February/March 2013

Join Us at the 2013 CPCU Society Leadership Summit

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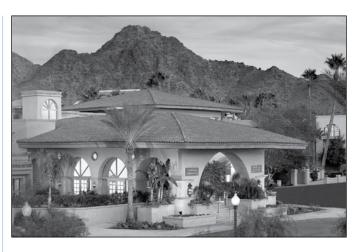
We strongly encourage all CPCU Society officers, directors, chapter governors, chapter leaders, interest group leaders, and task force and committee members to attend the 2013 CPCU Society Leadership Summit. This year's Leadership Summit will take place April 25-27 at the Pointe Hilton Squaw Peak Resort in Phoenix, Ariz.

To enable all Society volunteers and chapter leaders to receive the training they need to fulfill their duties, there is no charge for attending the 2013 Leadership Summit.

New this year will be a workshop on Thursday morning, April 25, on Umbrella and Excess Liability Coverage, Gaps, and Solutions. Bryan Tilden, CPCU, CLU, ChFC, will present this practical and useful program that will enable you to determine the best umbrella or excess policy for your customers. By attending this workshop, you could earn up to four continuing education (CE) credits based on your state license. Elise Farnham, CPCU, ARM, AIM, CPIW, will follow the workshop with a luncheon program.

Training sessions include:

- Chapter Compliance
- Volunteer Management and Engagement
- Successful Recruitment and Retention
- Event Management Toolkit
- Chapter and Interest Group Partnership
- Successful Marketing Strategies
- Overview of Chapter Member Survey Results



General sessions include:

- Overview of the Leadership Council's Strategic Initiatives (Friday, April 26)
- Welcome, Develop, and Engage— Lifecycles of Membership (Saturday, April 27)

On Saturday, April 27, we will be pleased to welcome Rob O'Neill, team leader of the Naval Special Warfare Development Group (SEAL Team Six), as our closing luncheon program speaker. Through incredible stories drawn from lessons learned during some of the country's most headline-stealing conflicts, O'Neill will show you how to approach strategic planning when mission failure is not an option.



O'Neill

Visit the CPCU Society's website at www.cpcusociety.org to register for the 2013 Leadership Summit.

See you in Phoenix!









FROM THE PRESIDENT AND CHAIRMAN



Dear CPCU Colleagues:

I would like to thank all of our volunteer leaders for their dedication and service to the CPCU Society. I hope you plan to attend this year's Leadership Summit in Phoenix, where I am sure you will gain valuable insights to share with your chapter and interest group.

As part of the Engaging the Next Generation initiative to attract high school and college students to our industry, I am excited to announce the launch of the Gamma lota Sigma

(GIS) new member category. GIS is a fraternity for insurance, risk management, and actuarial science majors. This new member category will be a key component in increasing the Society's exposure among college students. Please be sure to welcome these new members to your chapters.

Each March as we celebrate Ethics Awareness Month, I am reminded of how grateful I am to be part of a group of professionals who value and promote ethical behavior. The high ethical standards we are asked to uphold as CPCUs help us make better decisions in both our careers and personal lives.

I look forward to continuing to support our members and to advancing the mission of the CPCU Society.

Best Regards,

David Medvidofsky, CPCU, CIC, ARM, AIAF, AAI, CRM 2012-2013 CPCU Society president and chairman

Melilfshy

How to Submit News Items

Send items for "Chapter News" or "Members in the News" to cpcusocietynews@cpcusociety.org. Please include "CPCU News" in the subject line of your e-mail. Photos sent electronically should be saved in either tif or jpg format with a resolution of at least 300 dpi. Signed photo releases are required for all "Chapter News" photos.

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Member Resource Center (800) 932-CPCU (2728)

E-mail: membercenter@cpcusociety.org

CPCU Society News

E-mail: cpcusocietynews@cpcusociety.org

Chapter Member Survey

Thank you to those who participated in the Chapter Member Survey. The following objectives were accomplished through the survey:

- Assess member engagement and create chapter engagement profiles and benchmarks
- Gauge satisfaction with the Society membership experience as delivered by its local chapters, and create chapter satisfaction profiles and benchmarks
- · Obtain member feedback on new Society benefits

The survey results will be shared during a chapter training session at the Leadership Summit. \blacksquare



Help Shape the Future of the Insurance Industry

If you have served on local chapter committees and have held a chapter office, it's time for you to think about CPCU Society service! Serving as a Society committee or task force member—or as an officer or a member of the Leadership Council—provides you with the one-of-a-kind networking, learning, and fellowship opportunities that often translate into career advancement. Accept the challenge of CPCU Society service and help shape the future of the insurance industry.

E-mail Mary Drager at mdrager@cpcusociety.org for an application. The application deadline for Standing and Interest Group Committees is May 15, 2013. ■



Ethics and CPCU

As March is Ethics Awareness Month, it is a great time to focus on the importance of ethics in the insurance industry. Insurance is built on a promise. Unlike other services that are rendered at the point of purchase, insurance is a future service. It is a promise to customers that we will be there when they need us. Unethical behavior violates the promise to the insured; therefore, it is imperative for insurance professionals to adhere to ethical standards.

Since the inception of the CPCU program in 1941, ethics has always accompanied education and experience as one of three components required to earn the CPCU designation. Ethics 312—Ethics and the CPCU Code of Professional Conduct is required for all CPCU

candidates. This ethics requirement outlines the CPCU Code of Professional Conduct, details the nine CPCU canons, and shows how to apply the CPCU canons to common ethical dilemmas an insurance professional may face.

The CPCU Code of Professional Conduct adds value to the CPCU designation from both the customer and employer perspectives. Customers can trust CPCUs to be honest and fair and to deal with situations with the customer's best interests in mind. The employer can be assured that employees who hold the CPCU designation will conduct business ethically and will not jeopardize the integrity of the company.

2013 Diversity Essay Contest

The CPCU Society's Diversity Committee is sponsoring its fifth annual Diversity Essay Contest.

For the first time in history, we have four generations in the workplace: silent, baby boom, Generation X, and Generation Y/millennial. Over the next decade, the insurance industry will be faced with a challenging problem: millions of people from the silent and baby boom generations will reach retirement age and leave the industry, resulting in the loss of a substantial body of knowledge. While new employees from other generational groups are entering the industry, the pace of entry is not significant enough to fill the gap. We need to look for solutions to this problem by attracting individuals with diverse perspectives while also retaining the knowledge of our seasoned professionals.

Considering this dilemma, contestants will be asked to address the following question:

"How can we attract and leverage the diverse talents of four generations in the insurance industry and CPCU Society?"

In its efforts to diversify CPCU Society membership, the CPCU Society's Diversity Committee is seeking ideas and guidance from both members and nonmembers. Please participate in this essay contest and provide us with your thoughts on the above question.

We appreciate the efforts of past essay contest winners who continue to submit entries each year. However, in an effort to encourage additional participation, individuals who have won a prize in the past two years are welcome to submit essays but are ineligible for prizes.

The deadline to submit your essay is June 30, 2013.

Visit the CPCU Society's website to download an entry form and to view the submission guidelines and prizes. ■



Gamma Iota Sigma (GIS) New Member Category

Gamma lota Sigma (GIS) is the international risk management, insurance, and actuarial science collegiate fraternity. The purpose of this fraternity is to promote, encourage, and sustain student interest in insurance, risk management, and actuarial science as professions; to encourage the high moral and scholastic attainments of its members; and to facilitate interaction of educational institutions and the industry through networking and by fostering research activities, scholarship, and improved public relations.

At the CPCU Society Annual Meeting in September 2012, the Society Leadership Council approved a new membership category for GIS student members. The new GIS membership category offers membership to the CPCU Society and its chapters at no cost to GIS members. The GIS membership category is a key component of the Engaging the Next Generation (ENG) initiative. ENG refers to the collective initiatives being planned and implemented across The Institutes and its affiliates to engage, attract, and prepare the millennial generation for a career in the insurance industry.

Many CPCU Society chapters already have strong partnerships with GIS chapters in their geographic territories. The following proposed framework can help you engage these new members.

The new member welcome process is a critical part of your chapter's retention efforts and is the first impression you will make on new members. We recommend that you consider implementing some of the following elements into your chapter's overall retention efforts:

- New member welcome kit. Create a GIS new member welcome
 kit containing messaging that resonates with the millennial
 generation. Such messaging might include details about your plan
 to engage them and any resources your chapter makes available
 to them. Introduce your chapter's board members and share with
 new GIS members how they can volunteer and get involved in the
 chapter.
- Leverage technology. Use your chapter's website as an opportunity to make new GIS members feel a part of your community by posting a welcome message to any new members with their names displayed on your chapter's website. Additionally, once a plan to engage new GIS members has been defined, post information on the website on events that your chapter is planning for them. Because this is the millennial generation, they are more likely to use your chapter's website as a primary resource.
- Leverage professional development/networking events.
 Chapter events are another great opportunity to welcome new GIS members. Find creative ways of making these new GIS members prominent at your chapter's events by giving them new GIS member ribbons to wear or by introducing them at events and asking them to stand and be recognized. Consider hosting one or two annual events at the GIS chapter's college campus that has

been assigned to you. Leverage these meetings as an opportunity to give new GIS members insight into what's going on in the industry and how they can prepare to hit the ground running upon graduation.

Engage existing members. Existing members, particularly those
who are retired, can serve as mentors to new GIS members. This
is an excellent way to engage and retain two key segments of
your chapter's membership. Link new GIS members with existing
members early on as part of the welcome process. A personal
connection is often the key to getting members more engaged in
your chapter.

Because the new GIS member category has no cost, these members will not renew their membership as regular members of the Society do; they will essentially be making a decision to rejoin each year. Therefore, how well you engage new GIS members will positively influence their decision. Start by defining an engagement plan and consider including the following elements:

- Communications plan. Ongoing communications with members is the key to successful engagement. Often, when members don't renew, they cite minimal to no communication from the chapter as the reason. Therefore, as part of the engagement plan, define a communications plan and ensure that your messaging resonates with this critical segment of your membership.
- Plan to deliver value to new GIS members. If GIS members find value in the programs and services of your chapter, those offerings are well defined, and you effectively raise their awareness about them, then GIS members are more likely to engage. Define a plan that includes events and resources (such as resume review services and internship opportunities) that resonate with the millennial generation.

The new GIS member category offers chapters an opportunity to develop the next crop of chapter leaders. Identify opportunities to develop GIS members through:

- · Delivering content at events
- Engaging GIS members as volunteers and eventually as chapter officers
- Promoting volunteer and other opportunities offered by the CPCU Society
- Offering scholarships to attend CPCU Society programming such as the Annual Meeting and Leadership Summit.

The Institutes Acquire Property Technical Certification® Program From Crawford & Company

The Institutes have acquired the Property Technical Certification (PTC) program from Crawford & Company. The PTC program provides a performance-based industry standard for claim adjusters to demonstrate technical and ethical competence, with a focus on accurately estimating property losses.

"We are very excited about this opportunity to offer additional professional development options for claim professionals," said Peter L. Miller, CPCU, president and chief executive officer of The Institutes. "The PTC program enables us to provide a comprehensive portfolio of claims education to our customers."

The PTC program consists of three different levels of knowledge, including:

- PTC I—Core Property Program
- PTC II—Exterior Loss Adjusting
- PTC III—Interior Loss Adjusting (still in development)

PTC I and PTC II are being transitioned to The Institutes' online learning platform and will be available in May 2013. Prior to May, Crawford & Company will continue to host the PTC courses. PTC I and PTC II each consist of twelve online courses with a required pre-assessment, audio, guiz questions,



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performance support files, and a final exam embedded. Upon successfully completing the twelve online courses, individuals will receive a certificate for each level completed. Each course will be filed separately for continuing education (CE) credits. The Institutes will recognize previous completers of the courses and will be contacting current participants to ensure a smooth and nondisruptive transition.

"This acquisition validates the importance of the PTC program in defining a standard technical curriculum for property claims adjusters," said Douglas F. Dell, senior vice president of e-learning services for Crawford & Company. "The purchase establishes a long-term partnership between Crawford and The Institutes."

For more information on the Property Technical Certification program, visit www.TheInstitutes.org/PTC.



If You Are Ethical in Small Matters, Will You Be Ethical in Greater Ones?

by William F. Traester, CPCU

We have all heard the expression, "If you watch your pennies, the dollars will take care of themselves." Does that work with ethical behavior? Conversely, most of us have heard folks say something along the lines of, "He risked going to prison to steal \$500? If you are going to steal, you may as well make it worthwhile"—the implication being that they would steal only large amounts of money.

Doing something unethical can make the actor feel ashamed, thrilled that he or she got away with something, or a combination of these feelings. Taking the ethical path can make one feel happy, smug, or sometimes even regretful that he or she could have gotten away with something. For the truly ethical person, doing the right thing may not even register much in the way of emotion. For that person, the ethical choice isn't really a choice; it is the only way he or she will react. It has become a habit.

Those in the habit of doing small unethical things may get a thrill from getting away with something. The larger the scam, the greater the thrill they get. I believe that those who can steal \$500 would be pleased with themselves to steal \$1 million.

In our profession, ethical behavior is often not quite as black and white as it is with stealing money. Should I suggest a more cost-effective way to handle a risk to a client, even though it may mean a lower commission? What if the price difference is only a trivial amount of money, but the commission amount due to incentives



William F. Traester, CPCU, is a vice president in the Program Unit of Arch Insurance Group in Stamford, Conn. He has served as a member of the CPCU Society Ethics Committee since 2002, and was a member of the Board of Governors from 1998 to 2001.

becomes very large? Should I rate a policy with the correct classifications even though the higher premium will lose the order? What if I know that the company would not mind? If we strive to be ethical even in the smallest matters, it makes it difficult to be unethical in larger ones.

Habits are a way to put the brain on autopilot. Someone who is in the habit of doing ethical things not only would not be tempted by the chance to steal \$500, but also he or she would not be tempted by stealing a larger, more significant amount of money. I believe that ethical behavior can be habit-forming. We are faced with countless opportunities to take the ethical option every day in our nonworking life. Most are trivial in nature. Taking the opportunity to do the right thing in these matters gets us into a virtuous mode. We are establishing habits that will be difficult to break when that ethically challenged million-dollar opportunity arises.

Editor's note: The opinions expressed in this column are those of the author and do not necessarily reflect the views of the CPCU Society membership, the CPCU Society Ethics Committee or the author's employer. If you have suggestions for upcoming articles or comments about the "Question of Ethics" column, please contact William F. Traester, CPCU, at wtraester@archinsurance.com.

Buffalo Chapter Presents Check to Camp Good Days

On January 14, the Buffalo Chapter presented a check to Camp Good Days and Special Times for \$1,400. The money was raised at the Buffalo Chapter's annual holiday party in December. This organization provides programs and services for children, adults, and families whose lives have been touched by cancer and other life-threatening challenges.



Buffalo Chapter President Shelly Gorcica, CPCU, presents a \$1,400 check to Lisa Booz of Camp Good Days and Special Times, Inc. Looking on are Immediate Past President Ronald C. Cycon, CPCU; Chapter Treasurer Barbara Schaffstall, CPCU (left); and Vice President Joanna Rourke, CPCU (right).

Central Texas Chapter Celebrates 50th Anniversary

This year, the Central Texas Chapter is celebrating its fiftieth anniversary. In honor of this momentous year, several chapter members reflected on their fondest memories over the last fifty years.

"It was Chris Grunska in a Santa Claus outfit being mobbed by elementary school students we provided school supplies to. We hosted them at my office and provided Christmas candy, chocolates, and gifts through the chapter members. They put on a show where they sang and danced in appreciation of our support. The moment was priceless."

-Marvin Kelly, CPCU

"It must have been about 1998. The chapter was honoring its past presidents at a luncheon at the Holiday Inn. Presidents from every decade of the chapter's existence were there, including Jake Isaac, CPCU (president in the late '60s); Jim Miner, CPCU; Ed Weeren, CPCU; Helen Matula, CPCU (with her oxygen bottle); Don Amundsen, CPCU; Harold Fischer, CPCU; Ken Moody, CPCU; and Linda Patschke, CPCU. I was relatively new to the chapter and was so impressed by the attendance of these insurance leaders from Austin's past who helped shape our chapter. For me, it showed the chapter placed importance on respecting its history and honoring prior leadership. I am glad that the Central Texas Chapter continues that tradition today."

-Phil Ballinger, CPCU

"My fondest memory is not a particular date, but rather a recurring event. Each year when we introduce new designees to the chapter, it is such a special event. Although we learn only the new designees' names and company they work for, we know there is much more of a story in the background. Each new designee (and many times their family, too) has sacrificed so much to make the goal a reality. New designees put a great deal of effort into obtaining their CPCU. Their studies and sacrifice are finally over and they can begin to enjoy the benefits of chapter membership."

-Staci Scott, CPCU

"Over the years, I am sure we all can find memorable moments from our CPCU experience. Mine is not necessarily from a chapter event; however, it is a moment in my CPCU experience that I will never forget! I recall speaking with Staci Scott, CPCU, about taking my first position on the CPCU chapter board as secretary and moving through the positions to become president. I thought, 'What a great way to learn more about the CPCU organization and how I could contribute at a different level.' The morning of the elections, I received a second phone call from Staci that the board had found themselves without a vice president, and would I consider holding that position instead. First, I had to pick myself off the floor and catch my breath, but of course I told Staci, yes and at the meeting was voted in as vice president. I recall thinking, 'What am I doing?' Who knew that the answer yes to vice president would provide me with an experience of working on the board and taking this chapter through several more successful years in operation? I truly learned the value of the CPCU designation I hold. have met many wonderful CPCUs at the local and national levels, and developed into more of a servant leader through my board positions. I am very proud to say that I have served as the chapter president for the Central Texas Chapter! Happy fiftieth anniversary!"

-Michelle Kologinczak, CPCU

Charlotte Chapter Supports the Local Community

The Charlotte Chapter recently sponsored two successful events benefiting the local community.

In September, the chapter hosted its 16th Annual CPCU Golf Tournament. The event, a continued success year after year, gives the local insurance community a chance to enjoy a game of golf while helping to raise money for scholarships at the local universities. This year's event had more than fifty participants and raised nearly \$3,500 in scholarships for risk management students at the University of North Carolina at Charlotte and Appalachian State University.

In December, the chapter sponsored an event supporting the Charlotte Rescue Mission's Rebound Program. The Rebound Program provides hope and healing to men and women struggling with addiction, extreme poverty, and homelessness in the local community. The event included preparing and serving dinner for 140 individuals in the program. Additionally, the chapter collected several bags of Christmas wish-list items (small umbrellas, rain ponchos, pocket calendars, stamped envelopes, earplugs, and flash drives) that will be distributed to the men as they transition from living at the mission to a new future.

Chicago West Suburban Chapter Supports Loaves & Fishes Food Pantry

Sixteen members of the Chicago West Suburban Chapter recently volunteered their time to distribute food to needy families in the greater Naperville, Ill., area, including donations to the pet supplies stock. The chapter also donated a check of \$2,500 for additional food supplies.



Barry Zalane, CPCU, presents a check to Cary Gilkey, operations manager of Loaves & Fishes Food Pantry.

Greater Richmond Chapter Donates Funds for Free Fire Detectors

On December 19, 2012, the Greater Richmond Chapter donated \$500 to the Richmond Fire Department for its smoke detector program. The Richmond Metro Fire Departments provide free smoke detectors, batteries, and installation to needy families in the Richmond community.



Chapter President Greg Chew, CPCU, and Board Member/Good Works Chairperson Lauren Outen, CPCU, present a check to Fire Marshal David C. Creasy and Captain Earl E. Dyer.

Utah Chapter Donates to the American Red Cross

The Utah Chapter took advantage of the recent CPCU Society funds-matching offer and donated \$250 for a \$500 total benefit to the American Red Cross specifically to support the victims of Hurricane Sandy.

MEMBERS IN THE NEWS











Baroway





Comings and Goings

Doug Bredberg, CPCU, CIC, LIC, joined Huntington Insurance as vice president-senior insurance sales executive.

Steve Franke, CPCU, ARe, joined Scottsdale Insurance Company as vice president of contract underwriting-West region.

Ann A. Geisler, CPCU, AU, AAI, has formed Southern Cross Insurance Solutions, LLC, in Orlando, Fla. She was formerly CEO of Dean Insurance Agency, Inc.

Kate Graeter, CPCU, CAIP, CPIW, joined Arlington/Roe & Co. as national aviation insurance broker and marketer.

Frank Jorgenson, CPCU, ARM, joined Sterling Ascend Insurance Resources as vice president and sales executive.

Greg R. Krause, CPCU, joined Builders Insurance Group as vice president of underwriting.

Christopher E. Mandel, CPCU, AIC, ARM, joined Sedawick as senior vice president of strategic solutions.

Roger Potter, CPCU, joined Crum & Forster as vice president of data analytics.

Tammy Steber, CPCU, joined T.E. Brennan Company as a consultant.

Promotions

Susan Altrock, CPCU, was promoted to vice president, underwriting at IAT Specialty.

Joseph V. Costello Jr., CPCU, was promoted to vice president, Central Division underwriting manager at FM Global.

Theresa Dunlop, CPCU, ARe, was promoted to vice president, Oil Insurance Limited.

Vincent C. Lamb, CPCU, ARM, was promoted to chief executive officer. Bituminous Insurance Companies ("Bitco").

Kenneth Mailley, CPCU, AIC, was promoted to vice president, Cumberland Insurance Group.

Cheryl Oswald, CPCU, AU, was promoted to vice president, Cumberland Insurance Group.

Ken Stanley, CPCU, ARM, was promoted to senior vice president-distribution management and field operations, PMA Companies.

Steven Wright, CPCU, was promoted to regional vice president of Arrowhead Group's Automotive Aftermarket Program.

Awards and Honors

Norman Basso, CPCU, has been elected chairman of Insurance Agents & Brokers Service Group.

Cindy Baroway, CPCU, has been awarded the Laube Community Impact Award.

Suzanne Emmet, CPCU, CCEP, ARe, has been named president of Kids' Chance of America.

Jeff Keicher, CPCU, CLU, ChFC, has been honored by State Farm as a Bronze Tablet Award Agent and a Legion of Honor Award Agent.

Glocker & Company, Inc., owned by Doug Kutz, CPCU, has been awarded Inner Circle honors for 2012 by Mutual Benefit Group.

John Phelps, CPCU, ARM, CBCP, has been elected president of the Risk and Insurance Management Society (RIMS) for the 2013 term.



Medvidofsky



Quinley

J. Douglas Robinson, CPCU, has been elected 2013 chairman of the Insurance Information Institute.

Daryl Wigington, CPCU; Donna Urbanski, CPCU, AIC, AIM; and Jo Lynn Clemens, CPCU, will be the featured speakers at the 2013 Annual Conference of the Claims and Litigation Management Alliance (CLM).

CPCUs in the News

Andy Barile, CPCU, wrote an article on reputation risk, published in the January 2013 issue of Captive Insurance Times.

Robert R. Clunie, CPCU, ARM, writes an occasional column for the From the Community section and has served as community board member of The Hattiesburg American newspaper.

David S. Medvidofsky, CPCU, CIC, CRM, president of the CPCU Society, was featured in an article in the February 15, 2013, issue of The Standard.

Kevin Quinley, CPCU, AIC, ARM, wrote an article, "Claim Service Due Diligence," published in the January 2013 issue of IRMI's The Risk Report.

April

11

Webinar, 1:00-2:00 p.m. eastern time

• Can Roof Damage Be Mitigated

16

Houston, Tex. Workshop, 8:00 – 11:35 a.m. eastern time

• 2013 Commercial Property Changes

16

Houston, Tex.

Workshop, 1:00-4:35 p.m. eastern time

• 2013 Commercial General Liability

25

Phoenix, Ariz.

Workshop, 8:00-11:35 a.m. eastern time

Technical Day at the Summit

Registration

Registration and detailed content descriptions are available at the CPCU Society's website, www. cpcusociety.org.

Click on "Education and Events." Program titles are subject to change.

IN MEMORIAM

With deep regret, the CPCU Society reports the deaths of the following CPCUs:

William Roy Adams, CPCU, '82 Fayetteville, Ark.

Lewis Raymond Bolitho, CPCU, '85 Phoenix, Ariz.

Mark A. Campbell, CPCU, '87 Hartford, Conn.

Ronald R. Cerenzo, CPCU, '88 Flemington, N.J.

Jack E. Cronk, CPCU, '81 Central Square, N.Y.

Paul J. Czesak, CPCU, '85 Schenectady, N.Y.

Joyce L. Ferry, CPCU, '84 Albany, Ga.

Robert Spencer Fulton, CPCU, '91 Wexford, Pa.

Richard T. Gates, CPCU, '78 Rochester, N.Y.

Thomas C. George Jr., CPCU, '92 Morgantown, Pa.

We offer our sympathy to the families of these CPCUs. Memorial donations may be made to the CPCU-Loman Education Foundation in the name of any of these CPCUs. These memorials will be acknowledged to the family of the deceased.

To notify the CPCU Society of the death of a fellow CPCU, please send an e-mail to membercenter@cpcusociety.org with the name of the deceased and documentation of death, such as a published obituary.

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CPCU Society News



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The Institutes Community is a collaborative online destination where you can connect and share knowledge and ideas, get support from fellow CPCU Society members, and support your career-long professional development.

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