



# Iowa ChapterGram

CPCU Society Iowa Chapter October 2009

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

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## Upcoming Events

Thursday, October 15	Wakonda Country Club	Speaker: Sandy Hatfield Clubb, Drake Athletic Director
Thursday, November 12	Botanical Center	“I-Day” Keynote Speaker: Chuck Chamness, CEO of NAMIC
Thursday, December 10	Living History Farms	Speaker: Chris Conoan, Meteorologist & Storm Chaser
Thursday, January 21	Holiday Inn Downtown	TBA

Greetings Iowa Chapter! Fall has arrived in Iowa, and much like the children that have returned to school with a sense of hope and anticipation for the coming year, the Iowa Chapter of CPCU is hard at work to provide educational and networking opportunities for you!

October activities include:

October 14: Technical Workshops at Farm Bureau (CE Credits available)  
**Jill Haynes Gidge, CPCU, CIC, CPIW, AAI, AAM, AIT, AIS, ACSR, RN**

**“Don’t get Bopped by a BOP” (morning)  
and  
“Business Income is Everybody’s Business”**

October 15: October Chapter Meeting – Wakonda Country Club  
Speaker: Sandy Hatfield Clubb, Drake Athletic Director

In addition, be sure to add I-DAY to your calendar for **November 12 at the Botanical Center**. Insurance Industry Day is held every year to recognize New Designees and as a forum to discuss insurance topics of common interest. This year’s program promises to provide lots of good information as we focus on:

**“Partnership –Government and Insurance. Featured will be Chief Justice Marsha Ternus and Senator Rich Olive. The Keynote Speaker will be Chuck Chamness, CEO, NAMIC. Look for your brochure in the mail!**

Congratulations to Kevin Seward, who has been appointed to a national position with the CPCU Society’s Diversity Committee! Congratulations also to Ted Lussem, who was the lone recipient of the Celebrating CPCU Excellence Award which was presented to him by Past President Marvin Kelley at the Annual Meeting in Denver!

Welcome to our new CPCU Governor, Elizabeth Lupetini! Elizabeth works for Unitrin in Chicago and we hope to have her join us for a local event very soon.

Many thanks to Jeff Wilson of IMT Insurance Group for coordinating with Hubbell Realty and Anawim for the 9 Homes in 9 Days Project! The Iowa Chapter provided volunteers to help with the work on 9/9/09 and contributed \$675 to pay for smoke detectors in the 9 homes!

Rewarding volunteer work in the community is just one of the many benefits of becoming involved with the Iowa Chapter. Our work will also focus on the need to engage and attract students and young professionals of all backgrounds to careers in the Insurance Industry and to the many benefits of the CPCU designation. Please let me know if you would like to be involved!

Barb Sullivan, CPCU

**Change is a measure of time and, in the autumn, time seems speeded up. What was is not and never again will be; what is is change.**

**- Edwin Way Teale**



## Anawim Housing Project

Anawim Housing and Hubbell Realty recently joined forces with a number of organizations and volunteers throughout Central Iowa to build a nine-plex housing unit in just nine days beginning on 9/9/2009. The goal of this overwhelming project was to build safe, affordable housing for low-income families and to help revitalize the Des Moines neighborhood near 21<sup>st</sup> Street and Forest Avenue in Des Moines. Hubbell Realty along with their trade partners donated most of the labor and materials necessary to complete the project. In spite of their large commitment, neither Hubbell Realty nor Anawim Housing would have been able to complete this project without assistance from numerous organizations and volunteers.

The Iowa Chapter of the CPCU Society first got involved with this project by graciously donating funds to purchase smoke detectors for the nine-plex housing unit. Finally, a contingent of CPCUs assisted in a safety and risk management capacity at the project worksite on 9/9/09.

The amount of planning and organization required to complete a project of this magnitude in such a short period of time is truly amazing. Thank you to all of the CPCUs who volunteered for this worthy project!



## Risk and Insurance Management Society

A meeting was held in partnership between the Iowa CPCU Chapter and the Risk and Insurance Management Society (RIMS) at the University of Iowa on September 14, 2009. The meeting was presented to students enrolled in Risk Management coursework at the University. There were five presenters at this meeting including: Greg Brown, Corporate Risk Manager for HNI, Mike Wernsman, Vice-President of Ruhl & Ruhl, Chris Murphy, Loss Control Specialist at EMC, Frank Nania, Catastrophic Risk Claims Manager for the University of Iowa and Craig Green, CPCU, Claims Director for Grinnell Mutual Reinsurance Company. Each presenter focused on their educational backgrounds and how their careers began and progressed through the insurance industry to the duties of their current position. Many questions were fielded from those in attendance regarding: current trends in the industry, entry points for job opportunities into insurance companies and the value of internships and networking. CPCU Chapter member and New Designee Representative Craig Green focused his presentation on the value of continuing education in the insurance industry. The Dean of the Business School was in attendance and ended the meeting by affirming, "Learning is never ending".

## Kevin Seward—Diversity Committee

Kevin Seward, CPCU, has been selected to serve a three-year term on the Diversity Committee of the CPCU Society. Congratulations Kevin and good luck on your appointment.

**Where: Farm Bureau**

**When: Wednesday, October 14, 2009**

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

## **Don't Get Bopped by a BOP! (Businessowners Policy) (2007)**

### *What's It About?*

A detailed look at the ISO 2006 Businessowners (BOP) Coverage Form with comparison to the coverage provided by the 2007 AAIS BOP coverage form. Differences between the BOP and the Commercial Building and Personal Property (CBPP) Coverage Form, the Business Income with Extra Expense (BI w/EE) Coverage Form and Commercial General Liability (CGL) Coverage Form highlighted. Common endorsements utilized with the BOP will also be discussed.

### *Who's It For?*

This workshop is designed for professionals who must protect the interests of their own and clients' organizations, including agents, brokers, underwriters, claim professionals, risk managers and attorneys; and who have at least three years of experience.

## **Business Income is Everyone's Business**

### *What's It About?*

This workshop will provide an overview of topics relating to Business Income and the purpose of the coverage forms including the numerous ways in which it may be written. This workshop will familiarize the attentive learner so that they are better able to communicate the various options available to clients.

### *What You'll Learn*

- Ways Business Income and Extra Expense may be written including Time element coverage forms and Businessowners policies.
- Coverage provided by Business Income with Extra Expense Cover Form Insuring Agreement.
- Coverage provided by Business Income without Extra Expense Coverage Form Insuring Agreement.
- Use of the Business Income Coverage as well as key definitions of Business income is This Importance of Business Income, Extra Expense, and Business Income, Net Income, Continuing Expense, Period of Restoration, Suspension and Dependent Properties.

## **Instructor for Both Workshops**

**Jill Haynes Gidge, CPCU, CIC, CPIW, AAI, AAM, AIT, AIS, ACSR, RN**, is a magna cum laude graduate of the University of Massachusetts-Lowell. She served as vice president and secretary of Gidge Insurance Services, Inc., for more than 15 years. She has served as a regional vice president for NAIW. She was national insurance professional of the year for NAIW in 1997, and has received other awards and recognition for service and excellence in insurance. She is currently an independent insurance education consultant, trainer, and keynote speaker through her own company, Insure-Ed, which she founded in 1996.

**Costs: CPCU Society members:** \$99 for one workshop/\$149 for both workshops

**Nonmembers:** \$109 for one workshop/\$199 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

The **Burkhalter Award** is designed to recognize individuals for outstanding contributions to their community and the property/casualty insurance industry in Iowa. This award will be presented at the annual I-Day seminar.

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; and the first president of the Iowa Chapter. Mr. Burkhalter had a long and distinguished career in the insurance industry, military and civic activities.

### **Nominees for this award will be evaluated based upon the following criteria**

- Promotion 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
- Leadership activities in the governmental arena

### **Goals of the BURKHALTER Award**

- Recognize outstanding service to the community and insurance industry
- Give community visibility to the recipient and his/her achievements and contributions
- Generate interest and motivation within the Iowa insurance industry to aspire to this award
- Contribute to the public image and visibility of the Iowa property and casualty 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(along with supporting documentation) to:  
Iowa Chapter CPCU Burkhalter Award  
c/o Association Insight  
1255 SW Prairie Trail Parkway  
Ankeny, IA 50015
4. Nomination deadline is October 15th.

# 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 AND SUPPORTING DOCUMENTATION TO:

Iowa Chapter CPCU Burkhalter Award  
c/o Association Insight  
1255 SW Prairie Trail Parkway  
Ankeny, IA 50015

Deadline for submission: October 15th



## Do You Know?

### Guy Leman, CPCU

**Occupation:** Commercial Underwriter  
-Allied Insurance



**Background:** Guy received his bachelor degree in Environmental Science with a Biology emphasis. He has held several positions ranging from County Conservation to Management positions in residential construction and manufacturing since graduating from Simpson college in 1999. Guy met his wife while working for Pella Corporation in Pella, and together has enjoyed several moves around Central Iowa. He has been a Commercial Underwriter for Allied Insurance for 4 years, earning his CPCU designation in 2008. Guy is currently pursuing his CIC and ChFC designations.

**Off-the-Job Interests:** Spending time with his wife Abby and their two daughters; Ruby-2 years old, and Georgia-1 year old. Hobbies include occasional golf and pheasant hunting, nonfiction books, and endless honey-do lists. Guy thoroughly enjoys college football, and considers himself a lukewarm Cyclone fan. Two of his personal passions include reading the newspaper and weekend naps. Guy has been teaching a Personal Finance class at a local men's homeless shelter for the last 4 years and is looking forward to being involved in the CPCU professional community.

## Dr. Terri Vaughan speaking at Nationwide

On Friday, October 16th Dr. Terri Vaughan, former Iowa Insurance Commissioner and Chief Executive Officer of the National Association of Insurance Commissioners, is going to speak at the Nationwide downtown office at 1100 Locust from 10-11 am.

She is speaking on the state of the industry, current trends, the most pressing regulatory issues, and impending legislation impacting the insurance industry.

We would like to invite the members of your chapter to attend this event. In order to do so, we would just need a list of names of those planning to attend so we can notify security of the guests to be arriving. Please send your name to [GARTONC@nationwide.com](mailto:GARTONC@nationwide.com) by October 14th if you would like to attend!

## Association Insight Address

Association Insight has recently moved from Urbandale to Ankeny. The new address that one should use now is:

Association Insight  
1255 SW Prairie Trail Parkway  
Ankeny, IA 50015

## Thanks to Our 2009 I-Day Sponsors

Ahrold Fay Rosenberg Insurance Strategies  
Allied Insurance, A Nationwide Company  
Arthur J. Gallagher Risk Management Service, Inc  
Asset Protection Agency  
Bearance Management Group  
Bituminous Insurance  
Brooks-Lussem-Clem Insurance  
Brown-McNerney-Johnson  
C Mac Chambers Agency  
CGA Insurance Services  
Chubb Group of Insurance Companies  
Concorde General Agency  
Continental Western Group  
The Dana Company  
Davis Insurance Agency, Inc  
Donaghy-Kempton Insurors  
Donahue Insurance Agency, Inc.  
EMC Insurance Companies  
EMC National Life  
EMC Risk Services, LLC  
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  
General Reinsurance Corporation  
The Glienke Agency  
Grinnell Iowa CPCU Sub-Chapter  
Grinnell Mutual Reinsurance  
GuideOne Insurance  
Holmes Murphy and Associates  
The IMT Group  
Independent Insurance Agents of Des Moines  
Independent Insurance Agents of Iowa  
Indiana Insurance  
Insurance Associates  
Insurance Association of Greater Des Moines  
Integrity Mutual Insurance Company  
Iowa Bankers Insurance and Services, Inc  
Iowa Communities Insurance Pool  
Iowa FAIR Plan  
Iowa Insurance Hall of Fame  
Iowa Mutual Insurance Company, De Witt  
Kelley Insurance Center – Drake University  
Krist Insurance Services  
LaMair-Mulock-Condon, Co  
Le Mars Insurance Company  
Marsh U. S. Consumer  
Merchants Bonding Company  
Middendorf Insurance Associates, Inc.  
Miller and Fidler Insurance Agency  
Montgomery St John Insurance  
Joe Morten & Son, Inc. dba Motor-Ways, Inc  
Nationwide Agribusiness Insurance Company  
Nationwide Insurance  
NCMIC Group  
NOEL Insurance, Inc., Ottumwa  
North Central Iowa CPCU Sub-Chapter  
Old Republic Surety Company  
Partners Mutual Insurance Company  
Pharmacists Mutual Insurance Company, Algona  
Philadelphia Insurance Company  
Professional Solutions Insurance Services  
Progressive Insurance  
Rain and Hail, LLC  
Reynolds & Reynolds, Inc.  
SECURA Insurance  
Society Insurance  
State Auto Insurance Companies  
Taylor Insurance Services  
Truckers Insurance Associates, Inc  
United Fire and Casualty Company  
West Bend Mutual Insurance Company  
Willis and Moore, Inc



## 2009-2010 CPCU Events

Wednesday, October 14, 2009 8:00-11:35 & 1:00-4:35	Farm Bureau	Technical Workshops
Thursday, October 15, 2009 11:30-1:00	Wakonda Country Club	Speaker: Sandy Hatfield Clubb, Drake Athletic Director
Thursday, November 12, 2009 8:00-1:45	Botanical Center	"I-Day" Keynote Speaker: Chuck Chamness, CEO of NAMIC
Thursday, December 10, 2009 7:30-9:00am	Living History Farms	Speaker: Chris Conoan, Meteorologist & Storm Chaser
Thursday, January 21, 2010 11:30-1:00	Holiday Inn Downtown	TBA
Thursday, February 18, 2010 11:30-1:00	Best Western Airport	Speaker: Bill Stowe, Des Moines City Public Works Director
Tuesday, March 23, 2010	Drake University	Ethics day
Thursday, April 15, 2010 11:30-1:00	Embassy Club	Dan Agnew, CEO of Grinnell Mutual Insurance
Thursday, May 20, 2010 7:30-9:00am	Des Moines Golf & Country Club	TBA

## Special Thanks to 2009 I-Day Sponsors

A special thanks goes out to the following companies for their extra help with this year's I-Day:

- Professional Solutions Insurance Company for printing the brochures
- General Reinsurance Corporation for "providing" the Coffee Break at I-Day
- EMC Insurance for hosting the "speakers dinner" the night before I-Day.

# Chapter Meeting

Date & Time	Thursday, October 15, 2009, 11:30 a.m.
Location:	Wakonda Country Club
Speaker:	Sandy Hatfield Clubb, Drake Athletic Director
Topic:	"Building Champions for Life"

## DESCRIPTION:

Many of us have probably seen the commercials for the NCAA where the catchphrase is "most of us will be going pro in something other than sports". Sandy Hatfield Clubb recognizes most student-athletes will not become professionals in the collegiate sport they play. Consequently, she helps build the character and skills these student athletes will use to become productive in their respective chosen profession. Although her title is Drake Athletic Director, she helps mold young student-athletes to grow, lead, and succeed outside of the athletic realm.

On May 30, 2006, Drake University hired Sandy Hatfield Clubb to be its 16th athletic director. She is the 3rd woman to serve as athletic director in the Missouri Valley conference and one of 25 women athletic directors at the 334 schools playing NCAA Division I basketball. She is a member of the NCAA Men's Basketball Issues Committee and the WBCA Committee on Basketball Issues. She also serves on the Board of Directors for Meals from the Heartland, the United Way, Character Counts in Iowa, and the Iowa Sports Foundation.

To enable us to have an accurate count for food purposes, please mail or e-mail reservations by October 9, 2009 to:

[cpcu-iowa@associationinsight.com](mailto: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 go to our chapter's web site ([www.cpcu-iowa.org](http://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 Russ Greenwood at 515-345-2075.