

Editor's Note: The views and opinions of the authors of the articles appearing in the Chaptergram are his or her own and not necessarily shared by the officers and members of the CPCU Society and the Philadelphia chapter.



Brandon Receives Franklin

Lawrence G. Brandon, CPCU, President and COO of the Insurance Institute of America in Malvern received the 1997 Franklin Award on March 20th at a special luncheon in the DoubleTree Hotel in Philadelphia. The keynote speaker was Benjamin Hayllar, Finance Director for the city of Philadelphia, who substituted for Mayor Ed Rendell who could not attend. Photos taken at the event appear on pages four and five with related story. Larry is the fifteenth recipient of the Award and now has the privilege of joining the list of those shown below:

Previous Franklin Award Recipients

Edwin S. Overman, Ph.D., CPCU, CLU	1983
Mariellen Whelan, Ph.D.	1984
Thomas Finley	1985
George Head, Ph.D., CPCU, CLU	1986
John Topoleski, CPCU	1987
Eugene Fidel	1988
MADD (Mothers Against Drunk Driving)	1989
H. Gordon Heile, ARM.	1990
James H. Bryson.	1991
Robert A. Clair, AAI.	1992
H. Wayne Snider, CPCU, CLU.	1993
Curt Weldon, (U.S. Representative)	1994
Dr. Norman A. Baglini	1995
Peter F. Palestina	1996



Jo Battisti presents the Franklin Award to Larry Brandon.

Congratulations New Designees

The Philadelphia Chapter Officers and Directors would like to extend a hearty welcome and congratulations to the following 13 new designees who have successfully completed all of the exam and course requirements as of January 1997 and have met the *necessary* experience and ethics requirements:

Jane Elizabeth Bonner	Willis Corroon Corp.
Anastasia Chrysofos	Johnson and Higgins
Dennis E. Conard	Kemper Insurance Company
Robert E. Dunham, Jr.	Nationwide Insurance
Mary A. Kallarakal	Intracorp
John Jeffrey Marren	Johnson and Higgins
Patricia A. Rakowski	Royal Insurance
Ben Joseph Rome	Septa
John E. Scanlan	General Accident Insurance
Michael C. Schmidt	CIGNA
Kenneth J. Sherman	Sedgwick RE
Larry P. Spinosa	Nationwide Insurance
Kathleen H. Symmonds	Palley Simon Associates

Philadelphia Chapter Officers and Directors Elected for the 1997-98 Year

The following Directors and Officers were elected at our April 17th meeting. The term of office will begin July 1st and they will be sworn in at the chapter's June annual business meeting.

President	Anne Kopanski, CPCU
First Vice President	Sandra L. Loebs, CPCU
Second Vice President	Bernadette Fuller, CPCU
Secretary	Val Ullman-Katz, CPCU
Treasurer	Richard J. Lee, CPCU
Director (2 Year Term)	Josephine Battisti, CPCU
Director (2 Year Term)	Richard A. Ventura, CPCU
Director (2 Year Term)	Maria Perez-Freedman, CPCU
Director (1 Year Term)	Rina Williams, CPCU

We have two Directors who have one year remaining on their terms: Cindy Wolkiewicz, CPCU and Peter F. Palestina, CPCU.



An elated Larry Brandon says 'Thank You'.



The President's Corner

by: Bruce Tuttle, CPCU

Please-Go Gently into the Future

My first article was titled: "Thank You". It was not so much for making me president as it was to all the volunteers who have made the chapter what it is, and will be.

In order to go full circle, this article had to be titled: "Please". Please volunteer a little time and effort to a non-profit cause. Our chapter can always use a little more help. But I open my plead for other organizations too: there are many other insurance organizations that runs by volunteers (RIMS, NAIW, CLU, Mariners or Casualty Clubs, etc). Outside the insurance world, there are many chances to assist our fellow man: Big Brother, Red Cross, coaching kids, teaching illiterates to read and write, Habitat for Humanity, Special Olympics, etc. Please do not be selfish.

Please keep your skills and education up to date. If you have the CPCU designation, pursue some other classes so you can continue to bring additional value to the table. Give your employer 100% when you are at the office, then give your family 100% when you are home, then give yourself 100% and you'll rest easier at night.

One final note while I have the limited forum: please remember this is a people business, and it is people and all their psychological and social needs that we are working with. Something was referred to me that was passed down from a Home Office Manager. It was a booklet from a well known Industrial Psychologist who talks about preparing for the future, and the present too. I take exception to a few of his points, but space allows me to talk about only one (the most onerous to me) of them, which can have immense repercussions on our society.

He talks about how employees should be flexible and versatile because in the future, their job will change from year to year, or even month to month. Totally contrary to the way man has heretofore worked in the business world, we can not go into a job expecting to retire from it 30+ years later. You need to be prepared to change jobs as frequently as every six months-sometimes within the same company.

What bothers me about this and how it relates to insurance is that our industry requires expertise in just about all areas (from selling and consulting to underwriting and adjusting, etc.) The more years experience in a job, the more of an expert you are. Even CPCUs are not experts until they work a position for years. You cannot become an expert if you are constantly changing jobs, even if it is within the industry; you become a "...master of none..."

A second point that really bothers me is the effect this advise (and many current business trends) has on the family in America. No matter how good you are, or how confident you are, change still creates a certain amount of anxiety in everyone. If you have to constantly be thinking about the next, imminent job change, you cannot leave the office behind you when you go home at night. The anxiety of your career will be with you when you are needed to spend "quality time" with the family. Lack of good quality time effects the children (our next generation), and your spouse. As you continue to remain distant to the family, the family will suffer varying degrees of deleterious psychological effects. The future of our society and culture need good parents now and always.

Please remember that it is people you work with, not machines. Each person probably has at least one person depending on them. Let's be demanding of our coworkers, but also compassionate and understanding. Let's continue to grow, but not at the expense of our society.

I'll bid adieu in the manner of one of our family's favorite characters: Live long and prosper. PLEASE

Candidate Development

by: Val Ullman Katz, CPCU

The Candidate Development Committee is actively seeking volunteers to assist in a major recruitment drive for 1997-98.

While completing this year's agenda, as set by the original committee chaired by Hsiang Shiang Wu, we are reaching out to IIA designation completers to encourage their participation in the CPCU program.

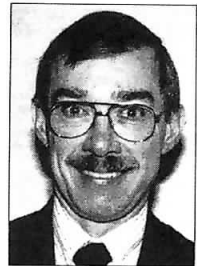
We want to encourage sponsor-candidate relationships within our Chapter. The sponsors may act as mentors to new candidates and advisors to IIA completers. We want to encourage participation with each CPCU as a Personal Sponsor.

We would also like to recruit our current members to serve as hosts for the CPCU candidates who will attend our breakfast meetings. The host will meet the candidate introducing the candidate to other members.

If you could spare some few minutes at the May breakfast meeting please contact Val Ullman Katz 215-761-3876. Thank you!

National Director's Corner

by: Don L. Dudey, CPCU



I would like to congratulate your chapter for the outstanding Franklin Award ceremony. I believe this is one very important aspect our Society can perform-recognizing our community and/or industry leaders who excel in making this world a better place to work and play. I believe your choice of Lawrence Brandon was excellent, just like the 14 recipients before him. The presentation of this award makes your chapter stand out as a leader in your community.

CPCU membership participation in meetings and events has been decreasing at an alarming rate over the past several years. New designees are getting their designation, going to the Annual Meetings to obtain their designation, then seem to disappear. Their disappearance many times is because our Chapters do not provide them the necessary incentives and activities that meet their individual needs and desires.

The Franklin Award that your chapter sponsors is an excellent example of ideas and events that various CPCUs can work with and get involved. The Chapter's challenge today is to identify what each CPCU is looking for in their membership in the Society of CPCU. Then, getting the member involved with the Chapter activities, and benefiting from all that hard work that was spent in getting this designation. Spending five long years in getting the CPCU designation, then doing nothing with it, seems to be a waste of time and effort.

To get involved does not mean holding a chapter office or committee chair. There are many small activities that your Chapter performs that may take only one or two hours a month. Every little bit helps and some of these activities are actually fun. Helping a family in need, or helping a child in their school work, or building or rebuilding playgrounds or homes can be fun when we all work together on such projects.

Your chapter is electing new Chapter Officers this month. They will be attending the Officers Leadership Conference in Cleveland the last week in April. They are going to be enthusiastic and bubbling with new ideas and activities. They will be looking to your, their chapter members, to work with them. Get behind them and help them make 1997/1998 your chapter's the best year ever.



Membership Committee Asks... Are You Nearing Retirement???

James P. Jones, CPCU, Membership Committee

For those members who are lucky enough to have their company their annual membership dues, some simple planning prior to retirement will enable you to secure lifetime (national and chapter) membership at a significant savings. How? By simply coordinating the company paid dues payment in the year you take retirement along with an additional payment of twice the then current Society dues, a combined one time payment of 300 percent of the then current Society dues, provided that



the applicant has been a regular member for 10 consecutive years prior to application for lifetime status, is all that is required to qualify...You now have achieved lifetime



membership status in a prestigious national professional organization with all of the benefits and privileges that go along with it, and have managed to save a few dollars towards your retirement in the process. It's that easy!

APRIL MEETING RECAP

Dr. Baglini Discusses Ethics

by: A.E. Myhr, CPCU

As part of the Chapter's 50th Anniversary celebration, Karen Willimann started the program with a history of the Chapter in the 1960s. Some of the topics she mentioned included the founding of the Loman Foundation, and election of local chapter member George Whitford as National President.

Sandra Loeb then presented the guest speaker, Dr. Norman A. Baglini, CPCU, CLU of the Insurance Institute of Applied Ethics. Dr. Baglini is also President and CEO of the Insurance Institute of America and the American Institute for CPCU. He stressed the importance of ethics in the insurance industry as there is an element of trust in dealing with customers. Insurance professionals need to have integrity and be fair, caring and responsible. The presentation included a handout which listed questions to assist individuals with ethical decision making. This involves going through a decision making process with five elements: deciding if the situation has ethical dimensions; gathering information; identifying and evaluating alternatives; reaching a decision; and monitoring the decision. Under each element there are questions which can be used for guidance in trying to resolve ethical decisions.

Dr. Baglini also outlined various ethical types such as Egoism (self interest), Utilitarianism (greatest good for greatest number of people), and Conformism (peer pressure). He stated that many people fall under the "Eclectic" type and are multifaceted with elements of one or more types with a predominant tendency towards one category.

The session was very informative and thought provoking and Dr. Baglini used several real life scenarios to illustrate some of the issues. This is a topic which we all encounter daily and the discussion provided good insights which can be put to use to clarify ethical questions.



Norman Baglini, Ph.D., CPCU addresses the members at the April meeting on the topic of Ethics and Ethical Types.



It's audience participation time as Norm sets up a sample situation and then asks the question "What would you do?" situation.

First Essay Contest Awards presented in Cherry Hill

by: Val Ullman Katz, CPCU

As reported in our March Chaptergram, the first annual Cherry Hill Fire Essay Contest sponsored by the Philadelphia Chapter of CPCU was held this fall for the Cherry Hill New Jersey Elementary Schools.

We had participants in the third, fourth and fifth grades. The presentation of the awards was held at the February School Board Meeting. Here are a few of the pictures taken at the event. Our thanks to Anne Simomoff, Esq. and Glenn Giveans who assisted in judging the essays.

Val Ullman Katz, CPCU and Chapter President Bruce Tuttle, CPCU were on hand to present the awards at the February Cherry Hill School District School Board meeting.



City of Philadelphia Finance Director Benjamin Hayllar presents a proclamation from Mayor Rendell to chapter President Bruce Tuttle in honor of the chapter's 50th anniversary. Looking on is past President Art Hanebury. The presentation was made at the Franklin Award ceremonies.

Brandon Named Franklin Award Winner

News Release by: Karen Burger, CPCU for the Institutes

MALVERN, PA - Lawrence G. Brandon, CPCU, AIM, ARM, president and COO of the American Institute for CPCU and the Insurance Institute of America, was named the 1997 Franklin Award winner by the Philadelphia chapter of the CPCU Society. The award, which is given annually to recognize outstanding achievement and contribution to the insurance industry in the Delaware Valley, was presented in Philadelphia on March 20 at a luncheon ceremony.

The Franklin Award was established by the Philadelphia CPCU chapter in 1983 to recognize persons or groups who have made a significant contribution to the insurance industry in the Delaware Valley that is broad based and reflects high standards. Areas of outstanding contribution designated by the chapter are: continuing education, promotion of insurance, research efforts, innovation within the industry, achievements that benefit the industry, achievements outside the industry, legislative activities and leadership.

Brandon is a graduate of Holy Cross, Worcester, Mass. He holds the Chartered Property Casualty Underwriter (CPCU) designation conferred by the American Institute for CPCU. He also holds the Associate in Management (AIM) and Associate in Risk Management (ARM) designations, which are awarded by the Insurance Institute of America.

Brandon joined the Institutes in Malvern, PA, in 1974. He held positions of increasing responsibility there and was named President and Chief Operating Officer in 1996. He serves on the Institutes' Board of Trustees and is member of the Board of Directors of the Quality Insurance Congress.

He is a noted author and speaker on the future. Brandon's 1984 book, "Sound a Clear Call", was widely read and quoted within the insurance business. His 1996 book, "Let the Trumpet Resound", has been well received and promises to be another best seller.

Brandon is the recipient of numerous awards, including the "Chapel of the Four Chaplains Legion of Honor Award" from the American Legion of Philadelphia for his leadership in community, religious, and philanthropic activities; the "Golden Shoe Award" from Runner's World magazine for serving as the driving force behind the annual "Brian's Run 10-K Race" that raises money for injury victims (his wife, Dutchie, received this award jointly with him); and the "Award of Harmony" from the Barber Shop Quartet Society of America for "efforts, to make our world a place of harmony for all." Brandon is the fourth member of the Institutes' staff to receive this award. Edwin S. Overman, Ph.D., CPCU, President Emeritus, was the first recipient of the Franklin Award. George L. Head, Ph.D., CPCU, ARM, Vice President, received the award in 1986. Norman A. Baglini, Ph.D., CPCU, CLU, Chairman and CEO, received the award in 1995.



Let the show begin: Chapter President Bruce Tuttle, Master of Ceremonies Jo Battisti, Award recipient Larry Brandon and National Director Don Dudey.



Book signing time about to begin with Larry and Gordon Heile



Signing for Rich Ventura



Signing for Cindy Wolkiewicz



Larry chats with friends during the hospitality hour.



And friends chat about Larry.



The head table: l to r: Bruce Tuttle, Jo Battisti, Benjamin Hayllar, Larry Brandon, Dutchie Brandon and Art Hanebury.



A table of past chapter presidents Joe Giordano, Phil Spinelli, Iles Wauhop, Boyd Bruce and Jay Frank.



More past presidents, Ray Lindsey, Frank Mason, Jack Derrickson, Ron Dudey (National Director) and Karen Willimann.

Philadelphia Finance Director Speaks at Franklin Award Luncheon

Josephine Battisti, CPCU did another admirable job hosting this year's Franklin Award ceremonies held at the DoubleTree Hotel in Philadelphia on March 20th. This year's recipient, Larry Brandon, CPCU, thanked the chapter for the Award. Family, friends and associates were on hand to celebrate with Larry as are evidenced by the pictures appearing in this chaptergram. Philadelphia Mayor Ed Rendell was to be the keynote speaker, but due to a conflict, had to be excused and sent Benjamin Hayllar, Finance Director for the city in his place. Mr. Hayllar presented the chapter with a proclamation from the Mayor in honor of the chapters' 50th anniversary. Mr. Hayllar then spoke about how the city had done

extremely well with it's Workers Compensation insurance program stating that "when the Rendell administration took over, the premium was approximately \$30,000,000 and today it is around \$2,500,000". He also talked about privatizing the city's nursing homes, saving it \$4,000,000 and they are trying to privatize whenever they can, if it saves them money.



Table of past recipients of the Franklin Award: Ed Overman, Norm Baglini, H. Wayne Snider, John Topoleski, Gordon Heile, Bob Clair, Gene Fidel and George Head.



Friends and associates from the Institutes



More friends and associates from the Institutes



Friends and associates



A crowd of friends and associates



Keynote speaker City of Philadelphia Finance Director Benjamin Hayllar



Past recipients posing are l to r: George Head, Ed Overman, John Topoleski, Gene Fidel, Peter Palestina, Bob Clair, Gordon Heile, Norm Baglini, Larry Brandon (new recipient) and Wayne Snider.



Past and present chapter presidents on hand: l to r: T.C. McDonnell, Iles Wauhop, Karen Willimann, Jay Frank, Art Hanebury, Jack Derrickson, Ray Lindsey, Bruce Tuttle, Boyd Bruce and Pete Palestina.



With him all the way are ending a joyous celebration are Larry (2nd from right) with family. Son Bob, daughter Helen, wife Dutchie and son John.

February Meeting Recap

Workers' Compensation - A Success Story

by: Harvey Carver III, CPCU

The breakfast meeting topic was entitled "Workers' Compensation - A Success Story Through Joint Efforts." A case study was reviewed showing the success that can be obtained when the different parties to an insurance transaction partner together to achieve common goals. The presenters were: Dennis Stupola, the Risk Manager at Asplundh; Marc Armstrong, Vice President and Account Executive at Alexander & Alexander; Dale Weaver, Assistant Vice President at Reliance National; and James Furfari, National Account Executive at Crawford and Company.

Dennis Stupola began the discussion by giving some background on Asplundh, the services they provide, and the areas they service. He also stated that they have had great success with Workers' Compensation. When Dennis began at Asplundh, their experience modification factor was at an unacceptable .990. Through many efforts, including hiring Crawford and Company to manage claims, and instituting various controls, Asplundh's experience mode has dropped more than 30%.

Marc Armstrong spoke next about the keys to a successful relationship. He stated that Alexander & Alexander must understand Asplundh's goals in order to put together a successful program and work together effectively. He stated Asplundh's characteristics and goals to be: they operate in a highly competitive, labor intensive industry; they are service oriented; they are expanding through acquisitions; they are looking to reduce their total cost of risk; and they are looking for ways to create value for their customers.

Marc went on to discuss the principles of the relationship that A & A had with Asplundh, and he elaborated on Asplundh's client service plan. We were also presented with numerous examples of Asplundh's strategies for reaching their goals, and how the other partners in this relationship were able to help. He then stated that Asplundh's cost of risk was steadily declining due to the effective implementation of these and other strategies.

He concluded by listing the keys to successful partnering: set clear goals and communicate them; establish ownership of the process; foster strong team relationships; measure performance; and continually seek ways to improve. These programs have to be collaborative and look at service as much as price. Throughout his discussion, mark stressed the need for constant, effective communication in building a partnership.

Next up was Dale Weaver from Reliance National. He explained their philosophy in dealing with a large account, and gave us the keys to success in building a long-term relationship with Asplundh: 1) They had to be a good listener. What does the customer want? They needed to design a program around the customer's needs. He also stated that the industry is doing a better job in this area. 2) Understand that this is a people business, and the players need to meet each other. 3) The underwriting product is important - they needed to customize one that fit the customer's needs. Dale stressed the need to be flexible, creative, and expedient.

The last to speak was James Furfari from Crawford & Company. He gave an overview of worker's compensation services his firm, as well as others, provide. He then went on the state the key services that create a relationship that is a partnership. James spoke about several other key areas: what Crawford & Company brings to a relationship; the importance of their customer-centered claims management approach; their claims management business plan; their medical cost control techniques; and the responsibilities of the customer as well as the customer's employees. He provided many examples of each. He concluded with a statement that shared a common thread with everything that was presented - teamwork builds results.

Those present at the meeting were then allowed to ask questions of any of the presenters, and the answers were open and detailed.

The discussion let attendees see that partnering with service providers pays big dividends. Open, constant, effective communication, understanding the goals and needs of your business partners, and working as a team are some of the key factors that have lead to this success story.

IN MEMORIAM TO RICHARD L. KATTEN, CPCU

We are sad to report that 1989-90 Society President Richard L. Katten, CPCU passed away at his home on April 20th. He was executive vice president of Eagan Insurance Agency located in Metairie, LA. Rick received his CPCU designation in 1970 and had been continuously active in the Society since that time. At the time of his death, Rick was a member of the Society's Planning and Strategic Issues Committee and was a term trustee of the Harry J. Loman Foundation. Rick was a familiar figure to many CPCUs who attended Society educational programs and was a frequent speaker at the Society's Annual Meeting and Seminars. Rich was also active in his community and in other insurance organizations. He was engaged to his fiancée Cynthia Ziegler of the CPCU Society, who many of us know. Rick will be sorely missed by all who knew him and our condolences go to Cynthia.



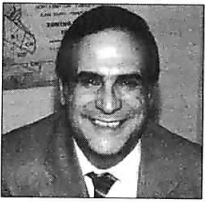
Past president Karen Willimann, CPCU addressing the members on the period 1961-1967 at the chapter's April meeting. This was the third installment of short presentations delivered by past presidents in celebration of our 50th anniversary.



Some of the crowd at our February meeting on Workers' Compensation successes.



Left to right were the speakers at our February meeting on Workers' Compensation - A success Story Through Joint Efforts: Dennis Stupola, Risk Manager for Asplundh Tree Expert Company, Marc Armstrong, Vice President, AON/A & A, Dale Weaver, AVP, Reliance National and James Furfari of Crawford and Company.



From the Editor

by: Pete Palestina, CPCU

As most of you know, the chapter is celebrating a 50th anniversary and as part of the program for this year, we are having past presidents give a short presentation at each meeting on the events that took place in our chapter and industry over the years 1947-97. It was my pleasure to report on the period 1954-61, which I did at our February meeting. This column is devoted to some of the highlights.

9/54-55 the Chapter President was Joseph R. Grubb, Jr.

At this time we were still called the Mid-Atlantic chapter. Society hired its first employee, Robert Morse. Prior to this all paperwork was handled by Dr. Loman. A "CPCUs in the News" appeared for first time in the CPCU Annuals. William Hackett appointed editor. Chapter Sponsorship & Education Committee formed and chaired by Jack Derrickson.

9/55-56 Chapter President was Robb B. Kelley (also National Society President in 1971)

In December 1955 after 5 days of floods in California, Nevada and Oregon the death toll was 74. The reported number of traffic deaths nationwide for the Christmas holiday was a record 609. In August 1956 a supplement to the 1956 Annuals was published. Editor was Adrian Teaf.

9/56-57 Chapter President was William P. Arnold

At this time there were 1,549 members of the Society. On 10/16/56 at the Warwick Hotel, there was a chapter dinner, where local new designees received their diplomas. These 12 new CPCUs were: Harrie Bragg, Jr., Robert Fay, Mervin Holland, Jr., Louis Kohn, Malcolm Miller, Sydney Palley, Robert Price, Ernest Renk, Jr., Thomas Ryan, William Shoemaker (and just an aside, I think famous jockey Willie Shoemaker also won the Kentucky Derby that year), William Simonton, James Stevenson, III, and Neville Wright. Annual convention was held in Manhattan.

9/57-58 Chapter President was Stanley S. Atkiss (who is now deceased)

There were 1,725 Society members and 47 chapters. On 10/17/57 at the Sheraton Hotel, there was a luncheon where 24 local new designees received their diplomas. They were: J. William Bahley, Leigh Barsley, Donald Cost, Benjamin Drayton, Carl Feiner, Robert Ferguson, Donald Grahn, John Haines, James Hodnett, James Kilduff, George Korn, Otis Lettleton, James Loman, John McGiley, John McNicholas, Walter Moore, John Powers, Jr., Donald Ralston, Charles Rue, Walter Snow, James Taylor, Albert Townsend, Walter Turner and Joseph Vol, Jr. Topping the list of proposed activities at the Society level was a sponsorship program designed to provide each CPCU candidate with a CPCU to help and guide the candidate along the road to the designation.

9/58-59 Chapter President was John W. Kelley (now resides in Bradenton, Florida)

There were 1,983 Society members. New CPCUs received their designation on 10/22/58 at the convention in New Orleans. Chapter held the local conferment on 10/23/58 at the All Industry Day held at the Bellevue-Stratford. Chapter was engaged in a research project entitled "The Place of the Excess Carrier in the American Market". There was also a project undertaken on "Care, Custody or Control". Tragic fire on December 1, 1958 at Our Lady of the Angels parochial school in Chicago. 93 lives were taken.

9/59-60 Chapter President was Kevin L. Rorer, Jr.

Society membership passed the 2,000 mark for the first time. The annual meeting was in Los Angeles where diplomas were presented at the Coconut Grove. First year Society secured independent staff as Harry Brooks becomes first full-time managing director. On 10/22/59 chapter held local conferment at the Bellevue-Stratford for 12 new designees: Boyd Bruce, Robert Campbell, Robert Constable, Walter Dotterweich, Warren King, Marcus Mamourian, Edwin Miller, Louis Murray, John Pinkney, Arthur Polkowski, Robert Stitties and Walter Womer. In 1959 the Society involved with first foreign activity, holding a joint meeting with the Fellows of the Insurance Institute of Canada. On 5/23/60 the CLU public relations department released news of the CLU and CPCU building under construction in suburban Bryn Mawr projecting that the new 28,000 sq. ft. facility would be ready for occupancy in early 1961 when the CLU/CPCU operations would leave their joint address of 3924 Walnut Street in Philadelphia. Society announced first revision of the CPCU curriculum for the academic year 1959-60. Under the direction of Society President Robert Young, the CPCU Annuals became a quarterly publication.

9/60-61 Chapter President was William T. Deeks

On 5/31/61 the talk of a foundation culminated with the formation of the Harry J. Loman foundation. At this point, the Society had 2,346 members and 72 chapters. On 6/1/61 there was a dedication ceremony for Huebner Hall in Bryn Mawr and on 6/2/61 that was followed up with a dedication banquet at the Sheraton Hotel in Philadelphia. The first Society activity not on the North American Continent was the European seminar trip in 1961 where 100 CPCUs and their spouses left from Washington Airport in two chartered planes for London.

In Closing

The one oddity that struck me as I researched this period is something that never took place. It seems that the Erie Insurance Company who at the time was writing mostly Farmowner policies in middle and western Pennsylvania and the Equine Insurance Organization who specialized in Animal Mortality, planned a merger and were going to design and sell a new multiline product covering both specialties in one policy. The newly formed company's CEO was to be John MacDonald who was about 80 years old at the time and was given the task to come up with a name for the new company that incorporated the product line and the initials of the existing companies...Erie Insurance and Equine Insurance Organization. So old MacDonald came up with the name EIEIO, but the merger never took place. Only kidding of course. As we close the 50s and entered the 60s there was to be found a golden decade in the history of CPCU and CLU. Both were now well entrenched, and it was a time when there was a closeness between the designations..... a time when Dr. Huebner and Dr. Loman could be seen talking together on the Bryn Mawr grounds.



Past president Pete Palestina, CPCU addressing the members on the period 1954-1961 at the chapter's February meeting. This was the second installment of short presentations delivered by past presidents in celebration of our 50th anniversary.

Chapter Section Liaison Column

by: Charles R. Koerwer, CPCU



One of the many areas to be involved within the CPCU Society is Sections. What are Sections you ask? Sections are run by Society members who wish to keep up-to-date on industry issues and associate with others in their specific fields of interest. They accomplish this by sponsoring in-depth programs, brown bag lunches, and publishing quarterly newsletters. There are currently 12 different sections, with more added every few years. The most recent to petition the Society for status is the Total Quality Section.

Below is a brief description of each of these sections, along with some current activity or published article.

Agent & Broker

- Focuses on professional development, innovative marketing, and effective business management.
- In a recent quarterly "Agent and Broker Solutions", an article entitled "Getting more for your business Insurance Dollar" focused on using the bid process to improve your protection.

Claims

- Dedicates efforts to enhance skills increase consumer understanding, and identify the best claims settlement tools.
- In March, the Claims section teamed up with the Insurance Educational Association to present "Building Code Coverage - Ordinance or Law. Do you know what you are Buying or Selling" in San Francisco.

Consulting, Litigation & Expert Witness

- Deals with practice management techniques, professional practice guidelines, and resource information.

Excess/Surplus/Specialty Lines

- Addresses new coverage developments, legal compliance, and issues of the non-admitted and specialty markets.

Information Technology

- Conveys data effective system use within the industry for those who develop and utilize IT tools.
- Only three years old, membership grew in 1996 to 300 members. In February, IT sponsored the satellite conference on the Internet.

International Insurance

- Serves as a connection to current multinational industry developments and emerging business practices.

Loss Control

- Informs members of innovative techniques, new applications, and legislation on prevention issues.
- A recent Loss Control Section Quarterly article identified a variety of Safety and Health Resources found on the Internet.

Regulatory & Legislative

- Promotes fair and open communication about federal and state public sector issues and trends.
- In December, co-sponsored a symposium on Catastrophe Modeling at the NAIC winter meeting in Atlanta.

Reinsurance

- Provides members with educational opportunities that develop and streamline ceded reinsurance operations.
- RISE (Reinsurance Section Encounter) has a recurring feature which is an exam question and answer from recent ARE exams

Risk Management

- Informs CPCUs of techniques, developments, and legislation on managing the risk of financial loss.

Senior CPCU

- Encourages mature and retired members to remain active within the industry and to share experience, resources, and knowledge.
- Quarterly publication featured an article by a well-known Philadelphia Chapter member on travel in Alaska.

Underwriting

- Supports sound customer service while encouraging continued development of the risk selection theory an practice.

If you would like information on Sections, please contact:
John J. Kelly, CPCU, Interest Sections Manager, CPCU Society
P.O. Box 3009, Malvern, PA 19355-0709 (610) 251-2716

In addition, I am interested in establishing a "Brown Bag" discussion group for IT Section members within the Philadelphia Chapter. While I do not have a lot of specifics yet, if anyone in the IT Section is interested, please give me a call at 215-761-6678 - Charlie Koerwer (I also encourage other Section members to start brown bag sessions).

INCREASING CPCU VISIBILITY IS EVERYONE'S JOB

Harry Cylinder, CPCU Public Relations Chair

As chair of the Public Relations Committee I am the chapter's liaison with the media and the general public. I am responsible for placing notices of forthcoming events and arranging for speakers for non-insurance groups. However, every chapter member can be a de facto public relations representative. Here are some of the things you can do to publicize the chapter and the CPCU Society:

1. **Let your co-workers and business associates know the dates and topics of the monthly breakfast meetings, workshops and seminars. Circulate announcements of these programs in your office. If your organization has a newsletter, use it to insert notices of upcoming CPCU activities.**
2. **Volunteer to speak about an insurance related topic to a group in your community or to which you belong.**
3. **Write a letter to the editor or an article on insurance in a local newspaper. Be sure to mention your CPCU membership.**
4. **If you are a committee chair, write a press release about your activities and send it to local newspapers.**
5. **Most important - tell us about it! Send copies of all your press releases and/or speaking engagement notices to me at 140 East 64th Avenue, Philadelphia, PA 19120. Every activity counts towards our Jay Gleason Award submission. Let me hear from you!**



At a chapter board meeting, Ron Arthur, CPCU of the CPCU Society brings chapter board members up to date as to what the Society can do for us.

Big Sisters of Philadelphia Say Thanks

Cynthia Gantz, CPCU is pleased to report that the Big Sisters of Philadelphia received a total of \$225 in contributions and 15 gifts from the Chapter's Holiday Season Gift drive campaign. Members were asked to bring a gift toy or contribution to our December meeting. Associate Director of Program Services of Big Sisters, Diane Datcher, wrote Cynthia a nice letter which among other things stated: "You and your colleague's generous donations allowed our staff to distribute gifts to the children in fifteen families...many thanks to everyone who participated and for making the holidays brighter for our families at Big Sisters of Philadelphia". Cynthia was invited to an open house held in the spring. Thanks Cynthia for a job well done!

PHILADELPHIA CHAPTER, CPCU

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YOUR FUTURE IS IN YOUR HANDS!

(Helpful Advice from the Membership Committee)

Networking Tips

Networking/When DO YOU have time to DO IT?

by: Bill Wares, CPCU

Networking in today's fast paced insurance world, has become essential for survival. The number of company mergers and acquisitions is expected to continue as companies seek to find a critical mass of premium volume that maximizes the cost of providing products.

No longer is a "Victim" of "downsizing" or "rightsizing" (the more politically correct term) considered an inferior employee. However, few of us have not been personally impacted by this trend and if you have not been impacted, you should prepare for it in the future.

The time to prepare is now. Here are some critical techniques that you should start today:

- Make a list of past associates who now work for different companies.
- Develop a plan to call 1 to 2 of these people every week to renew your relationship. Inquire about their firm, their type of products and how they are doing. Be frank about the purpose of your call. You are renewing business associates contacts, to be prepared for unknown future events.
- Become active in professional associations. There is no better way to keep up with company changes and people than being active in your CPCU chapter. Attend national events to broaden your network of contacts. Develop a relationship with Insurance Recruiters. Feed them information on candidates that you know who might fit roles that the recruiter is attempting to fill. This relationship can pay off if you need the recruiter's services.
- Pay attention to our industry news. Trends in results will provide clues about the direction of markets and companies desire for growth or reductions.
- Watch the insurance "Employment" section of your local paper. This will tell you who is hiring, and possibly even the demand for certain skills. You might find that your skills are particularly marketable and you should investigate some of those opportunities.
- Pay attention to your own organization. Don't wait until it is too late to look outside your company. It is the rare circumstance that company actions are not "Telegraphed" well in advance. You just have to pay attention.

Networking is an over-used term that is meant to describe "take care of yourself, because no one else will". Make a life-long commitment to begin some of the techniques listed above. I am sure you will think of other ways to stay in touch with your company and your industry if you make a concerted effort to do so.



Well well, look who showed at the Franklin Award, long lost past chapter president Joe Giordano (1978) right who stopped to chat with Phil Spinelli.

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