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KIDNAP, RANSOM, EXTORTION INSURANCE

Recap by Angela Grodanz, CPCU

The final breakfast meeting of the 2005/6 year was held on June 22, 2006, at the Union League – our new location for breakfast meetings. We started with our annual scholarship awards presentation. President-elect Lilly Cowan indicated that there were several applicants this year and two recipients were chosen: Vincent Zarzycki and Daniel Marks.

We conducted the Annual Business Meeting of the Philadelphia Chapter CPCU Society. Lilly noted that the president's report, minutes of the 2005 annual meeting and the treasurer's report will all be available on our website. The



President-elect Lilly Cowan introduces our speaker, Marcin Plonka, CPCU.

membership voted unanimously to accept the full slate of candidates for Chapter Officers and Directors for the 2006/2007 chapter year. Also noted was that we qualified for the Gold Level of the Circle of Excellence recognition program for the fifth consecutive year.

After the business meeting, we heard an informative program on Kidnap, Ransom, and Ex-



tortion Coverage. Marcin Plonka, CPCU, works as a Senior Account Executive for Strategic Underwriters Ltd. He is a Temple graduate of their Risk Management program.

Marcin started his presentation by highlighting some recent news items related to this coverage: Al Qaeda, cyber extortion, kidnapping in Iraq, and the abduction of a baby in Texas. He then presented a brief history. Kidnapping is a political tool that is now used as the primary source of funding illegal activities. It is viewed as a "business transaction." Some of his statistics were that there are more than 15,000 kidnappings; that 70% of worldwide kidnaps are in Latin America; that over 75% of kidnaps are resolved by ransom payments; that fewer than 9% of hostages are killed or die; and that negotiation is the safest way to resolve a kidnap.

He then went into a discussion of reasons for insuring and the underwriting information. Lack of expertise in handling kidnap incidents is a commercial reason for insurance. Business

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PHILADELPHIA CHAPTER

MARK YOUR CALENDAR FOR UPCOMING EVENTS

Sep 14: Mix'N'Mingle, 5-7pm. Details on page 11

Sep 21: Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *View From the Top*.

Oct 19: Breakfast Meeting, 8:00 am, The Union League.

Nov 16: Breakfast Meeting, 8:00 am, The Union League, Philadelphia. Topic: *Reinsurance*.

Dec 2006: Philly 1-Day. Exact date TBD; watch our website for time and location announcement.

KIDNAP INSURANCE *(continued)*

Marcin Plonka, CPCU, describes the features of kidnap, ransom, and extortion insurance as well as the typical customers for the product, at our chapter breakfast meeting on June 2, 2006. Like all of our upcoming 2006-2007 breakfast meetings, this session was held at The Union League on South Broad Street in Philadelphia.

continuity, effect on other employees and lawsuits by the family are additional reasons for insuring against kidnaps. Number of employees, financial, travel info, permanent foreign exposures, type of business, prior incidents and security measures are all considerations when underwriting.

Marcin reviewed the policy structure, highlighting the additional expenses that can arise during an incident. He also discussed policy extensions. After this overview, he went on to highlight the functions of the response consultants. These individuals are available 24/7 to advise on all aspects and tactics of negotiations. They work with the communicator, assess all developments and give objective advice. Because of the response consultant, senior executives are able to continue managing the business. It is very important to select the right crisis response consultants.

The risks are increasing every year. Kidnap, extortion and associated risks are foreseeable events. Marcin's recommendation is that any corporation sending employees abroad should plan for the worst. At the conclusion of this event, attendees were reminded that the session had been approved for one CE credit in Pennsylvania. See Marcin's PowerPoint on our website!



Marcin Plonka discusses kidnap response consultants.

2006 SCHOLARSHIP WINNERS

The Philadelphia Chapter of the CPCU Society has formed a Scholarship Fund by which we make annual grants-in-aid to those meeting our qualifications and criteria. The amount of Grant vary and are discretionary with the Chapter Board of Directors. Generally speaking, the amount of grant will fall between \$250 and \$1,000 depending on the number of worthy applicants during any given year. The \$1,000 is not a cap and it is possible that the grant could exceed \$1,000. From among the several applicants this year, two recipients were chosen by the scholarship committee: Vincent Zarzycki and Daniel Marks.

Scholarship Committee member Marty Frappolli presents plaques and scholarship awards to Vincent Zarzycki (center) and Daniel Marks (right). Daniel attends Rowan University. Daniel's wife Mary Marks is a chapter member and works at Amerihealth Casualty Services.



Scholarship winner Vincent Zarzycki (center) with his Parents. Vincent attends Saint Joe's University. His mother Joan Zarzycki is a chapter member and is employed at ACE Insurance. Jim Sherlock was Vincent's CPCU sponsor.



MEETING DATES FOR 2006/7

Mark your calendar now for 2006/7 chapter meeting dates. Topics are subject to change; save the date!

Thursday, September 21, 2006

View from the Top, featuring:

Thomas P. Nerney, CPCU, Chairman, President & CEO, United States Liability Insurance Group, and Spencer Roman, President & COO, AAA Mid-Atlantic Insurance Group

Thursday, October 19, 2006

Intellectual Property

Tuesday, November 16, 2006

Reinsurance

Thursday, January 18, 2007

Risk Management

Thursday, February 15, 2007

Career Management DINNER MEETING! 4:30pm start time

Thursday March 15, 2007

Ethics & Claims Fraud

Thursday, May 17, 2007

Personal Lines Legislative Update

Thursday, June 21, 2007

Leadership

OFFICERS & DIRECTORS

At the Chapter Annual Business Meeting, held immediately before the breakfast meeting on June, 22, 2006, the membership approved the full slate of candidates for officers and directors. The nominating committee had submitted the following slate of Chapter Officer and Director candidates for the 2006/2007 chapter year:



- President: Jon Hensinger**
- President-Elect: Lilly Cowan**
- Vice President: Donna Popow**
- Treasurer: Larry White**
- Secretary: Cindy Wolkiewicz**
- Director: Duane Garrison (2 year term)**
- Director: Rina Williams (2 year term)**
- Director: Mayleen Gallagher (2 year term)**

We also have three Continuing **Directors**, completing the second year of a 2-yr term:

- Jim Sherlock**
- Charlie Butler**
- Angela Grodanz**

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CHAPTER LEADERS HONOR PRESIDENT JON HENSINGER

Philadelphia Chapter CPCU Society President Jon Hensinger, CPCU, has worked hard to keep Philly among the premiere chapters in the nation. His enthusiasm and leadership have been appreciated, and not only by the veteran members of the chapter — volunteers, directors, officers, and committee members. Just as importantly, Jon has been successful in developing the new leaders of the chapter's future.

The officers, directors, and a few other chapter members were unanimous in their desire to thank Jon for the great job done

in his first year as chapter President. Jon was traveling on business and not able to attend the final breakfast meeting of the 2005/2006 chapter year (June), so the leaders chose to honor Jon at the chapter planning meeting in July.

During a break in the work session on July 22, President-Elect Lilly Cowan presented to Jon a gift certificate to La Boheme restaurant (on 11th St in Philadelphia). No chapter funds were used; the certificate was purchased with personal donations from chapter leaders.



At the Chapter 2006/2007 Planning session held at Cuba Libre in Philadelphia, President-Elect Lilly Cowan surprises Jon Hensinger with a gift certificate to La Boheme restaurant as Duane Garrison (left) and John Jefferson (right) look on.

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or contact Elit R. Felix, II, in our Philadelphia office at 215-931-5870.

MAY BREAKFAST MEETING RECAP: CAREER MANAGEMENT STRATEGIES

Recap by Donna Popow, CPCU

Who better to give advice on career management strategies that work than a “recovering underwriter”, an Associate Vice President of Human Resources and a well-known insurance recruiter? John Conklin, Regional Vice President and Insurance practice leader for Career Concepts, Inc., and self-described “recovering underwriter” started the May 18 breakfast meeting by asking very pointed questions about the meaning of some common terms such as career, balance and networking and what is most important in life. He then proceeded to downplay the importance of “balance” when used in conjunction with career management. He suggested that everyone look up the definition of balance in the dictionary and see its real meaning. He believes that balance is not a goal of career management but it is a by-product of it. He believes it is better to think about your career in terms of what gives you the biggest return on investment because that is how employers think about you.



JOHN CONKLIN

John also believes that the importance of networking in career management is overstated. He believes that job knowledge, job skills and a willingness to explore opportunities are more important than networking. Of the skills that you bring to a job, the most important and most transferable, is attitude. Attitude defines you and becomes your reputation. John believes that we are currently in the best career marketplace since 1999. Companies are expanding but downsizing will continue. His suggestion is to consider yourself a free agent and welcome the opportunities that are presented to you. He also suggests becoming a specialist in some specific area, while maintaining skills in a general area. A special niche skill will allow you to work as a consultant in the future.

John’s career management strategies are:

- Keep learning
- Keep growing
- Develop a specialty
- Ask people what they do for a living
- Help others
- Take periodic inventory of your options and opportunities
- Lose the word balance and think return on investment
- Remember that attitude defines you

Chris DiDomizio, Associate Vice president of Human Re-

sources for Staffing and Recruiting at ACE-INA provided a company-based perspective. Chris uses the analogy of setting the table to explain his career management philosophy. He believes that companies set the table but it is the employee who selects which table to sit at. This illustrates how both the company and the employee share in the responsibility for the employee’s career management.

Chris has the following suggestions for picking the right table:

- Know yourself and understand your limitations.
- Understand that researching and defining a specialty are important before engaging in it.
- Have a 3-year, 5- year and 10- year plan.
- Think about your goals and create a plan to acquire the skills needed to achieve the goals.
- Inspect the internal landscape for opportunities. The best companies let you change jobs but don’t let you leave the company.
- Have a personal Board of Directors. Chris describes these people as those who know you well enough to tell you when there is a flaw in your plan.
- Ask your personal Board of Directors for advice.
- When looking at your career, know where you are and what you are looking to become, then fill in the skills you need to achieve the goal.
- Tie your activities to operations.
- Be able to articulate quantifiable contributions.

Bobbi Amato, the principle at Amato& Associates, LLC, offered very practical advice to the breakfast attendees. She provided an informative handout that included advice on creating exceptional resumes, preparing for the interview and how to handle the interview itself. While agreeing with the suggestions given by John and Chris, Bobbi offered some additional suggestions:

- Keep a list of accomplishments every month and give that list to your supervisor or manager. It will help both of you at review time or when you are looking for a new position.
- Keep you supervisor or manager informed about what you are doing, especially when it includes activities that are outside your regular duties.
- Keep you resume as brief and specific as possible. Do an addendum to your resume that gives the specifics of how your qualifications meet the position requirements.
- Target the resume to the position you want.
- Have someone else proofread your resume.
- During an interview, provide information about how you can add value/make money for the prospective employer.

The bottom line is that each of us must manage our own career, because no one else will do it for us.

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President's Corner: Responding to the Voice of Our Customer

By **Jon Hensinger, CPCU, ARM**

On May 18th, Philadelphia CPCU sent an email invitation to all of our chapter members asking them to participate in an online membership survey. The objective of this survey was to gather feedback that we could use to improve our programs and the value of Philadelphia CPCU membership. To learn more about the results of this survey, I encourage you to read the feature article found on page 9, which was contributed by Margo Subokow and discusses the survey results in greater depth.



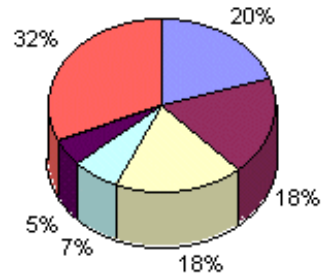
In response to the survey, let me first say "thank you" to all of the chapter members who took the time to complete it and offer their thoughtful feedback. And second, to that same group of members, let me say "we hear you!" We solicited your feedback with the full intention of using it to help guide our chapter leaders through the 2006-2007 chapter year.

In fact, our Board of Directors has already begun taking action based on your feedback. On July 22nd, our Chapter Board of Directors met at Cuba Libre Restaurant & Rum Bar in Philadelphia to conduct our annual chapter planning meeting. We had a lengthy agenda for this meeting. At the very top of this agenda was a discussion of our membership survey which set the tone for the rest of the meeting. As we made our plans for the coming chapter year, we frequently reflected on the results of our survey to guide our decisions. Based on member feedback, we have already made the following decisions for the coming year.

- In response to your requests for more CE credits, we will offer CE credits as often as possible during the 2006-2007 Chapter year. Specifically, we plan to offer CE credits for PA and NJ at every monthly meeting that will qualify for CE credits. That means we plan to offer CE credits at our November (Reinsurance), January (Risk Management), March (Ethics & Claims Fraud) and May (Personal Lines Legislative Update) breakfast meetings.
- In response to your requests for different meeting times, we will offer one EVENING meeting, in the place of a breakfast meeting. Our February 15, 2007 meeting will be a dinner meeting with a late afternoon start time.
- In response to your requests for meetings and events outside of Philadelphia, we will sponsor one social event in the western suburbs. By the way, this event will not be golf related. This event is still in the early planning stages, and we will provide more information to you as it becomes available.

While these decisions (hopefully) demonstrate that we are doing our best to respond to your needs and requests, this is just a beginning. We plan on reflecting on the survey results frequently throughout the coming year to make sure we are moving in a direction that is aligned with our members' needs and interests.

I am very pleased by the response we received from our membership to our survey. I am even more pleased by how eager our Board of Directors has been to take action based on member feedback. Responding to the needs of our members is the best way to guarantee that our Chapter will remain vibrant and relevant for our members. I want to express a special note of thanks to chapter volunteer Margo Subokow, who did a fantastic job creating and administering this member survey for us. Thank you Margo!



As Chapter President, I am always eager to hear suggestions and feedback from our members. If you have any suggestions, feedback, or ideas for improving our chapter that you would like to share with me, or if you are interested in becoming a chapter volunteer, please give me a call. I'd love to hear from you.

Sincerely,

Jon Hensinger, CPCU, ARM
President, Philadelphia CPCU
215-640-5234



Philadelphia Chapter CPCU Society President Jon Hensinger conducts planning session with chapter leaders at Cuba Libre on July 22, 2006.

PHILLY RECOGNIZES NEW CPCUs FOR 2006



Congratulations New Designees!

The officers and directors of the Philadelphia Chapter CPCU Society offer a hearty congratulations and a welcome to our 2006 New Designees! Attend the national conferment ceremony in Nashville if you can; AND be sure to attend your local confer-



ment event, which will be held in Philadelphia in conjunction with I-Day in December 2006. Reap the rewards that come from networking with other CPCUs in the Philadelphia region.

Our 2006 Philadelphia New Designees:

Michael E. Adamski
United States Liability Ins Group

John P. Doyle
Philadelphia Insurance

George Homa Jr.
Willis of PA

Karin Bowman Kruidenier
St. Paul Travelers

John D. Kurtz
Graham Co.

Michael E. Luck
ACE USA

Christina A. Mc Gee
Willis of PA

Kenneth A. Miller
CyberComp

Mark Mulreaney
ACE USA

Kimberly A. Okonieski
Harleysville

Margaret A. O'Neill
Liberty Mutual

Jennifer L. Portland
Guy Carpenter and Company Inc

David Michael Rafferty

Margaret E. Rahill
Liberty Mutual

Elizabeth Ann Sands

William H. Tafel
NJM Group

Make sure to come to one of our 2006-2007 Breakfast Meetings soon; maximize the value of your newly earned designation.

Insider Information

Want to know more about the inner workings of the Philadelphia Chapter? You can always ask any officer, director, committee chair, or volunteer leader. Or, you can look on our website and review the entire *Circle of Excellence* document (excel spreadsheet) that President Jon Hensinger submitted to the national CPCU Society in our application for the Gold Award. Take a look at all that your chapter does each year in service to its members, to the industry, and to the community. Contact any chapter leader and let us know how you'd like to be a part of that. See our Home Page for a link to this document:
<http://philadelphia.cpcusociety.org/>

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CHAPTER MEMBER SURVEY

**Recap by
Margo Subokow, CPCU**



In an effort to continue the momentum of the Philadelphia Chapter of CPCU, a survey was sent out on May 18, 2006 to all current Chapter members for whom we have an email address. We received 49 completed surveys which represent approximately a 10% response rate. Nearly half of the respondents have been Chapter members for over ten years. Twenty-five percent of respondents indicated they attend between three and five breakfast meetings throughout the year, while one third attend no monthly meetings. When asked what would encourage them to attend more frequently, over 35% responded if different topics were addressed while 18% responded a different time of day. Some specific suggestions given included the inclusion of CE credits, more specific rather than general coverage of topics by speakers, better quality speakers and more current topics.



Members were evenly split on whether they participated in any other Chapter activity. The most frequented events included I-Day, the Franklin Award Luncheon, and Mix and Mingles. When asked whether the Chapter provided a wide enough range of opportunities to participate as an active member, almost 85% responded positively. When asked what other activities would inspire them to become active, some suggestions given included more after work events and an occasional activity outside the city limits.

The opportunity was extended to volunteer in any other capacity with the Chapter in the coming year. Twenty-five percent of respondents indicated they would be interested and we will enthusiastically contacting these individuals in the near future.

Members were also asked their opinions on Chapter Leadership. Seventy-five percent indicated they were highly satisfied or satisfied, with 23% indicating they were neutral on this issue. Some improvement suggestions included getting new designees involved, more new faces and being more of a 'force in the southeast PA insurance community'.

Finally, an open ended question was asked for suggestions to improve the overall quality of the Chapter. Some of the responses were arranging for more social events, continuing with the good programs we had this year, continuing to ask for feedback, having some activities outside the city, and having some events outside of work hours.



The Board carefully reviewed the results of this survey and utilized the input in the 2006-2007 Season Chapter Planning Meeting. Thank you to all who took the time to provide their valuable opinions and suggestions. You can be assured they will be considered and utilized to continue to improve our Chapter.



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PHILLY CHAPTER SUPPORTS TEMPLE RISK MANAGEMENT & INSURANCE STUDENTS

By Larry White, CPCU

Each year, our Chapter has attempted to support, by scholarship monies, the Risk Management and Insurance Program at Temple University. With the able assistance of Temple Professor (and former President of The American Institute for CPCU) Dr. Norman Baglini, our contributions have been distributed to deserving students. Until last year, The CPCU -Loman Foundation would match our contribution dollar for dollar. Hence, in 2005, our \$3,000 contribution turned into \$6,000 for the students. Loman's requirements have changed, however, so here is an update on the chapter's contribution to Temple University and the matching funds from the CPCU - Loman Foundation.



Due to some wonderful fund-raising by chapter leaders in 2005-2006, we were able to increase our donation to Temple to \$6,000. The question outstanding was how to best distribute our planned contribution between Temple and the Loman Foundation in order to get the most "bang for our buck". Loman has now limited its matching contributions, with maximum matching funds based on how much a chapter has given to Loman. We had been supporting Loman at a rate of \$1 per chapter member. To get better matching, we needed to increase our Loman contribution to \$3 or \$5 per member.

Based on the feedback I received from chapter leaders, we preferred the \$3 level for Loman with a correspondingly higher contribution (but lower matching funds) to Temple. Consequently, on August 8, 2006, I sent a check for \$1,098 to Loman in order to bring us to the \$3 per member contribution level. (We had already contributed \$549, or \$1 per member, earlier this calendar year). I also sent a check to Norm Baglini, head of Temple's Risk and Insurance Management Department, contributing \$5,000 to the department. In my letter to him, I also stated that we would be applying for \$3,000 in matching funds.

We had budgeted \$6,000 in total for our combined contributions; after the \$1,098 to Loman we had \$4,902 left. We decided to round up the difference to make the Temple contribution an even \$5,000.

As required, I sent a copy of our Temple contribution check to Loman along with the matching gift form. Pam Barnes at Loman, who has been extremely helpful during this whole process, called me to let me know that the matching funds were in the process of being approved.

To sum up, Temple has \$5,000 and will sometime soon be receiving \$3,000 in matching funds from the CPCU - Loman Foundation. Thus, even with less matching available from Loman, we were able to increase our support of Temple by

\$2,000 over the previous year.

The Loman Foundation is instituting further changes that we, and Temple, will have to be concerned with starting next year. The really significant change is that the foundation's matching gift form will require that the scholarship recipients be named and identified. Loman's primary purpose for this is to be able to track the recipients' career paths and successes - they just want to see the effects of their money. The will continue to limit amount of individual scholarships they match to \$1,500 per person. (For example, even if they would match up to \$3,000 in total funds, if only one \$3,000 scholarship were awarded, Loman would only give \$1,500). We have already been asking Temple to limit the scholarships from our funds to \$1,500 per person, so that won't be a change. The matching funds still go to the University, not to the named recipients.

The practical effect of this will be that either we will have to get recipients' information from Temple, or they will have to fill out the matching gift form themselves. This will mean Temple will get the matching funds a little later - after they pick the awardees - rather than at the beginning of the school year. In my mind, that is no major hurdle. We are pleased to be able to support this fine program at Temple, under the capable leadership of men like Norm Baglini and Dr. Robert Drennan.

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Thursday, September 14, 2006 for the next Insurance

MIX and MINGLE

We are pleased to announce that once again the **Philadelphia Chapter of the CPCU Society** has joined forces with the **Casualty Underwriters Club of Philadelphia** to sponsor a social event for insurance professionals that you don't want to miss.

The MIX and MINGLE will be an opportunity for members to socialize and to meet their Officers, New Designees, as well as Society officials. This will also be an excellent opportunity to catch up with old friends and make new acquaintances.

The event will be held after work hours at The Public House from 5:00 to 7:00 p.m.

The Public House
2 Logan Square
Philadelphia, PA 19103
(18th between Arch & Cherry)
For directions: www.publichousephilly.com

All Chapter and Association members, their spouses, and insurance professional interested in getting involved with the sponsoring organizations are welcome. Free appetizers will be provided and a cash bar will also be available.

RSVP not required but appreciated by September 11, 2006. To help us plan for the number of people that will be attending this Social Event, please respond via mail, fax, or email to:

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PHILADELPHIA CHAPTER KEEPS THE GOLD

Due to the dedicated efforts of chapter volunteers, the Philadelphia Chapter has again achieved the highest honors from National with the coveted GOLD level Circle of Excellence Award. Below are excerpts of the notification to President Jon Hensinger from National President Millicent Workman:

It is my pleasure to recognize the Philadelphia Chapter with the **2006 CPCU Society Circle of Excellence**. Your chapter has qualified for the **Gold Level**, the highest category of achievement in this comprehensive program!

Your chapter is to be commended for continuing to reach new heights each year! The many accomplishments marked by attainment of the Gold Circle of Excellence have made your chapter a leader in the CPCU Society and in the community you serve. I hope you will continue to use the Circle of Excellence program to provide direction for your chapter's activities, promote the strategic goals of the CPCU Society, and help you deliver value to your members.

I extend my congratulations to all chapter members who participated in your many successful programs this year. We salute all of them and appreciate their commitment



of time, expertise and energy to the chapter and the Society. It is truly a team effort – thank you to all!

The Philadelphia Chapter will also be recognized at the Annual Meeting and

Seminars in Nashville in a display in the registration area and during the special Chapter Recognition Luncheon on Tuesday, September 12, 2006. A formal invitation to the luncheon will be sent to you this summer.

Congratulations again on an outstanding achievement! I am proud of your accomplishments and grateful for your dedication to the CPCU Society. I wish much continued success to the Philadelphia Chapter!

Sincerely,

Millicent W. Workman, CPCU, CPIW
2005-2006 CPCU Society President