

# Iowa ChapterGram

CPCU Society Iowa Chapter October 2007

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

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## Upcoming Events

Tuesday, October 9	Farm Bureau	Technical Workshops
Thursday, October 18	Willow Creek	Chapter Lunch Meeting
Tuesday, November 6	Hilton Garden Inn	“I-Day”
Thursday, December 6	Polk County Heritage Gallery	Art

Attending the CPCU Annual Meetings and Seminars in Honolulu last month was truly the highlight of my year. You may be thinking the location had something to do with it, and you would be right. There is no place on earth like Hawaii!! That said, there is also no organization like the CPCU Society! The annual meeting and seminars help drive that fact home. Annual meeting attendees heard top notch speakers like James Bradley, author of the best selling book, Flags of our Fathers, and Erik Weihenmayer, a world-class blind adventurer who is the only blind man in history to climb to the summit of the world's tallest peak, Mount Everest. It was also a pleasure to network with top insurance professionals and national leaders in the CPCU Society. The educational seminars and workshops provided attendees with information and tools to be better insurance professionals and leaders in the community. Another highlight of my trip was an opportunity to meet and visit with some of the newest members of the Iowa Chapter at our New Designee Reception where approximately 160 people gathered to network with other New Designees and chapter board members.



The annual meeting and seminars was an incredible experience I will never forget. Experience the excitement for yourself at the CPCU Society's next annual meeting to be held September 6 – 9, 2008 in Philadelphia. Mark you calendar now and plan to attend.

We have exciting things going on here in Iowa too! We held our first chapter meeting on September 20 at the Salisbury House where Craig Armstrong, from the Iowa Speedway, was our guest speaker. Next month, our chapter meeting will be held on October 18 at Willow Creek golf course. Our speaker for this meeting will be Barb Steil and Mike Weatherall from Silverhawk Investigations. The meeting topic will be Work Comp Fraud.

Two technical workshops are planned for October 9. The morning workshop is titled "*The Dirty Dozen: Twelve External Factors Impacting Insurance Contracts*", and the afternoon workshop will be "*Insurance Cheats are Deadbeats—And They Cost You Money!*" The instructor for both workshops is Elise Farnham who I had the pleasure of meeting while she was a National Governor for the Society. Elise has an impressive list of accomplishments, is highly respected in the insurance community, and I'm confident you'll enjoy her workshops.

Vice President, Jody Ochsner has put together a great I-Day scheduled for Tuesday, November 6. Don't miss this half-day of seminars and speakers including national CPCU Society President, Jim Britt. Information on this event will be mailed out in the near future.

Be certain to visit our website ([CPCU-iowa.org](http://CPCU-iowa.org)) for further information on upcoming programs and events.

Kevin Seward, CPCU  
President

## Continuing Professional Development (CPD) program

The CPCU Society and American Institute for CPCU have created the joint Continuing Professional Development (CPD) program, which recognizes professionals who keep their knowledge current and their skills sharp through career-enhancing activities. By participating in this advanced program, you will set yourself apart as a progressive CPCU who is committed to lifelong learning. The CPD program is ideal for CPCUs at every career level, from recent graduates to seasoned professionals.

To qualify for CPD status, you must earn 60 points every two years. (New Designees are pre-qualified for their first two years). Points are awarded for a variety of activities—passing exams or courses, teaching, writing, conducting research, serving in industry organizations, serving as graders or on IIA/AICPCU Exam Review Committees, attending chapter meetings, NLI courses, workshops, and more. The CPD application lists a variety of activities with corresponding point values.

Applying for CPD status is easy! Simply go to our website ([www.CPCU-ia.org](http://www.CPCU-ia.org)), and click on the “CPD On-line” link at the bottom of our home page. This link will take you to the CPCU Society’s website and the instructions for completing the CPD application online. The convenience of the application is that you can fill it in, online, as you complete activities. Once you have acquired 60 CPD points, click on the “submit” button, and your application is automatically sent to the American Institute for CPCU where it will be processed.

So don’t delay. Visit our website and submit your application for CPD status today!

## Iowa Insurance Hall of Fame

In 1994 the initial steering committee of the Iowa Insurance Hall of Fame met at Drake University. The committee was represented by many insurance trade organizations as could be identified at the time.

The goal of the new organization was to recognize those industry leaders that have an Iowa connection, serve as a role model for young people as well as others in the insurance industry, exhibit the highest standards of ethical conduct and have significantly impacted the insurance industry.

Over 50 individuals have been elected and recognized during the public induction ceremony held each spring during the past 11 years.

The Iowa Chapter CPCU has been a strong supporter of the Iowa Insurance Hall of Fame since its inception and is proud to have had 11 CPCU’s inducted. There are currently 5 CPCU’s on the Hall’s board of directors, with Jeff Jeffus serving as the liaison with the CPCU board.

The Hall of Fame board is currently asking for nominations. Please look at your company, agencies and past individuals who have impacted our industry. Nomination forms are available on the web site ([www.IIHOF.org](http://www.IIHOF.org)) and if you need any additional information or assistance with completion of the form, contact Jeff Jeffus at 515-223-9438 or [jeff.jeffus@stateauto.com](mailto:jeff.jeffus@stateauto.com).

## New Designee Reception - Hawaii

The Iowa Chapter of CPCU hosted a reception for our new designees on the evening of September 10th at the Pacific Conference Center at the Hilton Hawaiian Village. Kevin Seward, President; Barb Sullivan, Secretary; Wade Sheeler, immediate Past President; and Erin Osier, New Designee Representative served as hosts. Betsey Brewer, CPCU Society President, was also in attendance.

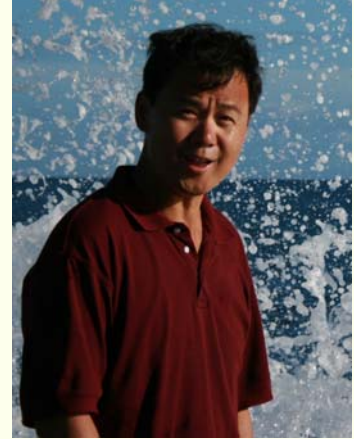
The turnout was great, with over 150 people in attendance.



### Hui Zhang, CPCU

**Occupation:** IT Development Specialist—Nationwide

**Background:** M.S. degree in computer science from the State University of New York(SUNY) at Binghamton, NY in 2000; Programmer at ScreamingMedia in Manhattan, New York 2000-2002; Programmer at a branch company of ScreamingMedia in Iowa City, IA 2002-2004; IT Development Specialist at Nationwide in Des Moines, IA 2004 to Present; CPCU designation 2007



**Off-the-Job Interests:** Traveling with wife and daughter to different national parks including Acadia National Park, Rocky Mountain National Park, Voyageurs National Park, Lake Shore National Park, Isle Royale National Park, Badlands National Park, and Hawaii Volcanoes National Park. Also like sports such as hiking, swimming, running, and Tai Chi. Also enjoys photography and fishing.

## In Memoriam

**JAMES E. WHITE, JR.**

**September 3, 1939 - September 17, 2007**

James E. White, Jr., died from cancer, Monday, September 17, 2007 at Kavanagh House on Grand.

Jim White, Jr. was born in Des Moines on September 3, 1939 to James and Ruth (Stevenson) White, Sr. He attended Des Moines schools graduating from Dowling High School in 1957. He attended Rockhurst College and graduated from Drake University in 1961. Jim was an independent insurance agent for 45 years and the owner of Jim White Insurance Agency at 4000 Ingersoll, Des Moines. He was a CPCU designate. Jim married Cathy Smedes in 1961.

He participated in the Independent Insurance Agents Association, the Society of Chartered Property and Casualty Underwriters, Serra International, and the Des Moines Committee on Foreign Relations. He also belonged to the Des Moines Symphony, Embassy Club, The Morning Club, The Executives Association and The Pioneer Club.

Jim is survived by his wife and best friend, Cathy of West Des Moines; a daughter, Peggy (Nick) Krueger of West Des Moines; three sons, Bryan (Kim) of Portland, Oregon, Paul (Gail) of Ventura, California, and David (Meri) of Naperville, Illinois; his sister, Mary Hedburg of West Des Moines and nine grandchildren. He was preceded in death by his parents.

## *"A Breakfast Buffet for the Mind!!"*

Drake University - Aliber Hall

### **Sponsored by the Kelley Insurance Center - Drake University**

Continuing Education Credit: This seminar series has been submitted to the Iowa Insurance Division for a maximum of 17 hours of continuing education credits. (The three hours of ethics have already been approved)

Seminar Location: All sessions will be held in Parents Hall North in the Olmsted Center, located at 29<sup>th</sup> and University Avenue. Continuing education rules require that you be on time to receive full credit. Each session will begin promptly as indicated in the schedule.

#### **SESSION 1: OCTOBER 9**

8:00 AM – 10:00 AM "SCHIP: SEPTEMBER SHOWDOWN"

10:00 AM – 12:00 PM "INSURANCE FRAUD 101"

#### **SESSION 2: OCTOBER 9**

1:00 PM – 3:00 PM "WHOM DO YOU TRUST? BUSINESS SUCCESSION WITH AN AGENT'S PERSPECTIVE"

#### **SESSION 3: OCTOBER 23**

8:00 AM – 10:00AM " SPLIT DOLLAR LIFE INSURANCE: AFTER THE SMOKE HAS CLEARED"

10:00 AM – 11:00 AM "MEDICARE — WHAT'S AHEAD FOR 2008"

11:00 AM – 12:00 PM "FINANCIAL UNDERWRITING FOR DISABILITY INCOME INSURANCE"

#### **SESSION 4: OCTOBER 23**

1:00 PM – 3:00 PM "SOCIAL SECURITY: FOCUS ON DISABILITY"

#### **SESSION 5: NOVEMBER 13**

8:00 AM – 9:00 AM "CONSUMER HEALTH PART 1: CAUSE AND EFFECT"

9:00 AM – 10:00 AM "CONSUMER HEALTH PART 2: A NEW APPROACH"

10:00 AM – 12:00 PM "THE MANY FACETS OF 'OLI' – AN EXPLORATION OF CURRENT OWNERSHIP METHODS"

#### **SESSION 6: NOVEMBER 13**

1:00 PM – 2:00 PM "INSURANCE COMMISSIONER'S LEGISLATIVE UPDATE – FALL 2007"

2:00 PM – 5:00 PM "ETHICS AND YOU!" (THREE HOUR ETHICS COURSE)

◆ **CALL TODAY FOR MORE INFORMATION** ◆  
KELLEY INSURANCE CENTER — DRAKE UNIVERSITY  
PHONE: (515) 271-2134  
WEBSITE: [www.kic.drake.edu](http://www.kic.drake.edu)

## 2007-2008 CPCU Events

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	Des Moines Golf & CC	TBA
Tuesday, April 1, 2008	Farm Bureau	Technical Workshops
Thursday, April 17, 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!**

### *What's It About?*

Fraud costs us all. In this workshop, attendees will gain a new awareness of costs associated with fraudulent activities. The speaker will review examples of insurance fraud, and discuss ways to change people's attitudes about potentially fraudulent insurance claims. Attendees will learn how to protect themselves against fraud scam artists; and learn what insurance companies are doing to fight insurance fraud.

### *Who's It For?*

Every insurance professional must know the signs and costs of insurance fraud in order to protect the interests of the public.

### *What You'll Learn*

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

- Recognize the "red flags" of fraud, and how they can be used to combat fraud.
- Recognize how fraud drives up the cost of insurance for the consumer.
- Identify how insurance professionals can work together to combat fraud.
- Utilize new tools for fighting fraud.

## **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:** \$69 for one workshop/\$138 for both workshops

**Farm Bureau employees:** \$79 for one workshop/\$158 for both workshops

**Nonmembers:** \$89 for one workshop/\$178 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.



## Thanks to Our 2007 I-Day Sponsors

Ahrold Fay Rosenberg Insurance Strategies  
Allied Insurance, A Nationwide Company  
Arthur J. Gallagher Risk Management Service, Inc.  
Asset Protection Agency  
Auto-Owners Insurance  
Bituminous Insurance  
Brooks-Lussem-Clem Insurance  
C Mac Chambers Agency  
CGA Insurance Services  
Chubb Group of Insurance Companies  
Concorde General Agency  
Continental Western Group  
CSB Group  
Davis Insurance Agency, Inc  
Donaghy-Kempton Insurors  
Donahue Insurance Agency, Inc.  
EMC Insurance Companies  
EMC Risk Services  
EMC Underwriters, LLC  
Farmers Mutual Hail Insurance Company of Iowa  
FBL Financial Group  
First Western Insurance, Inc.  
Freedom Financial Bank  
GAB Robins, North America, Inc.  
Gateway Insurance Services, Inc., Ames  
General Casualty Companies  
Grinnell Mutual Reinsurance  
GuideOne Insurance  
Hawkeye-Security Insurance Company  
Holmes Murphy and Associates  
IMT Insurance  
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Independent Insurance Agents of Iowa  
Insurance Association of Greater Des Moines  
Insurance Management Group, Altoona  
Integrity Mutual Insurance Company  
Iowa Bankers Insurance and Services, Inc  
Iowa Communities Insurance Pool  
Iowa Insurance Hall of Fame  
Iowa Mutual Insurance Company, De Witt  
Kelley Insurance Center – Drake University  
Krist Insurance Services  
LaMair-Mullock-Condon, Co.  
Le Mars Insurance Company  
Merchants Bonding  
MetLife Auto and Home  
Middendorf Insurance Associates, Inc.  
Miller and Fidler Insurance Agency  
Montgomery St. John Insurance  
Motor Ways Inc  
Mutual Med P & C Insurance Services  
Nationwide Agribusiness Insurance Company  
Nationwide Insurance  
NCMIC Group  
NOEL Insurance, Inc. Ottumwa  
Old Republic Surety Company  
Partners Mutual Insurance Company  
Pharmacists Mutual Insurance Company, Algona  
Philadelphia Insurance Company  
Progressive Insurance  
Rain and Hail, LLC  
Reynolds & Reynolds, Inc  
SECURA Insurance Companies  
Sedgwick CMS  
Society Insurance  
State Auto Insurance Companies  
Taylor Insurance Services  
Truckers Insurance Associates, Inc.  
TrueNorth Companies  
United Fire and Casualty Company  
West Bend Mutual Insurance Company  
Willis and Moore, Inc.

# Chapter Meeting

Date & Time	Thursday, October 18, 2007 11:30 a.m. — 1:00 p.m.
Location:	Willow Creek Golf Course
Speaker:	Barbara Steil and Mike Weatherall, Silverhawk Investigations
Topic:	WC Fraud

**DESCRIPTION:**

Learn how to identify some of the indications of Workers' Compensation fraud as well as when an investigation may be warranted. This will include some of the factors that should be considered on whether or not to pursue further investigation when Workers' Compensation fraud is suspected as well as the trends in the awareness of the individuals being suspected of fraud regarding the investigation process.

To enable us to have an accurate count for food purposes, please call, fax or e-mail reservations by October 11, 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.

For questions about the meeting not concerning reservations, please call Jody Ochsner at 515-345-2456.