



CPCU Society New Hampshire Chapter



News and Views – Issue #30 *March, 2017*

President’s Message



**NH CPCU Chapter President
Daniel Sepulveda, CPCU, ARe**

Thank you all for your continued dedication by renewing your society dues and participating in our information gathering survey. If you have forgotten to remit your society dues, please do not hesitate to do so.

As I reflect on this past winter and what direction our chapter is heading in, Mother Nature reminded me who is really in charge as I found myself digging out of her last-minute Nor’easter. In this vein, I want to remind you—our chapter members—that you are in charge of the path our chapter takes. As we move forward into 2017, I am optimistic that our leadership team and you will address and overcome some of the Sisyphean challenges our chapter encounters throughout the year.

Below and on the following page you’ll find three major challenges I would like us all to focus on as we try to increase member engagement so you can fully achieve all your membership has to offer. As always, please feel free to contact your chapter leadership or me with any comments or concerns. We can be reached at newhampshirechapter@cpcusociety.org

Dan

NH CPCU Chapter Challenges for 2017



Engagement

Increase transparency on how members who want to can become a part of the chapter’s committees, board, and or elected officials.

- What is the process to get involved?
- What are the duties involved?
- What is the time commitment?



Information

Increase access to different media outlets so members can be more in-tune with the chapter’s events and needs.

- What media outlets are or are not currently working?
- What new ways can we disperse chapter information?
- What can we do to monitor new information dispersion strategies success?



Geo-Graphical Separation

Increase meeting location diversity to enable chapter members in different areas of the state the ability to attend events.

- What are the major member concentration areas?
- What are the best times and days to hold chapter events?
- What is the draw for other meeting outlets like teleconferencing?

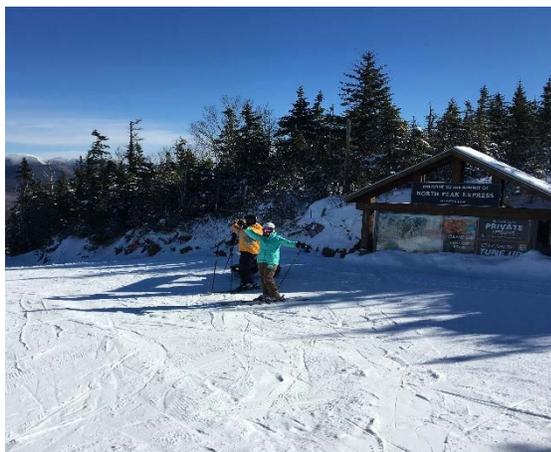
Annual NH Chapter Ski Networking Event – February 6, 2017

Another great ski day at Loon! What a terrific way to spend the day after the Patriots winning the 2017 Super Bowl the day before. Twenty-seven (27) NH Chapter CPCU's and their guests attended this year's ski networking event.

In contrast to some year's when temperatures were in the single digits and winds were howling, our members and their guests were treated to sunny skies, temperatures in the 20's and absolutely great snow conditions despite the incredibly varied weather we've had. On the right is a photo taken from the Loon Gondola riding up to Loon Peak.



**Loon Mountain Resort "From the Gondola" View
Lincoln, NH**



**North Peak
Loon Mountain**

To the left is a photo taken from the top of North Peak with Chapter Director Patty Smith (lime parka) and Chapter guest Greg Unger (orange parka) pausing to take in the glorious scenery before their next run.

Whether the camaraderie in the SlopeSide Deli for breakfast and lunch, the fellowship and excitement on the slopes or the opportunity to cement a relationship with a prospect or client, this day could not have gone better.

See you next year at one of our most fun events!

Note: Thanks to Patty Smith for the narrative and pictures contained in this article.

NH CPCU 2017 Virtual Planning Meeting

On Wednesday, January 18, seven (7) NH CPCU Chapter Board Members met via webinar to plan programs for 2017. Articles that follow and the 2017 Schedule of Events calendar at the end of this newsletter reflect the results of that session.

Also, budget projections were made for a joint meeting with the Granite State Insurance Professionals (GSIP), our annual charity golf tournament, an insurance career day hosting Keene State juniors and seniors, a Chapter continuing education (CE) event and chapter representation at the 2017 CPCU Society Leadership Summit in Baltimore and Annual Meeting in Orlando.

The webinar concluded with an open discussion regarding increasing member involvement in the chapter, engaging new designees and re-engaging lapsed members, as reflected in President Sepulveda message.

Recruit a Friend

As part of President Sepulveda's strategic goal of engaging our existing membership, expanding that membership and welcoming new designees to the fold, we are encouraging members to "invite a friend" to the upcoming Insurance Commissioner's Breakfast in Concord on April 13. See the Calendar of Events that follows for details.

NH CPCU Chapter Facebook Page

Because the NH CPCU Chapter Facebook page, <http://newhampshire.cpcusociety.org/>, requires proactive and intentional access, it is easy to forget it is there. That's too bad because it provides a wealth of past and especially current information about Chapter events. Since our newsletter is published only three or so times a year, it is advisable to check out the Facebook page at least once a month and more often if there are questions about events. Our thanks to Brenda Buck for her diligence in keeping our Facebook page current. One way to recognize her work is to access the page frequently and to *Like* the content.

NH Chapter Participates in Insurance Career Day

As part of a nationwide celebration of Insurance Careers month, representatives from the NH CPCU Chapter, the NH Department of Insurance, and New Hampshire Insurance Companies, Agencies, Brokerages and Trade Associations participated in an insurance careers symposium on February 15, 2017 hosted by the Granite State Insurance Professionals (GSIP) and the New Hampshire Association of Insurance Agents (NHAIA) at NHAIA offices in Concord, NH. Attending this event were Keene State College Assoc. Professor Chitra Akkoor, Ph.D. and



Keene State College students during break

seven (7)

junior and senior members of her Communications class. Responding to questions from moderator and IAIP NH Council Director/GSIP and NH CPCU Chapter member Brenda Buck, the insurance pros explained what they liked best about their insurance career, what unexpected turns their career taken, the reasons people should explore a career in insurance and the many career paths available in the insurance and risk management industry. Following this somewhat structured and highly informative portion of the meeting, the industry professionals responded to numerous career and job search questions from the students.



Chapter Director Hershey and Secretary Coskren shared their thoughts



Students listening intently to the dialogue

A letter from Professor Akkoor clearly demonstrates how valuable the session was and how much the students appreciated the event:

Hello everyone,

I can't tell you how grateful I am for this opportunity you provided for our students. It was so amazing even for me to learn about all the different facets of insurance. All the tips you gave our students were exactly what they needed to hear, and reinforced what I try to coach them on in my class. It's always good when they hear the same thing from multiple sources. And the stories were great. They really caught the students' attention. Thank you very much...

Again, thanks so much. Oh, and the pizza was unique and delicious.

~Chitra

Chitra Akkoor, Ph.D.

Associate Professor

Communication & Philosophy

And a note from a student participant reinforces the value of this event:

Hi Richard,

My name is Sandra Kayira and I came to event Wednesday night with my fellow classmates and Professor Chitra Akkoor. I wanted to Thank You for having us and giving insight on the Insurance Industry. As I am applying for jobs I'm going to have more of an open mind when I see an Insurance Company and take the time to read and research what the company does and what individual they are looking for.

Thanks Again,

Sandra

Just a final note: Your NH CPCU Chapter funded the “unique and delicious pizza”.

Note: Thanks to Brenda Buck for the pictures and for serving as such a great moderator.

March is “Ethics Awareness” Month

What is Ethics?

Catherine Gates, CPCU, AU, senior training specialist for Montgomery Insurance, designed this program for chapters to use for ethics awareness.

The CPCU Society would like to thank Gates for her time and effort in putting together this program for Ethics Awareness Month.

According to *Webster’s Collegiate Dictionary*, 10th Edition c. 1998, ethics is the “discipline dealing with what is good and bad and with moral duty and obligation.” It is also “a guiding philosophy.” So, we could say that ethics is from the head—it is a code of expected behavior. But is there one set of universal values that transcends age, race, gender, socioeconomic status? The answer is a resounding “YES” and this fact is backed up and documented by numerous surveys and studies by **The Institute for Global Ethics (ISG)**.

The problem in America is that we’ve become brainwashed by statements like, “Everyone is entitled to their own opinion” or “what they believe isn’t what I believe, but as long as they feel good about it, then it’s OK for them.” What’s the result? The result is that we no longer believe we have the **right** or **duty** to teach the common ethical standards of behavior. I disagree. I believe we not only can but should teach ethics to our children and in our schools, and that every business has an obligation to operate ethically in all cases.

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Let me share with you six universal ethical values (taken from *Ethics at Work*, Pictorial, 1997). Keep in mind, none of us is perfect, but we can all try to live by these values. The key is to be aware of the values and strive to hold your life up against these “standard bearers.”

- **Honesty**—This is the cornerstone of ethical behavior. It means telling the entire truth; always being candid and trustworthy; making sure everyone receives everything they’re entitled to, and not accepting anything you are not entitled to.
- **Integrity**—Means doing the right thing regardless of the consequences. People who have integrity are basically incorruptible.
- **Responsibility**—Fulfilling your obligations to others. For example, clients rely on their agent to determine the appropriate insurance coverage, obtain that coverage at the best price, and interpret policies to ensure covered claims are paid.
- **Respect and Caring for Others**—Simply means treating clients, co-workers, friends, claimants—in fact, everyone with whom you come into contact—with courtesy and dignity. It is the platinum rule, “Do unto others as they would you do unto them.”
- **Promise-Keeping, Trustworthiness, and Fairness**—These values enable others count on you at all times
- **Courage**—It takes courage to be ethical. In the short term, there may even be a price to pay. But in the long run, it always pays to do the right thing.

Lord Moulton, a British lawmaker in the 19th century, described ethics as obedience to the unenforceable. Rushworth Kidder, president of the Institute for Global Ethics, pointed out that laws result from the breakdown of ethics. Laws reflect the minimum standard of behavior and only address those areas so heinous they create havoc in a society. Think about it, would we need a single law if

everyone acted with honesty, integrity, and responsibility, always respecting and caring for others, keeping every promise they ever made and acting with fairness and trustworthiness?

So, what sort of world do you want to live in? One where people just obey the law, or one where people are obedient to the unenforceable—honesty, integrity, responsibility, respect and caring for others, and courage?

Please note: These materials are available for use by CPCU Society members only. All nonmember use is strictly prohibited without the written approval from the CPCU Society. Please contact [Everett Randall](#) for further information.

2017 Schedule of Events

<u>Event</u>	<u>Date</u>	<u>Time</u>	<u>Location</u>
April Commissioner's Breakfast	4/13/17	8:00 -10:00A	Grappone Conference Center 70 Constitution Avenue Concord, NH 03301
April Joint Chapter Meeting with GSIP Topic: Dealing with Active Shooter	4/19/17	5:30-7:00P	Rowley Insurance Agency 45 Constitution Avenue Concord, NH 03301
May Continuing Education Class	5/12/17	TBD	TBD Concord/Dover
June Candidates Breakfast (Dover)	TBD	8:30-10:00A	TBD Dover, NH
June Candidates Breakfast (Keene)	TBD	8:30-10:00A	TBD Keene, NH
Chapter Charity Golf Tournament	6/8/17	8:00-2:00P	Canterbury Woods Country Club 15 W Road Canterbury, NH 03224
June Virtual Board Meeting	TBD	TBD	
September Society Annual Meeting	9/16-19/17	All day	Orlando, FL
October New Designee Dinner	TBD	TBD	TBD
November Breakfast Annual Meeting and Elections	TBD	TBD	TBD
December 2017 Officer Induction	TBD	TBD	TBD

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