

# Iowa ChapterGram

CPCU Society Iowa Chapter September 2007

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

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## Upcoming Events

Thursday, September 20	Salisbury House	Chapter Lunch Meeting
Tuesday, October 9	Farm Bureau	Technical Workshops
Thursday, October 18	Willow Creek	Chapter Lunch Meeting
Tuesday, November 6	Hilton Garden Inn	"I-Day"

I write this column while preparing for a trip to attend the CPCU Society's Annual Meeting and Seminars in Honolulu, where the CPCU designation will be conferred on over 3,900 New Designees. This is the CPCU Society's second largest class in history! The Iowa Chapter is proud to have 118 of these New Designees in our local chapter, and we extend our heartiest congratulations to this class of 2007! This record number of New Designees makes our chapter the fourth largest CPCU chapter in existence!



In this year when we have a record number of new members to the Iowa Chapter, we pause to mourn the loss of one of our members, Major General Louis D. Burkhalter, Jr. Mr. Burkhalter was one of our chapter's charter members and served as our first chapter president. He was also an inductee in the Iowa Insurance Hall of Fame. We extend our deepest sympathy to his family and friends.

We were recently notified the Iowa Chapter was awarded the Gold Level in the CPCU Society's Circle of Excellence program for the 2006-2007 chapter year. The Circle of Excellence award recognizes those chapters for their efforts in achieving benchmarks in Chapter performance. The Gold Level award is the highest award a chapter can win, and the sixth consecutive year our chapter has been given this honor. Congratulations to Immediate Past President Wade Sheeler, the officers, board members and members at large who helped make this achievement possible.

We're looking forward to another great year! Vice President, Jody Ochsner has been busy this summer planning programs for the upcoming year. Our first meeting of the year will be held on September 20 at the Salisbury House where our guest speaker will be Craig Armstrong, Vice President and General Manager of the Iowa Speedway. This meeting promises to be the first of many chapter events you will not want to miss!

I close by thanking you for allowing me to serve as your chapter president for the 2007 – 2008 chapter year. I am proud to be a part of this great CPCU community! If you are new to the chapter, or if it has been some time since you have attended a chapter event, I encourage you to get involved and start enjoying the benefits of your CPCU Society membership!

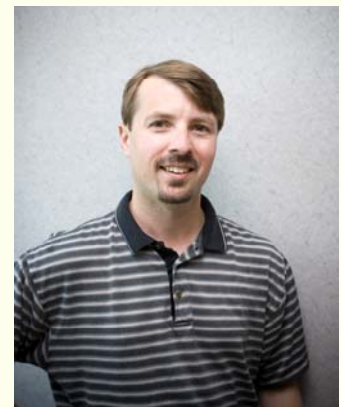
## Do You Know?

### Josh Tetzlaff, CPCU

**Occupation:** Actuarial Compliance Supervisor – Research and Development, Continental Western Group

**Background:** Bachelors Degree in Economics and Political Science from Simpson College in Indianola, IA; Actuarial Support Staff 1997 to 1998, Personal Lines Analyst 1998 to 1999, Actuarial Analyst 1999 to 2006, Actuarial Compliance Supervisor 2006 to Present; CPCU designation 2002

**Off-the-Job Interests:** Spending time with my wife and two-year-old daughter. Listening to independent/electronic music. Following sports with interests especially in Baseball History and the current Minnesota-based teams.



## Sub-Chapter Forming

These 12 CPCUs met at Pharmacists Mutual Insurance Company in Algona on Monday August 20, 2007 to consider the possibility of forming a northern Iowa Sub-chapter of the Iowa Chapter of CPCU based out of Algona.

They plan to present to the board of the Iowa Chapter a petition asking for permission to form a sub-chapter at the October 10, 2007 Board Meeting. At this time, no "name" for the sub-chapter has been selected.

Pictured below are (left to right): Tom Goodrich, Jon Grether, Nancy Gates, Rita Harder, Bill Dunscomb, Sheryl McMahon, Linda Thilges, Chris Bronk, Lisa Molsberry, Ed Berg, Lori Walton, and Kris Laubenthal.



## I-Cubs Outing

On August 1, 2007, 98 chapter members and their guests attended the I-Cubs game. The Iowa Chapter was recognized in several broadcaster announcements and our chapter name was displayed on the scoreboard. Total game attendance was 8,611, so we got some good visibility out of the event.



**Maj. General Louis D. Burkhalter, Jr., CPCU, CLU**  
**June 11, 1909 – July 19, 2007**

Louis D. Burkhalter, Jr. was born on June 11, 1909 in Cedar Rapids Iowa and passed away at the age of 98 years on July 19, 2007 in Cedar Rapids.



He was a graduate of Coe College (class of 1931). After graduation from college, he joined his father in the Burkhalter Insurance Agency, working there from 1931 to 1941. At the start of World War II, he joined the United States Army and served through the duration of the war. He attained the rank of Colonel of field artillery. He was a member of the United States Army Reserve until 1966 advancing to the rank of Major General and command of the 103<sup>rd</sup> Infantry Division. At the time of his retirement from the military, he had completed over 35 years of service. In 1996, he was honored by being inducted into the Senior Army Reserve Commanders Association.

After World War II, Louis returned to the family insurance agency in Cedar Rapids and at the time of his retirement had served as an agent/owner for 60 years. In 1949, Louis earned his CPCU designation from the American Institute for CPCU. He was the first person in Iowa to earn the designation and one of only four nationally that year to earn the CPCU designation. He later earned the CLU designation.

Louis was one of ten charter members of the Iowa Chapter of CPCU. He served as the first president of the Iowa Chapter in 1952. He later became affiliated with the Cedar Valley Chapter in Cedar Rapids. He was Past President of the Cedar Rapids Association of Insurance Agents. In 2005, he was inducted into the Iowa Insurance Hall of Fame.

He was a very active member of the Cedar Rapids community. He served as President of the Cedar Rapids Chamber of Commerce, President of the Cedar Rapids Rotary Club, and Cedar Rapids YMCA. Louis was a very accomplished musician and completed over 57 years of service to the Cedar Rapids Symphony as a violinist. He was a lifelong member of the First Presbyterian Church in Cedar Rapids serving as an elder and trustee. He was a very devoted handball and racquetball enthusiast, playing five days a week until injuries forced him to quit.

On October 7, 1940 he married Margaret E. Tietge in Omaha, Nebraska. She preceded him in death in 2004. Louis is survived by three sons: Dr. Edward (JoAnn) of Cherokee, IA ; Steven (Veronica) of Costa Mesa, CA.; and William (Cindy) of Cedar Rapids. Also surviving are six grandchildren and two great-grandchildren. Funeral services were held on July 23 in Cedar Rapids with committal at the Oak Hill Cemetery.

General Burkhalter was very proud of having earned the CPCU designation and being a member of the Iowa Chapter of CPCU. He was a true gentleman and gave much to his family, profession, nation and community during his 98 years. He will be greatly missed.



### Plan now to attend the CPCU Society's 2007 Annual Meeting and Seminars!

You'll join other CPCUs, new designees, and insurance industry leaders for four full days of professional networking, educational, and celebratory events, all while soaking up the beautiful sun and panoramic views of breathtaking Honolulu, HI!

## Burkhalter Award

The **Burkhalter Award** will be presented at I-Day to a person who has made significant contributions to the community and the Iowa insurance industry. The Burkhalter Award is designed to recognize individuals who have influenced the Iowa property and casualty insurance industry and their community through civic involvement.

The **Burkhalter Award** is named after Major General Louis D. Burkhalter, Jr. who was the first individual in Iowa to attain the CPCU designation; a charter member of the Iowa Chapter of CPCU; the first president of the Iowa Chapter and an inductee of the Iowa Insurance Hall of Fame. Mr. Burkhalter had a long and distinguished career in the insurance industry, military and through his civic activities. Major General Burkhalter died July 19, 2007 at the age of 98.

Nominees for this award will be evaluated based upon the following categories:

Promoting the field of insurance within the business community through civic and non-civic activities; achievements beyond primary professional responsibilities; innovation within the industry; specific achievements which benefit the industry; research efforts; volunteer work in the industry and community; and leadership activities in the governmental arena.

### GOALS OF THE BURKHALTER AWARD

- To recognize outstanding service to the community and the Iowa insurance industry.
- To increase visibility of the award recipient's achievements.
- To enhance the public image of the insurance industry.

### YOUR NOMINATION FOR THIS YEAR'S AWARD IS ENCOURAGED

The Iowa Chapter seeks qualified recipients for the prestigious **Burkhalter Award**. If you know of someone who has made an outstanding contribution to our profession and their community, we encourage you to submit a nomination.

To nominate an individual for the Burkhalter Award:

1. Obtain a nomination form...one appears in this newsletter.
2. Complete the form.
3. Return to Nancy Green, CPCU—E11S, EMC Insurance Companies, 717 Mulberry St, Des Moines, IA. 50309.
4. Nomination deadline is October 1<sup>st</sup>.

# Burkhalter Award Nomination Form

## IOWA CHAPTER CPCU "BURKHALTER AWARD" NOMINATION FORM

### PLEASE TYPE OR PRINT ALL INFORMATION

NAME OF NOMINEE: \_\_\_\_\_

COMPANY/ORGANIZATION OF NOMINEE: \_\_\_\_\_

NOMINEE'S ADDRESS: \_\_\_\_\_

TELEPHONE NUMBER IF KNOWN: ( \_\_\_\_\_ ) - \_\_\_\_\_ - \_\_\_\_\_.

PLEASE INDICATE THE AREA, OR AREAS, OF THE NOMINEE'S CONTRIBUTION:

(  ) **CONTINUING EDUCATION**: Advancing the professionalism of insurance through participation and improvement of the instructional process.

(  ) **PROMOTING INSURANCE**: Enhancement of the industry within the business community by involvement in either civic or other activities.

(  ) **EXTERNAL ACHIEVEMENT**: Voluntary work or accomplishments in the industry or community outside the scope of one's normal job responsibilities.

(  ) **RESEARCH EFFORTS**: Activities, which have led, or will lead, to major improvements in the insurance environment such as, but not limited to, published works.

(  ) **INNOVATION WITHIN THE INDUSTRY**: Accomplishments that have added to the overall creative excellence of the industry.

(  ) **SPECIFIC ACHIEVEMENTS WHICH BENEFIT THE INDUSTRY**: Those milestones specifically targeted to improve the industry's general welfare.

(  ) **LEGISLATIVE ACTIVITIES**: Participation in government affairs leading to positive insurance legislation.

(  ) **LEADERSHIP**: Providing guidance and direction resulting in a better insurance climate.

(  ) **OTHER**: Please specify \_\_\_\_\_

BRIEF SUMMARY OF NOMINEE'S ACCOMPLISHMENTS: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NAME OF PERSON (NOMINATOR) COMPLETING THIS FORM: \_\_\_\_\_

YOUR ADDRESS: \_\_\_\_\_

PHONE NUMBER: ( \_\_\_\_\_ ) - \_\_\_\_\_ - \_\_\_\_\_.

PLEASE RETURN THIS FORM TO: Nancy Green—E11S, EMC Insurance Compaines, 717 Mulberry St, Des Moines, IA. 50309. Deadline for submission: October 1<sup>st</sup>.

## 2007-2008 CPCU Events

Thursday, September 20, 2007 11:30-1:00	Salisbury House	Speaker: Craig Armstrong Topic: Safety and Loss Control Measures.
Tuesday, October 9, 2007	Farm Bureau	Speaker: Elise Farnham Technical Workshops Topics: Insurance Cheats are Deadbeats—and They Cost You Money! and The Dirty Dozen: Twelve External Factors Impacting Insurance Contracts.
Thursday, October 18, 2007 11:30-1:00	Willow Creek	Speakers: Barb Steil and Mike Weatherall from Silverhawk Investigations Topic: WC fraud
Tuesday, November 6, 2007	Hilton Garden Inn	“I-Day” Keynote Speaker: Bruce Kawhara on "Committed Performance" Speakers: Dale Anderson and Joe Solem on “Pandemic Influenza and Business Continuity Planning”
Thursday, December 6, 2007 5:00pm	Heritage Gallery	Speaker: Tom Green Topic: Art
Thursday, January 17, 2008 11:30-1:00	Wakonda Club	Sandy Cowie, Corporate Security Division of Principal Financial Group and the co-chair of Safeguard Iowa which is a public/private partnership developed to respond to disasters.
Thursday, February 21, 2008 7:30am	TBA	TBA
Tuesday, April 1, 2008	Farm Bureau	Technical Workshops
Thursday, April 18, 2008 11:30-1:00	Hotel Fort Des Moines	TBA
Thursday, May 15, 2008 11:30-1:00	Blank Park Zoo	TBA

**Where: Farm Bureau**

**When: October 9, 2007**

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

## **The Dirty Dozen: Twelve External Factors Impacting Insurance Contracts**

*What's It About?*

The role of the claims professional in determining coverage would be so easy if everything was in black and white! Insurance coverage can be impacted by factors external to the contract which leads to grey areas. In this workshop, attendees will examine twelve factors external to the insurance contract that must be considered when analyzing coverage afforded by a policy contract. This interactive workshop will include examination of recent court cases. To maximize learning, attendees will have an opportunity to apply the principles discussed, and to gauge the impact of the "Dirty Dozen."

*Who's It For?*

This program is designed for all insurance professionals and other professionals who must protect the interests of their "customers," including claims professionals, agents, risk managers, underwriters, attorneys, and accountants.

*What You'll Learn*

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

- Understand how the courts' interpretation can impact contractual language
- Know how coverage can be extended or broadened by statutes
- Realize that coverage issues are not always as they seem from the policy language

## **Insurance Cheats are Deadbeats---- and They Cost You Money!**

[Details unknown at this time.](#)

### **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. She began her career in 1973 with Crawford & Company, and became its first female claims branch manager. She is a member of the CPCU Society, and has served on the Board of Governors and various committees and task forces. She is a member of the American Institutes' Associate in Risk Management Advisory Board. Farnham is past president of the National Association of Insurance Women, and currently serves on the Board of the Insurance Professionals of Atlanta. She has been named Insurance Woman of Atlanta, and National Claims Professional of the Year. Her articles have been published in Business Insurance, Claims magazine, CPCU Society Claims Section Quarterly, and other publications.





# Iowa Chapter – CPCU 2007-2008 Annual Meeting Package

**Package Includes:** All Monthly Chapter meetings & I-Day

**Cost:** \$200 for the Annual Package. That is a \$25 discount for paying in advance.

(Individually purchased monthly meetings are \$25 each; I-Day registration is \$50)

**Meeting Schedule:** Unless otherwise specified, monthly meetings begin at 11:30am.

**September 20th**

Location: Salisbury House  
Speaker: Craig Armstrong,  
VP and General Manager of the Iowa Speedway  
Topic: Development, Safety and Loss Control Measures both at the track and within the motorsports entertainment industry.

**October 18th**

Location: Willow Creek  
Speakers: Barb Steil and Mike Weatherall  
Topic: Work Comp fraud investigations

**November 6th- (I-Day)**

Location: Hilton Garden Inn at 8:00am  
Keynote Speaker: Bruce Kawahara – “Committed Performance”  
Main Program Speakers: Dale Anderson & Joe Solem –  
“Pandemic Influenza and Business Continuity Planning”

**December 6th**

Location: Heritage Gallery at 5:00pm  
Speaker: Tom Green  
Topic: Art

**January 17th**

Location: Wakonda Club  
Speaker: Sandy Cowie  
Topic: Public/Private partnership developed to respond to disasters

**February 21st**

Location: Des Moines Golf & Country Club at 7:30am  
Breakfast Meeting  
Speaker: TBD

**April 17th**

Location: Hotel Fort Des Moines  
Speaker: TBD

**May 15th**

Location: Blank Park Zoo  
Speaker: TBD



**Deadline to purchase the Package:** September 14, 2007

**Note:** The annual meeting package does not include the Ethics Seminar which is held in March, or any Technical Seminars or National Leadership Institute (NLI) seminars that are unscheduled at this time.

\*Credit Card Option Available at [www.cpcu-iowa.org](http://www.cpcu-iowa.org).

**Make Checks Payable to:** Iowa Chapter CPCU  
**Send Checks to:**  
Iowa Chapter CPCU  
c/o Association Management Ltd.  
100 East Grand  
Suite 330  
Des Moines, Iowa 50309

Name: \_\_\_\_\_  
Company: \_\_\_\_\_  
Total Enclosed: \$ \_\_\_\_\_

## Thanks to Our 2007 Golf Outing Sponsors

Asset Protection Agency

Safelite Fulfillment Inc.

Fiserv Solutions, Inc.

Brooks-Lussem-Clem Insurance

Jester

Bituminous

Auto Glass Center

EMC Insurance Companies

FBL Financial Group

Iowa Insurance Hall of Fame

State Farm

IMT Insurance

CGA Insurance Services

Holmes Murphy

Krist Insurance

Liberty Mutual

GuideOne

Grinnell Mutual

State Auto

General Casualty Ins Co

GAB Robbins

Iowa Bankers Insurance

Nationwide Agribusiness

Independent Insurance Agents of Iowa

Nationwide

LaMair Mulock Condon

# Chapter Meeting

Date & Time	Thursday, September 20, 2007 11:30 a.m. — 1:45 p.m.
Location:	Salisbury House
Speaker:	Craig Armstrong, Vice President and General Manager
Topic:	Iowa Speedway

**DESCRIPTION:**

Learn about the history of the Iowa Speedway as well the safety and loss control measures that are have been implemented at the Iowa Speedway and within the motorsports entertainment industry.

To enable us to have an accurate count for food purposes, please call, fax or e-mail reservations by September 14, 2007 to:

CPCU-iowa@aml.org  
or Kelly Kipping

Make checks payable to: Iowa Chapter – CPCU

Mail checks to:

Iowa Chapter CPCU  
c/o Association Management Ltd.  
100 East Grand  
Suite 330  
Des Moines, Iowa 50309

Name(s): \_\_\_\_\_

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

Register by credit card can be done by going to our chapter's web site [www.cpcu-iowa.org](http://www.cpcu-iowa.org) and clicking on the link on the main page under News and Hot Topics.