Welcome conference delegates, and congratulations to all of our new CPCU designees! I hope you enjoyed yesterday as much as I did—and there is so much more to look forward to in the next few days.

I have confidence that you will find this year’s annual meeting stimulating and rewarding. And this year’s event is extra special, because it is taking place during the 75th anniversary of the CPCU Society. For 75 years, the CPCU Society has been building opportunities through educational programs, professional development classes, and a network of elite risk and insurance professionals. We have an exciting program lined up for you. So while you are here in the Big Easy, make the most of your conference time. Sessions are geared for you to learn how the industry is changing and the many ways in which you can best be prepared. During the conference, there will also be time for social and professional interaction in a relaxed and fun-filled setting. Be sure to share your thoughts and exchange ideas on how we chart our journey forward. This learning environment provides a great opportunity to make new friends and renew acquaintances.

Did you know that you can continue your conference journey all year long? If you haven’t already, I encourage you to join the CPCU Society, a global community of nearly 18,000 members who hold or are pursuing the coveted CPCU designation. Join us at CPCUSociety.org or contact us at MemberCenter@CPCUSociety.org. This is your professional network that is the path to higher success.

Lastly, be sure to mark your calendars now for next year’s meeting, which takes place October 8-10, 2020, in Washington, D.C. Count on the CPCU Society to help you stay abreast of industry trends, get your professional development, and expand your network.

With best wishes for a successful conference.

Valerie J. Cammiso, CAE
Executive Director
The Institutes CPCU Society
CPCU Society Leadership Council

This morning’s opening session will feature messages of motivation and practical takeaways for those wondering what comes next after earning their CPCU designations, and how to overcome the challenges when they come.

Emulating a TED-style talk, the session will first feature a presentation from Christian Whitt, director of member relations at the American Property Casualty Insurance Association, who earned her CPCU designation last year. Her message—“life after the letters”—will focus on how attendees can maintain the motivation they needed to earn their designations. She will share how professionals can stand out even more from the rarified company of CPCU designees they now belong to.

Following Whitt’s presentation will be Bonnie St. John, a Winter Olympics medalist and leadership consultant who had her right leg amputated at age five. In addition to sports and career achievements, St. John also graduated magna cum laude from Harvard University, won the Rhodes Scholarship, and worked in President Clinton’s White House. Not only will she share stories of resilience, but also how resilience can become a “meta skill” that can help attendees master evidence-based hacks to become the best of the best.

It all kicks off at 9:00am this morning in Grand Ballroom B-C.

Conference Preview

Becoming the Best

By Eric Gilkey

TIME TO CONFER

Celebration of Achievement

More than 1,500 professionals from the class of 2019 were awarded their CPCU designations during yesterday evening’s conferment ceremony, which was sponsored by State Farm. Those who were able to attend in person heard from former NASA astronaut Mike Massimino (see page 12) before enjoying a well-deserved night of celebration.
Let the Good Ideas Roll!

New Orleans

Welcome to the 2019 CPCU Annual Conference!

Rolfes Henry Co., LPA is the proud sponsor of the highly popular Social Media Lounge!

Visit the lounge for a chance to win prizes and goodies!

Take your Chapter group photos with fun props!

Follow us on FB or Twitter for a chance to win $100!

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Rolfes Henry
**SCHEDULE AT A GLANCE**

**SUNDAY, SEPTEMBER 22**

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<td>11:00am–Noon</td>
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<td>The Gig Economy: Revolutionizing Insurance Staffing</td>
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<td>Noon–1:30pm</td>
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<td>Back to the Future: Today’s Successful Agent (Filed for CE)</td>
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<td>Is This the End of Insurance as We Know It?</td>
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<td>Student Engagement Competition</td>
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<td>3:00pm–4:00pm</td>
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<td>Captive Insurers: Providing Expanded Coverages Through Innovation (Filed for CE)</td>
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- TheBestIRS
- Travelers
- USAA
- Work At Home Vintage Experts (WAHVE)
A Feast for All Senses

Yesterday morning, the newest CPCUs kicked off their event experience by making valuable connections at the exclusive 2019 New Designee networking breakfast. In addition to prize raffles, photo booths, and fun, those in attendance also participated in a special service project where they contributed to a colorful art mural that revealed the word “inspire,” in support of HandsOn New Orleans and their efforts to beautify local schools and youth centers.

Midway through the breakfast, the new designees were given a jump start on capturing actionable new knowledge to take back to the office through “Ten Takeaways in 20 Minutes,” a flash speaking presentation featuring 10 CPCU Society volunteer leaders, each with just two minutes to share their best career advice. Speakers ranged from current President and Chair Jill McCook to Past-President Betsey Brewer, CPCU Society Leadership Council members, committee members, governors, and more.

“After hearing from so many people [at the New Designee Breakfast] who have been giving back through CPCU Society, I think it’s clear that holding the CPCU designation is more than knowledge—it’s action.”
— Jose Rosario, CPCU
Agency Owner, State Farm, Orlando, FL

Getting Social @CPCU19

Yesterday’s Social Media Lounge (sponsored by Rolfes Henry Co. LPA) was a hub of activity as CPCU new designees, committee members, and other Annual Conference delegates came marching in to celebrate their achievements prior to the conferment ceremony (with some showing off the “traveling shoes” that brought them to the show). Swing by the lounge located near registration, and tag your photos and comments @CPCUSociety, #CPCU19, #CPCU75.
Save the Date!
April 30 – May 2, 2020
Portland, OR
SESSION PREVIEW

Discovering Your Emotional Side
By Eric Gilkey

Find out where you fall on the emotional intelligence scale and what a high score can do for your professional future in today’s workshop, “Emotional Intelligence: Turbocharge Your Career.”

During the presentation, attendees will gain a better understanding of what emotional intelligence is, learn where they are on the spectrum of emotional intelligence, and leave with a clear goal and plan on how to improve. It takes place this morning at 11:00am in Grand Salon A.

“Our session is designed as a whirlwind of highly interactive learning and development,” says Eric Insurance’s Erin Siegrist, who will co-present with Personal Development Solutions LLC’s Rita Williams-Bogar. “Attendees can expect to engage in a number of ways: a little lecture and a lot of participation via polling; self-reflection and debriefing; and small group discussions. The only time attendees will want to look at their phones will be when they are using our cool polling software to participate.”

Siegrist says emotional intelligence—the ability to understand and effectively manage your reactions to people and situations—is a critical skill in any industry because it’s how work gets done, rather than what gets done.

“I think we’ve all worked with people who get work done, but they tend to leave a lot of damage in their wake,” says Siegrist. “Or the people who cannot seem to get projects across the finish line because colleagues don’t want to work with them. These are examples of people who might be really good at the technical aspects of their work, but the lack of emotional intelligence can be seriously limiting their careers.”

Demonstrating emotional intelligence can take many forms, so Siegrist offered several examples of both high- and low-score responses.

“Some examples of high emotional intelligence in action includes welcoming candid feedback from colleagues, offering to help a colleague who seems to be struggling, or being calm enough to choose the best response in a touchy situation,” says Siegrist. “On the other hand, you know you’re seeing an emotional intelligence deficit when you see someone interrupting repeatedly despite the fact that many others in the room are visibly upset—something we call, ‘failing to read the room.’”

The topic was originally conceived and presented as a webinar for CPCU last year, where it was one of the top-attended events of the year. It was clear to Siegrist and Williams-Bogar that the topic would benefit from more discussion.

“Because Rita and I presented on this topic last year and saw the response it garnered, we know it’s top-of-mind for a lot of our colleagues,” says Siegrist. “We’re bringing lessons learned from careers in human resources and consulting.”

For more information on emotional intelligence, head over to Grand Salon A at 11:00am.

SESSION PREVIEW

Are Pets More Than Property?
By Phil Gusman

Today, people refer to animals as their companions, best friends, and even their babies. It is no wonder, then, that we generally view pets differently from other types of personal property. But how are pets and animals viewed in the eyes of the law?

“There is a tension in the law as to whether the damages recoverable for harm to an animal should be purely economic—based on the animal’s objective market value—or should encompass the intangible elements of the human-animal emotional bond,” says George M. Wallace, partner at Wallace, Brown & Schwartz.

Wallace will be the presenter for today’s session, “Duty and the Beasts: An Examination of Animal Law.”

Wallace says, “This program examines some of the particular liabilities that may arise from the interplay of humans and animals—particularly the liabilities that animal owners may face when their animal causes injury to another animal or a human being, and the liabilities that may arise from humans causing injury to animals.”

He adds, “I hope that, when we are through, the audience will better appreciate the various ways in which humans and animals are entwined, and, particularly, the full range of liability exposures that can arise from those relationships, and the ways in which insurance and risk management practices can work to contain or respond to those exposures.”

Speaking to some of the biggest recent changes he’s seen with respect to legal risks and exposures stemming from the evolving relationships between humans and their pets, Wallace says, “While the majority of jurisdictions continue to treat animals as essentially interchangeable with other forms of property, there are continual, often creative, attempts to retool and expand liability as a means to compensating for interference with the subjective elements of living with animals.”

This dynamic could impact the insurance landscape, particularly with respect to underwriters’ abilities to assess the potential degree of exposure. Wallace says, “For veterinarians in particular, to the extent harm to an animal is a purely economic proposition, essentially limited to the patient’s market value, the exposure is contained to a degree that keeps premium lower. If veterinarians are held liable to face unlimited exposure to animal owners’ emotional distress, grief, or loss of companionship, it necessarily demands a re-pricing of those policies.”

Wallace says his presentation will be a national variation on a program he has delivered in California for the past several years. It will involve a PowerPoint presentation, but Wallace notes that he hopes to have significant participation from the audience as well.

For more information, head to Grand Ballroom D at 11:00am.
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SESSION PREVIEW

The Gig Economy Comes to Insurance

By Eric Gilkey

For most people, the phrase “gig economy” brings to mind companies like Uber, Lyft, and Airbnb, understandable because the popularity of using and working for such services is difficult to ignore. According to KPMG, “more than 35 percent of the [U.S.] workforce seems to be participating in the gig economy, and that number is expected to jump to 43 percent by 2020.”

For years, insurers have wrestled with how to best underwrite and investigate claims involving gig industries, but in today’s roundtable, “The Gig Economy: Revolutionizing Insurance Staffing,” which is sponsored by Work At Home Vintage Experts (WAHVE), attendees will learn how the insurance industry is turning the tables to utilize the gig economy for their own business needs.

“Attendees will learn about how the gig economy is revolutionizing insurance employment and where this trend might go in the future in a very interactive game, complete with prizes,” says Tony Cañas, client advisor, property and casualty, The Jacobson Group. “It’s not a fix for every problem, but it does give you another tool in your toolbelt both as an executive and in your own career. This is happening now and it’s just getting started, so the time to learn about it is now.”

Cañas says the staffing model is changing for insurers, and full-time permanent staff and expensive consultants are not the only options these days. He plans on providing plenty of examples of how carriers can stay nimble by utilizing the gig economy in their own business.

“Imagine an ad saying, ‘I will underwrite five small commercial policies starting at $100,’ or ‘I will do your Yellow Book accounting filings, including all required schedules, starting at $150 per hour,’” he says. “Are these real? Come to the session and have your mind blown.”

If it’s not obvious yet, Cañas prides himself on being an interesting and entertaining speaker, qualities he has honed over several years of presenting at insurance events.

“I started my speaking career at CPCU 2014 and have spoken at dozens of insurance events since,” he says. “My sessions are very interactive and fun, and 92 percent of attendees have rated them as ‘very good’ or ‘excellent.’ This is the very first time the gig economy has been addressed in an insurance conference from the staffing perspective. It’s cutting-edge content, and CPCU attendees will be the first to experience it.”

To learn more, head to Grand Salon D 23 & 24 at 11:00am this morning.

SESSION PREVIEW

Rediscovering the Core Mission of Insurance

By Phil Gusman

he vast majority of litigated claims can be resolved without litigation, insists Bill Wilson, founder of InsuranceCommentary.com, who literally wrote the book on resolving coverage disputes.

Wilson will be the presenter for a session that goes by the same title as his book—“When Words Collide: Resolving Insurance Coverage and Claims Disputes”—which will review the book’s main points and themes. As the title suggests, Wilson will cover the process and approaches for dealing with and resolving claims disputes. “My goal is that this session alone will make the participant’s investment of time and money in the convention worthwhile,” says Wilson.

He says he will discuss sources of coverage gaps that lead to disputes, and examine the reasons why claims are denied. He will then reveal a five-step process for resolving claims disputes that incorporates legal and contractual resolution principles.

The session will also reiterate the fundamental purpose of insurance and the insurance industry: “The foundational principle of the insurance industry is to assist people and organizations in minimizing their exposure to serious or catastrophic financial loss,” Wilson reminds. He says this idea is often lost at a time when commercials and newer technologies appear to treat insurance as a commodity differentiated only by price.

“Fast, easy, and cheap is not the customer experience the industry should focus on,” says Wilson. He adds, “Everything we do, regardless of whether you’re an agent, underwriter, adjuster, risk manager, consultant, or attorney, begins with the insurance contract. If you read and understand insurance policies, you’ll know that they are not a commodity.”

In fact, Wilson says one of the most common mistakes insurance professionals make—and a core part of the problem when it comes to both claims disputes and the perception of insurance as a commodity—is not reading the policies that are sold.

“It starts with the RTPF Doctrine: Read The F______ Policy!” says Wilson, who suggests the “F” stands for “Full.”

MISSION, continued on page 10 ▶
CPCU Society Strolls Down Memory Lane

The CPCU Society celebrated its rich history by having our members and community contribute their stories to our 75th Anniversary book! This book is a way to learn more about the CPCU Society and re-live past Society memories. The book includes great memories, such as the following from our Publications Committee Chair Bruce Hicks:

“The included photo is from the 2009 Annual Meeting in Denver. Somehow, I managed to coordinate a group of CPCUs from around the country to form a CPCU band, and the photo captures our first and only rehearsal,” Hicks explains. “The convention hotel let us use a room in their basement to practice and store the instruments. It was hectic, but a crazy-fun time as we performed at a Friday reception, the conferment reception, and at the Diversity Committee reception. We had to alternate as there were three drummers, keys (for one night) a guitarist, and two bass players. I lucked out. In the above pic, I had just started goofing around with the lyrics of one song and the band insisted I sing it. Besides playing drums for two of the songs in our set list, I was able to close out each of our performances singing ‘Soul Man!’ The only memory that tops this was the 2015 meeting in Indianapolis (where I live).”

Interested in purchasing a copy of the book? Head over to the registration booth.
WE ASK NEW DESIGNEES

What Does Earning Your Letters Mean to You?

“As a second-generation CPCU, I am proud to be carrying on my father’s legacy and excited to share in my first conference as a CPCU with him. In addition, as a relative newbie to the insurance industry, the CPCU coursework has given me a depth of knowledge that has already given me an advantage at work.”

Britney Yatrakis, Underwriter Wright Insurance Group (A Brown & Brown, Inc. Company)

“I’ve been in the industry interning and working for four and half years, and I wanted to challenge myself to see if I could be among the elite in insurance. So every day after the gym and cooking dinner, I put down the phone and studied for two hours. This allowed me to complete my CPCU in eight months.”

Keyson Dingle, Commercial Underwriter Assistant USLI

“I think you get a lot of recognition when you have the CPCU letters after your name—you definitely get a lot more recruiters in your LinkedIn inbox. I am proud to have accomplished it early in my career, and I think those who have been in the industry a long time are impressed when they see someone who has put in the effort it takes to earn it.”

Jennifer Valdes, Staff Underwriter Jewelers Mutual Insurance

“In my job, earning the CPCU is expected and commands immediate respect from the team. Personally, it’s also rewarding to accomplish a goal that I set out to do. It took me four years and was a journey filled with surprises, since I found out I was pregnant halfway through completing the program!”

Andrea McGee, Training Manager Southern Farm Bureau Casualty Insurance

MISSION, continued from page 8

Wilson—who has spent a large chunk of his career communicating with and educating insurance agents—also says agents’ understanding of both policies and their ability to help resolve claims has actually waned as insurance technology has evolved.

“Over-reliance on technology, perhaps beginning with price-focused comparative rating systems, has lessened the focus on reading and understanding insurance contracts,” he explains. “There are exceptions to that, but the focus of much of the technology seems to be on efficiency at the expense of effectiveness.”

He adds, “Using technology to place homeowners insurance in 60 seconds might be efficient, but it’s not effective. The primary beneficiary of that kind of fast/easy/cheap process is the provider, not the consumer, when there has been no due diligence in risk analysis and matching exposures with products.”

Ultimately, says Wilson, “The purpose of insurance is to insure; to look for coverage and not loopholes. An insurance policy is not an escape room game.”

Wilson says he anticipates today’s session to be an “engaging lecture.” He adds, “I do anticipate some audience involvement,” but he expects interactive discussion to be secondary to delivering the large amount of substantive content that he feels will make the presentation worthwhile and qualify for continuing education.

For more information, head to Grand Salon B at 11:00am.
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An Out-of-This-World Start
By Eric Gilkey

"Aim higher" is a mantra that many who invest the time and effort it takes to earn their CPCU designation subscribe to, but it took on a literal meaning during yesterday’s conferment ceremony when keynote speaker, former NASA astronaut Mike Massimino, kicked off the evening’s affairs by sharing stories of his failures and successes, noting how important the former is to the latter.

“The common theme in every successful person I’ve met is not that they never failed, but rather that they never let failure stop them,” said Massimino, who shared that it took him four tries over the course of 10 years to become an astronaut.

He also stressed that a commitment to perseverance became more important, not less, once he was accepted into the space program, a point he connected to the audience. “The work ethic and perseverance that it took to earn your designation will be the same qualities that you’ll need in order to be successful moving forward,” said Massimino.

To further illustrate his point, Massimino shared several memorable stories from space, including a Hubble space telescope repair mission that went awry.

“We were taking apart an instrument that was never meant to be taken apart, and I stripped a screw during what was going to be the easiest thing we did that day, putting the mission in jeopardy,” said Massimino. “Looking down at the planet, the closet hardware store was a long way away, and I felt very alone.”

Ultimately, the mission was saved by a member of his team, a backroom engineer, but Massimino said it taught him several things: “Give yourself 30 seconds of regret, but Massimino said it taught him several things: “Give yourself 30 seconds of regret, worry about. mess up, you can always make it worse, so and move on; and no matter how bad you mess up, you can always make it worse, so give your team a chance to help you.”

Given the larger community that this year’s CPCU designees have just entered, a lack of support is the last thing they should worry about.

MORE ABOUT MASSIMINO
- Current professor of mechanical engineering at Columbia University
- Senior advisor for space programs at the Intrepid Sea, Air and Space Museum.
- First person ever to tweet from space.
- Received a B.S. and M.S. from Columbia University in both mechanical engineering and technology and policy, as well as a Ph.D. in mechanical engineering from MIT.
- Worked at IBM, NASA, and McDonnell Douglas Aerospace before being selected as an astronaut in 1996.
- Veteran of two space flights, one of which included a team record for the number of hours spacewalking in a single space shuttle mission.
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To learn more, visit the Franklin University table in the Marketplace.
Engaging the Future

Each year, the CPCU Society welcomes a group of exceptional college students who are studying risk management and insurance to the Annual Meeting. In addition to the exclusive student reception held yesterday and other networking activities to grow, share, and learn, students can attend specific sessions aimed at meeting their educational needs.

Additionally, when applying for the Student Engagement Program, students were able to opt in to a competition. The CPCU Society and the Risk Management Interest Group drafted a case study that students then created a proposal for. The top four finalists will be presenting their ideas at the Student Engagement Competition today at 1:30pm in Grand Ballroom A. The finalists will be competing for the following cash prizes: 1st place $1,500; 2nd place $1,000; 3rd place $500.

This year’s students came from the following schools:

- University of Georgia
- Saint Joseph’s University
- St. Mary’s University
- Appalachian State University
- Morgan State University
- University of South Carolina
- Arizona State University
- Florida State University
- St. Mary’s University
- University of Houston - Downtown
- Georgia State University
- East Carolina University
- University of Texas at Dallas
- Franklin University
- University of Colorado - Denver
- Arizona State University
- Bunker Hill Community College
- St. John’s University
- Bridgewater State University
- Illinois State University
- Saint Peter’s University
- University of Wisconsin - Oshkosh

In the end, Singleton hopes attendees leave with “a better understanding that inclusion begins with an individual commitment. A company can encourage it, but the commitment is individual.”

To learn more about Singleton’s efforts, head to Grand Ballroom A at 3:00pm today, then stay for the Celebration of Diversity reception afterwards.
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