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JOE GERBER TO RECEIVE FRANKLIN AWARD

Keynote Address by Larry Kane

We are proud and delighted to announce Joseph A. Gerber, Esq., of Cozen O'Connor, as this year's recipient of the Philadelphia Chapter CPCU Society's Franklin Award. The Franklin Award Luncheon will be at the Doubletree Hotel in Philadelphia on Wednesday, March 30. The dean of Philadelphia broadcast journalism, Larry Kane, will give the Keynote Address.

The Franklin Award is presented each March to individuals, groups or organizations for outstanding achievement and contribution to the insurance industry in the Delaware Valley. The impact and effect of the contribution and the achievement of the recipient are recognized as significant and broad based in the community.

Joe has served Cozen clients for more than thirty years. Joe presently chairs the firm's client relations activities and co-chairs Cozen O'Connor's Crisis Response and Management Department.

Joe has been a great friend to individuals and institutions in the insurance business. Joe presently volunteers on the CPCU Advisory Committee for the American Institutes in Malvern. In addition, Joe has served as Board Chairman for the Insurance Society of Philadelphia, as an insurance defense attorney. Joe has always been an advocate of continuing education. Past recipients include these distinguished



Joseph A. Gerber

honorees: Terry Macko, CPCU, AIS; Edwin Overman, Ph.D., CPCU; Curt Weldon; H. Wayne Snider; Robert A. Clair; James H. Bryson; Eugene Fidell; John Topoleski, CPCU; Thomas Finley; Mariellen Whelan, Ph.D.; George Head, Ph.D., CPCU, CLU; H. Gordon Heile, ARM; Peter Palestina, CPCU; Lawrence Brandon, CPCU, AIM; Robert Seltzer, CPCU; Dominic J. Frederico; Lynne Abraham; Robert S. Seltzer, CPCU; Roy Reinard III; Gerald Isom; Dr. Norman Baglini, CPCU; and Walter Bateman, CPCU.

For details, call Peggy Dence at 215-627-5306 or visit the Philadelphia Chapter website at <http://philadelphia.cpcusociety.org>.

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MARK YOUR CALENDAR FOR UPCOMING EVENTS

Mar 30: Franklin Award Luncheon 11:30am at the Doubletree Hotel in Philadelphia.

Apr 21: Breakfast Meeting, 8:00 am, Doubletree Hotel, Philadelphia. Topic: *Ethics*. Also, nomination of officers & directors for the 2005-2006 chapter year

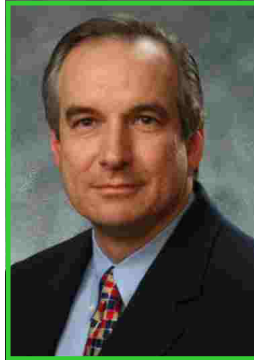
May 19: Breakfast Meeting, 8:00 am, Doubletree Hotel, Philadelphia. Topic will be *Insurer Insolvency*

Details: <http://philadelphia.cpcusociety.org>

President's Message

Rounding the Curve Martin J. Frappolli, CPCU, AIS

Pushing toward the spring, we've rounded the curve of the 2004/5 chapter year. Many great undertakings are behind us — important breakfast programs featuring expert speakers, CEOs, and the inspiration of National Society President Don Hurzeler. Our Good Works Committee has been especially active, raising funds for folks in need, supplying elbow grease for the Ronald McDonald House, and planning to again supply support and encouragement to the wonderful young athletes at the Philadelphia Special Olympics in May.



We've upgraded our website, adding lots of useful information and allowing members to register and pay for breakfast meetings online. We've partnered with other organizations for education seminars, for Mix and Mingles, and for scholarship fundraisers. We've advanced our friendship with the fine students and faculty in the Temple University insurance program. We assembled a panel for I-Day and conducted a local conferment for the Philadelphia Chapter New Designee CPCUs.

That is the good news about your Philadelphia Chapter. The bad news is that too few members are involved. From my personal observation, I can tell you that the chapter members who join our committees are finding that they are getting a full return on their involvement. Happily, most come back year after year to enjoy the benefits — learning, networking, and the simple satisfaction of a job well done.

Many activities are planned for the remainder of this chapter year — the home stretch — and it's not too late to make your mark. We need and appreciate more hands on any of our efforts — Franklin Award, Breakfast Meetings, Good Works, Membership, Publicity, ChapterGram (always looking for writers and photographers for a one-time or regular feature), Website, and more.

Let us know what you want from this Chapter and how you'd like to participate. Contact any officer or director — you will find the contact info on our website, <http://philadelphia.cpcusociety.org>.

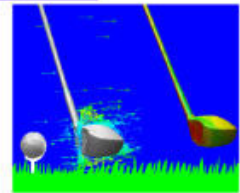
PREMIERE GOLF OUTING IN MAY!

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CPCU Society

May 2, 2005

**Temple Scholarship
Fundraiser
and
Annual Golf Outing**




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updates!
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by the officers and members of the CPCU Society and the Philadelphia Chapter.

DONNA POPOW OPENS PLRB IN PHILLY

Donna J. Popow, JD, CPCU, AIC gave the keynote address at the Property Loss Research Bureau's first Eastern Regional Adjuster's Conference held in Philadelphia on Nov. 9 and 10, 2004. Donna spoke about how adjusters can forestall professional obsolescence and enhance their professionalism through continuing education. She pointed out that adjusters can make the most of their CE dollar and hour by enrolling in CE that suits their personal learning style and promotes their personal and professional goals. The conference was attended by 400 adjusters and vendors serving the adjusting community. Concurrent sessions were held both days on topics ranging from winter storm losses to managing a claim file. This was the third regional conference presented by the PLRB this year. The other two were held on the west coast and in the mid-west. Three regional adjusters conferences are planned for 2005 as well as the Annual Claims Conference in April 2005 in San Antonio, Texas. For information, please go to <http://www.plrb.org>.



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January Meeting: National President Don Hurzeler Wows Banner Crowd

Recap by Donna Popow, CPCU

The January 20, 2005 breakfast crowd was the largest of the chapter year, despite the dusting of snow and frigid temperatures. In addition to our great group of regulars, we were joined by members of surrounding chapters, students from Temple University, and Society Past President Marsha Egan. This great turnout is a testament to the energy and enthusiasm that Donald J. Hurzeler, CPCU, CLU brings. Don is the 2004/5 national CPCU Society President in addition to his responsibilities as an executive with Zurich North America in Schaumburg, Illinois. His recent book, "Designated for Success" was the foundation of his discussion.

Don spoke of 3 recent challenges that he has turned into accomplishments. First was his bout with cancer, and how Don felt it necessary to rearrange his life priorities after his recovery. Having reached a certain age, he found he was limiting himself by being less willing to risk failure than when he was younger.

The rearranging of priorities brought out the other two challenges. The first was his desire to regain his physical strength and stamina to compete in a mara-



Chapter President Marty Frappolli, Society Past President Marsha Egan, Central Jersey Chapter President Harold Fink, and Don Hurzeler after Don's presentation.

thon. And not just any marathon—he managed to complete a 26.2 mile course run in a cave, using lighted helmets, in Holland. The second challenge was his dream of writing a book. Don kept putting his dream aside because reality and everyday life kept getting in the way. He discovered after the cancer that he could no longer put that dream aside. So he sat down and started to write. Six days later he had a 400 page manuscript which became "Designated for Success." From this experience he learned that you have to commit to making your dreams come true. His question to the audience is "what dream do you have that you are 6 days away from fulfilling?"

Don sees resignation as the killer of dreams. He defines resignation as the attitude we develop when we know that something needs to be changed but we have given up trying to do so. Don suggests fighting off resignation by being prepared to meet opportunity when it presents itself. He recommends that we all create a new vision of our own future.

For those in attendance, Don was an inspiration. Copies of his book sold out quickly, and he willingly autographed every one. If you are interested in purchasing a copy, you can find one at www.cpcusociety.org.



Don Hurzeler chats with an audience member while signing copies of his book, "Designated for Success."

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Philly Chapter Officials Visit Temple Insurance Students

Each year, the Philadelphia Chapter CPCU Society raises funds to support insurance students at Temple University. The latest scholarship winners are Sweta Patel, David Bradshaw, and Kevin Small. Dr. Norm Baglini, past president of the American Institutes in Malvern and current professor at Temple, invited Philly Chapter past president Ann Myhr and president Marty Frappolli to the guest series lecture and a luncheon with the students. Following is a recap of the day, authored by Gamma Iota Sigma President Noelle Salamone and Irina Petouhova, Director of Student Affairs. (The purpose of Gamma Iota Sigma is to encourage, establish, and enhance the professionalism of students in the Risk Management, Healthcare Risk Management, and Actuarial Science programs.)

On December 1, 2004 Sigma Chapter of Gamma Iota Sigma at Temple University hosted Dr. Robert Hartwig, Senior Vice President and Chief Economist at the Insurance Information Institute. Dr. Hartwig was the final speaker in the H. Wayne Snider Distinguished Guest Lecturer Series that spanned the Fall 2004 semester. Dr. Hartwig began his presentation with a discussion of the Insurance Information Institute. He discussed the global insurance industry and the dominance of international companies, despite the fact that most of the demand for written premiums is in the United States. He also informed the members that this year would have been one of the best years the Property and Casualty industry had, not considering the three hurricanes that hit Florida.

Dr. Hartwig also provided insight on the Elliot Spitzer investigation. He outlined the three areas of investigation as well as the possible areas to be aware of in the near future for those interested in entering the industry. These included: Anti-Competitive Acts, Broker Com-

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pensation, and Finite Reinsurance and "Non-Traditional" Products. He concluded the lecture with comments on Malpractice, the litigious nature of American society, and the necessity for Property and Casualty Insurer performance in the fu-

ture to increase discipline and accountability in the underwriting process.

Gamma Iota Sigma is a professional student organization for students majoring in Risk Management, Insurance, and Actuarial Science.

The International **Dr. Robert Hartwig, Noelle Salamone** organization includes 46 chapters in the U.S. and Canada. The Sigma Chapter of Gamma Iota Sigma at Temple University is the largest and one of the most successful chapters of Gamma Iota Sigma. They have been recognized as the most outstanding chapter of GIS five years straight, most recently in October 2004, and ten out of the last twelve years. As a student organization, they stress professional development to their students and try and give them as much exposure to their future industry as possible. This is done through a variety of planned activities including the H. Wayne Snider Distinguished Guest Lecturer Series, mock interviews, interview workshops, Risk Management and Actuarial Science focused career fairs, socials, and community service projects.

For more information about Gamma Iota Sigma, please contact Noelle Salamone at 215-204-9368 or noelle.salamone@temple.edu.



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CPCU Fire Essay Winners Recognized By Townships & Pennsylvania

At the Dec. 8 2004 meeting of the Northampton Township Board of Supervisors, winning students of the 21st annual CPCU Fire Safety In the Home Essay Contest from the Council Rock Elementary Schools received recognition, plaques and citations from their municipal officials and the Pennsylvania House and Senate.

Of the 12 winning students in this year's contest, 8 were from Northampton Township, 2 from Newtown Township and 2 from Upper Makefield Township. Presenting the awards for Northampton students was Northampton Supervisors Board Chairman Dr. Arthur Friedman; for Newtown, Supervisor Skip Goodnoe; and Upper Makefield residents. Supervisors Board Chairman Betsy Falconi. The three municipalities presented plaques containing Board resolutions acknowledging the students' achievements. Northampton Supervisor Pete Palestina, CPCU organizer of the contest, standing in for State Senators Tommy Tomlinson and Joe Conti, and State Representative Scott Petri, on behalf of himself and Dave Steil, presented citations from the State House that were sponsored by the two representatives. The children were also entered into the state registry. Philadelphia Chapter CPCU Society President Martin Frappolli, CPCU, spoke about the community involvement that the CPCU organization conducts through its Good Works projects such as the essay contest and then introduced Council Rock School Board Director Bernadette Heenan who read the

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names of the winners.

Each of the dignitaries thanked Palestina and the Philadelphia Chapter of the CPCU Society on the merits of the 21 year annual contest that make for a safer community and teaches children and their parents the benefits of fire safety awareness. They also commended the teachers at Council Rock for their active support in participating in the annual contest where over 1,000 students write essays or construct posters on fire safety during October's National Fire Prevention Week. The winning students were also honored before the Council Rock School Board Nov 18 Meeting, where they received plaques and bonds from the CPCU organization.

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Holding their awards (photo below) are the Council Rock School District winners of the 21st annual Fire Safety In The Home essay contest sponsored by the Philadelphia Chapter CPCU Society. First row from the left, 1st and 2nd grade level: Kathryn Ferretti (1st place), Anna DiDonato (Most Creative), Matteo Cariola (2nd place), Camille Smith (3rd place). Second row, 3rd and 4th grade level: Lauren Griffin (1st place), James McCarron (Most Creative), Taylor Scull (2nd place), and Lindsey Norden (3rd place). Third row, 5th and 6th grade level: Lauren Alper (1st place), Jake Magida (Most Creative), Dmitriy Proshlyakov (2nd place) Becky Harrington (3rd place), and representing the Philadelphia Chapter CPCU Society, President Martin J. Frappolli, CPCU, AIS.



More Photos of CPCU Fire Essay Winners



Pictured with parents and/or teachers: 1) James McCarron; 2) Matteo Cariola; 3) Dmitriy Proshlyakov and Lauren Griffin; 4) Lauren Alper ; 5) Taylor Scull; 6) Camille Smith; 7) Anna DiDonato; 8) Jake Magida, Becky Harrington; 9) Lindsey Norden, Kathryn Ferretti



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PHILLY I-DAY 2004 "Improving for Today and Tomorrow"

Philly I-Day, the premiere insurance event in the Delaware Valley, was held on December 9, 2004 at the Wyndham Franklin Plaza. Distinguished panelists spoke; The CPCU designation was conferred upon the chapter's newest designees by Terrie Troxel, President of the American Institute for CPCU; attendees collected CE credits while connecting with old friends and networking with new ones. Vendors from the Exhibit Hall awarded great prizes; not to be outdone, our Philadelphia Chapter raffled off two golf bags to promote our May 2, 2005 Golf Outing Scholarship Fund Raiser for Temple Insurance students.



Donna Popow, Storm Wilkins, and Rina Williams at the Golf Tournament booth.



2004 New Designee CPCUs line up after the conferment ceremony during the I-Day luncheon.



An I-Day educational panel. L to R: Moderator Terrie Troxel, CEO of the American Institutes, John Iten, Director, AM Best, and Donald Bryan, J.D., Director, New Jersey Department of Banking & Insurance.

HELP IRAQI CHILDREN: BRAD'S SANDALMANIA

In Nov. 2004, Bucks native and Army Specialist Brad Raudenbush announced "Brad's Sandalmania," a program to provide new footwear to Iraqi children and young adults who lack multiple pairs of shoes, and often go barefoot even in the most inclement weather. Past Chapter President Pete Palestina, CPCU, a Northampton (Bucks Co) Twp. Supervisor, pledged his township's support and that of our Chapter. We ask chapter members to donate sandals or make a contribution. Any kind of new sandals, including flip-flops are acceptable. You may take a pair of new sandals to drop off at any chapter meeting through June, or you can mail a pair to Pete. To help purchase sandals or defray the expense of shipping, you can mail Pete a check or donate by credit card online. See our website for details: <http://philadelphia.cpcusociety.org>. For additional information, contact Pete: 215-364-3000 or peteypal@aol.com.

ARM REVIEW SESSION

We would like to share the following message from the Insurance Institute of America (IIA) in Malvern, PA and the Insurance Society of Philadelphia (ISOP).

Would you like help preparing for your next ARM exam? Then save the date — Saturday, April 16, 2005 - that's the day before the start of the RIMS Annual Conference in Philadelphia.

The Insurance Institute of America and the Insurance Society of Philadelphia will conduct full-day exam review sessions for the Associate in Risk Management (ARM) designation. The timing of these review sessions is ideal for students planning to take their exams in either the April 15 – June 15 or July 15 – September 15 testing window.

You will prepare for your exam with one of these highly qualified instructors: ARM 54 - Richard Bennett; ARM 55 - John Garber; ARM 56 - Len Dwojeski. Register today at the early-bird rate of only \$195 — a savings of \$50!

The review sessions will be held at the Park Hyatt Philadelphia at the Bellevue. Breakfast, lunch, and snacks will be provided, but study materials are not included. Order your ARM study materials from the Insurance Institute of America online at www.aicpcu.org, or call (800)644-2101.

Visit ISOP's website today at this web address — <http://www.insurancesociety.org> — to register for the review sessions or for more information.

NOVEMBER BREAKFAST MEETING—CONTINUOUS IMPROVEMENT

Recap by Donna Popow, CPCU

The November 18, 2004 breakfast meeting featured a lineup of stars and a rising star. Discussing continuous quality improvement were William Kronenberg III, CPCU, CEO/Owner of Professional Underwriters and retired CEO of XL Environmental, Inc., Joseph H. Feitelberg,

Vice Chairman of Citizens Financial Group-Insurance Services and Jon Hensinger, CPCU, ARM, AIS of State Farm Insurance Company – Fire Specialty Division. Lilly Cowan, the Programs Chair, moderated the panel.

Lilly began this discussion by defining continuous improvement as a means to improve the process of work by focusing on the customer and involving all employees. She then guided the panel through a discussion of their own continuous quality improvement experiences by posing questions to each of them individually.

Bill Kronenberg talked about the early days of ECS, an environmental risk management firm he joined in 1985. Because they were a small organization Bill realized that the company was going to have to distinguish itself from its larger competitors like AIG. The company decided it wanted to be the best instead of the biggest. The company began the implementation of continuous improvement (CI) by asking their customers, through surveys, focus groups and one-on-one meetings, what they wanted. They were told that their customers wanted their policies issued in a timely manner, with accurate data and a bill to match the policy.

From the CEO on down, everyone became involved in producing timely and accurate policies and bills. Management put this initiative on equal footing with production and profit. The initiative was incorporated into the reward system, and eventually became part of the corporate culture.

Bill views CI as an ongoing process, not a project. He measured the success of the CI effort by tracking policy issuance and accuracy. He also asked customers how the company was doing as well as how the company compared to others doing the same thing. Bill then set up benchmarks and shared a CI report card with all employees on a quarterly basis. Bill cautions that it is hard to maintain momentum for CI. Employees get tired of it, especially if they do not see it affecting the bottom line. Management has to continually reinforce the importance of CI to keep it moving forward.

Joe Feitelberg has been involved in CI for many years. He believes that CI has its own language and that the best way to



“Hot Topic” — Bill Kronenberg, Jon Hensinger, and Joe Feitelberg cover Continuous Improvement

learn the language is to take AIS 25 Delivering Insurance Services from the Insurance Institute of America. According to Joe, AIS 25 will teach you what you need to benchmark and how to go about doing it because you cannot manage what you do not measure.

Joe believes that there are four key factors to CI: Execution; Growth; Great people; Virtue. These factors must be driven from the top and practiced by everyone in the organization. Last to speak was our own President-Elect, Jon Hensinger. Jon is currently leading a CI initiative for the Fire Operations in the Northeast Zone at State Farm. This initiative involves three offices and 400 employees. The idea for this initiative came to Jon after attending a seminar on CI at the CPCU Annual Meeting in New Orleans in 2003. Jon formulated a plan for CI and took it to State Farm. As it turned out, they were already thinking about CI and Jon's plan gave them the platform in which to pilot the process.

The initiative has three goals: Ingrain CI into the corporate culture; Save \$200,000; Increase agents' satisfaction by 5%. Jon has used two main resources to implement this initiative: AIS 25 and Leading Change by John Kotter. State Farm has driven this initiative from the bottom up by holding training classes on it and communicating it in a way that is different from other company initiatives.

All three panel members believe that benefits derived from CI far outweigh the cost of implementation.

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SUPREME COURT DECISION ANALYSIS

THE EVIDENTIARY ARGUMENTS FOR DEFENDANTS ARISING OUT OF THE UNITED STATES SUPREME COURT DECISION IN *STATE FARM V. CAMPBELL*

By Storm Wilkins, Esq., CPCU

Insurers across the country hailed the United States Supreme Court decision in *State Farm v. Campbell*, 123 S.Ct. 1513 (2003) as a victory for bad faith defendants. In *Campbell*, the Court overruled a plaintiff's excessive \$145 million dollar verdict.

The underlying *Campbell* lawsuit arose from an automobile accident. State Farm's insured, Curtis Campbell, was driving on a two-lane road in Utah. As he was passing cars in front of him, Todd Ospital was driving in the opposite direction. In order to avoid Campbell, Ospital swerved, lost control of his vehicle and collided with a car driven by Robert Slusher. As a result of the accident, Ospital was killed and Slusher suffered serious injuries. Campbell insisted that he was not at fault for the accident. Campbell's insurer refused to settle the wrongful death and bodily injury lawsuit filed against its insured. In the third party lawsuit, the jury disagreed with Campbell and his insurer. The jury returned a verdict in favor of Slusher for \$135,000 and \$50,849 for Ospital, far in excess of Campbell's \$25,000 insurance policy.

Following the verdict, the Campbells assigned their rights against their insurance company to Ospital and Slusher. The jury in the ensuing bad faith case returned a \$2.6 compensatory damage award and \$145 million in punitive damages. The award was confirmed by the Utah Supreme Court. The United States Supreme Court overruled the punitive damages as being excessive. The Court found that the award violated the United States Constitution. Obviously, the Court's holding on punitive damages is good news to all defendants.

Bad faith defendants should utilize the Supreme Court's decision not only to defend against excessive punitive damage awards but, also as a guidepost for arguments against inadmissible "pattern and practice" evidence during the punitive damages phase of trial. The Supreme Court overruled the *State Farm v. Campbell* verdict because the trial court allowed the jury to consider evidence of the defendant's practices involving out of state claims and dissimilar types of claims. More importantly, no evidence was introduced by the plaintiffs that any of these practices were illegal where they occurred. The evidence introduced at trial against the defendant included:

*testimony from defendant's former employees from states other than Utah who described claims handling practices for claims other

than third-party claims for injuries caused by auto accidents;

*Employee performance appraisals from across the country relating to legitimate corporate efforts to reduce exaggerated claims payments;

*Testimony from one former employee describing the handling of homeowner's claims in California;

*The use of "first contact" or "first call" settlements across the country; and

*A \$100 million verdict in Texas for an uninsured motorist case where the judgment was never entered and the case settled for substantially less.

Thus, much of the evidence produced in order to prove the "egregious" nature of the defendant's conduct was unrelated to the type of automobile claim which was the subject of the *Campbell* lawsuit. The Court held that much of the evidence



was improperly admitted. Based on the holding in *Campbell*, bad faith defendants should argue against evidence if the conduct was not tortious in the state where it is being challenged. Further, the defendant should motion for the exclusion of any evidence that is not similar to the conduct at issue in the underlying bad faith case. Finally, the conduct is inadmissible if it has no connection or nexus to the specific harm suffered by the plaintiff. Bad faith defendants should also argue that evidence of specific claims are statistically irrelevant, and fail to represent a sufficient sample to establish a "habit and custom" or "business practice".

The *State Farm v. Campbell* decision is a seminal opinion which put the brakes on excessive jury verdicts. Additionally, it provides insurers with ammunition with which to fight against prejudicial evidence that is unrelated to the claims being litigated.

Bio Note: Storm Wilkins, Esq., CPCU is Corporate Counsel for AAA Mid-Atlantic Insurance Group.

IDMA's April 4-5, 2005 Seminar: Insurance Information Quality: Raise your Insurance IQ!



Jersey City, NJ, January 24 – The Insurance Data Management Association (IDMA) announced details of its 2005 Annual Seminar, "Insurance Information Quality – Raise Your IQ!" to be held at the Philadelphia Westin on April 4 and 5 this spring. Topics include a Data Reporting Roundtable, Information Quality and Regulatory Issues, and "Ten Top Issues in Data Management." The seminar will feature three breakout tracks running

concurrently – IT, Business Strategy, and Primer. Tom Redman, president, Navesink Consulting Group will deliver the closing presentation.

Registration fees to members are: \$595 per person, \$495 per person for multiple registrations from one sponsor / member. Non-members may register for \$750. The Insurance Data Management Association (IDMA) is a not-for-profit professional association with a focus on education and professionalism in the insurance data management discipline. To view the full program and register, visit the IDMA Web-site at <http://www.idma.org> or contact the IDMA Executive Director, Richard L. Penberthy at (201) 469-3069.



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Just days before leaving to attend the Los Angeles CPCU Annual Meeting, I received an unexpected e-mail from a high school class mate from whom I had not heard in 17 years. "Is this the Jon Hensinger from West Deptford?" It turns out that this class mate of mine is now an event planner in L.A. In her job, she regularly receives information on conventions coming to town (importantly, she routinely discards this info without looking at it). For some reason, she saw "CPCU," grew curious, and examined the convention details, eventually discovering my name on a list of registered attendees. Yes, I was the Jon Hensinger from West Deptford.

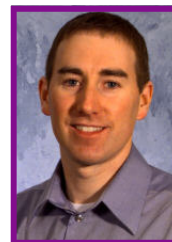
Over the next few days we traded e-mails and got reacquainted. My friend quickly volunteered to show me the sights in L.A. Now, this whole story is about to get even stranger. I was bringing with me to L.A. my best friend, who also graduated in my high school class. So we were about to have a most unexpected and unlikely three person high school class reunion.

My trip to Los Angeles was outstanding in every way. The CPCU events were fun and educational and I met lots of interesting people. The highlight of the trip, however, clearly turned out to be my chance reunion with my high school classmate.

In the 17 years since I last saw her, my class mate has achieved things I never dreamt possible. She has become one of Los Angeles' premiere caterers, pro-

Chance Reunions

Jonathan W. Hensinger, CPCU ARM AIS



viding food for events like the Emmy & Grammy Award Ceremonies. Wow. This past spring, the TV show *Access Hollywood* featured her in a segment for her work catering the Grammy Awards. A camera crew followed her behind the scenes in the effort to feed the thousands of guests at the Award Ceremony. Coincidentally, this year's Grammy Awards were held on her 35th birthday. Apparently, the producers of *Access Hollywood* are thoughtful people, as they concluded her 90 second segment by arranging for pop-star Usher to sing happy birthday to her on National TV. Wow. As you might imagine, I used the word "wow" frequently during my visit.

While my friend and I literally started out in the same place (West Deptford High, class of 1987), my friend has accomplished things I never imagined. That's not to say I haven't had successes of my own. Mine have just taken different forms. Inspiration can sometimes come from the most unusual places. This chance reunion officially qualifies as one of those unusual places. I return home from L.A. feeling very inspired - inspired to learn, inspired to grow, and inspired to challenge the limits of what I believe to be possible. Because as my friend has shown me, there is truly nothing we can not do.