



News and Views – Issue #38

October 2020

President's Message



On January 17, 2018, I was on maternity leave. My dining room needed a fresh coat of paint and in a spur of newfound energy I was midway through rolling the main wall when my phone lit up from texts from colleagues. Half of my team was given notice that their roles were being eliminated and they would need to seek a new position elsewhere. As a sleep-deprived, survivor of this reorg, I was overwhelmed with a flurry of emotions. I knew that before I returned to work, I needed a game plan to stay relevant. I sought out to do two things: 1. Enhance my resume with another designation and 2. Expand my network. On the second bullet, I decided to participate more in the CPCU Society. In the first meeting that I attended, the chapter was seeking a new Vice President. I took the leap. What better way to enforce accountability of a goal than plunging right in?

Now, more than ever, we are faced with an uncertain environment. I encourage you, if you have never considered it before, to leap in as I did and lean into to your CPCU society chapter. You have already done the excruciating work to earn those four letters behind your name. Now is your time to shine with the local elite of the industry. We currently have two leadership roles open for anyone interested: Secretary and Vice President. If you have any interest, please feel free to reach out directly to me or any one of our chapter leaders.

There is still a streak of awkwardly dried paint in the dining room from that day. Every time I walked by, I reflected on that day and the decisions I made to better prepare myself for the future. I hope that this finds all of you safe and well. And I look forward to seeing you at one of our future events!

Brittany

Live Q&A with NH Commissioner of Insurance Chris Nicolopolous

This week, members of the NH CPCU Society had the privilege to hear from our newly appointed Commissioner of Insurance Chris Nicolopolous, and also to engage in an extended Q&A time with him. Our group posed thoughtful and challenging questions for Mr. Nicolopolous which he graciously answered based on his experience not only as our Commissioner for the past 8 months, but also as his six years as a litigator.



He shared some of the challenges and opportunities he's seen at play since taking over on March 1 of this year, just 10 days before his office was shut down in the pandemic. He lauded health insurance carriers for pivoting quickly to be able to provide coverage for COVID-related treatment and testing without cost sharing or co-pays. Additionally, the carriers encouraged Mr. Nicolopolous to issue a bulletin stating as much so that patients would feel confident to pursue testing and treatment without fear of lack of coverage.

He also advised Governor Chris Sununu on an evening call when the question of retro-active coverage for business interruption insurance came his way. Relying on his team of actuaries, he was able to assert for the Governor that providing coverage for a risk that was not previously assumed in rating could lead to quick and complete insolvency for our state's carriers.

Mr. Nicolopolous also praised his team of 75 people, almost all of whom now work on-site again at least 2 days a week. If there's one thing he wants our industry professionals to know, it's that his team of insurance experts has a great deal of knowledge and they are willing to answer any questions that may come their way. This is a valuable resource that we can all lean on as we serve our customers. While we were grateful for an hour of the Commissioner's time on a virtual call, we look forward to the next chance to speak with him at our annual breakfast in person!

Trivia Question

We'll be presenting a trivia question in our newsletters to help test your insurance or otherwise random knowledge and give you an opportunity to increase your chances of bringing home a gift card or other raffle item at our year-end celebration. If you are correct, you will have an additional raffle ticket added to the mix, along with your other tickets for attending Chapter events throughout the year. Here is the question:



When Jimi Hendrix was recording *Electric Landyland* (the band's only #1 album) in London, he was staying at a flat that was subsidized by another successful musician. During an "inspirational moment" Hendrix painted the inside of the apartment black, walls, ceiling, floor, windows – well you get the idea. He was evicted. Who was the landlord? Email your answer to NHCPCU@yahoo.com!

Celebrating Our New Designees!

The New Hampshire CPCU Society would like to extend our congratulations to this year's new CPCU designees! We salute your dedication and hard work to complete the requirements of the CPCU designation and wish you all well as you continue in your various roles within the insurance and risk management industry! We had a chance to celebrate virtually this past month and hope to see you all soon at some in-person events. Here are the new designees for 2020:

- ✚ Joel Armstrong – Sun Life Financial
- ✚ Kathryn Azotea – Gordon Burns Agency
- ✚ Jacquilyn Flack – Amica Insurance
- ✚ Betty Fulham – New Hampshire Motor Transport Association
- ✚ Ryan Jandreau – Arcadia Settlements Group
- ✚ Sarah Kapiloff – Kapiloff Insurance
- ✚ Timothy Miller – Liberty Mutual Insurance
- ✚ Brian West – New Hampshire Adjusters Association
- ✚ Christine Dill – Liberty Mutual
- ✚ John Johnson – Hanover Insurance



NH CPCU Chapter Leadership Election

Every year we host elections for new chapter officers, and we are excited to share that we have two openings for 2021. If you are interested in becoming **Secretary** or **Vice President**, please reach out to one of our current [chapter leaders](#) and we can provide you more information. In these roles, you get the pleasure of working with a great team, while boosting your leadership capabilities and some potential travel opportunities. How often do you get the opportunity to partner with your peers in the industry from outside the confines of your own company?!

Role Descriptions from the [Chapter bylaws](#):

Secretary. *The Secretary shall keep or cause to be kept the minutes of the meetings of the Chapter Board of Directors and voting members; shall see that all notices are duly given in accordance with the provisions of these bylaws or as required by law; shall be custodian of the corporate records; shall keep or cause to be kept an accurate census of the Chapter membership; and shall in general perform all the duties incident to the office of Secretary and such other duties as from time to time may be assigned by the President or by the Chapter Board of Directors.*

Vice President. *The Vice President shall perform all duties incident to the office of Vice President and such other duties as may be prescribed by the President or by the Chapter Board of Directors.*

Note: The Vice President role typically evolves into the President Elect and President roles. It is a great first step into chapter leadership!

In2Risk Conference 2020

This month saw the inaugural In2Risk Conference (formerly the CPCU Annual Meeting) go virtual for the very first time! Amid



travel restrictions and ongoing social distancing measures, The Institutes made a successful pivot to move the conference from its scheduled Washington, D.C. in-person event to an online format complete with panel discussions, webinars, interactive “café conversations” and more.

As always, the speakers and their content were top-notch. Whether we were inspired by Ben Nemtin’s pursuit of the “[buried life](#)”, or motivated to succeed by Jairek Robbins, we enjoyed 3 full days of content to help us grow as individuals and deliver value for our customers in the insurance and risk management industry.

Seminars including timely topics like:

- Performing Interactive Site Inspections During a Pandemic
- Compassion, Empathy, and COVID-19 Claims
- Exploring the Impact of [the COVID-19] Crisis on Risk Management and the Future of Pandemic Preparedness
- Confronting Bias and Promoting Inclusion at Work
- Being an Advocate for (and with) Black Professionals
- Law Enforcement Liability: Past, Present, and Future

While many of us missed connecting in person with colleagues and new connections, the format was extremely well-planned and executed. A huge shout-out to everyone at The Institutes who made a virtual conference possible when so many other events this year have been postponed or cancelled.

The 2021 In2Risk Conference is scheduled for September 23 – 25, 2021 in Orlando, FL.

Virtual Meeting Recap

Amid the pandemic, the NH CPCU Society has been holding virtual meetings and social events so that we can stay connected and still honor the mission of our professional organization. We’ve found that our virtual get-togethers have been a fun way to connect with colleagues who are spread out all over the state and may not always have a chance to see each other, even when events are in-person. So far this Fall, we’ve had virtual Happy Hours for a game of trivia and a scavenger hunt, and will have another Happy Hour on Wednesday, November 4 to play Pictionary! We invite you to register on the NH CPCU page if you haven’t already. We’d love to have you!

Insurance News

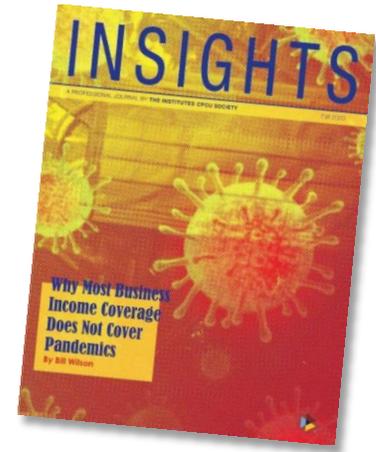
In our newsletters, we’ll include links to relevant insurance news and stories found in other publications. Here is a sampling of stories from the past few weeks.

- [Startup Personal Lines Insurer Root Looking to Raise \\$604M in IPO](#) (Insurance Journal)
- [What P&C Insurance Industry Can Expect If Biden Wins or if Trump Is Re-Elected](#) (Insurance Journal)
- [COVID-19 Tail Unclear, But We've Much Further to Travel in Casualty](#) (Reinsurance News)
- [Brokers Face 'Uphill Battle' in College Insurance Renewals](#) (Insurance Business America)

Insights Magazine

In addition to the news stories above, included below is a link to [Insights](#), the professional journal created by The Institutes CPCU Society. You will need to login to your Institutes account after following the link.

[Insights \(Fall 2020\)](#)



Save the Date for Upcoming Meetings and Events!

Event	Date	Location	Speaker/Topic	Notes	Cost
Happy Hour & Pictionary	Wednesday, November 4 4:30 – 5:10	Zoom Meeting Link Passcode: 0k4Dku	Associate VP Holli Hollingsworth will lead our game! We hope you tune in!	If you're able to register for the event through the NH CPCU page, that would be helpful!	Free!
Speed Networking	Wednesday, November 18 4:30 – 5:10	Zoom Meeting Link Passcode: 0k4Dku	President Brittany Luther will help facilitate connections to help grow your skill and your network!	Please fill out this form prior to the meeting so that Brittany can help match people with different skills they are looking to "buy" (looking to gain) and "sell" (that you can offer someone). Additionally, please register for the event online.	Free!
5 Steps in the Risk Management Process	Wednesday, December 2 4:30 – 5:10	Zoom Meeting Link Passcode: 0k4Dku	Sprague Energy Corporate Risk Manager Dave Hershey will present on the topic of Risk Management.	Please register online so that we can estimate the number of participants.	Free!
2020 Holiday Party	Wednesday, December 16 4:30 – 5:10	Zoom Meeting Link Passcode: 0k4Dku	Join us for a virtual holiday party while you don your ugliest holiday sweater! We'll play some games and have a drawing for our year-end prizes!		Free!