

Chicago Area CPCU Chapters

CHAPTERGRAM



January 2010

Happy New Year!!!

Upcoming Events

JANUARY

Tues., Jan 19, 2010 – Chicago Chapter; CNA Chairman & CEO Thomas F. Motamed talks at Union League Club

Thurs., Jan 21, 2010 – Northwest Suburban Chapter Meeting at Stonewood Ale House in Schaumburg

Fri., Jan 22, 2010 – West Suburban Chapter – Annual Legislative Breakfast

FEBRUARY

Thurs., Feb 4, 2010 – CPCU Society's Reinsurance Workshop

Tues., Feb 16, 2010 – West Suburban Chapter Meeting @ Liberty Mutual offices

Tues., Feb 16, 2010 – Chicago Chapter Luncheon at Province Restaurant – Mircoinsurance, speaker Jim Jones

MARCH

Tues., March 9, 2010 – CPCU Society's Workshop on Umbrella and Excess Liability – Coverages, Gaps and Solutions

Published by the Chicago Area Chapters of the CPCU Society. Managing Editor: Wojciech P. Borowka, CPCU, ARM

(wpborowka@mercuryinsurance.com 847-816-4327). Check for last minute Chapter news at

www.cpcusociety.org/chapters. STAY CONNECTED!! The views and opinions expressed herein and those of the authors and not necessarily shared by the officers and members of the CPCU Society or its Chapters or the AICPCU.



"Perception is not reality....reality is reality...."

A "Survivor Samoa" Juror in his speech to the final three candidates

Happy New Year, Fellow CPCUs! By now you will have rung in the New Year with all the appropriate bells and whistles. Or perhaps you entered more quietly with a whisper and a whoosh. Whatever was your pleasure, I hope it was wonderful and you are now rested and relaxed, and ready to go forward into the exciting new year ahead!

Nothing really tickled my fancy when researching a theme for articles for the first year of this second decade of the new millennium, so I started to think about what was fun and at least sort-of new in the first decade. Do you know what came to mind right away? Reality TV!!!

Yes sirree, just this past Fall I was hosting a weekly party to salute Donny Osmond as he danced his way to the winner's circle on "Dancing with the Stars." Many of us did not move a muscle through the entire three hours of the final Survivor episode, go Natalie!! And I am shy to admit that I have not yet watched American Idol, but plan to fix that in 2010.....oh no, as you can see, I am hooked!!

All kidding aside, there is something about fun about seeing TV shows like this. The entertainment is different than that of regular TV, although that can be fun, too. We can be glad that we lived through a period when Reality TV became popular, although I can see future historians reviewing our times and saying, "What WERE they thinking?"

There is another type of Reality TV that we Americans love, and that is sports. Super Bowl is coming soon, college basketball is well underway, and many of us cannot wait to see the Winter Olympics! So we should note some of those important events along the way as well. Yes, reality is reality...let's hope it is a better one in 2010 as we shuffle into this fresh opportunity! Have a jumping January!!!

Aldean Mellon, AIC, CPCU
SCOR Reinsurance Company, PH. 630-775-7386, amellon@scor

Chicago Chapter News

Peter F. Olszak, RPLU, Are, CPCU, Chapter President pfolszak@me.com

Happy New Year to each and every CPCU member and their family. As you start the New Year, please consider plans, goals and resolutions with a focus toward being more active as a member of the greater CPCU community. Only by being an active participant can we amplify the value and importance the CPCU designation holds for individuals and the insurance industry. It is your active involvement that maintains and instills the value of the CPCU designation you worked so diligently to achieve. There are so many ways to become actively involved and create an impression about what it means to be a CPCU. At the Chapter level we are always looking for volunteers to help out in various tasks to coordinate the monthly programs and activities we offer to you our members. The following committee chairs eagerly accept volunteers to assist on tasks that require varying amounts of time and commitment:

Candidate Development - Tanya Valencia tanya.valencia@yahoo.com

Tanya is seeking study group leaders, identifying candidates that need mentoring or assistance in the completion of CPCU studies, designing ways to introduce candidates to each other and build a support network that can help them on their path to completion of their CPCU studies.

Program Committee - Brian Murphy murphyb@BRPS.com

Brian is interested in identifying dynamics speakers on interesting topics for our monthly programs. If you have seen a speaker the Brian should consider please let him know. We can use extra hands at the January 19th meeting in directing people to the correct registration table so if you are available to help out from 11:15 to 11:45 or so let Brian know.

Public Relations - Jeralyn Sorensen Jeralyn.Sorensen@marsh.com

Jeri is always looking for ways to improve the way we publicize what we are doing and increasing the attendance at our monthly meetings. If you have ideas or want to lend a hand let Jeri know.

Good Works – Alan Lewis Alan.Lewis@gumc.com

Alan can use help in arranging and expanding the charitable outreach we do in the community. Can you spare time to make a difference? If you can, let Alan know your availability.

Education Committee – Kevin Shyne kevin.shyne@cna.com

Kevin has already arranged a great technical workshop for March 9th titled [Umbrella and Excess Liability](#) but can use assistance in check-in process on the day of the workshop, if you are available in the morning to assist please let Kevin know.

Membership – Alicja Lukaszewicz-Southall alicja.lukaszewicz-southall@xlgroup.com

Alicja is always looking for ways to expand and engage our membership if you have ideas please share them with her. Or let Alicja know of your willingness to availability to assist in the membership development process.

Nominating Committee – Peter Olszak pfolszak@me.com

The nominating committee is in the process of identifying people who want to take an active role Chapter leadership. If you are interested or know a CPCU that might be interested in being part of the board or leading a committee, contact Peter.

Annual Conferment – Vernon Ramsey vernon.ramsey@cna.com

Vernon is gearing up for the 2010 local conferment that will be hosted by the Chicago Chapter. There are many tasks that need handling, in order to deliver a successful conferment. If you want to assist in this annual production, please let Vernon know.

At the national level the Society is initiating the "Each One Reach One" campaign and is asking the question - Why did you begin the CPCU program? If you are like most, someone reached out and suggested it to you. Someone took an interest in your career success, described all the advantages earning a professional designation can bring, motivated you to make the commitment, and maybe even helped you get started. You have probably been grateful for that person's interest in you ever since!

Now it's your turn!

Through the "Each One Reach One" campaign, the Society is challenging all members to identify at least one person to begin the CPCU program this year and work with that person to give him/her a good strong start! Tell your friends and colleagues what the "CPCU Experience" has meant to your career success and encourage them to earn the CPCU designation, too.

By participating in this special campaign, you are contributing to the career success of another and helping the CPCU Society to grow! The students you recruit today will build the Society of tomorrow! Please go to the national website <http://www.cpcusociety.org/page/141224/>

To complete and submit the tracking form when your new student has taken his/her 1st CPCU exam so you, the student and your chapter can be recognized.

Please have a safe and happy New Year!

Northwest Suburban Chapter News

Larry E. Moser, CPCU, CLU, MBA, Chapter President lmoser@allstate.com

I hope everyone had a very enjoyable Christmas or Hanukkah and are getting ready for an incredible 2010. It is hard to believe that ten years have passed since the turn of the century, a time when people thought the world would come to a stop due to the changes required for the first two digits of the year.

Our January Chapter Networking meeting will be held at the Stonewood Ale House, 601 Mall Drive, Schaumburg, on Thursday, January 21st. The meeting will begin at 5:30 p.m. and I encourage you to bring along a CPCU who has not been actively attending meetings for the past few years. This meeting will be an excellent setting for you to network with fellow CPCUs/ candidates and share employment opportunities that may exist at your companies with those who are currently between careers.

I would like to wish all of you a very Happy New Year and I look forward to seeing you on Thursday, January 21st.

Please remember, this is your chapter and we want to provide programs and events that are of interest to you. We encourage you to contact any of our board members with ideas, suggestions and feedback.



2009-2010 Chapter Board: Eric Hubicki, Randy Wright, Terese Peuvion, Chuck Stoll, Sue Champley, Brent Hathaway, Aldean Mellon, Larry Moser and Cathy Gainer. Not included in picture but very important to our board: Pam Pawelek, Rebecca Vasquez and Marty Maloney.



Jim Jones, Eric Hubicki, Ruthie Moser and Larry Moser at the Tri-Chapter Reception in Denver.



We achieved a new record for Clearbrook Donations! A few members of the team: Eric, Jody, Paul, Larry and Ruthie



Chuck and Theresa helped our team achieve the new record!

West Suburban Chapter News

Joseph S. Harrington, CPCU, ARP, Chapter President josephsharrington@comcast.net

Motorized Toys: Are you safe and insured?

A public service of the
Chicago West Suburban Chapter
of the CPCU Society



Have kids and looking for a way to participate?

Are you unable to participate in CPCU because your calendar is filled with PTA, Scouts, Little League, and other youth-oriented activities?

If so, we could use your help.

After Jan. 1, the Chicago West Suburban chapter will begin its campaign to alert parents to the hazards and insurance issues related to motorized toys.

Do you know that those kids speeding down a sidewalk on a mini-bike might not be insured?

The chapter had prepared a short, ready-made PowerPoint presentation we would like our members to present to groups that deal with children.

You'll get all the materials and

Friday, Jan. 22, 7-10:30 a.m.

2010 Legislative Breakfast

The next annual breakfast forum with DuPage County legislators is Jan. 22 at the Lisle/Naperville Hilton.

All area legislators will be invited, and Phil Lackman, vice president of government relations for the Independent Insurance Agents of Illinois, will moderate their discussion of upcoming insurance issues in Springfield.

Registration is \$25. Reserve your space by Jan. 15 by using the attached form or by sending an e-mail to info@dupageagents.org; include any questions you may have.

The event is co-sponsored by this chapter, the DuPage Independent Insurance Agents, the DuPage Association of Health Underwriters, and the National Association of Insurance and Financial Advisers.

Thursday, Feb. 4, 8-11:30 a.m.

Reinsurance Workshop

As in the past, the 2010 area Reinsurance Workshop will be at the offices of DLA Piper US LLP, 203 N. LaSalle St., Chicago, 312-984-3592.

The program will feature a presentation by DLA Piper on current issues in reinsurance, followed by a panel discussion on the state of the market. The cost is \$55 for CPCU Society members; \$75 for non-members; registration information will be forthcoming.

The workshop is co-sponsored by the CPCU Society's reinsurance interest group, local Society chapters, and the Association of Lloyd's Brokers.

Tuesday, Feb. 16, 11:30 a.m.-1 p.m.

Career Development meeting hosted by Liberty Mutual



instruction you'll need. Five to 10 minutes of your time at a meeting you already attend may save a child from injury and his or her family from a serious financial loss.

For information, contact Joseph Harrington, chapter president, at joeh@AAISonline.com, or by calling 847-224-3869

Our second meeting to be hosted on-site by a supporting employer will feature **Margaret Milkint**, managing partner of The Jacobson Group, a leading insurance recruiting firm, discussing career development in today's difficult employment market.



Margaret handles executive management and actuarial searches in life/health, property/casualty, reinsurance, and consulting for Jacobson Executive Search, the group's retained search division. Before joining Jacobson in 1985, she worked for Allstate Insurance.

Attendance will be free of charge and lunch provided; details to come soon. Please RSVP to chicagowestpcu@gmail.com by Feb. 11 if you plan to attend.

A handwritten signature in black ink that reads "Joseph Harrington".

West Chapter "Snowball" raises funds for local charities

Three charities have benefitted from contributions made by the West Suburban chapter and its members and guests who attended the chapter's annual "Snowball" holiday social, Dec. 10 at the Seven Bridges Golf Course in Woodridge.

Between individual contributions and matching chapter grants, at least \$750 was presented to each of the following charities:

- The People's Resource Center, a Wheaton-based organization that provides for a variety of human needs throughout DuPage County.
- Be The Cure, an organization started by a group of friends of Casey Patton, now a college student living with a rare form of brain cancer. The money raised goes to the Falk Brain Tumor Center at Children's Memorial Hospital.
- "Joey's Team" of the St. Baldrick's Foundation, a national organization that fights childhood cancer. Joey Chamness is the son of Charles Chamness, president of the National Association of Mutual Insurance Companies, and an active volunteer for St. Baldrick's.



Casey Patton



West Suburban chapter secretary Reggie Dienberg and Casey Patton with a "Fight the Battle" t-shirt from the "Be The Cure" foundation.



You are cordially invited to attend a Legislative Breakfast
co-sponsored by the
DuPage Independent Insurance Agents, West Suburban Chapter CPCU
National Association of Insurance & Financial Advisors
and the
DuPage Association of Health Underwriters

DATE

Friday, January 22, 2010
Registration 7:00a
Breakfast & Meeting 7:30a -10:30a
Cost \$25.00

MODERATOR & LEGISLATORS

Phil Lackman, Vice President of Government Relations of the Independent Insurance Agents of Illinois will be our moderator and we have invited all the local legislators.

TOPIC HIGHLIGHTS

Upcoming Legislative Issues

LOCATION!!

Lisle/Naperville Hilton
3003 Corporate West Drive
Lisle, IL 60532
630-505-0900

TO REGISTER PLEASE

1. Complete the form below and fax to Kathy Ross 630-910-0879 or e-mail your reservation to info@dupageagents.org (Check out our website at www.dupageagents.org) 2. After you have faxed, e-mailed or called in your reservation, please mail form and payment to the DuPage IIA, PO Box 707, Downers Grove, IL 60515-0707. Please make your reservation by January 15, 2010. Note that reservations canceled less than 48 hours prior to the meeting will be billed. If you have any other questions contact Mary Walsh, Committee Chairperson, DuPage IIA at 630-910-7357.

WEST SUBURBAN CHAPTER CPCU REGISTRATION FORM

Name: _____

Insurance Agency/Company _____

ADDRESS, CITY, STATE, ZIP _____

Phone Number _____ **E-mail or Fax #** _____

**2010 Application for
THE CHICAGO CHAPTER CPCU CANDIDATE SCHOLARSHIP**

Name _____
 First Middle Initial Last

Address _____
 Street City State Zip Code

Email Address: _____

Telephone: _____

Number of years in insurance industry: _____

CPCU Course Study Information:

Toward which CPCU part would the scholarship apply?
(i.e. 510, 520, etc.)

Please indicate the area where funds are requested:

Books _____ Class/Online study _____

Exam cost _____

Please indicate which parts of the CPCU that you have completed to date:

Employer Information:

Name of Employer: _____

Number of years with Employer: _____

What is your Employer's position on reimbursement for the CPCU program study? (i.e. do employees receive reimbursement for books, classes or exam costs?)

If you are reimbursed by your employer, are you first required to pay for materials/exam out of your personal funds before being later reimbursed upon completion?

Does the reimbursement policy of your immediate management differ from the overall policy of your employer? If so, how?

Candidate Statement:

In the space below, please explain how the CPCU Candidate scholarship will help you in your overall endeavor to complete the CPCU program.

Are there any other considerations that you want the committee to be aware of when reviewing your application?

Please return this application by the end of Friday, January 29, 2010

Attn: Tanya Valencia Halilovic

Email: tanya.valencia@gmail.com

Call to membership:

The Candidate Development Committee is looking for CPCU members to volunteer as study group leaders. Please help us keep the CPCU thriving! Your help will be much appreciated by candidates looking for that extra help in passing their CPCU exams! For more information, please contact Tanya Valencia at 312 444 6566 or email tanya.valencia@gmail.com

Announcing CPCU Candidate Scholarships!

Are you a **Chicago Chapter CPCU candidate** or do you know a CPCU candidate who would like some help with the cost of CPCU books, classes or exams?

The Chicago Chapter of the CPCU will be awarding scholarships for 2010. **NOW ACCEPTING THE ATTACHED APPLICATION.**

For more information,
please contact Tanya
Valencia Halilovic at 312 444
6566 or email
tanya.valencia@gmail.com



Attend the CPCU Society's Reinsurance Workshop in Chicago!

The CPCU Society; the Reinsurance Interest Group; the Chicago, Chicago—Northwest Suburban, and Chicago West Suburban Chapters; and the Association of Lloyd's Brokers proudly present...

Reinsurance Revealed *What You Need To Know In Today's Marketplace!*

Registration 8:15—8:45 AM

Program 8:45—11:15 AM

Register for the Workshop Today!

Register online, or mail or fax the completed registration form to the CPCU Society.

When

Thursday, February 4, 2010

Where

DLA Piper US LLP
203 N. LaSalle St. 15th Floor
Chicago, IL 60601
(312) 984-3592

Cost for Workshop

\$ 55 for CPCU Society members

\$ 75 for nonmembers

The registration fee for the workshop includes all handout material and refreshments.

Continuing Professional Development Program for CPCUs

CPCUs will be awarded two (2) points for attending this workshop.

Continuing Education Credits!

This program has been filed by the **Association of Lloyd's Brokers** for Continuing Education credits in Illinois.

The program may be rejected and no credit given. For information on filing status or certification, please contact Mark Rector at mark.rector@lloyds.com or 1-312-407-6214.

What's It About?

Practicing reinsurance professionals will share their views on the "state of the reinsurance market". The program will include an in-depth discussion of insurance regulations.

Who's It For?

This workshop presents a valuable learning and networking opportunity for all reinsurance professionals, and for other professionals who work with or are impacted by reinsurance.

What You'll Learn

At the conclusion of this workshop, the attentive learner will be able to:

- Understand and explain to their "customers" what is happening in the reinsurance industry, and how it impacts the entire insurance industry.
- Assess the impact of recent insurance legislation, and what to expect in the near future.
- Identify "who's doing what" in the reinsurance market!

Agenda

8:15 am-- Registration and coffee

8:45 to 9:50— **Insurance Legislation – Current and Upcoming Issues** DLA Piper Presentation

9:50 to 10:00-- Break

10:00 to 11:15—**Interpreting the State of the Market**—a panel discussion featuring reinsurance professionals

Workshop Speakers

Charles G. Desmond
Senior Vice President
BMS Intermediaries, Inc.

Eric F. Hubicki, CPCU, ARe, AU, AFIS
Vice President
BMS Intermediaries, Inc.

Susan Kelly, CPCU, ARe
Vice President
CNA Reinsurance Operations

Bruce Kukowski
Vice President, Direct Treaty Group
Maiden Reinsurance

Kevin O'Scannlain, JD
DLA Piper

Holly Spurlock, JD
DLA Piper

James Wilcox
Senior Vice President
Swiss Reinsurance

The views and opinions of the speakers are their own and not necessarily shared by the officers, members, or staff of the CPCU Society.

REACH Reception/Luncheon - 11:45 AM—1:30 PM *(Separate registration and charge required)*

To register for or obtain additional information, contact Al Moy (President—REACH) at 708-917-2454 or al4872@prodigy.net

REACH Luncheon Program:

One Reinsurer's Perspective on the Market Outlook *What your clients need to know to prepare for the future!*

Kevin L. Williams, CPCU
Vice President and Midwest Regional Manager, Public Entity Division
Genesis Underwriting Management Company

The views and opinions of the speaker are his own and not necessarily shared by the officers, members, or staff of the CPCU Society.

Questions?

Contact the CPCU Society's Member Resource Center at (800) 932-CPCU, option 4, or send an e-mail to membercenter@cpcusociety.org.

Attend a CPCU Society Workshop in Chicago, Illinois!

Presented by the CPCU Society and the Chicago Chapter

Umbrella and Excess Liability Coverages, Gaps and Solutions

When

Tuesday, March 9, 2010
Registration: 8–8:30 a.m.
Workshop: 8:30 a.m.–12:05 p.m.

Where

Union League Club
65 W. Jackson Blvd.
Chicago, IL 60604
(312) 427-7800

Cost

CPCU Society members: \$89
Nonmembers: \$119

Workshop materials and Continental breakfast a included.

CE Credits!

This workshop has been **approved** for four (4) Continuing Education credits in Illinois and Wisconsin. This workshop has been **filed** for four (4) Continuing Education credits in Indiana. *This workshop may be rejected and no credit given. Please call (800) 932-2728, ext. 2767 for updated information on this program.*

Continuing Professional Development Program for CPCUs

CPCUs will be awarded four (4) continuing professional development (CPD) points for this workshop.

What's It About?

This is a practical and useful program that will enable an insurance practitioner to determine the “best” umbrella or excess policy. Workshop attendees will analyze the major components of umbrella and excess policies; explore how to avoid major gaps in coverage; and learn how to layer a “mixed” excess program.

Who's It For?

This workshop is designed for all insurance professionals and other professionals who must protect the interests of their “customers,” including agents, brokers, underwriters, adjusters, reinsurers, risk managers and attorneys; and who have at least three years of experience.

What You'll Learn

At the conclusion of this workshop, the attentive learner will be able to:

- Identify the types of excess liability policies and to provide characteristics of each type.
- Explore the excess gap that can be created when the primary includes defense within policy limits.
- Explain major excess liability policy concepts, important policy provisions, and exclusions common to excess liability policies.
- Understand how a “prior insurance” condition can act to **exclude** coverage.
- Discover how non-concurrent aggregates can transfer the loss back to the insured.
- Structure a layered program, including both occurrence and claims-made triggers.

Instructor

R. Bryan Tilden, CPCU, CIC, CLU, is a national lecturer and expert witness in the field of insurance. Prior to starting his own firm, Tilden and Associates, he was the director of technical affairs and director of education for IIANC. Tilden has been active in insurance education as a grading panel member for the Insurance Institute of America and the American Institute for Chartered Property Casualty Underwriters. In 1988, IIANC presented him with the Ernest F. Young Education Award, and in 1989 Agent of the Year. Tilden has taught in schools for both the PIA and IIAA, been a speaker at RIMS and CPCU Society meetings, and has spoken at various conventions.