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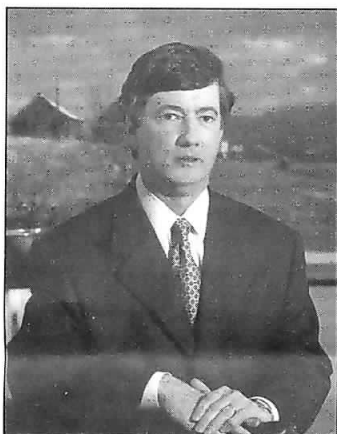


LYNNE ABRAHAM NAMED FRANKLIN AWARD RECIPIENT

Philadelphia District Attorney Lynne Abraham has been named the recipient of the 2001 Franklin Award. The award will be presented on March 16th at the Doubletree Hotel. See the last page of this Chaptergram for the reservation form and additional info.

JOHN SMITHSON, CPCU NAMED CPCU SOCIETY STANDARD SETTER FOR MARCH

We are pleased to report that Chapter member John W. Smithson, CPCU, CEO of PMA Capital, was named by CPCU Society President Bruce Williams, CPCU, as the Society's Standard Setter for March 2001. You can read all about it in the March CPCU News. Congratulations John.



CHAPTER OFFERS FREE ANTI-FRAUD PRESENTATIONS TO SCHOOLS, CLUBS, AND CIVIC GROUPS

We have a very active and willing Speakers Bureau prepared to go out to community groups and make presentations on Insurance Fraud. If you are interested in having a presentation done at one of your local groups, or if you are interested yourself in becoming a speaker, we have all the info you need. Contact Pete Palestina, CPCU at 215-364-3000. Shown below Pete completed a presentation to 128 St. Bede's Senior Citizens at their November 16th meeting.



WHY WE NEED TO DISCUSS ETHICAL BEHAVIOR

By: Val Ullman-Katz, CPCU, President

The Old Testament gives us the commandment of honoring our father and mother. As children, we are to remember our parents, provide for them in their older years and respect them. Another commandment reminds us never to be a false witness. These commandments, to my mind, cover more than just our parents and neighbors. Together these two Senior Management directives, if you will, require us to behave in an honorable fashion within our homes and communities.

We respect our parents by being truthful to them. We respect our relatives, friends, neighbors, and business associates by being truthful to them as well. In this manner, by examining our responses, we are adhering to the directives.

Why, then, if we are taught by our parents, religious leaders and schools *not* to lie, do adults still lie?

Perhaps we lie to be perceived as important or to avoid consequences or to advance our personal agendas.

When an adult lies - and is caught - the results can be devastating. We have political and religious leaders that became undone as their lies unraveled, humiliated in front of the entire world. Some of us can remember with chagrin being caught in little lies. Some of us may have been caught with deeper consequences.

Does human nature demand constant reinforcement of "civil" behavior? Do we require special pledges and oaths as reminders of our moral duty? Do we compromise ourselves by reverting to lies in order to further our own goals?

Maybe so. Our world is complex. It's certainly smaller. Competition is keen. Life is hard. It's hard for women - working at home and in the economy. It's hard for men - working at home and in the economy. It's hard for kids with mom and dad working.

We band together in houses of worship working towards spirituality in our daily life. We join professional organizations and service clubs, pledging our loyalty for the higher good. We establish reputations based on our community service and our professional affiliations. Still, we need to stop and re-examine our practices to keep us on track.

CPCU promulgates ethical behavior. Prior to taking our oath we submit to ten arduous exams and are screened by the Society. Once the designation is earned, we make a lifetime commitment to higher ethical standards. We promise to try to understand the needs of others and place them before our own. We promise to serve the community as insurance professionals - for the best interest of the community.

Every March, CPCUs organize programs and discussions on ethical behavior. Our Chapter hosts a speaker, an honorable insurance professional, who presents hypothetical situations inviting discussion. Those of us in attendance enjoy the morning, laugh at some of the comments, moan at others. We then return to our offices and pick up just where we left off the previous day.

We believe that the continual exposure to "what if" and discussion around possible alternative behaviors do have an impact on each of us. We are better prepared having thought about our responses in uncomfortable situations. We examine the gray area just a little more, in preparation for the time we will need to make our own choices.

Sometimes, we can believe that bending the rule won't really matter. Devoting time, energy and intellect reinforces that the Senior Management directive takes precedence over all.

BOARD ELECTS ERIC FITZGERALD, CPCU 2ND VP

At their January 18th meeting, the Chapter Board of Directors elected Eric Fitzgerald, Esq., CPCU 2nd Vice President to fill the vacancy created when previous VP Larry Crawford, CPCU resigned in November. Eric also took on the Public Relations responsibility as well as Programs Chairman. Eric has prior experience in Chapter affairs having formerly served with the Rochester Chapter where he was also active. Welcome Eric.





The President's Corner

BY: VAL ULLMAN-KATZ, CPCU

I suppose I should be feeling a sense of awe that I am contributing to the first ChapterGram of the new millennium. Rather, I am somewhat befuddled by the fact that the message to our readership remains constant:

Our Industry is changing. Every individual needs to keep abreast of change. Education, Networking and Ethical Professionalism is the key. All can be obtained through our Philadelphia Chapter of CPCU.

One source of inspiration came from a tiny book many of you may have glanced at and some perhaps have read, Who Moved My Cheese? by Spencer Johnson, M.D. The book chronicles the behaviors of two mice and two people as their food source changes. Those who survive keep their running shoes on. They are adaptable. They learn new skills, painfully at first and then with some enjoyment. They sniff out new possibilities, ask questions and *change as the need arises*.

I, for one, am not an adaptable sort. I drive the same road to the train station, no detours. I will sit in traffic because it is the way I know. I have used the same grocer, cleaners, doctor and dentist for as long as I have been a South Jerseyite. Yet, professionally the industry I began in a quarter of a century ago is no longer. I changed - my educational goals, my professional goals and my personal goals had to change in order for me to survive. I believe that professional organizations, like CPCU, the American Institute for CPCU/IIA, and the Insurance Society of Philadelphia to name a few, are critical to our survivorship in the industry. We need to keep our pulse on happenings, opportunities, and trends. We need information to make choices and contacts and to expound the health of our industry professionals.

Our Chapter is seeing a renewed interest from companies in our programs. We are receiving more corporate inquiries as companies look to us for state-of-the-art affordable training opportunities. We pool our resources to bring you the best and the brightest in speakers - individuals, law firms and CEOs. We will continue providing CE credits for each program. And, yes, we will continue to provide the same unimaginative breakfast foods.

Read the book. Take stock of our industry, your company, your talents and how it all fits. I wish you all a healthy and prosperous new millennium.

AND HERE ARE THE FIRST OF OUR NEW CPCU DESIGNEES FOR 2001

Congratulations to the following 4 individuals who have passed their final exams and who will receive their CPCU designation at the October 2001 annual meeting in Seattle. We welcome and encourage them to come to our meetings and become active Philadelphia Chapter members.

Rick J. Gardner
Lisa A. Haas
Douglas A. Lopapa
Claudette Monsier Webber

CPCU Program at NJM Insurance Group - Recent Designees Share Reactions

BY: MARTIN J. FRAPPOLLI, CPCU

From its inception in 1913, New Jersey Manufacturers Insurance Company (now the parent of NJM Insurance Group) has prospered in its Trenton headquarters as a property/casualty insurer with a specific focus on businesses and homes in New Jersey. While the regional emphasis has changed very little over the 88 years since then, there has been a metamorphosis in the opportunity for NJM staff members to pursue the CPCU designation.

Prior to 1993, there were only two NJM employees who had been certified with the CPCU designation. With encouragement from executive management, the NJM Training & Development Department assembled an in-house study group of managers and supervisors to tackle CPCU 7 - Management. The informal program included corporate sponsorship that paid for all study material and exam fees. Although a course leader was designated, there was no 'teacher' in the sense of an expert who had completed the CPCU program. Beginning in September 1993, students met each Wednesday from 8:30am until 10:00am to review a chapter. In the earliest days, when the thought of completing all ten exams was still remote, it's fair to say that a major motivational factor was the knowledge that hot coffee and fresh bagels were provided (by a weekly designated class member) for each morning study session. This approach proved successful for the first exam administered in January 1994, and remains today. The one difference is that now there are 11 new CPCUs working at NJM, so there is a pool of 'experts' to serve as course leaders.

When asked about their CPCU experiences, one universal reply from the recently designated NJM CPCUs is that the reward for all that hard work is felt most deeply at the CPCU Conferment Ceremony. Harold Fink, who earned his CPCU in 1998, says, "Balancing family, work and studying for the CPCU tests was extremely challenging. At the conferment ceremony, I looked across the room and it felt truly gratifying to be among this elite group of professionals."

There are countless benefits to pursuing the CPCU designation. Chris Jones, CPCU, CIDM, recognizes that "Knowledge is the insurance professional's greatest asset. The CPCU courses provide that knowledge!" In addition to adding professional knowledge, the work involved can stimulate personal growth. Brian Croushore, member of the CPCU class of 2000, says, "What the CPCU program of study made me realize was what *self motivation* actually meant. Prior to the program I would have always described myself as a self-motivated person, but at that point I never really had to prove that. I always had someone, whether it be a teacher, parent, or boss kind of pushing me along or at least being in a position to monitor my results. With CPCU nobody was there to collect homework, nor was there some type of reprimand for not keeping up with the work at hand. No ill effects for failing an exam. So, I had to be the one to stand up and direct myself to keep current with the workload... I learned to motivate myself internally. I learned to budget my time effectively, even if that meant staying awake and studying until 4 a.m. and getting up for work the next day."

Pat Hartpence, CPCU, a member of that first class in 1993, has been very active as an in-house course leader since obtaining her designation in 1998. Pat provides this assessment: "I found the CPCU experience to be very personally enriching through exposure to curriculum that thoroughly covered the wide array of topics with which today's insurance professionals need to be familiar. Publications contained contemporary material while providing a historical perspective. The culmination of the program was the awe-inspiring Conferment Ceremony in which in excess of 1,500 diplomas were flawlessly delivered alphabetically after the audience heard noteworthy messages from several highly-credentialed business leaders. I will always feel privileged to have been associated with the CPCU Program."

Bonnie Adams, CPCU, sees value in the whole experience, and she got that mystical feeling (like most of us) at her conferment ceremony in San Diego, 1998. Bonnie comments, "I still remember the conferment ceremony; I think our class was the last class they gave the diploma to. We all sat in alphabetical order and it was with military precision that each of us received ours on stage, congratulated by the chairmen and then greeted by the president of the CPCU society. I truly believe the conferment ceremony is a must, the organization provides so many opportunities for additional classes on so many topics. During the ceremony, Pat Hartpence had sent to the Society a note sharing her thanks to me for helping her study for her last CPCU test. It was really terrific to hear your name mentioned at such an occasion. I was so thrilled. Without the company support of allowing us time during the day, it wouldn't have been possible to obtain my CPCU. I also think that we do all this for our own personal accomplishment. So we can say, 'Wow, I did it!'"

"Alternative Dispute Resolution in the Twenty-First Century"

BY: CHARLES J. BUTLER, CPCU

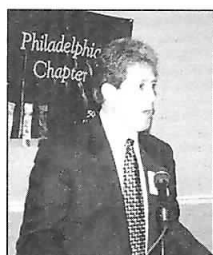
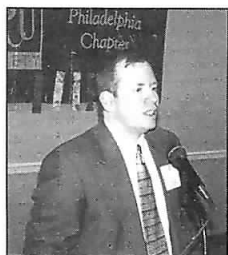
The Philadelphia Chapter was treated in January to an extremely interesting and informative panel presentation on "Alternative Dispute Resolution in the Twenty-First Century". Panel members were Eric A. Fitzgerald, Esq., CPCU (chapter member); Jacqueline H. Canter, Esq.; and Thomas K. Ellixson, Esq. All are litigation specialists with the law firm of Marshall, Dennehey, Warner, Coleman & Goggin.

Mr. Fitzgerald surveyed the new dispute resolution options made possible by the internet. He identified three levels of mediation help. (1) In "Pure Electronic Mediation" or "Dollar Range Mediation," as practiced by Cybersettle.com, Resolvetnow.com and others. Plaintiffs and defendants submit their settlement range. These are compared and a median amount is selected from the overlap in range. (2) In "Electronic Threshold Mediation," arguments are presented and reviewed by a mediator, who produces a binding resolution of the dispute. This method is used by JAMS and the National Arbitration Forum, a nationwide network of former judges, litigators and law professors. (3) An even fuller case evaluation can be had through "on-line" internet sites such as iCOURTHOUSE and ClickNsettle.com, whose system resembles procedures found at traditional courthouses. Users of these services should be wary of uncertainty of finding effect of judgements and who is actually serving as mediators.

Obvious advantages of these new systems include savings of cost and time. However, cautioned Fitzgerald, some issues remain unresolved: enforceability of decisions, confidentiality, who is actually hearing and mediating a case, and how well established the host internet company is.

Ms. Canter's discussion centered around Philadelphia County, where her practice is located. Philadelphia has compulsory arbitration rule that requires arbitration in cases with expected verdicts under \$50,000. Arbitrators are randomly selected, serving panels of three, with the chair having at least 5 years experience. Many are retired judges or lawyers receiving \$200 a day to serve, but there is no certainty that they are experienced in the area of law under review. Rules of evidence are applied in a relaxed manner without a transcript, and the rule of majority prevails. Lawyers are permitted to call arbitrators after a verdict. They can learn about the rationale that was applied in deliberations, which can be helpful if a case is later appealed. In Philadelphia, all appeals are "de novo," (start over.) Ms. Canter prefers an arbitration panel to a jury in Philadelphia, where the juries tend to be sympathetic to plaintiffs and often award damages in amounts greater than the more deliberative arbitration panels.

Mr. Ellixson, who works mostly in the counties surrounding Philadelphia, explained some practical differences of arbitration operations. In the suburbs, arbitrations take place by request or judge's order, following preview of the case, rather than by expected verdict rules as Philadelphia follows. The panel members are selected randomly. Ellixson sometimes prefers a jury to the panelists because they may know a lawyer involved, and thus "



The Philadelphia Chapter was treated in January to an extremely interesting and informative panel presentation on "Alternative Dispute Resolution in the Twenty-First Century". Panel members (L to R) were: Eric A. Fitzgerald, Esq., CPCU (chapter member); Jacqueline H. Canter, Esq.; and Thomas K. Ellixson, Esq. All are litigation specialists with the law firm of Marshall, Dennehey, Warner, Coleman & Goggin.

may color" their award decisions with the attorney's fee in mind. Also, he noted that the suburban counties lack the clear award forms used in Philadelphia cases, so panels at times need coaxing to present their award calculations, which are critical to understanding the settlement. Arbitrators cannot be contacted after the settlement, as in Philadelphia. He encourages insurance professionals to attend arbitration hearings when they can, to become familiar with the processes with which their claims staffs must deal.

The presentation concluded with the three participants playing roles in a hilarious mock arbitration of a \$50,000 bodily injury claim. The claimant was an unfortunate college graduate whose thumb was injured in a fall into an 8' by 6' construction ditch. As a result of the fall, he suffered from post-traumatic stress disorder, and has been unemployed for 8 years. Moreover, his loss of dexterity plunged him into severe depression, because he could no longer rack up high scores on his Sony Play-Station. After an equitable award decision was reached, Pete Palestina, CPCU, expressed the sentiments of the Chapter in giving a hearty "thumbs up" to the panel's performance.

For those who missed this fascinating meeting, you might want to check out the attractive, bound handout. It is packed with web site printouts from many of the electronic arbitration companies, resumes of the presenters, and the full text of the mock arbitration.

Senior Resources Symposium 2001 Consulting - A Retirement Alternative

On May 21st and 22nd, 2001, The Senior Resources Section will conduct a seminar for those looking to retirement (voluntary or involuntary) or a second career in the next few years.

A panel of experts led by Leonard J. Silver, CPCU, and Billy L. Akin, CPCU, will guide participants through a course of self-determination.

Among the topics to be raised are:

- The Pros and Cons of becoming a Consultant
- Preparation required - education, experience, work ethic, technology and communication skills
- Financial considerations
- Comparing the present job to the work of a consultant
- Changing from a corporate to an entrepreneurial environment
- Mentors and role models
- What clients are looking for
- Marketing skills
- Full or part time
- Outlook for the future
- How and when to make a move

These topics plus personal experiences will be presented in two, four hour sessions on Monday and Tuesday mornings, May 21st and 22nd, 2001. There will be ample time for questions. In addition, there will be opportunities for one on one discussions with panelists on Monday afternoon.

For those attendees who need or want additional time, there will be a reception to meet the panelists on Sunday evening and a dinner on Monday evening.

As usual with Senior Resources Section Symposia, the program is open to CPCUs and non-CPCUs, spouses are welcome and urged to attend, and there will be social activities.

Location is the Hershey Lodge in Hershey PA, "the sweetest place on earth", where street lights are shaped like Hershey Kisses® and the air is filled with the aroma of chocolate, home of the AHL Hockey Hershey Bears and the Hershey Theater, in the heart of Pennsylvania Amish country, close to Gettysburg National Park and great bargain shopping at the Outlets.

Watch your mail for reservation brochures and return them to the Society ASAP as reservations are limited.



Chapter Officers met with CPCU Society Executive VP Jim Marks, CPCU, and five of his staff in order to provide input for the Society's quest to be more responsive to Chapter needs and the challenges that the future holds. The meeting took place in Malvern, at the Society's request, on January 5th.



Fire Safety Essay Winners Receive Their Awards

Holding their awards are the Council Rock School District winners of the seventeenth annual Fire Safety In The Home essay contest sponsored by the Philadelphia Chapter of the Chartered Property and Casualty Underwriters (CPCU) Society. First row from the left, 1st and 2nd grade level: Lauren Alper (1st place), Jonathan Gordan (Most Creative), Dennis Wiater (2nd place), Carly Brand (3rd place). Second Row, Third and Fourth grade: Joshua Wortzel (1st place), Allyson Hauptman (Most Creative), Andrew Jones (2nd place), and Russell Reeve (3rd place). Third row, 5th and 6th grade level: Dayle Magida (1st place), Taylor Mangold (Most Creative), Alex-Dean Edwards (2nd place) and Arielle Chernin (3rd place). Back row contest judges: left, Cathy Triverio, School Board Director, Val Katz, CPCU, Philadelphia Chapter CPCU President, and Pete Palestina, CPCU, Northampton Supervisor and contest coordinator.

The awards were presented at the Council Rock School Board meeting of November 16th. All 12 children received a \$100 U.S. Savings Bond and a plaque. The students also received plaques and citations from the Northampton, Newtown and Upper Makefield Township Boards of Supervisors and State Representative Roy Reinard at the November 21st Board of Supervisors Meeting held at Northampton Township.

The essays were written during National Fire Prevention Week in October. All students in the Council Rock elementary schools were eligible to participate.



Left, Dennis Wiater receives his plaque and citation from Northampton Supervisor Chairman George Komelasky, while below Lauren Alper receives her awards. Other officials were: Al Perlini, legislative aid to Rep. Reinard, Frank Mendicino, Newtown Supervisor, Frank Fenton, Fire Marshall and Pete Palestina.



Winning students standing in front of their entries received recognition at the Nov. 21, 2000 meeting of the Northampton Township Board of Supervisors.



Taylor Mangold receives Township plaque & State citation from Northampton Chairman George Komelasky as Fire Marshall Frank Fenton, Newtown Supervisor Frank Mendicino and Pete Palestina look on.

Chapter "Fire Safety in the Home" Essay Contest Concludes 17th Year

Editor's Note: This was the 17th year that I have been involved with running our Chapter's Fire Safety in the Home Essay Contest which we have been co-sponsoring in conjunction with Council Rock School District. Although a lot of work goes into it, I can honestly say that it is most gratifying and well worth the effort. To see the smiling faces of the children and their proud

parents as they receive their awards and recognition warms the heart. But more importantly, the fact that so many children enter the contest and write and learn about fire safety, many lives can be saved and after all, isn't that what it's all about? Please enjoy the photos on this and other pages of the Chaptergram. They were taken at the Council Rock School Board's Public Meeting of November 16th and the Northampton Township Board of Supervisors Public Meeting of November 21st. Both were televised over cable television. My special thanks go to the Council Rock School Board, Superintendent of Schools, teachers, parents and especially the great students who participated.

- PETER F. PALESTINA, CPCU



Pete Palestina and Chapter President Val Katz thanked everyone for their participation in the ceremonies.

Winners as Students with Winners as Teachers

Teachers with students (L-R) Lauren Alper with Miss Shaw, Jonathan Gordon with Ms. Sweeney, Carly Brand with Ms. Chomkinski, Dennis Wiater with Mrs. Lennox.



Joshua Wortzel with School Director Cathy Triverio standing in for Mrs. Lipton, Allyson Hauptman with Mrs. Mullin, Andrew Jones with Mrs. Bressi, Russell Reeve with Mrs. Farnham.

Dayle Magida with Mr. DiTanna, Taylor Mangold with Miss Donovan, Alex-Dean Edwards with Mrs. Bressi, Arielle Chernin with Mrs. Fraser.



Here are the 2000 "Fire Safety in the Home" Essay Contest Winners from Council Rock School District

1st and 2nd Grade Category



Lauren Alper
Churchville Elementary *First Place Winner*



Jonathan Gordan
Holland Elementary *Most Creative Winner*



Dennis Wiater
Holland Elementary *Second Place Winner*



Carly Brand
Holland Elementary *Third Place Winner*

3rd and 4th Grade Category



Joshua Wortzel
Sol Feinstone Elementary *First Place Winner*



Allyson Hauptman
Hillcrest Elementary *Most Creative Winner*



Andrew Jones
Holland Elementary *Second Place Winner*



Russell Reeve
Goodnoe Elementary *Third Place Winner*

5th and 6th Grade Category



Dayle Magida
Rolling Hills Elementary *First Place Winner*



Taylor Mangold
Richboro Elementary *Most Creative Winner*



Alex-Dean Edwards
Holland Elementary *Second Place Winner*



Arielle Chernin
Goodnoe Elementary *Third Place Winner*

New Risks for E-Commerce and the Internet Discussed



BY: JIM FRYER, CPCU

The morning's presentation revolved around e-commerce and the Internet and the new risks that they create for insureds and insurers. The presenters, both from the firm Cozen and O'Connor, were Dick Bennett and Joe Gerber.

Mr. Bennett began his section of the talk by defining e-commerce as "electronic contracts created on over the electronic media." He speculated that this involved 95% of the purchases made in the U.S. He said that this type of transaction created new risks in three broad categories: commercial, technical, and legal.

He first dealt with the commercial risks which he said are generally not insured. They include new risks involving marketing strategy, capacity, and taxation issues. Included in the capacity risks were the issues of distribution, production, and capital.

The key technical issues, which he stated were insurable, were security, loss of data, the technology functions that enable you to do business, and remaining current. He felt that while some of these issues might be covered under existing policy language, new policies would be necessary. He also dealt with the issue of downtime which could be caused by power outages and cybercrime (issues like hacking, spamming, and denial of service.)

The legal issues for e-commerce, he projects, will evolve over many years. He noted that traditional business law has evolved over centuries. The legal issues that are most relevant to e-commerce are:

- 1) jurisdiction – the Net is worldwide so whose laws apply,
- 2) contract law – traditionally thought of as offer and acceptance – what constitutes that in e-commerce,
- 3) proof – did you do it, and,
- 4) 1st Amendment questions - since data collection is a major part of the Net, you can be constantly traced.

He explained that coverage under traditional policies is probably not that meaningful though no one knows exactly. Downtime and loss of data, for example, are probably not covered since most occurrences don't have physical causes. He did say, however, that an Arizona judge ruled that a ninety minute downtime was a direct physical loss and therefore covered under an existing policy.

Joe Gerber then spoke about the discovery of electronic data. He said that most cases (98%) get settled during the discovery period, not during initial pleadings or an actual trial. He pointed out that most people use e-mail as chat, but unlike physical chat it is discoverable since records of each e-mail (he estimated 25 billion e-mails a day) are maintained. Since all of this electronic data is discoverable, it creates a huge problem – both financial and potentially damaging.

He stated that most companies have policies about their employees' use of e-mail, but that the same companies are not vigilant in enforcing the policies. He went on to say that the two big problems are:

- 1) Are insureds sufficiently covered for the cost of recovering all the data, and,
- 2) that we need to be careful in both saving and destroying our data in an organized and procedural way.



Cozen & O'Connor attorneys Joe Gerber (left) and Dick Bennett (right) discussed E-Commerce and the Internet at our November meeting.

Martin J. Frappolli, CPCU Class of 2000, Wins Distinguished Graduate Award

BY: LILLY COWAN, CPCU

Each year the American Institute for CPCU recognizes the person who earns the highest grade average for the ten national exams. This year, the Distinguished Graduate Award went to Martin J. Frappolli, CPCU, one of the 45 new designees of the Philadelphia Chapter. The CPCU -Harry J. Loman Foundation sponsored the award, which was presented at the Society's Annual Meeting in San Antonio, last October.

As the winner of the Distinguished Graduate Award, Marty received a commemorative plaque and a cash prize of \$1000.00. He also attended a private reception for former First Lady Barbara Bush, who spoke at the CPCU Conferment Ceremony. To celebrate, Marty and his wife, Debbie K. Young, and daughter Amelia enjoyed an "authentic Mexican meal" in San Antonio. Marty and his family were joined by his co-worker Chris Jones, CPCU, his wife Colleen and daughter Erin. Chris is also a new designee of the CPCU Class of 2000.

Let's be honest here. If you've ever taken a CPCU exam, you would probably agree that a passing grade is not a sure thing. Indeed, most of us (who hold CPCU designation) would admit that we were happy, even ecstatic, to get a "P" (pass/fail) on each of the 10 essay exams. So, how did Marty do it, scoring higher than the 1,379 others who qualified for the CPCU designation in the year 2000? We spoke with him recently to learn about his study strategies.

Marty received a B.A. degree in psychology from Rutgers State University in New Brunswick, N.J. He joined New Jersey Manufacturers in 1983 as data quality manager. He was promoted to statistician in 1988; to assistant secretary, New Jersey Manufacturers Insurance Co. in 1990; and to his present position as assistant secretary, New Jersey Manufacturers Insurance Group, in 1992.

Marty started his CPCU studies in 1994, when few in his company had this designation. A group of 10-12 fellow employees began studying together, in once/week sessions. His employer supported this activity. One or two people served as course leader, reviewing the topics set forth in the course guides. He recalled that the first course was CPCU 7 (insurance management.) He took five courses in this way. He studied independently for the last 5 courses, although occasionally, he sat in on the group sessions at work.

For a time, other things intervened. When his wife returned to work full time, Marty stopped taking exams for about a year and a half. I asked what motivated him to return. Not wanting to waste the effort already spent in completing the first five was incentive enough to tackle the remaining five. Also, looking forward to visiting San Antonio for the CPCU Conferment motivated him to finish.

When asked if he had any study "secrets," Marty stated, "I always boiled down the essence of what I needed to know for the exam." This meant preparing a chart with two columns per page, about 25 lines per page. On the left, he wrote key words; on the right side, he wrote out the answer. He tried to distill each chapter of the course guide down to 2-3 pages. "These charts were my guide to studying for exams." This was the same study system that Marty had developed and honed in college; he credits it with helping him improve from "B or C" student to Dean's list.

In addition, Marty realized that he could concentrate more effectively early in the day, before work; at the end of the day, he was too mentally exhausted. During the last two weeks before an exam, he applied an intense focus on studying; he preferred to use only his own (rather than "canned") notes and outlines to review and test himself. Marty's wife helped by entertaining their young daughter, giving him the quiet time at home needed to prepare for exams.

What advice does Marty have for CPCU candidates just starting out? He observed, "It depends on the individual, whether to study with a group or independently. Go with what works for you. But don't try to cram. You've got to be disciplined and keep to a study schedule."

Marty lives with wife Debbie, and seven-year old daughter Amelia in Yardley, Pa. Away from work, he enjoys surfing the Internet, and volunteers as a coach for the Yardley-Makefield soccer league. Now that he has attained the CPCU designation, what next? Marty is thinking about serving as a CPCU candidate sponsor or mentor (at NJM) and participating in Philadelphia Chapter programs.

Congratulations on your achievement!



New CPCU Marty Frappolli, CPCU (L) shown here with Roger W. Joyce, CPCU. Marty received a plaque from the AICPCU in recognizing his achievement of the highest grade average in the National CPCU examinations



Chapter member Marty Frappolli, CPCU (L) got the opportunity to say hello to Barbara Bush at the CPCU Society annual meeting in San Antonio. Also enjoying the moment is the Institutes Terrie Troxel, CPCU

I-Day Perspective From Sort of the Top and To The Side

BY: VAL ULLMAN-KATZ, CPCU

Picture this: Three hundred and twenty industry people attending seminars, visiting vendors and adding another historic mark in history- I-Day 2000.

The theme was "Educating Against Insurance Fraud". Fraud from the insurance application, underwriting and claim adjusting via SIU was examined. We even had a session devoted to Cyber Fraud, a hot new insurance arena. I circulated through the morning sessions to gauge audience reaction to our topics.

As a claims dinosaur I have seen numerous inflated claims for personal property loss and exaggerated bodily injury. Seeing the process through the eyes of the applicant and the underwriter was a novel experience. Hearing the panelists gave me a greater understanding of the difficulty underwriters may face.

I was particularly caught up in the session moderated by Norm Baglini on Honesty and Integrity – Strategic Competitive Advantages in Business. The speakers proved that ethical business practices pay off to the bottom line. Cool. We really need strong bottom lines.

The SIU seminar was awesome and I know how to make a claim...

We had a number of exhibitors, many of whom participated in the CPCU annual convention held in October in San Antonio. I was very proud to see that so many industry vendors believed that Philly I-Day was an important event to market their products and services.

I want to highlight the efforts of two of our members who devoted significant time on behalf of our Chapter to I-Day, Ann Myhr, First Vice President, and David Shepherd, Membership Co-Chair of our Chapter and Exhibitor Coordinator for I-Day. Thank you Ann and David, we couldn't have done it without you.

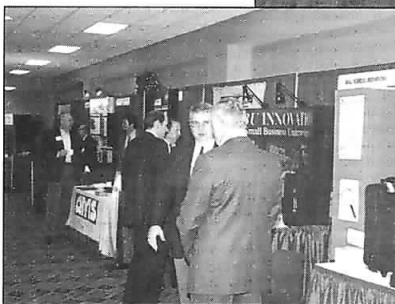


Left: The I-Day 2000 theme was Educating Against Insurance Fraud. Opening panelists were Bob Trometter, Robert Bryant, J. David Gibbs and Paul Thompson.

Right: Application and Underwriting Fraud was discussed at I-Day 2000 by panelists Tom Regan, Pete O'Connor and Roy Miller.



Left: I-Day 2000 had the largest number of exhibitors to date.



Right: Year 2000 New Designees awaiting diploma presentation at the Dec. 6, 2000 I-Day



Philadelphia Chapter President's Opening Remarks I-Day 2000

Welcome to I-Day. I am going to take a minute or two to thank the Committee for its hard work, our speakers for a wonderful job and to preach to the choir.

Our topics - Fraud, Ethics, Special Investigations focus, I believe on our ability, as professionals, to behave ethically and honestly while serving the public and our employers. We must watch the bottom line and do the right thing.

We learned – or had highlighted in this morning's sessions - that we can do both, and, if we keep to the ethical honest standard we will be more profitable.

I-Day is about increasing our knowledge base and promoting professionalism. We are a body of unique talents and skills. Our professional organizations, CPCU, RIMS, ISOP and Independent Agents serve a unique function for us – the insurance professionals.

Our professional organizations provide additional opportunities to learn, network and help promote ethical behaviors and serve as a tool to give us all good public press. Support your local professional organization. Please.



Left: New CPCU designee Jim Bonvouloir receives diploma and congrats from Society Institutes Secretary/Treasurer Greg Deimling and Chapter President Val Katz



Above: New designee Schwyler Meeks receiving his diploma and congrats at I-Day 2000



Left: Rita Hoffstein answered questions of candidates interested in signing up at the Personal Sponsorship table during Philly I-Day 2000

Professional Networking in the 21st Century

On Thursday, April 26, 2001, several insurance organizations will be sponsoring an insurance professional networking event that you won't want to miss. Come be a part of this fantastic networking opportunity and, simply put, have fun at the "Mix N' Mingle" at the Dock Street Brasserie.

The Mix N' Mingle is co-sponsored by the Philadelphia Chapter of the CPCU Society, the Philadelphia Casualty Underwriters Club and the Mariners Club of Philadelphia. The Mix N' Mingle concept was developed to foster an environment of open, relaxed communication among insurance professionals in the Greater Philly region.

The Mix N' Mingle will be an opportunity for our members to socialize and to meet their Chapter officers, New Designees, as well as Society officials. This will also be an excellent opportunity to catch up with old friends and make new acquaintances.

Based on the attendance at previous events and the buzz going around, the next Mix N' Mingle will be a huge success. Professionals from all aspects of the insurance industry including agents, brokers, risk managers as well as Claims and Underwriting professionals from primary carriers and reinsurers alike are expected to be in attendance at the 2 hour event. We look forward to seeing you there

For more details on the Mix N' Mingle, call Dave Shepherd at 267-330-2924 or visit the Chapter website at www.philadelphiacpcu.com.

**THE PHILADELPHIA CHAPTER CPCU INVITES
YOU TO THE PRINCE MUSIC THEATER SOCIAL
THURSDAY, MAY 17, 2001**

Come and take the escape with fellow CPCUs and their guests to an evening of pleasure, fascinating entertainment and social camaraderie at the Prince Music Theater located Broad & Chestnut Streets, Philadelphia, PA.

Cost is only \$20 per person and any net proceeds will go toward the Chapter's Scholarship Fund

**SPECIAL PRESENTATION OF LEONARD BERNSTEIN'S
"CANDIDE"**

6:30 p.m. - 7:30 p.m. Cocktails (cash bar), hors d'oeuvres (compliments of the Chapter)
7:00 p.m. special welcome and introduction of score by theater management
8:00 p.m. Candide musical Showtime

Candide soars to the greatest heights of musical theater as it follows the adventures of the young, naive Candide, off in search of his lost beloved. Beset by comic catastrophes, he maintains that this is "best of all possible worlds." Both a philosophical spoof and an exhilarating tale of youthful optimism in a cruel world, Candide features one of Leonard Bernstein's greatest scores and some of the wittiest lyrics in American music theater. In the intimacy of the Prince Music Theater, you'll experience the fresh, modern retelling of this piece with glowing immediacy and new power.

Music by Leonard Bernstein
Lyrics by Richard Wilbur
Additional Lyrics by Stephen Soundheim and John Latouche
Book by Hugh Wheeler, adapted from Voltaire
Directed by Ben Levit, Prince Music Theater's Artistic Director

For additional information Contact Art Hanebury, CPCU 215-283-9953 or Peter Palestina, CPCU 215-364-3000

Please Respond by **May 10th** and mail your check payable to "Philadelphia Chapter CPCU"

Yes, count me and the others listed for the May 17th Prince Music Theater Philadelphia Chapter CPCU Social.

Your Name: _____ Phone: _____

Fax: _____ E-mail: _____

Others coming with you: _____

Your address: _____

Amount enclosed @\$20 PP: \$ _____ (make check payable to "Philadelphia Chapter CPCU")

Mail to: Peggy Dence
Philadelphia Chapter CPCU
P.O. Box 1499
Philadelphia, PA 19105-1499

PHILADELPHIA CHAPTER, CPCU

P.O. BOX 1499
PHILADELPHIA, PA 19105

The Philadelphia Chapter of the CPCU Society Proudly Presents
**THE NINETEENTH ANNUAL
FRANKLIN AWARD**

The Award Will Recognize

LYNNE M. ABRAHAM

District Attorney, City of Philadelphia

**For Outstanding Achievement and Contributions
to**

The Insurance Industry and Insuring Public

This Award Will Be Presented
At a Special Luncheon at
The Doubletree Hotel Located
Broad and Locust Streets, Philadelphia, PA

Friday, March 16, 2001

Cocktails 11:15 a.m.Lunch 12:00 p.m.

Invited Speaker: Honorable JOHN STREET, Mayor of Philadelphia

Please make my reservations for _____ persons at \$35.each
or

Please reserve _____ table(s) of 10, _____ half table of 5
Cost is \$300 for a full table of 10 or \$160 for a half table of 5

Make check payable to:

Philadelphia Chapter of CPCU

P.O. Box 1499, Philadelphia, PA 19105-1499

Deadline: March 13, 2001

Name(s): _____

Firm: _____

Address: _____

Phone: () _____ Fax: () _____

For additional information or questions call Peggy Dence at 215-627-5306

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