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## VOLUNTEERS AT RONALD McDONALD HOUSE

On Saturday, April 28, four Chapter members (with some family members and friends in tow) spent time cleaning the residence facilities at the Ronald McDonald House in Philadelphia. Our Good Works Chairperson Mayleen Gallagher spearheaded this effort, our third visit in as many years. We convened to spend a few hours to transport soda-can pull-tabs collected on behalf of Ronald McDonald House, vacuum stairs and hallways, clean recreation areas, and scrub down the big kitchen and dining area.

Host volunteers there offered to reprise the tour they gave to members this time last year,

when we learned that the Philadelphia Ronald McDonald House, situated near the Children's Hospital on Chestnut Street, is housed in a turn-of-the-last-century mansion and was the very first Ronald McDonald House.

More importantly, we learned the lesson that life teaches us over and over again -- the rewards of a little hard work and a job well done. We finished our work early, and left with the feeling of doing some small part to help them conserve funds, and feeling blessed to be a volunteer rather than a customer. Thanks to Mayleen for organizing the event!



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**Members and friends  
pause for a group shot.**

**Back Row, from left:**  
Amelia Frappolli,  
Erica Furguele,  
Marty Frappolli,  
Angela Grodanz,  
Mayleen Gallagher.

**Kneeling in front:**  
Jon Hensinger,  
Stuart Grodanz,  
Bob Rennie.

## MARK YOUR CALENDAR FOR UPCOMING EVENTS

**Jun 21:** Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *Leadership*. Also, Officer Elections.

**Sep 8-11: Hawaii** — CPCU Society Annual Meeting & Seminars, and the AICPCU Conferment Ceremony for CPCU New Designees.

**December, 2007:** Philly I-Day, the region's premiere day-long insurance education event. Co-sponsored with ISOP. Location and date TBA.

Details for all events always available first on our website: <http://Philadelphia.cpcusociety.org>

## March Breakfast Meeting: Ethics Awareness

### Recap by Young Park

The Philadelphia Chapter of the CPCU Society welcomed a very enthusiastic crowd to its March Breakfast Meeting. Jon Hensinger noted that March is Ethics Awareness Month. He then introduced chapter member Marty Frappolli, who in his role with the American Institute for CPCU, presented to Ace's **Jim Sherlock** the Institutes' **Outstanding Course Leader Level 6 Award**. As one of the more accomplished and respected volunteers within our Philadelphia Chapter, Jim became one of a select few within the nation to lead a minimum of 25 Institutes courses for which his students posted an exceptional pass ratio.



**Marty Frappolli presents the coveted AICPCU duffel bag to ACE's Jim Sherlock, as a token of thanks for his excellence in leadership as an instructor of CPCU and IIA courses.**

Jon then welcomed a distinguished guest in the topic of ethics. **Norm Baglini**, PhD, CPCU, CLU, Professor of Risk Management and Business Ethics at Temple University and President Emeritus at American Institute for CPCU, provided an in depth view of business ethics and its importance on a given organization's success.

With over 25 years of experience, Mr. Baglini recalled that he first became interested in the topic of Business Ethics at Temple University, where the Dean required every business student to take a course in business ethics. From the development of the code of ethics within the American Institute of CPCU and from various work with ethical role models in his past experiences, Mr. Baglini began to realize the effects and importance of business ethics in specific organizations. Mr. Baglini stated that the growing demand and popularity of

the Risk Management and Business Ethics programs among various colleges and universities shows how much these two topics are valued in today's business environment.

Mr. Baglini expressed that organizations today are fully aware of the importance of business ethics, since they know that their organization is only as ethical as their least ethical employee and it is this potential lack of ethical business resources that can directly hinder the success of the organization. He showed (through various examples) that although poor ethical decisions are in many times driven by money, greed, power, and status, it has become more difficult to overcome in recent times. This is mainly due to the fact that an organization's ethical decisions are not so much based on right vs. wrong, but more on right (for the company) vs. right (for the customer).

He continued the presentation by providing various questions in the analysis of sound ethical decision making and opening up the discussion to those in attendance. In his first question, he posed to the audience how an organization measures the quality of ethical decisions. Although many great responses were provided, Mr. Baglini and audience agreed that measurement of quality ethical decisions are based on setting and comparing all business decisions and activities to the company's basics and fundamentals. Mr. Baglini also stressed the importance of recognizing the idea that there will always be a level of uncertainty in making ethical decisions and a company must address and prepare contingencies based on these uncertainties.

Mr. Baglini also asked the audience how an organization prepares itself to make ethical decisions. Responses from the audience included continuous education of ethical goals, leadership's

*Continued on page 3*



**Following his presentation, Norm Baglini pauses with chapter president Jon Hensinger.**



## March Breakfast Meeting: Ethics Awareness, continued

role and practice towards ethical behavior, and setting clear and focused mission statements. Mr. Baglini provided that there is no perfect tool or computer program from which tough ethical decision can be drawn. He



**Dr. Norm Baglini, CPCU**

indicated that the only way we can prepare ourselves is to make sure every ethical decision is comprised of the right attitude towards ethics, and the informed choices we make after weighing all the options. Mr. Baglini also showed how corporate culture affects ethical decisions, by defining corporate culture as a set of values, goals and ways of solving problems. Corporate culture can have a negative or positive influence on ethical decision-making.

Mr. Baglini also presented a case study in which the audience members were asked to evaluate and analyze a sample insurance company's business decisions in relation to ethics. Through the exercise, the audience was able to determine

and identify the stakeholders that were involved in the decision making, legal and ethical issues that were related to the specific decision in question, alternative courses of action that could have been taken, and the consequences involved. Through the many creative responses provided by the audience, all were able to see how poor ethical decisions could be avoided as easy as they are made.

In conclusion, Mr. Baglini stated that sound ethical decisions can be achieved by identifying and discussing "what if" scenarios, as well as practicing ethical decision-making on an individual and on a company level. He indicated that although a company should rightly be seen as sum of all its activities, in most cases, it is likely that it will be seen and remembered for its last worst act. Practicing ethical decision-making is a method of earning trust from your stakeholders and clients. It is important to recognize that this hard earned trust can be shattered by one single unethical act. Mr. Baglini concluded his presentation with the quoted noted below:

***"When hiring or promoting, I look for three things: Integrity, Intelligence and Energy. If they don't have the first one, the other two will get them and us in trouble!"***

**- Warren Buffet**

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## Philadelphia CPCU Chapter Leader Development Plan

The Philadelphia Chapter CPCU Society recently sponsored attendance for two chapter volunteers at the Society's Mid-Year Meeting in Orlando during April 2007, which included NLI (National Leadership Institute) and CPCU Leadership Summit sessions. Here's their feedback:

### Young Park's Testimonial

"I had a great time at the 2007 NLI conference in Orlando, FL. The opportunity to meet with national chapter leaders and share best practices was certainly expected and met. However, the level of enthusiasm and energy towards service and volunteering was certainly inspirational. The conference gave new volunteers like myself a sense of the big picture and provided a face for not only the insurance industry, but risk management as a whole. The Conference provided extremely valuable lessons in best practices, career development, and not to mention networking opportunities. It was an amazing experience, and one that made me proud to be part of the CPCU process and program."



### Dawn Upperman's Testimonial

"Attending the CPCU Leadership Summit provided an excellent opportunity to network with a talented pool of members from across the country. It was evident throughout the conference that there is great high energy and value for volunteering and the development of great leaders. Our CPCU leaders clearly have their fingers on the pulse of industry issues and I found the information provided during the sessions very useful. Thanks to the Leadership Development Program, I now have a greater understanding of the efforts made by the volunteer leaders and am motivated to continue volunteering."



**"Attracting and developing future chapter leaders is the most important thing we do. Without a pool of skilled, capable and creative leaders, our chapter would flounder. We developed our chapter leader development program in 2005 to make sure we have the depth of talent and experience we need to power our chapter to success for many years to come. Supporting Dawn and Young's attendance at the National Leadership Institute and Leadership Summit in Orlando is an outstanding investment in the future success of our chapter."**

*Jon Hensinger, President, Philadelphia CPCU*

### Our Philly CPCU Leadership Plan At-a-Glance

*Obstacles that prevent people from becoming volunteer leaders with Philadelphia CPCU:*

- They don't understand the benefits of being a volunteer CPCU leader.
- They lack a personal relationship with current volunteer leaders.
- They don't really know what is involved with being a volunteer leader (and don't want to get in over their head).

*Objectives of this plan:*

- Increase the number of volunteer leaders within Philadelphia CPCU, and in the process increase the number of volunteer leaders interested in serving in the Chapter's top leadership positions.
- Help our volunteers:
  - Understand the career benefits of being a volunteer CPCU leader.
  - Understand what is involved with being a volunteer CPCU leader.
  - Build relationships with current Chapter leaders.
  - Develop the skills they need to succeed as volunteer CPCU leaders.

*How this plan works:*

#### Step 1 - Attracting Future Chapter Leaders

We advertise as often as possible that we have a Chapter Leader Development Program. In our communications, we explain the program and what we are trying to accomplish. In addition to embracing any new volunteers who step forward, we actively recruit others for the program who we think would make good Chapter leaders. We explain up front that there is no risk or obligation in participating in our leadership development program.

#### Step 2 – Developing Future Chapter Leaders

(1) We invite interested individuals (leadership candidates) to attend and observe a regularly scheduled Philadelphia CPCU Board Meeting (immediately following a breakfast meeting). We give each leadership candidate a special introduction at the Board Meeting. During the meeting, we ask the leadership candidates what they think about issues being discussed by the Board.



**Continued on Page 5**

## Chapter Leader Development Plan, continued

(2) Immediately following the Board Meeting, one (or more) of the current Chapter officers take the leadership candidates to lunch at the Chapter's expense. During this lunch, each of the hosting Chapter officers will discuss how being a volunteer CPCU leader has benefited their own career. We will also discuss current volunteer opportunities with Philadelphia CPCU.

(3) Following the Board meeting and lunch, if the candidates are interested, we will place them in a volunteer leadership role (or other volunteer role as appropriate) with the Chapter.\* If the candidate is interested in continuing their volunteer leader development, we will also place them on our list of people who are eligible to go to the Leadership Summit in April to attend National Leadership Institute classes and formal Chapter leader training at the Chapter's expense.

(4) The Board members who take the leadership candidates to lunch then have the responsibility of staying in touch with those candidates to maintain their relationship and provide mentoring support, if necessary.

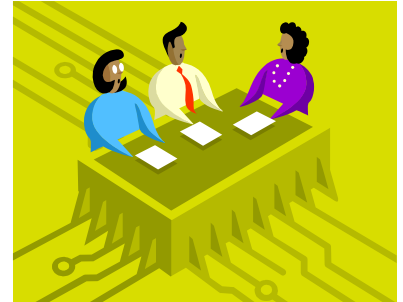


*\*There is no risk or obligation in participating in this program. If after attending the Board meeting and lunch, the candidate is not interested in becoming a volunteer leader, that is fine.*

For each of the last two years, Philadelphia CPCU has budgeted to pay for 3 "volunteer leaders" to attend the CPCU Leadership Summit to participate in National Leadership Institute classes and formal Chapter leader training. Two months prior to the Leadership Summit, the Philadelphia CPCU Board of Directors decides who will attend the event at the Chapter's expense. Here is how the Board decides who to send to the Leadership Summit:

*First Choice* – Current Officers and Directors, with priority to those who are interested in moving up in the Chapter Leader Ranks.

*Second Choice* – Active volunteers who have participated in our Chapter Leader Development Program.



## UNITED CEREBRAL PALSY 5K RUN

### Recap by Margo Subokow

Thanks to all who supported the United Cerebral Palsy 5K Run!

Although it was breezy, the rain held off so we could enjoy the beautiful course of the UCP 5K on April 26. We had a great turnout of runners and walkers, and even a few marathoners in our midst! The post-race party at Rembrandt's was a smashing success and it was great fun to replenish our energy from the run as a team. Thanks for coming and showing your support for this important cause.



**Participants in photo from left to right:**  
 Jon Hensinger  
 Joanna Chioffe  
 Maya Johnson  
 Glenn Stockmal  
 Jared Rodgers  
 Shannon Rodgers  
 Mayleen Gallagher  
 Clare Kelly  
 Margo Subokow  
 Goran Turtureja

**Not pictured:**  
 John Grantland

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## President's Corner — Enjoying a Breakthrough Season



**Jon Hensinger, CPCU, ARM**

Philadelphia CPCU has much to celebrate right now. Not only is our chapter celebrating our 60<sup>th</sup> anniversary in 2007, but we continue to create new successes that build upon our many outstanding established traditions. All you have to do is scan this publication to see that this is an exciting time to be involved with the Philadelphia chapter.

We are distinguishing ourselves as a CPCU chapter by blending great traditions, like the Franklin Award which was presented for the 25<sup>th</sup> time on April 19<sup>th</sup>, with innovative new programs designed to keep our chapter fresh and vibrant, like our chapter leader development program. We continue to execute well on our core activities, including producing highly regarded educational programs, fun networking events, and outstanding publications, like our ChapterGram. Meanwhile, we continue to stretch ourselves in new directions. One example of that would be the strengthening of our relationship with Temple University's



**GAMMA IOTA SIGMA**  
SIGMA CHAPTER - TEMPLE UNIVERSITY

Gamma Iota Sigma, the student fraternity for risk management and insurance majors. Strengthening this relationship is one of the very best things we can do to help attract the next generation of industry leaders to the CPCU Society. One very exciting new development that I proud to announce is that in April the CPCU Society formally decided to establish a strategic partnership at the national level with Gamma Iota Sigma. The relationship between Temple University's Gamma Iota Sigma chapter and Philadelphia CPCU has already been identified as a national "best practice" by both organizations.

In case you have not noticed, we continue to leverage technology to add value for our members. If you have not visited our website recently, I encourage you to do so. The work that has been done in the past few months by our website administrators

Dawn Upperman, Marty Frappolli, and Young Park has been sensational. And that is not just my opinion. The Philadelphia CPCU website was recently profiled in CPCU Society publication created especially for CPCU chapter leaders. Our website was featured for its outstanding depth and quality, and shown off as a "best practice" for other chapters to emulate.



**Eric Fitzgerald**

And don't forget about 2008! Our 2008 Annual Meeting Planning Committee, led by volunteers Eric Fitzgerald, Teresa Pavlin, and Charlie Butler is moving us into position to be exceptional hosts for the CPCU Annual Meeting which will come to Philadelphia in 2008. If you are attending the annual meeting in Hawaii this year, be sure to visit the Philadelphia Chapter booth, where you can learn about Philadelphia and have your picture taken with Ben Franklin!



**Charlie Butler**

While all of this is exciting, our future looks even brighter. You only need to look at pages 4-5 of this ChapterGram to learn what we are doing to develop the next generation of chapter leaders. The creativity and enthusiasm of our emerging leaders will propel our chapter to even greater heights in the future. I can't wait to check back in with the chapter at our 70<sup>th</sup> anniversary to see what new and exciting things we have going on.

Thank you for being a member of the Philadelphia Chapter CPCU Society. I hope you are enjoying your membership experience as much as I am!

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April 24, 25 & 26, 2007	May 1, 2 & 3, 2007
June 5, 6 & 7, 2007	June 12, 13 & 14, 2007
July 24, 25 & 26, 2007	July 31, Aug. 1 & 2, 2007

**Pittston, PA - (Wilkes-Barre / Scranton Area)**  
**Quality Inn, 400 State Route 315, Pittston, PA 18640**

<b>P&amp;C</b> March 6, 7 & 8, 2007	<b>L&amp;H</b> March 20, 21 & 22, 2007
May, 22, 23 & 24, 2007	June 12, 13 & 14, 2007

**State College, PA - Comfort Suites**  
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## Dr. R. B. Drennan: 2007 Franklin Award Recipient

### Franklin Recap by Jackie Lorince, AIM

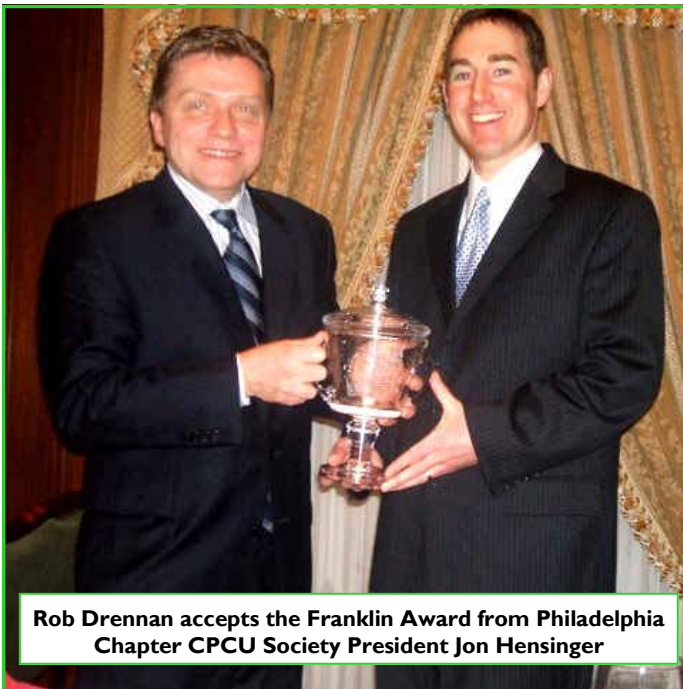
I had the pleasure of being a first-time attendee at the Annual Franklin Award ceremony on April 19, 2007, honoring Dr. R. B. Drennan, Associate Professor and Chair, Risk Management and Insurance at Temple University. Rob was honored at the Union League in Philadelphia, which began with President-elect Lilly Cowan welcoming the group, followed by the luncheon. Afterwards, Dr. Drennan and the other attendees heard an inspiring speech by Ray Didinger, senior producer of *NFL Films*, who spoke about how teamwork and having a "whatever it takes" attitude applies both on the ball field and in the office. Before presenting the Award Cup to Rob, Chapter President Jon Hensinger took the podium and spoke of his years knowing, and his admiration of Rob's work in risk management and insurance education.

As Rob accepted his award, he shared his love for the Dallas Cowboys and reminisced about attending his first NFL game in 1966, which happened to be Dallas vs. Philadelphia. Rob

proudly remembered his team slaughtering the Eagles. Ray, being the sports statistics guru that he is, recalled the final score: 57 – 6, Dallas. On a more serious note, Rob spoke of his years with Temple and how the university has grown. He spoke fondly of the students and of his co-workers, and expressed how risk management is needed in all organizations and should be part of every college curriculum. His open-door policy and professional guidance have made him a favorite professor among his students, as evidenced by his receiving Temple's *Great Teacher Award* in 2003.

The professionalism and camaraderie I observed at this award ceremony gave me a better appreciation for the insurance industry and admiration for the professionals who work within it, striving to fulfill the CPCU oath and serving the community as a whole.

*Jackie Lorince, AIM, is Administrative Manager at the American Institute for CPCU and Insurance Institute of America, located in Malvern, PA.*



Rob Drennan accepts the Franklin Award from Philadelphia Chapter CPCU Society President Jon Hensinger



Rob Drennan pauses with family and friends after the ceremony



Temple risk management & insurance students turned out to honor Dr. Drennan as guests of the Philly Chapter



Mary Ann Cook of the AICPCU tells Keynote Speaker Ray Didinger that the Eagles should take Kevin Kolb in the first round of the upcoming NFL draft as Jon Hensinger listens in



## Franklin Award Photo Gallery



Michelle Henry, Rob Drennan, and Mittie Davis



Rob Drennan, Ray Didinger, and Matt Pilarz



Guests mingle at the pre-luncheon reception



Rob Drennan chats with Kathleen S. McNichol, MBA, CPCU, ARM, Assistant Professor and Coordinator, Risk Management and Insurance Program at LaSalle University

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## MY LOVE AFFAIR WITH RUSSIA

**Cinda L Hartman, CPCU, CLU**

In autumn 1993, I accompanied a group of CPCUs and RIMS members to the former USSR and the Ukraine on a risk management delegation to meet with newly formed insurance businesses (state owned enterprises), regulators, and managers at the federal level. Russian professionals were extremely interested in the United States and its peoples, and they LOVED Americans. I returned to the US with a collection of business cards and contact info for the people with whom I had the most interaction.

In subsequent years, friends at the Economic Institute at the University of St. Petersburg have invited me to their international conferences, both as an attendee and as a featured speaker. Since I own an independent insurance agency, my focus at their conferences has traditionally been the marketing aspect of insurance. However, I taught INS and CPCU classes in our area for 15 years and therefore have transported that knowledge to the Economic Institute, teaching classes that might pertain to their market and providing books and materials for their library, compliments of our Northeastern PA CPCU Chapter, of which I am a Past President.

Russians are dismayed by the lack of participation and interest by US insurers in the new Russia and ask, "Cinda, what can we do to generate some cooperation between our two countries?" I began thinking: "How can I begin the process of introducing the insurance professionals from countries on opposite sides of the earth to each other, for the goal of exchange of information and expertise?" I was keenly aware that the nascent Russian insurance industry could offer much to our established community, and vice versa. I intuitively felt that if the US industry did not embrace the Russian industry, we would be beaten to the punch by China, for example.

My husband and I decided to offer housing in our own home to graduate students, who would be more ready to understand the workforce than undergrads would. I put together an ambitious schedule for our guests; I wanted to provide as much as an overview of our industry as I could, and demonstrate to our guests the various areas of expertise in our vast industry. I was soon contacted by Irina Vereschak and Karina Borodulina, and we made our acquaintance via email. When Irina and Karina finally arrived, I started them off on what the three of us called our "grand adventure."

Our first visit was with Pete Bahr, an independent insurance adjustor in Williamsport, PA. For two days, they traveled with Pete, as he interviewed an insured who was the victim of a burglary, verified and photographed auto collision damages, took claimant information, and then returned to his office, to document all his work in his files and computer program. The girls also visited Pennsylvania Millers Mutual Ins. Co. in Wilkes Barre, State Farm's home office in Concordville, and Lackawanna Casualty Co. in Wilkes Barre.

My friend Tony Biacchi, CPCU, welcomed us in Malvern at the American Institute for CPCU. Tony was a gracious and wonderful host, and we met with key staffers there – we are quite interested in developing an adapted CPCU curriculum in Russia, and actually took the first baby steps towards participating in the germination of such a process. CPCU is well known and well respected in Russia, and I have taught at their institute from books I took over, such as INS 21, for example. We also met Dennis Mahoney, professor at the Wharton School, on the Malvern campus.

Tony took us to Philadelphia, where we were amazed and intrigued

*Continued on page 11*



## MY LOVE AFFAIR WITH RUSSIA, continued

by the Risk Management program at Temple University. Dr. Rob Drennan gave the girls and incredibly detailed description of Temple's program, and the topics covered in their textbooks. We discussed the possibility of applying for a grant to fund the "exchange" of a student from St. Petersburg to Temple to study Risk Management. We also visited the Insurance Society of Philadelphia. Tony arranged for us to visit ACE in Delaware for a training session on international risk management for new employees.

Later yet, we visited the PA House of Representatives during a hearing on health insurance, and then Harleysville Life Insurance Company and Harleysville Mutual Insurance. Throughout their visit, I remained in touch with Natalia Kousnetsova, their professor at the Institute and my first friend, there. Natalia dubbed me a "mamsy chicken," which I believe she meant to say "mother hen" taking care of her girls! What a great compliment! I end this with a hearty thank you to all who helped me pull this off, and I hope that you all learned, enjoyed and rejoiced in this mutually educating experience, as much as I did!



**L to R: AICPCU staffers Lowell Young, Tony Biacchi, Karen Porter; Karina Borodulina, Irina Vereschak, Cinda Hartman; AICPCU staffer Marty Frappolli**

*This is an abbreviated version of the full story and agenda in the USA for Irina and Karina. For Cinda's full story and better photo representation, see our website at <http://Philadelphia.CPCUSociety.org>*

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## **WELCOME NEW DESIGNEES!**



**Margo Subokow**

Dear New Designee,

Congratulations are in order! You have undoubtedly worked extremely hard to secure the most recognized and respected professional designation in the insurance industry: Chartered Property Casualty Underwriter. You should be very proud of your accomplishment! With this designation comes the respect due an individual who is committed to excellence, demonstrates ethical behavior and recognizes the importance of continuing education. Doors are now open to a limitless supply of connections, resources and opportunities to assist with your career and personal development.

The Philadelphia Chapter of CPCU encourages you to take full advantage of the new opportunities which await you. We hope you will become an active member. Please join us for our monthly meetings as well as other activities so you can get to know the members and learn more about the Chapter. There are many ways to participate, so visit the website frequently for updates. We are also working on an upcoming activity to specifically honor our New Designees, so watch for details!

You are now part of an elite group of professionals who have earned the title of CPCU. Congratulations again!

**Margo Subokow, CPCU, CLU**, New Designee Chair

*The New Designee Rep for the Class of 2007, Margo Subokow, CPCU, can be e-mailed at [margo.subokow.cw1k@statefarm.com](mailto:margo.subokow.cw1k@statefarm.com)*

## **Are You Getting Our Emails?**

Are you receiving regular email updates from the Philadelphia Chapter CPCU, sent from our [phillycpcu@aol.com](mailto:phillycpcu@aol.com) address? If you are not getting our updates and you would like to, please make sure that your **CPCU profile** is updated with your current email address. You can do that easily by calling



the national CPCU Society's member resource center at **(800) 932-2728**. (Our Philly Chapter obtains your email preferences from the national CPCU Society.) If you want to get Philly Chapter email updates at your work email address, make sure that your IT Department does not block incoming mail from our [phillycpcu@aol.com](mailto:phillycpcu@aol.com) address.