



# Central Arizona Chaptergram



## President's Notes

The month of May marks the end of our Chapter's "operating year", as a new Board will be installed at the luncheon on May 16th.

In the September, 2006 Chaptergram, I outlined some of our goals for this year. In reviewing them, we have made many strides.

- We have made companies more aware of the importance of our Chapter through visits, explaining to them not only the value that CPCU can bring to their employees but also the opportunities for learning and growing in their careers. Candidates, both actual and prospective, were encouraged to continue their studies and complete the program.
- Our efforts to increase awareness of our Chapter in the community made strides by having our I-Day activities submitted for publication in the Insurance Journal. We have also publicized our participation in community volunteer activities such as Habitat for Humanity and St. Vincent De Paul on our website and submitted the information to National. The Good Works Committee has donated funds monthly to various charitable groups and soon, the Chapter will be awarding a scholarship to an individual from Phoenix College. All of these efforts help us to continue to broaden others' knowledge of our group.
- Our Chapter did a great job of offering learning opportunities this year with the monthly speakers who talked at our luncheons, at I-Day and with our two seminars offered on May 31st. The Chapter also held many classes for those pursuing not only the CPCU designation, but also the ARM, AIS, AIC and IIA programs, among others.

### Inside this issue:

President's Notes	1 & 2
Candidate Development	2
Habitat For Humanity	3
I-Day	3
Legislation & Regulation	4
May Charity Information	4
Business Luncheon News	5

### Meetings & Events:

- **May 16, 2007**  
**Business Luncheon**
- **October 17, 2007 I-Day**

# President's Notes continued

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As for career opportunities, as announced at the April luncheon, we have added a section on our website for companies who wish to include their company's link to their website with their current job openings.

- We have implemented some new procedures to make Board positions easier for those assuming them. Job descriptions have been completed for each Board member and if the position includes multiple and more complex functions, then a checklist of duties has been created. This initiative is reflected in the brochure which was published, "CPCU Chapter Volunteer Opportunities".

Every end is a new beginning. The new Board will be planning new initiatives that will provide opportunities for each of our members to learn and grow as professionals.

None of this would be possible without your support. I therefore want to extend a warm thank you from both the Board and me personally for all of your wonderful suggestions and encouragement in making our Chapter a truly great organization.

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

*Central AZ Chapter Thanks You!*

## CPCU Candidate Development

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You may be interested in these two articles from Deloitte. Both articles mention CPCU.

"Generational Talent Management for Insurers – Strategies to Attract and Engage Generation Y in the US Insurance Industry"

"How Insurance Companies Can Beat the Talent Crisis – Staying Competitive Through Integrated Talent Management"



Please contact Sandy Masters at 480-895-0109 or [masters@cpcuiia.org](mailto:masters@cpcuiia.org) for a PDF copy. Be sure to check out the [www.aicpcu.org](http://www.aicpcu.org) home page for information on FREE Career Building Webinars and Podcasts.

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

Our group is scheduled for **this Saturday, May 5th**. 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 are available on our website.



## CPCU I - DAY 2007

**What:** CPCU All Industry Day 2007

**When:** Wednesday, 10/17/2007

**Where:** Pointe Hilton Squaw Peak Resort  
7677 N. 16th St.  
Phoenix, AZ 85020

**Who:** All Industry Professionals are welcome!

Registration will open in August 2007.

Check out [www.azcpcuiday.org](http://www.azcpcuiday.org) starting this summer for more information.

*Save The Date*  
*October 17, 2007*

Please let me know if you have any questions.

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

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



## **FEDERAL**

### **HOMEOWNERS INSURANCE NONCOVERAGE DISCLOSURE ACT**

Senate Bill 1061 introduced on March 29, 2007, would require all homeowner's policies to include on the front or first page of the policy a 'Noncoverage Disclosure' box restating in plain English, in bold font twice the size of the text in the body of the policy, all conditions, exclusions, and other limitations pertaining to coverage under that policy, regardless of the underlying insurance product in question. Any failure to comply with these provisions would be treated as a violation of a regulation under of the Federal Trade Commission Act regarding unfair or deceptive acts or practices. So what is the declaration and policy for anyway?

### **WILL INSURERS LOSE THEIR ANTITRUST EXEMPTION?**

Congress continues to scrutinize how insurers operate as a direct result of policyholder complaints on how claims were handled in the aftermath of Hurricanes Katrina and Rita in 2005. Thousands of storm victims have complained to lawmakers, alleging that their claims were unfairly denied.

Senator Lott (Mississippi) is leading the effort to repeal the exemption. He has also secured \$3 million in Homeland Security Department spending to investigate the industry.

Some lawmakers think the antitrust exemption allowed insurers to collude in denying claims on the grounds that water, rather than wind, was responsible for damage to many homes and businesses. Water claims are covered only if owners had federal flood insurance. Blaming water for the damage has led to a flood of law suits (no pun intended).

Insurers are lobbying heavily against losing their antitrust status. Although this issue has reared its ugly head before, some think insurers may lose the battle this time, but may win a provision that still allows them to share claims data. Still, they won't escape a lot more oversight from lawmakers and regulators.

## **Miscellany**

Property & Casualty insurers posted a 31.2 billion net gain on underwriting for the year resulting in an increase in net income after taxes of \$63.7 billion in 2006 up from \$44.2 billion in 2005. This is the industries' most profitable results in the past 20 years. Most of the improvements can be attributed to the decline of catastrophes in 2006.

# CPCU May Charity

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As the last charity for the year, we will support the Valley of the Sun Community Diaper Bank. Members can bring a package of diapers, or simply donate money. Diapers are collected for all ages, not just infants. This might seem like an odd choice for a charity, but there is an ongoing need, and not one that receives much publicity.

Here is the information about the Valley of the Sun Community Diaper Bank:

Board President  
Linda Jensen  
P O Box 56578  
Phoenix, AZ 85079



Their website is: [valleydiaperbank.org](http://valleydiaperbank.org)

They primarily collect diapers and work with other social service organizations throughout the Valley that actually distribute them. They are collected for the elderly, the disabled, and children, in other words...anyone who needs them.

## May Luncheon = Annual Business Meeting

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Each year the month of May offers a different kind of lunch meeting for our CPCU members. It is a chance to participate in our annual business meeting. We hope that each of you will attend the meeting and become a fully informed member of our society. Our Central Arizona Chapter is strong because of members like you who get involved and participate each and every month. This month we will be distributing surveys allowing you to evaluate the 2006-2007 year. We ask that you complete and return in a timely fashion. We value your opinion and encourage feedback regarding the speakers we've had this year. If you have ideas for future speakers you would like to see on our agenda, please speak up.

In May, our new executive board for the 2007-2008 year will be introduced. This allows you to place a name with the face for each of the board members that will serve you in the coming year. These dedicated volunteers care about the value of our meetings and want to make sure our Chapter is recognized for our member's accomplishments. Because of this we are able to offer many benefits to our members.

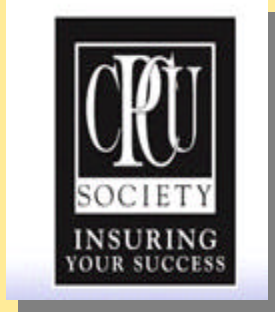
In the month of May we also have on hand the financial report for our chapter. This report gives you an idea how we spend your dues and how strong we begin the 2007-2008 year. Take a minute to look over the report and let us know if you have any questions.

If there are any questions you have about how the chapter is run, please contact a member of the executive committee. We are always looking for volunteers for the various committees.

See you on May 16<sup>th</sup>!  
Danette Key, VP



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**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. 7<sup>th</sup> St and Thomas Rd.

**Chaptergram Information:**

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**Article Deadline:** The 20<sup>th</sup> of each month.

# Chapter Officers & Directors

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