

PHILLY CHAPTER PARTICIPATES IN UCP RUN



Philadelphia CPCU Chapter members gathered at the Rocky statue in front of the Philadelphia Art Museum at the start of the annual 5K “Life Without Limits” run to benefit United Cerebral Palsy of Philadelphia.

A Word from The President



Joseph Badowski, CPCU
Commercial Claims Manager
Harleysville Insurance Company,
a Nationwide Insurance Company

As I prepare to attend the upcoming Annual Meeting in Anaheim, California, I am pleased to report that our chapter has 63 new designees, 24 of whom will be attending this year's conferment. We continue to grow as a chapter thanks to our incoming new designees. To kick off our business/breakfast meetings for the 2014-15 chapter year, on September 18 at 8:00 AM we will welcome a distinguished panel of executives for our annual View From All Around session at The Union League of Philadelphia (140 S. Broad St.). This year, we have representation from the insurer, broker, and legal sides of our industry, so be prepared for a lively, interactive, and informative discussion! Our panel will discuss market, climate, regulatory/legislative issues, "big data," industry talent (drain), and take questions from the audience. This year we are pleased to welcome Robert D. O'Leary, President and CEO of Philadelphia Insurance Companies. Tony McIntyre, Area President of The McIntyre, Group, and

UPCOMING CHAPTER EVENTS

- September 18
8:00 Breakfast Meeting
"View From All Around"
At The Union League
- October 16
8:00 Breakfast Meeting
"Emerging Issues"
At The Institutes in Malvern
- October 23
"Flood Insurance" (CE)
ECBM Offices
Conshohocken
Followed by
Wine and Food Pairings

Richard C. Bennett, Esq. with Cozen and O'Conner as this year's panelists. In October the chapter breakfast meeting will be held in Malvern at The Institutes on October 16. The meeting will feature a presentation on emerging issues by Ron Beiderman of Verisk Analytics. On October 23 there will be a presentation at the offices of ECBM in Conshohocken, PA by Phil Rager of Harleysville Insurance Company. Phil will provide us with a 3-hour presentation on flood insurance for which CE credits will be provided. Following this presentation, the chapter will host a networking social event featuring food and wine pairings at ECBM's offices. For our November meeting, we are pleased to announce that Tom Nerney with US Liability Insurance Group will be our guest speaker and will provide our members with a discussion on leadership. We will also have our election of new officer at our November meeting. In December the chapter will hold its annual local conferment for our new designees along with our holiday party. The date, time, and place of this celebration has yet to be determined, but we will send an e-mail announcement. I encourage all our members to make every effort to attend some, if not all, of these upcoming events. I look forward to seeing you there.

Philadelphia Chapter Planning Meeting

The officers and directors of the Philadelphia Chapter of the CPCU Society met at Temple University Center City on July 24 for a half-day planning session.

At least once a year the chapter holds a planning meeting to discuss future chapter events and activities.

At the July session, we planned the chapter meetings for the remainder of 2014.

September starts the season with "A View from All Around" panel presentation at The Union League on September 18.

The October meeting will be held October 16 at The Institutes in Malvern where we will join with other area chapters for a presentation on emerging issues in insurance.

In November we will hold a meeting on leadership when the 2015 officers and directors will be elected and installed. December will conclude 2014 with a holiday party and celebration of our chapter's new designees.

We also began planning social events. We're looking forward to a wine and cheese party this fall, which will give us an

opportunity to meet our new members and network.

This fall we will continue our chapter's tradition of sponsoring the fire safety essay contest for elementary school children in the Council Rock School District.

Our next planning meeting will be held after the October 16 breakfast meeting in Malvern. We also hold monthly board meetings after each breakfast meeting. All members are welcome to attend our board meetings. We encourage everyone to get involved with our chapter.



Officers and Directors of the
Philadelphia CPCU Society Chapter
At July 24 Planning Meeting

May Chapter Breakfast Meeting at The Union League

Reporting by Ilana Hessing

Mark Denney, Vice President and Mid-Atlantic Regional Manager at Foreign Casualty Division, ACE Group, delivered the presentation at the chapter breakfast meeting on May 15, 2014 at The Union League.

Mark introduced himself as having worked at ACE since 2003 in ACE Foreign Casualty. He provided an overview of what an insurer needs in order to have a successful international casualty program. In summary, to be successful in providing international casualty insurance, an insurance group needs a network of affiliated or partner insurers to adequately cover all countries, a global services department to coordinate services on a worldwide basis, all necessary insurance products, and worldwide claims coordination.

Mark told the group that ACE

Mark told the group that ACE has offices in 55 countries, and a presence in a total of 196 countries with a dedicated underwriting team for international casualty as well as international claims handling. ACE Worldview is a portal allowing clients to view their coverages and policies easily.

Mark discussed in general how a business can protect itself overseas, recommending that it work with a broker and insurer with expertise in international business. A business should be clear on what it intends to cover because countries have different compulsory coverages, and the same word may have different meanings. A business also needs to determine whether it wishes to purchase nonadmitted coverage in countries that permit it.

An international structure can combine admitted and nonadmitted coverages. Mark discussed the benefits of admitted local policies that can provide certificates of insurance and also the need for local claims representatives who understand local laws. In claims handling, there is a challenge presented by different languages and legal systems.

Mark also discussed centralized versus decentralized international programs. He explained the use of a “controlled master program,” utilizing difference in conditions/difference in limits coverage, as part of a centralized program. Additionally, he explained that some countries require a local broker and/or local premium collection.

Finally, Mark gave a brief overview of evolving issues in claims management and highlights of developments in specific countries, such as China, India, and Mexico.

CPCU Society Annual Meeting Anaheim, California September 20 - 23



June Chapter Breakfast Meeting at The Union League



Joe Badowski, CPCU, Chapter President and
Mary Ann Cook, CPCU, Past Chapter President
With Randy Maniloff, Esq. of
White & Williams, LLP

Randy Maniloff delivered a presentation on The American Law Institute's "Principles of the Law of Liability Insurance." The "Principles" are designed to set forth a single statement of what the law should be on numerous liability coverage issues.

Randy, in addition to his practice representing insurers in coverage disputes, is the co-author of "General Liability Insurance Coverage—Key Issues in Every State," and publishes "Coverage Opinions," a free bi-weekly insurance coverage e-newsletter.

MIX AND MINGLE



Anita Bourke, Executive Vice President, The Institutes with Michael Povich, Treasurer, Philadelphia CPCU Chapter and Ann Myhr, Senior Director of Knowledge Resources, The Institutes

There was a Mix & Mingle for Philadelphia CPCU Chapter members at The Pyramid Club In Philadelphia the evening of July 24.

Sixty chapter members, including some of our new designees, enjoyed drinks and appetizers while networking.

Watch for e-mails about upcoming Chapter social events!





Philly Food Fare

By Marty Frappolli, CPCU

Zavino: Great Philly Pizza, Walking Distance from the Union

I landed at Zavino, which some critics have cited as one of the best pies in Center City, if not the whole town. I landed there with EPBAC (eats pizza but avoids cheese) on a recent Sunday night around 5:30 p.m. At the corner of 13th and Sansom, this cozy place is long and narrow, with a handsome bar extending the full length with just a handful of tables. Even at this early hour, we faced a 20 minute wait for a table, and thus we opted to dine at the bar. Zavino specializes in Neapolitan pizza, but it's not a pizzeria. It is more of a gastro-pub, with a short but thoughtful list of wines and beers and signature cocktails as well as lots of blackboard specials. Menu items are inventive, including things like frisee

salad with lotus root chips. On this night, they had a pork shank special that looked wonderful. If this was in my neighborhood, I'd visit at least weekly.

But of course, we came for the pizza.

I chose the Joey personal-size (the only size) pie for \$15. The Joey features not baby kangaroo, but Berkshire pork sausage, fior di latte, crushed tomato, spinach, garlic chili flakes, and provolone. There was a blackboard special pie (sweet and sour cherry tomato) as well as other intriguing choices including the mushroom-loaded Kennett and one featuring pistachio pesto.

On first bite, I knew that Zavino rightly belongs with top piz-makers in Philly. This was a

well-executed Neapolitan, with that puffy/chewy crust and the perfect charring underneath. There was a perfect flavor balance from the tomato tang, creamy mozz, and savory sausage. I especially enjoyed the kick of the garlic chili flakes. However, the total amount of moisture on this pie was just a bit over the ideal.

All in all, this was a place with a great vibe, fascinating menu, and well-crafted artisanal Neapolitan pies. Fine fare in a cozy setting.



Philadelphia CPCU Chapter Contributes to Softball Tournament To Benefit Philadelphia Children’s Alliance

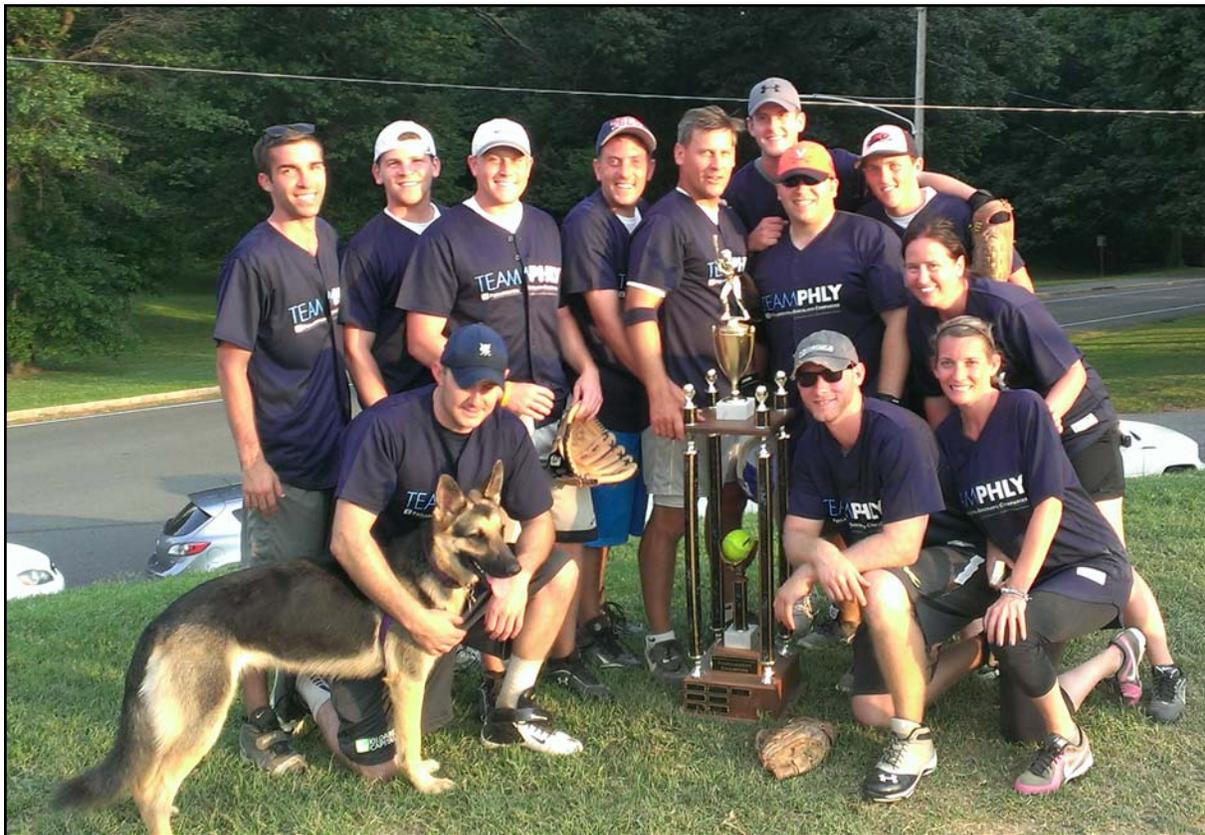
The Philadelphia CPCU Society Chapter was a sponsor of the Philadelphia Children’s Alliance softball tournament. The tournament raised over \$67,000 in support of PCA’s work on behalf of child victims of sexual abuse and their families.

The tournament was competitive, but Philadelphia Insurance was able to hold strong in the final game to repeat as champions.

As a result in part of the funds raised by the tournament, PCA is now able to offer onsite mental health services. In October, they will open an onsite medical clinic. Finally, they will be able to provide all of the services necessary to help all child victims become survivors in on state-of-the-art, child-friendly campus.

The Philadelphia Chapter is proud to continue to sponsor this event

to help our community stop the cycle of child abuse. The Philadelphia Children’s Alliance, founded in 1989, coordinates an approach across various agencies and disciplines to promote both healing and justice for child sexual abuse victims in Philadelphia.



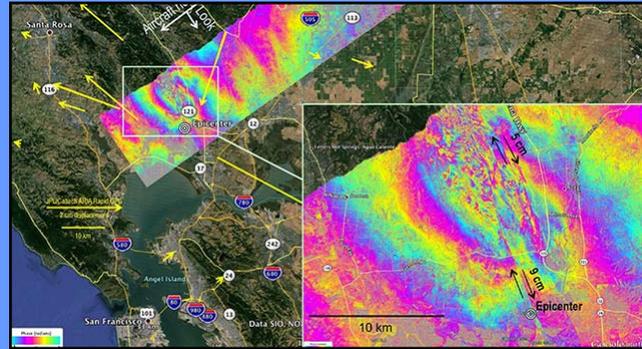
Philadelphia Insurance team, winner of the 2014 Children’s Alliance Softball Tournament



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Philadelphia.cpcusociety.org

Please send news to
Vaughan@theinstitutes.org



NASA aerial view shows the rupture and deformation of the ground from the August 24 Napa Valley earthquake.

New and Noteworthy

**Congratulations to the new designees of
the
Philadelphia Chapter!**

We look forward to seeing you at the Annual Meeting
in Anaheim and at our Chapter events.