

February 2007

Volume 1, Issue 2



President's Notes

Happy Valentine's Day to all.

Martin Luther King once said "Everyone can be great because anyone can serve. You don't have to have a college degree to serve. You don't even have to make your subject and verb agree to serve. You only need a heart full of grace, a soul generated by love."

Serving our community is one of our Chapter's commitments. I want to thank all of our wonderful volunteer members who graciously gave up their time on the weekend for Habitat for Humanity and St. Vincent's De Paul. I also want to encourage any of you who don't already serve the community to do so. Most of us are very fortunate and I'm a firm believer in "giving back". I applaud all of you who do.

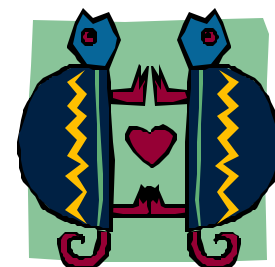
We as Board members also strive to serve the Chapter. However we do need your help. (All right! You guessed it. Here comes the pitch). Please give some thought to serving on a committee or better yet, challenging yourself by heading one. You may have heard it many times before, however it is still true. You do gain more than you give and even if I do say so myself, we are a great group to work with!

I'll end with one of my favorite quotes concerning the heart:

"And remember, my sentimental friends, that a heart is not judged by how much you love, but by how much you are loved by others".
Professor Marvel in *Wizard of Oz*

See you at the luncheon on February 21st.

Byrd Horner, CPCU, ARM, CRM, CIC
President



SOCIETY OF CHARTERED PROPERTY CASUALTY UNDERWRITERS

Central Arizona Chaptergram



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Meetings:

- February 21, 2007
- March 21, 2007
- April 18, 2007
- May 16, 2007

Regulation & Legislation

AZ Bulletin 2006-06 Declared Void

The October Chaptergram contained an article regarding Arizona Insurance Department Bulletin (2006-06). This bulletin specified current policy for enforcing section 20-1632.01 of the Arizona Revised Statutes, which requires insurers to provide private passenger automobile insurance policyholders a minimum seven day grace period for the payment of any premium due except for the first payment. During the grace period, the policy must continue in full force without penalty even though the policyholder has not paid the premium due.

The Department has declared this Bulletin void which will allow companies to go back to relying on the statute when setting procedures for cancellations and non-renewal of private passenger auto policies.



Hot Topics for 2007

- The establishment of a long term terrorism insurance program as the TRIA Extension Act will expire on December 31, 2007. Commercial Insurance buyers need the certainty that the protection against financial losses from a terrorist attack will be available. Congress will be addressing this Issue early in 2007
- Credit-Based Insurance Scoring is a tool used by insurers to predict an insureds propensity for loss and enables them to more accurately price their products. Many states have proposed legislation to ban the use of credit in insurance. In addition the Supreme Court is currently hearing a case that could adversely impact this area if the court finds that insurance companies have been violating the Fair Credit Reporting Act.

In Memory Of

It is with great sorrow to inform you of the loss of one of our former Central Arizona Chapter Presidents and important member, Lou Fernekee. Lou served as President of the Chapter from 1982-1983. Acting as manager of Public Entity, Lou was with Scottsdale Insurance for 15 years. An integral member of our insurance community, Lou will be missed greatly.

Our thoughts are with his family and friends at this difficult time.



Tell me about GOOD WORKS

The purpose of the Good Works Committee is to identify specific charities for the Chapter to support. Support is provided in several ways. At the monthly luncheons a specific charity is named and donations of \$1.00 are solicited from the members attending the luncheon. The specific charity is sent a check for \$250 even if the amount collected is less. At times, instead of collecting money, the committee will collect objects, such as toiletries or shoes, which will then be distributed to the homeless.

In addition, the committee identifies specific charities to work with and provide actual physical service. For example, last year, members of the Chapter have worked at a Habitat for Humanity site. For another example, Chapter members have participated in serving at a St. Vincent de Paul dining room on either a Saturday or a Sunday.

Being on the committee helps the Chapter to promote itself throughout the Phoenix community.

Being on the committee is a way to learn more about the needs of the Phoenix community.

Being on the committee is a way to reach out and support members of the Phoenix community who are in need.



No one person on the committee has a huge responsibility. We all have roles to play though. As with all the committees, we are always looking for additional members to support our activities.

Committee Chair: Diana Dean Spurgeon, CPCU, ASLI, CPIW - Phone (480) 365-3460;
Email: deand2@scottsdaleins.com

Committee Members: Ann Kellogg, Dorothy Harvey, Carla Thomas, Mindy Nathenson

Arizona Helping Hands

Arizona Helping Hands is our charity for this month.

Arizona Helping Hands, Inc. is an organization serving the needs of children and families through special programs including scholarships, financial assistance, mentoring, healthcare, educational, nutritional and emergency programs. Helping Hands also sponsors the largest holiday toy drive in Maricopa County as well as a "Christmas for the Homeless" program. Through volunteer-based services, Helping Hands assists underprivileged and struggling families, and works to empower Arizona families in order to help them make their children's dreams come true. They strive to make a difference, one child, one dream, and one family at a time.



Contact: Judge Paul R. Donaldson - President of AZ Helping Hands, Inc.
Address: AZ Helping Hands, Inc.
5537 Grovers Ave
Scottsdale, AZ 85254
Phone: (602) 867-3828

Regional Governor News & Notes

Do you know a CPCU Candidate or New Designee? If you so, invite them to join you when you attend your next chapter meeting. Welcome them into the CPCU community, show them what it's all about; find out what they're interested in and lead them to educational, networking, job search, and leadership resources. Encourage them to join your chapter and the Society, and help them understand the many benefits of CPCU involvement.

It's only February, but talk is already buzzing about the fall Annual Meeting and Seminars in Hawaii. With an estimated 3,500 new designees celebrating their CPCU achievement this year, now is a great time to help those designees understand their career enhancement is just beginning when they receive their diploma. Unfortunately, once the newness of the CPCU designation wears off, some new designees fail to reap the benefits because they simply don't know what those benefits are. Help them!

I'd like to share a success story with you. Jeff Bassett is the President-Elect of the Pikes Peak Chapter in Colorado Springs. He earned his designation in 2004, and immediately volunteered to be the New Designee Representative the following year. Now he's on tap to be Chapter President next year, and the chapter has recognized his many contributions. When asked why he got involved right after his conferment, Jeff stated three reasons:

1. A mentor invited him to a CPCU meeting prior to his completion of his designation. He got to see what it was all about and meet other CPCUs.
2. He learned about the many benefits of involvement through the CPCU Society and felt a responsibility to give back to the industry as a CPCU.
3. His company supports and values his involvement.

Jeff believes the key to helping new CPCUs succeed is to invite them early to chapter meetings, emphasize career enhancement opportunities within volunteer leadership and chapter involvement, and encourage them to realize the long term benefits of lifetime involvement in the CPCU Society.

Jeff's story is not so unique. Every week I hear success stories from fellow CPCUs who have accepted higher paying and more challenging jobs as a result of CPCU networking, successfully completed a difficult project thanks to resources from other CPCUs, or were promoted in part because of the transferable leadership skills they strengthened as a volunteer leader.

So... as a CPCU, what are **YOU** going to do to make a difference for one new designee or candidate member? And if you're a designee or candidate, please check out the next chapter meeting and see what the chapter has to offer!

Lynn M. Davenport, CPCU

**Lead. Inspire.
Change the World. Again.
Get Involved!**

I-Day 2007 Volunteers Needed

Do you want to have some fun and connect with other industry professionals? Do you want to use your skills in a productive way and develop some new skills to strengthen your resume? Do you want to impress your mom? Then we have the opportunity for you.

All Industry Day, or I-Day, 2007 is planned for Wednesday, October 17, 2007. I-Day is the premier industry event in Arizona. It strives to meet the needs of industry professionals and help them achieve career success. I-Day is a day of professional development and celebration. This event will feature exciting speakers and an excellent opportunity to network with other industry professionals. The highlight of the luncheon activities is the conferment of our new CPCU designees.

We need fun, friendly volunteers to create this premier event. Our first meeting will be on Wednesday, February 21, immediately following the monthly Chapter luncheon. You will be able to choose which jobs you would like to do and how much time you would like to commit to the committee. Most of the work can be done in your pajamas. Best of all, you get to attend I-Day for free.

For more information, contact Lisa Ronzo, I-Day Director, at ronzol@scottsdaleins.com or 480-365-3455.



Make a difference in I-Day, and volunteer today!

Feb. luncheon speaker— Christina Urias



Governor Napolitano appointed CHRISTINA URIAS as Director of the Arizona Department of Insurance in November, 2003. Prior to her appointment, Ms. Urias was a partner at the law firm of DeConcini McDonald Yetwin & Lacy, P.C. (1989 - 2003). She maintained a broad-based litigation practice, primarily, involving insurance defense and consumer protection matters.

From 1973 to 1985, before becoming an attorney, Ms. Urias worked in the insurance industry as a property and casualty claims representative, where her responsibilities included coverage analysis,

monitoring litigation strategies, investigation, negotiation and settlement of general, automobile, property and product liability claims.

A member of a seventh generation Tucson pioneer family, she is also fluent in Spanish. She received her B.A in philosophy (With Distinction) from the University of Arizona (1972) and graduated Cum Laude from the University of Arizona College of Law (1988). Ms. Urias clerked for then Chief Justice Frank X. Gordon, Jr., of the Arizona Supreme Court from 1988-1989. The Arizona Bar Foundation named Ms. Urias as one of the Top 50 Pro Bono Attorneys in Arizona and in 1997 awarded her The Pro Bono Service Award for her outstanding volunteer legal services to the community.

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<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.

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Article Deadline: The 20th of each month.

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