

Iowa ChapterGram

CPCU Society Iowa Chapter

April 2011

www.cpcu-iowa.org

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Contents

Message from the President	2
New Designee Spotlight CPCU Champion Spotlight	3
CPCU Champion Spotlight Scholarship Winner	4
Kathy "Kat" Davoren Ethics Day Photos Institutes National Honors Program	5
2011 Golf Outing Registration Form	6
Chapter Meeting	7
Insurance Association of Greater Des Moines Flyer	8

Upcoming Events

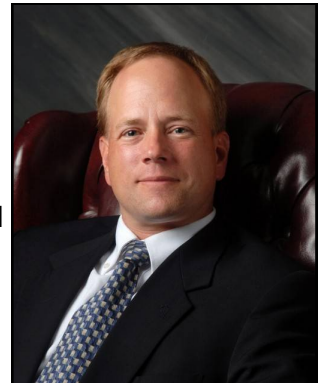
Thursday, April 21, 2011 11:30 am	Des Moines Blank Park Zoo	Speaker: David Zuby, Insurance Institute for Highway Safety
Thursday, May 19, 2011 7:30 am	Des Moines Golf & Country Club	Speaker: Jeff DeTurris, ISO (Insurance Service Office)
Thursday, June 9, 2011 12 noon	Legacy Golf Course	Golf Outing



Message from the President

Spring has finally arrived and the weather is starting to get warmer. As I look around, people are emerging from their houses and spending more time outdoors. Although this is the time of year when many things are just getting started, your chapter's activities are going strong.

On Thursday, March 24, we co-sponsored Ethics Day in cooperation with the following groups: Society of FSP, Central Iowa Chapter; NAIFA, Central Iowa Chapter; the Iowa Area Association of Health Underwriters; and Drake University. Over 100 attendees saw a great presentation from Dr. Charlie Schwepker, Marketing Professor at the University of Central Missouri. His presentation entitled, "Improving Ethical Decision Making in the Salesforce" showed how ethical decisions apply to marketing. In addition, Dr. Robert Cooper, the Employers Mutual Distinguished Professor of Insurance from Drake University, presented some interesting findings from a recent survey of insurance professionals.



The seminar culminated with a panel discussion on Marketing Ethics. This panel was moderated by our Ethics Chair, Bruce Kelley, who presented several excellent questions for the panel to consider. Panelists included:

- Lori Gadelmann, Vice President, Asst. General Counsel, and Corporate Compliance Officer at FBL Financial Group
- Dave Milligan, Director of Market Development at American Equity
- Gary Marquett, Deputy Bureau Chief Market Regulation Bureau at the Iowa Insurance Division
- Dr. Charlie Schwepker

On Tuesday, March 29, Richard Keith and I were privileged to join leaders from other midwest CPCU chapters in Sioux City. While there, we shared chapter activities, projects, and ideas. We learned of some of the successful events that other chapters have sponsored and gained an insight into how they conduct their chapter business.

We will hold our next meeting at Blank Park Zoo on Thursday, April 21, at 11:30. Our speaker, David Zuby, is the chief research officer for the Insurance Institute for Highway Safety (IIHS) and will present recent research from the IIHS. This promises to be an interesting discussion, and I hope to see you there. In addition, we will conduct our election of next year's officers at this meeting.

If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome.

--Anne Bradstreet--

Russ Greenwood, President, Iowa Chapter

New Designee Spotlight

Brad Fels, PhD, CPCU
Programmer Analyst at EMC Insurance Companies

Since I can talk about whatever I want in this column, I will answer the question most commonly asked of me when people find out that I have a Ph.D. in Russian and East European history: “Um, so why do you program computers for a living?” The simple answer is “desperation and dumb luck.” It is an interesting tale...

When I completed my dissertation in 2001, I looked around and realized that people were not lying when they said I would never find a job in my field. Since I was married and had one child (I have two now), I had to figure out how to keep us living indoors. A friend of mine said “Hey, you’re smart. You should program computers.” I said “sure” even though I knew nothing about computers.

Four years later, I found myself employed at EMC as a programmer. I knew nothing (notice the theme here) about insurance and thought that it might be helpful to learn something about it. A co-worker said “Hey, you’re smart. You should take the CPCU courses.” I said “sure” even though I had never heard of a CPCU.

Five years later, I was a newly minted CPCU who was looking to get involved with the Iowa Chapter. I asked Ted Lussem how I could help. He said, “You can take over for me as historian.” I stammered out “but... you do realize that I know nothing about your history or even the names of almost anybody in the chapter?!?” He said, “No problem!” ...and the rest is history (so to speak).



CPCU Champion Spotlight

Lisa Wink, CPCU Champion, ARM, AIM, MBA
Segment Lead
Berkley Technology Services

Lisa was featured in the CPCU Society March e-Link. The article is reprinted below.

Lisa is a Segment Lead with Berkley Technology Services in Urbandale, accountable for cross-functional system delivery for the W. R. Berkley Corporation (“WRB”). Lisa demonstrates how a CPCU can have an organization-wide impact, regardless of where they are located, and despite time constraints.



Q: Briefly describe your employer’s support for CPCU and CPCU Society membership.

WRB is dedicated to offering employees the opportunity to learn more about the insurance industry by taking courses offered through The Institutes. Anyone interested in taking the courses is reimbursed for expenses and paid a bonus upon completion of each course and insurance designation, encouraging continued learning and career advancement.

CPCU Champion Spotlight (cont.)

Q: Describe some of your “Champion” challenges at your employer.

The only challenge I have is finding enough time to focus on promoting the importance of participating in local CPCU activities and encouraging others to take courses, outside of my direct reports, where we discuss through regular goal progress meetings.

Q: Explain how you have championed the designation and the CPCU Society within your employer, or the insurance community.

I created a notification that was sent to HR contacts at the 43 WRB companies, sharing the CPCU Society Champion goal to increase the number of new students and CPCU completers by 10% each year for the next five years. Additionally, I encouraged those with the CPCU designation who had not renewed their membership to do so, and to stay involved with the Society and local chapters. Since sending this information last March, I have received many questions from various company contacts asking for information and my personal views on how they should focus their course curriculum as they work to achieve the CPCU designation.

Q: What impact do you expect/hope your efforts will have?

My plan is to do a follow up communication and work with HR contacts at the WRB companies to measure the success of this goal. I also look for opportunities to promote the designation with daily interactions I have with staff interested in pursuing insurance education, from Business Analysts to Senior Managers of the organization.

Q: What advice would you give other Champions facing similar challenges?

I encourage everyone to continue their roles as Champions and include "Champion" after their CPCU designation. This has generated a lot of questions to me as far as what is involved with being a Champion and opened up dialogue for explaining the importance of the CPCU designation.

Q: How do you expect you personally and/or your career will benefit from your Champion efforts?

I have continued to advance my career objectives through my role as Champion, expanding my network of company contacts since my involvement. Also, regular conference calls and discussions with other Champions has been an important way to stay engaged and continue to focus on the team's roles.

Like Lisa, other Iowa Chapter CPCU Champions are encouraged to submit stories about their experiences as a Champion. These stories can highlight successes, such as new initiatives implemented by employers as a result of Champion efforts. Or, you can share how you believe your career has benefited from your activities as a Champion. Champions can also use this Spotlight to invite other CPCUs to participate in their Champion projects. Send your Champion Spotlight story to CPCU_Champions@cpcusociety.org.

Scholarship Winner

The winner of the 2011 Ted Lussem Achievement Scholarship is Renae Mauk, daughter of Karol and Greg Mauk, CPCU, who works at Allied General Agency. Renae will receive \$1,500 to use towards her studies at Central College.

Kathy “Kat” Davoren

Kathy Davoren (“Kat”) lost her courageous battle with cancer on March 25, 2011. Kat most recently worked at Pharmacists Mutual Insurance Company of Algona, Iowa, as a Professional Liability Claims Specialist. Kat was a charter member of the North Central Iowa CPCU Sub-Chapter, as well as past board member. In addition to her CPCU designation, Kat was also a pharmacist and an attorney. She is survived by her husband, Charles.



Ethics Day Photos

Ethics Day was held on March 24, 2011, at Hilton Garden Inn in Urbandale. Several photos from the event are shown below.



Pictured left to right: Bruce Kelley, Dr. Charlie Schwepker, Dr. Robert Cooper, and Doug Ireland



CPCUs in attendance included: Charles Smith, Christine Anderson, and Jenifer Mercer-Klimowski

The Institutes National Honors Program

Chris Murphy, Senior Engineer at EMC Insurance Companies and current ChapterGram editor, recently received two academic awards from The Institutes. Chris is the 2011 Distinguished Graduate in the Associate in Marine Insurance Management (AMIM) program, and also received an Award for Academic Excellence in the Associate in Management (AIM) program. Chris previously received Distinguished Graduate Awards in the Associate in Risk Management (ARM) and the Associate in Commercial Underwriting (AU) programs, and will be featured in the Student Spotlight section of an upcoming *Edge* newsletter from the Institutes.



2011 Golf Outing Registration Form

Join us for the 2011 Annual CPCU Golf Outing
 Thursday, June 9, 2011
[The Legacy Golf Club](#) – Norwalk, Iowa
 12:00 PM Shotgun Start
 Registration and golf range opens at 11:00 AM

Please mark your calendar for an afternoon of great golf. Our outing is a Best Shot tournament open to CPCUs, insurance industry employees, family, friends and business associates. This year our chapter will be raising money to support Blank Children's Hospital.

The entry fee includes green fees for 18 holes, range balls prior to tee time, use of a cart with GPS and real time scoring, plus dinner after golf. There will be prizes for the place winners in two flights along with contest holes such as longest drive, closest to the pin, and more. **New this year - win \$10,000 cash with a hole in one on #5, or up to \$750 in gift certificates to Legacy Clubhouse with a hole in one on any of other three par 3 holes. This could be you!**

If you prefer, you can join us for GOLF ONLY or DINNER ONLY as well. If you do not have a complete foursome we will try to match you up. Dinner will begin around 5:00 p.m. Prizes will be awarded during dinner. Registration deadline is Wednesday, June 8, 2011.

Fees may be paid by credit card by registering at www.CPCU-Iowa.org

Fees may be paid by check by mailing the registration form and check with full payment to:

CPCU of Iowa Golf Outing
c/o Association Insight
1255 SW Prairie Trail Parkway
Ankeny, IA 50015

Any questions please contact:

Brian Wright, CPCU, AIAF at 515-345-2686 or e-mail brian.w.wright@emcins.com or

Stephanie Wells, CPCU, MPA at 515-508-2497 or e-mail wellss5@nationwide.com

<u>Golfer 1</u>		<u>Golfer 2</u>	
Agency/Company		Agency/Company	
Email:		Email:	
Phone no:		Phone no:	
Golf & Dinner \$75	Golf Only \$65	Golf & Dinner \$75	Golf Only \$65
Dinner Only \$20		Dinner Only \$20	
<u>Golfer 3</u>		<u>Golfer 4</u>	
Agency/Company		Agency/Company	
Email:		Email:	
Phone No:		Phone No:	
Golf & Dinner \$75	Golf Only \$65	Golf & Dinner \$75	Golf Only \$65
Dinner Only \$20		Dinner Only \$20	

Chapter Meeting

Date & Time Thursday, April 21. 11:30 am.

Location Des Moines Blank Park Zoo

Speaker David Zuby, Insurance Institute for Highway Safety (IIHS)

Topic Recent Research from the IIHS

Speaker Bio:

David Zuby is chief research officer for the Insurance Institute for Highway Safety. Working out of the Vehicle Research Center (VRC), he oversees and coordinates research by the VRC, the Institute research department in Arlington, and the Highway Loss Data Institute.

Mr. Zuby is the author of numerous research papers published by the Institute on topics such as the biomechanics of injury, pedestrian protection, crashworthiness, and crash investigation.

Prior to joining the Institute as a research engineer in 1993, Mr. Zuby worked on research projects for the National Highway Traffic Safety Administration at Transportation Research Center in Ohio. He holds a bachelor's degree from Northwestern University in Illinois.

Presentation Description:

Mr. Zuby will discuss recent research from the IIHS, which may include topics such as: mitigating whiplash injuries, side impact crashworthiness design, crashes between cars and heavy trucks, crash avoidance technologies, red-light crashes, and driver distraction.

To enable us to have an accurate count for food purposes, please mail or e-mail reservations by April 15, 2011 to:

cpcu-iowa@associationinsight.com

Make checks payable to: Iowa Chapter - CPCU

Mail checks to: Iowa Chapter CPCU
c/o Association Insight
1255 SW Prairie Trail Parkway
Ankeny, IA 50015

Name(s): _____

Company: _____ Total Enclosed: \$ _____
Cost: \$25 per person

To register by credit card, visit our chapter website (www.cpcu-iowa.org) and click on the link on the main page under News and Hot Topics.

For questions about the meeting, not concerning reservations, please call Richard Keith at (515) 327-2755.

REGISTRATION FORM

Name

Company/Agency

Address

(_____) _____
Telephone

Email

PLEASE CIRCLE THE SESSION YOU PLAN TO ATTEND AT EACH TIME:

1:00 – 1:50 SESSION: A B or C

2:00 – 2:50 SESSION: D E or F

3:00 – 3:50 SESSION: G H or I

**In order to have an accurate count,
please return reservation by
Friday, April 8, 2011**

COST. \$30

Check Payable to: IAGDM

Mail Check to: Michele Sparks

LaMair-Mulock-Condon Co.
4200 University Ave, Ste. 200
West Des Moines, Iowa 50266

Phone: 515-237-0168

Email: Michele.Sparks@lmcins.com

**Registration Form Deadline:
April 8, 2011**

**Regretfully, No Walk-In Registrations
are able to be accepted day of event**

NAIW (www.naiw.org)

NAIW (International) serves members by providing professional education, environment in which to build business alliances and the opportunity to make connections with people within the insurance industry. NAIW . . .

- Membership is open to all professionals in insurance & risk management.
- Fosters diversity, offering networking for members in all career categories.
- Promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- Governance and the operational management exist to enable the association to carry out its mission.

The NAIW (International) organization structure consists of four levels—local, state, regional and national. Each level conducts meetings, elects officers, appoints committees and provides numerous opportunities for involvement and leadership.

IAGDM (www.iagdm.org)

IAGDM is an association of diversified insurance professionals dedicated to the highest standards of performance and integrity. Our purpose is to promote insurance education, encourage professional development of our members, and provide a foundation for mutual support within the association and the industry.

IAGDM has been an affiliate of NAIW since 1940. Membership in IAGDM/NAIW allows easy access to educational courses, leadership and personal development opportunities, and industry alliances. We offer:

- Professional Education Programs
- Industry Contacts & Networking
- Publications
- Professional Designations
- Awards
- Scholarships

Membership applications for both IAGDM (local) and NAIW (national) are available on the Forms section of our website. Visit our site for monthly meeting information. We have a lot to offer you!

***We thank EMC Insurance Companies
for donating printing of this document***

Insurance Association of Greater Des Moines, Inc.

IAGDM is an affiliate of
NAIW (International)



Presents

Professional Development Day

Thursday, April 14th, 2011

Des Moines Public Library
1000 Grand Avenue
Des Moines, IA

AGENDA

Professional Development Day April 14, 2011 Des Moines Public Library

1:00 – 1:50 PM

Session A: Cyber Liability
Nickie Hunter, Chubb

Session B: Effects of Healthcare Reform
David Van Ahn, Heartland Inv. & Ins., LLC

Session C: Insurance Knowledge Challenge
Scott Armstrong, General Reinsurance Corporation

2:00 – 2:50 PM

Session D: Information Security & Identity Theft
Mike McCoy, Identity Theft Institute

Session E: Employee Health...A Business Issue
Susie Roberts, LaMair-Mulock-Condon Co.

Session F: Reinsurance 101
Scott Armstrong, General Reinsurance Corporation

3:00 – 3:50 PM

Session G: The State of Healthcare
Megan Ruble, Wellmark BCBS

Session H: Handling Consumer Complaints
Gary Marquett, Iowa Insurance Division

Session I: Risk Management Issues
Chris Murphy, EMC Insurance Companies

UP-COMING EVENTS WITH IAGDM

May 11, 2011 NAIW Week Observance Mtg.
Jordan Creek Holiday Inn

May 15-21, 2011 National NAIW Week

SCOTT ARMSTRONG, CPCU, ARe, ARM, RPLU

Scott Armstrong is a Senior Casualty Underwriting Specialist and Vice President with General Reinsurance Corporation. He is a graduate of Rockhurst University with a degree in Business.

He began his career with Dodson Insurance Group in 1988. Scott then joined General Reinsurance Corporation in 1994 as a Commercial Excess/Umbrella Liability. In addition to his regular duties, Scott is also a regular instructor on the topic of Excess/Umbrella Liability at various General Reinsurance Corporation training events. He holds a dual membership in both the Kansas City and Des Moines CPCU chapters.

Scott will be offering two sessions:

His first presentation will be an Insurance Knowledge Challenge program that allows you to be a contestant along with your teammates, in a "quiz show" format. This presentation will test your knowledge of basic insurance concepts and principles of insurance all the while having fun finding out just how much you really know about the industry in which you work. Besides bragging rights, the winning team may even win a prize!

His second presentation Reinsurance 101 will define some common reinsurance language terms, such as Treaty, Facultative, Excess of Loss, and Quota Share. Scott will also relate just how much reinsurance plays a part in so much of what we do in the insurance industry.

MEGAN RUBLE, CHC, PAHM, MBA

Megan Ruble is a Senior Account Manager for National Accounts at Wellmark Blue Cross & Blue Shield of Iowa. She holds a Bachelor's degree in Finance from University of Northern Iowa and a Master's in Business Administration from the University of Iowa.

She has 10 years experience with insurance products including group medical insurance, life, disability, long-term care and annuities. In 2006, Megan joined Wellmark Blue Cross & Blue Shield. Her role consists of growing and retaining business by building strong relationships with brokers and customers. She assists large employers groups with managing their health plan costs. She also participates in customer's health fairs as well as keeping them up to date on changes in the marketplace. Through direct communication, Megan is able to report customer's feedback to product development department, which then assists them in developing products, plans, communication and programs for large customers.

Her presentation entitled, "The State of Healthcare: Today and Tomorrow," will touch on the Health Care Reform and look at some of its key issues. Just as importantly, she will focus discussion on working towards a sustainable health care system as well as focusing on the part the insurance carrier will play in all of this.

NICKIE HUNTER, CPCU, AFSB, AIM, AU, MBA

Nickie Hunter is Underwriting Manager with Chubb Specialty insurance. She obtained her B.S. degree in Finance from University of Iowa and her MBA from Drake University.

Her experience in Specialty Coverages includes: Directors & Officers Liability, Employment Practice Liability, Fiduciary, Liability, Crime Insurance, Kidnap Ransom & Extortion Insurance Protection, Workplace Violence, Miscellaneous Professional Liability and Cyber Liability Coverage. She has worked on coverage for Private and Not-For-Profit Organizations, including Healthcare Entities. Nickie has had considerable speaking experience on all products and has participated in education presentations to agents, clients, Board of Directors, Colleges/Universities and Associations.

Her Cyber Liability presentation will focus on exposures of Cyber Liability and Cyber Crime to Private, Not For Profit and Financial Institution clients. She will also discuss loss scenarios and insurance protection.

CHRIS MURPHY, CSP, CPCU +7 Other Designations

Chris Murphy is a Senior Engineer at EMC Insurance Companies. He obtained his Bachelor of Science degree in Industrial Engineering.

He began his career with EMC Insurance Companies in 2002. He assists EMC policyholders around the country with workplace safety, focusing on the areas of workers' compensation and fleet safety. His clients employ commercial fleets from just a few vehicles to several hundred, and on-site defensive driving programs are just one of the services he offers to organizations aiming to reduce commercial auto frequency and severity.

His presentation on Risk Management Issues will cover common trends in casualty losses, are organizations doing enough to control losses and what can be done to improve these trends. He will also discuss business continuity planning.

MIKE MCCOY, CITRMS

Mike McCoy is co-director of The Identity Theft Institute. He obtained his undergraduate and Master degrees and is currently pursuing his PhD from Iowa State University. Mike is also the co-author of two books on Identity Theft.

He is a licensed insurance agent in multiple states and is an insurance consultant on Identity Theft. Mike is a national instructor and corporate lecturer regarding Identity Theft. He conducts general public education seminars on the topic for law enforcement, banks, insurance agencies and corporations. Mike has designed and teaches the first of its kind national continuing education class on Identity Theft and designed Iowa State University's newest class on the subject.

His presentation designed to give an overview on the issues of Identity Theft and the necessity of complying with due diligence when handling people's sensitive, private and personal information.

SUSIE ROBERTS, CWPDP, MBA

Susie Roberts is a Health Management Services Account Manager with LaMair-Mulock-Condon Co. She obtained her BA in Business Management from Upper Iowa University and her MBA in from Iowa State University. She has her Level III Certified Wellness Program Director designation through Chapman Institute.

Susie joined LMC in 2007 and was given task of developing a "LMC branded" suite of wellness products and services for employers. Since then, there has been a steady increase in the number of employers needing assistance in developing and implementing employee wellness benefits. Today's services include Customized Wellness Solutions (assessment, program design and recommendations, implementation and evaluation).

Her presentation will focus on the importance employee health has become to the bottom line in ways of absenteeism, work comp claims and health care costs. She poses the question whether we have been "fixing it" the wrong way.

GARY MARQUETT, JD

Gary Marquett is with the Iowa Insurance Division. He is a graduate of Iowa State University and University of Iowa, College of Law and was admitted to the Iowa Bar in 1978.

He worked for twenty-four years in securities licensing and securities enforcement. In 2004, he began working in the Insurance Consumer Affairs Bureau, Currently he works in the Consumer Assistance/Complaints area of the Market Regulation Bureau of the Division. He supervises staff handling consumer inquiries and complaints, investigations, and referrals to and from other insurance bureaus and state and federal agencies.

His presentation will I give insight into the Insurance Division organization, the complaint process, referrals for action, and effects of federal healthcare reform followed by Q and A.

DAVID R. VAN AHN

David Van Ahn is owner of Heartland Investments & Insurance, LLC. He earned his undergrad degree at Wartburg College and completed his graduate work at University of Northern Iowa, NE Missouri State and Drake. He has completed Advanced Insurance courses with the American College.

He has twenty-four years experience in the financial services industry. His work has concentrated on Employee Benefit Programs and Life & Disability Insurance Planning. He is a registered representative with Princor Financial Services. David's current expertise centers around healthcare reform and its effects on small business and the insurance agent.

His presentation will demonstrate the far-reaching tentacles of the Patient Protection and Affordable Care Act on both the consumer and the insurance industry. He will share some little know articles of the law that will cause changes in the way the insurance industry looks at how it does business.