

Iowa ChapterGram

CPCU Society Iowa Chapter

March 2000

1999-2000

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Jeff Baker (515) 237-0106 jeffb@lmcins.com March is Ethics Awareness Month; when we pay special attention to the ethical precepts that underlie our profession.

Burke A. Christensen, J. D., CLU, devised three simple rules of ethical behavior that are worth repeating.

His first rule is: "Do what is right, let consequences follow." It is a simple statement, but incredibly difficult in practice. Clearly, we have to live with our decisions and there is the rub. Bewildering an agent or company person by not following a prescribed course of action can harm our future relations. Hurting our pocketbook while other unethically rake in ill-gotten gains is always hard. We all have bills to pay, relationships, and loyalties that help us live our lives. Disruption of these can literally ruin our lives.

The second rule is: "Knowing what is right is

President's Message...

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usually not hard; doing what is right is frequently hard." What if doing right means leaving an unethical employer? What if doing right means canceling insureds that will have a hard time finding insurance elsewhere? What if doing right means giving up premium income from under priced business and threatening our job in a tight job market? It is not always easy to play the ethical hero, but we can try.

The third rule is: "Being honest means more than merely not telling lies." Our insurance policies are complex so a Clintonian answer can be more deceptive than a lie. Honesty does not have to be brutal, but an ethical person makes sure his point is communicated fairly.

Ethics is important to the CPCU Society and the Institutes. Several years ago concern over ethics spurred on the creation of



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the Insurance Institute for Applied Ethics. If you have questions about ethics, I urge you to contact this Institute at (610) 644-2100 or www. aicpcu.org because it has a wealth of information.

is no Ethics less important in Iowa where we have a rich tradition of aspiring to ethical behavior. Let's all celebrate Ethics Awareness this month by pondering where the insurance industry would be without ethics.

General Re issues free guide on fraud

General Reinsurance Corp. has published a guide on detecting and stopping fraud in auto, property, health-care, and workers compensation insurance.

The guide, created with help from the law firm of Katten, Muchin & Zavis, addresses vital insurance fraud issues for those not wellversed in fraud detection and deterrence.

The free 58-page guide is available through General Re's Web site at www.genre.com.

Our chapter has a site on the World Wide Web. Check it out at http://www.cpcu-iowa. org Please see the site for our Chapter Officer, Director & Chairs list and other news and updates.

Good Works Committee Request

GOOD NEWS!!!!

We are going to use the proceeds from the May 24th Golf Outing to contribute to AMANDA THE PANDA.

Amanda the Panda provides support to ill and grieving children and their families through a variety of services. Extensive support is provided to children who are grieving the death of a family member by accident, illness, suicide or homicide.

This support is provided through weekend camps, support groups, home visits, fun days, school presentations, holiday cheer boxes, hospital visits, pen pal programs, parties around the Holidays, birthday cards and remembrances on the anniversary of the death.

These services are provided at no cost to the children or families served.

Amanda Cares, Inc. does what no other agency in our community does. It is an Iowa only program.

Please consider participating in the golf outing or sponsoring someone so we can raise funds for this great cause.

Thank you.

CPCU'S In the News

Brenda Vincent, CPCU, has been named a vice president of Marsh Advantage America, West Des Moines, and will lead the company's property and casualty business in Iowa.

Chapter Committees

The 1999/2000 chapter year will close in May. The nominating committee is currently seeking candidates for leadership positions to serve during the 2000/2001 chapter year. We have many opportunities for you, as a member, to get involved. A listing of directorships and committees can be found at our chapter's web site www.cpcu-iowa.org.

The Iowa Chapter has an excellent reputation. Our chapter is consistently recognized nationally as a premier chapter. Obviously, it takes dedication and hard work by many members to achieve and maintain this status.

If you would like to be a committee chair or be a member of a committee during the 2000/20001 chapter year, please contact Bob Conroy, Iowa Chapter Vice President at email: bconroy@guidemail.com or telephone: (515)267-5980.

Good Works Committee Request, Part II

There are two organizations that are in need of business attire for people.

The first is the Salvation Army. They have an adult rehabilitation program for men that calls for their members to dress up every Sunday. They are in need of men's suits especially tall sizes or unusual to fit sizes.

The second is the YWCA. They have a career clothing bank for women. They are in need of suits or nice attire as well. They are also looking for really small or larger sizes but they will take anything we donate.

We are going to have three drop off sites:

GuideOne – Judy Brannon

Hawkeye Security - Cerie Garton

Farm Bureau – Barb Sullivan

You can also bring the clothing to the March meeting and we will collect there.

Please clean the clothes before you bring them in so the Salvation Army or the YWCA does not have to.

Thank you.

Future Chapter Meetings

Please mark your calendars for the following meetings:

March 21	Drake/IIAA meeting	Drake University
April 27	Hall of Fame	Historical Museum
May 24	Annual meeting & Golf	Willow Creek

CPCU Iowa Chapter Meeting March 21, 2000

Topic: Ethics & E-Commerce

Time: 8 a.m. to 11:30 a.m.

Where: Drake University Campus, Valley High School, or the Community College Campus in Newton, Iowa (See the attached brochure to register.)

Cost: \$35.00—Make checks payable to Drake University.

The seminar will be delivered over the Iowa Communications Network. All locations offer two-way communication with the speaker(s).

Questions to:

Bob Conroy (515) 267-5980 bconroy@guidemail.com

Name(s):_____

Company:_____

Total \$ Enclosed: _____