Leadership Summit Recap

More than 300 CPCU Society volunteer leaders from across the United States participated in the 11th Annual CPCU Society Leadership Summit, April 25 through 27 at the Pointe Hilton Squaw Peak Resort in Phoenix, Arizona.

Chapter leaders received an overview of the Leadership Council’s strategic initiatives, as well as ways to welcome, develop, and engage members. To encourage chapter participation, chapter leaders received training on chapter compliance, volunteer management and engagement, successful recruitment and retention, event management, chapter and interest group partnership, and successful marketing strategies.

These are among the highlights:

- New workshop on umbrella and excess liability coverage, gaps, and solutions
- Luncheon program on how people can leverage their skills and talents to become stars in their careers
- Interest group showcase
- Overview of chapter member survey results
- Closing keynote presentation by Rob O’Neill, team leader of the Naval Special Warfare Development Group (SEAL Team Six)

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Dear CPCU Colleagues:

The 2013 Leadership Summit was a great success, thanks to the hard work and dedication of the CPCU Society staff and volunteer leaders. For those who attended, I hope you gained valuable insights from the training sessions to enhance your chapter and interest group operations.

Congratulations to the CPCU Society Europe Chapter, who celebrated its 10th anniversary in London in May. It is exciting to see our members promote the CPCU designation in the U.S. and abroad. In an increasingly global marketplace, I look forward to working with the Leadership Council to create a strategy to expand our international presence.

As you know, one of the Society’s top strategic goals is to engage the next generation of insurance professionals. That’s why I am particularly enthusiastic about the CPCU-Loman Education Foundation Internship Program. Research has shown that internships are an effective tool to attract college students to our industry. In addition, this program will enable retired CPCUs to serve as mentors for young professionals entering the insurance business. After all, that’s part of what it means to be a CPCU—sharing our wealth of knowledge with those who are starting out in their careers.

I look forward to this and many other exciting initiatives as we work together to advance the mission of the CPCU Society.

Best Regards,

David Medvidofsky, CPCU, CIC, ARM, AIAF, AAI, CRM
2012–2013 CPCU Society president and chairman

How to Submit News Items

Send items for “Chapter News” or “Members in the News” to 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.
CPCU-Loman Education Foundation Internship Program

The CPCU Society is committed to preserving the CPCU-Loman Education Foundation legacy while expanding its impact on the industry. With the industry facing a significant talent shortage and historically struggling to attract and retain new employees, the CPCU Society has set one of its top strategic goals as engaging the next generation of insurance industry leadership.

To help grow future leaders, the Loman Foundation has decided to shift from offering scholarships to providing internship opportunities that will prepare students for career opportunities. The expanded vision for the Loman Foundation is to develop a formalized internship program that provides value to students, chapters, universities, and employers: the CPCU-Loman Education Foundation Internship Program.

The Loman Foundation will continue to match scholarship funding through the end of the year, but in 2014, the emphasis will change to funding internships. For this program to be effective, the CPCU Society needs chapter support and knowledge.

The Society has altered its emphasis based on feedback from students that internships are extremely valuable. Internships are a proven tool for employers to attract, develop, and retain potential new employees. However, it is not always easy for employers and students to connect. That is where individual chapter efforts can make a positive difference in the industry.

With help from chapters, along with the support of our affiliates—the CPCU Society, The Griffith Insurance Education Foundation, and The Institutes—Loman can do more than ever to educate about risk management and insurance as career options. Additionally, Loman has formed an advisory committee to determine the best way to engage chapters in the launch of the internship program and the corresponding financial assistance it aims to offer students.

The Society also believes that chapter involvement in the internships program is a great way to engage retired members and others in mentoring students and in encouraging them to join the industry, while also putting students on the path toward earning their CPCU designation and becoming chapter members.

The beginning phase of this program will consist of a pilot with a few active chapters. Goals for this pilot are the following:

- Identify and catalog internship opportunities from employers
- Develop presentations for Society members to present to potential risk management and insurance students
- Communicate the revised vision and change to chapters

The CPCU Society will continue to update chapter members on the progress of the pilot and to provide more information when the internship program is opened up to other chapters. It greatly appreciates chapters’ support and participation, as their efforts through this program will help to engage the next generation of learners.
Hurricane Sandy Relief

Thanks to the generous contributions of members and chapters, the CPCU Society received $8,289.00 in donations for the American Red Cross to help victims of Hurricane Sandy. The CPCU Society matched these donations and recently presented a check for $16,578.00 to the American Red Cross.

Hearty thanks are extended to the following chapters and individuals for their donations:

**Chapters**
- Alaska
- Central Texas
- Chicago-Northwest Suburban
- Columbus
- Connecticut
- Mid-Michigan
- New Jersey
- Utah

**Individuals**
- Eric Barger, CPCU
- Todd Berk, CPCU
- Courtner Brohawn
- Judith Burk, CPCU
- Cindy Carter
- Joseph Chvasta, CPCU
- Jane Doig, CPCU
- Terry Dunn, CPCU
- Robert Finan, CPCU
- Mark Haas, CPCU
- Christine Hauck, CPCU
- Kimberly Hawbaker
- Nikole Hogbin
- J.L. Johnson
- Dana Keller, CPCU
- Claudette Kenmir, CPCU
- Jack Kier
- Sandra Kuritzky
- Helen Mao, CPCU
- Steve McElhiney, CPCU

Kevin H. Brown, Esq., CAE, senior vice president and executive director of the CPCU Society, presented a check from the CPCU Society to Victoria Genuardi, major gifts officer for the American Red Cross, for the Hurricane Sandy Relief Fund.

Brenda Morgan
- Charlotte North, CPCU
- Jan O’Rourke, CPCU
- Jeffrey Prendergast, CPCU
- Theresa Reiff
- DeLisa Rodney, CPCU
- Ronald Ruberti, CPCU
- Jeffrey Schultz, CPCU
- Bruce Siegel

Kelly Spigler
- Susan Stone-Janczewski, CPCU
- Heidi Swanick, CPCU
- Mary Ellen Vogt, CPCU
- Carrie Walters
- George Whipple, CPCU
- Sherry Willard
- Dennis Younkins

President’s CPCU Scholarship

The Institutes are accepting applications for the 2013 President’s CPCU Scholarship. This scholarship is designed both to recognize high-performing individuals and to encourage continued professional development.

Nominations can come from the president, CEO, or chairman of an organization with at least 50 employees.

Below are the requirements for nominees:

- Nominated by a company whose practices are primarily in the property-casualty insurance field
- Considered a high performer, based on recent reviews
- Targeted for advancement

- Meet The Institutes’ matriculation requirements
- Complete the CPCU program within three years

Since 2009, The Institutes have granted more than 375 President’s CPCU Scholarships. Companies can take advantage of this year’s opportunity by identifying a maximum of two associates who, by earning the CPCU designation, would not only benefit professionally but also help their organization meet its strategic goals through their contributions.

To nominate someone for the President’s CPCU Scholarship, visit www.TheInstitutes.org/CPCU_Scholarship. For more information about the program, please contact Ellen O’Shea at (484) 831-9070 or oshea@TheInstitutes.org.
Meet the New Director of Member Knowledge

The Institutes recently named Nichole Ritz director of member knowledge for the CPCU Society. In this role, Ritz is responsible for developing and implementing an effective strategy that will achieve the CPCU Society’s goal of providing members with relevant knowledge.

She has extensive experience in assessing member needs and providing multiple strategies specific to knowledge management, acquisition, engagement, and retention. Ritz previously worked at the Project Management Institute (PMI), where she developed and supported complex membership initiatives, including broad strategy and business plans for the North America and Asia Pacific regions. She co-led one of PMI’s major initiatives tied to its knowledge strategy, which resulted in increased access to content developed across 43 interest groups—from 43,000 members to 400,000 members.

Ritz holds a master’s degree in business administration with a concentration in human resources from the University of Phoenix and a bachelor’s degree in psychology from Temple University. She is a member of the American Society of Association Executives and the Mid-Atlantic Society of Association Executives.

Please provide a warm welcome to Nichole Ritz!

Further Reflection on the Professional Experience Resource Group

by Bob McHenry, CPCU, AIC, AIS
Chair, Professional Experience Resource Group

The December 2012/January 2013 issue of CPCU Society News included a short article about the Professional Experience Resource Group. The article noted that the group changed its name subtly but that its mission remains the same. These statements are only partially correct.

As the CPCU Society governor for the formerly named Retirement Resource Interest Group, I realized that there are two great values our group offers to members. First, we provide important information for retirees and members planning for retirement. Second, we offer vast insurance experience. However, I also realized that we were not utilizing the worth of our service years.

We could serve all of the Society as mentors, coaches, and leaders. Encouragement was given to the chairs and committee members to pursue the mentoring role. Work began behind the scenes to partner with the Leadership and Managerial Excellence Interest Group, the Claims Interest Group, and others. I also met with Marsha Egan, CPCU, who planted the idea of professional experience groups (PEGs). As my service on the CPCU Society Board of Directors and on Interest Group Governance ended, I applied for membership in the Retirement Resource Interest Group; a year later, I was voted in as chair.

At the 2012 Annual Meeting in D.C., four of our members were in the room waiting for the meeting to start. We calculated that there were 144 years of experience between us and discussed the idea to change our name to the Professional Experience Resource Group. The proposed new name would recognize the value of our years in the industry and position ourselves as a resource for all Society and industry members.

I promised all of the committee and interest group members that our group would not lose its original focus as a resource for retirement. I also promised that this new pathway would give us an opportunity to increase our value. Here is what has taken place so far:

- Mentored the new CPCU Society India Chapter and some of the members championed by Don Marwin
- Scheduled to present a mentoring versus coaching session at the 2013 CPCU Society Annual Meeting for Insurance Professionals
- Participated in the “Speed Mentoring” session at the 2012 CPCU Society Annual Meeting and Seminars
- Offered mentoring service to the interest group leadership council
- Met with members of the Leadership and Managerial Excellence Interest Group to discuss mentoring opportunities
- Expanded our mentoring to chapters

It is an honor to have been chosen as chair of the Professional Experience Resource Group. There are many fine committee and group members, and only a few are retired. All of us are here to serve you and the entire CPCU Society. Please consider bringing your experience to the Professional Experience Resource Group and sharing it with the entire industry and CPCU Society.
Philadelphia Reinsurance Symposium

The CPCU Society thanks the Reinsurance Interest Group for hosting a successful Reinsurance Symposium on March 13 through 14 in Philadelphia. In addition to featuring outstanding panelists and speakers, the luncheon program recognized the 2012 class of Associate in Reinsurance (ARe) program graduates:

- Elease D'Laine Barnes, CPCU, ARe
  McClelland and Hine Inc.
- Edward J. Boyanoski, CPCU, ARe
  Munich Reinsurance America
- Andrew Heikes, ARe
  State Farm Insurance
- Christopher Holland, ARe
  Platinum Re
- Robert Knight, CPCU, ARe
  American Southern Insurance
- Marlin Ortega, CPCU, ARe
  Axis Re
- Arthur R. Randolph II, CPCU, ARM, ARe
  Pinnacle Actuarial Resources
- Anna Rumbaugh, CPCU, ARe
  Munich Reinsurance America

The 2012 class of ARe designees.

The Institutes Release New Courses

In response to evolving industry trends, The Institutes have released new and revised course content. These updates will ensure that program participants retain their competitive edge.

Revisions were made to the following courses:

- AIC 37—Managing Bodily Injury Claims
- AIC 39—Auto Claim Practices
- API 28—Personal Insurance: Underwriting and Marketing Practices
- API 29—Personal Insurance: Portfolio Management
- ARe 144—Reinsurance Principles and Practices
- CPCU 540—Finance and Accounting for Insurance Professionals
- CPCU 555—Personal Risk Management and Property-Casualty Insurance

In addition to the course revisions, The Institutes created a new course in the Associate in Claims (AIC) Auto track. This course, AIC 40—Personal and Commercial Auto Coverages, addresses the following topics:

- Auto insurance basics
- The personal auto policy
- Business auto, motor carrier, and garage coverage forms

Study materials for the new and revised courses are available for purchase now, with exams beginning in the July to September 2013 testing window. Exams on the previous version of study materials will be available until December 15, 2013.

Visit www.TheInstitutes.org to learn more about specific changes to each course.
Are We Becoming Ethical in Spite of Ourselves?

by John R. DiForte, MBA, CPCU

Radical shifts in technology are leading to greater transparency in our daily lives. Any time we use an electronic device, we leave a record that can be searched, cross-referenced, duplicated, and potentially shared. This knowledge of transparency often leads to increased ethical behavior.

A change in the legal environment is also causing an evolution in our moral and ethical conduct. Moral decisions are moving from thoughtful calculations to natural, instinctive behaviors. Our moral code of ethics is self-correcting, based on external constraints imposed on us. Transparency increases these external constraints.

I gave a seminar in New York in March. One of the case studies I presented was on medical malpractice. In the scenario, an elderly patient goes to the hospital with the families’ expectation of him dying. However, the patient does not die of natural causes but because of the hospital’s malfeasance. His family, unaware of any misconduct, quietly buries him.

Following its Best Practices protocol for when a fatality occurs, the hospital determines that an overdose of medication was in fact the reason for the patient’s demise. The question for the hospital is, should it now inform the family that he died from the hospital’s actions?

A lively discussion ensued at the seminar. One of the participants, a senior claim executive said, “You have no choice but to tell the truth. If more than one person knows the truth, it will surface. Even if only one person knows, his conscience will eventually demand that the truth be told.”

It is likely more cost-effective in the long run for the hospital to own up to the mistake and inform the family that their loved one did not die of natural causes. By doing the ethical thing, the hospital has imbued within its employees the basic values that promote trustworthiness in the institution. In this era of transparency, serious errors are always exposed. Cover-ups, once revealed, are infinitely more expensive than restitution.

Transparency

While traveling into Manhattan, I used my E-Z Pass to cross the bridge and go through the tunnel. At my destination’s garage, the attendant scanned me in. I then used my metro-card that is linked to my credit card to enter the subway. I used my debit card to pay for sundries at Walgreens and took some cash back. My mobile phone pinpoints my whereabouts to anyone who wants to know where I am. Not a moment of my day am I off the grid. My life is transparent.

Technology has radically changed our lives and our expectation of privacy. We are approaching the age of perfect information. Voluminous amounts of data (Big Data) are now being generated by expert systems. More importantly, the algorithms developed to process this data into usable form grant us no quarter and give us no place to hide. Don Peppers and Martha Rogers in Extreme

Trust: Honesty as a Competitive Advantage explain, “Transparency will increase because of technological progress, and progress is inevitable. It cannot be avoided, averted, or slowed down.” The information is out there; it is just a matter of it being found.

Dennis Jay, an executive director for the Coalition Against Insurance Fraud, recently reported that the Wall Street Journal and the Center for Public Integrity filed a lawsuit under the Freedom of Information Act to lift a ban that exempted Medicare data. Jay writes, “If the ban is lifted, journalists would have access to data about physician treatments, tests ordered, and a whole host of medical services. The news media would represent another powerful entity crunching medical data and potentially uncovering fraud and abuse by medical providers.”

Technology adds a level of discipline that compels us to be more ethical.

The Other Shoe

Over the last several years, whistleblowing statues and employee accountability have caused a major paradigm shift away from keeping secrets within an organization. Janet Morrissey reports in Time magazine, “In what could give new meaning to the phrase—’If you see something, say something’—a clause within the financial reform legislation is offering big cash rewards to whistleblowers who report fraud and other wrongdoing at U.S.-listed companies and Wall Street banks.”

Tips leading to recovery will result in $100,000 minimum payouts under current law. As a result, corporate culture has changed, and that which heretofore was acceptable, is no longer. A compelling force, both moral and financial, is causing employees to become more ethical.

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The Great Recession, Crime and Insurance Fraud

Historically, during difficult economic times, we can predict a spike in crime and insurance fraud. If we examine workers compensation losses over the recession period of 2008 to 2011, we would expect to find a significant increase in claims activity. However, this was proven not to be true. Similarly, in other lines of business, although there were some increases in fraudulent claims activity, there were not the expected spikes.

Frank Scafidi, director of public affairs, National Insurance Crime Bureau says, “… There were dire predictions of rampant crime in general from the recession, and the opposite occurred—crime rates and criminal activity decreased through those years.” Among the reasons why crime is down is that crime is paying less because ethical behavior is paying more.

Conclusion

An evolutionary shift in the legal environment coupled with perfect information has caused people to consciously make decisions that result in an ethical conclusion. Before the days of transparency, people would weigh the variables of a situation to determine their actions. In the age of transparency, all the information is out there, and we are now compelled to make the ethical choice. As the legal environment becomes more vigorous and the information becomes more perfect, doing the ethical or “right” thing will change from weighing the consequences to engaging in instinctive behavior.

John R. DiForte is an independent insurance agent and president of The DiForte Agency Inc., which is located in Staten Island, New York. He is a past president of the CPCU Society New York Chapter, a member of the Ethics Committee, and a director of the CPCU Society Europe Chapter, as well as a published author who has lectured on insurance topics for many years. DiForte completed his CPCU in 1979 and earned a master’s of business administration degree in risk management from The College of Insurance.

Endnotes


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.
Europe Chapter Celebrates 10th Anniversary

The CPCU Society Europe Chapter celebrated its 10th anniversary May 10 through 11 in London. Several CPCU Society officers attended the event.

Chicago West Suburban Chapter Engagement

Twenty-three members of the CPCU Society Chicago West Suburban Chapter attended a luncheon presentation on cyber liability by attorney John E. Black, executive partner of Boundas, Skarzynski & Black LLC, earlier this year.

Recently, 26 chapter members attended a session in which Rick Hammond, Esq., equity shareholder with the Chicago law firm of Johnson & Bell Ltd., addressed the topic of ethics and ethical behavior in business insurance.

Five chapter members participated in a food-packaging event in Schaumburg, Illinois. As a result of their efforts with other volunteer groups, they packaged 76 boxes of manna food packets, which will provide a one-year food supply of 16,416 meals for 44 underprivileged children in need of food in the Philippines.

CPCU Society Chicago West Suburban Chapter President Barry Zalane (left) and Vice President Keith Marxkors (right) present attorney John Black with a gift of thanks for speaking to chapter members about cyber liability.

(Left to right) Chapter volunteer members Hollee Duddleston, Ken Duddleston, and Susan Gullickson; Chapter President Barry Zalane; and Chapter Vice President Keith Marxkors helped package food for hungry children this winter.
Central Illinois Chapter 2013 Networking Social

The CPCU Society Central Illinois Chapter recently held its first collegiate networking social. The Programs and Mentoring committees worked to create the event, which brought together chapter members and mentees, as well as area university insurance and business students and faculty. University participants included Illinois State University, Illinois Wesleyan University, and the University of Illinois at Urbana–Champaign.

Programs Committee Chair Thomas Holmes, CPCU, led the event, at which approximately 60 attendees benefited from a networking presentation by chapter President Jennifer S. McFarland, CPCU. Everyone enjoyed barbequed treats and networking activities, followed by a concert by pop/folk recording artist Susanne Vega. Mentees and university students received complimentary CPCU-branded mugs to advertise the value of the CPCU designation. The chapter, along with the Programs and Mentoring committees, would like to thank everyone for their support, which allowed its first collegiate networking social to be such a success.

The CPCU Society Central Illinois Chapter’s first collegiate networking social featured food, fun, and music.

IN MEMORIAM

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

Wesley F. Brandenburg, CPCU,’59
Richardson, Texas

Floyd R. Brewer, CPCU,’62
Winter Haven, Florida

W. Lindsay Chapman, CPCU,’85
Covington, Louisiana

Henry James Decker Jr., CPCU,’73
Greensboro, North Carolina

Richard E. Florian, CPCU,’63
Nashville, Tennessee

Mark Jablonowski, CPCU,’82
Harford, Connecticut

Clyde W. Jones, CPCU,’90
Charlotte, North Carolina

Arthur J. Mc Devitt, CPCU,’75
Flower Mound, Texas

Allen F. Miller Jr., CPCU,’58
Rock Island, Illinois

Joe B. Morton Jr., CPCU,’62
Harrisonburg, Virginia

Timothy Forest Noland, CPCU,’72
Rancho Cucamonga, California

Gerard J. Papciak, CPCU,’98
Park Ridge, Illinois

Thomas F. Simpson Jr., CPCU,’93
Omaha, Nebraska

Michelle A. Spingler, CPCU,’84
De Soto, Wisconsin

William Robert Webb, CPCU,’74
Poinciana, Florida

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.
Comings and Goings

Robert C. Collins, CPCU, CIC, joined the South Carolina Association of Counties as director of Insurance Services.

William N. Pierson, CPCU, AIM, retired as insurance compliance manager for the National Cooperative Bank, based in Arlington, Virginia. Brenda Ewing, CPCU, ARE, JD, has joined the bank to replace Pierson.

Promotions

Heidi K. Barron, CPCU, AIC, was promoted to vice president for Madison Mutual Insurance Company in New York.

Shelly DeVore, CPCU, AINS, AIS, was promoted to branch manager of Columbia Insurance Group, Columbia, Missouri, branch office location.

Pam Humphrey, CPCU, was promoted to senior vice president and global client executive for ACE USA, based in Houston.

Matthew V. O’Malley, CPCU, ARE, CRIS, was promoted to lead XL Group’s environmental business.

John C. Owens Jr., CPCU, CIC, ARE, was promoted to senior vice president for Madison Mutual Insurance Company in New York.

Gene J. Simpson, CPCU, was named vice president of underwriting and marketing for CompWest Insurance Company.

Kimberly O. Smith, CPCU, JD, was selected as CEO-elect by Indiana Farmers Mutual Insurance Company.

Benjamin M. Thompson, CPCU, CIC, AIAF, was promoted to assistant vice president for Madison Mutual Insurance Company in New York.

Craig Welsh, CPCU, was appointed group distribution leader of Westfield Insurance.

Awards and Honors

Timothy K. Fischer, CPCU, ARM, ARE, vice president at Marsh, completed a master’s of business administration degree in business finance from the University of North Carolina, Charlotte. He was also selected by Risk and Insurance magazine as a 2013 Power Broker award winner for the third consecutive year and was featured in both the Utilities and Under 40s categories.

Thomas A. Sarno, CPCU, with Webb Insurance Agency Inc., in Lima, Peru, has been named as a board member to the Professional Independent Agents Association of Ohio Inc.

Therese M. Vaughan, CPCU, has been elected to the board of directors of Verisk Analytics Inc.

Peter Zaffino, CPCU, ARE, has been appointed to the board of directors of the New York Police and Fire Widows’ and Children’s Benefit Fund.

CPCUs in the News

Andy Barile, CPCU, wrote the following articles for Experts.com:

- “What Qualities Do Lawyers Value Most When Selecting an Insurance and Reinsurance Litigation Consultant?”
- “Captive Insurance Companies: Need for Experienced, Independent Directors”
- “Insurance Litigation and Selection of Experts With Respect to Coverage Disputes, Insurance Regulation and Transaction Lawsuits”
- “Insurance Litigation Among Insureds, Agents and Brokers, and Carriers Continues to Rise”
- “IRS Questions Captive Insurer’s $50M Premium”

Jeffrey T. Bowman, CPCU, member of The Institutes’ Board of Trustees, wrote an article, “Alternative Dispute Resolution for Claims: Lessons From Three Storms,” for the March 2013 issue of Claims Management.

Peter Lennon, CPCU, partnering with Arbella Insurance Company’s charitable arm, presented over $10,000 of contributions to local charities.

Curtis M. Pearsall, CPCU, E&O expert, and Angelo J. Gioia, founder of Agents of America, launched the Agents of America Learning Center to provide high-quality education on agents and brokers E&O loss prevention.
EDUCATION CALENDAR

June

6
Buffalo, N.Y.
Workshop, 8:00 a.m. – 12:05 p.m. eastern time
• 2013 Commercial Property Changes

6
Buffalo, N.Y.
Workshop, 1:00 – 4:35 p.m. eastern time
• 2013 Commercial General Liability

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

Click on “Education and Events.” Program titles are subject to change.

Save the Date!

CPCU Society Annual Meeting for Insurance Professionals
October 26-29
Hilton New Orleans Riverside Hotel