



CPCU
SOCIETY

ChapterGram

Iowa CPCU Society Chapter

2016 Officers

President:
Dalith Wells
(515) 345-7458
Dalith.M.Wells@EMCIns.com

Vice President:
Adam Haugerud
(515) 508-5435
haugera@nationwide.com

Secretary:
Stephanie Wells
(515) 508-2908
wells2@nationwide.com

Treasurer:
Chris Murphy
(515) 345-2493
Chris.D.Murphy@EMCIns.com

Past President:
Kim Smetzer
(515) 974-5931
ksmetzer@yourcaptive.com

Directors

Jeff Wilson
(515) 327-2868
jeff.wilson@theimtgroup.com

Brad Soma
(800) 274-3531, ext.739
brad.soma@theimtgroup.com

Dan Mulcahy
(800) 274-3531, ext.769
dan.mulcahy@theimtgroup.com

Doug Neuhring
(515) 345-7344
Doug.W.Nuehring@EMCIns.com



CPCU Society Social Media



February 2016

www.cpcu-iowa.org

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Upcoming Events

| | | |
|----------------------------------|-------------------------------|--------------------------|
| Tuesday, February 16 11:30 am | Sheraton WDM | February Chapter Meeting |
| Tuesday, March 29 5:30 pm | Ankeny DMACC Bistro, BLD 7 | March Chapter Meeting |

Message from the President

Cold weather doesn't stop a CPCU from coming out to listen to our speakers, eat together and honor two of our members!

On January 21, we met at the Des Moines Social Club downtown. This venue was new for us and we had a full meeting. Tom O'Meara gave us an update on the current issues from the Insurance Commissioner's office. Tom indicated certificates of insurance are once again becoming a concern. Cyber liability is also becoming a big concern for our industry due to the vast amount of personal information we store. Jared Kirby provided information on the Iowa Insurance Fraud Bureau and how he decides which fraud cases to investigate.



We also recognized two outstanding leaders in our organization. Kim Smetzer was given our Past Presidents Award. Ted Lussem was awarded the Iowa Chapter Excellence Award for 2015. Kim and Ted have exemplified their dedication to continuing education by supporting our chapter for many years.

Join us February 16, 2016 at 11:30 AM for lunch at the Sheraton Hotel in West Des Moines for a presentation on the Iowa Fair Plan. We are looking forward to a presentation from one of our fellow CPCU's, Bob Conroy.

Our schedule for 2016 is full of new and different opportunities to get you involved.

- March Ethics meeting is going to be held on the Ankeny DMACC campus in the Bistro (building 7) on March 29th in the evening, starting at 5:30 pm (instead of our typical 3 pm) and a change from the original date on March 28th.
- May meeting will be a tour of our Capitol with a social hour following the tour
- August networking event will be at Chocolaterie Stam where you can listen to how they started, tour their facilities and sample chocolates.

Last month, I told you of my goal as a professional was to stay engaged and learn from every webinar, presentation, CPCU meeting, conference and interaction with you. What did I learn at our January meeting? Clean sheeting is a term used when a life insurance applicant doesn't disclose a pre-existing condition.

- Dalith Wells, President, Iowa Chapter



From left to right, Ted Lussem, Dalith Wells and Kim Smetzer.

Congratulations to both Ted and Kim for your awards and thank you so much for your dedication and service to our Chapter!

New Designee Spotlight

Dave Johnson, ARM, CPCU
Account Executive
Innovative Captive Strategies



“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters” Colossians 3:23

About eight months after our wedding, my wife, Annie, and I moved out to Denver, CO so she could pursue a Master’s degree at Denver Seminary. She has a passion for the Bible and had no doubt that she had been called into some form of ministry. While at school, her passion was clearly illustrated through her countless hours of reading, studying, and praying.

I witnessed her grow right before my eyes, both spiritually and intellectually, and knew that she wasn’t just doing this for the degree or the letters next to her name. Sure, the assigned reading, essays, and tests were all requirements for her graduation, but she was walking away with so much more.

Without even realizing what she was doing, she became an example of leadership. Not the “stand up and give a sermon” type of leader (becoming a pastor was never her intention), but the kind of leader that leads by example. I instantly became a follower. She, again, without knowing it, taught me that the harder you work at something, the more you get out of it.

Now, why am I telling you this? Not to preach, not to brag about my amazing wife (okay, maybe a little), and certainly not endorse attending seminary school (it’s truly a calling). I tell the story because it became a career goal of mine to apply the same effort in my work as Annie put in her development. And it ultimately helped me to attain the CPCU designation.

After 6 months, God threw a wrench in our plans, as He tends to do. We moved back to Des Moines, IA (our home town) after discovering that He had plans to grow our family, and we welcomed our beautiful daughter, Grace, into the world.

I left my job and stumbled upon an insurance career at Innovative Captive Strategies (ICS). I had no previous experience in the industry so I knew I had my hands full if I wanted to be successful. I heard about the CPCU designation and, as a sales person, I instantly thought it could boost my credibility in the industry. I started taking my tests and to be completely honest, I treated them as a means to an end. I just wanted the letters. But since these tests took so much of my time, I decided to start applying what I had learned from Annie. Yes, the letters alone are beneficial, but digging into the content and truly gaining a better understanding of my line of work would help make me a well-rounded professional.

I took a different approach to each test after that and realized how useful the material was in my profession. At the end of the day, the CPCU designation gave me much more than just the letters next to my name. Although I still don’t consider myself a professional, I definitely gained a higher level of knowledge and confidence. I got out of it, what I put into it.

Nominations for the Iowa Insurance Hall of Fame – Now Open

The Iowa Insurance Hall of Fame (IIHOF) inducted its first members in 1997. In the 19 years since, the IIHOF has recognized over 80 insurance industry leaders. These individuals represent property/casualty companies, life companies, agencies, attorneys and regulators that have made significant contributions not only to our Industry, but to our communities, states and nation.

Not only does the IIHOF honor the contributions of past and present members, but we also are looking for and assisting two future insurance professionals with a scholarship each year.

The only way to have someone considered for inclusion is for you to nominate them. Who do you know that has made a significant contribution to our industry that is worthy of nomination? The IIHOF Board relies on your submissions of individuals to be considered. If you don't take the step to nominate someone, who will?

It is easy to make a nomination. Go to the web site at www.iihof.org and click on "Nominations". The nomination form lists the information needed to submit.

The nomination deadline is March 1, 2016. Also, be sure to check us out at www.iihof.com and on Facebook (be sure to 'like' us while you're there).

If you have any questions, please contact Jeff Jeffus at jeff.jeffus@stateauto.com or 515-330-7636.



2016 Scholarship for Iowa Chapter Members

This spring the Iowa CPCU Society Chapter will be awarding up to one \$1,000 scholarship to Iowa Chapter members and/or their dependents. This has been a very successful program and we are glad to continue to offer this opportunity to our members.

The scholarship is available to graduate and undergraduate students. To be eligible, graduate applicants must be an Iowa CPCU Society Chapter member and attend an accredited graduate college or university. For undergraduate applicants to be eligible, they must be an Iowa CPCU Society Chapter member or a dependent of a member, be a sophomore, junior, or senior attending a four-year accredited college or university, and maintain an overall GPA of at least 2.75 on a 4.0 scale. Preference will be given to students majoring in insurance or an insurance-related area of study.

Note: The undergraduate scholarship can also be used by a current Iowa CPCU Society Chapter member that is pursuing a four-year degree.

Please use the applicable form provided in this ChapterGram. The forms are also available on our website at www.cpcu-iowa.org and at the links below. Applications should be sent to Zach Hilton by March 11, 2016.

- [Undergraduate Scholarship Online Application](#)
- [Graduate Scholarship Online Application](#)

Undergraduate Scholarship Application

Iowa CPCU Society Chapter
2016 Undergraduate Scholarship Application

Scholarship Amount: \$1,000 toward tuition during recipient's sophomore, junior, or senior year.
Amount may be applied to spring, summer, or fall tuition.

Eligibility:

- Iowa CPCU Society Chapter members or one of their dependents; and,
- Sophomores, juniors, or seniors attending a four-year accredited college or university; and,
- Maintaining an overall G.P.A. of at least 2.75 on a 4.0 scale. Preference will be given to students majoring in business and/or insurance-related area of study.

Applicant Name: _____

Mailing Address: _____

City/State/Zip Code: _____ Phone: _____

Permanent Mailing Address: _____

City/State/Zip Code: _____ Phone: _____

Email Address: _____ CPCU Member Name _____

Year in school: Sophomore / Junior / Senior

Major: _____ Minor: _____

Grade Point Average: _____ Anticipated Graduation Date: _____

Please complete and return this form and the following information by Friday, March 11, 2016:

- A résumé that includes information regarding applicant's scholastic honors, extracurricular activities, employment history and other information you believe is important for consideration.
- A statement explaining your career goals and your thoughts about why you are deserving of consideration for this scholarship award. Also, if you are majoring in or have an emphasis in insurance, please explain your interest in that career path and list the insurance courses that you have taken or plan to take.

Please mail the completed application, résumé, and statement to:

Zach Hilton, CPCU
Iowa CPCU Society Chapter
c/o EMC Insurance Companies
Box 712
Des Moines, IA 50306-0712

Alternatively, you can email the documents to Zachary.F.Hilton@EMCIns.com.

Graduate Scholarship Application

Iowa CPCU Society Chapter
2016 Graduate Scholarship Application

Scholarship Amount: \$1,000 toward tuition at an accredited graduate college or university. Amount may be applied to spring, summer, or fall tuition.

Eligibility:

- a. Iowa CPCU Society Chapter members only; and,
- b. Attending an accredited graduate college or university

Applicant Name: _____

Mailing Address: _____

City/State/Zip Code: _____ Phone: _____

Permanent Mailing Address: _____

City/State/Zip Code: _____ Phone: _____

Email Address: _____ Graduate Program: _____

Please complete and return this form and the following information by Friday, March 11, 2016:

1. A résumé that includes information regarding applicant's scholastic honors, extracurricular activities, employment history, and other information you believe is important for consideration.
2. A statement explaining your career goals and your thoughts about why you are deserving of consideration for this scholarship award. Please state why your graduate degree will help you on your path to your career goals. Also, please list graduate level insurance courses you have taken or plan to take.

Please mail the completed application, résumé, and statement to:

Zach Hilton, CPCU
Iowa CPCU Society Chapter
c/o EMC Insurance Companies
Box 712
Des Moines, IA 50306-0712

Alternatively, you can email the documents to Zachary.F.Hilton@EMCIns.com.

2016 CPCU Chapter Meetings

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|--------------------------------|--|--|
| February 16, 2016 11:30 am | Sheraton WDM | Speaker: Bob Conroy Topic: Iowa FAIR Plan |
| March 29, 2016 5:30 pm | Ankeny DMACC Bistro, Bld 7 | Speaker: Russ Sporer Topic: Ethics |
| April 19, 2016 11:30 am | Glen Oaks | Speaker: Dean Brooks Topic: Certificates of Insurance |
| May 19, 2016 3:00 pm | State Capitol | Capitol Tour & Social Hour |
| September 13, 2016 11:30 am | Embassy Club | Speaker: Terri Vaughan Topic: Insurance Risk Management/ Drake Insurance |
| October 13, 2016 11:30 am | Greater Des Moines Botanical Center | Speaker: Pinnacle Topic: Claims |
| November 10, 2016 7:30 am | Prairie Meadows | I-Day 2016 |
| December 15, 2016 3:00 pm | Wakonda Club | Speaker: Alison Cate Topic: Soft Skills |

| 2016 Iowa CPCU Society Chapter Schedule | | |
|---|----------|-----------------------------|
| January 21 | 11:30 am | Des Moines Social Club |
| February 16 | 11:30 am | Sheraton WDM |
| March 29 | 5:30 pm | Ankeny DMACC Bistro |
| April 19 | 11:30 am | Glen Oaks |
| May 19 | 3:00 pm | State Capitol |
| September 13 | 11:30 am | Embassy Club |
| October 13 | 11:30 am | Des Moines Botanical Center |
| November 10 | 7:30 am | Prairie Meadows |
| December 15 | 3:00 pm | Wakonda Club |

Update your schedule magnet and save the dates for our 2016 meetings. We look forward to seeing you soon.

Chapter Meeting

Date & Time Tuesday, February 16, 2016, 11:30 am

Location Sheraton Hotel WDM

Speaker Bob Conroy, CPCU

Topic Iowa FAIR Plan

Robert (Bob) Conroy, CPCU, CIC, is the co-owner of Conroy Insurance Services, LLC and has been the Executive Director of the Iowa FAIR Plan Association since January 2013. His insurance experience includes diverse positions that include agent, broker, sales management and information technology management. He has been published in several insurance journals and been a keynote speaker at many industry events and seminars.



Bob is a long time board member and past president of the Iowa CPCU Society Chapter, a board member of the Iowa Insurance Hall of Fame, a member of the Iowa Insurance Examination Review Committee, a member of the IIAI Agency Management/Technology Committee, a board member of Crime Stoppers of Central Iowa, a member of the Iowa Arson Committee and a principal of the Des Moines Flying Club, LLC.

In his spare time Bob enjoys spending time with his family: wife Debbie, their five children and four grandchildren.

To enable us to have an accurate count for food purposes, please mail or e-mail reservations by **February 9, 2016** 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) and click on the link on the main page under Events. For questions about the meeting, not concerning reservations, please call Adam Haugerud (515) 508-5435.