

April 2007

Volume 1, Issue 4



SOCIETY OF CHARTERED PROPERTY CASUALTY UNDERWRITERS

Central Arizona Chaptergram

President's Notes



Spring is upon us and with it, the warmer temperatures. As Mark Twain stated: "In the spring, I have counted 136 different kinds of weather inside of 24 hours." That certainly explains our recent weather trends!

I was so pleased to see the great turnout of new candidates and those interested in pursuing their CPCU designation who joined us at our March luncheon. It's refreshing to see how many possible new members we may have in the future. We need to continually encourage and support our co-workers and others in the Property & Casualty insurance industry who wish to attain this goal. We also want to seek out those who may be good candidates and help them to begin and/or complete all of the courses to earn the designation. The reward is not only one of personal achievement, but also provides an opportunity to join our chapter and take advantage of all the educational and networking opportunities available by being a member of our group.

Since I am a firm advocate of continual learning, I also want to encourage all of you to continue to attend seminars, read insurance or business related books and articles, go to conventions and do whatever interests you that will help you to expand your knowledge. It is important to never stop learning as it keeps us open to new concepts and ideas and allows us to never stop growing as individuals and professionals.

"I am learning all the time. The tombstone will be my diploma." Well put Eartha Kitt.

See you at the luncheon on April 18th.

**Byrd Horner, CPCU, ARM, CRM, CIC
President**

Inside this issue:

President's Notes	1
Regulation & Legislation	2
Membership Director Note	2
Habitat For Humanity	3
I-Day Update	3
April Luncheon Speaker—Terry Cooper	4
Candidate Development	5

Meetings & Events:

- *April 18, 2007*
- *May 16, 2007*
- *October 17, 2007 I-Day*

Legislation & Regulation

INSURANCE CONSUMER COMPLAINTS

The National Association of Commissioners reports that recent statistics show that while consumer complaints decrease for the third year, the reasons behind those complaints have remained the same. The top three reasons that insureds filed formal complaints were delays, denial of claims and unsatisfactory settlement offers. Rounding out the top five sources of complaints were policy cancellations and premium issues.

INSURANCE FRAUD

The Insurance Information Institute estimates that fraud accounts for 10 percent of the property/casualty insurance industry's incurred losses and loss adjustment expenses. This brings the fraud tab to about \$30 billion a year for both 2004 and 2005. Consumer insurance fraud is a deliberate deception perpetrated against or by an insurance company or agent for the purpose of financial gain. Common frauds include "padding," or inflating actual claims; misrepresenting facts on an insurance application; submitting claims for injuries or damage that never occurred; and "staging" accidents. Immunity statutes protect the person or insurance company that reports insurance fraud from criminal and civil prosecution.

States are taking a more proactive approach to fighting insurance fraud, with a 6.4 percent overall rise in fraud convictions between 2004 and 2005, according to the Coalition Against Insurance Fraud. Fraud Bureaus commonly under the direction of the Department of Insurance review fraud reports and begin the prosecution process. Mandatory insurer fraud plans require companies to formulate a program for fighting fraud and sometimes include special investigation units to identify fraud patterns.



Missing Badges & Membership Dues

Fellow Chapter Members:

Recently we have gone through the member badges we hold for your convenience at the front desk at our luncheons. Two things we noticed:

1. There are a number of missing badges. If you have yours at your desk, meaning to return it, please do as we are going to be replacing the missing ones soon.
2. There are a number of persons who have not yet returned their membership billing to CPCU National and are not currently paid members. The membership dues are the primary support for the Chapter and necessary to support the organization's activities. If you plan to continue your membership, please do so.

We will be obtaining replacement badges after the April meeting. If you need a change, please let us know.

Martin Beavers
Membership Director



As promised, our chapter will do one more Saturday for Habitat for Humanity this year !

Our group is scheduled for Saturday, May 5. Please drive to 5808 E. Guadalupe Rd. at 6:30 a.m. (in Guadalupe). The site host will check you in.

Habitat provides water, tools and instructions. CPCU will provide lunch. The day should end around 2:30pm.

Habitat for Humanity is looking forward to hosting CPCU for one more day!

Directions , Safety Information and Waivers will be available on our website.



I - DAY UPDATE

Note: There has been a change in location. We will be at the Pointe Squaw Peak location, which is on 16th St. between Northern and Glendale, immediately off SR 51.

Wednesday, 10/17/2007

Pointe Hilton Squaw Peak Resort

7677 N. 16th St.
Phoenix, AZ 85020

Please let me know if you have any questions.

Thank you,
Lisa A. Ronzo, MSIM, CPCU,
ASLI, AIS

Save The Date

October 17, 2007

Phone:
(480) 365-3455

e-mail address:
ronzol@scottsdaleins.com

AICPCU/IIA – Institutes Online – Courses for New Employees

Planting the CPCU seed early with new employees can start with many of the foundation programs offered through the Institutes.

Would you like a demonstration of the new “Insurance Policy Fundamentals” course available

through the Institutes new “TopClass” online environment?

Contact: Sandra L. Masters,
CPCU, ITP, CPIW, AIS
Marketing Director, Western
Region, American Institute for
CPCU / Insurance Institute of
America

Work (480) 895-0109
Mobile (610) 389-6123

Web site: www.aicpcu.org



April Luncheon Speaker—Terry Cooper

Our April Speaker is Terry Cooper, Assistant Director in charge of the Investigations Division for the Department of Insurance, who will be speaking to us on Insurance Fraud.

Terry Cooper became Chief of the Fraud Unit in September of 1996, two years after its inception. Terry is a retired 24-year veteran of the Phoenix Police Department, where duties included leading and coordinating major criminal investigations. Terry has participated in practically every aspect of police work including undercover narcotics investigations as an officer

and a supervisor. He is a certified instructor teaching courses in search and seizure, property crime investigations, crime scene management, critical incident stress and interview-interrogation throughout the state for the Arizona Police Officer Standards Training Board. He also was a certified Narcotics Detection K-9 Handler through Texas A&M University.



He is what Danette calls a Desert Rat. He has lived in the valley all his life.

CPCU April 2007 Charity

The Claims Education magazine, published by the International Insurance Institute, recently printed an article regarding the conditions in New Orleans. In the article, the III encourages the ongoing donation of money to help those who are still in a desperate living situation in New Orleans. Therefore, for the month of April, our Chapter will make a donation to St. Martin's Fund which coordinates three charities in the city. The charities include:

1. Helping Hands
2. Dragon Café
3. Ella Dalhonde Public School

Our donation will be directed to the Dragon Café which feeds anyone in need of a meal, whether a resident or someone there on a volunteer basis. For further information about the St. Martin's charities, contact Carl Van, President of the International Insurance Institute. He can be reached at 504-393-4570.

SAVE THE DATE!!!
CENTRAL ARIZONA CPCU
I-DAY 2007
WEDNESDAY, OCTOBER 17, 2007
POINTE HILTON SQUAW PEAK RESORT

Candidate Development

CANDIDATE DEVELOPMENT ...What's that committee all about? We want to encourage learning, participation, and to help inform.

That leads us to this month's quiz.

1. What alphabet has only 12 letters?
2. What state has it's own time zone?
3. What state has no racial or ethnic majorities?
4. What state is the worldwide leader in harvesting macadamia nuts and orchids?
5. Where can you see the man who has crossed the Batura Glacier in Pakistan, carried the Olympic torch and climbed Mt. Everest?
6. What state is hosting this year's annual CPCU meeting and seminar?

If you answered **Hawaii** for all 6 questions you would be right.

- A. The Hawaiian alphabet has 5 vowels (A,E,I,O,U,) and 7 consonants (H,K,L,M,N,P,W).
- B. When you get to Hawaii you will be on Hawaiian Standard Time.
- C. Caucasians make up about 34% percent of the population, Japanese-American about 32%, Filipino-American about 16% and Chinese-American about 5%.
- D. The big island of Hawaii leads the world in harvesting macadamia nuts and orchids.
- E. The feature keynote speaker is Erick Weihenmayer who was the first blind person to reach the summit of Mount Everest in 2001. Before that, he crossed the Batura Glacier and in 1996 carried the Olympic torch through Phoenix. The opening session Keynote speaker is James Bradley who in 2000 published "Flags of our Fathers". Mr. Bradley's father was a Navy corpsman, John Bradley, who with 5 U.S. Marines raised the American Flag during the Battle of Iwo Jima.
- F. This year's annual conferment ceremony is being held in Honolulu Hawaii at the Hawaii Convention Center. The society is expecting between 3,200 and 3,500 new CPCU Designees at this year's meeting.

Go to www.cpcusociety.org to get information on the educational seminars, meetings and an amazing finale.

Every year a new chapter hosts the CPCU annual meeting and seminar.

2008 — you can take in all the history of Philadelphia

2009— the mile high city of Denver will host.

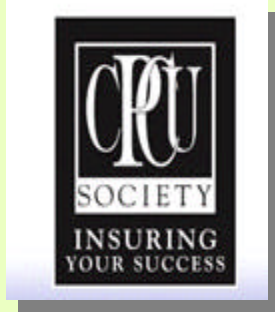
2010— you can bask in the sunshine of Orlando Florida.

What's stopping you?

*Information for this article obtained from www.50states.com.



SOCIETY OF CHARTERED
PROPERTY CASUALTY
UNDERWRITERS



*The new CPCU. Ensuring your
success in a changing market.*

We're on the web!
<http://www.azcpcu.org>

Luncheon Information:

From September through May, we hold a monthly luncheon at the Phoenix Country Club. The meeting starts at 12:00 noon and ends about 1:00 pm. There is an informative speaker for each meeting. The luncheon is held on the third Wednesday of the month.

The meeting is on the second level of the main building at N. 7th St and Thomas Rd.

Chaptergram Information:

Editor: Robee Berman, CPCU, CIC
roberta.berman@usaa.com

Article Deadline: The 20th of each month.

Chapter Officers & Directors

BOARD POSITION	NAME	WORK PHONE	FAX	HOME/CELL	EMAIL ADDRESS
President	Byrd Horner	623-215-1379	480-556-9384	480-596-8485	bhorner@mahoneygroup.com
Vice President	Danette Key	480-293-7083	480-293-7931	480-962-9040	danette.key.biux@statefarm.com
Secretary	Available	***	***	***	***
Treasurer	Rich Pineda	602-955-6622	602-955-6903	602-615-0407	rich@deanshomer.com
Past President	Kevin Norton	480-834-8139	480-844-2166	480-969-6315	knorton@dviaz.com
Chaptergram	Robee Berman	623-715-8133	***	480-248-7502	roberta.berman@usaa.com
Continuing Education	Vickie Smith	480-755-6852	***	480-964-5633	vsmith@wellingtonspecialty.com
Good Works	Diana Dean-Spurgeon	480-365-3460	480-596-3501	480-948-8647	deand2@scottsdaleins.com
Membership	Martin Beavers	480-948-8008	480-948-8192	602-329-3246	martinb@azcalinsuranc.com
I-Day Chair	Lisa Ronzo	480-365-3455	480-596-3531	623-587-5759	ronzol@scottsdaleins.com
Visibility	Rich Pineda	602-955-6622	602-955-6903	606-615-0407	rich@deanshomer.com
Candidate Development	Julia Tallent	623-580-2041	877-658-2634	623-322-1698	jtallent@travelers.com
Candidate Development	Sandy Masters	480-895-0109	480-895-0764	610-389-6123	masters@cpcuiia.org
Education	Chris Behymer	480-905-5059	480-951-9722	480-556-6625	cgbeymer@aol.com
New Designee	Available	***	***	***	
Webmaster	Mike Magick	602-863-8208	602-863-8586	623-376-6563	mmagick@cox.net
Regulation & Legislation	Marlese Polson	480-367-5384	***	602-677-0757	marljan@cox.net
Scholarship	Deidre Smith	480-293-8445	480-293-8444	602-714-0894	deidre.smith.c0e4@statefarm.com
Accountant	Mary Boyd	623-516-2242	623-580-9699	602-403-1594	mboyd4@cox.net