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## Temple's Rob Drennan Tabbed for Franklin Award

The Philadelphia Chapter is delighted to announce R. B. Drennan of Temple University as this year's recipient of the Philadelphia Chapter CPCU Society's Franklin Award. The Franklin Award Luncheon will be at The Union League in Philadelphia on Thursday, April 19, 2007, from 11:30am—1:30pm.

The Franklin Award is presented each year to an individual, group or organization for outstanding achievement and contribution to the insurance industry in the Delaware Valley. The impact of the contribution & the achievement of the recipient are recognized as significant & broad based in the community.



Rob Drennan is Temple's Associate Professor and Chair, Risk Management & Insurance, where 300 students are majoring in risk management, insurance or actuarial science at the undergraduate, masters or PhD levels. Each year, about 100 students graduate from this exemplary program. Since Rob joined the department in 1988, more than 1,000 students have been through the program; many are working in the Delaware Valley area. Also, Rob received a *Great Teacher Award* — the highest honor. For his steady leadership in developing the risk management leaders of tomorrow, Rob is our 2007 Franklin Award winner.



**Temple Professor  
R. B. Drennan**

Past Franklin recipients include these distinguished honorees: F. Scott Addis, Joseph Gerber, Esq.; 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, PhD.; 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 Bate-man, CPCU.

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



**At Temple University's Guest Lecture Series, students presented a surprise birthday cake to Professor Drennan following Rina William's talk (full story on that event on page 11)**

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## MARK YOUR CALENDAR FOR UPCOMING EVENTS

**Mar 15:** Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *Ethics and Claim Fraud*.  
**Apr 19:** Franklin Award Luncheon, 11:30 am—1:30pm, The Union League, Philadelphia. Franklin recipient: *Professor R. B. Drennan*. Keynote Speaker: *To be announced*, watch website for details!

**Apr 26:** UCP Corporate Run/Walk, 6:15 pm check-in. Meet at the steps of the Philadelphia Art Museum.  
**May 17:** Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *Personal Lines Legislative Update*.  
**Jun 21:** Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *Leadership*. Also, Officer Elections.

## RISK MANAGEMENT COVERED IN JANUARY MEETING

The Philadelphia Chapter CPCU Society welcomed the New Year with a great turnout at the Union League for our January Breakfast Meeting. In addition, the Chapter celebrated its 60<sup>th</sup> year in serving and supporting Philadelphia's Insurance community. As president of one of the more prolific and involved chapters in the country, Jon Hensinger thanked everyone for their ongoing support and provided the audience with CPCU logo T-shirts (in lieu of champagne).

The January Breakfast meeting welcomed three distinguished speakers to discuss the topic of Risk Management. Moderator Jim Sherlock of ACE introduced Yolanda Romero, Director of Workers Compensation of SEPTA, J.P. Smith, Vice President of Risk Management at ACE, and Colton Young, President of Compliance Management International Group.

Yolanda Romero began the discussion of risk management by explaining the current issues within SEPTA's workers compensation program. She indicates that in the past, SEPTA's program showed serious issues with out of control expenses and an extensive number of open claims. With over 12,000 open claims and 835 cases of individuals collecting benefits, Yolanda was faced with the challenge of getting the program back on its feet.

has been able to avoid frivolous case rulings, experience fewer penalties, and decrease the number of persons collecting benefits from 835 in 1994 to 265 in the past year.

She concludes that her success with the program is attributable to the proper management of claims and medical costs, maintenance of good labor union relations, and allowance of performance incentives for their employees.

J.P. Smith of ACE took a different approach to discussing the topic of Risk Management, using the current issue of the Bird Flu. He initiated a dialogue with the audience to brainstorm ideas about how an organization like ACE could manage its people and operations when faced with the possible pandemic.

J.P. explained that current statistics predict that such a pandemic could reach millions of civilians on all continents within a matter of weeks. With the possibility of such an alarming rate of spread, the issue at hand for an international organization is continuance of operations, and service to its customers. Among the many challenges, the Healthcare systems would be overwhelmed and many organizations would have difficulty replacing affected employee resources.

Some ideas and suggestions discussed within the group were, to



**L to R: Moderator Jim Sherlock introduces Yolanda Romero, the first panelist; Colton Young describes his first experience on the Schuylkill Expressway; J.P. Smith discusses the risks of bird flu.**

Her solution to the problem included the hiring of a third party administrator and the introduction of a capitated managed-care program. These measures allowed SEPTA to predict and estimate the exact dollar amounts of medical costs, and to be assured that its expenses will be capped. Furthermore, the program provides incentives to the third party administrators to carefully manage medical costs as both SEPTA and the administrators can split the refund if costs are less than the contracted amount.

In addition, she indicates that proper management and investigation of claims is key to the success of the program. In the past, SEPTA was often on the losing end of court rulings because it denied too many cases. With due diligence in investigating claims as well as using the experience of multiple law firms (as opposed to one law firm in the past), SEPTA

create a database of recovery strategies, create a line of communication between departments and offer cross training opportunities, invest in automated customer service technology, and diversify the location of employees.

In conclusion, J.P. indicates that recognizing the issue at hand and developing a strategy is the first and foremost step an organization needs to take. Also, education about the issue and its effects on your people and employees are equally as important in managing such a catastrophe.

Finally, Colton Young of Compliance Management International provided a consultant's perspective on the topic of risk management. With 12 years of experience in manufacturing operations, Colton Young has been providing risk management methods and strategies to various independent organizations. His discus-

*Continued on page 3*

**RISK MANAGEMENT IN JANUARY (continued)**

sion provided clear definitions on what risk is and how to understand risk. More importantly, he provided step processes for assessing and managing the level of risk within a specific organization.

Colton defines risk as a threat in every opportunity, but he also believes that how we manage those specific risks presents an opportunity in each threat as well. He explained that in order to properly manage risk, one must first understand the risk, define exactly what could fail, and identify what needs to come together for that failure to occur. Second, the organization must prioritize the level of risk based on the Seriousness, Urgency and Growth perspective. Once determined, one should look at the causal factors of each risk, and develop preventive planning methods for those factors.

Colton also emphasizes that risk management methods are only successful with maintenance of the methods, meaning that contingency planning, continuous evaluations of the proposed and implemented programs and performance measurements are needed.

Moderator Jim Sherlock invited questions at the conclusion, and each panelist had a chance to engage the audience. Ultimately, it was made clear to the audience that risk management is an important topic that must be addressed at every



**Panelists J.P. Smith, Colton Young, and Yolanda Romero with Chapter President Jon Hensinger, after the session.**

level of an organization. Subsequently, we can all agree that proper risk management involves due diligence in evaluation/understanding of risk, implementation of appropriate programs and education of all individuals that are involved in the process.

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2006 FIRE SAFETY ESSAY AWARD WINNERS

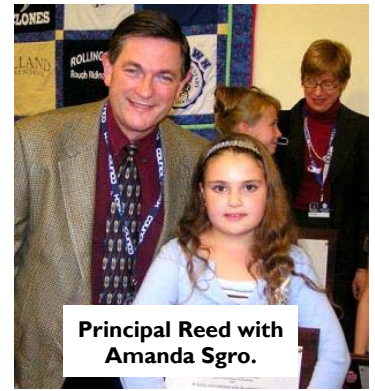


Front: Nicole Zibelman, Simon Wu, Nicholas Wu, James McCarron. Back: Principal, Ms. Webster, Mrs. Schneider, Mrs. Walker, Mrs. Nelson, Mrs. Nack

Holding their awards (above) are the Council Rock School District winners of the 23rd annual **Fire Safety In The Home** essay contest sponsored by the Philadelphia Chapter CPCU Society. **Front row:** Most Creative, Nicole Zibelman; 1<sup>st</sup> place, Samantha Gougher; 2<sup>nd</sup> place, Tianna Honeycutt; 3<sup>rd</sup> place, Madelyn Kleiser. **Middle row:** Most Creative, Amanda Sgro; 1<sup>st</sup> place, Matteo Cariola; 2<sup>nd</sup> place, Nicholas Wu; 3<sup>rd</sup> place, Pam Donofry. **Back row:** Chapter Past President Martin Frappolli; Most Creative, Simon Wu; 1<sup>st</sup> place, James McCarron; 2<sup>nd</sup> place, Briella van der Spek; 3<sup>rd</sup> place, Jessica Alexy; School Board Director Bernadette Heenan; Northampton Supervisor and contest coordinator Pete Palestina.



Simon Wu



Principal Reed with Amanda Sgro.

The awards were presented at the Council Rock School Board meeting, 11/16/2006. All first place finishers received a \$100 U.S. Savings Bond and a plaque. Second and third place finishers received plaques citations from the elected officials of Northampton Township, Upper Makefield Township, Newtown Township and Borough, as well as State Senator Tommy Tomlinson and State Representative Scott Petri at the 12/6/06 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 more info, contact Pete Palestina at 215-364-3000.



Samantha Gougher



Pam Donofry

A FIRE ESSAY THANK YOU

Mr. Peter Palestina  
Township Supervisor  
Northampton Township  
55 Township Road  
Richboro, PA 18957

Dear Mr. Palestina,

Thank you very much for having the CPCU sponsor the Fire Safety in the Home essay contest. Every year for the past 5 years I have participated in this activity and with each year I have learned something new.

The Boy Scouts of America has a Fire Safety Merit Badge. The CPCU fire safety essay contest has inspired me to get this as one of my elective badges.

Your influence has encouraged me to be more observant of fire hazards in my home, on scout camping trips, and in public buildings in general.

Thank you for bringing this essay contest to Northampton township! It was a great learning experience that I will never forget!

Sincerely,  
James J. McCarron IV

2006 FIRE SAFETY ESSAY AWARD WINNERS



Nicole Zibelman with Ms. Webster



L to R: Ms. Dwill, Jessica Alexy and mom, Jill



Matteo Cariola & Ms. Girard



Kevin King (Principal) & Samantha Gougher



CPCU representative Marty Frappolli with Tianna Honeycutt



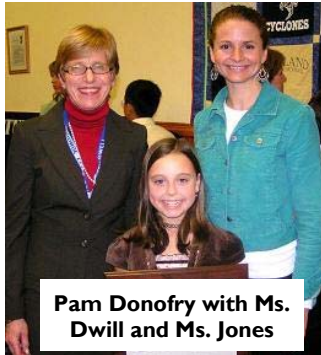
James McCarron



Nicholas Wu



Briella van der Spec



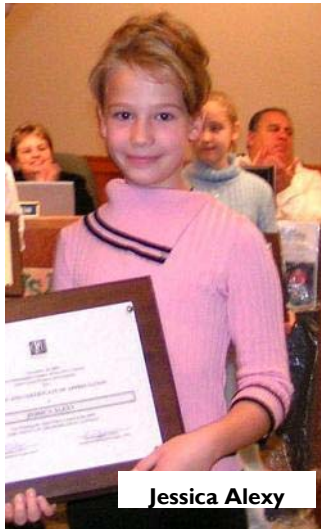
Pam Donofry with Ms. Dwill and Ms. Jones



Madelyn Kleiser



Front: Madelyn Kleiser, Briella van der Spec, Tianna Honeycutt. Back: Ms. Sfarnas, Mrs. Ream, Principal Klein



Jessica Alexy

The entire group of Fire Essay Award Winners pose with their plaques, in front of the Board and some of the winning posters.



# CPCU



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**PRESIDENT'S CORNER**

**Are you working smarter or harder?  
Jon Hensinger, CPCU, ARM**



Our February Chapter meeting was titled, "Strategies for Career Success." For this meeting, we assembled a panel of innovative industry leaders and asked them to share their insights, ideas, and suggestions on professional development and career success. To promote this unique educational program, we included the following paragraph in our meeting announcement:

*"The property and casualty insurance industry is changing, and is likely to change even more in the future. Consolidation in the financial services industry, increasing use of technology and the internet to enhance productivity, and a wave of retirements as Baby Boomers exit the workforce are only a few of the external forces expected to buffet insurance careers over the next five years. What steps are you taking to be more successful in your career?"*

We can probably all agree that professional development is critical to our future career success. The really difficult question, however, is where do we find the time to pursue our professional development? We are all busier than ever and all have demanding jobs. How can we continue to satisfy our employers, have a personal life, and still find the time to "sharpen our saws?"

Many of us rely on educational programs, like those offered regularly by Philadelphia CPCU to stay ahead of industry issues and build our professional network. But passively attending educational programs does little to help you develop the skills most associated with the highest levels of career success – skills like leadership, strategic planning, public speaking, project management and time management. How can you develop these highly regarded skills if you do not create opportunities for yourself to practice those skills?

For me, serving as president of Philadelphia CPCU has become the cornerstone of my professional development plan. As chapter president, I get to learn by doing. Best of all, I get to build the skills I need to get more done in less time with less effort. In other words, I am learning to work smarter not harder. In the process of developing these skills I am also compiling a long list of resume worthy volunteer accomplishments that showcase my leadership, project management, and time management skills. And for me public speaking has gone from a chore to one of my absolute favorite things to do.

"Not having enough time" is one of the most frequently cited reasons, both publicly and privately, for people not wanting to volunteer for a CPCU leadership role. While this reasoning is understandable, it also highlights why CPCU chapter leadership is such a valuable opportunity. The truth is that none of us have enough time. Another truth is that if you do not stretch yourself and take risks, you will not grow. If you can learn to

manage your time effectively enough to successfully lead one of the nation's most dynamic CPCU chapters, keep your employer happy, keep your family happy, and maintain your health, you too will have learned invaluable lessons about how to get more done in less time with less effort. Have you ever heard the expression, "If you need to get something done, give it to the busiest person you know?"

As you develop your own strategy for career success, I encourage you to consider developing the skills you need to work smarter, not just harder. And as you evaluate your professional development options, remember that taking on a volunteer leadership role with Philadelphia CPCU can help you develop those skills. What steps are you taking to be more successful in your career?

*"If we all did the things we are really capable of doing, we would literally astound ourselves."*  
-Thomas Edison

**Recommended reading:**

- How to Win Friends & Influence People**, Dale Carnegie
- Internet article: **Apply the 80/20 Rule to Everything in Time and Life Management** - <http://blogs.briantracy.com/public/blog/153917>
- The 21 Irrefutable Laws of Leadership**, John C. Maxwell
- Leading Change**, John Kotter

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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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<b>P&amp;C</b> Feb. 28, Mar. 1 & 2, 2007	<b>L&amp;H</b> March 20, 21 & 22, 2007
May 15, 16 & 17, 2007	June 5, 6 & 7, 2007

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## FEBRUARY DINNER MEETING FOCUSES ON CAREER DEVELOPMENT

### Recap by Young Park

Our Chapter welcomed a packed crowd to an unusual Dinner Meeting event on February 15, 2007. The evening also included a Night at Theatre for a presentation of *Stormy Weather*, a play shown at the Prince Theatre. The topic was *Strategies for Career Success*. Moderator Jon Hensinger introduced Scott Addis (President, The Addis Group), Lisa Kuesel-Traynor (Executive Director of Personal Development at USLI Group) and Dr. R.B. Drennan (Chairman, Department of Risk & Insurance at Temple).



**On February 15, 2007, at The Union League, Scott Addis speaks to the audience as panelists R. B. Drennan and Lisa Kuesel-Traynor look on.**

Scott Addis began the meeting by providing a fresh view within the Risk Management industry. Awarded the 2003 Agency of the Year award by National Underwriter, Mr. Addis attributes his success to his passion for coaching and mentoring young professionals, by concentrating on the fundamentals of Risk Management over simply selling insurance. He argued that getting young professionals excited about risk management starts with the basics — identify exposures, analyze exposures, manage the exposure, and monitor the program. He showed that learning about an organization, identifying exposures and creating methods to reach the organizations' goals is what risk management is all about. This process also motivates the individual to think of insurance as not a commodity but as one important tool that helps mitigate risk.

Lisa Kuesel-Traynor of USLI presented an insurance carrier perspective to achieving career success. She began by defining Personal Development as the development of an individual's Mind, Education, Body and Spirit. Ms. Kuesel-Traynor indicated that her organization's focus on each aspect of Personal Development leads to the success of their people, team members and ultimately the organization. USLI's methods include an extensive and well-defined recruitment process where candidates are clear on expectations, as well as a systematic process in training where specific training is provided. She also indicated that through incentive programs and support systems, USLI has been able to create a culture where individuals and company grows together. She concluded that USLI's goal is to develop team members that could work anywhere in the industry, but choose to work for USLI.

Dr. Drennan of Temple University offered an institutional perspective on supporting successful careers within the Industry. He indicated that the industry as a whole experiences challenges in getting students excited, because students often



**Before the panel session, President Jon Hensinger welcomes New Designee Philadelphia CPCU's Janice Nunziata and Vicki Clark, both of ACE.**

think as consumers of insurance. Dr. Drennan shared how he promotes a holistic approach by being the first level of communication, who can sit down with the students and discuss their future plans. This also gives him the chance to discuss opportunities within the risk management and insurance field. Dr. Drennan also uses various programs to promote the risk management profession, such as inviting executive speakers from major corporations, community service, internship programs, and support for professional exams.

With recognition and maintenance of risk management fundamentals, focus on Personal Development, and education and promotion of risk management programs, aspiring professionals and organizations will be better able to grow together and attain their goals.

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**PHILLY I-DAY DRAWS 370+ ATTENDEES**

The 2006 I-Day theme was "Contemporary Issues in Property and Casualty Risk & Insurance." This premiere insurance event was held at the Loews Philadelphia Hotel in Philadelphia, and over 370 persons attended!

The opening general session featured Brian Dowd, CEO, INA - ACE Group; Kenneth M. Hoffman, Executive Director, Office of Risk Management & Insurance, University of Pennsylvania; John P. Phelan, Chairman & CEO, Munich Re America, Inc.; and moderator James W. Hutchin, CPCU, Fox School of Business, Temple University.

As always, there was a choice of three AM breakout sessions and a PM session, all qualifying for CE/CLE credits. Topics included:

- Using the Insurance Policy to Win the Fight Against Insurance Fraud
- Contemporary Issues in Emergency Management
- A Contemporary Issue in National Flood Insurance — Changes to the Elevation Certificate

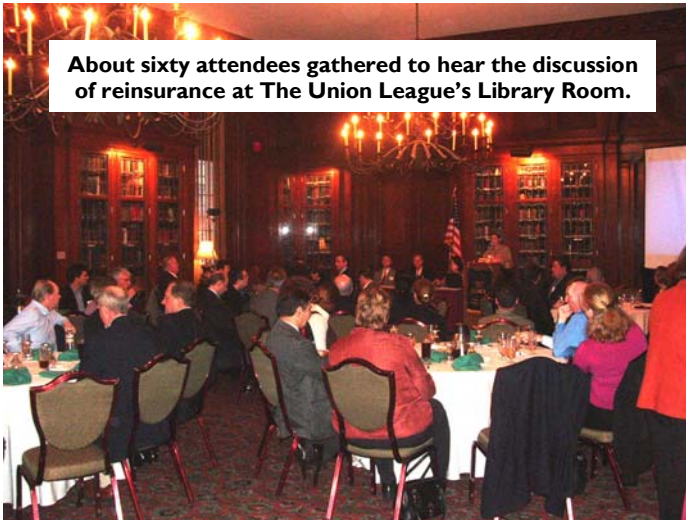


**PHOTOS:** 1) Jon Hensinger with some 2006 New Designees; 2) Ken Dauscher of the AICPCU leads the New Designees, and all CPCUs, in the CPCU Pledge; 3) Jim Sherlock and Jon Hensinger flank three ACE 2007 CPCUs who hope to travel to Hawaii for conferment; 4) Regional Governor Sharon Romano chats with Chapter VP Donna Popow and Chapter Past President Ann Myhr; 5) At the Chapter Reception, Director Rina Williams (center) pauses with Temple Risk Management & Insurance students Melissa Aoun (left) and Leah Major (right); 6) AICPCU staff Carole Roinestad, Gina Mazzulla, and Donna Popow, CPCU.

## REINSURANCE EXPERTS AT NOVEMBER BREAKFAST MEETING

### Recap by Donna Popow, CPCU

A packed house at The Union League greeted the panel assembled to discuss reinsurance topics at the 11/16/2006 breakfast meeting. Moderator John Grantland, AVP, Munich Re America, noted that the panel would take us from a broad review of the reinsurance market to the specifics of the local reinsurance market. Joy Takahasi, Chief marketing Officer, Munich Re America, Inc. began the presentation with an overview of the reinsurance market and key issues.



About sixty attendees gathered to hear the discussion of reinsurance at The Union League's Library Room.

Joy described a shrinking reinsurance market, falling from \$70 billion in 2003 to \$60 billion in 2005. She attributes this to primary insurer increasing their retentions, an increase in excess of loss rather than pro rata reinsurance, and to reinsurers using underwriting discipline. Bermuda and Lloyds are the only groups growing in premium. Joy also sees the number of US reinsurers decreasing. Despite these factors, reinsurers' surplus has been growing faster than primary insurers' surplus, as investors continue to pour money into reinsurers.

Initially, the hurricanes Katrina, Rita, and Wilma had little impact on reinsurers. However, in 2006 CAT models changed and reinsurers began to anticipate the \$100 billion catastrophe, although they don't know when or where it will occur.

The reinsurance market has also been influenced by a change in rating agency analysis, contract certainty, and the NAIC. Rating agencies have begun to look at a reinsurers catastrophe exposure, enterprise risk management solutions, and how a reinsurer manages the market cycle. The concept of contract certainty (a mandate to have all of the contract language agreed upon before the effective date of the policy) is causing reinsurers to negotiate every line in a policy. As a result, customers are asking that some policy language, such as the right to associate in claims, be removed. Likewise, the definition of occurrence can be negotiated. Finally, the NAIC is considering ending the requirement that non-admitted rein-

surers post 100% collateral. All of these factors combine to create a reinsurance market that is moving off-shore and whose demand is shrinking.

Gerry Anaszewicz, Swiss Re's Director of Casualty Facultative for U.S., addressed issues facing the casualty facultative reinsurance market. According to Gerry, the \$2 billion facultative market breaks down as follows:

- \$1 Billion—Property (60% direct market, 40% brokered)
- \$1 Billion—Casualty (50% direct market, 50%, brokered)

The casualty market continues to shrink, as does the direct market. Reinsurers are looking at one risk at a time, applying narrow contract language and strict underwriting guidelines. The facultative reinsurance in the future will be concentrated on quantifying the unique aspects of risk.

Larry Maxwell, VP & Casualty Branch Manager for Gen Re, provided the audience with the local perspective. Larry echoed the sentiment of previous breakfast meeting speakers this year, noting that one of the biggest challenges facing reinsurers is attracting young people into the industry. To the Temple and LaSalle students in the audience, he did confess that the P&C industry is fun but it is difficult to make it profitable.

From the local perspective, Larry believes that a major concern is navigating a soft market successfully. From his experience, the P&C industry has not been able to do so, despite many opportunities. Larry believes we are currently transitioning to a soft market. Rates are coming down in casualty lines. To cope with the soft market, he believes that the industry would build tools to better analyze the market, use industry benchmarks to measure success, and take growth off the table while ensuring that more profitable premium does come in. Not everyone in the industry agrees.

Ultimately, it appears that the reinsurance market will continue to shrink. We will have to wait and see how well reinsurers weather the next soft market. Following the presentation, the speakers fielded audience questions and President-Elect Lilly Cowan thanked the panel for sharing their outlook on reinsurance.



L to R: Larry Maxwell, John Grantland, Lilly Cowan, Gerry Anaszewicz, and Joy Takahasi

**CHAPTER DIRECTOR RINA WILLIAMS AT TEMPLE**

**By Amy Li and Greg Moyer**

On November 15, 2006, **Gamma Iota Sigma** (a fraternal organization of Temple students formed to enhance the professionalism of students in Risk Management studies) was proud to host Rina Williams in our Fall 2006 **Distinguished Guest Lecturer Series**.

Ms. Williams was a graduate of Lincoln University (PA) with a major in Accounting and Spanish. She also holds a certificate in paralegal studies. She is currently a Director and longtime member of the Philadelphia Chapter of the CPCU Society.

Ms. Williams' insurance career began when, after a vacation, she got a call from CIGNA offering her five positions. She has held positions including Management Trainee, Home Office Specialist, Premium Collections Supervisor, and Multi-line Property & Casualty Underwriter. Ms. Williams later joined SMG as an insurance analyst addressing all aspects of Risk Management & Insurance. She now is Director of Risk Management of SMG (World Leader in Entertainment and Convention Venue Management), managing over 175 individual stadiums and convention centers around the world.

During her lecture, Rina advised students entering the industry to be creative, think outside the box, and focus on values. Ms. Williams also recommended us to take advantage of training programs offered by companies. Students should



**Dan Faust, Rina Williams, Professor Robert Drennan**

never pass on the opportunity to be in a management training program because the most valuable thing is to get experience.

We enjoyed and highly appreciate Ms. Williams to have taken her time off to come to our Guest Lecturer Series. She has given us great suggestions and recommendations and also let us on the expectations when we head out to the industry. We hope that she will be back in the near future.



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## **UPC Corporate Run/Walk—April 26, 2007**



### **By Margo Subokow, CPCU**

It's not too early to think about spring and enjoying the outdoors! Keep your eye out for information in the coming weeks regarding the annual United Cerebral Palsy Corporate Run/Walk.

This fun event will be held on Thursday, April 26, 2007, with a 6:15 pm check-in and 7:00 pm start. The flat, scenic 5K course starts at the steps of the Philadelphia Art Museum and heads along Martin Luther King Drive and back. The event is open to runners and walkers of all abilities. Children and strollers are also welcomed!

Last year we had a terrific turnout of runners and walkers representing the Philadelphia CPCU Chapter. Our members helped UCP of Philadelphia raise

over \$45,000 (net) to support UCP programs and services for adults, children and their families living with disabilities in our area. Registration info will be available shortly. Mark your calendars!



*Presented by the Insurance Community  
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