

President's Note



SOCIETY OF CHARTERED PROPERTY CASUALTY UNDERWRITERS

Arizona Chapter Chaptergram

As you know, I-Day is just a week away.

This is our Premier event, and I believe we have several presentations which will interest you.

THERE IS STILL TIME TO REGISTER!

There are registration forms and information on the Chapter Website: www.azcpcu.org.

You can still complete a registration form and send it in. We will accept credit card payments or you can pay by check at the event.

We look forward to seeing you all there!



*Serving
All of Arizona*

Richard D. Pineda

**November 12, 2008
Pointe Hilton Tapatio Cliffs**

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Meetings & Events:

- **11/12/08 I-DAY—Hilton Tapatio Cliffs**
- 12/17/08 Lunch Meeting—Chaparral Suites
- 1/21/09 Lunch Meeting—Chaparral Suites
- 2/24/09 Lunch Meeting—Chaparral Suites
- 3/18/09 Lunch Meeting—Chaparral Suites
- 4/15/09 Lunch Meeting—Chaparral Suites
- 5/20/09 Lunch Meeting—Chaparral Suites

CPCU Society Updates

By now, many of you should have received your 2009 annual dues notice from the CPCU Society. In the past, if you wanted to be a member of one of the Society's 14 Interest Groups, i.e., Agent & Broker, Claims, IT, etc., you paid an additional fee for each one that you wanted to join. This year, the Society has eliminated that fee. Society members may now select one or more "primary" interest groups. Upon selection of one or more "primary" interest groups, members will be prompted to select either email or regular mail as their preferred method for receiving any Interest Group newsletters or to simply view the newsletter online. I recommend signing up for a few "primary" interest groups so that you can review what's going on in other industry areas. All of the newsletters contain pertinent technical information.

In addition to the dues issue, for the 2009 Annual Meeting and Seminars, the Society will open up the invitation list to non-CPCU members. This is a first for the Society. The Board of Governors decided during their October meeting that this was an opportunity to promote the CPCU designation to the insurance and financial services Industry. By extending this invitation, the Society hopes to increase registrations, encourage others to begin their CPCU studies, and welcome back lapsed members. As our members' average age continues to increase, active members share the responsibility of looking for new members to keep our Society vital.

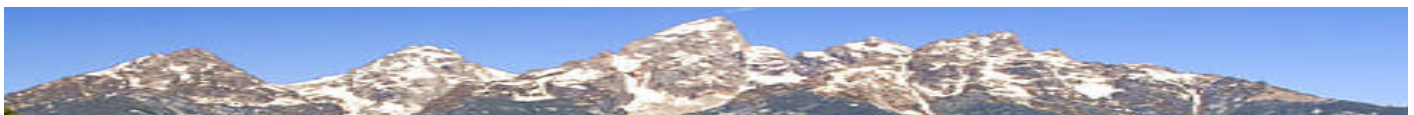
Lastly, you may have heard of the challenge that Society President Marvin Kelly raised at the Philadelphia meeting. Typically, California Chapters have had the most attendees at the AM&S. Marvin made the statement that for 2009, the Texas chapters would surpass California. What I would like to encourage is that the Western Region Chapters under my governance—Idaho, Montana, Arizona, Pikes Peak, and Colorado—combined will be the clear winner for the Denver 2009 AM&S from August 29 to September 1. If you have board members who are considering attending this meeting, please encourage them to start planning now. If financial assistance is needed for members, please ask for help—starting with me and I'll see what can be done to find some funds.

Let's *Rock the West* while *Embracing Changes* at the 2009 Annual Meeting and Seminars. By the way, Marvin also declared that the meeting's attire will be casual!



Cindy Baroway, CPCU,
AIC, M.Ed

Society Governor



CANNED FOOD DRIVE FOR I-DAY



This year at I-Day we ask that everyone bring at least 1 can of food for a donation to the St. Mary's Food Bank. St. Mary's Food Bank is the second largest food bank in the country and provides food to 500 partner agencies in Arizona.

We have chosen to collect cans of food to give to St. Mary's which serves 13 of Arizona's 15 counties. Last year the Food Bank distributed over 43 million pounds of food to families and individuals and provided enough food for over 165,000 meals every day.

Please bring a can of food and help us help those who are less fortunate!

Thank you

Lisa O'Brien, CPCU



Premier P&C Insurance Professional Group Opening Registration to Its Annual Meeting & Seminars

Innovation for CPCU Society Event First Such Policy Change in 65 Years!

MALVERN, Pa., Oct. 29, 2008 - In a historic action underscoring its support for ever-increasing levels of professionalism throughout the property and casualty insurance industry, the CPCU Society is opening its registration for its next Annual Meeting and Seminars. Throughout its previous 64-year history, only Society members and their guests had been permitted to register for this event. The new policy, announced by 2008-2009 Society president Marvin Kelly, CPCU, MBA, becomes effective with the Society's Annual Meeting and Seminars scheduled for August 29-September 1, 2009 in Denver.

"The Society must venture outside its comfort level and embrace the future by expanding its base of potential participants," said Kelly. He also noted that with thousands of Baby Boomers eligible to retire each year, it is critical that the skill levels of the industry's workforce be replenished. By holding the doors wide open for its Annual Meeting, the Society hopes the exposure of non-CPCU attendees to the CPCU community will fulfill that need by introducing them to the prestigious CPCU designation and to those who have attained it.

Kelly said the Society's action focuses on the entire CPCU experience, which begins with the American Institute for CPCU, the group that creates the curricula and examinations for CPCU candidates and participates in the planning for the Annual Meeting. "The Institutes and the Society are partnering to assure that the CPCU experience is so valuable that a growing number of people will be persuaded to earn the CPCU designation and join the Society," Kelly explained. He added that the Society's new policy will give previously-excluded attendees the opportunity to observe first-hand the quality of the seminars and services the Society provides, and offer them a first-hand look at the professional expertise of its members.

Kelly added that the Society's action will assist in the critical need to increase minority participation in the ranks of the industry's premier professionals. He noted that only 1.9 percent of the Society's nearly 28,000 members are African American; only 1.7 percent are Hispanic; and only 1.4 percent Asian. "Our new policy supports the Society's 2008-2009 Annual Meeting theme of 'Embracing Changes' by creating a new avenue of outreach to the minority community," he said.

The Society is making plans for an aggressive multifaceted campaign over the next several months to assure widespread awareness of this new broadly inclusive approach to its Annual Meeting and Seminars.

About the Society

The CPCU Society is a community of credentialed insurance professionals who promote excellence through ethical behavior and continuing education. The Society's nearly 28,000 members hold the Chartered Property Casualty Underwriter (CPCU®) designation, which requires passing eight rigorous undergraduate- and graduate- level examinations, meeting experience requirements, and agreeing to be bound by a strict code of professional ethics.

The CPCU designation is conferred by the American Institute for CPCU.

Sandy Masters
AICPCU/IA

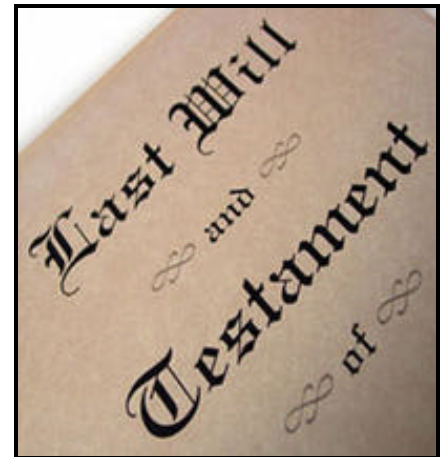


Who Needs a Last Will?

One of the most frequent questions I am asked is whether someone needs a Last Will or a Revocable Living Trust. This month we will focus on the perfect candidate for a Last Will. This is someone who:

1. Has only assets that designate a beneficiary. Beneficiary designated assets avoid probate. Houses, (through Beneficiary Deeds), bank accounts, (through Pay on Death designations), life insurance, IRAs, 401(k)s, 403(b)s, Certificates of Deposit, and many brokerage accounts name beneficiaries; and
2. Has only adults or charities that will receive the assets. Adults and charities can receive money outright, without any preconditions. By law, minors cannot receive the money outright. A conservatorship through the Court is needed to hold that money until a minor attains the age of eighteen; and
3. Has heirs with wonderful spouses. Let's say someone names Joe as a beneficiary. Joe is married to Jenny. Joe dies before receiving his inheritance. Jenny will take Joe's share. If this is a satisfactory result, then a Last Will may be the right document to prepare.

Susan Sandys
AZ Chapter September Luncheon Speaker



Automatic Qualification for CPD

Automatic qualification is granted to all CPCU candidates after passing their final CPCU exam, and is also granted to any CPCU who accumulates enough CPD credits through IIA programs, such as passing two associate level exams in one semester. If you are a new CPCU designee, your qualification is automatic, and you do not need to submit an application for the first two (2) years.

CPD qualifiers are allowed first in lunch line.

IF YOU'RE NOT CPD QUALIFIED, DON'T WAIT—PARTICIPATE!



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CASUALTY UNDERWRITERS

AZ Chapter of CPCU
P.O. Box 44196
Phoenix, AZ

www.azcpcu.org

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******REMINDER******

OUR 2008-2009 LUNCHEON MEETINGS WILL BE HELD AT:

THE CHAPARRAL SUITES LOCATED AT 5001 N. SCOTTSDALE RD. (CORNER OF CHAPARRAL AND SCOTTSDALE) IN SCOTTSDALE.

WE WILL BE MEETING IN THE CONFERENCE CENTER, LOCATED AT THE EAST END OF THE PROPERTY.

SEE YOU THERE!

Save The Date!

The second AZ CPCU Golf Outing will be on Friday, May 8, 2009.

It will be at Starfire Golf Club at Scottsdale Country Club – same course as last year.

Starfire is on Hayden between Shea and Cactus. Anyone is welcome to play.

So start gathering a foursome and mark your calendars.



The Arizona Chapter was founded in 1955 as the Central Arizona Chapter of CPCU.

Central Arizona's sister CPCU chapter the Southern Arizona Chapter merged into the Central Arizona Chapter and in 2008 the combined chapters were officially renamed as the Arizona Chapter of the CPCU Society.