



Arizona Chapter Chaptergram

President's Notes

I want to start by thanking several members of the board who are stepping down at the end of May. They have served our Chapter for many years. I want to personally thank them for all their service.

They are:

Martin Beavers – Membership Chair. Martin has collected head counts and money and name tags and compliments and critiques about our luncheon meetings for many years. He earns our gratitude. Martin has been in that chair since at least 2003.

Mike Magick - Webmaster. He has improved our website as the IT technology has ad-

vanced. He joined the board in 1995 as Sections Chair and became Webmaster in 2000. We appreciate his IT skills.

Rich Pineda – Past President. He was President in 2008, Vice-president in 2007 and Treasurer the prior year. All were tough positions to fill and he did them well.

Lisa Ronzo – Treasurer. Prior to that role, CPD chair and before then I-Day chair for three years. Another hard worker who earns our applause. Lisa has been on the board since 2005.

Deidre Smith – Scholarship Chair. Deidre joined the board in the new position of Schol-

arship Chair in 2007. She had the challenge of creating the rules and standards for evaluating applicants for our scholarships...not an easy task. She is now leaving the board, knowing that at least 14 students have benefitted from our Chapter's scholarships.

When you see these folks at the May meeting, or in the Fall, please take a minute and give them your thanks too.

Looking forward, the slate for the 2010-2011 board of officers and directors follows (following page). You will vote on these at the May 19 meeting.

Continued

Inside this issue:

President's Notes	1-3
Good Works	4
Legislation & Regulation	5
April Luncheon Photo	6
2010 Meeting Schedule	7
Directors and Officers	8

Meetings & Events:

**Luncheon—Wednesday
May 19th**

**Chaparral Suites,
Scottsdale**

**May 6th—CPCU 3rd Annual
Charity Golf Outing**

2010– 2011 Board of Officers Nominees & Directors

Title/Chair	Name	Position
President	David Gutman	officer
Vice President	Tom Gutierrez	officer
Treasurer	Lisa O'Brien	officer
Secretary	Tim Goeller	officer
Good Works	Stephanie Charvat	elected director
Chaptergram	Kevin Epel	elected director
Continuing Education	Sandy Masters	elected director
Membership	Beth Kozi-Lester	elected director
I-Day	Danette Key	elected director
Visibility	Debbie Driscoll	elected director
Candidate Development	Lamont Boyd & Will Thomas	appointed
Webmaster		appointed
Regulation & Legislation	Marlese Polson	appointed
Scholarship	Janice Stein-Young	appointed
New Designees	Jeffrey Johnson	appointed
Research		appointed
Education	Chris Behymer	appointed
Past President	Diana Dean-Spurgeon	officer

Points of clarification:

the incoming elected board “appoints” the appointed positions.

the past president serves ex officio

There are two positions still open. If you have an interest in either, please contact David Gutman, incoming President.

Continued

President's Notes Continued

I want to give you one more update on the South Mountain Community College project. One presenter spoke to two business classes in March. One volunteer also spoke to one school club – MEChA in April. The school year is now winding down. Students are focusing on finals and graduation. Next Fall will offer more opportunities, including another career fair, and many classes to make more presentations.

To quote our presenter, Joel Partida : “Most of the students had an erroneous opinion of the Insurance Industry and associated a career path in our field with Telemarketing and Door to Door Sales; which to a young, electronic and multi-task oriented individual is obviously not attractive.

Therefore, exposing the student body to new information, giving them a chance to see and hear, in person, about real life examples of jobs and career paths to consider within our Industry, certainly changed their perspective about the Insurance Industry.”

We have taken one small step.

Thanks to all for a great 2009-2010 year.

Diana S. Dean-Spurgeon CPCU, ASLI, CPIW

President, AZ Chapter of CPCU

May Charity

Arizona Friends of Foster Children Foundation



A member of our Chapter has recommended Arizona Friends of Foster Children Foundation (AFFCF) as the charity we will support this month.

There are approximately 10,000 children currently in foster care in the State of Arizona. The average child will stay in foster care for 3 years. Approximately 30% of the homeless in America and about 25% of those in prison were once in foster care.

AFFCF was founded in 1983 to enrich the lives of Arizona foster children by funding activities, education and other needs a foster child has while they live through a very difficult time. AFFCF provides grants for items not covered by the State and provides foster children with items such as bicycles helmets, dance lessons, athletic fees and uniforms and even medical and dental care that is not covered through the State programs.

AFFCF also awards college, university and trade scholarships each and every year to students that are or have been a ward of the State of Arizona. The scholarships range from \$1000.00 to \$2500.00 per semester.

The Arizona Chapter applauds Arizona Friends of Foster Children Foundation for improving the lives of foster children in the State of Arizona.

For Additional information of AFFCF please visit: <http://www.affcf.org>

Another member of our society asked for our help in getting St. Vincent de Paul an orchard. The agency is one of 80 organizations competing for a fruit-tree grant. The orchard would provide fresh fruit for the agency's Family Evening Meal food boxes. The grant is only going to the top 5 vote getters in the country. Please vote for St. Vincent by going to www.communitiestakeroot.com. You can vote once a day until August 31st.



Legislation & Regulation



Arizona Bill Could Result in Good Drivers Subsidizing Bad Drivers

Arizona drivers that obey basic traffic laws could end up subsidizing the insurance costs of high-risk drivers that routinely violate the law if the Arizona State Senate approves a recently amended bill. In its current form, AB 2424 would allow a driver to hide one ticket per year from the Arizona Department of Motor Vehicles and their insurance company if they attend traffic school. A high-risk driver could

receive a moving violation every year for three years and face no repercussions.

The Insurance Institute for Highway Safety (IIHS) analyzed several studies by the California Department of Motor Vehicles and found that drivers whose traffic violations are dismissed by the courts following completion of traffic school are more likely to be in another crash

within a year than drivers whose convictions remain on their driving record.

HB 2424 was amended on April 1, 2010 and will be up for a vote by the State Senate.

Risk Managers Continue to Report Soft Market Pricing

Seven years and running, the soft market shows few signs of loosening its grip on commercial insurance pricing, according to a new industry study. Average premiums in every line tracked by the RIMS Benchmark Survey, fell in the first quarter. However, the survey, administered by Advisen Ltd., says that forecasts for an above-average hurricane season may signal rising premiums on the horizon.

"Insurance capacity is abundant throughout the commercial lines market, but the lingering impact of the global recession has reduced the demand for that capacity," said Dave Bradford, Advisen executive vice president. "Abundant capacity coupled

with diminished demand keeps downward pressure on rates. As things now stand, insurance buyers can anticipate another year of favorable insurance prices, although catastrophe claims always are a wild card in the pricing cycle."

General liability came in as the most competitive line of commercial insurance during the quarter, which has been the case throughout much of the soft market phase. General liability premiums, fell an average of 4.4 percent. The average property premium, which had been flat over the past several quarters, fell 2.9 percent. The average workers' compensation premium was down 2.0 percent.

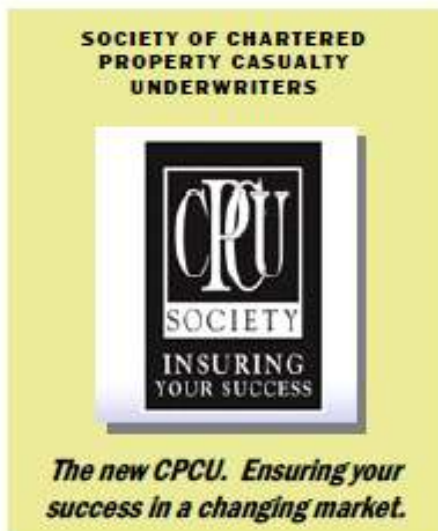
"Rate levels are down, but insurers nonetheless posted good results in 2009," said Robert Cartwright, loss prevention manager for Bridgestone Americas Holding Inc. and a member of the RIMS Board of Directors. "As a result, underwriters have not been highly motivated to push for higher premiums.

But as forecasters predict an active hurricane season this year, prices could increase across the board, Cartwright added. Colorado State University hurricane forecasters predict there will be 15 named storms, eight hurricanes and four major hurricanes in 2010.

April Luncheon Photo



From Left to Right, David Gutman, CPCU—AZ CPCU VP, Sergeant Mike Reardon, Scottsdale Police Special Events Coordinator, and Diana Dean-Spurgeon, CPCU—AZ CPCU President



Luncheon Information:

From September through May, we hold a monthly luncheon at the Chaparral Suites in Scottsdale. 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.

Chaptergram Information:

Editor: Kevin Epel, CPCU
kevin-epel@lvcos.com

Article Deadline: The 20th of each month.

Don't miss the last scheduled luncheon meeting for the 2010 Year:

Wednesday May 19, 2010

The meeting will be held at Chaparral Suites Resort, located at the corner of Scottsdale Rd and Chaparral.

The meeting will begin at noon. Doors Open at 11:30 am.

Please view our redesigned website!!
azcpcu.org and the CPCU Society website- cpcusociety.org



2010 Board Position	Name	Work Phone	Home/Cell Phone	Email Address
President	Diana Dean-Spurgeon		480-361-4999	deanspurgeon@cox.net
Vice President	David Gutman	480-941-3212	623-692-9492	david.gutman@cox.net
Secretary	Tom Gutierrez	480-991-0553 x20	480-215-1726	tagutierrez@metlife.com
Treasurer	Lisa Ronzo	480-365-3455	623-587-5759	ronzol@scottsdaleins.com
Past President	Rich Pineda	602-955-6622	602-615-0407	rich@deanshomer.com
Good Works	Lisa O'Brien	480-293-7765	480-688-3981	Lisa.a.obrien.a936@statefarm.com
Chaptergram	Kevin Epel	602-670-7844		kevin-epel@lycos.com
Continuing Education	Sandy Masters	480-895-0060	480-338-1819	sandramasters@cox.net
Membership	Martin Beavers	480-948-8008	602-329-3246	martinb@azcalinsurance.com
I-Day	Danette Key	480-293-6868	480-962-9040	yaya_key@yahoo.com
Candidate Development	Lamont Boyd	602-485-9858	602-315-7649	lamontboyd@fico.com
Education	Chris Behymer	480-905-5059	602-809-0160	cgbeymer@aol.com
Webmaster	Mike Magick		623-376-6563	mmagick@cox.net
Regulation & Legislation	Marlese Polson	480-367-5384	602-677-0757	mpolson@nautilus-ins.com
Scholarship	Deidre Smith	480-293-8445	602-714-0894	deidre.smith.c0e4@statefarm.com
New Designees	Stephanie Charvat	480-293-7640	480-390-0650	Stephaie.k.charvat.cpho@statefarm.com
Research	OPEN			
Visibility	Tim Goeller	623-476-0758	614-425-6726	tim.goeller@stateauto.com
Accountant	Dave Stack	480-650-5451		stackdg@gmail.com