



PHILADELPHIA CHAPTERGRAM

VOLUME 30 NUMBER 1

Peter F. Palestina, CPCU-Editor

September 1996

A Look at the 1996-97 Chapter Programs

by: Sandra L. Loeb, CPCU
Second Vice President & Program Chair



We have what should be a full and interesting program for the upcoming 1996-97 year, so without further ado, please jot down the following dates on your calendar and come join us for some very informative and interesting Breakfast Meetings.

- Thursday, September 19 View from the Top and New Designee Orientation for Conferment Ceremonies in New York
- October 13-16 No meeting-CPCU Society Meeting in New York City
- Monday, November 4 Philly I-Day
- Tuesday, October 22 "Catastrophe Losses" (Proposed)
- Thursday, December 19 Lawrence G. Brandon, CPCU of the Institutes and author of a new book, "Let the Trumpet Resound."
- Thursday, January 16, 1997 Workers' Compensation/Joint meeting with RIMS (proposed)
- Thursday, February 20 Fraud in the Insurance Industry/Joint meeting with Pennsylvania Defense Institute (PDI) (proposed)
- Thursday, March 20 Franklin Award Luncheon
- Thursday, April 17 Election of Officers and Norman A. Baglini, CPCU of the Institutes will speak on ethics
- Thursday, May 15 International Insurance Markets (proposed)
- Thursday, June 19 Annual Business Meeting and installation of Officers for 1997-98 (Proposed Topic "Presentation Skills")

If you have any ideas for the meetings, please let us know. You can write to Sandra Loeb, c/o The Philadelphia Chapter CPCU Society, P.O. Box 1499, Phila., PA 19105-1499 or call me at 215-493-0782.

Most meetings are on the third Thursday of the month and they take place at the DoubleTree Hotel at Broad and Locust Streets. We plan to continue with a buffet breakfast beginning at 8:00 a.m. and our program starting at 8:30 a.m. Please become a season ticket holder. Season tickets can be used by any member of your organization. The full season tickets are \$120.00 for all eight breakfast meetings and we offer a partial season ticket for five breakfast meetings for \$85.00. Single tickets are \$20.00 in advance and \$22.00 at the door. We look forward to seeing you at our next breakfast meetings.

NJ Recognizes CPD Qualifiers for Meeting Continuing Ed Licensing

New Jersey recognizes CPD qualifiers as meeting the New Jersey continuing education requirement. To use this avenue for license renewal, members must request a copy of New Jersey form CE-1A-3/96 from the state, and submit it along with their CPD application to the American Institutes.



Former National Director and Chapter President Phil Spinelli, CPCU holds his Personal Sponsorship Award which was presented by Frank Carney (l) who made a special trip up from Georgia for the occasion and former Chapter President T.C. McDonnell, CPCU (r). The presentation was made at the June business meeting.

Celebrating Our 50th Anniversary

by: T.C. McDonnell, ARM, CPCU,
Past President



According to the records at the National CPCU Society, the Philadelphia Chapter began, as a Chapter on January 1, 1947. This means that in January of 1997, this January, our Chapter will have been in existence for 50 years. And January 1, 1998 will represent the completion of 50 years of service in the Philadelphia area. We feel that this is cause to be proud and to celebrate these events in some manner. A committee was formed under the direction of Art Hanebury, CPCU and Past President and this committee feels that one of the things that would be interesting to the membership would be to have some of the Past Presidents do a mini presentation (5-10 minutes) at our breakfast meetings and other gatherings to give us a snapshot of some of the things that were going on with the Chapter at different times in our history. These presentations will begin in January 1997 and continue and culminate in January 1998. Let's all do what we can individually and as Chapter to make our 50th year of service a productive and memorable year. Past presidents, especially the ones that were president in the earlier years of the Chapter, who would be willing to prepare and deliver one of these historical perspective mini sessions should contact: T.C. McDonnell, CPCU, Past President 1995-96 at 215-761-1364.

IMPORTANT NOTICE

Update on Philly I-Day

by: T.C. McDonnell, ARM, CPCU, Past President

Philly I-Day - 1996 was originally planned to take place on October 17, 1996. This date is the day after our National Convention in New York. The Philadelphia Chapter was advised in mid-July that the I-Day Committee has been able to locate another date for this event. The selection of this new date will permit our Chapter to perform local conferment for our 1996 NEW DESIGNEEES, in conjunction with Philly I-Day, again this year. **For those of you who made an entry for October 17th in your calendars for Philly I-Day, please change this date to Monday, November 4th.** I understand that the event this year will be held at the same hotel as last year and additional information will follow.

As most of you know, we had a massive influx of New Designees for 1995 (126). Although the class of 1996 will be a smaller class, if the caliber of these 1996 New Designees approaches the caliber of the 1995 class, additional highly motivated, conscientious, and enthusiastic CPCUs will join our ranks. Please help welcome this 1996 class and join us in performing a local conferment to these recipients at Philly I-Day 1996 on November 4th.



Some of our Chapter Officers and Directors were sworn in for the new 1996-97 term of office by Ron Arthur, CPCU of the National Society at the June business meeting.



The President's Corner

by: Bruce Tuttle, CPCU

Thank You!

As of the time of pounding out these words, I am not yet President-I am just the President-elect. The current Chapter's Officers and Directors are finishing up another great year.

I want to say: Thank You!

I appreciate your time, as I am sure many others in our Chapter do.

Thank you for being a member of our Chapter and supporting our efforts. Your feedback makes us what we are today. Your involvement enables us to accomplish great things. With this, we can continue to be the preeminent professional association we are.

Thank you for the time to scan these Chaptergrams and other correspondence we send you. By doing that, you are keeping current with chapter and industry activities-something all professionals do in every industry. In your discussions with public, you are increasing their understanding of insurance and risk management, and promoting the CPCU designation.

Thank you for keeping up your professional development-taking other courses, attending our breakfast meetings, I-Day, other activities and seminars. Pursuing excellence in education, information and research is very important.

Thank you to all the people who commit at least a little time to help make this chapter run: officers, directors, committee chairs and members. (I do not dare try to mention any by name for fear of forgetting one or two of the many, many who make us successful).

And thank you to your supporting cast-family, boss and employer who support your CPCU activities and understand that organizations like CPCU help to make our industry a little more professional.

We are looking forward to another great year!

MANDATORY CONTINUING EDUCATION FOR CPCUS

The American Institute for Property and Liability Underwriters is once again reviewing mandatory continuing education (MCE) versus leaving it optional. In the 1970s, the question of MCE was raised and settled. Societal views of continuing education and lifelong learning, as well as continuing education mandates, have changed significantly since then. The Institute has not made a decision on this yet, and the Institutes' Board of Trustees will not make a decision without adequate input from various stakeholders-including members of the CPCU Society.

Surveys, discussions by Chapters, and letters from stakeholders provide the carefully considered reasoning that can help provide the basis for a defensible decision to add or to abstain from an MCE requirement. The institutes want to hear from you, especially if you feel strongly in either direction. You can send your thoughts to them, by September 30, by writing to:

Board of Trustees

The American Institute for Property and Liability Underwriters, Inc.
720 Providence Road, Malvern, PA 19355.



Rich Ventura, CPCU is presented Personal Sponsorship Award by Val Ullman-Katz, CPCU at the June meeting.

National Director's Corner

by: Joseph E.M. Ryan, CPCU, CLU



I'll be ending my role as CPCU Society National Director for the East Central Region soon. This will be my last article addressed to you; the members of the Philadelphia Chapter of CPCU. The past two years of my association with your chapter has been rewarding both personally and professionally. Frankly, I'm impressed with your leadership, officers, membership programs and the significant number of awards earned by the Philadelphia Chapter due, in no small part, to the dedication and hard work of your officers and membership. You should be proud to be associated with such a vibrant CPCU Chapter.

Your Chapter's new leadership for 1996-97 has already been duly nominated and elected and have already embarked on developing plans to assist the membership and raise the level of recognition of the CPCU designation. Please support your leadership team any way you can. Before I conclude my "last" Director's Corner article, allow me to make an observation about the Philadelphia Chapter of CPCU.

Consider yourself honored to be a member of such a well managed and well led Chapter. Take the time now to take advantage of the fellowship it harbors and excellent educational programs it presents. Attend as many chapter meetings as possible hereby showing your support and interest in its continued success.

CPCU Society president elect Lawton Swann has iterated his theme for following year; "Meet the Challenge-See the Opportunities." I believe each and every person who holds the CPCU designation should reflect upon this theme and respond no matter what their level of involvement in the Society or the industry.

Your individual and collective voice is important in shaping the future as to how the CPCU Society will meet the challenges of the future. It's your individual responsibility to search out the opportunities that will enhance your career and to share that knowledge with all."

Again-it has been my honor to have been associated with the Philadelphia CPCU Chapter. Thank you for the opportunity and your hospitality. I will miss you all.



Jim Sherlock, CPCU is presented with a Personal Sponsorship Award by T.C. McDonnell, CPCU at the June Meeting.

1995-96 Annual Report to Chapter Membership

Prepared by: Bernadette B. Fuller, CPCU and R. Bruce Tuttle, CPCU

The President for the 1995-96 Chapter year was T.C. McDonnell, CPCU.

The Philadelphia Chapter had significant inroads in "Building New Expertise." We distributed an interest survey to the new Designee class (125 people) as well as the general membership. A database was created and used to identify people with specific expertise and/or interest to fulfill committee needs or respond to requests made of the Chapter. The Chapter purchased a laptop computer which will be kept by the Chapter Secretary. Minutes, Treasurer's reports and chapter databases will be stored in the computer.

Fiftieth Anniversary

Under the direction of Art Hanebury, CPCU, a committee was formed to pursue celebration ideas relative to the Chapter's 50 years of service to the community. A proposal will be submitted during the budget planning process in the summer of 1996. A number of past presidents were asked to participate in the planning process and to help finalize activities.

Fire Essay Contests

We held our 12th Annual Fire Safety in the Home essay contest co-sponsored by the Council Rock School District located in Bucks County. The essays were written during National Fire Prevention Week. This contest is chaired by Peter F. Palestina, CPCU. Awards were presented to the winning elementary students on November 20, at the Council Rock Board meeting and November 22, at the Northampton Township Board of Supervisors public meeting. Elected officials of Northampton Township, Newtown Township and Newtown Borough presented citations to the winning students, who reside in the respective municipalities. Both meetings were broadcast live over the local cable network to five municipalities. Peter F. Palestina, CPCU, T.C. McDonnell, CPCU, and Cynthia Wolkiewicz, CPCU, made the presentations.

We held our Third Annual Fire Safety in the Home essay contest co-sponsored by the School District of Philadelphia on April 16 at the Districts 21st and the Parkway Board room. This contest is chaired by Shiang Wu, CPCU. Wade Communications also assisted in this event. On hand for the presentation were Shiang Wu, CPCU, Peter F. Palestina, CPCU, Sandra Loeb, CPCU and Maria Perez-Freedman, CPCU.

Membership

The membership committee, headed by Bernadette B. Fuller, CPCU has delightfully been expanded to eleven people. The committee launched a membership calling campaign to unpaid members and at the same time the committee surveyed those members' needs and desires.

Franklin Award

This committee is chaired by Josephine Battisti, CPCU. Our recipient for the 14th annual award was chapter member Peter F. Palestina, CPCU. The award was presented at the DoubleTree Hotel in Philadelphia on March 21, 1996. Two hundred people attended which was the largest attendance in the history of the Franklin Award. The keynote speaker was Pennsylvania Lt. Governor Mark Schweiker.

New Designees

Under the direction of Sandra L. Loeb, CPCU, a new designee telephone tree was established and headed by new designee Val Ullman-Katz, CPCU, and assisted by Maria Perez-Freedman, CPCU, Rich Ventura, CPCU, Stephen Feldman, CPCU, and Joseph (Jay) Burke Jr., CPCU. New Designee ribbons and 1995 annual pins were purchased. New Designees were invited to a free breakfast in September. Sandra L. Loeb, CPCU, prepared a tip sheet for the new Designees so they would know what to expect/attend/do at the Annual Society meeting in Hawaii. The committee helped with registration and diplomas for new designees at Philly I-Day, and also planned the I-Day reception honoring new designees.

Philly I-Day

The chapter, joined with the Independent Agents of Philadelphia and its suburbs, Insurance Society of Philadelphia, and the Insurance Institute of America, sponsored CPCU graduates at Philly I-Day held on October 16, 1995. There were 580 participants. In addition, the Insurance Institute presented their National Honors Awards at I-Day. Philly I-Day for 1996 will occur on November 4, 1996. Paul Hertel III, CPCU, continues as chairperson of this committee.

Programs

Anne Kopanski, CPCU, with help from Karen Willimann, CPCU and others, organized programs this year. Here are the programs that were presented:

1. September 28, 1995-Topic: View from the Top and New Designee Orientation. Speakers were PA Insurance Commissioner Linda Kaiser, CPCU, Robert Olsman, Pres. & CEO Reliance Insurance Co. and Susan Smith, Managing Dir. Alexander & Alexander.
2. October 25, 1995-Topic: Philly I-Day
3. November 16, 1995-Topic: Workers' Compensation Reform. Speaker was Thomas Bond, Esq. Sr. Partner with Marshall, Dennehey, Warner, Coleman & Goggin.
4. December 14, 1995-Topic: Demystifying the Litigation Process: From Summons to Depositions.
5. January 18, 1996-Topic: What's New in Risk Control? Where is the Industry Headed? Speaker was Kord Spielmann, ARM, of Risk Enterprise Management, Ltd.
6. February 15, 1996-Topic: Network with the Sections and Society Update. Speaker was Cynthia Ziegler, CPCU, Vice President of the CPCU Society.
7. March 21, 1996-Topic: Fourteenth Annual Franklin Award Luncheon.
8. April 18, 1996-Topic: Stand Up...Speak Out. Speakers were Mike Gidlewski of Achievement Unlimited and Toastmasters, John Doubman, Sec/Counsel the Insurance Federation and Tom Pivnichny, Director of the Delaware County Technical Schools.
9. May 16, 1996-Topic: Internet Roadmap-The Time is Now. Speakers were Ron Martin, Vice President, Chester County InterLink and Mary Rowley, Vice President, CPCU Society.
10. June 18, 1996-Topic: Workers Compensation; Annual Meeting and Installation of Officers. Speakers were Tim Wisecarver, Mgr. PA Compensation Rating Bureau, Mary Keenan, CPCU, Exec. Vice Pres. Tower Associates and John Naughton, Asst. Vice Pres. Commonwealth Risk Services.

Research

A chapter research project entitled "Do You Hear What I Hear" will be published in fiscal '96-97. This will address the impact of jargon on the relationship between the insurance industry and their customers. The author is Larry Gross, CPCU, and his contention is that the words we speak, the language or jargon of the insurance industry creates an environment where communication goes wrong and meaning is distorted. The result of this is that people form strong negative emotions about the messengers, despite the fact that the insurer, the producer or other insurance professionals might do everything correctly. The objective of this project will be to establish this premise and support it by literature review of other entities that have their own language (information systems, technicians, politicians, journalists, etc.) He will cite how others outside these cultures react to them and look to see where there might be anecdotal evidence to tie together any similarities to the industry.

Continuing Education

Under the direction of R. Bruce Tuttle, CPCU, the Chapter applied for and was approved as a course sponsor in PA. The approval is for a 24 month period at which time the Chapter will reapply. The committee will pursue state certified CE approval for breakfast meetings in the future.

Chaptergram

Peter F. Palestina, CPCU, Editor of the Chaptergram since 1983, published four issues (eight pages each) which were distributed September '95, December '95, March '96, and June '96. In addition two new two page interim Chaptergrams were published, one in November '95 and the other February '96. These issues piggybacked with monthly meeting mailings in order to save postage. Compliments from both internal and external readers are made about the Chaptergram; ours is used as a model for other chapters.

Public Relations

The chapter's public relations committee plays an important role in: securing public recognition for chapter activities, advising the public through the news media of important events, and gaining recognition for the CPCU designation. The committee sent out press releases, recorded a number of speaking engagements and held fire essay contests this year for two different school districts. Chairperson Karen Willimann, CPCU, also reported on the press releases for the I-Day and the ethics summit held.

Project Invest

Anne Kopanski, CPCU, chairperson directed this committee in a few activities that helped bring an understanding of the insurance mechanism to school children. The chapter's executive board approved the purchase of five textbooks, to be used by high school students. The committee enlisted the assistance of Anthony Sgobbo, CPCU, in educating students about Loss Control work in the insurance industry. Some of the high school students assisted the Board Game committee by playing the prototype game, then providing feedback about the game.

Resources

This is a newly established committee chaired by Maggie Stewart, CPCU. This committee captures, on an ongoing basis, member information, interest and skills, which can later be used by the chapter in getting activities done. Several committees were expanded using this database and speakers were identified. This was made possible through the Resource Guide. The guide will be updated annually and will be made available to the Philadelphia Chapter Committee Chairs and members to allow the Philadelphia Chapter to become a more effective organization.

Seminars

The Seminars Committee, headed by Cynthia Wolkiewicz, CPCU, provided support to the National CPCU Society on September 12, 1995 by mailing out brochures and assisting at the registration table for the "Get the Lead Out" Symposium. On December 12, 1995 we held a half day workshop entitled "How to Issue Certificates and Binders Correctly." On February 28, 1996, we offered a half day workshop entitled: "Advanced Risk Financing Techniques" and on May 22, 1996, we offered a new workshop entitled: "Mergers and Acquisitions."

Social

A joint chapter family picnic with the Greater Valley Forge Chapter has been arranged for August 17, 1996, at the Core Creek Park in Bucks County. More than 200 people are expected to attend. There will be organized games for all age groups. Chapter volunteers will be doing all the work, including the barbecue and facilities' arrangements. Peter F. Palestina, CPCU, is the committee chairperson. There will be an Olympic-style competition between the two chapters and the winning chapter will receive a trophy.

Standard Setter

The chapter nominated Peter F. Palestina, CPCU for the National Society's monthly Standard Setter Awards. Pete was selected and awarded the Standard Setter Award for November 1995. On May 16, the chapter submitted the name of Sandra Loeb, CPCU for recognition and candidate for a future Standard Setter Award.

Chapter Officers' Leadership Conference

The Society's COLC for our chapter region was held by the National Society in Hartford, CT in May 1996. This two day conference was attended by first Vice President Bruce Tuttle, CPCU and Secretary Sandra Loeb, CPCU.

Special Olympics

Cynthia Gantz, CPCU chaired the committee which participated in the May 14, 1996 Philadelphia Special Olympics held at Northeast High School in Philadelphia.

Year End 7/1/95-96 Officers & Directors

President: T.C. McDonnell, CPCU
 First Vice President: R. Bruce Tuttle, CPCU
 Second Vice President, Anne Kopanski, CPCU
 Secretary: Sandra Loeb, CPCU
 Treasurer: Valerie Ullman-Katz, CPCU
 Director: Josephine Battisti, CPCU
 Director: Richard Ventura, CPCU
 Director: Hsuan-Shiang Wu, CPCU
 Director: Karen Willimann, CPCU
 Director: Cynthia Wolkiewicz, CPCU
 Director: Peter Palestina, CPCU
 Ex Officio Member Past President: Frank Mason, Jr., CPCU

6/30/96 Year End Financial Statement

Category	Actual	Budget
Income		
Directory	\$0.00	\$0.00
Donations/Scholarships	\$0.00	\$500.00
Dues	\$20,855.00	\$20,808.00
Franklin Award	\$5,015.00	\$5,000.00
I-Day	\$0.00	\$0.00
Interest	\$456.90	\$350.00
Breakfast Meetings	\$9,093.00	\$8,640.00
Seminars	\$2,022.00	\$4,500.00
Social	\$0.00	\$4,000.00
Miscellaneous	\$14.00	\$500.00
TOTAL INCOME	\$37,455.90	\$44,298.00
Disbursements		
Administration	\$4,631.82	\$6,400.00
Annual Meeting	\$640.00	\$0.00
Candidate Development	\$245.79	\$400.00
Careers in Insurance	\$0.00	\$50.00
COLC	\$738.89	\$1,000.00
Chaptergram	\$8,002.58	\$8,500.00
Directory	\$0.00	\$0.00
Donations/Scholarships	\$100.00	\$500.00
Fire Essay	\$1,659.70	\$2,000.00
Franklin Award	\$5,081.68	\$5,000.00
HJ Loman Foundation	\$579.00	\$650.00
I-Day Reception	\$675.13	\$700.00
ISOP Membership Dues	\$120.00	\$125.00
Breakfast Meetings	\$6,018.32	\$8,700.00
Membership	\$0.00	\$104.00
Miscellaneous	504.53	\$750.00
New Designee	\$1,396.18	\$2,000.00
Systems Automation	\$1,259.96	\$1,500.00
Project Invest	\$305.25	\$300.00
Public Relations	\$910.00	\$1,250.00
Research Project	\$0.00	\$1,000.00
Seminars	\$62.40	\$1,000.00
Social	\$120.00	\$4,000.00
Chapter Resource	\$133.41	\$300.00
Special Olympics	\$0.00	\$100.00
Total Disbursements	\$33,184.64	\$46,329.00
Account Balances		
Checking as of 6/30/96	\$42,367.43	
Savings as of 6/30/96	\$5,201.54	
TOTAL ASSETS	\$47,568.97	

SIGN UP FOR A COMMITTEE OR TASK

by: R. Bruce Tuttle, CPCU, President

Besides the membership (you) and elected officers, your Chapter is successfully run by some very dedicated people on committees. With enough committee people, each committee member has just a little to do each month, on average. The committee chairpersons are listed below. If you have a little time to

help your Chapter succeed, please consider giving a hand doing any of the tasks mentioned under any of the following committees; just contact the committee chairperson, or me.

BOARD GAME

Chair Joe McNasby, CPCU
 Phone 970-879-5560 @ MDM Group
 Time Less than 1 hour a month
 Write Confirmation letters
 Call College, game manufacturer
 Speak Advise Chapter Board of progress
 Develop Game Board, marketing plans, financial plan



BREAKFAST PROGRAMS

Chair Sandra L. Loebs, CPCU
 Phone 215-493-0782 @ Loebs Information Resources
 Time 2 hours a month
 Write Season ticket letters and 8 monthly meeting notices
 Write Confirmation and thank you letters to speakers
 Call Perspective speakers to discuss topics and schedules
 Call Hotel to arrange menu and meeting rooms
 Call On-site support staff to confirm registrations and tickets
 Speak Announce speakers, chapter events, etc.
 Develop Topics, future speakers



CANDIDATE DEVELOPMENT

Chair Bill Wares, CPCU
 Phone 215-496-2700 @ Robert Plan Corp.
 Time 2 hours a month
 Write Congratulatory letters to program completers
 Call Carriers and agents to set up recruiting meetings
 Speak To small groups of prospective students
 Sponsor Students



CHAPTERGRAM

Chair Peter Palestina, CPCU, Editor
 Phone 215-364-3000 @ Paist & Noe
 Time 1 hour a month
 Write Articles about CPCU activities for quarterly newsletter
 Call Other people to generate articles for publication
 Develop Survey, profiles, or other materials to include



CHAPTER RESOURCES

Chair Maggie Stewart, CPCU
 Phone 610-660-6881 @ United National Group
 Time 1 hour a month
 Create Survey of the membership
 Organize Survey results



CONTINUING EDUCATION

Chair Bruce Tuttle, CPCU
 Phone 215-574-5776 @ Kemper National Insurance Companies
 Time 3 hours a quarter
 Complete Form for State Ins. Dept.
 Gather Necessary bio, and outlines of the course



FIFTIETH ANNIVERSARY

Chair Art Hanebury, CPCU
 Phone 609-767-5200 @ HRH of New Jersey
 Time 1 hour a month
 Plan Celebration in '97
 Call To make arrangements
 Write Invitations



FIRE ESSAYS

Chair Pete Palestina, CPCU and Hsuan-Shiang Wu
 Phone Pete: 215-364-3000 @ Paist & Noe and
 Hsuan-Shiang Wu: 215-299-4980 @ Phila. School Board
 Time 1/2 an hour a month, and half a day once a year
 Call School district to organize contest
 Visit School district to present awards



FRANKLIN AWARDS

Chair Josephine Battisti, CPCU
 Phone 610-359-9816 @ Residence
 Time 1 hour a month, except a little more in the award month
 Call Hotel and speakers to set-up
 Create Invitations and programs



I-DAY & CONFERMENT

Chair Paul Hertel, III, CPCU
 Phone 215-925-7656 @ Paul Hertel & Co.
 Time 2-3 hours a month
 Attend Joint I-Day meetings; assemble new designees at I-Day
 Write Chaptergram articles before and after
 Write Letters inviting head table guests
 Call Hotel for reception room; committee to confirm progress
 Develop Topics, speakers, conferment officer, list new designees & guests
 Greet New designees at reception



LOCAL CONFERMENT

Chair T.C. McDonnell, CPCU
 Phone 215-761-1364 @ CIGNA
 Write Letters inviting speakers and guests
 Call Hotel for reception room
 Develop Topics, speakers, conferment officer
 Write Chaptergram articles



MEMBERSHIP

Chair Rina Williams, CPCU
 Phone 215-592-6623 @ SMG Risk Management
 Time 1 hour a month
 Write Letters of welcome to transferred CPCUs
 Develop Methods to retain membership
 Create Membership Directory



Continued on the following page.

PUBLIC RELATIONS

Chair Harry Cylinder, CPCU
Phone 215-549-7112
Time 1 hour a month
Write 4 or more press releases on chapter events
Develop Press list, news outlets such as cable TV



RESEARCH

Chair Larry Gross, CPCU
Phone 609-799-1800 @ ISO
Time 1-2 hours a month
Write Monograph or research paper
Call Committee members to check progress
Develop Topics, resources and other documentation



SCHOLARSHIPS

Chair Lynda Guest, CPCU
Phone 215-864-5174 @ Keystone Insurance
Correspond With recipient organizations for scholarships



SEMINARS & WORKSHOPS

Chair Cindy Wolkiewicz, CPCU
Phone 215-542-0600, ext. 216 @ Cohen & Seltzer
Time Less than 1 hour a month
Write Chaptergram article about program
Call National Society for speakers or contact speaker direct
Speak Announcement speaker
Develop Topics, menu, meeting room
Greet Attendees; give badges, handouts and have them sign in & out



SPRING SOCIAL

Chair Pete Palestina, CPCU
Phone 215-364-3000 @ Paist & Noe
Time 1 hour a month
Call Venues for prices, attractions
Write Announcements; articles for Chaptergram
Solicit Volunteers to help in set-up and running



SPECIAL OLYMPICS

Chair Cynthia Gantz, CPCU
Phone 215-576-1500 @ Bryson
Time 1 hour a month for three months
Half day at the event
Create Announcements
Organize Volunteers for the event



MEMBERSHIP DIRECTORY

Chair Karen Willmann, CPCU
Phone 610-399-0387
Time 2 hours per month
Call Prior advertisers and contributors
Write Letters to get new sponsors/advertisers
Develop Funds to cover printing/ mailing
Create Directory of Chapter Members



NEW DESIGNEE

Chair Rich Ventura, CPCU
Phone 215-761-1878 @ CIGNA
Time 1 hour a month
Write Article for Chaptergram, welcome letters
Call New Designees and committee members
Develop Involvement campaign
Greet New Designees at breakfast meetings



PROJECT INVEST

Chair Anne Kopanski, CPCU
Phone 215-627-3751 @ Ins. Society of Phila.



NEW DESIGNEES:

New Blood, New Vision

by: Rich Ventura, CPCU



We all learn from each other. Through our various professional, social and personal interactions and relationships we continue to gain knowledge and experience that we didn't have before. When we read a textbook or an article, or attend a CPCU breakfast meeting, we gain wisdom and understanding in both the areas in which we specialize and in those where we have little or no knowledge but where information of such is generally worth having. The more we know about a subject and the more information we have to share and impart, the better we are able to interact and converse with others, particularly if the information we have to share is helpful and useful to someone else. Through building relationships with others, we derive satisfactions social beings and we give and receive knowledge that is beneficial to our mutual growth as insurance professionals.

The above is simply to preface the truth that both veteran CPCUs and new designees can learn from and grow with each other. The vet offers seasoned wisdom and knowledge gained from many years of experience in the insurance industry. The new designees will obtain valuable knowledge, help and assistance by networking and building friendships with the people they will meet as they become involved in the Chapters' activities. The new designees also have much to offer. They represent the new blood and the new vision that any organization needs to continue to flourish and grow. The new designee, often times, will have fresh insights, new ideas, zeal and vitality-things that have a habit of dissipating into routine trends and rigid behaviors as we grow older. The new designees, by being afforded opportunities to share their ideas and experiences, will add an invaluable service to the Chapter because of the energy, enthusiasm and new direction they will impart. It is our desire as a Chapter to see new designees become an integral part of the meetings and activities and to have an outlet for their ideas while at the same time gaining deeper knowledge of the insurance industry and developing valuable relationships through their interaction with other and more seasoned insurance professionals.

In conclusion, I'd like to say that it is the new designees who represent the future of the Philadelphia Chapter and of the CPCU professional movement as a whole. You are the vanguard of a future host of leaders who will meet the challenges and confront the problems that the insurance industry will face in the days and years ahead as the technological, scientific, political and social climates continue to change in ever more varied and complex patterns. Look at your involvement in the Chapter and with its various members as helping to develop the foundation, your involvement will assist in both affording and obtaining the requisite knowledge and skills that you and your colleagues will find necessary in meeting the challenges of the future as well as a platform to grow through the expression and communication of your knowledge, skills and ideas to others.



May Meeting Recap INTERNET ROADMAP

by: Karen E. Willimann, CPCU

The May 16th breakfast meeting featured Ronald W. Martin, CEO, Chester County InterLink. You've heard a lot of hype about the information Super Highway, but it is not completed yet. By the year 2000 all business will be done via the internet and stored on CD ROM. Since 1969 mainframes have been talking to each other. These were mostly government and university sites using document exchange and e-mail. With today's distribution revolution, a presence on the web will successfully market products and increase customer contact.

In a live demonstration, Ron showed us the CPCU Society home page and one from the New York chapter. To surf the net you will need a computer with windows multi-tasking; a modem; and internet access. Search engine software like Info Seek uses key words to locate cool web sites. Ron typed in the word "insurance" and 19,392 sites were listed, plus an ad for Zurich Direct came up on our screen offering quotes online 24 hours a day.

Security is constantly being updated and is now encrypted. How easy it is now to break into your office or mail. Credit cards can be used by waiters today. Local providers are offering lower prices and better service than more well known ones like America Online.

Mary Rowley of the CPCU Society talked about all the improvements coming to the national home page <http://insureinfo.com/cpcu/>. This will be open to all with certain services limited to members. You will be able to download brochures; print press releases; visit the job network; join a Sections chatroom; buy CPCU goods from the catalog; and pay your dues.

Join the more than 24 million users in the U.S. and Canada now on the internet.

June Meeting Recap Workers' Compensation Update

by: Harry Cylinder, CPCU

Workers' compensation was the principal topic at the monthly breakfast meeting held on June 18. The program began with a brief business meeting conducted by outgoing president T.C. McDonnell. Dispensing with the minutes of the previous meeting, McDonnell announced there will be a celebration of the chapter's 50th anniversary in January 1997. Copies of the President's Award submission were available for member's review. The annual statement is not yet available but chapter finances are in good shape. The business portion of the meeting concluded with the swearing in of new officers and directors led by President Bruce Tuttle and the presentation of personal sponsorship awards.

A panel of speakers consisting of Timothy Wisecarver of the Pennsylvania Compensation Rating Bureau; Mary Keenan of Tower Associates (and a new chapter member!); and John T. Naughton of Commonwealth Risk Services gave an update on the Workers' Comp. situation in Pennsylvania.

Tim described how Act 44 changed the rating system and medical benefits, and the controversy over how these changes are incorporated into rates. Now there is House Bill 2216 which proposes to change many facets of the system including coordination of benefits, calculation of wages, vocational standards, back salary, super-seedeas, compromise and release. The fate of this legislation is still uncertain.

Mary discussed the growing trend to group self insurance. There are now 250 self insurance groups nationwide. In Pennsylvania there are 25 or 26 groups; although at first self insurance was used by public entities most new groups are private (16 at last count). Most groups have been set up by agents. Surprisingly, only about half buy aggregate coverage.

A successful group should be homogeneous with similar loss experience among members. The hardest part of setting up a group is data gathering; experience modification worksheets are helpful. Group members need a commitment to loss control and cost containment and a risk management plan is essential. The group should have at least \$1 million in premium and over \$1 million net worth.

Advantages of group self insurance are stability, control of the program, elimination of residual market fees, profit sharing, cash flow benefits and no fronting fees. Disadvantages are administrative costs, joint and several liability, and possible assessments. Multi-state firms many have a problem insuring out of state risks.

John discussed captives and rent-a-captives and explained the method of operation and cash flow. The ideal captive exposure is frequent predictable losses, a long tail exposure and a cyclical line in a traditional market. Workers' compensation fulfills these requirements. Captive benefits are stable premiums, lower net cost, control of the program and flexibility. Captives should be used where self insurance is not available and for multi-state risks. Minimum premium size is \$600,000.00 for a single entity and \$1.2 million for associations.

A question and answer period concluded the program.



Ron Martin, CEO, Chester County InterLink tells our May meeting audience all about the internet.



Mary Rowley, Vice President of the CPCU Society updated our May meeting attendees on the Society's internet page and activities.



Some of our May meeting audience learn how to surf the net.



Our speakers at the June meeting on Workers' Comp. as shown above were (l to r) Tim Wisecarver, Mgr. PA Compensation Rating Bureau, Mary Keenan, CPCU, Exec. V.P., Tower Associates and John Naughton, CPCU, Asst., V.P., Commonwealth Risk Services.



1995-96 Chapter President T.C. McDonnell, CPCU (l) presents the gavel to new 1996-97 President Bruce Tuttle, CPCU at the June Business Meeting.



New chapter President Bruce Tuttle, CPCU (r) presents certificate of appreciation to outgoing President T.C. McDonnell, CPCU. Congratulations T.C. on a job well done!

April Meeting Recap

by: A. E. Myhr, CPCU

The April breakfast meeting was held on April 18, 1996 with the topic being "Stand Up-Speak Out." The subject was public speaking and how insurance professionals can benefit their industry, community, and themselves through speaking out on important issues. There were three terrific speakers and Michael Gidlewski, of Achievement Unlimited started off the discussion. He quoted from the *Book of Lists* stating that the fear of public speaking actually outranks the fear of death or cancer. His suggestion for overcoming this fear is to "get the butterflies to fly in formation." The benefits of doing so include: an opportunity to build your vocabulary, increased ability to think on your feet, and improved motivation, self esteem and self confidence. Mr. Gidlewski advised the best way to get started is to decide what you want to do, set a goal and then move beyond your comfort zone. You should start slowly with a short talk and then gradually build up to longer presentations. The important keys are good preparation and an organized thought process in formulating your speech.

The second speaker was John Doubman who is Secretary and Counsel for the Insurance Federation. Mr. Doubman's focus was on getting insurance industry people involved with community groups to improve the legislative process in Pennsylvania. The politicians receive a lot of input on issues such as Workers' Compensation, Health Care, and auto insurance from public interest groups or from lobbyists. Unfortunately, they do not hear much from the voters they actually represent. It is the responsibility of insurance professionals who have the expertise and information on these issues to transmit this knowledge to the general public. By speaking to community groups on these issues, constituents can become informed on issues and convey their opinions to their government representatives. He stressed the power of one citizen to speak out on issues. It very often takes little pressure from a constituent to change a politician's vote on pending bills. It is the job of everyone within the insurance industry to share our understanding of issues with our communities in order to bring about changes in how decisions are made in the state government.

The final speaker was Thomas Pivnichny who is the Director of Delaware County Technical Schools. He echoed some of the ideas of John Doubman and raised some additional issues facing the insurance industry. These would include consumers' desire for individual service and low cost, competition from banks wishing to enter the field, and the recent trend in mergers and consolidation of companies. Consumers are concerned about these and many other issues and are looking for information from the insurance industry. Insurance professionals should take the opportunity to interact with trade associations, community and church groups. You can speak with small groups where you set the perimeters and establish a topic. By having a small group and knowing the material, you will feel more comfortable and be able to overcome any fear of speaking in public. Mr. Pivnichny compared getting started this way to entering a cold ocean or pool of water. You get your feet wet first, and then slowly submerge yourself in the water. Once you have been in for a little while, it no longer feels uncomfortable. Another way insurance professionals can get involved is through program such as Project Invest by serving as a classroom speaker or mentoring an individual student. This way you can get involved with public speaking and making an impact on issues without having to get up in front of a large group of people.

All three speakers were very informative and enthusiastic and the program was well received by those in attendance.



Some of the members at our April meeting.



Left to right: Mike Gidlewski, Achievement Unlimited and Toastmasters, John Doubman, Secretary/Counsel for the Insurance Federation and Tom Pivnichny, Director of the Delaware County Technical Schools are shown here addressing the membership at our April meeting.

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