

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.

years Philadelphia Chapter



Incoming Chapter President Anne Kopanski, CPCU presents plaque to outgoing President Bruce Tuttle, CPCU at the June Business Meeting.



Outgoing Chapter President Bruce Tuttle, CPCU passes the gavel to new President Anne Kopanski, CPCU at the June Meeting.



National Director Don Dudey, CPCU swears in the Chapter Officers and Directors at our June Business Meeting.

Going to the Annual Meeting in Dallas?

Don't Miss the Chapter's Special Reception on Monday Evening September 29th.

Chapter members, new designees and their spouses and guests are invited to attend a reception on Monday evening, September 29, from 6:30 to 9:00 p.m. in the Hyatt Regency's Cotton Bowls Suite.

See ya there pardner!

The Philadelphia Chapter 1997-98 Program Season



*by: Bernadette B. Fuller, CPCU
Second Vice President and Program Chair*

We have an exciting program year planned for you. We will kick off the season on September 18, with a panel made up of high ranking corporate executives that represent the broker segment, the reinsurance segment and the general insurance segment of the insurance industry. The topic is "Meet the Challenges See the Opportunities As We Influence the Future: A View from the Top". Panelists will be: Phil Engel, President of CNA, Ed Noonan, CEO American Re and Ken Pinkston CEO, Willis Corroon Corp.

Our tentative schedule of topics are as follows:

- | | |
|--------------|---|
| September 18 | Meet the Challenges See the Opportunities As We Influence the Future: A View From the Top |
| October 20 | Philly I-Day |
| November 18 | How the Actuary Affects Underwriting and Claims |
| December 18 | Capital Markets |
| January 15 | Banks in Insurance |
| February 19 | Changing Face of the Insurance Professional |
| March 19 | Franklin Awards Luncheon |
| April 16 | Hard Choices/Professional Decisions |
| May 21 | Reinsurance Philosophy for the 21st Century |
| June 18 | 21st Century Exposures |

Note: Philly I-Day is October 20, there will be no breakfast meeting, and March is the Franklin Awards Luncheon.

Our plans are to file for CE Credits for all of our breakfast meetings. The first filing will be for the November meeting. There is no guarantee that the meeting will be approved. If we receive approval prior to publishing the announcement, we will include this notice in the breakfast announcement. Unfortunately, you won't know until you show up for a meeting. Please note the board is considering waiving the \$6 fee for Philadelphia Chapter members only, but that will not be decided upon until the Board's August Meeting.

This column is being written in July, so if the policy changes you will be informed in the reservation flyer.

If you have any breakfast meeting ideas for topics or have suggestions for speakers please don't hesitate to write to Bernadette B. Fuller, CNA Plaza, Reading Branch, 401 Penn Street, P.O. Box 16010, Reading, PA 19612-6010, or call me at 610-607-6951.

The breakfast meetings are the third Thursday of the month with the exception of the November meeting which is on a Tuesday. The meetings are held at the DoubleTree Hotel, Broad and Locust Streets, Philadelphia, PA. The buffet breakfast begins at 8:00 a.m. and the program starts at 8:30 a.m.

We are excited about this program season and hope you will be too. See you at the meeting!



Signing out, Frank Mason and other chapter members taking advantage of the CE Credits offered at many of our Breakfast Meetings.



The President's Corner

by: Anne Kopanski, CPCU

How have your professional and business needs changed in the last year? Two years ago? Five years ago? Our needs have changed at an ever escalating speed as our clients, employers and the industry changed.

As we begin a new chapter year, we are sensitive to the needs for our organization to be more flexible and responsive to what you want that helps you to fulfill professional and career goals.

The year 2000 is just around the corner. The next several years provides all of us with a frame of reference to "Meet the Challenges and See the Opportunities" (National Society of CPCUs theme for the year). To respond to challenges, we need new knowledge and advanced skills. Each of us must assess what we need, not to meet the status quo but to exceed and excel in our profession.

Your ideas are needed! Please write to me or fax me a note telling us, your Board of Directors, what you would like to have to build your knowledge bank.

We live in "Stack Time" accomplishing many tasks simultaneously. For example, working on the computer, having a discussion on the phone and waiting for work to come back for the printer, while trying to find the file you just laid down and developing a strategy for the discussion that just hit a bump! We respect that all of us are living in time "bytes." So, we want to explore various ways to make it easier for you to participate in worthwhile learning experiences. Perhaps, workshops located

in Fort Washington, Trevese, Northeast Philadelphia would be easier for you to attend. Your opinion matters, so let us know the locations most convenient to you. Naturally, we will endeavor to have all of the programs approved for continuing education. Which brings up the question, "In what states do you need CEUs?" Alternatively, let us know if you are not interested in CEUs.

On the skill development side, would you be interested in Negotiations? Presentation skills?, Sales skills? If we know what you want then we can arrange workshops that have an "insurance spin" rather than a generic variety.

In the coming year, we are initiating and renewing two Mentor Programs. One is a renewal of Candidate Development Personal Sponsorship. There is a significant reduction in beginning and continuing candidates. Working together, we can identify a bright new person and encourage them to begin studies and call a few times during the year to see how they are doing. It's that simple to be a sponsor.

The second Mentor Program, is to ask you to do "byte size" projects, that are of interest to you. We as a Chapter want to grow by expanding the number of activities. We want to help you to enrich your membership in the Chapter by providing opportunities for your professional development through "byte size tasks." Today, with stiff competition for employment or for promotion or continued employment, it's a real plus to be able to list Chairmanship, or Officer position on your resume. We want to grow our leaders for the years 2000+ and the future began yesterday.

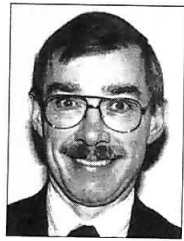
Please join us for the September Breakfast Meeting. Come and renew friendships or for us "seasoned members" perhaps sit with a different group of members and guests, because networking is key to our success! The ball is in your court! Let us know, so we all can grow!

Anne, 215-884-2525 Phone and fax

P.S. I travel heavily, so a fax would be appreciated!

National Director's Corner

by: Don L. Dudey, CPCU



The Philadelphia Chapter is one of the most active and involved chapters within the Society of CPCU. Your commitment to professionalism, your community and to the individual chapter member is outstanding. Through your Officers, Directors and many Committee Chairmen and members, are you able to do such fine work. Each year you are consistently in the top 5% of CPCU chapters.

I had the opportunity to install your new Chapter Officers on June 19, 1997. What an exciting time of year this is for your Chapter. At this time the Chapter congratulates your outgoing President on a job well done, then installs your new Officers and Directors. Your Chapter has so many outstanding programs and activities that have been in existence for many years. These should remain and continue. But, as each new administrative year arrives, the new President and Officers will have new and untried programs they may want to initiate.

I challenge your Chapter to keep up the excellent work you have been performing over the years. Assist your new officers as they begin their administrative year. They may want to do things differently than in the past. New ideas and activities are the life blood of any organization to keep current and responsive to its membership. I look forward in assisting your chapter in whatever capacity my position can provide.



The Woman's Corner

by: Val Ullman-Katz, CPCU

My's Breakfast Meeting brought home some old and unpleasant memories of the way many women had been treated in the industry. Some 15-20 years ago most women were excluded from any road positions requiring a company car. Women were labeled as poor drivers and unworthy of the responsibility of a company vehicle. Worst still, we were perceived as being ill prepared for dealing with insureds on their turf.

We were asked on interviews if we had any children, were planning to have children, what our husbands did for a living or why we weren't married.

Many women, not in support positions, were assailed with dialogue on giving up the pretense of a career and just get married. We were objects of ridicule, targets for comments and crude jokes.

There may not have been any other female in the company to turn to for advice or support. One could have been told to get along with the guys because they were just acting out. Our behavior was often targeted as the reason the male behaviors continued. If we shrugged the comments off or answered back we were "instigating" the situation.

A female assistant manager reported the quid pro quo behavior of her manager to his boss. The senior player responded to "take it all in stride." One of the women involved struck back. She and her attorneys litigated for ten years. She endured depositions on her personal life, past and current life style and many, many rumors. The case was ultimately settled for an undisclosed amount. Comment? The money was insignificant to the pain, aggravation and humiliation of the work years and the litigated years.

Do these events happen today with the frequency of yesteryear? Are the actions more covert? Have we, as women professionals, gained enough respect as human beings to put an end to harassment? Obviously not. But, we finally have the law and some enlightened leaders who are working to put an end to sexual harassment.

1996-97 Annual Report to Chapter Membership

Prepared by: R. Bruce Tuttle, CPCU

The President for the 1996-97 Chapter year was R. Bruce Tuttle, CPCU

The Philadelphia Chapter "Met the Challenges, Saw the Opportunities" during this year. We accomplished everything we expected to accomplish this year, and then some. The Board started the year thinking we should file for all the various National committee awards and the Society's President's Award as a minimum of what we should accomplish as your elected officials for our Chapter. The Chapter Planning and Activity Report was completed and filed with National in late May. We have filed for not only all the various committee achievement awards for which a chapter can file, but some committees have even filed for the excellence (highest) award they can achieve within their category.

We had quite a few members and new designees represented at the National Convention in New York City this past fall. Along with the Valley Forge Chapter, we hosted a hospitality suite for the new designees and any attending members. At the conclusion of the convention, we found out that we had won six awards for the work our committees had done in the prior year (1995-96).

We sent two Officers to the Chapter Officers Leadership Council - a forum where they pick up ideas and contacts to help them lead our Chapter. The Board has also set up a Chapter's Future Committee, to work on future strategic goals and objectives to guide us into the future. One of our plans is to host in Philadelphia the National Annual Meeting in 2008. National Service by five of our members is an achievement we are very proud of.

We have seen a substantial increase in the number of participants in many of the activities we conduct (e.g., there was an average increase in breakfast program attendance of over 15%). Falling in the education category, our Chapter donated money to help buy a mobile fire prevention training trailer in Cherry Hill, New Jersey. During the breakfast programs, we started selling 50-50 tickets, the proceeds of which will go to donations our Scholarship Committee suggests.

One last activity we proudly accomplished this year was the establishment of a home page on the internet; in the future, you will be able to keep up to date on our activities by surfing the net. With all that is reported in these pages, you will see that we saw many opportunities, met the challenges, and then some!

Chaptergram

Peter F. Palestina, CPCU, Editor of the Chaptergram since 1983, published four issues (eight pages each) which were distributed in September '96, December '96, March '97, and June '97. In addition, two two-page interim Chaptergrams were published, one in July '96 and the other October '96. These issues were mailed piggyback 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.

Directory

Keeping with the three year tradition, we are in the process of publishing our Chapter's directory of members so each member will receive one. Karen Willimann, CPCU is chairing this task.

Fiftieth Anniversary

Under the direction of Art Hanebury, CPCU, and T.C. McDonnell, CPCU, the committee co-chairpeople, the committee started its celebration of our Chapter's fiftieth anniversary. As of this writing, we have heard about our Chapter and insurance history during our Chapter's first few decades. This format will continue at the breakfast meetings, and the final gala will be at I-Day, probably with a reception in the late afternoon. A logo and large banner were also created. Past Presidents were invited to attend our Franklin Awards. Mayor Ed Rendell presented our Chapter with a proclamation recognizing our fiftieth anniversary; we expect to get the same from President Bill Clinton and US Senator Rich Santorum. We also have a list of all the Officers and Directors of our Chapter since its inception.

Fire Essay Contests

We held our 13th annual Fire Safety in the Home essay contest cosponsored 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, R. Bruce Tuttle, CPCU, made the presentations. We held our third annual Fire Safety in the Home essay contest cosponsored by the School District of Philadelphia on May 28th at the Districts' Office's 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 and R. Bruce Tuttle, CPCU. A third district's participation started this event this year. Cherry Hill, NJ. Val Ullman Katz, CPCU chaired this effort, and the awards were presented in March by R. Bruce Tuttle, CPCU and the committee at one of the township's school board meetings.

Franklin Award

This Committee was chaired by Josephine Battisti, CPCU. Our recipient for the 15th annual award was The Institute's Larry Brandon, CPCU. The award was presented at the DoubleTree Hotel in Philadelphia on March 20, 1997. One hundred forty five people attended, including all the past recipients and many of the Chapter's past Presidents. The keynote speaker was Philadelphia Finance Director Benjamin Haller.

Good Works

Cynthia Gantz, CPCU chaired the Committee which again participated in the May 10th, 1997 Philadelphia Special Olympics held at Northeast High School in Philadelphia. The committee took on a new venture this year: a holiday charity drive which brought in over \$200.00 and 15 gifts which the Chapter donated to Big Sisters of Philadelphia, Inc.

Membership

The membership committee, headed by Rina Williams, CPCU, has been meeting every month regularly. Some of their accomplishments this year included: acquiring correct names and addresses for publication of the chapter directory, telephoning to soliciting dues from potential chapter members, our Chapter was represented at the national Membership Workshop in NYC by Rina Williams, CPCU. Our number of paid members increased this year.

New Designees

Under the direction of Rich Ventura, CPCU, the new designees were welcomed to our Chapter in personalized letters after their completion of the CPCU program. They were also invited to one of our breakfast programs, free of charge. At the end of the September breakfast meeting, we had Cynthia Ziegler, CPCU from Malvern explain to the new designees in attendance what to expect at the annual meeting in NYC. At I-Day, we recognized their accomplishment with the local conferment; and followed-up with this by publishing their name in our Chaptergram.

Philly I-Day

The chapter again joined with the Independent Agents of Philadelphia and its suburbs, and the Insurance Society of Philadelphia to sponsor Philly I-Day held on October 16, 1996. There were over 400 participants. Paul Hertel, CPCU, chaired this event again this year. New designees were recognized by a local conferment held at the luncheon. Work has started to formalize the understanding between the various organizations as to what is expected of them as participants in this event. Other organization's involvement is one of the ultimate goals in this, so we can increase attendance at this all day event.

Programs

Sandra Loeb, CPCU, organized Programs this year. There were eight given this year, to which we saw average attendance increase by over 15%. The excellent activity provides a great means for networking and learning about some of the latest events in insurance. This year, we invited RIMS and the Pennsylvania Defense Institute to join us at two of the meetings. Season tickets were made available. We were successful in getting a few of these meetings approved for continuing education credit, a procedure we will expand upon in the future.

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, reported on fire essay contests this year for three different school districts, had a few articles published in local publications, and even had a few Chapter members appear on a local finance TV program, talking about personal lines insurance. Chairperson Harry Cylinder, CPCU, also reported on the press releases for the I-Day and the ethics summit held.

Project InVest

Anne Kopanski, CPCU and 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 donation to Germantown High School for the purchase of a computer, software and access to the internet, to be used by high school students. This will help the students in developing the skills, knowledge and attitude that encourages advancement in the job.

Research

A Chapter research project entitled "Do You Hear What I Hear" was published in May, 1997. This addressed 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 professional might do everything correctly. The objective of this project was to establish this premise and support it by literature review of other industries that have their own language (information systems, technicians, politicians, journalists, etc.) He cites 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.

Resources

This committee is 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, presented two seminars this year. On October 1, 1996, "Commercial Crime and Financial Institution Bonds-Insuring the Crime Exposure"; and on February 13, 1997, "The CGL Policy: Important Changes". These were in addition to the two National Teleconference Seminars we assisted National on in September and February.

Social

A joint Chapter family picnic with the Greater Valley Forge Chapter was arranged for August 17, 1996, at the Core Creek Park in Bucks County. Over 50 people were in attendance. There were organized games for all age groups. Chapter volunteers did all the work, including the barbecue and facilities' arrangements. Peter F. Palestina, CPCU, is the Committee Chairperson. There was an Olympic style competition between the two chapters (our chapter had to "loan" some athletes to Valley Forge Chapter) and we expect to win the trophy next year. We hope Valley Forge can arrange the next social.

Chapter Officers' Leadership Conference

The Society's COLC for our Chapter region was held by the National Society in Ohio in May 1997. This two day conference was attended by first Vice President Anne Kopanski, CPCU and Secretary Bernadette Fuller, CPCU.

Web Page

In May 1997, our Chapter went on line through National with our very own web site on the internet. Primary responsibility rested with past President Karen Willmann, CPCU. The basic page has been set up. With the efforts of Sandra Loebs, CPCU, and past President Peter Palestina, CPCU, and other volunteers, we expect to have several pages of informational value to chapter members and the general public on line within the next month or so. *Our page can be accessed through the Society's site and the World Wide Web at: <http://www.cpcusociety.org/members/chapters/websites>. Once in, click on "Existing Sites" then click "Philadelphia Chapter."*

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

President R. Bruce Tuttle, CPCU
First Vice President Anne Kopanski, CPCU
Second Vice President Sandra Loebs, CPCU
Secretary Bernadette Fuller, CPCU
Treasurer Richard Lee, CPCU
Director Josephine Battisti, CPCU
Director Richard Ventura, CPCU
Director Val Ullman Katz, CPCU
Director Peter F. Palestina, CPCU
Director Cynthia Wolkiewicz, CPCU
Director Rina Williams, CPCU
Ex Officio Member Past President: T.C. McDonnell, CPCU

6/30/97 Year End Financial Statement

CATEGORY	Actual	Budget 1996-97	Variance
Income			
Directory		1,500.00	1,500.00
Donations/Scholarships	83.00	800.00	717.00
Dues	21,925.00	20,000.00	(1,925.00)
Franklin Award	4,025.00	5,500.00	1,475.00
Fundraising for Good Works	•	•	•
I-Day	•	•	•
Interest	522.92	500.00	(22.92)
Breakfast Meetings/Programs	12,801.15	9,000.00	(3,801.15)
Seminars	212.00	2,500.00	2,288.00
Social	96.24	1,500.00	1,403.76
50th Anniversary	•	3,000.00	3,000.00
Miscellaneous	•	•	•
TOTAL INCOME	39,665.31	44,300.00	4,634.69
Expenditures			
Administration	1,299.58	4,800.00	3,500.42
Annual Meeting	•	2,000.00	2,000.00
Candidate Development	213.20	500.00	286.80
Careers in Insurance	•	50.00	50.00
Chaptergram	8,321.93	9,600.00	1,278.07
Chapter Resources	27.47	300.00	272.53
COLC	•	1,000.00	1,000.00
Directory	•	2,124.00	2,124.00
Fire Essay	1,708.31	3,000.00	1,291.32
Fiftieth Anniversary	•	4,000.00	4,000.00
Franklin Award	5,078.31	5,500.00	421.69
Good Works	250.00	100.00	(150.00)
HJ Loman Foundation	618.00	550.00	(68.00)
I-Day Reception	164.13	500.00	335.87
ISOP Membership Dues	126.00	125.00	(1.00)
Membership	•	430.00	430.00
Miscellaneous	580.00	500.00	(80.00)
New-Designee	2,197.82	1,000.00	(1,197.82)
I-Day Luncheon	•	•	•
Programs	13,415.81	9,400.00	(4,015.81)
Project InVest	1,550.00	1,250.00	(300.00)
Public Relations	54.95	1,500.00	1,445.05
Research Project	1,034.10	1,000.00	(34.10)
Scholarship	•	500.00	500.00
Seminars	110.20	500.00	389.80
Social	525.04	2,500.00	1,974.96
Systems Automation	•	500.00	500.00
TOTAL EXPENDITURES	37,275.22	53,229.00	15,953.78

General Notes and Comments:

Carryover Balance from 1996 includes \$1,284 dedicated to scholarships

Account Balances	As of 5/31/97
Checking account balance: Mellon	1,168.09
Checking account balance: CoreStates	33.51
Savings account balance: Mellon	31,243.74
Savings account balance: CoreStates	5,011.68
	37,457.02



Chapter member Larry Gross, CPCU briefs our June Meeting audience on his research project "Do You Hear What I Hear?"

Iles Wauhop, CPCU Presented Blasts from the Past (1974-1980) at the June Meeting

At the June Meeting, past president Iles Wauhop, in conjunction with our 50th anniversary Celebration addressed the period 1974-1980. The following are excerpts from his presentation:

EVENTS-GENERAL

1974 The Employee Retirement Income Security Act (ERISA) was passed this year. It's intention is to protect the interests of the participants in employee benefit plans, as well as the interests of their beneficiaries.

Also, in 1974, President Nixon resigned - culmination of the Watergate Scandal - only U.S. President to ever do so.

During Carter years - Iran (formerly Persia) became a household name. When the Shah was drummed out, the Ayatollah returned and the long hostage situation ensued.

1976 Was the Bicentennial year in Philadelphia, when many permanent improvements were made to the city.

It was also Mayor Rizzo's heyday - a story in itself

Flyers won two Stanley Cups

Phillies won the World Series in 1980.

I would like to also recount some memorable industry and society events during this period.

1. A couple of Christmas parties I recall would have to head the list.
2. Society moved headquarters to Malvern in 1977.
3. Philadelphia Chapter sponsored the Executive Vice President Office and Conference Room as the "Philadelphia Room".
4. In 1978, first I-Day, which was a joint effort of CPCU and RIMS.
5. Late 1970s - Product Liability Crunch.
6. Medical Malpractice - JUA in Pennsylvania 1976.
7. Changes in WC coming out of National Commission in 1972, succeeding in making this line much larger and more controversial through the late 70s.

On a Personal Note:

About this time in 1976, (I was President), the Chapter decided to make a pitch for the Annual Meeting in 1986.

Over the summer, Legionnaire's Disease struck the Bellevue Hotel.

I went to Chicago in fall - made the presentation

- was reminded of the 1969 debacle
- acknowledged the Bellevue was the only hotel large enough to be the headquarters.

I don't know how the voting went but we finished somewhere behind Devil's Island.

I-Day, 1976, was well attended. I was happy our keynote speaker was Herb Denenberg. (A former Wharton School Insurance Guru and recent very visible PA Insurance Comm. This was real coup).

- Expected insights into future industry and Regional Business matter.
- Herb arrives with a shopping bag full of canned goods and requested a wastebasket.
- He proceeds to denigrate and vilify every product in his bag and flamboyantly throw it into the wastebasket.
- Promoting Denenberg's Dump

Also during this period, the Society had the second largest new designee classes to that point in their history.

- 1977 - nearly 1100 - 1980 - nearly 1800

Meetings were held in San Francisco and Honolulu respectively.

I served on the National Membership Committee for three years. We used to rack our brains trying to think of ways to increase our membership.

- Ginsu Knives, Toaster, Stadium Blankets



Past President Iles Wauhop gave the history of the Chapter years from 1974-1980 at our June Meeting.

Also, institute people were wringing their hands and grinding their teeth over the same issue with applicants - modifying curricula, creating new programs, etc.

Answer simple....downsizing be damned. Schedule Annual Meetings in Honolulu. Armies appear!

I was flying out to San Francisco in 1977 to attend the meeting. Struck up a conversation with a steward, or so I thought.

When he didn't respond to my request for a drink and snack, I asked his name. Turned out to be new designee Phil Spinelli, the only two term President of Philadelphia Chapter.

Some other statistics: Society - 1975 - 8,048 members

1997 - 28,000 + members

Philadelphia Chapter - about 350 members in 1975

Philadelphia V.F. Brandywine - over 1000 members in 1997

The Chapter Presidents during the period 1974-1979 were:

6/74 - 6/75 - Boyd Bruce

6/75 - 6/76 - Len Gary

6/76 - 6/77 - Iles Wauhop

6/77 - 6/78 - Gladys Scott

6/78 - 6/79 - Joe Giordano

6/79 - 6/80 - Homer White

The period 1974 - 1980 ended on a high note:

1980 - Phillies - World Series

Eagles - in Super Bowl

Flyers & Sixers in Finals

and Annual Meeting was in Honolulu.

It as enjoyable recounting my time as an officer of the chapter. It reminded me of how rewarding my time in the Society and chapter has been.

June Meeting Recap: Introduction to International Insurance

by: Kathleen Frenzel, CPCU



The June breakfast meeting agenda had a full plate of activities. In continuing our Chapter's 50th Anniversary Celebration the first order of business was past President Iles Wauhop giving us a glimpse of our Chapter's history from 1974 through 1980. It was a great talk in which Iles discussed the Nixon downfall, the Rizzo era as well as the Flyers Stanley Cup victories and the Phillies World Series. He noted that in that era the Insurance Institute moved to Malvern and that we had the first combined I-Day which is still going strong. This was a time where things were happening in our country, city and within the insurance industry. After this we had our annual business meeting and Don L. Dudey, CPCU, east coast regional director, officiated at the installation of the 1997-98 Officers and Directors. Incoming President Anne Kopanski offered her thanks and asked for everyone's support and ideas in the coming year.

Chapter member and co-chair of the Research Committee, Larry Gross, CPCU gave us an update on the research project entitled "Do you hear what I hear?" This project addressed the impact of jargon on the relationship between the insurance industry and their customers. After an exhilarating French lesson, Larry discussed his contention that many times the words we speak, the language or jargon of the insurance industry can create an environment where communication goes wrong and meaning is distorted. Unfortunately this can cause negative emotions about the messenger and the insurance industry itself. The objective of this project was to establish this premise and support it by literature review of other industries that have their own language. The results of this project was published in May 1997.

- continued on page 8



Past president Bill Arnold gave the history of the chapter years 1967-1973 at the May Meeting.

Bill Arnold, CPCU presented Blasts from the Past (1967-1973) at the May Meeting.

At the May Meeting, past President, Bill Arnold, in conjunction with our 50th Anniversary Celebration addressed the period 1967-1973. The following are excerpts from his presentation.

This is the fourth in a series of historical segments in celebration of our 50th anniversary reminiscing about events in our Chapter's history and of other significant events going on at the time. Thanks to Pete Palestina, if you were at our February meeting, he also covered my years in the 50s as a fledgling CPCU candidate. Pete, I received my CPCU at age 26, you were at least 30 - what took you so long?

Today, I'm going to cover the years 1967-1974.

This seven year period was a rather eventful one in the history of our country, and it had its impact on our industry as well. In 1968, the year I was Chapter President, we had two major assassinations, Martin Luther King and our Attorney General, Bobby Kennedy. We also had the ill-fated democratic convention in Chicago involving the confrontation with the Vietnam War protesters, and the ensuing riots that occurred after all of these events. Legislation enacted that year that affected our business was the Federal Riot Reinsurance Law which became better known as the Fair Plan and the National Flood Insurance Program.

In 1969, on a happier note, we landed a man on the moon. In 1970, we had the Kent State tragedy. In 1972, the Watergate break-in. In 1973, OPEC tripled crude oil prices. Gasoline prices here sky rocketed and shortages developed resulting in long lines at gas stations. This in turn led to the enactment of the National 55 mile per hour speed limit. We also had the famous or infamous supreme court decision, *Rowe versus Wade*. In 1974, we finally pulled out of Vietnam and President Nixon resigned over Watergate.

Insurance issues during that time frame were the enactment of the OSHA laws in 1970 regarding injury in the workplace. Also 1970, the first No-Fault Law in Massachusetts was enacted. Within the next few years, many other states jumped on that band wagon. This, along with galloping inflation, helped aggravate the profit position of the P&C Industry and, by 1975, they had suffered their largest underwriting loss ever recorded of \$3.9 billion. Needless to say, a very tight market developed during these years.

What were some of the things that happened locally in the Philadelphia Chapter? Chapter Presidents during this time were Burt Proom, elected in June 1967, myself in 1968, 1969 Jack Brown, 1970 Lou P. Sigel, Jr., 1971 Walt Butterworth, 1972 Wayne Parker and 1973 Jay Frank. We had started the Chaptergram in 1967, the editor was Gladys Scott, who 10 years later became the first female president of the Philadelphia Chapter. I couldn't help but notice at last month's meeting, of the elected Officers and Directors, over 50% are female, so we've come a long way.

In October 1969, we had a bit of an embarrassing event. It was the 25th anniversary of the National Society, and the annual meeting was to be hosted by the Philadelphia Chapter and to take place here in Philadelphia. Unfortunately, there was a fire in Chicago in 1968 at the McCormick Place: this was a huge convention center and a group called the American Metals Association moved their meeting from Chicago to Philadelphia at the same time we were to meet and guess what? All our hotel commitments, other than the headquarters hotel were withdrawn. As a consequent, the National Society moved the meeting to Atlantic City. Now you have to recall, that Atlantic City in 1969 was not Atlantic City in 1997. It was dying and damn near dead which was one of the reasons the State brought in gambling in the late 70s. Our headquarters hotel was the Traymor, a grand old hotel in its day (1910). A few years later I saw it go up in a cloud of dust as it was dynamited to make way for one of the casinos. Nonetheless, we had a good time and survived all that.

During these years, we held the usual educational events. Some of the topics are interesting. The clinic, as we called it in March of 1970, was entitled "Capacity Crisis, Where Do We Go From Here." Sound familiar? In 1973, the topic was "Mass Marketing, Bonanza or Boondoggle." We all found out the answer to that one. Also in 1973, Prudential Life entered the Property and Casualty business. Nobody told them about hurricanes in Florida and, unfortunately, they found out the hard way. Also, back in 1968, Lloyds of London opened up membership to non-British subjects. What was the advice that George Washington gave about avoiding foreign entanglements?

We held our first "T" Day in November of 1973, which included the combined forces of the Philadelphia Chapter, the Agents Association and the Risk Managers. And also in 1973, we were considering the formation of the Suburban Chapter since we were getting a little unwieldy, now having 267 paid members.

I do have what I think is an interesting story during my tenure as President. In April of 1969, we were holding a CPCU clinic entitled the "The Consumer, Government and Insurance." It was an all

day event. One of the morning speakers talking on the new social protection plan in Puerto Rico was a professor of insurance at the University of Pennsylvania and, in fact, he was the first recipient of the Harry J. Loman Chair at the University. He, in turn, was responsible for obtaining our luncheon speaker, which of course would be the big draw; a young attorney who was making quite a name for himself in the consumer issues area. As that morning progressed and getting close to noon, our luncheon speaker had not arrived. After several frantic phone calls by the professor, he learned that the speaker was not on his way to Philadelphia but was in route to West Virginia where there had been a coal mine disaster. Apparently, he felt that there was much more in the way of TV publicity to be had at the mine site than in speaking to a group of insurance types in Philadelphia.

We apologized to the members for the no show of the speaker and we convened the afternoon session a half an hour earlier. Oh, I forgot to mention, the insurance professor who later became the insurance commissioner and, in more recent years a consumer advocate himself on one of our local television channels, was Herbert Denenberg, and yes, the young consumer advocate attorney was none other than Ralph Nader.

May Meeting Recap

By: Val Ullman Katz, CPCU

Our chapter was privileged to participate in a discussion given by Mr. Jeffrey H. Quinn, Esq. of Duffy and Quinn, on Sexual Harassment.

Mr. Quinn gave a brief overview of Title VII and the Pennsylvania Human Relations Act as it applies to cases of sexual harassment.

Continuing, Mr. Quinn gave us a "nuts and bolts" overview of sexual harassment behaviors. Most typically sexual harassment concerns men harassing women. A *quid pro quo* case is fairly straightforward where either implicitly or explicitly a man asks for sexual favors in an employment situation. This may be in the context of hiring, performance reviews, promotions etc.

A second type of sexual harassment claim may concern itself with a hostile work environment. This environment need not contain any requests for sexual favors. If a woman is subjected to repeated types of behavior that is offensive, typically sexually offensive, this may create a hostile work environment. There is no bright line but a subjective criteria as what may be offensive to one may not be offensive to another.

The Court will look at the frequency of the behaviors and how it interferes with a woman's ability to do her job. The behaviors that have been found to cause a hostile environment include dirty jokes and comments about a woman's body.

Typically, reported Mr. Quinn, the plaintiff will bring suit against the employee and the corporate entity. The corporation is the deep pocket and one in which the woman needs to prove that the employer either knew or should have known about the behaviors. If known, what actions did the employer take to relieve the situation?

Every company, according to Mr. Quinn, should designate an individual of significant rank in the organization to receive any complaints of harassment. The individual should be trained in the policies of the organization and be sensitive to the issues. The individual must also be level headed to deal with the various degrees of emotions involved. Each corporation should have a written policy of how claims will be handled and more importantly the types of behaviors that are not acceptable.

Damages generally include reinstatement of a woman's job and back pay. A woman may also be entitled to front pay, the money she would have earned in the future had she not have been harassed. The plaintiff has a duty to mitigate her loss. She may hold out for a like job and salary. This could encompass a good deal of loss wages depending on her position and salary level within the company. A woman may also recover punitive damages for humiliation and grief. This is similar to tort recoveries of pain and suffering. Under the Pennsylvania Human Relations Act this award is not limited to any monetary amount.

The Court may grant attorney's fees to the plaintiff in addition to front pay, back pay and punitive damages. A court may grant a mixed verdict and allow for partial fees. If the case is settled the plaintiff attorney may go to court on a Fee Petition. This is considered a separate case. A Court will usually not reinstate a woman into her job. The Court views this as acrimonious, but if this is done no front pay is awarded.

Following Mr. Quinn's discussion a lively question and answer period ensued covering further explanations of points raised by Mr. Quinn and personal observations.



Jeffrey Quinn, Esq., of Duffy and Quinn lectures on Defense of Sexual Harassment at our May Meeting.

Some of the members at our Meeting on Sexual Harassment.



Philadelphia Chapter PCU Society Officers and Directors Since 1947 (50 Years)

OFFICE	1/1/1947-1948	1/1/1948-1949	1/1/1949-1950	1/1/1950-1951	1/1/1951-1952	1/1/1952-1953	1/1/1953-1954	1/1/1954-9/1954	9/1/1954-1955
President	E. Adrian Teaf	Arthur B. Guest	Henry Ernst	Edward M. Saunders	A. Hawthorn Criddle	James Wilson, Jr.	James Wilson, Jr.	Eldredge J. Freeman	Joseph R. Grubb, Jr.
1st V.P.	Arthur B. Guest	Henry Ernst	Edward M. Saunders	A. Hawthorn Criddle	James Wilson, Jr.	Eldredge J. Freeman	Eldredge J. Freeman	Joseph R. Grubb, Jr.	Robb B. Kelley
2nd V.P.	Henry Ernst	Edward M. Saunders	A. Hawthorn Criddle	James Wilson, Jr.	Eldredge J. Freeman	Joseph R. Grubb, Jr.	Robb B. Kelley	William P. Arnold	Stanley S. Atkiss
Secretary	Edward M. Saunders	A. Hawthorn Criddle	James Wilson, Jr.	Eldredge J. Freeman	Joseph R. Grubb, Jr.	Robb B. Kelley	William P. Arnold	Stanley S. Atkiss	John W. Kelley
Treasurer	A. Hawthorn Criddle	James Wilson, Jr.	Eldredge J. Freeman	Joseph R. Grubb, Jr.	Robb B. Kelley	William P. Arnold	William P. Arnold	Stanley S. Atkiss	John W. Kelley
Director									
Director									
Director									
Director									
Past Pres.	N/A First Year	E. Adrian Teaf	Arthur B. Guest	Henry Ernst	Edward M. Saunders	A. Hawthorn Criddle	A. Hawthorn Criddle	James Wilson, Jr.	Eldredge J. Freeman
OFFICE	9/1955-1956	9/1956-1957	9/1957-1958	9/1958-1959	9/1959-1960	9/1960-1961	9/1961-6/30/1962	7/1/1962-1963	7/1/1963-1964
President	Robb B. Kelley	William P. Arnold	Stanley S. Atkiss	John W. Kelley	Melvin I. Rorer, Jr.	William T. Deeks	William C. Campbell	John S. Webster	Jack Derrickson
1st V.P.	William P. Arnold	Stanley S. Atkiss	John W. Kelley	William I. Rorer, Jr.	William T. Deeks	William C. Campbell	John S. Webster	Jack Derrickson	C. Neville Wight
2nd V.P.	Stanley S. Atkiss	John W. Kelley	Melvin I. Rorer, Jr.	William T. Deeks	William C. Campbell	John S. Webster	Jack Derrickson	C. Neville Wight	John Powers, Jr.
Secretary	John W. Kelley	Melvin I. Rorer, Jr.	William T. Deeks	William C. Campbell	John S. Webster	Jack Derrickson	C. Neville Wight	John Powers, Jr.	Leigh B. Bardsley
Treasurer	Melvin I. Rorer, Jr.	William T. Deeks	William C. Campbell	John S. Webster	Jack Derrickson	C. Neville Wight	John Powers, Jr.	Leigh B. Bardsley	Burton C. Proom
Director	William T. Deeks	William C. Campbell	William C. Campbell	Matthew H. McConnell	C. Neville Wight	John Powers, Jr.	Leigh B. Bardsley	Burton C. Proom	
Director				Arthur L. Hoffman	John Powers, Jr.	Leigh B. Bardsley	Burton C. Proom		
Director				C. Neville Wight					
Past Pres.	Joseph R. Grubb, Jr.	Robb B. Kelley	William P. Arnold	Stanley S. Atkiss	John W. Kelley	Melvin I. Rorer, Jr.	William T. Deeks	William C. Campbell	John S. Webster
OFFICE	7/1/64-1965	7/1/65-1966	7/1/1966-1967	7/1/1967-1968	7/1/1968-1969	7/1/1969-1970	7/1/1970-1971	7/1/1971-1972	7/1/1972-1973
President	C. Neville Wight	John M. Powers, Jr.	Leigh B. Bardsley	Burton C. Proom	William G. Arnold	John C. Brown	Louis P. Sigel, Jr.	Walter G. Butterworth	President-
1st V.P.	John M. Powers, Jr.	Leigh B. Bardsley	Burton C. Proom	William G. Arnold	John C. Brown	Louis P. Sigel, Jr.	Walter C. Butterworth	Wayne D. Parker	Past Pres. -
2nd V.P.	Leigh B. Bardsley	Burton C. Proom	William G. Arnold	John C. Brown	Louis P. Sigel, Jr.	Walter C. Butterworth	Wayne D. Parker	Walter G. Butterworth	
Secretary	Burton C. Proom	William G. Arnold	John C. Brown	Louis P. Sigel, Jr.	Walter G. Butterworth	Wayne D. Parker	Jay Frank		
Treasurer	William G. Arnold	John C. Brown	Louis P. Sigel, Jr.	Walter G. Butterworth	Wayne D. Parker	Jay Frank	George N. Burman, Jr.		
Director		Louis P. Sigel, Jr.		George N. Burman, Jr.	George N. Burman, Jr.	Leonard P. Garry	Boyd Bruce		7/1/1973-1974
Director				Jay Frank	Jay Frank	Jon M. Kirkbride	John C. Brown		President -
Director				James L. Kirschbaum	James L. Kirschbaum	Boyd Bruce	John C. Brown		Past Pres. -
Past Pres.	Jack Derrickson	C. Neville Wight	John M. Powers, Jr.	Leigh Bardsley	Burton C. Proom	William G. Arnold	John C. Brown	Louis P. Sigel, Jr.	Wayne D. Parker
OFFICE	7/1/1974-1975	7/1/1975-1976	7/1/1976-1977	7/1/1977-1978	7/1/1978-1979	7/1/1979-1980	7/1/1980-1981	7/1/1981-1982	7/1/1982-1983
President	Boyd Bruce	Len Garry	Iles Wauhup	Gladys Scott	Joe Giordano	Homer White	Ernie Whalon	Don Cook	Peter Palestina
1st V.P.	Len Garry	Iles Wauhup	Gladys Scott	Joe Giordano	Homer White	Ernie Whalon	Larry Klein	Walt Frasier	Philip Spinelli
2nd V.P.	Iles Wauhup	Gladys Scott	Joe Giordano	Angus Currie	Charles Betz	Charles Betz	Don Cook	Peter Palestina	Steve Graves
Secretary	Gladys Scott	Charles Betz	Angus Currie	Homer White	Ernie Whalon	Bob Dillon	Walt Frasier	Philip Spinelli	Vince Phillips
Treasurer	Charles Betz	Joe Giordano	Homer White	Ernie Whalon	William Graham	Bob Dillon	Peter Palestina	Steve Graves	Pamela Godwin
Director	Joe Giordano	Ernie Whalon	Ernie Whalon	Art Blanche	Art Blanche	Larry Klein	Vincent Cardillo	Vince Phillips	Al Federico
Director	Homer White	Homer White	Art Blanche	Art Blanche	Don Cook	Philip Spinelli	Philip Spinelli	Deborah Conely	Deborah Conley
Director	Richard O'Flynn	Jon Kirkbride	Josephine Battisti	Josephine Battisti	Walt Frasier	Joe Hudson	Joe Hudson	Vincent Cardillo	Frank Mason
Director	Leigh Bardsley	Don Anderson	Len Garry	Charles Betz	Peter Palestina	Peter Palestina	Craig Hall	Craig Hall	Barbara Best
Past Pres.	Jay Frank	Boyd Bruce	Len Garry	Iles Wauhup	Gladys Scott	Joe Giordano	Homer White	Homer White	Don Cook
OFFICE	7/1/1983-1984	7/1/1984-1985	7/1/1985-1986	7/1/1986-1987	7/1/1987-1988	7/1/1988-1989	7/1/1989-1990	7/1/1990-1991	7/1/1991-1992
President	Philip Spinelli	Philip Spinelli	Vince Phillips	Pamela Godwin	Al Federico	Ray Lindsey	Joe McNasby	Art Hanebury	Bruce Kelly
1st V.P.	Steve Graves	Vince Phillips	Pamela Godwin	Al Federico	John Kelly	Joe McNasby	Art Hanebury	Bruce Kelly	Larry Klein
2nd V.P.	Vince Phillips	Pamela Godwin	Al Federico	John Kelly	Ray Lindsey	Art Hanebury	Ron Vogrin	Larry Klein	Karen Paleologus
Secretary	Pamela Godwin	Al Federico	John Kelly	Ray Lindsey	Joe Folz	Ron Vogrin	Bruce Kelly	Karen Paleologus	William Engler
Treasurer	Al Federico	Pamela Godwin	Ray Lindsey	Joe Folz	Ron Vogrin	Ron Vogrin	Larry Kline	William Engler	Frank Mason
Director	Ray Lindsey	Ray Lindsey	Joe Folz	Ron Vogrin	John Jud	John Jud	Jack Derrickson	T.C. McDonnell*	Barbara Dapolito
Director	Joe McNasby	Joe McNasby	Joe McNasby	Joe McNasby	Larry Klein	Larry Klein	Barbara Dapolito	Frank Mason	Josephine Battisti
Director	John Kelly	Fred Roe	Fred Roe	Bruce Kelly	Bruce Kelly	Marie Bower	Marie Bower	Flyne Markey	Terrence Carlin
Director	Don Martin	Anne Kopanski	Anne Kopanski	Terry Macko	Terry Macko	Karen Paleologus	Karen Paleologus	Barbara Dapolito	T.C. McDonnell
Director						Josephine Battisti	Josephine Battisti	Josephine Battisti	Elayne Markey
Director						William Engler	William Engler	Jack Derrickson	Cynthia Gantz
Past Pres.	Peter Palestina	Peter Palestina	Philip Spinelli	Vince Phillips	Pamela Godwin	Al Federico	Ray Linsey	Joe McNasby	Art Hanebury

* replaced Ron Vogrin who resigned April 1991
 * Board appointed Ralph White Treasurer due to vacancy created by the resignation of Shirley Funkhouser effective May 18, 1995 and Peter Palestina was appointed to White's director slot to expire 6/30/96.
 ** Replaced Terrence Carlin who resigned 7/24/95 on 1/18/96 by Board appointment for term ending 6/30/96.
 *** Ralph White resigned as Treasurer effective 1/18/96. Board appointed Valerie Ullman-Katz on Feb. 15, 1996 to fill the term to expire 6/30/96.
 **** Paul Hertel, III resigned as Director effective 5/16/96. Board appointed Richard Ventura on 5/16/96 to fill the unexpired term to 6/30/97.

OFFICE	7/1/1996-97 Elected	7/1/1996-97 Ending	7/1/1997-98 Elected
President	R. Bruce Tuttle	R. Bruce Tuttle	Anne Kopanski
1st V.P.	Anne Kopanski	Anne Kopanski	Sandra L. Loebis
2nd V.P.	Sandra L. Loebis	Sandra L. Loebis	Bernadette Fuller
Secretary	Bernadette Fuller	Bernadette Fuller	Val Ullman-Katz
Treasurer	Hsuan-Shiang Wu**	Richard J. Lee**	Richard J. Lee
Director	Josephine Battisti	Josephine Battisti	Josephine Battisti
Director	Richard Ventura	Richard Ventura	Richard Ventura
Director	Val Ullman-Katz	Val Ullman-Katz	Maria Perez-Freedman
Director	William Wares	Peter Palestina*	Peter Palestina*
Director	Cynthia Wolkiewicz	Cynthia Wolkiewicz	Cynthia Wolkiewicz
Director	Richard J. Lee	Rina Williams**	Rina Williams
Past Pres.	T.C. McDonnell	T.C. McDonnell	R. Bruce Tuttle

*William Wares resigned as Director 9/1/96. Board appointed Peter Palestina on 12/19/96 to fill the term to expire 6/30/98.

**Hsuan-Shiang Wu resigned 3/20/97. Director Richard J. Lee appointed by Board on 4/17/97 to fill post of Treasurer and Rina Williams appointed on 6/19/97 to fill director vacancy created by Mr. Lee.

Continued June Meeting Recap

The breakfast meeting topic was entitled "Introduction to International Insurance". Our guest speaker was Mary Boone, currently National Sales Director for CIGNA International with management responsibilities for field production for the entire United States. Mary has also been a guest speaker at the Insurance Brokers & Agents of the West's Annual Convention and her articles on international insurance have appeared in the National Underwriter. With exporting one of America's most rapidly developing businesses, Mary's impressive slide presentation walked us through the basics of doing business internationally. This walk took us down many interesting paths and we explored:

1. The international marketplace
2. Commonly used international terminology
3. Employee classifications
4. Real and personal property
5. Cash flow programs, and
6. Exactly what to look for in an international carrier

We discussed the upside and downside of selling internationally. We also looked into the areas that are often overlooked such as: Increase sales, protect E & O, keep out competition, identifying interests, personnel abroad, international promotion and international exposure. Going Global is a big opportunity and the marketplace has expanded to many industries including: manufacturing, services, retail/wholesale, contractors, education, and others such as the entertainment business.

Mary brought a wealth of information to our meeting and invited anyone with any questions to see her after the meeting. I believe this topic opened up many eyes to an intriguing market that I for one knew very little about. Thanks to Mary I'm sure everyone in the audience went away with a better understanding of "International Insurance". From all points I think this was a very successful breakfast meeting. See you all in September.



June meeting speaker Mary Boone, National Sales Director for CIGNA International, talked about international insurance.



Some of our members at the June Meeting on international insurance.

PHILADELPHIA CHAPTER, CPCU

P.O. BOX 1499

PHILADELPHIA, PA 19105

BULK RATE
PERMIT NO. 15
HUNTINGDON
VALLEY, PA
19006