

Visit your Chapter website at : <http://philadelphia.cpcusociety.org>

## Philadelphia CPCU Ready to Host Annual Meeting



### By Jon Hensinger, CPCU

If you are attending the CPCU Annual Meeting and Seminars at the Philadelphia Marriott, September 6-9, you can look forward to Philadelphia CPCU making the following contributions to the event.

#### "Ambassador" Volunteers

We are providing over sixty volunteers to serve as "ambassadors" to help staff the annual meeting. Our ambassadors

will be easy to identify – they will all be wearing red polo shirts with the annual meeting logo on the front. Included in our ambassador group will be twenty-six student volunteers from Temple University. These student volunteers are Risk Management and Insurance majors who are taking advantage of the opportunity to participate in this national industry event. Our ambassador volunteers will staff the annual meeting in shifts beginning Friday September 5 through Tuesday evening September 9.

#### Appearances by Ben Franklin and Betsy Ross

Philadelphia CPCU is sponsoring appearances by Ben Franklin and Betsy Ross from 11:00 a.m. to 3:00 p.m. during registration on Saturday September 6. Ben and Betsy will greet annual meeting attendees as they register for the meeting. We are also sponsoring Ben and Betsy's appearances during the final night celebration on Tuesday September 9. The chapter's cost of sponsoring these appearances is \$3,976.

#### Philadelphia Pocket Maps

Philadelphia CPCU will give away very attractive pocket maps of Philadelphia to visitors at the host chapter booth in the Expo during the annual meeting. These maps will make it easier for our out of town guests to navigate the city, and they will make great souvenirs. Be sure to stop by the host chapter booth in the Expo to pick up your pocket map. The chapter's cost for sponsoring the pocket maps for all annual meeting attendees is \$3,500.

#### New Designee Reception on Saturday September 6

Following the conferment ceremony, Philadelphia CPCU is sponsoring the open bar at new designee reception. Stop by the new designee reception to congratulate new designees from the local area and from around the country and enjoy a cocktail on the Philadelphia Chapter. The Philadelphia's cost for sponsoring the open bar is \$13,500.

#### Host Chapter Booth

Philadelphia CPCU is partnering with the Brandywine Valley Chapter of the CPCU Society and the Insurance Society of Philadelphia to promote local insurance education at our host chapter booth. Visitors can learn about the rich variety of insurance educational opportunities made available by ISOP and the Philadelphia and Brandywine Valley Chapters. In addition to giving away Philadelphia pocket maps at the host chapter booth, we'll be giving away fresh Philadelphia soft pretzels (while supplies last!). Visitors to our booth can also register to win one of our two Expo raffle prizes, which include an iPod and a Philadelphia Contributionship fire mark plaque.



#### Annual Meeting Seminars

Philadelphia CPCU is the proud sponsor of four educational seminars being held during the annual meeting. The seminars we are sponsoring are:

- Mock Trial: The Truth Revealed about Noah Omitian and the Liberty Bell
- Malecki and Tilden on the Evolution of the CGL
- Enterprise Risk Management - Past, Present, & Future
- Innovation: Essential Skill for Staying Competitive

The chapter's cost of sponsoring these seminars is \$2,500 per seminar, for a total cost of \$10,000.

*Continued on Page Two*

## MARK YOUR CALENDAR FOR UPCOMING EVENTS

**Sep 6-9:** CPCU Society *Annual Meeting & Seminars*. AICPCU *New Designee Conferment*. Philadelphia Marriott Downtown.

**Oct 7:** Breakfast Meeting, 8:00 am –10:00 am, The Union League, Philadelphia. **Topic:** *View From the Top*

**Nov 13:** Breakfast Meeting, 8:00 am –10:00 am, The Union League, Philadelphia. **Topic:** *Producers*

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

## Annual Meeting (continued)

All of our annual meeting activity has been planned, organized, and coordinated by our Host Chapter Planning Team. All plans and financial decisions related to our hosting of the annual meeting were reviewed and approved by The Philadelphia CPCU Board of Directors before we took any action or incurred any expenses. Here are the members of our Host Chapter Planning Team:

**Denise Angeli-Desiderio**  
**Ronnie Brennan**  
**Charlie Butler**  
**Kellie Goldfien**  
**Jon Hensinger**  
**Kevin Johnson**  
**Dan Jaeger**  
**Terry Macko**  
**Jim Misselwitz**  
**Eric Fitzgerald**  
**Karen Porter**  
**Dawn Upperman**

After over two years of planning and preparation, we are ready to enjoy the annual meeting. We look forward to seeing you there!

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## May Breakfast Meeting Photos



One of the special guests at our May 2008 Breakfast Meeting at the Union League was Sharon Romano, who is Regional Governor for the CPCU Society. Sharon stopped to chat with 2007-2008 Chapter President Rina Williams.

Shown in the background between Sharon and Rina is Ralph Archbold as Ben Franklin. Our chapter took this life-size cutout of Ben Franklin to the Annual Meeting in Hawaii in 2007 to promote our hosting of the Annual Meeting here in Philadelphia this September. Ben has shown up to greet members at Breakfast Meetings since then.



We had a terrific turnout for our May 2008 Breakfast Meeting, as members and guests convened to hear Fran Strollo of ACE speak on the topic of International Insurance.

## May Breakfast Meeting Provides a Global View

**Recap by Theresa Gregory, CPCU**

Our May dinner meeting featured a detailed and timely overview of foreign insurance coverage by Fran Strollo, CPCU, Chief Underwriting Officer, ACE Foreign Casualty, ACE USA. She has traveled around the world gathering a wealth of valuable foreign carrier experience in such positions as Field Controller for the Latin America Area and Senior Vice President leading the international cash flow casualty product line before her assumption of the Chief Underwriting position in 2007.

Fran opened with an introduction as to when purchasing foreign insurance is necessary. She illustrated her points with the story of a fitness entrepreneur on a foreign sales trip who had multiple mishaps resulting in losses not covered by his domestic insurance. His GL policy's coverage territory was limited to the U.S., so when his customer was injured by his equipment there was no coverage. Without overseas services that accompany most foreign insurance policies, when he became very ill he had to pay a sizable deposit out of pocket to the hospital.

Fran stressed that, like this small business owner, the need for international coverage is not just limited to large, complex global operations. It should be considered when clients attend a convention or take a buying trip to a foreign country. Also, small to medium size entities may encounter foreign exposure as they grow and seek efficiencies; selling products to end users in other countries open them up to foreign lawsuits in and use of overseas suppliers or subcontractors make them vulnerable to property and casualty losses for which they may not yet have a program in place.



Regarding the carrier/broker market for foreign coverage, Fran encourages careful consideration of those touting foreign capability. Clients need expertise and on the ground presence. A carrier should have a broad network of overseas offices and partners with experienced staff familiar with local regulations, requirements and customs. Fran recounted the stalled settlement of a foreign voluntary workers compensation claim for the death of an overseas employee native to the country on the insured's foreign operation. The costly delay could have been avoided if the insured had apologized to the employee's family, per local custom.

Fran described other areas to discuss when placing foreign coverage. Premiums must be properly allocated for tax purposes. Program design affects claim payments and coverage response and availability. Overarching foreign coverage issued in the U.S., often called Master or Difference in Conditions policies, are available on a stand-alone basis or in conjunction

with policies locally written and issued in the different countries where the insured has exposure. Master policies are considered non-admitted insurance by foreign countries while local policies are admitted. With non-admitted coverage, claims may not be legally payable directly to foreign parties. Also Master policies do not include country specific coverages and wording found in or available for addition to local policies.

Fran stressed that many foreign insurance topics have surfaced as a result of current events, from products liability exposure to stemming from outsourcing of product manufacturing and finishing to Defense Base Act coverage. Ensuring adequate and timely protection requires partnership with a carrier that can guide you through these risks as well as the details and requirements associated with them. In another example, she explained that Defense Base Act (DBA) coverage is required for civilians working on U.S. Military bases located overseas. However, determining when a coverage need exists is not clear cut. For example, coverage is not needed for employees making deliveries to one of these foreign bases, while it is required for auditors working on inventory at the base commissary for a day or two.

By providing the audience with key questions, considerations, and examples, Fran helped demystify this often confusing area of our industry and provided tools to gauge clients' exposure. Every day foreign insurance exposure is more prevalent in our expanding global economy. She leaves us with the first question to consider, do any of your client's have new foreign exposure?



**Fran Strollo with Rina Williams**





## Donna Popow Speaks at PLRB Claims Conference

The annual Property Loss Research Bureau (PLRB) Claims Conference was held in Boston from April 13-16, 2008. The conference, attended by over 2500 claims professionals and 400 vendors, included over 110 concurrent sessions. Attendees could select from various tracks, many offering CE credit, such as property, liability, and general interest as well as intermediate and advanced levels.



This year's speaker at the opening general session was **Doris Kearns Goodwin**, who spoke about her book, *Team of Rivals: the Political Genius of Abraham Lincoln*, highlighting how Lincoln populated his cabinet with political rivals in order to solidify the Union.

**Donna Popow**, Senior Director of Knowledge Resources at *The American Institutes* (and a Philly chapter member), is a member of the PLRB Claims Conference Committee, which decides on the curriculum for each claims conference. This year Donna was also a presenter, along with her colleague **Dave Thomas**, speaking on the topic of ethics.

The 2009 Claims Conference will be in Seattle in March 22-25. Claims and underwriting professionals should consider attending this great event. Not only is it a way to obtain CE credits for various state licenses, it is also a great way to meet friends and colleagues from all over the country.

At the PLRB Claims Conference in Boston, April 2008.

Pictured, from left to right:  
**Donna Popow**; **Gina Mazzulla**, Marketing Director at *The American Institutes*; **Valerie Berka** of the PLRB.

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## CHAPTER PLANNING MEETING IN JULY

By Theresa Gregory, CPCU

Newly elected Chapter President Dawn Upperman did a great job guiding chapter officers and volunteers through our annual planning meeting held July 15<sup>th</sup> in Philadelphia. We accomplished a lot with the help of our chapter members who participated in the annual *Member Survey* taken before the meeting. Your valuable feedback helped guide our discussions and decisions.

The Board began work on this year's activities, speakers, and annual events with a focus on the needs and interests expressed by our members. This year we plan to offer two dinner meetings and at least one meeting eligible for CE credit. We also discussed creating a formal mentoring program, expanding the scope of our Good Works to include new charities, and brainstormed what social events would be fun for everyone.

Also noteworthy was the review by former President and current Board adviser Jon Hensinger of the background and vision of the Board's Leadership Development Program, an ongoing initiative designed to develop and maintain a flow of chapter leaders.

All in all the Board set a tone of excitement and engagement for the coming year. We encourage all members to get involved in chapter activities and attend events. This is your chapter. What do you plan to get out of it this year?

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**Dawn Upperman (back to camera), President of the Philadelphia Chapter CPCU Society, leads the chapter officers at the July planning meeting held in Philadelphia. Each summer, the chapter leaders convene to plan the year's events, find volunteers to lead committees, and begin the preparations that will help the Chapter once again reach the Gold level for the CPCU Society's Circle of Excellence.**





# CPCU



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## MEET THE NEW DIRECTORS

At the June Breakfast Meeting, the Chapter officers for 2008-2009 were elected; full details are on page 10 of this issue.

Four of the Directors are first-time officers of the Philadelphia Chapter CPCU Society:

- ♦ **Anita Devan - Zenith**
- ♦ **Michael Etemad - First Keystone**
- ♦ **Theresa Gregory - Chubb**
- ♦ **Donna O'Brien - Aramark**

**Anita Devan, CPCU, CIC, CRM, CWCP** is the Senior Vice President responsible for profit and growth for the Northeast region of Zenith Insurance Company. Anita is a 30+ years veteran of the P&C insurance industry.

Anita holds two Graduate Degrees and holds professional designations of CPCU, CIC, CRM, and CWCP. She is an active adjunct professor at the Graduate School of Business at the Philadelphia University. She has also served as adjunct

professor at Rosemont College and Gwynedd Mercy College, both in the greater Philadelphia area. Anita is also a member of the board for Risk Management Academy at St. Joseph University in Philadelphia, PA.

Anita teaches strategic management / leadership and workers compensations programs for the National Alliance of Insurance, an elite national insurance education institution.

Anita firmly believes that profit is directly related to leader's ability to energize his/her people around common goal driven by the collective strength of each individual on the team.



**Michael Etemad, CPCU**, is a commercial lines underwriter at First Keystone RRG where he has worked for the past four years. Mike has also worked as a multi-line producer for the past two years and has expertise in vehicular claims. Mike works with First Keystone employees to help them achieve their academic goals whether it be pursuing an insurance designation or acquiring a license. Before entering the insurance industry, Mike worked at Tomorrows Financing as a loan analyst.

**Theresa A. Gregory, CPCU**, is a commercial lines underwriter in the Commercial Insurance Specialty Division of the Chubb Group of Insurance Companies. She began her insurance career with ACE USA. While with ACE she held various positions and obtained her CPCU designation. Theresa also has her individual property and casualty producer license in New Jersey. Originally from Virginia Beach, Theresa holds a BA in Modern Languages from Longwood University in Virginia.

**Donna O'Brien, ARM, CPCU**, currently holds the position of Director of Global Insurance for ARAMARK - Global Risk Management in Philadelphia. This past year, Donna served the Philadelphia chapter as our Liaison to the I-Day Committee, working in coordination with members of other local chapters as well as staff of The Insurance Society of Philadelphia (ISOP). Donna earned her CPCU and was a Philly Chapter New designee in 2004.



**Theresa A. Gregory, CPCU**



**Michael Etemad, CPCU**



**Donna O'Brien, CPCU**



**Anita Devan, CPCU**

## CHAPTER AWARDS SIX SCHOLARSHIPS

The Philadelphia Chapter of the CPCU Society has a Scholarship Fund to make annual grants-in-aid to those meeting our qualifications and criteria. The total amount of grants will vary each year and is discretionary with the Board of Directors. Generally speaking, the amount of each individual grant will vary between \$250 and \$1,000 depending on the budget and the number of worthy applicants during any given year.

### ELIGIBILITY

To be eligible the applicant must:

1. Be employed in the insurance industry in the Philadelphia Chapter territory or employed in the insurance industry elsewhere but reside in the Philadelphia territory; or, be the spouse, child, stepchild, grandchild, dependent, brother or sister of a person who is either employed in the insurance industry in the Philadelphia Chapter territory or employed in the insurance industry elsewhere but reside in the Philadelphia territory, or be an active member of the Philadelphia Chapter; and
2. Be enrolled at an accredited two or four year college or university in a full time associate's degree or bachelor's degree program; and
3. Not have been awarded this scholarship in the past. Prior unsuccessful candidates may re-apply.

At the June 2008 Breakfast Meeting, Marty Frappolli, member of the Scholarship Committee, explained the selection method and announced the six winners. He explained that Donna Popow, Ethics Counsel for the American Institutes, chairs the Scholarship Committee. Donna takes each application and blacks out any information by which the applicant might be identified. She then provides copies of the applications to each member of the selection committee, who judge the applicants on their academic record, test scores, and extracurricular activities.

The six winners announced were:

**Lauren Hedde** of Yardley PA, who attends Penn State. Her father Carl works with Munich Re.

**Julie Sobota** of Cherry Hill NJ, who attends the University of Delaware. Her father is Richard Sobota.

**Matthew Davis** of Glenside PA, who attends Albright College. Matt's father Kevin accepted for Matt.

**Molly Coyne**, of Havertown PA, who attends the University of Delaware. Molly's father Phil works with ECBM.

**Christopher Lowen** and **Kathleen Mee**, unable to attend, were our other two winners.



Lauren Hedde



Julie Sobota

Below, Phil Coyne, father of Molly; Kevin Davis, father of Matthew; Julie Sobota; Lauren Hedde.



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## Non-traditional P&C Risks Explored at June Meeting

### Recap by Michael Etemad, CPCU

For the June 2008 breakfast meeting, outgoing President Rina Williams proposed the 2008/09 slate of candidates, and they were elected by members. Next, Barry Midwood of the CPCU Society's headquarters in Malvern swore in the newly elected officers. This oath was followed by another pledge, joined by all CPCUs, to place the well being of the public over self-interest and dutifully follow the CPCU Code of Ethics.



Dawn thanks Rina

Next, incoming President Dawn Upperman, speaking on behalf of the chapter and the board, honored Rina Williams with a gift certificate in appreciation for her hard work for Philly CPCU. Finally,

six scholarships, funded by the hard work of the chapter volunteers, were awarded to college students.

Rina then introduced Mary Parsons from Chubb Personal Insurance, who spoke on "Non-traditional P&C Risks and the High Net Worth Customer." Mary captured the attention of her audience with statistics that demonstrated the high demand for risk management of high net worth customers: there are 2.27 million people with investable assets at or above \$1 million; individuals in this wealth bracket acquire unusual sets of risks such as ownership of vacation homes, exotic collections, expensive jewelry, oriental rugs, and even yachts. Beyond the atypical coverage needs required by this assortment of possessions, wealthy customers face serious liability risks from litigants who view the insured as having "deep pockets." Wealthy customers require unique coverages to protect against liabilities from the public.

High net worth customers are more prone than others at becoming a target of wireless technology risks. Examples of this risk include identity theft such as when a hacker uncovers personal information, liability damages caused by one's child posting defamatory messages on an internet forum, and blackmail caused by an ineffective firewall which leads to the leaking of sensitive information to one's workers. Losses relating to wireless technology risks can result in countless hours, dollars, and resources devoted to restoring one's identity.

High net worth customers may face additional risks abroad. According to Parsons, wealthy individuals are four times more likely to travel, whether for business or pleasure, and often, to truly exotic destinations. Sources of liability stem from renting a car while traveling, taking valuable items abroad, kidnapping, or becoming injured while outside the country. The rate of kidnapping in foreign countries is rapidly increasing and wealthy victims are willing to write a big check to save their loved ones from kidnappers. Also, if the insured

or a loved one suffers an injury while abroad, the costs of medical evacuation may be tremendous. Wealthy customers need to protect against these risks when leaving the country.

Wealthy individuals also have the means to hire personal employees such as housekeepers and nannies; American homeowners employed 896,000 housekeepers in 2003. Parsons explains that these employments lead to sources of liability such as an injury at the workplace. Not only is the growth rate of domestic employment increasing but also the damages are climbing, with the average verdict reaching \$450,000.

High net worth clients often serve on the board of public, private and non-profit companies. By placing themselves on these boards, clients risk their own assets in case of a lawsuit. Wealthy individuals may serve on many boards, which greatly increases their liability. Additionally, many non-profit organizations purchase inadequate D&O liability limits such as \$1,000,000 for fifteen board members. More individual insurance is required in order to adequately protect against losses faced by an individual serving on a board.



Mary Parsons

Another source of risk comes from the client being well known in the community. Parsons explains that this fame can lead to negative consequences such as widespread knowledge that the client has money and difficulty in keeping personal affairs private. When people know that a client has "deep pockets," lawsuits become more likely for even the smallest incidents because victims know that the wealthy client would rather settle than litigate the incident. High net worth clients also hosts charitable events at their own homes and the knowledge of the client's wealth may lead to lawsuits if an injury occurs. Wealthy individuals are increasingly becoming the targets of serious crimes; Parsons noted that every year there are 1.3 million home invasions, 1.4 million stalking incidents, and 58,000 children who are the victims of abduction.

Parsons also demonstrated the risks associated with wealth transfer that result from divorce, inheritance, etc. It is important that clients report changes in assets immediately for coverage purposes. According to Parsons, most life events lead to gaps in insurance, which creates unnecessary risks for the client. For tax purposes, high net worth customers often transfer assets to a LLC, but this may lead to insurance issues because the LLC is not covered in the policy. Finally, Parsons indicated some specialized insurance solutions targeted at high net worth clients such as high liability or umbrella policies, travel accident coverage, identity theft insurance, workers comp policies, EPLI coverage and personal kidnap and ransom insurance.



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## NEW CHAPTER LEADERS

At the Chapter Business Meeting, conducted on June 19 2008 during the Breakfast Meeting at The Union League, outgoing President Rina Williams read the slate of nominations for 2008/2009 chapter officers:

**President:** Dawn Upperman - Guy Carpenter  
**President-Elect:** Kellie Goldfien - Chubb  
**Vice President:** Shannon Rodgers - Amica  
**Treasurer:** Larry White - AmeriHealth  
**Secretary:** Cindy Wolkiewicz - Cohen Seltzer  
**Director:** Anita Devan - Zenith  
**Director:** Michael Etemad - First Keystone  
**Director:** Mayleen Gallagher - PMA  
**Director:** Theresa Gregory - Chubb  
**Director:** Donna O'Brien - Aramark  
**Director:** Margo Turtureja - State Farm

The membership then unanimously approved the slate. The term of office runs from July 1, 2008, through June 20, 2009.



**Barry Midwood (far right), Vice President of the National CPCU Society Headquarters in Malvern, swears in the newly elected chapter officers. From left to right: Larry White, Shannon Rodgers, Kellie Goldfien, Theresa Gregory, Margo Turtureja, Dawn Upperman, Michael Etemad.**



**Also at the chapter business meeting, Treasurer Larry White gave a treasurer's report on the finances of the chapter and fielded questions from the membership.**



## DAWN UPPERMAN — PRESIDENT'S MESSAGE

Is the Philadelphia Chapter meeting your membership needs? Do you feel like a welcome member of our Chapter?

If the answer to these questions is yes then I, Dawn Upperman incoming Chapter President for the 2008-2009 term, am excited about providing leadership to an already outstanding Chapter that has received the Gold level Circle of Excellence for the last 9 years...yes we were awarded again for the 2007-2008 term. I congratulate you and thank you for the part you played in helping the Chapter reach that level on such a consistent basis. We could not have done it without you.

On the other hand, if the answer is no, I have a challenge ahead of me to work with our incoming Board members and Committee leaders to attempt to make every member feel a



**Dawn Upperman, CPCU**

vital part of the Chapter. It is often the case that our less visible members are left to fall through the cracks. Each and every one of you has an area of expertise to bring to the table and I look forward to working with you to put that expertise to use for our Chapter. I can attest that volunteering for the Chapter is a very rewarding experience, both professionally and personally. I highly recommend it.

I would like to take a moment to congratulate our New Designees of the Class of 2008. I don't think any of us ever forgets that feeling of passing that last exam. Euphoria! We look forward to your CPCU Conferment at the 2008 Annual Meeting and Seminars in Philadelphia which will be in lieu of our local Conferment which is usually held as part of I-Day.



We start off the term with a bang by hosting the 2008 Annual Meeting and Seminars in September. I would like to take the opportunity to thank the Philly Chapter 2008 Annual Meeting Planning Committee for their diligent work in helping with the planning for the CPCU Annual Meeting. A lot of work went on behind the scenes coordinating with the CPCU Society to make the meeting run smoothly, make it a special event and help showcase our city!

We then follow up with our monthly meeting program starting with our View From the Top Breakfast meeting on October 7<sup>th</sup>, 2008. We have a very interesting panel lined up. Two of the monthly meetings will be dinner meetings. The theme for I-Day this year will be "Law" and promises to be exciting. Check our website, <http://philadelphia.cpcusociety.org>, for the most up-to-date details on dates, topics and registration information.

Based on your feedback, the partnership we had last term with RIMS was very successful and we are looking to partner with them again this term. We will keep you posted. Of course, we will continue having our Good Works, Mix and Mingles and social events during the term. We also plan to "beef up" our mentoring program as well!

We are always looking for new ideas and input to give value to our fellow CPCUs. Please do not hesitate to give us your thoughts and feedback. In addition, we are always looking for fellow CPCUs to volunteer in various ways, big and small. There are many opportunities to help, and all are valued and appreciated equally. We hope that Candidate members and students will volunteer as well. Thanks for the opportunity to serve you!

**Dawn Upperman, CPCU, ARE, AIT**  
**Philadelphia Chapter President**



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**PHILLY CHAPTER BRINGS HOME THE GOLD (AGAIN)**

In June of 2008, the CPCU Society notified our chapter that we had once again qualified for the "Gold" level for The Circle of Excellence.



Rina Williams, President for the 2007/8 Chapter year, received the following correspondence:

**To: Rina Williams, CPCU**  
**RE: 2007-2008 Circle of Excellence**  
**CC: Sharon M. Romano-Petrelli, CPCU**

I am pleased to announce that the Philadelphia Chapter has received the 2008 CPCU Society Circle of Excellence. Your chapter has qualified for the Gold level of recognition in this comprehensive program. Congratulations!

Thank you for your dedication of time and talent this past year. Please extend our congratulations to your leadership team and all chapter members who planned and participated in your many activities during the year.

In September, your chapter's 2008 Gold Circle will be mailed to your current chapter president. Please insert your Circle into the Circle of Excellence plaque you were sent previously and display it at chapter events. Make sure all your members are aware of this recognition and its significance. Plan time during your upcoming Conferment or I-Day program for a presentation ceremony.

The Philadelphia Chapter will also be recognized at the Annual Meeting and Seminars in Philadelphia in a special Circle of Excellence display in the registration area and during the Circle of Excellence Recognition Luncheon on Tuesday, September 9, 2008. A formal invitation to the luncheon will be sent to you this summer.

Best wishes to the Philadelphia Chapter for continued success!

Sincerely,

**Barry R. Midwood, CPCU**  
**Vice President – Member and Professional Services**  
**CPCU Society**