



Iowa ChapterGram

CPCU Society Iowa Chapter

April 2005

www.cpcu-iowa.org

2004-2005 Officers

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MESSAGE FROM THE PRESIDENT . . .



Nancy Green

Spring is here! As you contemplate a new season for your home and garden, think about refreshing your career with continuing education seminars. The popular "Tips, Tricks, and Traps of the CGL" and "Umbrella and Excess Liability" workshops have been rescheduled for April 12th at the Farm

Bureau auditorium. The workshops will be

presented by a nationally known expert, R. Bryan Tilden, CPCU, CLU, through the national CPCU Society and co-sponsored by the Iowa chapter. Four continuing education credits have been approved by the Iowa Insurance Department for each workshop. These workshops were initially scheduled for February 24th when Bryan Tilden was stranded in Houston by storms, and we appreciate everyone's patience with this unusual situation. Registration information for the rescheduled April 12th event is available in this Chaptergram and on our web site at www.cpcu-iowa.org.

Another possibility for refreshing your career is the National Leadership Institute seminar, "Persuasive Communication for Leaders", May 5th at the Farm Bureau campus. If you are unable to attend the National Leadership Institute in Phoenix April 14-15, this is a perfect opportunity for superior cost-effective leadership training specifically designed for insurance professionals in today's challenging world. I have personally attended these exceptional seminars and heartily endorse them. Again, additional information is in this Chaptergram and on our web site.

Join us for lunch at the State Historical Building (600 East Locust) April 21st to hear the state curator, Jack Lufkin, speak. Networking is another part of refreshing your career so connect with your fellow insurance professionals while enjoying the beautiful building! See additional details in this Chaptergram and on our web site.

Those of us who attended the March 10th Ethics Day at Drake University are better informed advocates for ethical behavior. Speakers included Dean Charles Edwards, Dr. Robert Cooper, Mark Shearer, and Jami Haberl. Thanks to Jeff Baker for his role in this event which was co-sponsored by the Iowa CPCU Chapter, Kelley Insurance Center at Drake University, Des Moines

Association of Insurance & Financial Advisors, and the Society of Financial Service Professionals.

Your CPCU membership offers many benefits on local and national levels. The national CPCU web site www.cpcusociety.org has Career Management Online resources, including the National Job Network. And, a secure online membership directory is available for members only on the national CPCU web site. Our local chapter provides educational programs, professional development training, networking events, and leadership opportunities. We welcome your participation at the local or national level. Let us know if you would like additional information.

Don't forget the June 8th golf event at Legacy Golf in Norwalk. It should be a fun event, and the proceeds will go to the Blank Children's Hospital Fire Safety House which is used for fire safety education. Contact Tom Podraza at 508-4475 or podrazt@nationwide.com for additional information about this exciting June 8th event.

Think spring and get your career in gear!

Food for Thought/Quote of the Day:
"You miss 100% of the shots you never take." - - Wayne Gretzky

2005 Iowa Chapter CPCU Golf Outing
Legacy Golf Course – Norwalk
June 8, 2005 - Wednesday
Noon Shotgun Start

It's time to signup. Spring is here and golf is in the air.

The golf outing will again be a Best Ball tournament and is open to insurance industry employees, their family, friends, and business associates. (anyone who wants to have golfing fun in the sun.)

Your \$75 fee includes green fees for 18 holes, range balls prior to tee time, use of a cart with GPS, and real time scoring as well has dinner. Golf alone is \$60; dinner alone is \$20.

The sign-up form is attached to this newsletter. Create your own foursome, or let us match you up.

Company sponsorships are still available for special events, holes, etc. Donations of company golf prizes are appreciated.

Money raised will be donated to support the Blank Children's Hospital Fire Safety House.

For more information, contact Tom Podraza at (515) 508-4475 or podrazt@nationwide.com

**2005 Iowa Chapter CPCU Golf Outing
Legacy Golf Course – Norwalk
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Golfers:

Main Contact:

Name: _____ CPCU? _____
(Circle One) Golf and Dinner—\$75; Golf Only—\$60
Company: _____
Phone # _____ E-Mail _____

Golfer 2:

Name: _____ CPCU? _____
(Circle One) Golf and Dinner—\$75; Golf Only—\$60
Company: _____
Phone # _____ E-Mail _____

Golfer 3:

Name: _____ CPCU? _____
(Circle One) Golf and Dinner—\$75; Golf Only—\$60
Company: _____
Phone # _____ E-Mail _____

Golfer 4:

Name: _____ CPCU? _____
(Circle One) Golf and Dinner—\$75; Golf Only—\$60
Company: _____
Phone # _____ E-Mail _____

Dinner only - \$20

Name _____
Name _____

To make your reservation, fax or mail this form to:

Fax # (515) 508-3697

Thomas Podraza
Allied Insurance
1100 Locust St.
Dept 2007
Des Moines, IA 50391-2007

Or call Tom at (515) 508-4475, e-mail podrazt@nationwide.com

**2005 Iowa Chapter CPCU Golf Outing
Legacy Golf Course – Norwalk
June 8, 2005 - Wednesday
Noon Shotgun Start**

The annual CPCU golf outing is a great opportunity to put your company name in front of local insurance professionals.

Hole Sponsorship (\$100)

Contact _____

Title _____ **Phone** _____

E-mail _____

Company _____

Address _____

City, State, Zip _____

If you would like to donate golf prizes for this event, please check here,
and we will contact you. _____

If you would like to sponsor a hole contest (closest to the pin, longest drive, etc). Please check here,
and we will contact you. _____

You may also contact Tom Podraza at (515) 508-4475 or e-mail podrazt@nationwide.com.

Fax this form to (515) 508-3697.

CPCU Loman Education Foundation

Please consider making a pledge to the Loman Foundation. Your contribution will help the Foundation in its mission to promote research, study and publications and public and professional education in the field of insurance, risk and risk-bearing.

The most visible ways our members see the work of the Loman Foundation is through their dollar for dollar match of the scholarships our chapter awards each year. Also, Loman is one of the significant sponsors of top-notch speakers at the annual meetings and at the chapter leadership seminars. Loman also matches chapters' contributions to Insurance Education Foundation – which educates high school teachers to teach about insurance - provides a textbook matching gift program, and publishes books.

Loman Club members pledge \$1000 payable over 10 years. New designees can join the CPCU Club with a contribution of \$100 over 4 years. A CPCU can help support our industry's educational endeavors by becoming a member of Loman Foundation.

More information can be found at www.cpculoman.cpcusociety.org.

Receive the CPD Recognition You Deserve

You can help our chapter achieve our Circle of Excellence Award simply by receiving the CPD (Continuing Professional Development) recognition you may have already earned.

To qualify for your CPD, you need 60 points over a 2 year period. Some of the ways you may earn points are as follows:

- Nationally known insurance or business-related program 40 Points per exam
- College course in insurance, risk management, or business 12 1/2 Points per credit
- Taught a complete course of one the two types above 25 Points
- Authored an article for CPCU eJournal or similar publication 25 Points
- A section newsletter article 15 Points
- Shorter published works 1 to 15 Points
- A textbook or special report 60 Points
- Revisions of the same 25 Points
- Web site author 1 to 15 Points
- Chapter gram author 1 to 15 Points
- Conduct a project as chairman 30 Points
- Participate as a project member 25 Points
- Serve as a national task force or committee member for a national insurance organization, chapter officer, chapter committee chairman 15 Points per year
- Additional if chapter committee member 10 Points
- Class coordinator for CPCU chapter or other course sponsoring organization 15 Points per year
- On a State Insurance Advisory Committee 15 Points per year
- Attendance at CPCU Society Annual Meeting and Seminars 20 Points
- Attend CPCU chapter meetings that include a speaker 1 Point per meeting

Check out the national web site for an application www.cpcusociety.org.

2005 CPCU Meeting Dates, Locations, and Topics

Thursday, April 21, 2005	Historical Building 11:30 a.m.	Jack Lufkin
Thursday, May 19, 2005	University Park Holiday Inn/ Sheraton	Rowena Corsbie, President Tero International
Wednesday, June 8, 2005	Legacy Golf Course	Annual Golf Event — (Blank Children's Hospital Fire Safety House)

Congratulations!!

Congratulations to Wade Sheeler for being named an Outstanding Course Leader by the American Institute for Chartered Property Casualty Underwriters and the Insurance Institute of America. Wade also recently was awarded the NAMIC Merit Award from the National Association of Mutual Insurance Companies for service to the mutual insurance industry.

Congratulations to Jill Flynn. She received her Masters of Science Degree in Insurance Management (MSIM) in December 2004 through Boston University's program designed specifically for CPCUs. She was one of over 200 CPCUs across the country that enrolled in the inaugural class. Jill also recently got married. You might know her as Jill Polk. She is employed by Rain and Hail as an Agribusiness Project Coordinator.

The Iowa Chapter congratulates both of these members. We are proud of both of you.

NLI—Persuasive Communication Program

Plan now to attend the National Leadership Institute's Persuasive Communication Program scheduled on May 5th at Farm Bureau in West Des Moines. Details appear on the following page.

**CPCU
Society
National
Leadership
Institute**

**Commit to Your Career!
Attend the CPCU Society's National Leadership Institute**

**Thursday May 5, 2005
Farm Bureau Insurance Company
5400 University Avenue
West Des Moines, IA
(515) 225-5445**

Presented by the CPCU Society
Co-Sponsored by the Society's Iowa Chapter

Persuasive Communication for Leaders

**Registration: 7:30—8 a.m.
Program 8 a.m.—4 p.m.**

What you'll learn

Session 1 of the course concentrates on face-to-face communication—a vital leadership skill. You will learn how to:

- Influence and persuade others by using the appropriate communication style.
- Apply active listening skills to increase your effectiveness as a leader.
- Be persuasive, instill confidence, and gain commitment from others.
- Address large groups so that every member of the audience hears and believes your message.

In session 2 of the Persuasive Communication for Leaders Course, you will learn:

- The keys to influencing others.
- How to share a vision to foster commitment and collaboration.
- How to build a foundation of credibility.
- Strategies for persuasive written communication.

Instructor

Andrea Worth, CPCU, has been with Aon Risk Services since August of 2001 and is currently a senior training specialist in Glenview, involved in course design, process improvement, and statistical analysis. She is an instructor and subject matter expert for Aon Client Services' proprietary computer system, and teaches AICPCU courses for CE credit in Illinois.

Cost

CPCU Society Members: \$109 **Nonmembers:** \$129

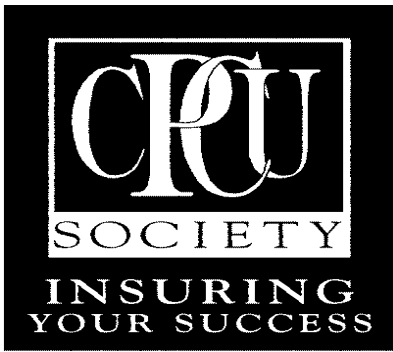
Course materials and refreshments are included. Attendees will receive a Continental breakfast and a complimentary lunch.

Course Certificate

Attendees will receive a course certificate. Attendees may also purchase a Certificate of Participation plaque

To Learn More

The CPCU Society National Leadership Institute (NLI) is the CPCU Society's premier educational program for insurance professionals looking to advance their careers or take on leadership roles within their organizations. For further information on these courses, call the Society's Member Resource Center at (800) 932-CPCU, option 4.



CPCU Society National Leadership Institute (NLI)

West Des Moines, IA registration Form

Yes - Please register me for the "Persuasive Communications for Leaders" course on May 5, 2005 in Des Moines, Iowa. (PCL050505)

Four Easy Ways to Register:

- Online at www.cpcusociety.org (CPCU Society members only)
- Call (800) 932-CPCU and select option 4 to speak to our Member Resource Center.
- Fax Registration form to (610) 251-2780.
- Mail registration form to the CPCU Society at the address shown below.

Name (Mr./Ms)	Company
Street	City/State/Zip
Phone	Fax
Name of Badge	E-mail

Please pay registration fee in advance.

CPCU Society member:	\$109	\$ _____
Nonmember:	\$129	\$ _____
Total		\$ _____

Cancellation Policy
 Your registration fee less \$20 will be refunded if notification is received at the Society two weeks prior to the program.

- Check enclosed payable to: CPCU Society
- Charge my credit card: MasterCard Visa American Express Diner's Club

Account Number	Expiration Date
Name as it appears on card	Signature (required)

Questions:

Call the CPCU Society's Member Resource Center at (800) 932-CPCU, option 4.

Send registration to:

CPCU Society, 720 Providence Road, Malvern, PA 19355-0709

Phone: (800) 932-2728, option 4

Fax: (610) 251-2780

CPCU Society Workshops

When: April 12, 2005

Where: Farm Bureau Financial Services
5400 University Avenue
West Des Moines, IA 50266
(515) 225-2004

Tips, Tricks & Traps of the CGL

Registration 8:00 a.m.
Program 8:30 a.m. - 12:05 p.m.

What's it About?

This workshop will discuss how the CGL Policy has evolved into the latest 2004 edition; and how the insurance and risk management professional can best utilize the latest policy and endorsements in the current liability environment.

Who's it For?

This program is designed for all insurance professionals and other professionals who must protect the interests of their "customers," including agents, brokers, underwriters, adjusters, reinsurers, risk managers, and attorneys, and who have at least three years of experience.

What You'll Learn

At the conclusion of this workshop, the attentive learner will be able to:

1. Understand how the CGL policy has evolved over the past 15 years.
2. Learn "TIPS" to better understand the coverages.
3. Identify "TRICKS" for using endorsements to structure the policy coverages.
4. Recognize and avoid the "TRAPS" of unexpected exclusion.
5. Recognize and understand changes in the new 2004 CGL Policy.
6. Recommend the coverages needed by your customers.

Umbrella & Excess Liability

Registration 12:30 p.m.
Program 1:00 p.m. - 4:35 p.m.

What's it About?

This is a practical and useful program that will enable an insurance practitioner to determine the "best" umbrella or excess policy. Workshop attendees will analyze the major components of umbrella and excess policies; explore how to avoid major gaps in coverage; and learn how to layer a "mixed" excess program.

Who's it For?

This program is designed for all insurance professionals and other professionals who must protect the interests of their "customers," including agents, brokers, underwriters, adjusters, reinsurers, risk managers, and attorneys; and who have at least three years of experience.

What You'll Learn

At the conclusion of this workshop the attentive learner will be able to:

1. Identify the types of excess liability and to provide characteristics of each type.
2. Explore the excess gap that can be created when the primary includes defense within policy limits.
3. Explain major excess liability policy concepts, important policy provisions, and exclusions common to excess liability policies.
4. Understand how a "prior insurance" condition can act to **exclude** coverage.
5. Discover how non-concurrent aggregates can transfer the loss back to the insured.
6. Structure a layered program, including both occurrence and claims-made triggers.

CPCU Society Workshops

Speaker For Both Workshops

R. Bryan Tilden, CPCU, CLU, is a national lecturer and expert witness in the field of insurance. Prior to starting his own firm, Tilden and Associates, he was the director of technical affairs and director of education for IIANC.

Tilden has been active in insurance education as a grading panel member for the Insurance Institute of America and the American Institute for Chartered Property Casualty Underwriters. In 1988, IIANC presented him with the Ernest F. Young Education Award, and in 1989 Agent of the Year. Tilden has taught in schools for both the PIA and IIAA, been a speaker at RIMS and CPCU meetings, and has spoken at various conventions.

The views and opinions of the speaker are his own and not necessarily shared by the officers, members, or staff of the CPCU Society.

Continuing Education Credits

These workshops have been filed for the following continuing education credits:

- Iowa (4)

Both workshops have been approved for three (3) CPD units by the AICPCU.

These courses may be rejected and no credit given. Please call (800) 932-2728, ext. 2767 for updated CE Information.

CE Certificates

Registration fee includes one CE certificate per workshop. Additional certificates are available as follows:

\$4 each—CPCU member & CPD Qualified

\$8 each—CPCU member NOT CPD Qualified

\$12 each--Nonmember

Registration information for EACH Workshop

Fees: for nonmembers	\$99 for one workshop \$189 for both workshops
for Farm Bureau employees	\$94 for one workshop \$179 for both workshops
for CPCU Society members	\$89 for one workshop \$169 for both workshops

For More Program Information contact John Kelly, CPCU, the Society's continuing education coordinating manager, at (610) 251-2773

To Register call the CPCU Society's Member Resource Center at (800) 932-2728, option 4.

Registration Fee includes one CE certificate per workshop, all handout material, and refreshments.

Cancellations if received 2 weeks prior to the program will be allowed and the registration fee less \$20 will be refunded.

Tax Deductions for educational expenses are permitted in accordance with current U.S. Treasury regulations.

Group Rate Discount of 15% is available to organizations registering three or more employees at the same time. The discount applies to each registrant.

Registration Form

- Yes** - Please register me for the “*Tips, Tricks, and Traps of the CGL*” workshop on April 12, 2005 in West Des Moines, Iowa. (TTT022405)
- Yes** - Please register me for the “*Umbrella and Excess Liability*” workshop on April 12, 2005, in West Des Moines, Iowa. (UEL022405)

Name (Mr./Ms.)

Company

Street

City/State/Zip

Phone

Fax

Name on Badge

E-Mail

Please pay registration fee in advance

Fee includes one CE certificate per workshop, all handout material and refreshment breaks.

Check enclosed payable to: CPCU Society

Charge my credit card:

MasterCard Visa

American Express Diner's Club

Nonmember: \$99/\$189 \$ _____

Farm Bureau employees: \$94/\$179 \$ _____

CPCU Society member: \$89/\$169 \$ _____

Group Rate Discount: 15% \$ _____

CPD Qualified until 20 ____ less \$5 \$ _____

TOTAL \$ _____

ACCT NO.

EXPIRATION DATE

NAME AS IT APPEARS ON CARD

SIGNATURE (Required)

Send registration to:

CPCU Society, 720 Providence Road, Malvern, PA 19355-0709

Phone: (800) 932-CPCU, Option 4

FAX: (610) 251-2780

Iowa Chapter CPCU Society Meeting

Date & Time	Thursday April 21 st 11:30 am
Location:	Iowa State Historical Building
Topic:	Historical Building Operations
Speaker:	Jack Lufkin - Curator of the Historical Building
Cost:	\$20.00 per person

Jack Lufkin is the curator of the Iowa Historical building. Jack has a masters in history from ISU and will talk about museum operations and collections. Jack will talk about ongoing operations of the museum and the Iowa State Historical Society.

If you have never been to the Iowa State Historical building, since its move the new location downtown several years ago, you are missing a spectacular overview of Iowa history. Come join us April 21st.

Parking is free in the ramp at E Grand and Pennsylvania Ave. north of the building. Or bring a pocket full'o quarters for the meter.

Questions to: Jeff Baker, CPCU, ARM 515-237-0106
jeff.baker@lmcins.com

To enable us to have an accurate count for food purposes, please call, fax or e-mail reservations by Mon Apr 18th, 2005 to:

CPCU-iowa@aml.org
or Kelly Kipping at 243-1558

When using e-mail, please be sure to include name and company.

Make checks payable to: Iowa Chapter – CPCU

Mail checks to:

Iowa Chapter CPCU c/o
Association Management Ltd.
431 East Locust
Suite 300
Des Moines, Iowa 50309

Name(s): _____

Company: _____ Total Enclosed: \$ _____
Cost: \$20 per person