



# Iowa ChapterGram

CPCU Society Iowa Chapter November 2008

[www.cpcu-iowa.org](http://www.cpcu-iowa.org)

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## Upcoming Events

Monday, November 10	Farm Bureau	Technical Workshops
Wednesday, November 12	Hotel Fort Des Moines	"I-Day" Keynote Speaker: Captain Al Haynes
Wednesday, December 3	Des Moines Botanical Center	Holiday Event
Thursday, January 15	Hilton Garden Inn in Urbandale	Managing Generation whY?

It's that time of year when fall is in the air and I-Day is just around the corner. If you were able to attend the October monthly meeting, you heard Des Moines Police Chief Judy Bradshaw talk about their planning and preparation for the potential flooding of their building. The Des Moines police department's preparation was instrumental in their ability to function. What a great lead in to I-Day, which is scheduled for November 12. The theme this year is *Disaster and Recovery: Are You Prepared?*.



You won't want to miss the keynote speaker, Al Haynes, as he recounts his experience as the pilot of United Flight 232 and shares the factors that contributed to the survival of 184 people. For the main program, Vice President, Barb Sullivan, has put together a varied panel of speakers to share their recent natural disaster experiences. We want to extend our appreciation to The IMT Group as the sponsor of our keynote speaker. In support of those communities and organizations in Iowa that were impacted by natural disasters, we will be accepting donations for Embrace Iowa: 2008 Iowa Disaster Fund. More details can be found in the enclosed article.

You will also want to attend I-Day in order to congratulate and be a part of the recognition ceremony for our chapter's 27 new designees. The Society President, Marvin Kelly, will be our conferment speaker. As part of the tradition of our chapter, there will be an ad in the Des Moines Register on November 10, recognizing our Chapter's 2008 Designees. We want to thank the 70 companies and organizations who have sponsored this year's ad. A thank you is also extended to Ted Lussem and Rose Nwaturuocha for their work in taking and obtaining photos of all of the designees, designing the ad, and soliciting sponsors. A final thank you is extended to Grinnell Mutual for sponsoring our speaker's dinner this year.

November is a busy month for our chapter. In addition to I-Day, we have 2 technical workshops scheduled for Monday, November 10. The morning session is *Personal Lines: Special Needs* and the afternoon session is *Surviving a Litigious Society: What You need to Know About E & O and Bad Faith*. Elise Farnham is the facilitator for both sessions. Both sessions have been approved for continuing education credits. Registration details can be found on our chapter's web site: [www.cpcu-iowa.org](http://www.cpcu-iowa.org).

As we approach that time of year where we are more reflective on what we are thankful for, I am very thankful for the volunteer efforts of all of our board members. There are a lot of things that happen behind the scenes that don't get recognized. However, without those volunteer efforts, our chapter would not be the successful chapter that we are. Have a wonderful Thanksgiving!

Jody Ochsner, President, Iowa Chapter CPCU

***"We cannot always build the future for our youth, but we can build our youth for the future."***

***Franklin D. Roosevelt***

### Pam Elmitt, CPCU

**Occupation:** Commercial Lines Territory Manager  
-General Casualty Insurance

**Background:** Pam graduated from Iowa State University in 1978 with a BS degree in Family Services. She worked at the Iowa Department of Social Services as a County Director until returning to University of Iowa's Insurance School in 1982, to pursue a career in insurance.

Pam started her insurance career with her father's (Bob Elmitt) agency, Hopkins Insurance Agency (now Wells Fargo Insurance) and worked with the ISAC municipality insurance program. She joined a surplus lines agency (DIA - Dependable Insurance Associates) before going to Scottsdale Insurance Company as the northeast Territory Manager. After returning to Iowa in 1999, she joined First Western Insurance as a surplus lines broker/underwriter. Pam worked at LMC (LaMair Mulock Condon agency) as the Property and Casualty Manager before returning to the company underwriting side at General Casualty six years ago. Pam earned her ARM in 1987 and CPCU in 1998.



**Off-the-Job Interests:** Pam's first interest is spending time with her two sons, Trevor and Alex, and participating in various school and church youth activities. She is an active member at Lutheran Church of Hope, and extends herself to the community through various service projects such as collection drives for clothing, food banks and school supplies. Pam loves her community and is proud of its people as they come together to solve local problems. She has been a "career day speaker" at Trevor's School (Indian Hills Junior High) hoping to spark an interest in our young people for pursuing an insurance career. She has also been a home room mother at Alex's School (Westridge Elementary). In her spare time Pam has been a Cub Scout Den Leader, Sunday school teacher, team parent on various sports teams, an assistant producer of a school play, a Camp Hope sponsor, and the boys' best cheerleader and fan in all activities!

She loves to travel, all over. Pam went to Russia three years ago to bring home her youngest son, Alex, whom she adopted from Russia, after hosting him at Camp Hope. She supports ongoing Camp Hope activities (a local summer camp for Russian orphans available for adoption) and has a soft spot for all organizations that support children's development and well being. During the summer months, they enjoy golfing, and "restful" weekends at Clear Lake that may involve skiing, wakeboarding, tubing, jet skiing, or fishing (when required by the boys). During the rest of the year, when not cheering on her kids in their activities, she's an avid Cyclone fan!

**Where: Farm Bureau**

**When: November 10, 2008**

**What: 2 half days sessions (see below)**

## **Personal Lines: Special Needs**

### *What's It About?*

This workshop will provide the insurance professional a better understanding of personal lines coverages for special needs. We will explore four areas of coverage: personal umbrella coverage, home-based business coverage, drive other car coverage, and coverage for specialized motorized vehicles.

### *Who's It For?*

Adjusters, agents, and other insurance and risk management professionals will benefit from this review of judicial decisions regarding alleged errors and omissions by insurance professionals.

### *What You'll Learn*

At the conclusion of this workshop, the attentive learner will know:

- How the personal umbrella coverage is broader than excess coverage.
- How personal umbrella coverage gaps can occur when underlying limits are deficient.
- Why home-based business coverage is important in today's mobile world.
- How risk of loss associated with the home-based business can be reduced and the insured's assets protected.
- About the exclusions under the homeowner's and personal auto policies for certain motorized vehicles.
- Options for obtaining coverage on specialized vehicles.
- When "Drive Other Car Coverage" is necessary and how DOC coverage is applied.

## **Surviving a litigious Society: What you need to know about E&O and Bad Faith**

### *What's It About?*

Today's litigious society has created a minefield of dangers for the insurance professional! In this workshop, attendees will learn and explore these dangers and the reality of the business environment; how to identify the perils they face; how to identify and evaluate activities that present potential exposure; and how to defend themselves should a claim be presented.

### *Who's It For?*

Adjusters, agents, and other insurance and risk management professionals will benefit from this review of judicial decisions regarding alleged errors and omissions by insurance professionals.

### *What You'll Learn*

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

- Discover areas of errors and omissions exposure.
- Gain an understanding of the duty of care owed.
- Become more aware of E&O hazards in order to take steps to avoid exposure.
- Understand the implications of bad faith in legal and contractual relationships.
- Learn to avoid mistakes that can lead to E&O claims.

## **Speaker for Both Workshops**

Elise M. Farnham, CPCU, AIM, ARM, CPIW is president of Illumine Consulting, a firm serving the risk management and insurance communities.

**Costs: CPCU Society members:** \$99 for one workshop/\$198 for both workshops

**Nonmembers:** \$109 for one workshop/\$218 for both workshops

**Register: Online at <http://www.cpcu-iowa.org> or [www.cpcusociety.org](http://www.cpcusociety.org).**

**Call (800) 932-CPCU and select option 4 to speak to our Member Resource Center**

### Congratulations to our 2008 CPCU Designees

Thomas J. Beenken  
Michael E. Brown  
Carl L. Bump  
Gary Carter  
Mukarram H. Chowdhury

Continental Western Group  
Farm Bureau Financial Services  
Allied General Agency  
EMC Insurance Companies  
Farm Bureau Financial Services

Gary W. Cook  
Carol A. Dawson  
Kyle DeBrower  
David A. Deines  
Ann Fitzgerald

Grinnell Mutual Reinsurance  
Nationwide Insurance Company  
Nationwide Insurance Company  
Farm Bureau Financial Services  
Nationwide Insurance Company

Peggy J. German  
Kara Greving  
Mary A. Harrington  
Daniel Hays  
David A. Heeren

Grinnell Mutual Reinsurance  
Farm Bureau Financial Services  
GuideOne Insurance  
Allied Insurance  
Continental Western Group

Natalie Hornung  
Amy L. Kruger  
Scott Maras  
Conall Murphy  
Craig A. Numedahl

Nationwide Insurance Company  
Farm Bureau Financial Services  
Marsh Inc.  
State Farm Insurance Companies  
Farm Bureau Financial Services

Kevin T. Peterson  
Jay K. Reavis  
Deborah J. Thie  
Ronald R. Tryon  
Tina M. Vinzant

Allied Insurance  
Holmes Murphy and Associates  
Continental Western Group  
Farm Bureau Financial Services  
Nationwide Agribusiness

Elizabeth Walderbach  
Jonathan D. Williams

Nationwide Insurance Company  
Farm Bureau Financial Services

## CPCU Society Consumer Info Web Site

### CPCU Society Launches Consumer Info Web Site

The Chartered Property Casualty Underwriters Society has launched a new Web site at <http://insurancehelp.cpcusociety.org/> to provide consumers with information on multiple lines of insurance, including cost-saving and safety tips. The site offers information on insurance for automobiles, homes, small businesses and other lines of coverage.

Content includes articles created by the CPCU Society, as well as information on lowering car insurance costs; tips for teen and senior drivers; fire, flood and lightning safety; and water damage prevention. New subject matter will be added in the future, said the Society.

Marvin Kelly, president of the CPCU Society, said, "Now at one convenient, easily navigable Web site, [consumers] can master the basics about their property-casualty insurance coverage, including guides to understanding their auto and homeowners policies, a glossary of terms, and tips on filing insurance claims. With this new tool, consumers can empower themselves in a short period of time."

Together we can accomplish more than we can alone!

An overwhelming number of Iowans continue to struggle with the long-term effects of catastrophic storms that affected our state this spring. As insurance industry members, we often are able to understand the overwhelming nature of these natural disasters. Although significant needs remain unmet, it has been inspiring to hear about communities and individuals who are working together to assist those in need.

At this year's I-Day program, donations will be accepted for the Embrace Iowa: 2008 Iowa Disaster Fund. This disaster outreach program was formed when Governor Chet Culver asked a group of notable Central Iowa business leaders such as Barry Griswell and Fred Hubbell to lead a private sector fundraising initiative. The funds are allocated to local non-profit or governmental entities within communities experiencing the greatest need and distributed according to local criteria. The Iowa Chapter of the CPCU Society encourages you to consider donating to this worthy cause. The Iowa Chapter will match 100% of all donations received and will donate a minimum of \$2,000.

Additional information about this fund is available online at [www.desmoinesfoundation.org](http://www.desmoinesfoundation.org). Checks should be made payable to 2008 Iowa Disaster Fund. All donations are 100% tax deductible.

The Iowa Chapter of the CPCU Society sincerely appreciates your consideration of the 2008 Iowa Disaster Fund!

## Benefits of CPCU Membership

The CPCU Society is the premier professional organization in the property and casualty insurance industry. The CPCU Society offers a broad range of member benefits and services designed to help ensure your continued professional success, including educational, networking, career development, and leadership opportunities. Some of the advantages for maintaining your CPCU Society membership:

1. Local Chapter Membership and Activities- Increase your professional visibility and build stronger business relationships through your local chapter.
2. Leadership Opportunities at both the Local and Society Levels- Gain valuable leadership skills and experience by volunteering as a chapter leader.
3. Career Management Resources- Access the tools and information you need to advance your career through the Society's career management resources, including the online CPCU Society Job Network.
4. Networking and Career Opportunities.
5. Educational Opportunities- Advance your career through extensive technical education programs on insurance, professional career development, and specialized leadership courses.
6. Member Publications- Stay up to date on the changing insurance industry and Society news through the Society's publications: CPCU News, e-Link, CPCU e-Journal and interest group newsletters.
7. Online Resources- Access to the Society's Member Resource Center and other industry information.
8. Interest Groups- Expand your specialized industry knowledge with access to all Society Interest groups and their many resources.

## 2008-2009 CPCU Events

Monday, November 10, 2008	Farm Bureau	Speaker: Elise Farnham Technical Workshops Topics: "Personal Lines Special Needs" and "Surviving a Litigious Society"
Wednesday, November 12, 2008	Hotel Fort Des Moines	"I-Day" Keynote Speaker: Captain Al Haynes and Insurance Industry Panel
Wednesday, December 3, 2008 5:00pm-7:00pm	Des Moines Botanical Center	Chapter Meeting/Holiday Event
Thursday, January 15, 2009 11:30-1:00	Hilton Garden Inn Urbandale	Speaker: Michael Hovda Topic: Managing Generation whY?
Wednesday, February 18, 2009 11:30-1:00	EMC	Speaker: Shaun Tarbuck, Chief Executive of the International Cooperative and Mutual Insurance Federation



Date:	Wednesday, November 12, 2008
Time:	<p>8:00 – 8:30      Registration</p> <p>8:30 – 8:45      Opening Remarks and Introduction</p> <p>8:45 – 10:15    Panel Discussion:  “Disaster and Recovery: Are You Prepared?”</p> <p style="padding-left: 40px;"><b>Kevin Knutson</b>, Senior Vice President  Holmes Murphy-Cedar Rapids, IA</p> <p style="padding-left: 40px;"><b>Chris Scheldrup</b>, Attorney at Law  Scheldrup, Blades, Schrock, Sand,  Aranza, PC-Cedar Rapids, IA</p> <p style="padding-left: 40px;"><b>Kevin Truax</b>, Owner/Agent  Truax Insurance-Parkersburg, IA</p> <p style="padding-left: 40px;"><b>Timothy G. Spain</b>, Director of Human Resources  United Fire Group  Cedar Rapids, IA</p> <p style="padding-left: 40px;"><b>Aaron Acela</b>, Material Damage Manager  Allied/Nationwide Insurance  Southeast Iowa</p> <p style="padding-left: 40px;"><b>Dan Lewis</b>, Core Field Manager  Allied/Nationwide Insurance  Eastern Iowa</p> <p>10:15 – 10:30    Break</p> <p>10:30 – 12:15    Keynote Speaker  <b>Captain Alfred C. Haynes</b>  “The Story of Flight 232”</p> <p>12:15 – 12:30    Questions</p> <p>12:30-1:45        Lunch  Conferment of New Designees  <b>Marvin Kelly, CPCU, MBA, AU</b>  CPCU Society National President</p>
Location:	Hotel Fort Des Moines 1000 Walnut Des Moines, IA
Reservations:	In order to have an accurate count, please call or e-mail reservations by Wednesday, November 5, 2008: cpcu-iowa@associationinsight.com Phone: 515-727-0648 or register by credit card at: <a href="http://www.cpcu-iowa.org">www.cpcu-iowa.org</a>