCUs attending the Annual Meeting and Seminars will meet CPCU Society leaders and members from around the world, discover what it means to be a CPCU, and learn about the educational, ethics and experience requirements of the program. And they will be able to attend the American Institute for CPCU (AICPCU) conferment of new designees, and meet AICPCU knowledge experts and content developers.

Discover "CPCU — Embracing Changes" at the Annual Meeting and Seminars in Denver. Starting in April, make frequent visits to the Society's Web site, www.cpcusociety.org, for further details. Experience the CPCU difference and help shape tomorrow's property-casualty insurance landscape.

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Message from the President

Dear Colleagues:



“Embracing Changes” is more than a theme for the CPCU Society’s Annual Meeting and Seminars. It is a continuous journey toward moving the Society into the future. Opening our annual meeting to other insurance professionals was the first step in preparing the Society for this new reality. We need to aggressively market our brand to a new audience of insurance professionals to ensure a viable future for the American Institute for CPCU and the Society. Our success is inextricably linked to successfully incorporating the “Shared Vision” we worked so hard to create. This vision of diversity, which is inclusive of a younger and more diverse set of future leaders, focuses on the old values of ethics, commitment and service.

In my visits to the chapters, I am continually asking our members to participate in their local chapters and communities to make a difference in the lives of others. The strength of the Society lies firmly in the hands of its membership, and is driven by the activities of the local chapters. These activities consist of a variety of efforts within our communities that are positively impacting the lives of our members, as well as nonmembers. I have had the opportunity to meet and serve with some of the most dedicated professionals representing every field within the insurance industry. I am continually amazed by the level of participation of what I will call “the dedicated few.”

I am asking all of our members to remember their commitment to the Society and participate in the process of change. Bring another CPCU to your chapter’s next local meeting. Get active in community activities, such as the Susan G. Komen Breast Cancer Foundation and other life-changing charitable organizations that make a difference in the lives of people. Encourage and mentor young professionals in insurance as they grow into their own careers. You never know the impact your verbal recognition and support will have on someone else.

Let people know you are part of an organization that is founded on the principles of technical expertise and ethical behavior. I am proud to be a CPCU, and I am proud to represent you as your president.

All the best,



Marvin Kelly, CPCU, MBA
2008–2009 CPCU Society President

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Reflect, Renew and Recharge with Ethics Awareness Month

Ethical behavior is an essential element of insurance and professionalism. Nineteen years ago, the American Institute for Chartered Property and Casualty Underwriters, the CPCU Society, The American College and the Society of Financial Service Professionals founded Ethics Awareness Month to underscore the ethical values shared by members of the property-casualty and life-health industries.

Every March, the Society, its chapters and interest groups observe and promote Ethics Awareness Month with a number of special activities and programs. A sampling of the Society's 2009 offerings includes the following:

- Two new half-day ethics courses available to chapters through the CPCU Society's Center for Leadership. They are "Ethics and the Insurance Leader — Forging a High Values Culture," created by **Elise Farnham, CPCU, ARM, AIM**, president of Illume Consulting; and "Ethics — It's What Professionalism Is All About," created by **Jill Haynes Gidge, CPCU, CIC, AAI**, president of Insure-Ed.
- A one-hour program for chapters on "Building Trust in the Age of Trust-Busters," created by Farnham.

- Online compilation of ethics-related articles and quotes gathered from a variety of sources, including the Society's Ethics Committee.
- New online ethics polls.
- A chapter contest for the most original way of renewing and recharging ethics. Chapter leaders are asked to send a description of their Ethics Awareness Month program to **Jennifer Polachek**, program delivery specialist, at jpolachek@cpcusociety.org by March 20.

The 2008 ethics contest winner was the Vermont Chapter, which

sponsored a lecture on ethics in history by **Arthur B. Cohn**, executive director of the Lake Champlain Maritime Museum, adjunct assistant professor at the University of Vermont and member of the U.S. State Department delegation to UNESCO. Cohn, also an author, professional diver and historian, got his listeners thinking about the importance and complexity of ethical issues — just the result that Ethics Awareness Month is intended to achieve!

Check the Society's Web site, www.cpcusociety.org, for additional ethics resources.

Sampling of How Chapters Celebrated Ethics Awareness Month 2008

California El Camino Chapter — Offered "Leadership & Ethics — The Power to Succeed" to chapter members, and invited **James C. Taylor, CPCU, J.D., AIC**, of AIG Direct, to speak at its monthly chapter meeting. His program was entitled, "Ethical Challenges in Property & Casualty Insurance — Can They Be Overcome?"

Central Missouri Chapter — Sponsored an ethics presentation at I-Day that integrated music and audience participation, and complemented the day's theme, "Can You Dance ...?" The presenter discussed not only talking about ethics but putting action to words.

South Florida Chapter — Invited **Steven Smith** of the Division of Insurance Fraud, Florida Department of Financial Services, to its meeting. He spoke on the status of insurance fraud in the state, providing case studies and lessons learned from closed investigations.

Prepare for Leadership in a Changing World at 2009 Summit

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Member Needs." On Friday, the theme will be "Strategy Development and Success." On Saturday, chapter leaders and Board members will hone in on the four major goals in the Society's Operating Plan.

Two different full-day CFL courses on building communication strategies and leadership diversity skills also are being offered. These courses will help prepare Society leaders and professionals for the global workplace.

The CFL course titles, including four new ones, are:

- "Building Communication Strategies — Leverage Your Best Critical Thinking" (*full-day course*).
- "Building Facilitative Skills for Leaders" (*new course*).
- "Creative Thinking for the Insurance Professional" (*new course*).
- "Critical Thinking — Harnessing Intelligence to Achieve Results" (*new course*).
- "Developing Emotional Intelligence for Professional Success."
- "Diversity Skills for Emerging Leaders" (*full-day course*).
- "Strategic Thinking."
- "Transformation Leadership" (*new course*).
- "Volunteer Leader Best Practices — Leadership Characteristics and Choices."

To register for the 2009 Summit, and for more detailed information, please log in to the Society's Web site, www.cpcusociety.org, or contact the Member Resource Center at (800) 932-CPCU, option 4, or membercenter@cpcusociety.org.

A Question of Ethics

Are CPCUs Ethically Required to Exercise Due Diligence in Professional Activities?

*"[B]ut let justice roll like water,
and uprightness like a never-failing
stream!"*

—Amos 5:24 (NJB)

A fundamental tenet within the framework of our ethical rules is the obligation to act with due diligence in our professional endeavors. The CPCU Society Creed provides in part as follows: "I will use due diligence to ascertain and understand the needs of my clients or principal and will only undertake assignments that I can perform in a proper and professional manner."

Rule R4.1 of the American Institute of CPCU's Code of Professional Ethics reflects this principle as a mandatory duty in the following terms: "A CPCU shall competently and consistently discharge his or her occupational duties." In turn, the CPCU Society's Code of Ethics, at Section 4(b)(2), supplies the following: "A member shall not fail to use due diligence to ascertain the needs of his or her client or principal and shall not undertake any assignment if it is apparent that it cannot be performed by him or her in a proper and professional manner."

What do we mean by the term "due diligence"? Why are we required to act with due diligence in our professional and business endeavors? And what can we do to institutionalize the conduct of due diligence overall?

What is Due Diligence?

The concept of due diligence seems to have arisen principally in the investment realm, but we find it ensconced in law and accounting as well. It typically refers to the process one follows in ascertaining that the material facts presented in connection with some proposed business transaction are essentially true. Thus, due diligence implies some investigative work intended to confirm the truth of what is being



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asserted and the propriety of going forward with the proposed transaction or transactions.

The financial crisis which preceded our recent presidential election, some would say, arose out of the greed of speculators who took advantage of new investment instruments laden with questionable mortgage assets in a lax regulatory environment. We read in the newspapers how different firms seemed reluctant to examine very closely the makeup of the bundled home loans that, when sold to eager investors, generated unprecedented profits and bonuses for those putting these deals together. In time, the bubble burst, erasing the paper profits and largely bringing to an end the unbridled exuberance which had suffused the marketplace.

At the heart of this financial crisis, though, is the question whether the participating investors lost sight of their obligation to exercise due diligence to ascertain that these mortgage-related investment opportunities then being presented were indeed prudent as well as profitable. In hindsight, we can see that the combined effects of an inflationary real estate market, the willingness of many consumers to extend themselves with home mortgages beyond their means, and the complicit efforts of some financiers to support these enterprises created highly adverse consequences for our nation's finances and the international banking community which participated in these

investments. Similar considerations could be said to affect the success of any proposed business transaction, most especially in the property-casualty business.

I would like to emphasize two attributes implicit in our term "due diligence." First, there is the expectation of certitude, that is, that what is being offered conforms, as much as reasonably possible, to the goods or services provided. A reasonable degree of investigative or exploratory activity presumably will help confirm the suggested equivalence. Second, there is the expectation that the efforts undertaken will be expeditious, that is, that they will be undertaken with dispatch in a workmanlike manner. Applying these concepts to traditional insurance transactions, i.e., underwriting risks, paying claims and setting aside reserves, among other things, we can posit the need to examine particular circumstances in a reasonably objective manner to ensure that whatever judgments we are called upon to discharge are fairly applied.

Why Do We Need Due Diligence?

The heart of a business relationship built on trust, as occurs with insurance dealings, is finding the person or persons with whom we deal and the particular circumstances being advanced to be trustworthy. While we can develop an implicit sense that some situations are inherently acceptable because of the sources propounding them, it

is far more reasonable to expect some degree of investigation and review before acting on them. Allowing considerations of profit or bonuses alone to cloud our judgment about the impact of these various transactions can impair the quality of the business decisions reached. They also suggest a significant conflict of interest since the private interest in question may be deemed to have superseded the fiduciary duty to the client, employer or principal.

The exercise of due diligence supplies some evidence that good judgment is being applied. That evidence could well help defuse suggestions of negligence, malpractice or other misconduct related to the judgments being exercised. In other words, taking the time and making the effort to discharge due diligence obligations can help provide a record that good faith was being exercised in the conduct of business. Ultimately, the application of due diligence, we may posit, helps us arrive at better business decisions.

What Can We Do?

Accepting the premise that our ethical values warrant the exercise of due diligence, we can start by examining our own business practices and routines. Do we approach our business challenges objectively and analyze our factual circumstances sufficiently to understand the nature of the transactions we are called upon to carry out and thereby reach reasonable results? If we harbor excessive doubts, act recklessly, or are disposed to act in a manner that only benefits us, either directly or indirectly (as might occur when we seek to benefit a friend, family member or close business associate), then we might have good reason to question the propriety of the decision or decisions being made.

We need to develop an ethical compass that appropriately guides us to make decisions in good faith

with a proper regard for the potential consequences on all concerned, but certainly with an eye to fulfilling our obligations to our clients, employers, or other principals. A significant part of that process entails due diligence in the examination of proposed transactions and the necessary follow-through to conclude them reasonably.

Appropriately, we should review Rule R4.2 of the American Institute's Code. It states, "A CPCU shall support efforts to effect such improvements in claims settlement, contract design, investment, marketing, pricing, reinsurance, safety engineering, underwriting and other insurance operations as will both inure to the benefit of the public and improve the overall efficiency with which the insurance mechanism functions."

The mandate to seek improvements in our industry should include the exploration of due diligence obligations in the context of possibly new and untried business ventures, let alone those that are recurring. Certainly, in organizational settings, it makes sense to share with colleagues and associates our thoughts and ideas about how best to carry out these ethical mandates. An outline of considerations informing due diligence as a process in generic terms may well include the following:

- Do I have the experience and expertise that will allow me to evaluate competently the transaction or transactions now pending before me?
- If I do not have the necessary experience and expertise, then will it be possible for me to develop them or otherwise act reasonably under the circumstances?
- What are the material considerations inherent in the proposed transaction? Have I identified them reasonably?
- Is there information not now known to me or other resources

that might be reasonably accessible to help with the suggested evaluation of the pending matter? May a colleague or supervisor offer valued assistance?

- If the matter is urgent, then am I reasonably equipped to act on it?
- Do I have an appreciation for the potential consequences, both intended and unintended, if my decisions are rushed or less than thorough?
- Are there newly developing trends or other unusual circumstances which may help me with the evaluation of the pending matter?
- Do my business culture, my reputation and my personal capacity for uncertainty allow me to assume the risks related to the pending matter?
- Are there any legal requirements with which I need to comply?

Developing a deliberative and analytical approach to business transactions will help to fulfill the ethical mandates discussed above. It may also engender respect among peers and colleagues for the professionalism exhibited on the job as well as prove profitable for all concerned.

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 Society's Ethics Committee, or the author's employer. In upcoming issues of CPCU News, the authorship of the "Question of Ethics" column will rotate among members of the Ethics Committee. If you have suggestions for upcoming articles or comments about the "Question of Ethics" column, please contact **Steve G. Brown, CPCU, Ethics Committee chair**, at steve.brown.bid2@statefarm.com.*

From the Institutes

Code of Ethics Adds Value to CPCU Designation

Insurance is built on a promise. Unlike other services that are rendered at the point of purchase, insurance is a future service. It is a promise to customers that we will be there when they need us. Unethical behavior violates the promise to the insured; therefore it is imperative for insurance professionals to adhere to ethical standards.

Since the inception of the CPCU program in 1941, ethics has always accompanied education and experience as one of three components required to earn the CPCU designation. Recognizing the value of ethics, the American Institute for CPCU introduced a formal Code of Professional Ethics on Aug. 31, 1976. Prior to that date, CPCUs who received their designation were asked to voluntarily agree to be bound by the Code.

The Institute's Code of Professional Ethics is the standard by which CPCU candidates and designees are measured. CPCU is the only Institute designation with a Code of Professional Ethics. Students are subject to the Code upon signing the matriculation form and must adhere to the Code throughout their candidacy and after receiving the CPCU designation.

The Code is managed and enforced by the following three entities:

- (1) The Board of Ethical Inquiry (BEI) is an eight-member board, chaired by the Ethics Counsel, responsible for implementing, establishing and approving CPCU ethics policy.
- (2) The Ethics Counsel receives written complaints of ethical violations, investigates the complaints and presents the facts to the BEI for consideration, and communicates BEI recommendations to the Ethics Policy Committee and delivers the verdicts.



Peter L. Miller, CPCU, is president and chief executive officer of the American Institute for CPCU and Insurance Institute of America.

- (3) The Ethics Policy Committee is a committee of the Board of Trustees of the American Institute that reviews matters of policy relating to American Institute ethics activities and promulgates the specific disciplinary procedures and penalties to be used in enforcing the Code.

The CPCU Society has its own separate Code of Ethics and has the right to suspend or revoke a person's Society membership even if the individual retains the CPCU designation.

There are many opportunities to demonstrate good ethical behavior in the insurance industry. While much attention may be given to cases involving unethical behavior, there are far more insurance professionals quietly upholding ethical standards. Some insurance companies have established ethical guidelines for their employees. The introduction to State Farm's Code of Conduct addresses employees as follows:

"While the Code of Conduct cannot address every

circumstance, it summarizes into one document many existing Company policies, rules, and guidelines pertaining to business behavior. The Code provides you with a common frame of reference and assists you in making the right choices. The Code underscores our commitment to exercise sound business ethics for the benefit of our customers, fellow employees and associates, the Company, and the public."

The Code of Professional Ethics adds value to the CPCU designation from both the customer and employer perspective. Customers can trust CPCUs to be honest and fair, and to deal with situations with the customer's best interest in mind. The employer can be assured that employees holding the CPCU designation will conduct business ethically and will not jeopardize the integrity of the company.

To sum up, Mark Twain once said, "Always do right; it will gratify some people and astonish the rest." Go forth, gratify and astonish.

AICPCU Announces Scholarship Program

In January, the American Institute for CPCU (AICPCU) announced a scholarship program that covers the costs of CPCU textbooks, course guides, SMART Study Aids and national exams — an estimated value of \$3,800 per scholarship. A total of 100 President's CPCU Scholarships will be awarded each year. Scholarships can only be awarded by the president of a college or a company.

Scholarship criteria and application information are available on the AICPCU's Web site, www.aicpcu.org/CPCU_Scholarship.htm. For assistance, contact **Kathy Hinkle**, director of customer relations, at (610) 644-2100, ext. 7849, or hinkle@cpuiia.org.

Renew Your Membership Today!

Society Members Enjoy Increased Networking Opportunities

In these challenging times, it is more important than ever to continue expanding your knowledge and skills, and to stay connected to fellow professionals, particularly those in your area of specialty. One of the CPCU Society's core objectives is member success — helping you succeed and advance in your career. A primary way to do this is to affiliate with your professional association, tap into the various programs and benefits offered, and network frequently with fellow members.

As 2009 gets underway, members of the CPCU Society have access to an increasingly valuable network of professional contacts and resources. The new interest group benefit (access for all members to all Society interest groups) is an example of a Society growth initiative which helps its members have an ever wider variety of networking and educational resources.

If you have not yet had a chance to renew your membership, please do so now. The Society and your local CPCU chapter are resources

you can depend on in the midst of a rapidly changing environment. Make a commitment this year to be more active. Consider attending the Leadership Summit in Phoenix, Ariz., April 22–25 and the 2009 Annual Meeting and Seminars in Denver, Colo., Aug. 29–Sept. 1. You will not find more valuable educational and networking opportunities than these. Get more involved with your chapter so you can network with local CPCUs and even help plan chapter programs. The more active you are, the more rewards you will reap, including the satisfaction of being involved in your industry and knowing you are keeping your career progress on track.

Another positive activity for 2009 is to seek out others, particularly young people, to encourage them to start

their CPCU designation studies or complete the program. Just as you look to network with others, others look to you as their network. How rewarding to help shape another person's career with your wise advice! Invite someone new to a chapter meeting and introduce that potential new CPCU to the supportive environment you have enjoyed.

If you have already renewed your CPCU Society membership for 2009, thank you! We are delighted that you will continue to experience all the benefits that the Society has to offer.

Members may renew online, or by mail, fax or phone. If you need any assistance, contact the Society's Member Resource Center at (800) 932-CPCU, option 4, or at membercenter@cpcusociety.org.

Update Your Member Records

Keep your membership record up to date, especially important contact information such as mailing address, phone number, preferred e-mail and company affiliation. You may update your member record by marking your dues renewal form, or you can log in to the Society's Web site at www.cpcusociety.org and click on "Update Your Member Contact Information." (Note: Company affiliation cannot be changed online. To update company information, contact the Member Resource Center.)

CPCU Society Officers Hit the Road

As one way to reinforce key Society relationships, officers of the CPCU Society maintain high visibility profiles around the world. In October and November alone, they attended 25 chapter conferment ceremonies and made 10 Connections program visits to senior company executives.

Society officers know that being a road warrior is part of the job, and whirlwind travel schedules and tightly programmed agendas are the norm. Take, for example, the visit Society President **Marvin Kelly, CPCU, MBA**, made on Nov. 10–12 to Iowa. In Des Moines to preside over the Iowa Chapter's I-Day conferment ceremony, Kelly's itinerary was

packed with back-to-back regional company and association visits, chapter meetings, one-on-one conversations with chapter leaders and members, business luncheons and dinners, an interview with *The Des Moines Register* and miscellaneous I-Day responsibilities. "We definitely kept Marvin on the run while he was in Iowa," said **Ted Lussem, CPCU, ARM, AU**, Iowa Chapter board member.

Leadership by example is important to Kelly. As Iowa Chapter President **Jody Ochsner, CPCU, APA**, said, "Marvin Kelly's visit provided inspiration to us, along with encouragement and support, as he participated in various chapter activities while in Des

Moines. For the new designees, the Society president's visit reinforced the value of the CPCU designation and the fact that it is a significant accomplishment, as well as the many benefits and opportunities CPCU Society membership brings to CPCUs at local and Society levels."

For Society officers, hitting the road on behalf of the CPCU Society is rewarding, energizing and fulfilling. And the opportunity to personally share with others the importance of being a CPCU overrides the risk of road warrior travel hazards, such as a lost piece of luggage or a delayed flight.

Select Your Primary Area of Interest and Start Using Your New Member Benefit

CPCU Society interest groups are important contributors to the professional development and networking efforts of the organization. Interest group members share similar professional interests for the education in, and promotion of, certain subsets of the risk management and insurance industry.

Beginning Jan. 1, 2009, every Society member became entitled to benefits from every interest group for no extra fee beyond the regular annual dues, including access to their information and publications, and being able to participate in their educational programs and functions.

An Interest Group Selection Survey was e-mailed to members beginning mid-November. By responding to the survey, members could identify any of the existing 14 interest groups as being in their primary area of career interest or specialization. If you did not respond to the survey and want to take full advantage of this new member benefit, go to the newly designed interest group area of the Society's Web site to learn more about each of the interest groups and indicate your primary area of career interest. You will also see options to receive your interest group newsletters.

Currently, there are 14 interest groups: Agent & Broker; Claims; Consulting, Litigation & Expert Witness; Excess/Surplus/Specialty Lines; Information Technology; International Insurance; Leadership & Managerial Excellence (formerly Total Quality); Loss Control; Personal Lines; Regulatory & Legislative; Reinsurance; Risk Management; Senior Resource; and Underwriting.

As part of the Interest Group Selection Survey, members also were asked to express their interest in the following proposed new interest groups: Actuarial & Statistical; Administration & Operations; Client

Services; Education, Training & Development; Finance & Accounting; Human Resources; Mergers & Acquisitions; New Designees/Young CPCUs; Non-Profits & Public Entities; Research; Sales & Marketing; and The Executive Suite.

Make your interest group selections today on the Society's Web site (go to "Interest Groups"), or by calling the Member Resource Center at (800) 932-CPCU, option 4.

Interest Group Descriptions

The **Agent & Broker Interest Group** promotes discussion of agency/brokerage issues related to production, marketing, management and effective business practices.

The **Claims Interest Group** promotes discussion of enhancing skills, increasing consumer understanding and identifying best claims settlement tools.

The **Consulting, Litigation, & Expert Witness Interest Group** promotes discussion of professional practice guidelines and excellent practice management techniques.

The **Excess/Surplus/Specialty Lines Interest Group** promotes discussion of the changes and subtleties of the specialty and non-admitted insurance marketplace.

The **Information Technology Interest Group** promotes discussion of the insurance industry's increasing use of technology and what's new in the technology sector.

The **International Insurance Interest Group** promotes discussion of the emerging business practices of today's global risk management and insurance communities.

The **Leadership & Managerial Excellence Interest Group** promotes discussion of applying the practices of continuous improvement and total quality to insurance services.

The **Loss Control Interest Group** promotes discussion of innovative techniques, applications and legislation relating to loss control issues.

The **Personal Lines Interest Group** promotes discussion of personal risk management, underwriting, and marketing tools and practices.

The **Regulatory & Legislative Interest Group** promotes discussion of the rapidly changing federal and state regulatory insurance arena.

The **Reinsurance Interest Group** promotes discussion of critical issues facing reinsurers in today's challenging global marketplace.

The **Risk Management Interest Group** promotes discussion of risk management for all CPCUs, whether or not a risk manager.

The **Senior Resource Interest Group** promotes discussion of issues meaningful to CPCUs who are retired (or planning to retire) to encourage a spirit of fellowship and community.

The **Underwriting Interest Group** promotes discussion of improving the underwriting process via sound risk selection theory and practice.

Make a Difference — Share the CPCU Experience

Why did you start the CPCU program? If you are like most, someone suggested it to you. Someone took an interest in your career success, described all the advantages earning a professional designation can bring, motivated you to make the commitment, and maybe even helped you get started. You have probably been grateful for that person's interest in you ever since!

Now it's your turn ...

As a CPCU, you should constantly be seeking out others who would benefit from "The CPCU Experience." That experience starts with studying for and earning the CPCU designation, and continues with active involvement in the CPCU Society. The CPCU Experience also includes a lifetime commitment to continuing professional development for yourself and others.

Do you know someone you would like to encourage to start the CPCU program? It could be a colleague, neighbor or relative, or even someone you met at a business or social function. Become a resource person for information on professional education, especially for new employees in your office. Be a cheerleader for the insurance industry and for CPCU as the premier path to success.

Whether it's a formal developmental meeting with an employee, an informal networking discussion that someone initiates with you, or a chance encounter at a business or social event where someone's remark prompts you to give the CPCU "elevator pitch," you'll want to be ready. Follow these points, and you can make a difference.

Your personal experience is powerful! Share your own professional development story. How did you get started? Describe situations when your CPCU designation clinched a job offer or even an interview opportunity for you. Relate how the broad insurance



knowledge you gained increased your confidence, marketability and ability to serve customers.

Potential CPCU students will need lots of information on how to get started, and the program's structure and process. Visit the American Institute for CPCU's Web site at www.aicpcu.org and click on "Student Services" to do some homework. You can also direct others to this valuable resource.

Having good information and facts at your fingertips will help you be motivating and persuasive. Here are some basics:

- Be aware of the current structure of the CPCU curriculum. Eight courses are involved: five are required core courses; the others follow the student's choice of a commercial or personal lines track.
- Waivers for one part of the program are provided for MBAs, those with law degrees, and completers of the INS certificate program.
- Flexible study methods are available. Students can self-study, enroll in a formal local class or take a course online. A ZIP code search is available on the Institute's Web site to help locate a public class within a geographical radius of any area. Students can also prepare by forming an informal study group with others.

- CPCU examinations are administered at local computerized exam centers (some employers offer on-site testing centers). Exams are three hours in length and consist of short-answer essay questions. (Note: One of the courses in each of the specialization tracks utilizes a multiple-choice format.)
- Exams are offered in quarterly two-month windows: Jan. 15–March 15; April 15–June 15; July 15–Sept. 15 and Oct. 15–Dec. 15. Classroom and online classes are coordinated with the exam schedule.
- Students who have already passed any parts of CPCU, even years ago, will probably still have those credits. Advise them to contact the Institute at (800) 644-2101 to review their transcript with a representative. Former students are often pleasantly surprised to learn that they are closer to completion than they thought!

Our industry has an urgent need for new talent and a more educated, professional workforce. One of the most rewarding things you can do is to make a positive impact on someone else's career. Find those future CPCU's now and help others to discover The CPCU Experience!

Diversity Committee Debuts Essay Contest

To gather ideas and guidance about the many-faceted subject of diversity, and how it is or should be represented in our insurance industry, the CPCU Society's Diversity Committee is sponsoring its first annual Diversity Essay Contest.

This year's topic is: "What Does Diversity Mean to You, and What Does a Diverse Insurance Industry Look Like?" The deadline for submissions is **April 30, 2009**.

Consistent with the Society's desire to increase "levels of support for ever-increasing professionalism throughout the property and casualty insurance industry," the Diversity Committee is opening the essay competition to all potential entrants, not just Society members.

In the current environment of tightening travel and reducing meeting attendance expenses, Society members and others will find the three levels of prizes very attractive:

- First prize — fully paid registration for the winning entrant and a guest to the Society's Annual Meeting and Seminars in Denver,



Ken Dauscher, Ph.D., CPCU, AIM, is a senior vice president for the American Institute for CPCU and Insurance Institute of America, and a member of the Society's Diversity Committee.

Colo., Aug. 29–Sept. 1, 2009, plus a \$500 cash prize. Full registration includes general sessions, seminars, Congratulatory Reception, Career Center, Society Expo, Expo Reception, AICPCU Conferment Ceremony and Final Night Celebration.

- Second prize — fully paid registration for one to the Denver annual meeting.
- Third prize — \$300.

Essays will be judged on both style and content. Judges will look for writing that is clear, articulate and logically organized. The winning essays must demonstrate an outstanding grasp of the meaning of diversity and how our industry

would look with a diverse insurance community.

Essay submissions will be evaluated in a fair and unbiased three-round judging process. Judges will be individually selected by the Diversity Committee members, based on a demonstrated knowledge and understanding of diversity. Authors' names will not be disclosed to the judges until after the contest winners have been selected.

Entry forms, rules and procedures are available at the Society's Web site, **www.cpcusociety.org**. Essays may be submitted to diversityessaycontest@cpcusociety.org with a completed entry form attached.

New Online Courses Spark Creativity and Innovation

To keep pace in today's global marketplace, insurance professionals must be able to help drive organizational growth and convert change into opportunity. In partnership with MindEdge, an information and learning company founded by Harvard and MIT educators, the CPCU Society launched the following three online courses in December to help CPCUs prepare for the unexpected and lead change:

- **Creativity & Innovation: Creativity in Teams and Organizations.** By focusing on how to elicit creative and innovative ideas within a group, team or organization, this course helps participants learn about

targeted tools to stimulate fresh thinking.

- **Creativity & Innovation: Innovation in Organizations.** Drawing on the latest academic viewpoints, this course explores some of the internal responses to the need for creativity and the process of moving from innovation to commercialization, exemplified by some of the more successful corporate innovators.
- **Creativity & Innovation: Introduction to Personal Creativity.** By stimulating creativity through various techniques, including mind-mapping and right and left brain

thinking, participants learn to tap into their personal creativity and apply it in their organizations.

The 15-hour, extended-version courses address the growing need for convenient, affordable training that won't conflict with busy schedules.

The price per course is \$199. Course access expires 90 days after purchase. Register online today at **www.cpcusociety.org**. For further information, contact **Mark D. Dolinski, API, AIS**, director of program delivery, at mdolinski@cpcusociety.org or (800) 932-CPCU, ext. 2748.

Making the ‘Connection’

The Cincinnati Insurance Company Leads and Succeeds with CPCU



Mark DesJardins, CPCU, AIC, AIM, is vice president of learning and development for The Cincinnati Insurance Company.

The Cincinnati Insurance Company recognizes the importance of superior service to local professional agents. It supports this philosophy by providing agency customers with excellent service provided by well-trained associates. Over the years, Cincinnati Insurance has cultivated a culture of continuing education, including the pursuit of the CPCU designation.

Cincinnati Insurance was founded in 1950 by a group of independent insurance agents with a common goal — to give local agents and policyholders more personal service than they received from larger insurance companies. In its first year of operation, Cincinnati Insurance wrote \$92,000 in gross premiums. Now headquartered in Fairfield, Ohio, The Cincinnati Insurance Companies reported more than \$3.1 billion in net written premiums in 2007, marketing a full range of property-casualty and life insurance policies. Cincinnati Insurance ranks among the top 20 largest publicly traded insurers based on 2007 consolidated revenues of \$4 billion. Presently, 1,200 of its 4,300 associates

“We feel that no matter what function an individual has within our organization, they benefit by increasing their insurance knowledge and business perspective through the CPCU course of study.”

live across the country, residing in the same communities as their agents and policyholders.

Cincinnati Insurance backs up its philosophy of superior service with generous investments in its associates’ professional development. The company provides full tuition reimbursement, and pays for textbooks and exam fees for those seeking the CPCU designation. It also awards monetary bonuses as associates complete each phase of the designation. For those associates who successfully earn the designation, the company pays Society dues. Rather than send completers to the Society’s Annual Meeting and Seminars every year, Cincinnati Insurance sends its entire group of CPCUs to the annual meeting every five or six years. It currently has 385 associates who have earned the CPCU designation and 129 students who have passed at least four of the eight CPCU exams.

Mark DesJardins, CPCU, AIC, AIM, vice president of learning and development, expanded on the role of the CPCU designation in Cincinnati Insurance’s success during a recent interview with the CPCU Society:

Do you encourage employees to pursue the CPCU designation and, if so, why?

“Yes, very much so. We have long supported the program and encouraged associates to obtain their CPCU designations. We feel that no matter what function an individual has within our organization, they benefit by increasing their insurance knowledge and business perspective through the CPCU course of study. In certain areas of our operation, CPCU

courses are included as requirements for advancement.”

There are a lot of designations out there. What makes the CPCU designation unique?

“The CPCU is unique because it has an insurance focus. With very few exceptions, the courses touch on the complete operation of an insurance carrier and, therefore, it is a practical course of study for all our associates. We feel that continuing education is important in developing knowledgeable, capable insurance professionals who are prepared to serve local independent agents and their clients.”

Do you encourage employees with CPCUs to become involved in the CPCU Society?

“Many of our CPCUs are involved in the local chapters and national activities. The company supports their efforts.”

How has your CPCU designation and involvement in the CPCU Society helped you advance in your career?

“I am one who has benefited from the rounding-out process I mentioned above. With a nonbusiness degree and claims background, the designation allowed me to broaden my perspective of the insurance business and operations.”

The CPCU Society commends Cincinnati Insurance and all of our members’ employers for their dedication to continuous learning and the pursuit of the CPCU designation.



People in the News

Comings and Goings



Bourke

Anita Z. Bourke, CPCU, CPIW, former president of IMA of Kansas, has joined the American Institute for CPCU and Insurance Institute of America (the Institutes), Malvern, Pa., as an executive vice president. Bourke was the 1997–1998 CPCU Society president. ... Murphy Insurance Agency in Hudson, Mass., has announced that **Susan**

E. Mattia, CPCU, of Lynnfield, Mass., has been hired as business insurance manager for its Marlborough office.

Promotions



Daffara

Amica Mutual Insurance Company, of Lincoln, R.I., has announced the promotion of **Susan J. Daffara, CPCU**, of Saint James, N.Y., to branch manager in its Long Island Regional Office; and **Michael T. Valluzzo, CPCU**, of Phoenix, Ariz., to sales and client services manager in its Phoenix Regional Office. ... Liberty

Northwest Insurance Corp., a subsidiary of Liberty Mutual Group, has named **Julie A. Burnett, CPCU, CIC, AIM**, president and chief executive officer. Previously, she was president and CEO of Safeco Corp., which was purchased last September by Liberty Mutual. ... Atlas Insurance Agency Inc., Hawaii's largest independent insurance agency, has appointed **Sharon R. Hodson, CPCU, ARM**, vice president in its commercial lines division. ... Harleysville Insurance, of Harleysville, Pa., has named **Angela Lawrence, CPCU**, resident vice president of Florida and Georgia. ... **Nicki Millan, CPCU, ChFC**, has been named director of State Farm Insurance Customer Response Center in Bloomington, Ill.



Lawrence

Honors & Achievements

National Underwriter Company and Thomson Reuters West each have released new editions of textbooks, *Winning by the Rules — Ethics & Success in the Insurance Profession* and *Casualty, Fire & Marine Investigation Checklists*, respectively, authored by educator, lecturer and columnist **Ken Brownlee, CPCU, ARM, AIC**, of Atlanta, Ga. ... *Business Insurance* named three Society members among its 2008 Women to Watch: **Diane Askwyth, CPCU, ARM**, senior director of risk management and insurance at global healthcare company Schering-Plough Corp. in Kenilworth, N.J.; **Mary Sklarski, CPCU, CIC, ARM**, chief operating officer of insurance brokerage and consulting firm

Woodruff-Sawyer & Co. in San Francisco; and **Sheila Small, CPCU**, assistant treasurer, risk management and insurance, Verizon Communications in Basking Ridge, N.J. The annual feature, published on Dec. 1, spotlights women doing outstanding work in commercial insurance, risk management and employee benefits. ... The Gongaware Center of Indiana State University at Terre Haute named **James L. Britt, CPCU**, immediate



Britt

past president of the CPCU Society, as 2008 Leader in Action. Britt was the guest presenter on Nov. 18 at an open forum designed to build bridges with industry partners. ... The Independent Insurance Agents of Rhode Island (IIARI) presented **Robert Slocum, CPCU, CIC**, chief executive officer of Slocum Agency Inc., with the Carlton I. Fisher Outstanding Agent Award, its highest honor. Slocum received the accolade in recognition of his more than 30 years of service in the insurance business and his dedication to the industry.



Slocum

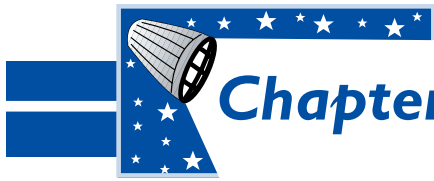
Society President Featured in Industry Publications

CPCU Society President **Marvin Kelly, CPCU, MBA**, was featured in the November issue of *Risk Management* magazine and the December edition of *Insurance & Financial Advisor*.

In the *Risk Management* article, "The Complexities of Complexion," Kelly talks about how he became interested in insurance, the challenges he has faced, and what he's doing to improve diversity in the insurance industry.

In the *Insurance & Financial Advisor* article, "Industry's 'Pipeline' to Diversity Needs Construction Now," Kelly says that the insurance industry needs to diversify its ranks and he wants the CPCU Society to lead the charge.

Kelly also participated in a Nov. 19 webinar hosted by Inspire a Nation Business Mentoring and The National African American Insurance Association. He was one of five panelists who discussed what agents should do to stay competitive in this economy.



Philadelphia Chapter ‘Spreads the Word’ to a New Generation

Today’s headlines warn that the insurance industry continues to fall behind other financial services sectors in attracting and retaining newcomers. And insurers and agents/brokers are questioning where they can find new talent. The Philadelphia Chapter is a proven pacesetter in helping to mitigate these dilemmas by having supported programs over the years that introduce the property-casualty insurance industry, in general, and the CPCU designation and the CPCU Society, in particular, to a young demographic.

According to **Martin J. Frappolli, CPCU, FIDM, AIS**, managing director of content development at the American Institute for CPCU and Insurance Institute of America, and Philadelphia Chapter webmaster and chaptergram editor, “At the lower age spectrum, we have conducted annual fire safety essay contests for first graders through sixth graders in local school districts each year since 1984. Plaques and monetary prizes are awarded to the winners of the various age-group categories.”

“Students write essays or create posters on the subject of fire safety during October’s National Fire Prevention Week,” added Frappolli. “Each school submits its top entrants for the final judging by township and school district officials as well as **Peter F. Palestina, CPCU**, chapter coordinator of the contest, who also makes sure that local newspapers get the story and send reporters to the awards presentation.”

The chapter also has two distinct scholarship programs. One is for an annual scholarship typically awarded to the children of chapter members who are enrolled at an accredited two- or four-year college or university in a full-time undergraduate degree program. “The other is dedicated



to supporting students enrolled in the risk management and insurance program at Temple University in Philadelphia,” said Frappolli.

“We also ‘spread the word’ by a deep and longstanding involvement with the future industry leaders and future CPCUs at Temple by attending some of their campus events, such as lecture series luncheons sponsored by Gamma Iota Sigma, an international collegiate professional fraternity for students pursuing careers in risk management, insurance and actuarial science.

“In addition, to personally help support and encourage members of tomorrow’s insurance workforce, we provide complimentary admission

to our chapter breakfast meetings to a group of risk management students from Temple University, LaSalle University and St. Joseph’s University. Many of us feel that the best use of our energies and resources is to support the next generation of insurance leaders.”

The Philadelphia Chapter also is currently working on a mentorship program that will pair newer members with more seasoned professionals. “This is a new undertaking for our chapter, as we are looking to fill the talent gap that may be created in the near future with the impending retirement of a large percentage of our industry,” said Philadelphia Chapter President-Elect **Kellie Goldfien, CPCU**. “We plan to launch this initiative with a large kick-off event. We also have a committee that is working on ideas to fully market this event to the local industry so that potential participants will understand the true value of such a program.”

If you think your chapter deserves a future profile in CPCU News because of its great visibility initiatives, please send an e-mail to visibility@cpcusociety.org.

At a Glance: What Other Chapters Are Doing

The **Iowa Chapter’s** recent I-Day program with Society President **Marvin Kelly, CPCU, MBA**, received media coverage. The *Des Moines Register* published an article Nov. 13, entitled “Insurance Society President Wants Increased Diversity.”

The **Los Angeles, California El Camino and San Gabriel Valley Chapters** were featured in an article about their local conferment posted online Oct. 29 by the *Insurance Journal*.

Photos from the **Maryland Chapter’s** 56th Annual Conferment Dinner were published on the *Insurance and Financial Advisor’s Web* site in November.

The **Western Michigan Chapter** has launched an award program to get its members involved in spreading the word. The chapter records the number of times that members bring a guest to a meeting and how often they wear their CPCU lapel pin. The member who spreads the word the most throughout the year will receive a \$50 gift card to his or her favorite store or restaurant.



Chapter News

Arizona Chapter Announces Scholarships

In its second year of scholarship awards, the Arizona Chapter has increased the number of scholarships from four to six scholarships this year. The chapter's Scholarship Committee announced the recipients of the 2008–2009 scholarships in December: **Jenelle Burns**, Arizona State University; **Concita Cates**, Phoenix College; **Klayton Chew**, Arizona State University; **Elizabeth Dees**, Arizona State University; **April Diley**, Northern Arizona University; and **Christopher Dunker**, Arizona State University.

Central Illinois I-Day Draws Record Crowd

The Central Illinois Chapter sold 913 tickets to its 2008 All-Industry Day. Held on Nov. 6 at Illinois State University, the program was entitled "Insurance & Technology, Today, Tomorrow and Beyond." Industry leaders shared their insights on automotive technologies, innovation, global trends and windmill energy. Organizers attributed the record attendance to the technology theme and the luncheon speaker, comedian **Karen Mills**.

Western Michigan Chapter Makes Donation

The Western Michigan Chapter awarded Access of West Michigan \$437 during a Good Works meeting in November. Founded in 1981, Access provides working solutions to hunger and poverty.

Presque Isle Chapter Hosts Cookie Break

More than 200 Erie Insurance employees attended a "Cookie Break" on Nov. 18 hosted by the Presque Isle Chapter in Erie, Pa., at Erie Insurance Group Home Office. The chapter provided coffee, juice and cookies to employees, and gave away a \$25 gas card. Chapter volunteers answered numerous questions about CPCU and recruited several new candidate members during the annual event.

South Carolina Chapters Tour BMW Plant

The South Carolina Chapter recently teamed up with its partners in the Upstate South Carolina Chapter to tour the BMW Manufacturing Company's Greer, S.C., automotive facility. Following a walking tour, the 48 attendees were treated to a presentation by **Jerry Johnson**, BMW's risk manager. Johnson gave an overview of the risk management process, as well as specific risks inherent to the automotive industry and BMW's facility.

New York Chapter Honors Insurance Broker

Ernesta G. Procope, chairman of E.G. Bowman Co., Inc., received the Excellence Award from the New York Chapter at its annual conferment luncheon. Procope was honored for her many significant contributions to the insurance industry and for advancing diversity in the industry. Founded in 1953, E.G. Bowman is America's largest minority-owned insurance broker.

In Memoriam

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

Dwight B. Aden, CPCU, '52
Spokane, Wash.

Harold W. Birchfield, CPCU, '85
Monte Vista, Colo.

G. William Blair, CPCU, '57
Birmingham, Ala.

Patricia E. Bosinger, CPCU, '90
Pensacola, Fla.

J.A. Cornelius, CPCU, '58
Hinsdale, Ill.

Jerry P. Eddington, CPCU, '89
Bradenton, Fla.

James L. Hettinger, CPCU, '06
Naperville, Ill.

Troy Duane Law, CPCU, '75
Cordova, Tenn.

Nathaniel E. Lord, CPCU, '85
Claremont, Calif.

Deane J. Myer, CPCU, '61
Wichita, Kan.

Robert M. Nakagawa, CPCU, '69
Kaneohe, Hawaii

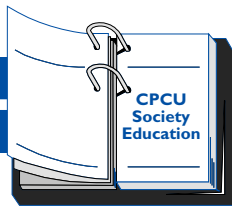
Richard James Noyce, CPCU, '66
Des Moines, Iowa

Lloyd J. Racine, CPCU, '54
Grand Blanc, Mich.

Margarita M. Smith, CPCU, '94
Shelby Township, Mich.

Patrick M. Yobs, CPCU, '01
Morris Plains, N.J.

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. If you know of the death of a CPCU not listed in this column, please write: CPCU Society, Member Resource Center, 720 Providence Road, Malvern, PA 19355.



Education Calendar

February

Feb. 10

Edina, Minn. (Minnesota Chapter)

- Building Communication Strategies — Leverage Your Best Critical Thinking

Feb. 11

Claims Interest Group Webinar

- Insured's Independent Selection of Counsel

Feb. 18

Pittsburgh, Pa. (Allegheny Chapter)

- Building Communication Strategies — Leverage Your Best Critical Thinking
- Conquering E-Mail Overload — How to Manage Your E-Mail for Great Results

Feb. 19

Chesapeake, Va.

- Strategic Brand Thinking

Feb. 20

San Juan, Puerto Rico
(Puerto Rico Chapter)

- The Additional Insured*
- Directors & Officers Liability*

Feb. 24

Webinar

- Leadership Succession

Feb. 26

Philadelphia, Pa.
(Philadelphia Chapter)

- 2008 Commercial Property Changes*
- Advanced Inland Marine*

March

March 2 & 3

Hamilton, Bermuda
(Bermuda Chapter)

- Flood Insurance*
- Managing Conflict in the Workplace
- Business Income*

March 18

Milwaukee, Wisc.
(Greater Milwaukee Chapter)

- Ethics and the Insurance Leader — Forging a High Values Culture*

March 19

Portland, Ore. (Oregon Chapter)

- Leadership and Ethics — The Power to Succeed*

March 19

Worcester, Mass.
(Central Massachusetts Chapter)

- Ethics — It's What Professionalism Is All About*

March 24

Indianapolis, Ind.
(Central Indiana Chapter)

- 2008 Commercial Property Changes*
- 2007 Commercial General Liability*

April

April 2 & 3

Webinar

- Breaking into Senior Management

April 16

Worcester, Mass.
(Central Massachusetts Chapter)

- Advanced Inland Marine*
- A Business Interruption Can Be Deadly*

April 21

Sioux Falls, S.D. (Sioux Empire)

- Leadership and Ethics — The Power to Succeed*
- Successful Negotiations

April 23 & 24

Phoenix, Ariz.

CPCU Society Center for Leadership Courses at the 2009 Leadership Summit

- Building Communication Strategies — Leverage Your Best Critical Thinking
- Building Facilitative Skills for Leaders
- Creative Thinking for the Insurance Professional
- Critical Thinking — Harnessing Intelligence to Achieve Results
- Developing Emotional Intelligence for Professional Success
- Diversity Skills for Emerging Leaders
- Strategic Thinking
- Transformation Leadership
- Volunteer Leader Best Practices — Leadership Characteristics and Choices

April 23

Kansas City, Mo.
(Kansas City Chapter)
See the Society's Web site for details.

April 28

Edina, Minn. (Minnesota Chapter)
See the Society's Web site for details.

April 29

Webinar

- Emerging Developments in Insurance Coverage — Part 2

For more information and to register, visit www.cpcusociety.org, and click on "Professional Development" and "Educational Events." For assistance, contact the Member Resource Center at (800) 932-CPCU, option 4, or at membercenter@cpcusociety.org.

**The CPCU Society will file programs for CE credits in states that have a CE requirement. Contact the CE compliance assistant at (800) 932-CPCU, ext. 2767, for information and updates. Programs may be rejected and no credit given.*

Get the Recognition You Deserve!

'Spread the Word!' about Your CPCU Designation

Being a CPCU sets you apart in the property-casualty insurance industry. It's time to "Spread the Word!" about your CPCU designation.

CPCU

Spread the Word!

By spreading the word, you are:

- Helping to make the CPCU designation the most recognized designation in the insurance industry.
- Enhancing your professional reputation by being associated with one of the industry's most prestigious credentials.
- Ensuring that employers know your value as a CPCU.



It takes only a few minutes to "Spread the Word!"

For tips, go to the Society's Web site, www.cpcusociety.org, and click on "Members," "Member Visibility," and "Spread the Word! Tips."

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