

Message from the Chair — Greetings

by Richard T. Lang, CPCU, AIM



Richard T. Lang, CPCU, AIM, is a senior examiner/team advisor with Bear River Mutual Insurance Company, where he is responsible for complex liability automobile and homeowner injury losses. He reviews staff files, manages litigation file discussions and provides training. Lang has worked on various projects involving underwriting and claim management systems. In addition, he has performed peer reviews for insurance trade publications. Lang has held several committee positions with the CPCU Society's Utah Chapter, and currently is serving a three-year term as chair of the Personal Lines Interest Group.

I am excited and honored by my new appointment as chair of the Personal Lines Interest Group Committee for the next three years. We have a terrific group of volunteer leaders who are committed to providing you with valuable educational and networking opportunities.

I thank our past committee members **Robert A. Braun, CPCU**; **Dale M. Halon, CPCU, CIC**; and **Christian J. Lachance, CPCU, CLU, AIC**, for their contributions and leadership in the Society. We look forward to their ongoing service.

In addition, we are pleased to announce our immediate past chair, **Daniel L. Blodgett, CPCU, AIM, AIS**, and committee members **Robin K. Olson, CPCU, CRIS, ARM, AAM, ARP**; **Kellie H. Green, CPCU, MBA**; **Roger G. French, CPCU, CIC, ARM, AU**; **Loren B. Gallogly III, CPCU, AR**; and **Philip B. Weymouth Jr., CPCU, AAI**, will continue to serve you.

Furthermore, I welcome **Lynn M. Davenport, CPCU, AIC, AIM**; **Jeffrey C. Schultz, CPCU**; **David A. Halstead Jr., CPCU, ARM**; **Kevin N. Beumel, CPCU, ARM, AAI**; and **Ronald Cycon, CPCU**, to the team, and thank them for their dedication and enthusiasm.

As your volunteer leaders, we like to have fun, but we take our service seriously and would like to remind you of the Personal Lines Interest Group mission:

Our mission is to educate professionals in all aspects of personal risk management, to create and disseminate knowledge, and to provide expertise to CPCUs and others.

We do this through research and program initiatives emphasizing high performance, functional expertise, and practical experience.

As a result of our members' dedication to this mission, the Personal Lines

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Message from the Chair — Greetings

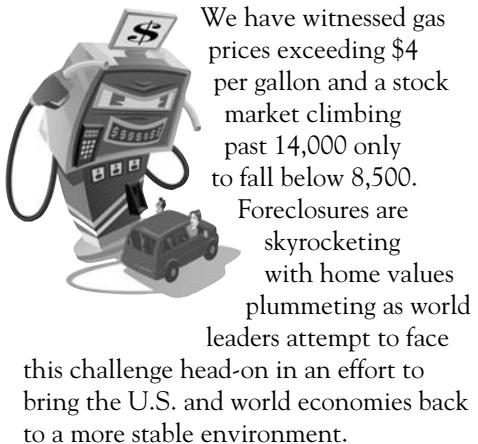
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Interest Group was awarded 2007–2008 Gold Circle of Excellence by the CPCU Society. This award, presented at the Annual Meeting and Seminars in



Philadelphia, Pa., is based on activities which created value for the insurance industry and local communities while promoting the Personal Lines Interest Group and the CPCU designation. I thank all of you for your hard work and submissions in helping us achieve this recognition.

This past year has been filled with significant events, challenges and opportunities. Among them are the 2008 Olympic Summer Games in Beijing, Hurricane Gustav, Tropical Storm Hanna, tornadoes and the U.S. presidential election.



We have witnessed gas prices exceeding \$4 per gallon and a stock market climbing past 14,000 only to fall below 8,500.

Foreclosures are skyrocketing with home values plummeting as world leaders attempt to face

this challenge head-on in an effort to bring the U.S. and world economies back to a more stable environment.

These events, and more, continue to affect the insurance industry by feeding the controversy of market availability and government regulation, which we recently discussed with a panel of experts at the 2008 CPCU Society Annual Meeting and Seminars in Philadelphia.

As the insurance industry prepares for new challenges and opportunities, the Personal Lines Interest Group solicits your help in presenting timely articles of interest for publication in this newsletter,

along with providing educational and networking opportunities at the upcoming 2009 Leadership Summit in Phoenix and the Annual Meeting in Denver. I invite you to send in articles you have written or articles of interest to our newsletter editors or myself. We want to focus our attention on the timely issues confronting each of us.

I urge you to be an active participant in our personal lines community by providing feedback on pressing topics as well as submitting questions or ideas on how you are managing and confronting the issues you are facing through the Personal Lines Interest Group Web site Discussion Board.

Finally, share with us your professional accomplishments. We want to honor industry awards you have received and activities you have performed while promoting the CPCU designation, the CPCU Society and your membership in the Personal Lines Interest Group.

Please send us an e-mail about your professional accomplishments to cpcuplig@gmail.com. ■

A Conversation Between the Editor and the Editor-in-Training

by Kellie H. Green, CPCU, MBA, and Daniel L. Blodgett, CPCU, AIM, AIS



Kellie H. Green, CPCU, MBA, works in the product operations area of Allstate Insurance Company, supporting personal lines risk management. Currently, she is a member of the Cleveland Chapter, the Personal Lines Interest Group and an IGRG subcommittee.

Kellie: Wow, 2009 is here already?

Dan: Once again we find ourselves braced for change for this year, and along with it, the challenges that we will face as an industry.

Kellie: Speaking of change, **Robert A. Braun, CPCU**, and I will be handing over the editorial reigns of *Personally Speaking* to our Personal Lines Interest Group immediate past chair — you, **Daniel L. Blodgett, CPCU, AIM, AIS**.

Dan: You aren't going anywhere, are you? I need mentorship.

Kellie: I'm staying onboard with our Personal Lines Interest Group Committee, and look forward to chairing our seminar committee for the 65th Annual Meeting and Seminars in Denver, Aug. 29–Sept. 1, 2009.

Dan: Good! What's the best bit of advice you have for me as the new editor-in-training?

Kellie: Are you good at soliciting articles? How about begging for articles at times (ha!)? Oh, and knowing how to use "ye olde" spell-check and grammar-check is an absolute must.

Dan: Aw, come on, our Personal Lines Interest Group members are the best. I won't really need to beg for articles, will I?

Kellie: Probably not, and you are right — the Personal Lines Interest Group is the best. In fact, Bob and I have sincerely enjoyed our time as co-editors, and send a "thank you" to all of you who have supported our publication, either with feedback, article contributions, or simply sharing the newsletter with colleagues and others.

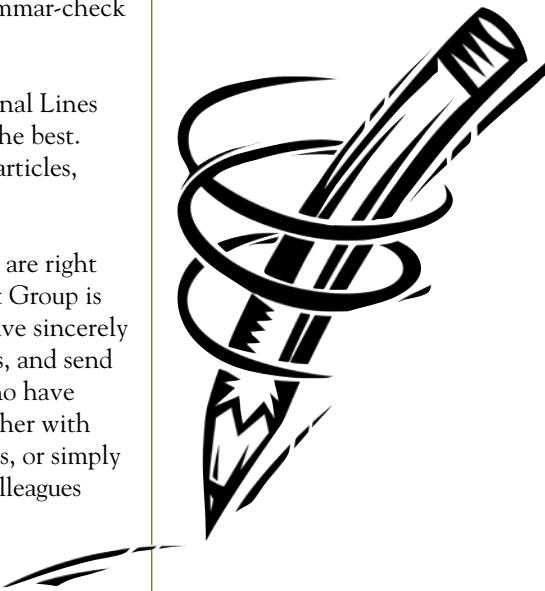
Dan: Is it time to provide the formal intro to this issue?

Kellie: Absolutely. Here we go ...

First, we have the message from our incoming Personal Lines Interest Group chair, **Richard T. Lang, CPCU, AIM**, leading off this issue, followed by a "thank you note" from your outgoing chair, Daniel L. Blodgett, CPCU, AIM, AIS.

Next, there's the 2008 Personal Lines Interest Group Philadelphia seminar recap by **Robin K. Olson, CPCU, CRIS, ARM, AAM, ARP**. Olson will brag about our Philadelphia program, which drew a standing-room-only crowd. After that, **Kellie H. Green, CPCU, MBA**, offers a summary of an enterprise risk management seminar presented at this year's Annual Meeting and Seminars.

We also have the 2008 *Personally Speaking* article index, Robin Olson's tips on choosing higher policy deductibles, and information on the new interest group member benefit. ■



Message from the Past Chair — Three Years of Effort, and Thank You for the Support

by Daniel L. Blodgett, CPCU, AIM, AIS



Daniel L. Blodgett, CPCU, AIM, AIS, 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's Central Illinois Chapter, and is past president of the Society's Southwestern Michigan Chapter and past chair of the Personal Lines Interest Group.

Greetings all! My three-year term as chair of our Personal Lines Interest Group has come to a close. It has been my privilege to serve. I offer a sincere thank you to the Personal Lines Interest Group membership and to the executive committee for helping me with three wonderful years of progress.

Returning from the 64th Annual Meeting and Seminars in Philadelphia, I thought about the meeting's theme — CPCU: Heritage & Horizons. The Personal Lines Interest Group "heritage" is young (less than 10 years), yet has a strong foundation built on the volunteer leadership of our current and past teams. The "horizon" looks great for our interest group, as we continue the trend of strong membership with the addition and retention of Personal Lines Interest Group members.

We also hit "Gold" again this year for our interest group's Circle of Excellence Recognition Program evaluation, continuing our streak of success. Last but not least, we have new leadership with **Richard T. Lang, CPCU, AIM**, coming in as the next chair, and we retained most of our executive committee; our experience level remains strong.

Next year our CPCU Society Annual Meeting and Seminars theme is "CPCU — Embracing Changes," and as we all know, changes are inevitable. The faces of interest groups will no doubt look different in the years to come. In my opinion, this will only bring good things to the CPCU Society and to our membership. If we look beyond the project details that need to be sorted out, we will see that this is an opportunity for all CPCUs to add value to their membership as well as additional networking.

I am proud to be a CPCU volunteer, and am glad to have worked for you for the

past three years. I look forward to my new role as our Personal Lines Interest Group newsletter editor (in training) and the challenges that come with the job. Let's keep the heritage strong and embrace the changes that we know are on the horizon. It will continue to lead to our success as an interest group.

My best to you all! ■

CPCU Personal Lines Interest Group Seminar a Hit in Philadelphia!

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 is the 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.

The Personal Lines Interest Group recently sponsored a standing-room-only seminar at the 2008 CPCU Society Annual Meeting and Seminars in Philadelphia on Monday, Sept. 8. A crowd of more than 100 people in the Philadelphia Marriott Downtown attended the seminar, entitled "Market Availability and Government Regulation: Walking the Tightrope."

This session provided an overview of the correlation between the degree of state government regulation and the availability of products in particular lines of business. It also examined approaches that states have used to deal with problems of availability and the degrees of success they have experienced. The session was moderated by our own committee member **Loren B. Gallogly III, CPCU, ARe**, who is the director of underwriting for Citizens Property Insurance Corporation.

Panel members were from diverse professional backgrounds, and included the following:

- **Tom Ahart, CPCU, AAI**, president, Ahart Frinzi and Smith.

- **James Byrd**, deputy director of insurance, South Carolina Department of Insurance.
- **John Lobert, CPCU, J.D., ARe**, senior vice president, State Government Relations, Property Casualty Insurers Association of America (PCI).
- **Travis Plunkett**, legislative director of the Consumer Federation of America (CFA).

Travis Plunkett led off the session. He argued that insurance regulation is vital, with two key goals: (1) Wide availability of coverage for consumers and businesses, and (2) A fair rate of return for insurers. Plunkett remarked that states with "prior approval" laws rather than "file and use" laws offer the best results for consumers and insurers alike. He cited a recent CFA study which indicates that automobile insurance rates have risen more slowly in the 15 states that require insurers to receive advance approval of rate increases from the states. He said the top-performing state in keeping rates down

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■ Two seminar panelists (seated left to right), Travis Plunkett, legislative director of the Consumer Federation of America, and James Byrd, deputy director of insurance, South Carolina Department of Insurance, listen as Personal Lines Interest Group Chair Daniel L. Blodgett, CPCU, AIM, AIS, welcomes attendees to "Market Availability and Government Regulation: Walking the Tightrope."

CPCU Personal Lines Interest Group Seminar a Hit in Philadelphia!

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and providing strong consumer protection is California.

Conversely, Plunkett stressed that the study showed that “among the worst-performing states were those with weak or no regulation of rates at all.” He contended that these states had the most dramatic rate increases, least competitive markets and some of the highest profits for insurers.

John Lobert took exception to Plunkett’s position, arguing that excessive regulation can limit insurance availability, ultimately hurting insurers and consumers alike. He contended that the insurance code in most states is excessive, and is often the largest section of state statutes. Lobert said the “marketplace is the best regulator of price,” and stressed that insurers have nothing to gain from mistreating customers with exorbitant rates.

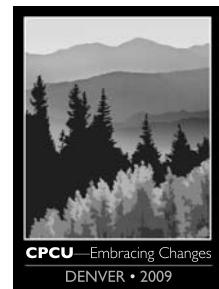
In one key example, he discussed the homeowners market, and indicated this market is healthy except for coastal areas exposed to hurricanes. Lobert said freezing of prices in these areas is not the answer. He remarked that society must recognize that “the coastal insurance availability problem is not an insurance problem, but a hurricane problem.” In Lobert’s opinion, the key is not more insurance regulation, but loss mitigation efforts in order to make homes better withstand hurricanes.

James Byrd offered the innovative approaches South Carolina has taken to improve insurance availability on the coast. Two examples include encouraging consumers to make their homes more wind resistant through the use of state tax credits for retrofitting homes, and offering consumer CAT savings accounts with various financial incentives. These savings accounts would allow homeowners to earmark money to pay their large deductibles for wind-related losses to their homes. In addition, South Carolina has introduced tax incentives to encourage insurers to write more property coastal business in the state.

Tom Ahart strongly articulated the agency perspective on this issue when he discussed his experiences with the New Jersey auto situation. He argued that “excessive regulation in New Jersey led to the highest auto insurance rates in the nation.” For example, the “take-all-comers” law required insurers to write every single auto insurance applicant. At the same time, the excess profits law disallowed any insurer from making more than a 6 percent rate of return. These laws alone caused insurers to leave the auto market in droves. Ahart contended that only after laws like these were abandoned in 2004 did the market open up, benefiting insurers, agencies and consumers. He said insurers that previously left New Jersey are now returning.

It is clear that each panelist approaches regulatory issues from a unique perspective — consumer advocate, insurer advocate, agency advocate or regulator. This point emphasizes the fact that consumer groups, insurers, agents/brokers and regulators need to work together to deal with the tricky balancing act of over-regulation versus under-regulation.

Based on the feedback we received, this session was a rousing success. And the seminar was featured in a *National Underwriter* magazine article in the “Breaking News” section of its electronic edition.



Please note that your Personal Lines Interest Group Committee is already starting to plan an event for next year’s Annual Meeting and Seminars in Denver! We will keep you posted on our progress as this event approaches. ■



■ More than 100 CPCUs attended “Market Availability and Government Regulation: Walking the Tightrope” at the Annual Meeting and Seminars in Philadelphia.

Risk Management — It's Bigger than You Think!

by Kellie H. Green, CPCU, MBA

Author's note: If you are interested in learning more about ERM, consider the new designation program Associate in Risk Management — Enterprise, which will be released in September 2009 by the AICPCU/IIA in conjunction with the Risk and Insurance Management Society (RIMS).

When the term "risk management" is mentioned, what comes to mind for you?

If it is the five-step process, then you get points for paying attention during CPCU 510! If it makes you think of the new business or renewal policies (real or online) sitting on your desk (or the desks of those who work for you), then you are someone who clearly understands the importance of policy-level risk management. And if it makes you think of "the successful handling of a hazard or chance of loss," then you are someone who could give any lexicographer a run for his money. And while risk management can be associated with any and all of these things, it is so much more than just the traditional underwriting we tend to think about.

I was reminded of this as I attended a very informative seminar on enterprise risk management at the 2008 Annual Meeting and Seminars in Philadelphia, facilitated by **Charles Nyce, CPCU, Ph.D., ARM**, a senior director of knowledge resources for the AICPCU/IIA.

■ Managing risk is something that every business, of every type, must have on its radar screen at all levels.

During the seminar, Nyce reminded all attendees that risk management is no longer the sole responsibility of risk managers, and it is not relegated only to insurance companies as one of their key

functions. Managing risk is something that every business, of every type, must have on its radar screen, at all levels.

■ Knowing the appetite for risk, as a part of the determination of risk management objectives, will form the foundation of developing an appropriate approach for risk management.

An inherent element of doing business is the assumption of risk, defined either through the fact that outcomes may be uncertain or that losses may occur. This concept is certainly very familiar to those of us who work in the insurance industry, as this assumption of risk forms the basis of our respective companies.

This seminar provided an opportunity, however, to understand the broader implications of risk at a corporate level and the importance of managing these risks appropriately. The enterprise risk management (ERM) approach follows the same basic five-step risk management process that is referenced in the opening of this article: determination of objectives; identification and evaluation of risks; consideration of alternatives; selection and implementation of the best alternative; and evaluation or review. The difference is that ERM broadens this view to the entire enterprise.

This expansion requires thinking beyond the more obvious risks and risk control efforts. ERM is not just about hazard management. It takes into account *all* potential risks a company may face, including operational risks, financial risks and strategic risks. ERM also employs "horizon thinking" to take into account risks the company may face in the future as well as those it faces currently.

ERM further requires an assessment of the priorities of the company. As a company becomes clear on both its financial and non-financial priorities, then it can determine its appetite for risk — how much risk the company is willing to take and which risks are most important to mitigate. Knowing the appetite for risk, as a part of the determination of risk management objectives, will form the foundation of developing an appropriate approach for risk management.

This approach will include the three core options for controlling the risks the company faces — loss avoidance, loss prevention or loss reduction — each of which comes with a variety of specific actions that can be applied and considerations that must be addressed to meet the specific needs of the company. In addition to loss control options, a company should also consider and apply some method of risk financing, which would include risk retention, risk transfer or a combination of the two.

The following outline provides more information about the risk management process, and how each step should be expanded to account for an enterprise view:

(1) Determination of risk management objectives.

- Determine the appetite for risk, using objective as well as subjective information (with a heavier emphasis on objectivity).

(2) Identification of risks.

- Use a combination approach which leverages all of the tools available to identify risks — questionnaires, checklists, procedure documents, interviews, inspections and analysis of important documents
- Move beyond the "typical" — expand the scope of who is talked to and what is looked at.

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(3) Evaluation of risks.

- Provide depth through a thorough understanding of the risks identified.
- Utilize more advanced methods, such as statistical analysis, simulations and modeling, in addition to those that are more traditional.

(4) Consideration of alternatives.

- Look at the three risk control options — loss avoidance, loss prevention and loss reduction.
- Similar consideration of risk financing options — risk retention, risk transfer or a combination of the two.
- Risk management decision making is critical in this step, and should be supported with sound facts, including the calculation of the present value or cost/benefit of the loss control options.

(5) Implementation, review and evaluation.

- Make sure the option selected is providing the return expected — implement adjustments to the plan as needed.

For someone who has worked in underwriting for many years, much of the information shared in this seminar was not unfamiliar to me. The unquestionable importance of the information and the value it provided me was in the opportunity to take what I know about risk management and expand the breadth of how I think about it. It has also challenged me to bring this holistic view into the work I do as a leader at my company, moving beyond the traditional view of risk and weighing in on those areas that I think present a potential concern for my department, my business unit and my company as a whole. This is what risk managers do.

Unfortunately, it only takes a quick glance at the business section of any newspaper to find many examples of companies that do not have a broad enough view of the risks they face. And they pay the ultimate price for that through the success or failure of their business.

What are you going to do to take an enterprise view of risk management? ■

AICPCU President's CPCU Scholarship Program

The American Institute for CPCU (AICPCU) recently announced the President's CPCU Scholarship program, which covers the costs of CPCU textbooks, course guides, SMART Study Aids and national exams — an estimated value of \$3,800 per scholarship.

A total of 100 scholarships per year will be awarded. Only nominations from presidents of colleges or presidents, CEOs, and chairs of industry organizations will be accepted.

To be considered as a scholarship candidate, a college student must currently be majoring in insurance, risk management or finance in his or her respective institution; and an insurance organization employee must be identified by management as a high performer targeted for advancement.

Detailed scholarship criteria and application information are available on the AICPCU's Web site, www.aicpcu.org, or by contacting Kathy Hinkle, director of customer relations, (610) 644-2100, ext. 7849, or hinkle@cpcuiia.org.

AICPCU *Succeeding together.*


EDUCATION • RESEARCH • ETHICS

Higher Deductibles — Are They Worth It?

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

Editor's note: This article is copyrighted by IRMI, and is reprinted with its permission. To receive a new tip every month, subscribe to the *Personal Lines Pilot* newsletter on the IRMI Web site at <http://www.irmi.com/newsletters/>.

In these cost-conscious days, everyone is trying to save money wherever and whenever they can. It seems that people may especially look to their insurance policies as a place to realize some savings.

More customers are now requesting a reduction in the dwelling limits on their homeowners policy or a reduction in the policy's liability limits.

Some customers are even requesting a reduction in the limits of liability on their auto insurance policies. In most cases, these types of requests are not wise ones. We cannot stress enough how much you have to lose if a liability judgment goes against you — for example, in an auto accident or if someone gets hurt at your home.

■ A \$500 deductible on both comprehensive and collision can save you to 30 percent on these coverage lines.

A wiser and certainly more consumer-friendly way to save money on your insurance premiums is to increase your property deductibles. On a homeowners policy, going from a \$250 to a \$500 deductible may result in a savings of between 10 and 15 percent on the premium. We understand; we've heard customers tell us previously: "But if I have a claim, I can't come up with \$500 at one time." The important thing for you to remember is this: you only have to come up with \$250 more than you would right now (the difference between your current deductible and \$500) — not a big amount. And remember, with the savings you will experience in the premium, you



will probably save that \$250 in less than two years.

Higher deductibles on the physical damage section of your auto insurance are also a good way to save some money on the premium. A \$500 deductible on both comprehensive and collision can save you to 30 percent on these coverage lines. A \$1,000 deductible may result in savings of up to 40 percent.

If you cannot take the big leap from a \$250 deductible to \$1,000, consider a graduated approach. We'd like to suggest going to a \$500 deductible now and putting the premium you save into a "deductible fund." Then in a couple of years, you will have enough in that fund to increase the deductible to \$1,000.

The point to remember is this: don't risk a lot in order to save a little. ■

Taking a Look Back as We Prepare to Move Ahead — 2008 Index of Articles

by Kellie H. Green, CPCU, MBA

Editor's note: Past issues (from 1999 to present) of *Personally Speaking* are filed on the Personal Lines Interest Group home page. To access a particular issue, you must first log in to the CPCU Society's Web site, www.cpcusociety.org. You may also search for a specific article published by the Personal Lines Interest Group (or any one of the other 13 interest groups) by author, title, subject, and/or year through the Society's online library. Click the "Publications button" on the Society's home page, go to "Online Library" and select "CPCU Society Online Library."

As we think about the publication year ahead, we want to take a moment to reflect on (and remind you of) the rich "heritage" of information we continued to build in 2008 through *Personally Speaking*. Our ongoing goal is to provide you with interesting articles that educate, inform and challenge your thinking.

I think we hit the target again in 2008, and appreciate the participation of many fellow CPCUs and others who took the time to share their knowledge and insights with us. The following list highlights some articles shared last year:

Volume 10, Number 1 (January 2008)

- "Personal Lines Interest Group Seminar a Hit in Honolulu" — an overview of our interest group seminar at the 2007 Annual Meeting.
- "Breakfast in Paradise and a Hurricane in Paradise" — an overview of our interest group breakfast seminar at the 2007 Annual Meeting.
- "Insuring the Home-Based Business" — Part 3.
- "Focusing On Our Strengths ... Addressing Our Opportunities" — an overview of your feedback about our interest group.

Volume 10, Number 2

(July 2008)

- "Sharpen Your Saw: Getting Organized for Success."
- "Joint Underwriting Interest Group and Personal Lines Interest Group/Accenture Survey."
- "Wind or Water? A Katrina Update."
- "Subprime Crisis Fallout."
- "Predictive Analytics: An Essential Tool for Insurance Providers."

Volume 10, Number 3

(October 2008)

- "Improving Data Accuracy: A Competitive Edge."
- "Managing the Risks of a Household Move."
- "Global Warming and You: What Every Insurance Professional Should Know About Climate Change."
- "Top 10 Reasons to Purchase the Rental Car Damage Waiver."

Looking ahead at the 2009 "horizon," you can expect more great information made readily available through *Personally Speaking*. As always, your input is important to our success. Please share your ideas with us, and better yet, become one of our "field editors" by writing your own article. This is a great way to support your own development as well as the development of others.

Please e-mail your ideas and articles to Daniel L. Blodgett, CPCU, AIM, AIS, at dan.blodgett.cqsx@statefarm.com. ■

New Interest Group Member Benefit

by CPCU Society Staff

Beginning Jan. 1, 2009, *every* Society member became entitled to benefits from every interest group for no extra fee beyond the regular annual dues, including access to their information and publications, and being able to participate in their educational programs and functions.

An Interest Group Selection Survey was e-mailed to members beginning mid-November. By responding to the survey, members could identify any of the existing 14 interest groups as being in their primary area of career interest or specialization. If you did not respond to the survey and want to take full advantage of this new member benefit, go to the newly designed interest group area of the Society's Web site in January to learn more about each of the interest groups and indicate your primary area of career interest. You will also see options to receive your interest group newsletters.

Currently, there are 14 interest groups: Agent & Broker; Claims; Consulting, Litigation & Expert Witness; Excess/ Surplus/Specialty Lines; Information Technology; International Insurance; Leadership & Managerial Excellence (former Total Quality); Loss Control; Personal Lines; Regulatory & Legislative; Reinsurance; Risk Management; Senior Resource; and Underwriting.

As part of the Interest Group Selection Survey, members also were asked to express their interest in the following proposed new interest groups: Actuarial & Statistical; Administration & Operations; Client Services; Education, Training & Development; Finance & Accounting; Human Resources; Mergers & Acquisitions; New Designees/Young CPCUs; Non-Profits & Public Entities; Research; Sales & Marketing; and The Executive Suite.

Members who missed the Survey may update their selections on the Society's Web site or by calling the Member Resource Center at (800) 832-CPCU, option 4. Members can also order printed newsletters for non-primary interest groups at an additional charge. ■

The **Agent & Broker Interest Group** promotes discussion of agency/brokerage issues related to production, marketing, management and effective business practices.

The **Claims Interest Group** promotes discussion of enhancing skills, increasing consumer understanding and identifying best claims settlement tools.

The **Consulting, Litigation, & Expert Witness Interest Group** promotes discussion of professional practice guidelines and excellent practice management techniques.

The **Excess/Surplus/Specialty Lines Interest Group** promotes discussion of the changes and subtleties of the specialty and non-admitted insurance marketplace.

The **Information Technology Interest Group** promotes discussion of the insurance industry's increasing use of technology and what's new in the technology sector.

The **International Insurance Interest Group** promotes discussion of the emerging business practices of today's global risk management and insurance communities.

The **Leadership & Managerial Excellence Interest Group** promotes discussion of applying the practices of continuous improvement and total quality to insurance services.

The **Loss Control Interest Group** promotes discussion of innovative techniques, applications and legislation relating to loss control issues.

The **Personal Lines Interest Group** promotes discussion of personal risk management, underwriting and marketing tools and practices.

The **Regulatory & Legislative Interest Group** promotes discussion of the rapidly changing federal and state regulatory insurance arena.

The **Reinsurance Interest Group** promotes discussion of the critical issues facing reinsurers in today's challenging global marketplace.

The **Risk Management Interest Group** promotes discussion of risk management for all CPCUs, whether or not a risk manager.

The **Senior Resource Interest Group** promotes discussion of issues meaningful to CPCUs who are retired (or planning to retire) to encourage a spirit of fellowship and community.

The **Underwriting Interest Group** promotes discussion of improving the underwriting process via sound risk selection theory and practice.

The Momentum Continues ...

Don't miss out. Mark your calendar today!

CPCU Society's 2009 Leadership Summit April 22–25, 2009 • Phoenix, Ariz.

Achieving Leadership Excellence

Take advantage of unique leadership learning opportunities with CPCU Society and industry leaders at the 2009 Leadership Summit.

Broaden your leadership horizons through:

- Society business meetings.
- Chapter leader training sessions.
- CPCU Society Center for Leadership courses, which are open to all members.
- Networking opportunities.



Visit www.cpcusociety.org in early 2009 for the latest information.

Achieving Leadership Excellence • Achieving Leadership Excellence

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