



**CPCU**  
SOCIETY

# ChapterGram

## Iowa CPCU Society Chapter

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CPCU Society Social Media



**April 2015**

[www.cpcu-iowa.org](http://www.cpcu-iowa.org)

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## Upcoming Events

April 1, 2015 5:00 pm	Wellman's Pub and Rooftop	CPCU Spring Social
April 16, 2015 11:30 am	Des Moines Embassy Club	April 2015 Chapter Meeting
May 21, 2015 7:30 am	Des Moines Golf and Country Club	May 2015 Chapter Meeting
Tuesday, July 14, 2015 11:30 am	The Legacy Golf Club, Norwalk	2015 CPCU Charity Golf Outing

## Message from the President

We've experienced a few really nice days of weather lately, so I'm hoping Spring is upon us!

With the arrival of Spring, it's time for our chapter to be recognized for our achievements in 2014. The chapter has received the Circle of Excellence Gold with Distinction for the 12<sup>th</sup> consecutive year. I'd like to thank and congratulate past President, Erin Osier, for her leadership and service to the Iowa Chapter. Thank you to all the volunteers involved for making our chapter truly one of the best. We are proud to carry on the tradition of excellence.

Those who attended Ethics Day at Drake University on March 4<sup>th</sup> heard an excellent presentation by Frank Bucaro, an ethics expert and a leading advocate for the power of ethics, values and ethical leadership. He spoke on "Taking the High Road" as the surest and best path to success and profitability.



Hopefully, Spring will be in full bloom on April 16<sup>th</sup> when we meet at the Embassy Club in downtown Des Moines. Our speakers will be Patrick Phelan, Fire Protection Engineer with the City of Des Moines, and Kevin Hovick, COO of EMC. Our topic is: The Younkers Fire- A Year Later. Registration information is enclosed. We hope to see you there!

Mark your calendars now to reserve the evening of May 19<sup>th</sup> for the Iowa Insurance Hall of Fame Induction Ceremony to be held at Drake University. Make your reservations to join us in honoring all of the individuals who have made an impact on our industry here in Iowa, and applauding the five individuals being inducted this year. This is a great evening of networking and celebrating an industry that also gives back to the community.

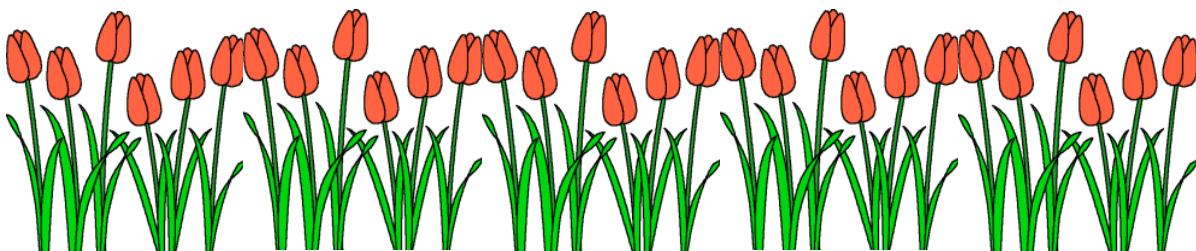
While you have your calendars out, set aside July 14<sup>th</sup> for our Annual Charity Golf Outing to be held at the Legacy Golf Course in Norwalk. The best-ball tournament will have a shotgun tee at 11:30 a.m. with prizes and dinner afterwards. This is a great way to raise money for a good cause, network with your fellow CPCU's, and enjoy an afternoon of fun. Please join us. We look forward to seeing you at one of our upcoming meetings or events.

- Kimberly D. Smetzer, CPCU, President, Iowa CPCU Society Chapter

"There is little difference in people, but that little difference makes a big difference.

The little difference is attitude. The big difference is whether it is positive or negative."

~ W. Clement Stone



## New Designee Spotlight

**Amy Nederhoff, CPCU, CIC  
Casualty Underwriting Consultant  
EMC Insurance Companies**

I grew up in a family that consisted of a Personal Lines Underwriter and Independent Insurance Agent. The last place I saw myself was in insurance! However, after graduating from Iowa State University as an English Major with an emphasis on rhetoric and professional communication, I was sick of eating ramen noodles and was anxious to join the workforce rather than pursue my original plan to go on to law school. I had no idea what I wanted to do, but then a commercial underwriting job opened up in Northern California. The job greatly appealed to me because I was sick of the Iowa winters, and I had always wanted to live in the beautiful wine country. It was the first job I applied for out of college, and as luck would have it, I got it.



It didn't take me long to realize all the wonderful things I took for granted about living in Iowa. For starters, the cost of living is vastly different, but it really is the people here that makes Iowa such a great place to live. We really are "Iowa Nice" (sorry Nebraska it's the truth). I transferred back to Des Moines and remained a Commercial Lines Underwriter for the next five years. Then a Commercial Lines Home Office Underwriting job opened up at EMC Insurance. I had always heard great things about the company, and my step-dad, who was an agent, raved about the company because of their stability and ease of doing business. I was very excited when I got a call from the EMC recruiter making a job offer. I have been at EMC for over 8 years and I love it here!

One of the added benefits of working for EMC Insurance is they greatly promote CPCU and encouraged me to start pursuing my designation. During my pursuit, I ran into a couple speed bumps: My son Gunnar who is turning 8 this October, and then my daughter Gracie who will be turning 4 in August. However, I was still able to find some time to study during naps or after bedtimes even if it did slow down my progress towards completing my CPCU. Towards the end of my studies, my children also offered encouragement, if not pressure, since my mother (who is also a CPCU) told my son that if I passed my last exam the kids would get to go to Disneyland since the conferment ceremony was being held in Anaheim, CA. I didn't find this out until I was taking online practice exams for my last part, and my son kept hovering over me. I thought he wanted me to hurry up so he could play games on the computer, but he spilled the beans on his true interest in my progress (Thanks Mom).

In my free time, I enjoy spending time with my family and friends. We love boating, camping, fishing, or just hanging out on our acreage west of town with our two dogs and three cats.

### Connect with Us

**Twitter: @iowacpcu  
Facebook: [www.facebook.com/cpcu.iowa](http://www.facebook.com/cpcu.iowa)  
LinkedIn: Iowa CPCU Society Chapter**

# How ECM Can Help Your Organization Adhere to the ‘CIA’ Triad

by Thomas Phelps, Laserfiche  
Submitted by: Doug Chilton, CPCU

No, we're not talking about an elite sect of the Central Intelligence Agency. When it comes to an organization's documents - applications, account documents, contracts and the like - an enterprise content management (ECM) system can help the organization adhere to the fundamental information security principles of confidentiality, integrity and availability (CIA).

## Confidentiality

The principle of confidentiality protects an organization's most valuable information from unauthorized access. The possible detrimental impact of non-compliance or a security breach on corporate reputation and value reinforces the importance of investing in solutions that ensure that sensitive business data - both structured and unstructured - is secure.

Let's drill down into three ways ECM ensures confidentiality:

### 1. DoD- and VERS-certified solutions enable secure records management.

When it comes to records management certifications, there are two important ones to consider:

**DoD 5015.2:** The Department of Defense (DoD) has rigorous requirements for ensuring that records are properly organized and managed. The DoD 5015.2 standard outlines requirements for managing classified records and includes requirements to support the Freedom of Information Act (FOIA), Privacy Act and interoperability.

**VERS:** Endorsed by the State Government of Victoria, Australia, the Victorian Electronic Records Strategy (VERS) specifies a standard format for electronic records that focuses on data integrity and authentic archiving.

Unless an organization provides services to the State Government of Victoria, Australia, or the United States Department of Defense or one of its components, it is not typically required to meet the specifications of either standard. However, an ECM system that has been certified to meet stringent requirements for both organizing file structures and plans - and reliably preserving data - provides a multi-faceted set of tools to manage document lifecycle from initial capture to long-term archival.

### 2. ECM gives you control over information access.

In order to protect confidentiality, it is necessary to define and enforce appropriate access levels to information. There are three key security features an ECM system should provide to protect sensitive data, including:

**Unique users:** A system with unique users allows administrators to control the level of access users have to view, modify or delete documents or folders in an ECM system. Each user

Continued on Page 5

should have unique security credentials, eliminating the risk of users sharing passwords and enabling leading security practices such as segregation of duties and the principle of least privilege

**Windows authentication.** Retention of Active Directory groups simplifies security delegation and administration. Linking ECM to Active Directory allows access to folders and documents in the repository to be granted or restricted based on the user's department or role in the organization. For example, a branch manager can view the files of all brokers' clients whereas the administrative assistant can only view his or her own broker's client files.

**Single sign-on:** When each product has its own password, users tend to adopt poor security habits-using the same password repeatedly or using simple, easy-to-crack passwords. Support for enterprise directory service systems (including Microsoft Active Directory and Novell eDirectory) helps ensure standard account policies such as password complexity and password expiration are enforced by the ECM system.

In addition, certain users can be prevented from editing, printing or exporting documents, reducing the possibility of a document falling into the hands of an unauthorized third party. Along with restricting access to whole folders or documents, access can be restricted to certain parts of a document.

For example, a clerk may be able to view all insurance applications, but will not be able to view the applicants' social security numbers, which can be redacted from the application's image, text and metadata. The branch manager, on the other hand, can be granted the right to see through the redactions.

### **3. ECM tracks who sees an organization's documents and what they do with them.**

From Sarbanes-Oxley to the USA PATRIOT Act, the laws governing data protection and preservation create compliance challenges. ECM systems with auditing capabilities help organizations meet these challenges by automating the monitoring and reporting processes and expediting preparation for formal audits.

For example, an organization can configure its system to alert a manager every time certain documents are printed or exported to make sure that they are not shared outside the organization. If a document is printed, a watermark can be automatically applied to make it more difficult to pass the document off as someone else's in the event that it is photocopied.

### **Integrity**

The principle of integrity allows organizations to maintain and assure the accuracy and consistency of data over its entire lifecycle. With ECM, a digital image of a document is captured and preserved in an unalterable format, such as TIFF, guaranteeing its integrity. Some ECM solutions provide further methods to guarantee that documents have not been modified or tampered with, such as:

**Digital signatures:** A digital signature indicates that a document is authentic, has been signed by a particular person and has not been modified since the signature was applied. When configured

properly, digital signatures may help ensure compliance with a number of domestic and international regulations for e-Governance, including FISMA, CFR Part 11 FDA, FIPS, VERS and Clinton E-Signatures Act standards.

**Versioning:** With version control, any changes to a document's text, metadata, image pages and electronic document component will be retained in the document's version history. It is easy to revert to an older version of the document if the changes that have been made are unnecessary or unauthorized. A manager can look at a document's version history to see what changes were made, when they were made and by whom. A manager can also be automatically notified of any new versions to a particular document.

An advanced ECM system allows all documents that are part of an electronic business process to have all of the actions that have been performed on the document, the name of the person performing the action, and the date that the action was performed recorded in the document's metadata. A branch manager, for example, can simply open an account file in the ECM system and see who scanned the original application, who approved it, and when the policy was issued.

## Availability

The principle of availability ensures that information is available when it is needed. ECM supports this principle by ensuring that unstructured data is properly maintained and accessible by authorized individuals at any time through:

**Mobile access:** Users can log in to the ECM repository from any device and access the documents that they need to process or review without having to email or print copies. Thus, an ECM system provides centralized control of the content while embracing the mobile access of that information.

**Integration:** In some of its most innovative uses, ECM serves as integrative middleware that links to line of business applications, allowing users to seamlessly access information using their current application as the front-end system. For example, ECM and CRM are integrated so that customer service agents can access signed documents from a client's record in the CRM. When used as "integrative middleware," ECM provides consistency, security and transparency to users across the organization, through familiar applications they use every day.

**Backups:** Since all of the ECM information is stored on servers and databases, a backup of the organization's information, stored securely offsite, provides a relatively easy way to secure data, enabling work to continue even if offices are destroyed or the network is disabled.

Information can be both an asset and a liability. As regulatory and compliance mandates have raised pressures on the insurance industry, the need to control unstructured forms of content has increased. To ensure that your organization is protected from the perils of data breaches and regulatory compliance penalties, it's crucial to adhere to the fundamental principles of confidentiality, integrity and availability. When it comes to document security, ECM is a vital component of your CIA strategy.

Thomas Phelps is Chief Corporate Strategist and CIO of Laserfiche.

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Celebrating  
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# IOWA INSURANCE HALL OF FAME CEREMONY

## **Honoring these Inductees for 2015:**

Richard P. Friedman • Bruce G. Kelley • Jennie L. LeGates  
W. Harold Petersen • \* James T. Sharp

\*Awarded Posthumously

**Tuesday, May 19, 2015**

Olmsted Center, Drake University

Social 5:00 - Dinner 6:00 - Program 6:45

\$35/pp - Business Dress • Reserved Tables of 8 available for \$350

### **Submit Reservations by May 13<sup>th</sup>:**

Melissa Meiners, Iowa Insurance Hall of Fame  
c/o Independent Insurance Agents of Iowa

4000 Westown Parkway, West Des Moines, IA 50266

(515) 223-6060 Ext 15 • E-mail: [Melissa@IIAIowa.org](mailto:Melissa@IIAIowa.org) • [www.iihof.org](http://www.iihof.org)

## 2015 CPCU Events

April 16, 2015 11:30 am	Des Moines Embassy Club	Speakers: Kevin Hovick and the Des Moines Fire Marshal Topic: The Younkers Fire: A Year Later
May 21, 2015 7:30 am	Des Moines Golf and Country Club	Speaker: Kurt Pearson Topic: Personal Investments, Elder Care, Wills & Trusts
September 17, 2015 11:30 am	Hilton Garden Inn - West Des Moines	Speaker: Gary Slater Topic: The Iowa State Fair - Risk Controls and Behind the Scenes Perspectives
October 15, 2015 7:30 am	Greater Des Moines Botanical Garden	Speaker: Dr S. Elwynn Taylor Topic: Weather Trends
November 12, 2015 8:00 am	Marriott Hotel - Downtown Des Moines	I-Day 2015
December 17, 2015 3:00 pm	Wakonda Club	Speaker: Callista Gould Topic: Business Meals and Meeting Etiquette

## 2015 Annual CPCU Charity Golf Outing

Please mark your calendar for an afternoon of great golf. Our outing is a Best Shot tournament open to CPCUs along with all insurance industry employees, family, friends and business associates. You do not have to be a CPCU to participate!

The entry fee includes green fees for 18 holes, range balls prior to tee time, use of a cart plus dinner after the golfing. There will be prizes for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> place along with contest holes such as longest drive, closest to the pin and more.

If you prefer, you can join us for GOLF ONLY or DINNER ONLY as well. If you do not have a complete foursome we will try to match you up. Social / dinner will begin at 4:00. Registration deadline is Thursday, July 2<sup>nd</sup>.

This year our chapter will be raising money to support Blank Children's Hospital.

- Fees may be paid by credit card by registering at <http://cpcu-iowa.org/events/>
- Fees may be paid by check by mailing the registration form and check with full payment to:

Iowa CPCU Society Chapter  
Attn: Debra R. Conroy, CIIP, CIC  
1000 73<sup>rd</sup> St. Ste. 18  
Windsor Heights, IA 50324

## Chapter Meeting

Date & Time April 16, 2015, 11:30 am

Location Des Moines Embassy Club

Speakers Kevin Hovick, CPCU and Patrick Phelan, PE

Topic The Younkers Fire: A Year Later

Kevin Hovick has been with EMC Insurance Companies for 35 years—19 years in underwriting, 12 years in branch offices and 4 years as a senior corporate executive. He started as a Des Moines Branch underwriter, then moved up to underwriting manager in the Phoenix Branch from 1982-1987 and became underwriting manager at the Birmingham Branch from 1987-1992. He received his B.B.A. from the University of Iowa, earned his Chartered Property Casualty Underwriter designation in 1983, was active in the Arizona CPCU Society and was the vice president of the North Alabama CPCU Society.



Visit our [website](#) for more information about Kevin's background.

Patrick Phelan is the Fire Protection Engineer for the City of Des Moines Fire Department. Prior to joining the DMFD in 2013, he worked for a fire testing laboratory and fire science and engineering firms. During Patrick's career, he has worked on projects including fire and building code compliance, system design, fire and suppression testing, and post-fire forensic analysis. Patrick holds a professional engineering license in Fire Protection, earned a B.S. in Chemical Engineering from Iowa State University and an M.S. in Fire Protection Engineering from Worcester Polytechnic Institute.

To enable us to have an accurate count for food purposes, please mail or e-mail reservations by **April 9, 2015** to:

debbie.conroy@cpcu-iowa

Or make checks payable to: Iowa CPCU Society Chapter

Mail checks to:  
Iowa CPCU Society Chapter  
Attn: Debra R. Conroy, CIIP, CIC  
1000 73rd St Ste 18  
Windsor Heights, IA 50324

Name(s): \_\_\_\_\_

Company: \_\_\_\_\_

Total Enclosed: \$ \_\_\_\_\_  
Cost: \$25 per person

To register by credit card, visit our chapter website ([www.cpcu-iowa.org](http://www.cpcu-iowa.org)) and click on the link on the main page under Events. For questions about the meeting, not concerning reservations, please call Rose Nwaturuocha, (515)508-3386.