



CPCU Society Newsletter

Message from the President



Adam Kutinsky, CPCU
President – 2012- 2013

Your Greater Detroit chapter has been quite active over the past several months. With your participation and assistance we officially ratified new chapter bylaws and a chapter agreement with the society on April 25.

The current board's term is therefore extended an additional 6 months so as to maintain continuity during the chapter's transition to calendar year terms as required by the bylaws. For this reason, there was no election meeting in April and instead, elections will be held in the month of October, 2013.

Having completed another excellent I-Day and several well attended educational functions, your board is now focused on completing its Circle of Excellence submission. It is our hope that we will continue the tradition of attaining the highest designation possible from the society, which is gold "with distinction". For more information, please visit www.cpcusociety.org/ or contact your board members at any time.

To recap some of the incredible work done by the board, our **Vice President, Don Balmes**, organized a successful I-Day featuring the president of Eastern Michigan University, Dr. Susan Martin, whose comments on leadership through continuing education were of great interest to attendees. We have also been fortunate that our **Treasurer, Joe Wicks**, has kept a close eye on our books during some very lean months. The good news is that our balance has slowly increased over the past few months through some changes in how we charge members for monthly meetings. Fortunately, these slight changes to help our budget did not seem to affect the turn out at the April no-fault meeting that was very well attended.

The April no-fault seminar was just one of several enriching programs organized by our **Program Chair, Vicki Rodi**. Her next event will be our June social. The rest of our board, including **Secretary, Dave Wonnacott, New Designee chair, Michelle Taylor, Past President, Charlie Stevens, Webmaster, Karen Schafer**, and active members **Doug Thompson, Larry Postl** and **Linda Gomez**, have provided consistent and energetic help throughout the year. We are also very fortunate to have gained a new active board participant in **Emily Samra**, who is taking the lead in encouraging candidates seeking the CPCU designation.

Finally, it is very important to recognize the consistent hard work and leadership of our **Education Chair, Paul Anderson**, who has year after year organized the educational arm of our chapter. This year has been a tremendous success with Paul organizing on campus classes at Davenport University as well as on-site employer classes at **First Mercury** and **AON**. If you are interested in coordinating an on-site course, please reach out to Paul – he would love to hear from you!

So, thank you for your continued involvement in our chapter's activities. We look forward to more exciting events to come...

Adam Kutinsky, JD, CPCU

Summer Social/ Volunteer Event June 6

FORGOTTEN HARVEST WAREHOUSE RE-PACK (1p- 4p, Oak Park, MI):

Count on a three hour memorable volunteer experience! Volunteers are needed to re-pack fresh nutritious food destined for the table of those in need. Forgotten Harvest was formed in 1990 to fight two problems: hunger and waste. Forgotten Harvest helps those in need by delivering 42 million pounds of fresh food annually.

STAR LANES SOCIAL (4:30p - 6:30p, Royal Oak, MI):

Star Lanes is just a few short miles away. We'll meet for bowling, pool, shuffle board and food. Drink tickets available for alcohol.

Join us for one or both events, and feel free to bring a guest. Event is free for dues paid members; SOCIAL is \$15 for guests. Folks can volunteer for *free*.

RSVP to Vicki Rodi (by FRI, May 31) at

* 248-675-2486

* Vicki.Rodi@LibertyMutual.com

FLYER (with Volunteer Info and Directions to both events):

<http://tinyurl.com/ctr58nn>

Get Involved!

For those of you interested in becoming active on the board, please feel free to contact any of the board members for details on our next meeting.

Contact info can be found on our website at:

http://greaterdetroit.cpcusociety.org/25872?p_v=pg

2013 Chapter Officers

President:

Adam Kutinsky, JD, CPCU

Vice President:

Don Balmes, CPCU, CIC

Secretary:

Dave Wonnacott, CPCU, CIC

Program Chair:

Vicki Rodi, CPCU

Treasurer:

Joe Wicks, CPCU

Immediate Past President:

Charlie Stevens, CPCU, AIC

2013 Committee Chairs

Education Chair:

Paul Anderson, CPCU, ARM

New Designee Chair:

Michelle Taylor, CPCU, ARM, AIC

Candidate Recruitment:

Emily Samra, CPCU

Newsletter and Webmaster:

Karen Schafer, CPCU, ARM

New Bylaws and Chapter Agreement

If you would like to view the new bylaws and agreement, please visit

<http://greaterdetroit.cpcusociety.org/11733>

[1](#)

***Earn your MBA -
You could already be half way there!***

Olivet College now has an on-line MBA in risk management and insurance, and your CPCU Designation counts as 24 graduate credits, or half of the MBA requirements!

Their MBA program is ideal for a mid-career person working in insurance or related fields. The program is presented on-line using a state-of-art learning management platform which provides real-time interacting with the instructor and other students.

This unique program provides an MBA experience while developing in-depth knowledge and skills in risk management and insurance. The faculty for the program includes many distinguished risk management, insurance and business educators.

CPCU COURSE WAIVER INFO: <http://insurance.olivetcollege.edu/index.php/mba-45/cpcu-course-waivers>

OLIVET MBA PROGRAM: <http://www.olivetcollege.edu/academics/mba.php>

***CPCU/ ARM Courses -
Students and Instructors Wanted!***

We will begin the CPCU series again at Davenport University in the Fall, with CPCU 500. Stay tuned for registration info!

Interested in sharing your knowledge? We are need of instructors for the ARM. Please contact our Education Chair, Paul Anderson at panderson@hanover.com for more info.

Keep your contact info up to date!



If you have moved, changed jobs, or have a new phone number or e-mail address, please update your member records. Keeping your records up to date ensures that you will continue to receive Society publications, important e-mails and other timely information.

***To receive chapter communications**, it is especially important that your email address is up to date with the [Member Resource Center](#). *The chapter does not maintain a separate local database, and all communications are distributed by email.*

To update your information, just log in to the Society's Web site (<https://www.cpcusociety.org/>) and click on "Profile and Account Details" under "My Account". To change chapter or company information, or if you need assistance in updating your e-mail address, send an e-mail to the Member Resource Center (membercenter@cpcusociety.org), or call (800) 932-CPCU, option 4.

Michigan No Fault – A Time for Change?

Preserving and Protecting Michigan's No-Fault System

Michigan's no-fault auto insurance system is in desperate need of reform. While it was once the envy of the nation, its high level of mandated medical benefits has become too costly, unsustainable and duplicates other health care coverage. Staggering increases in the costs of providing mandated unlimited, lifetime medical coverage as part of an auto insurance policy has pushed the price of auto insurance 20% to 25% higher than neighboring states. Providing consumers the opportunity to choose the medical coverage level that best fits their needs and implementing a medical fee schedule will allow them the ability to reduce their auto insurance premiums.

Making Common Sense Changes

Proposed changes would provide a lower level of medical benefit, medical cost containment measures and ensure the long-term viability of the no-fault auto insurance reform and creation of an insurance fraud authority. The plan would allow health care dollars to be coordinated and not duplicated.

Michigan Drivers Pay the Price

In other states, drivers have are not required to purchase unlimited, lifetime medical coverage in auto insurance policies.

The average auto insurance premium in Michigan is \$1,073 according to the most recent data available by the National Association of Insurance Commissioners. Meanwhile, neighboring state residents pay a lot less due to lower mandated benefits. The average auto insurance premiums in states bordering Michigan follow: Ohio (\$699); Indiana (\$716); Illinois (\$812) and Wisconsin (\$682). The cost of auto insurance could play a part in a person's decision whether or not to relocate to Michigan.

If policyholders had \$1 million in medical coverage, they would continue to have the best benefits in the country — 20 times more than the state with the next highest mandated benefits, New York at \$50,000. The medical limits for the other no-fault states follow: Florida, \$10,000; Hawaii, \$10,000; Kansas, \$4,500; Kentucky, \$10,000; Massachusetts, \$8,000; Minnesota, \$40,000; New Jersey, \$15,000; New York, \$50,000; North Dakota, \$30,000; Pennsylvania, \$5,000; and Utah, \$3,000.

During the last 12 years, the average auto insurance Personal Injury Protection (PIP) medical claim rose more than 224%, from \$13,617 in 2000 to \$44,138 in 2012.

In addition, under the current system auto accident injury costs appear to be higher in Michigan than other states. According to a 2010 study by the Rand Institute for Civil Justice, injury payments in Michigan are 57% higher than other states.

High Cost of Reimbursements

One of the reasons the current no-fault auto insurance system is unsustainable is the higher costs charged for medical services.

On average, reimbursement costs for no-fault claims are roughly three times the reimbursement costs for workers' compensation and four times the reimbursement costs for Medicare for the same procedure. Even one of the most basic (and frequently used) of today's

diagnostic tools, an X-Ray, is billed nearly three times the rate under no-fault than it is billed under the workers' compensation fee schedule. This has a significant impact on auto insurance premiums paid by Michigan drivers and businesses.

Consumers Benefit with No-Fault Auto Insurance Reform

Consumers in Michigan would still have the highest auto insurance medical benefits in the country under the no-fault auto Insurance reform plan while lowering what they pay for auto insurance.

The above article is reprinted from Insurance Institute of Michigan's website www.iiminfo.org

For additional No Fault reform information, visit <http://coalitionforautoinsurancereform.com/>

CPCU Society Launches New Website

Malvern, PA. — The CPCU Society is pleased to announce the launch of its new website and logo. The website offers a more user-friendly and engaging experience for Society members and guests. The new website can be viewed online at <http://www.cpcusociety.org>.

A few months ago, the CPCU Society distributed a website satisfaction survey to chapter leaders, Society members, and corporate stakeholders. The survey revealed that members and volunteers want easy-to-use interfaces and functionality that help them complete tasks quickly and efficiently. As the industry's leading professionals, members want the Society to provide them with information that helps them excel at their jobs, whether that information is technical expertise, management skills, or career development opportunities.

The goal of the CPCU Society's redesigned website is to be a resource destination. The new site is sophisticated, modern and user-friendly.

New features and enhancements include:

- Streamlined navigational menus
- Content teasers to encourage engagement
- Enhanced search interface with filtering capabilities
- Community groups for each interest group
- "Share this" functionality

The new CPCU Society website will be a one-stop industry resource that positions the CPCU designation as the most valuable within the property-casualty insurance industry.