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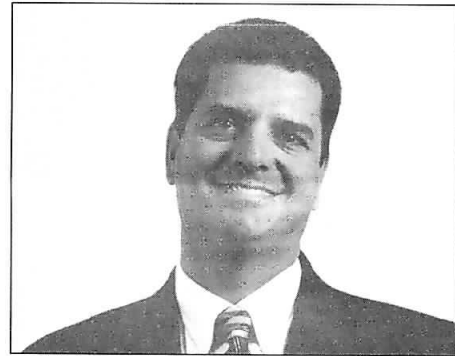
CPCU/COUNCIL ROCK FIRE SAFETY ESSAY CONTEST WINNERS RECEIVE THEIR AWARDS

Holding their awards are the Council Rock School District winners of the nineteenth 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: Ryan Walter (1st place), Laura DiDonato (Most Creative), Jenna Scipione (2nd place), Jason Millstein (3rd place). Second row, 3rd and 4th grade level: Julia Meinster (1st place), Jake Magida (Most Creative), and Tristan Ruzic (3rd place). Third row, 5th and 6th grade level: Kathryn Jankowski (1st place), Allyson Hauptman (Most Creative), Jennifer Cilingin (2nd place) and Anna Grinberg (3rd place). Back row Philadelphia Chapter CPCU President Ann Myhr, CPCU, contest coordinator Pete Palestina, CPCU, Philadelphia Chapter CPCU Past President and Northampton Supervisor and Cathy Triverio, School Board Director. (Not able to appear was Megan Piette who won 2nd place in the 3rd and 4th grade level).

The awards were presented at the Council Rock School Board meeting of November 21st. All first place finishers received a \$100 U.S. Savings Bond and a plaque. Second and third place finishers received plaques and also received citations from the Northampton and Upper Makefield Township Boards of Supervisors and state Representative Roy Reinard (presented by Representative Elect Scott Petri) and State Senator Tommy Tomlinson (presented by legislative aide Al Perlini) at the December 11th 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.

FOR ADDITIONAL PHOTOS FROM BOTH EVENTS SEE PAGES 4 and 5



Dominic Frederico, CPCU

The Philadelphia Chapter of the CPCU Society Proudly Presents

THE TWENTY-FIRST ANNUAL FRANKLIN AWARD

The Award Will Recognize

DOMINIC FREDERICO, CPCU
Chairman and CEO, ACE-USA

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
Broad and Locust Streets, Philadelphia, PA

Thursday March 13, 2003

Cocktails 11:30 a.m. Lunch 12:15 p.m.

Speaker: To be determined

Please make my reservations for ___ persons at \$45.each

or

Please reserve ___ table(s) of 10, ___ half table of 5
Cost is \$450 for a full table of 10 or \$225 for a half table of 5

Make check payable to:

Philadelphia Chapter of CPCU
P.O. Box 1499, Philadelphia, PA 19105-1499

Deadline: March 7, 2003

Name(s): _____

Firm: _____

Address: _____

Phone: () _____ Fax: () _____

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



THE PRESIDENT'S COLUMN

By: Ann Myhr, CPCU, Chapter President

As we move past the middle of the current term, the Philadelphia Chapter is vibrant and the Board and Committee Chairs are working hard to meet our member's needs. Our Bylaws revision has been ratified by the membership and will now be sent on to the CPCU Society for approval by the National Board of Directors.

In late February the Membership, New Designee, and Candidate Development Committees co-sponsored an event at Dave and Buster's on Delaware Avenue. This function was designed to welcome 2002 and 2003 New Designees, meet our Candidate level members, and get acquainted with members from other chapters who are transferring into the Philadelphia Chapter. The event was attended by the Board and representatives from the National Society. Look for an article in our next edition with all the details and photos of this event. The Membership Committee is also planning a Spring Mix and Mingle for later this year.

We are also looking forward to our twenty-first annual Franklin Awards Luncheon in mid-March. This year we will honor Domenic Frederico, CPCU, Chairman and CEO, ACE-USA for his service to the insurance industry and the insuring public. Mr. Frederico and ACE have been very supportive of the Philadelphia Chapter and our events throughout this year and in previous years. For reservations and information, please go to the Philadelphia Chapter Website.

The Chapter will also be electing new Officers and Directors for the 2003 – 2004 year in April. Watch the chapter Website for the report from the Nominating Committee indicating the names of the candidates. Also, if you are interested in being a part of the Board next year, please contact me and let me know your area of interest and qualifications so I can pass it along to the Nominating Committee for consideration.

As always, you can access our Website at www.philadelphiacpcu.com for updates and information on the above activities and for contact information for all of our Officers and Committee Chairs. We are always happy to hear from our members and colleagues and to answer any questions you may have.

I hope to see you at a breakfast meeting this spring, there are many interesting and informative topics planned. Come and be a part of the Philadelphia Chapter, learn more about the industry, and network with a diverse group of insurance professionals.



Pete Palestina (L) next to Chapter President Ann Myhr and Greater Valley Forge chapter official John Little (far right) with Temple Risk Management students who were beneficiaries of the Philadelphia-GVF Chapters joint Scholarship program. The CPCU officials were guests of Norm Baglini to a special luncheon at Temple held on November 13, 2002.



Chapter President Ann Myhr chats with students at the Temple Risk Management student luncheon as Temple's Director of Communications Matt Holtz looks on.

SCHOLARSHIP GRANTS DEADLINE APPROACHING

The Chapter formed a Scholarship Fund several years ago for which we make annual grants-in-aid to those meeting our qualifications and criteria. The amount of Grant will vary and is discretionary with the Chapter Board of Directors. Generally speaking, the amount of grant will vary between \$250 and \$1,000 depending on the number of worthy applicants during any given year. The \$1,000 is not a cap and it is possible that the grant could exceed \$1,000. Awards are made at the Chapter's Annual Business Meeting which takes place this year on June 19, 2003.

ELIGIBILITY

To be eligible the applicant must:

1.
 - a. Be employed in the insurance industry in the Philadelphia Chapter territory or employed in the insurance industry elsewhere but reside in the Philadelphia territory; or
 - b. Be the spouse, child, stepchild, grandchild, dependent, brother or sister of a person who is either employed in the insurance industry in the Philadelphia Chapter territory or employed in the insurance industry elsewhere but reside in the Philadelphia territory, or an active member of the Philadelphia Chapter; and
2. Be enrolled at an accredited two or four year college or university in a full time associate's degree or bachelor's degree program; and
3. Not have been awarded this scholarship in the past. Prior unsuccessful candidates may re-apply.

PHILADELPHIA CHAPTER TERRITORY:

The Philadelphia Chapter territory is comprised of the city of Philadelphia, the four surrounding counties, southern New Jersey and the state of Delaware.

INSTRUCTIONS FOR APPLICATION

The application consists of the following:

1. A completed scholarship application.
2. Transcript of high school or college grades as of the end of the current school year as indicated in the table that follows. Transcripts should cover at least the prior two academic years and all college work.
3. A copy of the Scholastic Aptitude Test (SAT) scores. Please note in Section 14 of the application if you were not required to take the SAT.
4. A letter of recommendation from the persons listed in Section 11 of the application sent under separate cover to the address below.

NB: Applications for this year should be submitted by April 1, 2003. Further information and a copy of the application may be obtained by visiting our website at www.philadelphiacpcu.com/grants.htm.

CHAPTER PROMOTES SPONSORSHIP AND CANDIDATE RECRUITMENT AT I-DAY

Chapter Director Rina Williams, CPCU staffed an information table at the December 3, 2002 Philly I-Day for the purpose of recruiting personal sponsors and CPCU candidates (see photo below). The Philadelphia Chapter has arranged this method of recruitment at each and every Philly I-Day since the early 1990's.



Chapter director Rina Williams was recruiting at the Candidate Development table at I-Day.

January Breakfast Meeting Recap

Career Management & Coaching
With Christine Kurz
By Rita Hoffstein, CPCU



Our topic for the 1/16/03 Breakfast Meeting was very timely in view of the personal assessment most of us do at the beginning of a new year and the personnel changes that usually take place not only in our industry, but in general, at this time of year. Our speaker, Christine Kurtz shared with us some guidelines for career planning.

She opened up our workshop by passing out a piece of paper with 10 rows of numbers, each row with 10 numbers in it. Numbers 1-100 were randomly placed throughout the page. She asked us to circle numbers 1-100 in sequence during a timed minute. When we finished, most people had circled approximately 20 numbers. She then asked us to segment the page into 4 quadrants and told us that the numbers had actually been placed in sequence, so that if you started in the upper left quadrant and then moved to the upper right quadrant, then to the lower right quadrant and finished in the lower left quadrant and then repeated this pattern, you would find the pattern of the numbers 1-100. She asked, "If we would have known this, could we have found more numbers during the minute?" The answer was a resounding yes!

The point of this exercise and of her message to us was that we need to have a game plan to follow when planning our career. How many of us really plan our careers? Not many do, and, in fact, some of us in the insurance industry did not get here because we planned it that way, we just got here. OK, once you are in your career, What do you do about it? What you should do is to have an agenda, outline your career path, align your values, network and make sure there is some accountability so that you are motivated to achieve your goals. Make a Commitment!

Step 1, Develop a plan. Look at the overview, what do you want to do? Focus on the short term and long term, 1,3,5,10 year objectives, what do you want to accomplish? Ask yourself the question, "Must you stay or go?"

Step 2, Know yourself. Develop self-awareness and do a self-assessment. What are your core values? Values are the core of what we are and what we do, so make sure you know your priorities. What are your interests, skills, strengths, behavioral traits? Ask your peers and friends for feedback, what do they think will make you thrive?

Step 3, Know the Market. Do some research, educate yourself on what is going on in your industry, or in an industry you are interested in. Know the occupations, the companies and specific job requirements. Do you have transferable skills and what are they? Use the Internet to stay abreast of what is going on in the marketplace.

Step 4, Set the criteria. Match your values with your research. Create a "job criteria filter". As you go through the information, decide what you will and will not do, what you liked or did not like about past jobs/positions? Steer yourself towards recognizing what has worked well for you in the past and replicate it. Don't get stuck, move forward.

Step 5, Develop a Brand. What differentiates you? What's the impression you left after you walked away? What will people say about you, remember about you, what "label" will they use for you? Make sure

this is the image/perception you want to leave them with. Remember it only takes about 10 seconds to leave an impression, and that impression can be based on visual only, verbal only (in person or telephone) or both criteria. Some "branding" tools include your packaging, communication skills, the consistency of your message and your performance. Packaging includes your clothes, overall appearance and your attitude. (Attitude = visual, verbal and vocal) What is your tone, cadence and are you smiling?

Step 6, Assess the finances. Know how much you really need to make to cover your expenses and maintain a reasonable lifestyle. Plan on a new job search that will take a minimum of 6 months. Give yourself time and don't be impatient, this will take time. Plan a budget and stick to it, don't spend indiscriminately. Track your expenses and keep records, they may be tax deductible. Have a contingency plan. Set yourself up to succeed, not to fail.

Step 7, Create an Action Plan. Identify the tactics, networking is "king". Set a weekly game plan, as you need a specific game plan for effectively using your time. Use a buddy system or hire a coach. Use the telephone, e-mail, communicate your progress. You must be accountable and stay on course. Remember, always be ready to network and sell yourself!

Step 8, Reassess. Review your plan periodically and update/adjust based on your progress/success. Stay attuned to market changes.

And, finally, Make A Commitment! Create a career plan and write down one career/job goal you want to achieve. Identify the obstacle keeping you from success. Commit to an action that will move you towards reaching your goal. Christine ended by passing out an Individual Action Plan Sheet to have each of us complete and left us with her final message, "Choose to Succeed!"



Christine Kurz, MBA speaking at the January meeting about Career Management.



Some of the audience enjoying a lighter moment at the January meeting.

PHOTOS FROM THE 2002 FIRE SAFETY AWARD CEREMONIES



Left: Welch Elementary teacher Mrs. Taragna poses with winners Jenna Scipione and Ryan Walter.



Left: Holland students Kathryn Jankowski and Jennifer Cilingin with Principal Mark Klein and School Director Cathy Triverio.

Right: Sol Feinstone winners Julia Meinster and Tristan Ruzic with teachers Mrs. Kelly and Gershman.



Right: Mrs. Wise of Holland Elementary with winner Jason Millstein, and Mr. Waite of Hillcrest Elementary with winner Allyson Hauptman.



Left: Rolling Hills Jake Magida and Laura DiDonato with Mrs. Parke and Brady.



Above: Dignitaries presenting awards to fire safety winners at the Northampton public meeting were (L-R) Representative Elect Scott Petri, Northampton Chairman James Kinney, Senator Tomlinson aide Al Perlini, Northampton Supervisor Pete Palestina and Upper Makefield Supervisor Vice Chairman John Titterton.

Right: Representative Elect Scott Petri awaits winner Julia Meinster before presenting the House citation for her winning effort.



Left: Winning students standing in front of their entries received recognition at the Nov. 21, 2002 meeting of the Council Rock School Board.



Left: Legislative aide Al Perlini, representing Senator Tommy Tomlinson at the December 11 Northampton Awards presentation congratulates winner Laura DiDonato and presents the Senator's citation.



Above: At the Northampton Supervisors meeting of December 11th, Northampton Township Supervisor Pete Palestina congratulates all for a job well done.

Right: Proud father Mr. Ruzic helped daughter Tristan Ruzic carry some of her awards.



Here are the 2002 "Fire Safety in the Home" Essay Contest Winners from Council Rock School District



Ryan Walter
Welch Elementary First Place Winner



Julia Meinster
Sol Feinstone Elementary First Place Winner



Kathryn Jankowski
Holland Elementary First Place Winner



Laura DiDonato
Rolling Hills Elementary Most Creative Winner



Jake Magida
Rolling Hills Elementary Most Creative Winner



Allison Hauptman
Hillcrest Elementary Most Creative Winner



Jenna Scipione
Welch Elementary Second Place Winner



Megan Piette
Sol Feinstone Elementary Second Place Winner



Jennifer Cilingin
Holland Elementary Second Place Winner



Jason Millstein
Holland Elementary Third Place Winner



Tristan Ruzic
Sol Feinstone Elementary Third Place Winner



Anna Grinberg
Churchville Elementary Third Place Winner

NOVEMBER MEETING RECAP

By: Rita Hoffstein, CPCU



Our November 20th Breakfast Meeting brought us a very knowledgeable and interesting speaker, Mr. John Tiene, President of the Insurance Council of NJ. He spoke with us about Auto Insurance Availability and Legislative Initiatives in NJ. The NJ Council is a non-profit, insurance research, information and advocacy organization sponsored by 29 Property & Casualty carriers.

John started with the history of NJ auto insurance reform. He explained that "Every reform begets another reform". It starts when politicians over-promise, reforms underachieve and the vicious cycle begins again.

In 1973 NJ introduced the "no-fault" reform. The Courts were clogged, Medical doctors could no longer wait for payments for services rendered and hospitals wanted to refuse treatment for auto accident victims. No-fault was supposed to be the answer, by providing unlimited lifetime medical benefits for the victims after the initial \$200. Threshold was met, regardless of who was at fault in the accident. However, this was a nightmare for the carriers as costs soared.

So, in 1997 there was another reform that accomplished several things. It ended flex rating. Each year the carriers would evaluate their costs and raise rates taking into consideration factors such as inflation. It ended massive non-renewals. It ended surcharges

The 1997 reform created an unstable environment for carriers by developing tiered rating; it created writings in urban areas; it set a 2% maximum of policyholders that could be non-renewed; it created expedited prior approval and, it capped the carriers profits at no more than 4%. These changes resulted in over 100,000 new policies being written in a very short time and for the carriers it spelled DISASTER.

So, there was a 1998 Reform, AICRA (Auto Insurance Cost Reduction Act) that was created to reduce rates. In addition to mandating a 15% rate cut, a new policy form was created, the verbal threshold was redefined, the Office of Fraud Investigation was established, territorial rate maps were created, the urban zone was extended, Insurance Claims ombudsmen positions were created, as well as an arbitration procedure.

The 1998 Reform had elements of managed care and was very costly to implement. Carriers were opting to leave the State. Four of the 6 major carriers do not write insurance in NJ, State Farm is leaving and Allstate has formed a wholly owned subsidiary just to write NJ risks.

As of 12/31/01, of the 67 carriers writing insurance in NJ, 28 carriers who represent 42% of the market share were making a small profit; 39 carriers, representing 58% of the market share lost money, and 19 carriers are under regulatory watch. Several well known carriers, Ohio Casualty, Harleysville, Hartford and Great American gave \$71 million in capital to other carriers to take their books of NJ business so that they could leave the state.

There are 20 carriers left to write the 5 million insured vehicles in NJ. There are an estimated 1 million claims per year.

In June, 2002, the NJ Insurance Commission created working groups to analyze the problems and create solutions that would work. One solution, a system of deductibles and co-payments was proposed to reduce the cost of diagnostic services and provide incentives to reduce medical costs overall. Re-create the Office of Public Advocate who has the right to intervene in carrier rate filings increases greater than 3%. Address the fraud issue in

NJ, which is a big thing and hire a fraud prosecutor. This would recognize fraud as an "Insurance Crime", indictable as a 2nd or 3rd degree felony. "Insurance Crime" would be defined as \$1000 or more of insurance fraud.

If you commit fraud, hiding a driver, changing garage location, in addition to paying a fine, you can be non-renewed, your auto insurance would have to be placed in the residual market at higher rates and subject to a surcharge. They are also considering revoking your drivers license.

NJ needs a coalition for insurance availability, the carriers need to be able to underwrite again and establish a predictable rate making process. NJ is a \$5 billion property and casualty market, a big market that carriers usually want to be a part of. However, a carrier needs to be able to develop a business plan and strategy to have some predictability. Right now most carriers in NJ can't do that because of the regulatory environment. A few carriers who are able to control the distribution system and follow the NJ model are doing OK.

This meeting was approved for 1 CE credit.



Left: John Tiene, President, Insurance Council New Jersey was the November speaker.



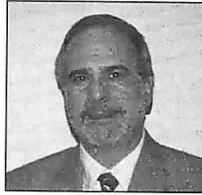
Above: Some of the members at the November meeting.



Above: Adam Diomeda, Regional Account Exec for the Greater Philadelphia Chamber of Commerce addressed the chapter Board at its November 21 meeting on potential working relationships between the chapter and the Chamber.

From the Editor

BY: PETER F. PALESTINA, CPCU



Well, we are well into 2003 as we hope for a better insurance year for both the industry and our customers who have been paying for the events of the past like never before.

I wanted to share with you an e-mail that I received back on December 20th from Bob Beling, a CPCU who retired some 20 years ago. I thought it was a nice touch that also made me appreciate the work and time I have put into our website over the last several years, especially the stuff from the past.

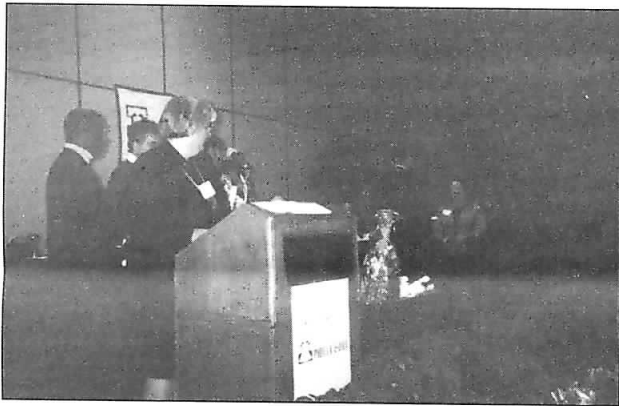
"I recently received a note from my insurance broker; his name followed by CPCU; and I felt such a strong touch of nostalgia I am taking the liberty of writing to you.

I am Robert Beling (retired some 20 years) and a Phila CPCU from 1958 (I think). I took a trip down memory lane using your web site. It was delightful. Adrian Teaf was a good friend; Bud Criddle hired me and we ultimately became partners; Art Guest, El Freeman, Bill Arnold, Robb Kelly; all were very close as were many others. We were a small tight knit group; both competitors and friends.

Some day, perhaps, when you are past 80, you may look back at "the good old days" too and remember them with the same degree of fondness that do I. Believe me they really do look better from that perspective.

Thank you for your ear and the best for the new year. Bob Beling"

Thanks Bob. Hopefully, we can all look at the past with fond memories of the good old days. For all you chapter members, our chapter is a viable one and a lot of good things are happening. Please take the time to get involved and come out to our monthly breakfast meetings.



At the I-Day conferment, Chapter President Ann Myhr calls up new CPCU Teresa Fox to receive her CPCU diploma from the Institutes President & CEO Terrie Troxel, Ph.D., CPCU, CLU.



New CPCUs Jarrod Collins, Mike O'Connor, Terry Fox and Paul Higgins at the chapter's I-Day reception.

2002 PHILADELPHIA I-DAY VERY SUCCESSFUL

By: Ann Myhr, CPCU, Chapter President

Philly I-Day, an annual insurance education event sponsored by the Philadelphia Chapter in conjunction with the Independent Insurance Agents of Philadelphia and Suburbs, Insurance Society of Philadelphia, Greater Valley Forge Chapter, and the Risk and Insurance Management Society (RIMS) of Delaware Valley, was held at the Philadelphia Marriott. The theme for this year's meeting was "Insurance in America ... 250 Years and Counting." I-Day was attended by over 350 insurance professionals from throughout the Delaware Valley and included seminars as well as an exhibit area with over fifteen booths that provided information on various insurance products and services.

Norman A. Baglini, Ph.D., CPCU moderated the opening General Session. There were also three seminars available to participants: "Toxic Mold - The Sequel," "Corporate Governance and D&O Liability," and "Emerging Vulnerabilities: New World, New Risks." The Philadelphia Chapter assisted in developing the Corporate Governance seminar, which included Steven Anderson from Marsh FINPRO, who spoke on the D&O topic. Also, Paul Horgan from PricewaterhouseCoopers' Global Risk Management Practice, who spoke on the effect of the Sarbanes-Oxley Act on insurers and their financial reporting requirements. Many thanks go to Philadelphia Chapter Board member Dave Shepherd, CPCU, for his assistance with putting together this very well received presentation.

The highlight of the day for the Philadelphia Chapter was the local Conferment of our 2002 New Designees at the I-Day Luncheon. The Philadelphia Chapter also hosted a reception for the New Designees prior to the Conferment Ceremony. We were pleased to have Terrie E. Troxel, Ph.D., CPCU, President and CEO of the American Institute for CPCU/ Insurance Institute of America, as the Conferring Officer this year. This was a great opportunity to have fourteen of our New Designees conferred locally with their families, co-workers, and business colleagues in attendance. The Conferment and reception were coordinated by Amy B. Hackett, CPCU, the Philadelphia Chapter's New Designee Representative and Committee Chair. Amy did a great job in contacting the New Designees and making all the arrangements for the local Conferment.

It was a pleasure to serve on the I-Day Committee with Terry Macko of the Insurance Society of Philadelphia, who works tirelessly to put this annual event together and keep all the committee members on track. Other members of the committee included Gordon Hiele of Hugh Wood, John Little from the Chubb Group, a Valley Forge CPCU Chapter Officer, and Kris Shields, also from the Chubb Group.



New Designee Rep Amy Hackett introduced some of the class of 2002 at the I-Day reception.

Who is Studying Insurance Technology Education?

*Martin J. Frappolli, CPCU, AIS
Director of Curriculum, AICPCU/IIA,
Malvern PA*



The American Institute for Chartered Property Casualty Underwriters (AICPCU) and the Insurance Institute of America (IIA) are independent, nonprofit organizations offering educational programs and professional certification to people in all segments of the property and liability insurance business. Among the many disciplines of study, the IIA offers an "Associate in Information Technology" (AIT) program. To earn the AIT designation, students complete three courses and pass the objective exam for each.

AIT 131 covers the *Essentials of Information Technology*, providing a broad background in computers and networks of all sizes and capacities. AIT 132 provides specific information on technology deployment by insurers and agencies, targeting the *Insurance Uses of Technology*. The capstone course, AIT 134, is a high-level look at *Corporate Information Strategy and Management*.

Who is studying this discipline? Who needs to? At almost any insurer, agency, or related business organization, executives can cite instances of failed communications between the IT staff and the business (user) community. When that happens, there is increased likelihood of project delays and failures, lost opportunity, and systems that don't serve user needs. Simply, all facets of the insurance business work more smoothly when the technology staff and the business staff have a good understanding of other roles in the organization.

The Associate in Information Technology program is designed to bridge that IT-User communications gap.

AIT 131 provides a broad IT background to all students; while it is critical to the non-technical insurance professional, it also provides a comprehensive technical scope to IT staff beyond their own specialty expertise. It contains up-to-date information about computers and communications, and the course guide is newly updated to include answers to the review and application questions.

AIT 132 covers the variety of insurance functions, and illustrates how technology serves those functions. AIT 132 provides a genuine opportunity for the IT person to understand the insurance functions and how technology is vital; at the same time, it teaches the non-IT professional

how the application of technology can improve the functioning of familiar insurance processes. An updated course guide is also in the works for AIT 132.

AIT 134 is the course in which the student can see beyond the operational and tactical uses of technology. Here, both the technician and the manager examine the strategic uses of IT in business – how IT goes from being a tool for efficiency to a tool for creating a competitive edge. The AIT 134 course will be available with its current text through the summer; an all new textbook and course guide will take its place in the fall of 2003.

Following is a breakdown on AIT students by Employer:

Insurance Company/Group:	86%
Reinsurance Company:	1%
Agency/Brokerage/MGA	5%
All Others:	8%

While the student body is drawn overwhelmingly from insurers, it remains appropriate to keep the strong agency automation focus of AIT 132, because it is new and useful information for insurance company workers. Agency staff have a great opportunity through AIT education to improve their competitiveness and find operational efficiencies.

Within the students employed by insurers, the job code breakdown is:

Home Office technical:	38%
Field Office technical:	15%
Technical support:	13%
Manager:	7%
First-line Supervisor:	8%
Account Exec:	4%
Entry Level/Trainee/Student:	4%
Secretarial/Clerical:	10%
All Others:	2%

It seems that a full two-thirds of AIT students are employed in 'tech' positions. These IT staff members benefit by seeing the insurance business tie-in to the technology; likewise, the non-tech workers benefit by better understanding the inevitable and unavoidable technology element.

How well do your IT professionals and business units understand each other? With the AIT educational program, your organization can find the common ground that becomes increasingly vital and increasingly elusive.

PHILADELPHIA CHAPTER, CPCU

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