

Chair's Corner—Personal Lines and Green Coverages

by Robin K. Olson, CPCU, CRIS, ARM, AAM, ARP



Robin K. Olson, CPCU, CRIS, ARM, AAM, ARP, is director of training and education for the International Risk Management Institute (IRMI) and editor of IRMI's *Personal Lines Pilot*. He contributes articles on personal risk management and auto risk management to the Expert Commentary section of IRMI.com. Olson also serves as an adjunct professor at the University of North Texas, where he teaches risk management classes. Before joining IRMI in 1998, he was an underwriting manager for two national insurance companies, where his experience encompassed both personal and commercial lines.

"I go to nature every day for inspiration in the day's work. I follow in building the principles which nature has used in its domain."

—Frank Lloyd Wright

As you may know, Dallas (my home) suffered from a severe drought last year, along with other parts of Texas and the South. In the last few months, we have had abundant rains and are no longer officially in a drought situation. Nevertheless, the Dallas City Council decided to continue the twice-a-week watering restrictions, wisely realizing that our future water use will likely stretch our limited water supplies. This mandate is coupled with other "green" initiatives in this city and other municipalities throughout the nation.

The personal lines insurance industry is also becoming more aware of and more

active in promulgating green initiatives. Green homes and green homeowners insurance are gaining momentum with consumers. The home building industry coined the term "green building" in the late 1980s. A green building is a structure that incorporates environmental considerations and enhanced efficiencies into various steps of the building process.

A green home utilizes natural and renewal resources (for example, recycled building materials) and typically does not contain harmful chemicals that are damaging to the environment or to

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Chair's Corner—Personal Lines and Green Coverages

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people's health. A green home is also well insulated, with energy-efficient and water-efficient characteristics. In addition, a green home's landscaping may include native plants and trees. For example, green homes in Dallas may have drought-resistant trees and shrubs.

According to the United States Green Building Council, green homes use 40 percent less energy and 50 percent less water than ordinary homes. In addition, toxin-free materials reduce indoor air pollution.

Targeting green insurance consumers makes financial sense for many insurers. The Insurance Information Institute, in addressing these types of consumers, says that there is a "strong link in [their] behavior that reduces the risks of accidents and damage."¹ People who care about sustainability and are green focused are less likely, for example, to neglect home or yard maintenance—making them an attractive risk to underwriters.

Travelers Insurance defines the term "green" as "products, materials, methods, and processes that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact." Travelers provides a 5 percent homeowners discount in some states on green homes and "provides additional expenses up to 10 percent of the loss amount (for homes without green features) to repair or rebuild with green methods and materials."²

Farmers Insurance offers an "eco-rebuild homeowners endorsement, which affords \$25,000 for additional costs incurred to rebuild, repair, or replace damaged property with Energy Star-rated contents and materials." (The Environmental Protection Agency sponsors the Energy Star certification.) This endorsement, available in a majority of states, also offers reimbursement for recycling debris instead of disposing of it.³

Fireman's Fund Insurance, a leader in green insurance products, provides certified green dwelling coverage in most states. This product protects the existing features of certified green homes by replacing them with comparable green materials. "Consumers with this coverage enjoy a 5 percent discount on their base premium."⁴

The future for American homes looks greener over the next several years. More homeowners are looking for, and even expecting, green products for their homes. A visit to Home Depot in Dallas clearly shows that more manufacturers of home products are focusing on green products or products with green features. These features are aggressively displayed and communicated on the product packaging. As a result of this continued interest and growth, the personal lines insurance industry will need to update their products to meet this coming trend.

On another topic, the CPCU Society Personal Lines Interest Group recently met in Miami and spent a good bit of time planning sessions for the CPCU Society Annual Meeting and Seminars in Washington, D.C., on September 8–11. Your interest group will be sponsoring the following events:

- Breakfast Event—"The Professional Insurance Agent as Insurance Industry Advocate."
- Personal Lines Session—"The Impact of the CAT," moderated by **Richard F. Walsh Jr., CPCU, ANFI, AIS**. See the related article on this session in this newsletter.
- Personal Lines Session—"The Personal Lines Dirty Dozen...The Top 12 Mind-Blowing Coverage Issues That We GUARANTEE You Weren't Aware Of," presented by **William C. Wilson Jr., CPCU, ARM, AIM** associate vice president of Independent Insurance Agents & Brokers of America. See the related article on this session in this newsletter.

Please give some serious consideration to attending these personal lines events and the annual meeting.

Best wishes to all for a long, fun, cool, and relaxing summer! ■

Endnotes

- (1) Tonia Brewer, "Get some green for being green," Sun Insurance Services, January 25, 2012, <http://thebestfloridainsurance.com/get-some-green-for-being-green/> (accessed June 5, 2012).
- (2) Tonia Brewer, "Get some green for being green."
- (3) Tonia Brewer, "Get some green for being green."
- (4) Tonia Brewer, "Get some green for being green."

Note From the Editor

by Daniel L. Blodgett, CPCU, AIM, AIS, PMP



Daniel L. Blodgett, CPCU, AIM, AIS, PMP, is a project manager in the Systems Department of State Farm's home office in Bloomington, Ill. He started with State Farm in 1990, holding positions such as auto underwriter and supervisor in the State Farm Payment Plan. Blodgett is on the board of directors of the CPCU Society Central Illinois Chapter, and is past president of the Southwestern Michigan Chapter and past chair of the Personal Lines Interest Group.

Busy, busy, busy...seems like that's the name of the game as spring turns into summer, with outdoor activity. Whether it's because of working in the yard gardening or landscaping, sports like golf, camping, or maybe your children's sports since summer is prime time for little league (softball or baseball), free time is hard to come by!

Please enjoy the Spring/Summer edition of *Personally Speaking*, which features the following items:

- Personal Lines Interest Group (PLIG) chairman **Robin K. Olson, CPCU, CRIS, ARM**, offers his thoughts on staying green.
- Let's get social! The PLIG wants to spread the word via social media, and **Roger G. French, CPCU, CIC, ARM, AU, AIS, IPT**, is helping to lead the charge.
- Each year, the PLIG needs your help for our Circle of Excellence, and **Kellie H. Green, CPCU, MBA**, has a reminder in this issue for all of our PLIG membership.
- At this year's annual meeting, **William C. Wilson Jr., CPCU, ARM, AIM, AAM**, will be presenting the "Personal Lines Dirty Dozen" coverage topics, a program sponsored by the PLIG.
- So you think that smart cars equal smart drivers? Check out the article reprinted with permission from *Rough Notes* for our PLIG membership.
- Our PLIG/Institutes liaison, **Ann E. Myhr, CPCU, ARM, ASLI, AU**, tells us what's new at The Institutes.



- To round out the issue, **Richard F. Walsh Jr., CPCU, ANFI, SCLA, AIS, CPIA, RWCS, CRIS, CLCS, PLCS, MSC**, gives us a summary of the PLIG's main seminar at this year's annual meeting: "The Impact of the CAT."

This summer, try to slow down the pace, relax with the family in the backyard, turn off the electronic devices that we are all accustomed to, and take a little time for yourself.

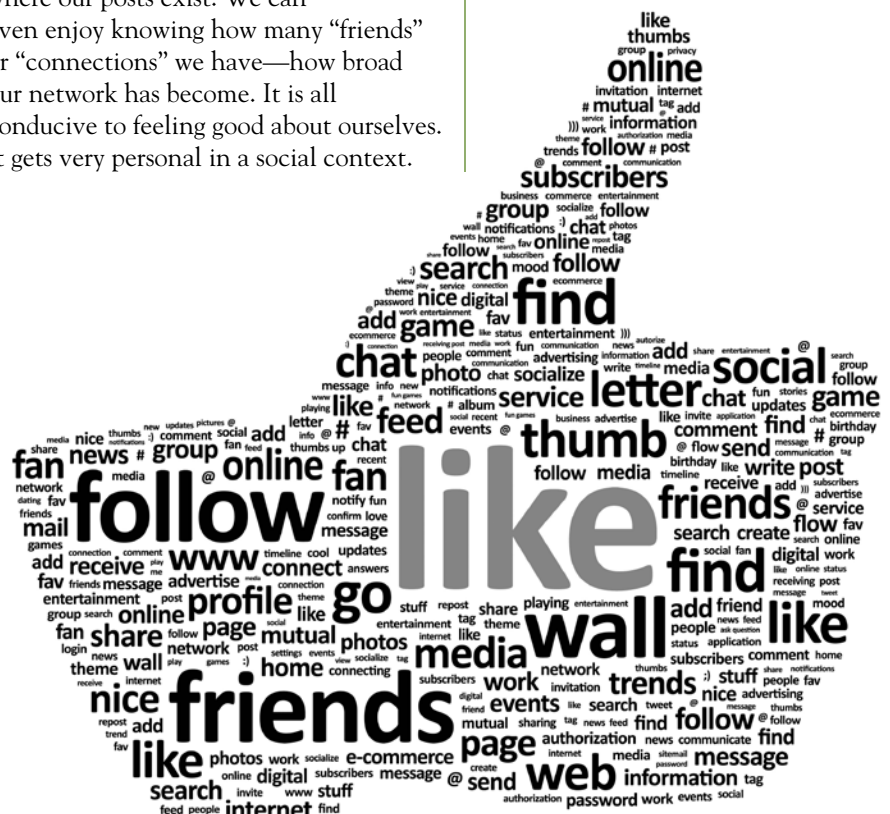
Until next time... ■

by Roger G. French, CPCU, CIC, ARM, AU, AIS, ITP

Roger G. French, CPCU, CIC, ARM, AU, AIS, ITP, leads the Countrywide Insurance Operations Training Department for MAPFre USA in its Commerce Insurance corporate headquarters in Webster, Mass. French has worked in the insurance industry for more than 25 years in sales, sales management, brokerage and agency management. He is a past president of the CPCU Society's Western Massachusetts Chapter and current webmaster of the Central Massachusetts Chapter. French serves as a member of the Personal Lines Interest Group, a member of the Champions Advisory Board and a member of the Board of Trustees of the CPCU-Loman Education Foundation.

So this seems to ring true; we all like to share our opinions and ask our questions. We are uplifted by the “adds,” the “likes,” and the discussion threads where our posts exist. We can even enjoy knowing how many “friends” or “connections” we have—how broad our network has become. It is all conducive to feeling good about ourselves. It gets very personal in a social context.

In the near future, you will start seeing postings from and about the Personal Lines Interest Group on the major social media sites. Stay tuned. Participate. Share as part of our community! ■



We Need Your Help!

by Kellie H. Green, CPCU, MBA



Kellie H. Green, CPCU, MBA, is a director with Allstate Insurance Company with focused accountability for driving customer satisfaction and retention. She has been employed with Allstate since 1989, working in both home office as well as field offices. Green's experience includes assignments in field underwriting, project management, compliance, education and employee development, and communication as well as various leadership positions. She currently serves on the Personal Lines Interest Group Committee and is a facilitator for the CPCU Society's Center for Leadership. Green received her master's in business administration from Kent State University.

The Personal Lines Interest Group needs your help in achieving the Circle of Excellence designation!

Each year, our interest group strives to achieve the Circle of Excellence (COE) "Gold" distinction as recognition for the hard work and commitment of our membership. We are going for Gold again this year and have submitted your accomplishments for our COE application.

These **expected results** have been established in support of Society goals, and they serve as a guide for the types of activities that are considered in determining Circle of Excellence qualification:

- Improve the professional and technical competency and performance of Society members and others sharing a common vocational discipline
- Increase positive awareness and brand strength of the CPCU Society and the CPCU designation with both professional and consumer audiences
- Attract more professionals to the specific discipline, into the CPCU program, and into CPCU Society membership
- Increase the number of CPCU Society members engaged in and contributing to interest groups and their programs

The PLIG has submitted your accomplishments for the 2011–2012 year. However, we encourage you to take a few minutes to access the link below and to continue to provide us with information about your contributions that help the Society and our interest group meet our goals. Here is a small sample of some of the activities submitted:

- Creating or conducting webinars
- Publishing insurance articles, reports, and so forth for the benefit of others
- Teaching classes at universities or at your place of employment
- Meeting with regulators or other formal leadership to discuss the CPCU program and/or insurance topics

Please note that the activity does not have to be sponsored by the CPCU Society or another insurance industry organization.

PLIG COE link: <http://personallines.cpcusociety.org/page/22535/index.v3page>

Thank you for your actions and efforts over the past year and for taking the time to share them with us. ■



CIRCLE OF EXCELLENCE RECOGNITION PROGRAM

The Personal Lines Dirty Dozen: The Top 12 Mind-Blowing Coverage Issues We GUARANTEE You Weren't Aware Of

by William C. Wilson Jr., CPCU, ARM, AIM, AAM



William C. Wilson Jr., CPCU, ARM, AIM, AAM, is director of the Independent Insurance Agents & Brokers of America (IIABA) Virtual University. He previously served as director of education and technical affairs for the Insurers of Tennessee and as manager of field operations in Tennessee and Kentucky for Insurance Services Office.

Wilson has served on the board of directors for the national CPCU Society and is past president of the CPCU Society Middle Tennessee Chapter. He has served as a trainer and speaker at the CPCU Society national convention as well as for the Independent Insurance Agents of America, the National Association of Insurance Women and the Risk & Insurance Managers Society, among others. Wilson has conducted hundreds of technical seminars, workshops, and convention presentations and received the 1996 L.P. McCord National Education Award for having the No. 1-ranked IIABA insurance education program in America. A graduate of the Illinois Institute of Technology, he holds a bachelor's degree in fire protection and safety engineering.

As a CPCU, I'm happy to work with the Personal Lines Interest Group as the sponsoring interest group to present a session at this year's Annual Meeting in Washington, D.C. Titled "The Personal Lines Dirty Dozen," this session will examine one dozen personal lines coverage topics ranging from little-known or unknown—although potentially catastrophic—policy coverage gaps to important and/or emerging issues that every personal lines practitioner should be aware of. Topics include these:

1. "Unclear and Inconspicuous...The Potentially Catastrophic 'Where's Waldo'® Homeowners 'Exclusion' You Didn't Know Existed But Could Cause You to Lose Your Home!"
2. "The 'A Guy at a Bar Told Me' Series: Insuring Teens on Their Own Policies...What **were** You Thinking?"
3. "The Case of Something or Somebody Stinks," a.k.a. "Vermin & Varmints...Rodents and Insects and Bats, Oh My!"
4. "Raiders of the Lost Coverage... Insurance Jones and The Temple of Exclusions"
5. "I Pity the Fool Who Doesn't Buy the Rental Car Loss Damage Waiver (Though It May Not Matter If You Valet Park)"
6. "Homeowners Vehicle Coverage Gaps...Here Are Some 'Mower'"
7. "Salt, Sugar, Wheat, Gasoline, and Other Commodities Like 'Car Insurance'"

8. "What Is...?" (Part 1: Theft, Voluntary Parting, and Mississippi Lawyers)
9. "What Is...?" (Part 2)
10. "The Fast and The Furious—My Adventures in Street Racing With the 'Pink Lady'"
11. "Just Because It's Not Covered Doesn't Mean It's Not Covered"
12. "I See Dead People...Are They Covered?"

This session will take place on September 11, 2012. I look forward to seeing you at the Annual Meeting! ■

Smart Cars, Smart Drivers?

Not so fast, says a study from MetLife Auto & Home

By Elisabeth Boone, CPCU

Editor's note: This article originally appeared in the February 2012 issue of *Rough Notes* magazine. It appears here with permission from The Rough Notes Co., Inc.

Some of us remember when the family car had no seatbelts or airbags and baby sister sat up front on Mom's lap while Dad was driving us to the root beer stand. The windows rolled up and down with a hand crank, the boys wrestled in the back seat, and the biggest electronic distraction was the AM radio in the dash, which invariably was tuned to a station that didn't play rock 'n' roll. Back then, cars were built like tanks with steel bumpers and solid chrome grilles, and even toy cars were still made of metal rather than plastic.

Those days and those cars are now a distant memory, and the vehicles of today bear little resemblance to their brawny ancestors. A host of safety features, some federally mandated, plus a dizzying array of convenience gadgets like Bluetooth, onboard GPS, and even in-car social networking, combine to create a 21st century driving environment that's almost like home.

Innumerable tests have convincingly demonstrated the life-saving potential of high-tech safety equipment like

electronic stability control, brake assist, forward collision warning, and lane departure warning. In fact, electronic stability control is no longer optional: Beginning with 2012 models, all vehicles manufactured for the U.S. market are required by the federal government to have this feature.

The other side of automotive high tech is the "fun stuff," designed to enhance drivers' convenience and enjoyment. Fun and safety, alas, are not always best friends. It's common knowledge that distracted driving—dialing, talking, and texting on cell phones, calibrating a GPS, searching for the desired playlist on an MP3 device—is a major and growing cause of accidents, especially among younger drivers.

Does modern automotive technology really make the roadways safer? Do drivers understand safety features and know how to use them? When evaluating optional equipment, how often do drivers choose convenience over safety?

In search of answers to these and other questions about the impact of technology on driver safety and accident rates, MetLife Auto & Home commissioned a study called the American Safety Pulse Poll. The results paint a mixed picture, with the majority of respondents believing that cars are safer today than they were 10 years ago, while a considerably smaller cohort thinks that new technology is making people safer drivers.

According to the study, 85% of Americans believe that cars are safer today, but only 29% think that new technology has made people safer drivers—and almost two thirds (63%) believe that drivers place too much reliance on the high-tech features in their vehicles.

The survey clearly shows that, although American drivers do care about safety,

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Smart Cars, Smart Drivers?

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they have a significantly higher degree of familiarity with convenience-oriented features than with those designed to enhance safety.

For example, 90% of respondents were either very or somewhat familiar with GPS devices, which make it easy to find a destination but also can take a driver's attention off the road.

Some 77% of those surveyed were very or somewhat familiar with Bluetooth-style accessories, which make it easy to make and receive calls but also contribute to distracted driving.

What's more, 27% of respondents indicated they were very or somewhat familiar with the in-car social networking features that only recently have become available in some vehicles—a number that increased to 40% among drivers between the ages of 18 and 34.

“What’s That?”

In contrast, when asked about their familiarity with safety-oriented features, some of which have been available for several years, fewer than half of respondents reported that they were very or somewhat familiar with various safety technologies.

Less than half (42%) were very or somewhat familiar with electronic stability control, one of the most significant safety advancements of recent years, which helps improve steering and prevent rollover accidents. Almost one third of respondents (31%) had never heard of this feature.

Just 44% of respondents were very or somewhat familiar with brake assist, which applies additional brake force in the event of a sudden stop.

Similarly, only 43% were very or somewhat familiar with forward collision warning, which alerts the driver when sensors detect an imminent front-end impact.



And just 28% of those surveyed were very or somewhat familiar with the lane departure warning feature, which warns a driver that he or she is drifting out of the designated lane on a highway. Forty-one percent had never heard of this feature.

The majority (55%) of those polled said they would prefer to drive a car with state-of-the-art technology upgrades, with a similar percentage saying they feel safer when their own vehicles and those around them are equipped with safety features. But when they were asked which features they wanted in their next car, convenience won out over safety, with 63% of respondents saying they would choose features like GPS and just 45% opting for electronic stability control.

Where Are We Headed?

As a leading writer of private passenger auto insurance, MetLife Auto & Home clearly has reason to be concerned about the safety and insurance implications of the survey findings. We asked Rick Ward, claims director for the insurer, to comment on the responses.

“The biggest surprise for us was that drivers are much more familiar with the convenience features of new technology than they are with the safety features,” Ward says. “People are more likely to pay for GPS than for electronic stability control and other features that can save their lives.”

In many newer model vehicles, Ward points out, convenience features like GPS and Bluetooth are built into the dashboard so that the driver can make and receive calls hands free and program the GPS using voice commands. To save money or to add these features to an older vehicle, many drivers purchase after-market versions of these devices, like portable GPS units that sit on top of the dashboard. “In newer vehicles, the onboard GPS cannot be hand-programmed while the vehicle is being driven,” Ward says. “That’s not the case with a portable GPS device; the driver can adjust it on the fly, and that’s a major concern.”

Whether it's onboard or portable, Ward remarks, GPS is a distraction for drivers. "Even while we're listening to the voice prompts, we still tend to look at the screen. When the prompt says 'Turn left at Elm,' we make the turn—but we may turn into an oncoming vehicle because we were watching the screen instead of the road."

One manufacturer, Ward notes, has come up with a way to save drivers from themselves in this situation. "For some of its 2012 models, a leading German auto manufacturer has developed a laser technique that shoots a beam in front of the car as you're driving," he says. "If the GPS tells you to make a left turn and there's a car coming from the other direction, this technique actually stops your car so you can't make the turn."

This is an example, Ward observes, of how car manufacturers are using one technology to compensate for the human errors that can arise from the use of another technology.

"These kinds of technologies are usually introduced by the makers of high-end vehicles, but it's amazing how quickly they trickle down into the more mainstream fleet," Ward comments.

Claims Trends

As useful as it would be for insurers to know how automotive technology affects losses and claims, Ward says, that kind of information is hard to come by. "When people report an accident, they don't usually say, 'Oh, by the way, I was texting right before I hit the other car.' They tend not to volunteer information about what they were doing that contributed to the accident. Sometimes we can find out what really happened from the police report or from a witness who saw the driver texting, but we don't have enough data to develop meaningful statistics about how these technologies are affecting claims," Ward says.

He adds, however: "There are reports on distracted driving from sources like the National Highway Traffic Safety Administration, and they say that 25% to 30%, or roughly 1.2 million, of car crashes a year in the U.S. are the result of drivers not paying attention. For years we've seen people doing all kinds of things while driving—from eating, shaving, and putting on makeup to steering with a dog on their lap or turning around to discipline a child in the back seat. Now, in addition to those behaviors, people are texting, programming their GPS, and even doing social networking while driving."

As the MetLife American Safety Pulse study shows, drivers are concerned about safety while at the same time being attracted to the "fun and glamor" side of automotive technology.

"Technology is great for both safety and convenience, but none of it can replace an attentive driver," Ward declares. "In fact, it was never meant to. We believe that if drivers increase their understanding of the safety features available in today's vehicles, they will use this information to choose the vehicle that provides the best protection for themselves and their families on the road." ■

For More Information

MetLife Auto & Home
Web site: www.metlife.com

What's New at The Institutes

by Ann E. Myhr, CPCU, ARM, ASLI, AU, AIM



Ann E. Myhr, CPCU, ARM, ASLI, AIM, AU, is senior director of knowledge resources for The Institutes, with responsibility for providing subject-matter expertise on educational content for The Institutes' products and services. In addition, her work involves revision and creation of new Institute curriculum and making author contributions to re-shape the future of program initiatives.

She is past president of the Philadelphia CPCU Society Chapter and has been active with the Society for many years. Ann also teaches insurance coverage and underwriting workshops for the Insurance Society of Philadelphia.

The Institutes have been hard at work revising our programs so that they remain practical and relevant for our customers. Institutes programs are available in flexible study options, including online study, self-study, and classroom study, all designed to meet the needs of today's busy insurance professional.

Here are some recent changes:

- **CPCU 553—Survey of Personal Insurance and Financial Planning** has been updated to include 2011 changes to the ISO Homeowners form and revised material covering life insurance and retirement planning topics.
- **The Accredited Customer Service Representative (ACSR)** program has been completely revised and updated. Program participants may choose from one of three tracks: Personal Lines, Commercial Lines, or Life/Health.
- **The Accredited Adviser in Insurance (AAI®)** program—our program specifically designed for agents and brokers—has also been completely revised and updated, with new coverage forms and business tools designed to provide a professional advantage in today's complex insurance marketplace.

A complete revision of the Associate in Personal Insurance (API) program is projected for release in 2013. This program is an ideal next step for personal lines insurance professionals who have completed the Associate in General Insurance (AINS) designation program.

API program requirements include:

- **API 28—Personal Insurance: Underwriting and Marketing Practices**
- **API 29—Personal Insurance: Portfolio Management and Issues**
- **AINS 21—Property and Liability Insurance Principles**
- **AINS 22—Personal Insurance**

All of The Institutes' designation programs include an ethics requirement that can be satisfied by completing either Ethical Guidelines for Insurance Professionals (for all programs except CPCU) or the CPCU program's Ethics and the CPCU Code of Professional Conduct. These online modules are provided free of charge.

For full details on these or any other Institutes programs, please visit our website at www.TheInstitutes.org. ■



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The Impact of the CAT

By Richard F. Walsh Jr., CPCU, ANFI, SCLA, AIS, CPIA, RWCS, CRIS, CLCS, PLCS, MSC



Richard F. Walsh Jr., CPCU, ANFI, SCLA, AIS, CPIA, RWCS, CRIS, CLCS, PLCS, MSC, is a senior training consultant for The Motorists Insurance Group. He has 15 years' experience in the insurance industry, beginning with American International Group (AIG) as a sales and service agent.

Walsh also worked for Allstate as a casualty claims adjuster and for Countrywide Insurance Services (Countrywide Home Loans) as a personal lines insurance specialist. He joined Motorists in 2005 as a senior underwriter and has been in training and development since 2006.

The CPCU Society Personal Lines Interest Group is proud to sponsor "The Impact of the CAT" at the annual meeting in Washington, D.C. The planning team has worked hard all year to organize the seminar, recruit speakers, prepare outlines, and polish the program for your benefit. Here's a brief introduction to whet your appetite:

What's it About?

This two-hour program is designed to detail the relationships between each of the channels involved in catastrophe insurance. The seminar will illustrate the involvement of several entities such as the NFIP, the National CAT Fund, privatized flood insurance, beach and windstorm state-driven plans, and P&C carriers in the United States. The course will detail the risk management techniques used by both P&C carriers and reinsurance. We will also explain the current state of federal programs and where the entire industry and programs are trending.

Who's it For?

This seminar is designed for agents, producers, underwriters, claims personnel, P&C management, and insurance professionals of all varieties.

Learning Objectives

1. Explain the estimated impact that catastrophe losses have on our entire industry, concerning market cycles, costs, reinsurance, and rating
2. Discuss how companies identify and estimate insured losses for catastrophic losses
3. Identify roles that P&C companies have in risk management pertaining to CAT losses
4. Detail processes regarding federal aid programs for catastrophic losses experienced by insureds

5. Discuss the current state of catastrophic insurance, specifically the NFIP, privatized flood insurance, earthquake insurance, and state beach and windstorm plans

We hope to see you at the annual meeting! ■



Personal Lines Interest Group

Volume 14 • Number 2 • July 2012

Personally Speaking

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Stanley McChrystal

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- Lloyd's of London
- Surplus Lines

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The Personal Lines Interest Group newsletter
is published by the CPCU Society Personal Lines
Interest Group.

Personal Lines Interest Group

<http://personallines.cpcusociety.org>

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