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## USLI's Tom Nerney Chosen for Franklin Award

The Philadelphia Chapter CPCU Society is delighted to announce that **Thomas P. Nerney, CPCU**, Chairman, President, and CEO of United States Liability Insurance Group (USLI) is this year's recipient of the **Franklin Award**. The Franklin Award Luncheon will be at The Union League in Philadelphia on Thursday, April 17, 2008, 11:30am — 1:30pm.



**Thomas P. Nerney, CPCU**

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 of the recipient is recognized as significant & broad based in the community.

Philadelphia Chapter President **Rina Williams** notes that "The winner of this award need not be a CPCU, but it makes us

proud when a CPCU captures the distinguished Franklin Award. As a Chapter, we have many things for which to be thankful to Mr. Nerney over the many years. He has been one of the most supportive insurance company leaders, and he takes very seriously the professional education of his company employees as well as community service."

Mr. Nerney is a founding member of two not for profit organizations in our region - *Good Sports of Wayne* and *A Front Row Seat To Learning*. He also serves on the Board of Governors of the *Academy of Risk Management and Insurance* at St. Joseph's University.



Past Franklin recipients include these distinguished honorees: Rob Drennan; 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, Ph.D.; George Head, Ph.D., CPCU, CLU; H. Gordon Heile, ARM; Pete 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>.

## CE Credits in March

"*The Good, the Bad and the Ugly: Ethics in 2008*" will be our March breakfast meeting and it has been FILED FOR 2 CE CREDITS in PA. No extra charge for those desiring CE for the session. Invite your HR Director to come along. Our speaker, **Clarke Peterson, CPCU**, served as HR Director for Utica National Ins. Group for 13 years before opening his leadership consulting practice in Atlanta. He will discuss Ethics in American business today, with particular emphasis on Ethics in Leadership. This program is designed for all insurance professionals, and especially for those in leadership roles or who have such aspirations, as well as human resource professionals who often have key roles in guiding leaders and helping their organizations stay on solid ethical ground. March 20, 2008, at The Union League!



**Clarke Peterson, CPCU**

## MARK YOUR CALENDAR FOR UPCOMING EVENTS

**Mar 20:** Breakfast Meeting, 8:00 am –10:00 am, The Union League, Philadelphia. Topic: ***The Good, the Bad, & the Ugly: Ethics 2008***

**Apr 17:** **Franklin Award Luncheon** 11:30 am –1:30 pm, The Union League, Philadelphia. **Recipient:: Thomas P. Nerney, USLI**

**Apr 24:** **UCP Corporate Run/Walk** 6:15pm check-in, Philadelphia Art Museum & MLK Drive. For runners and walkers of all abilities

**May 15:** DINNER Meeting, 4:30 pm –6:30 pm, The Union League, Philadelphia. Topic: ***International***

**Jun 19:** Breakfast Meeting, 8:00 am –10:00 am, The Union League, Philadelphia. Topic: ***Topic: Personal Lines. Also, chapter elections***

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

## CHAPTER ANNOUNCES FIRE SAFETY ESSAY WINNERS

The Philadelphia Chapter of the Chartered Property and Casualty Underwriters Society (CPCU), a professional insurance educational society, announced the winners of the 24th annual **Fire Safety In The Home** essay contest co-sponsored with the Council Rock School Board. Students in the Council Rock elementary schools were invited to write essays or create posters on the subject of fire safety during National Fire Prevention Week, October 7-13, 2007.

Each school in the district submitted its top entrants for the final judging. The panel of judges was comprised of School

Board Director Bernadette Heenan, Northampton Township Fire Marshal Frank Fenton and Northampton Township Supervisor **Pete Palestina, CPCU** who is the coordinator of the contest. Pete has served the Chapter and the community from the very beginning of these Awards in 1984.

The awards were presented at the Council Rock School Board meeting of November 15 and again at the Northampton Township Board of Supervisors meeting of November 28. Thanks to our chapter's sponsorship, all first place finishers received a \$200 U.S. Savings Bond and a plaque. Second and third place finishers received a \$100 Bond and a plaque. In addition, the Townships presented special citation awards of recognition, and State Senator Tommy Tomlinson and Representatives Scott Petri and Dave Steil presented commendations from the PA House and Senate.

**First and Second Grade Winners** include: 1st Place, Hanna Millstein; 2nd Place, Anastasiya Koziychuk; 3rd Place, Tyler Patricelli; 4th Place, Sophia Datsko.

**Third and Fourth Grade Winners** include: 1st Place, Nicole Zibelman; 2nd Place, Samantha Gougher; 3rd Place, Amanda Sgro; 4th Place, Carly Blair.

**Fifth and Sixth Grade Winners** include: 1st Place, Jeffrey Rizzo; 2nd Place, Steven Miller; 3rd Place, Nicholas Wu; 4th Place, Dorothy Vosik.



**ABOVE:** Rina Williams, who joined Pete Palestina in hosting the essay awards, poses with some of the winners.



**ABOVE, L to R:** Sophie Datsko with her mom and Pete Palestina; Steven Miller with his parents; Tyler Patricelli, sister Kayla, and parents.

**LEFT:** Scott Petri, Dick Weaver, George Komelasky, and Pete Palestina with Steven Miller.

**RIGHT:** Pete Palestina tells the history of the Fire Safety Essay Awards before introducing Rina Williams to explain the Philly Chapter CPCU Society's role.



**MORE PHOTOS OF FIRE SAFETY ESSAY WINNERS**



**ABOVE, L to R: Amanda Sgro pictured with her father; Chapter President Rina Williams presents 2nd place plaque and US Savings Bond to Anastasiya Kozlychuk; Carly Blair with her parents, sister Haley, and Ms. Pladsen (left).**



**ABOVE, L to R: Dorothy Vosik pictured holding her plaque in front of her parents; Mr. Sanko poses with 1st place winner Hanna Millstein and her parents; Nicholas Wu is shown with his parents and his brothers, Simon and Duke.**



**ABOVE, L to R: Nicole Zibelman is pictured with her parents and her brother Jack; Jeffrey Rizzo is shown together with his parents and Principal Klein; With her parents, Samantha Gougher displays her 2nd Place plaque.**

## How to Evaluate & Settle Claims: January Breakfast Meeting

### Recap by Young Park, CPCU

The Philadelphia Chapter of the CPCU Society and the Risk and Insurance Management Society (RIMS) welcomed 2008 in a packed Union League ballroom during their first joint meeting in recent years. Robert Cartwright Jr., President of Delaware Valley RIMS, kicked off the meeting by welcoming four Temple University students to the meeting. He emphasized the importance of encouraging young students, the future of the industry, to participate in the field of insurance and risk management.



Philly Chapter CPCU President Rina Williams welcomes Robert Cartwright Jr. (left) and Michael Conley (right) to our joint breakfast meeting with RIMS.

The topic for January's breakfast meeting was "How to Evaluate and Settle an Insurance Claim," presented by Michael Conley, the Attorney in Charge for Anderson Kill & Olick, P.C. The focus was on representing insureds against insurers.

Mr. Conley began by providing an insured's perspective to handling and settling insurance claims. He showed that the number of cases or claims that have been determined by trial has decreased significantly. He believes that lengthy delays in the court process may prompt many insureds to settle out of court. Key elements in the beginning stages of settling a claim include not only the control and organization of lawyers and awareness of different agreements/reinsurance requirements, but also recognition of the cooperation clause and interpretation of insurance terminology.

Mr. Conley believes that insureds must try to view the nature of settling insurance claims from the insurance carrier's perspective. Insurers often make promises in order to sell their products, but indicate that those products or policies were never intended to cover certain types of claims. Understanding the intention and behavior of insurers can help not only in setting realistic expectations, but also in developing the appropriate strategy for settling claims.

Mr. Conley explained that the process of preparing and settling claims includes liability analysis, legal/policy analysis, allocation, setting settlement demands and targets, negotiation, and documenting settlements. He stressed the importance of setting realistic goals. For example, he finds that too often, insureds and their respective lawyers file bad faith practice allegations against the insurer. However, due to the frequency of these allegations in recent times, courts and judges have begun to challenge these claims. As a result, success rates in winning bad faith settlements have begun to diminish.

Mr. Conley illustrated that liability analysis entails categorizing present, future, and historic costs, identifying top claims, examining probabilities, and detailing expected values. Legal/Policy analysis involves finding all applicable insurance policies, analyzing various policy agreements, and analyzing coverage issues that may be raised by the insurer. Insureds must also be prepared to respond to various actions taken by insurers. For example, companies are able to take declaratory judgment actions to dispute the claim and request that the judge settle. In these situations, insureds are often left without options in regards to picking the right forum. Mr. Conley explained that setting demands and targets relates back to setting realistic expectations, reviewing insurer solvency, identifying key policy and legal issues, and understanding insurer motivations.

Once an insured sets demands and targets, the negotiation process must be executed properly. Communicating with the right people, avoiding delays, and responding to reasonable requests for information are all necessary measures. As one of the final steps to settling the claim, document settlement must also be achieved. One should avoid "buy-backs" and pay attention to "carve-outs" and allocation during this stage.



L to R: Rina Williams, James Bankhead, Vin Pham, Robert Cartwright Jr., Amy VanDerhei, and Karen Gaudet

Mr. Conley offered a very insightful look from the insureds' perspective. Beyond his emphasis on realistic expectations in settling claims, he stressed that for both parties to walk away with satisfactory results, honest communication within an open forum is imperative. Failure to do so can worsen an already difficult situation.

**PHILLY I-DAY 2007 DRAWS OVER 400 ATTENDEES**

**Recap by Jim Sherlock, CPCU, CLU, ARM**

On December 3, over 400 insurance professionals gathered at the Pennsylvania Convention Center for Philly I-Day 2007. Among the attendees were 31 new CPCUs representing the Philadelphia and Brandywine CPCU chapters and 18 exhibitors. The theme of I-Day 2007 was *Rising to the Challenges in Property and Casualty Risk and Insurance*. The program included a general session, three breakout presentations, and a luncheon which featured keynote speaker **James Britt**, CPCU Society President.



**L: Dr. Norm Baglini moderates the general session. R: Margo Turtureja and Rina Williams greet James Britt.**

In the general session, **Dr. Norman Baglini** of Temple University moderated a thought-provoking panel discussion about the contemporary issues facing the insurance industry. Joining Dr. Baglini were panelists **Debra Rodgers** of ARAMARK, **Timothy Mahoney, Jr.** of Marsh, **John Phelan** of Munich Re, and **Steve Rand** of Zurich. Among the issues the panel explored were the anticipated market trends during the next two years; the potential for increased merger and acquisition activity; the impending retirement of the “baby boomers” and the need to develop the next generation of insurance professionals; the potential impact of the sub prime market problem on the insurance industry; and legislative issues of a TRIA extension and the federal regulatory option. During the subsequent breakout presentation, *The Rising Challenge of Climate Change – A Hot Issue*, **Tom Knutson** of the NOAA/Geophysical Fluid Dynamics Lab and **Toby Hanna** of Environmental Resources Management made a technical presentation of the scientific evidence related to global climate change with a focus on the potential

effects this change. **Rachael Kronowitz**, a partner with the law firm of *Gilbert Randolph, LLP*, detailed some of the recent cases in this area and their potential impact on commercial general liability, environmental impairment liability, and directors and officers liability insurance.

Concurrent with the climate-change seminar, **Aaron Krass** and **Josh Greenbaum** of *Cozen O'Connor* presented a session titled *Dram Shop Liability and Food Liability: What You Drink and What You Eat Can Hurt You*. The attorneys detailed the issues underwriters need to address when evaluating an account with either liquor liability or food liability loss exposure, and they shared techniques useful in managing these exposures.



**Chapter Directors Kellie Goldfein, Margo Turtureja at I-Day**

**Michael Belfatti** of *Towers Perrin* and **George Haitsh**, VP of Corporate Risk for *SAP* presented the afternoon session, *Enterprise Risk Management: the Puzzle; the Process*. Mr. Belfatti walked the audience through a framework for understanding the enterprise risk (ERM) process and described the ways in which the rating agencies examine this issue. Mr. Haitsh reviewed how ERM is being implemented at a global company.

The 2007 Philly I-Day certainly fulfilled its purpose of detailing the many challenges faced by the insurance industry. It's up to us as to how we respond to these issues.

**AICPCU staffers Dave Thomas, Donna Popow, Gina Mazzulla, and Chuck Nyce at the Institutes' Philly I-Day exhibit booth.**



**ISOP's Terry Macko introduces the General Session panelists.**





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## RINA WILLIAMS — PRESIDENT'S MESSAGE

Here we are, midway through an interesting term for me as Chapter president! How time flies when you are having fun. Literally, I have been having a blast serving our members and the insurance community at-large. I must admit, I was initially terrified to take the reins of a Chapter known nationally, even globally, for being on top of its game. This chapter continuously provides innovative programs for its members while maintaining the National Society's Gold Level **Circle of Excellence Award**. Your Philadelphia Chapter has managed to gain the Gold top honor for eight consecutive years. But with prayer and a great set of team members who serve as your Chapter's Board of Directors, Committee Chairs and Volunteers, anything is possible! I am excited.



**Rina Williams,  
CPCU, ARM**

For the last two months we re-ignited a long-term partnership with **RIMS Delaware Valley**, and have been able to provide two dynamic presentations - one on Claims and another on Career Development and Leadership presented by a distinguished Professor from Wharton's School of Business, Dr. Michael Useem.

My excitement continues. In February the Chapter hosted another suburban Mix & Mingle to honor our 2007 and 2008 New Designees, with top industry executives and thought leaders in attendance to provide the New Designees with career insights in a personal setting.

Coming soon will also be Chapter nominations for next term's 2008-2009 Board of Directors. So, if you are interested in having a lot of fun while serving as a doer for your Professional insurance association in a team atmosphere, let any one of our current Board members know or drop us a line on the website.

If Board service seems like a daunting task for you at this time, but you still would like to do something in any small way, let us know that too because there are always ad hoc activities items that go on behind the scenes. At this time we are especially looking for volunteers interested in serving on the Franklin Award Committee which is a one-time limited involvement event. In addition, we are also looking for a ChapterGram Editor or Writer, to coordinate the compilation of the quarterly newsletter.

If you have not been to a Breakfast Meeting this year, I invite you to come out. To add a little evening flavor to our meetings, a Dinner meeting will be held on Thursday, May 15.

I hope to see you there!

## A LIFE IN THE INSURANCE INDUSTRY - NOVEMBER 2007 RECAP

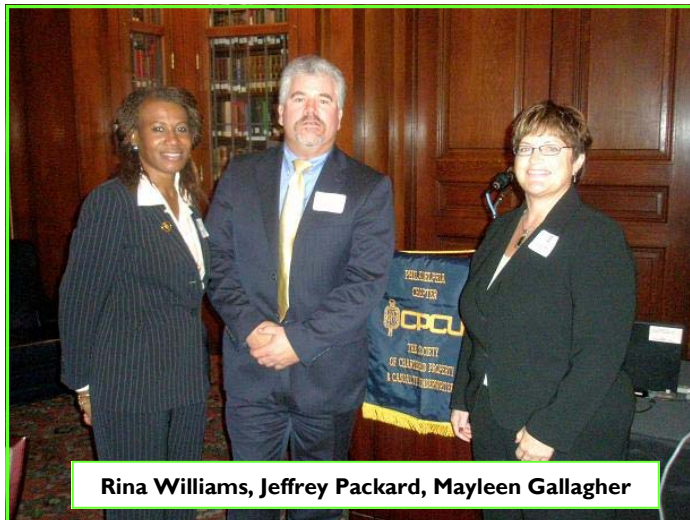
### Recap By Michael Etemad, CPCU

On November 15, 2007, the Philly CPCU Society showcased the topic of *A Life in the Insurance Industry*. The speaker for this breakfast meeting, **Jeffrey Packard**, a captive manager of PMA Insurance group, supplied his audience with a history lesson in both his life and the insurance industry as a whole. After graduating from college as a Mathematics and Physics major, Mr. Packard became a teacher in science and math, which he explained was a noble and rewarding career though not very lucrative during his time. This very fact led him to obtain a Finance degree and enter the insurance market with a job at a major insurer as an underwriter.

After this short biography on his life, Mr. Packard imparted background information on the insurance industry as a whole. First, Mr. Packard challenged his audience to formulate a definition of an insurance product with answers varying from capital to a risk financing mechanism. With this definition understood, he next elaborated on insurance cycles and noted that the current insurance industry is in a soft market with high competition among suppliers and relatively loose underwriting guidelines. Regardless of the current market environment, Mr. Packard noted that insurance companies are making more money than ever before and that the insurance industry is starting to make an underwriting profit for the first time in a number of years. With this information in hand, Mr. Packard warned his audience to pay close attention to his history lesson because, as he stated, "History tends to repeat itself."

Next, Mr. Packard made his audience imagine boarding a time machine that took the entire breakfast meeting back thirty-three years ago to the year 1974. This was the era of "re-underwriting" in which underwriting principles were reexamined after the stock market tanked by 40%. This sudden drop in the stock market deeply affected insurance companies, who are by nature heavily invested. This drop led to an increase in prices by simple economic principles: less capital leads to a drop in supply, which finally results in soaring prices. By 1979, insurance companies acquired additional capital by virtue of these higher prices, which led to some attention from alien and domestic investors who infused insurance companies with more capital, which eventually stabilized insurance prices. During 1979, the insurance industry also announced that it was officially becoming a paperless industry!

In 1980, the market began to soften as supply increases and the prime rate



Rina Williams, Jeffrey Packard, Mayleen Gallagher

soars to an enormously high 21%. This led to the birth of cash flow underwriting which sent a message to the public that "We didn't know what we are doing." Basically, cash flow underwriting set a trap for insurance companies who relied on the temporarily high interest rates to generate an operating profit while their loss ratios soared to 125%. In Mr. Packard's experience, his employer advised underwriters to stop using standard underwriting guidelines and to start writing as much business as possible to capitalize on the high investment returns. This attitude soon changed in November 1982 when the prime rate drops suddenly from 16.5% to 11.5%, sending waves of panic through the industry as insurers reap the losses of lax underwriting. After this, his employer announced that it would again become an underwriting company.

Continued on page 9



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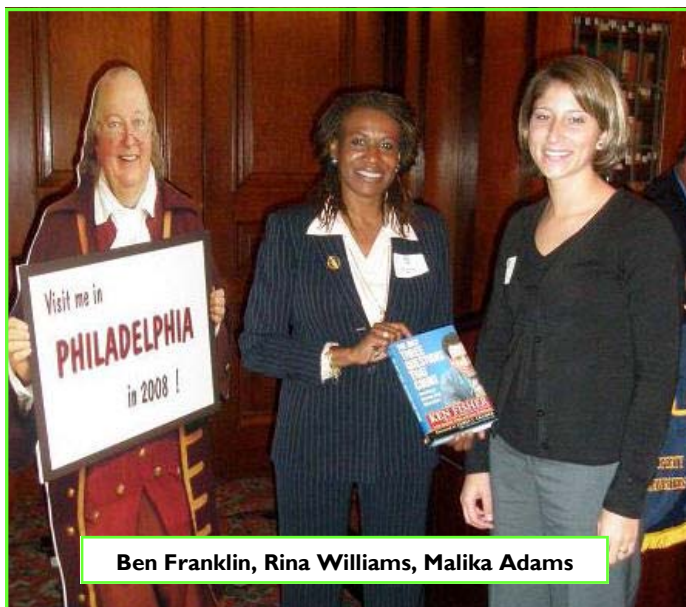
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## A LIFE IN THE INSURANCE INDUSTRY - NOVEMBER RECAP (continued)

By 1984, the environment reached a peak as losses mounted, such that that many insurance companies decided to stop writing business temporarily. This period of reluctance to write new business led to the birth of captives as an alternate risk-financing tool. By 1985-1986, several insurance companies decided to increase their loss reserves, sometimes by billions of dollars. Surprisingly, this move increased the stock price for some and provided a confidence boost to the insurance market that insurers were prudently recognizing their liabilities. After the '80s, the insurance industry entered a soft market until 2001 where the industry hit another hard market with strict underwriting guidelines and high prices.

Though Mr. Packard began his speech on how teaching was a noble profession, he concluded on how he has come to view the insurance industry as another worthwhile, life-long pursuit. Through his reasoning, insurance allows the entire world to function. Without insurance, doctors would be unable to operate on patients and architects would never complete bridges or other colossal structures. In his own words, Mr. Packard stated that "insurance allows other to take risk out of life." By this very simple concept, insurance allows every other profession to complete its job with a very simple promise to pay for the unfortunate.



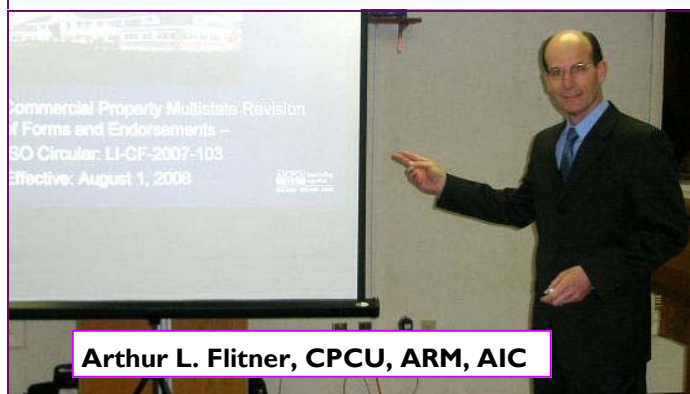
Ben Franklin, Rina Williams, Malika Adams

After the presentation, President **Rina Williams** gave away a copy of *The Only Three Questions That Count* by Ken Fisher. Rina drew from a bowl of business cards and picked **Malika E. Adams** as the winner for the *NY Times* best seller. (A book review appeared in the December 2007 *ChapterGram*).

### CHAPTER CO-SPONSORS WORKSHOP

In November 2007, our Chapter co-sponsored the CPCU Society workshop "**The Latest Changes in the ISO Commercial Lines Forms.**" This program was so successful that an encore workshop was scheduled in Malvern on February 8, 2008. The workshop, presented by Arthur Flitner, explained the recent revisions to the standard ISO commercial forms, including commercial property, CGL, commercial auto, commercial crime, and equipment breakdown.

**Arthur L. Flitner, CPCU, ARM, AIC**, is Senior Director of Knowledge Resources with the American Institute for CPCU and Insurance Institute of America. **Cindy Wolkiewicz** chairs the Seminars Committee for our chapter, and does the behind-the-scenes work to enable our chapter to serve as co-sponsor of these CE & CPD sessions.



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## PALESTINA CITED BY PA HOUSE

**Pete Palestina** has served the Philly Chapter as webmaster, ChapterGram editor, and President. Since its inception in 1984, Pete has chaired the Fire Safety Essay Awards. He has also served as a volunteer on the *American Institute for CPCU* Exam Review Committee. Beyond his volunteerism and full-time job as an insurance broker, Pete has also served for 24 years as an elected Supervisor in Northampton Township. On January 24, 2008, Pete was presented a Citation from the Pennsylvania House of Representatives by State Representative **Scott Petri** in honor of his retirement from public service as an elected Municipal official. The Citation specifically mentions his work with CPCU and AICPCU.



State Representative Scott Petri presents the special citation to Pete Palestina, CPCU.

## UCP Corporate Run/Walk: April 24, 2008

Can't wait for spring? Mark your calendar for the annual **United Cerebral Palsy Corporate Run/Walk**. This fun event will be held on Thursday, April 24, 2008 with a 6:15pm check-in and 7:00pm start. The flat, scenic 5K course starts at the steps of the Philadelphia Art Museum and heads along Martin Luther King Drive. 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 chapter members and friends, and a terrific post-race party. Our members helped UCP of Philadelphia support programs and services



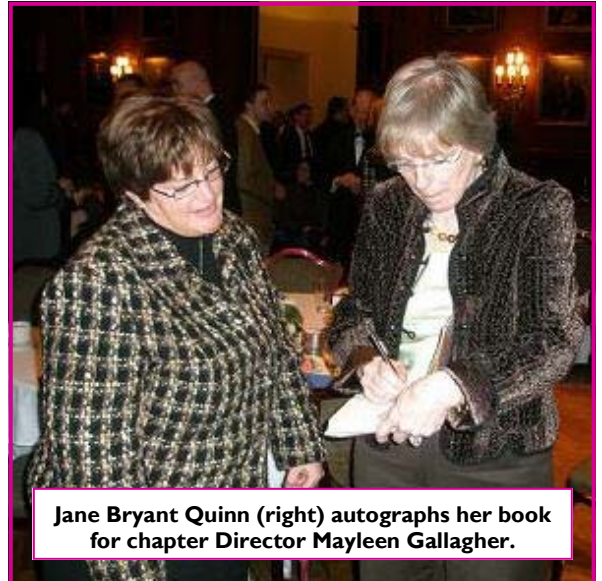
for adults, children, and their families living with disabilities. Registration info will be available shortly. Tell your friends and save the date!

**LaSalle and Union League Host 2008 Economic Outlook**

**Jane Bryant Quinn** was the featured speaker at La Salle University's *2008 Economic Outlook Forum*, hosted by La Salle's School of Business and The Business Network of the Union League on January 22, 2008. During her presentation "The Economy and Your Money," Quinn spoke of recent market turmoil and gave her outlook for the financial future, mixing some grim reality with a wish for a "soft landing" and also longer term optimism. Quinn is a TV and print journalist, named by World Almanac as one of the 25 most influential women in the USA. Quinn worked for 10 years for CBS News, including the *CBS Morning News*, the *Evening News with Dan Rather*, and her own show *Take Charge!* on PBS.



Because our chapter has supported LaSalle's Risk Management and Insurance program, Kathi McNichol (right) invited some Philadelphia Chapter CPCU members, including President Rina Williams (left), posing with LaSalle's Simone Brewster.



Jane Bryant Quinn (right) autographs her book for chapter Director Mayleen Gallagher.

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## PHILLY CHAPTER MIX 'n' MINGLE HOSTED AT USLI



**Pictured: 1) Margo Turtureja, Rina Williams, USLI's Kathy Carhart (raffle winner), Young Park; 2) Shannon Rodgers, Margo Turtureja, Young Park, Hartford's Lorie Cardoni, Liberty's Tanya Parker (raffle winner of \$100 Center City Pass); 3) New Designee Bill Fish, Harleysville, with his wife; 4) Margo Turtureja, AICPCU's Frank Chmielewski (raffle winner of 2008/9 Season Pass), Rina Williams, Young Park; 5) Magician "Scott" entertains Rina Williams and Malika Adams**

On February 7, 2008, the Philadelphia Chapter held a **New Designee** reception, generously hosted at **USLI** in Wayne. From 5:30 until 7:30, chapter regulars and New Designees gathered for business and social networking, enjoying the entertainment of "Scott" the roving magician as well as fine food and drink. The chapter awarded three raffle prizes, drawn by President Rina Williams. Winners included **Tanya Parker, Frank Chmielewski, and Kathy Carhart**. This fun and productive evening was organized by chapter members Young Park, Renee Yozzi, and Margo Turtureja. Our thanks to USLI for hosting this event to welcome our New Designees.