



The Institutes[®] CPCU Society

Pacific Northwest Chapter

Winter Welcome

President's Message

Dear fellow CPCU PNW Snow-Troopers:

If you're anything like me, this has been both the longest and shortest of winters. I'm both shocked that it's already February and desperately ready for Spring. My gentle, temperate-weather nerves have been severely tested. Across the country, we have seen people finding and sharing creative coping methods. Makeshift shovels. Teamwork in grocery lines. A veritable army of snowmen. So many snowmen.

My go-to coping method: Realizing my glass is still half full. For example, whenever I start to feel the winter blues, I think about how crazy it got so very quickly for the IT department in my company. There may have been lots of snow, but IT kept us connected and we know it wasn't easy. Then, the everlasting patience they conjured while managing all our weird issues whilst working from home, hohohohhhh man! Thank you for your service, IT department. I'm sure the troubleshooting was varied and odd.

Actually, the glass is more than half full. Snow is melting, spring is right around the corner, and so are some great events for the Chapter. The Education and Spring Seminar Committees already have us excited about 2019! Read on for upcoming events, a recap of our blockbuster February luncheon, and more.

One of my favorite things about our Chapter is our strong connection to community. Active chapter members represent CPCU Society at their day-jobs, in their community events, in retirement, as mentors, and through our Good Works Committee events. I'm proud to announce two new opportunities for the Chapter to support us and ours. This year we will sponsor both the Seattle-based non-profit agency [Provail](#) and the [CPCU Society Leadership Summit](#).

It is thanks to the teamwork of our fellow board and committee members that this Chapter can keep expanding our footprint year-on-year. I'm grateful to be part of such an inspiring team of credentialed insurance professionals. Truly, my cup runneth over.

Good luck with the rest of winter. We hope to see you soon at one of our next events.

Aloha,
Megan Whittemore, CPCU, ARM
President, Pacific Northwest CPCU Society Chapter

Until then..





Upcoming Luncheons

March 21st - [ETHICS Month; Maggiano's, Bellevue](#)

April 11th - [Luncheon; State Farm, DuPont](#)

May 2nd - Luncheon; TBD, Seattle

Summer break until September



Upcoming Events

Reinsurance Symposium

Join ReIG in Philadelphia, PA
March 14-15, 2019

Spring Seminar - SAVE THE DATE

Wednesday, April 24, 2019



February 2019 Luncheon Recap

Keodalah v Allstate: Insurance Professionals Beware

Our February luncheon was exciting not only because of the hot topic but we were also trying out a new lunch space and caterer! During our most well attended luncheon since last March's ethics session, Paul Rosner (Soha & Lang) and Terri Sutton (Cozen O'Conner) spoke on the implications of the Keodalah decision and its implications not just for adjusters but the potential of claims executives, attorney's, brokers, and others possibly facing new risks of personal lawsuits. This case is still working its way through the courts and is one to watch. Terri, Paul, and Geoffery Bedell, also of Soha & Lang, have co-authored an amicus brief. Paul was also asked to provide his opinion for the Coverage Opinions newsletters. The presentation from the luncheon, the amicus brief, and [a link to the Coverage Opinions newsletter](#) are available on the [Chapter website](#).



2018 I-Day Recap

We had our annual I-Day on November 14. We celebrated the accomplishments of the Chapter's 69 New Designees – CONGRATULATIONS!! For those who were there, don't be surprised if a

...New Designees... a fellow chapter member calls you for a 2:00 "dance party." As our keynote speaker George Carroll reminded us, dancing makes everything better (he was clearly not judging our dancing skills!).



Prior to lunch, we welcomed Paul Marshall of McGowan Programs who spoke about active shooters and the importance of having a recovery plan. Steven Healy of Margolis Healy also discussed the impact of the #metoo movement in higher education and employment. We rounded out the day by celebrating the [President's Award](#) for Liberty Mutual, and the [Ralph Boden Award](#) for Carla Pittman of PEMCO and her many years of service to CPCU Society.

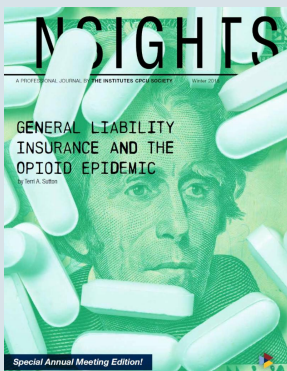
Thanks to all participants in this year's All Industry Day. Special thanks to Governors David Gipson and Brett Clausen, our I-Day Committee, our many vendors, and all of the coffee sponsors!

Check out our photo album [HERE](#).



Insights Magazine - Local efforts on display!

The Winter 2018 edition of Insights contained three (3) articles near and dear to the Pacific Northwest Chapter Membership. Our connection comes through the extra volunteer work Paul Rosner, Terri Sutton, and Megan Whittemore commit to their respective [CPCU Society Interest Groups](#). Congratulations on the PNW takeover of the CPCU Society publication. Check out their hard work by viewing a digital copy of the Winter edition [HERE](#).



Terri Sutton / IG: [CLEW](#)

This is definitely front cover material. We saw her deliver this fascinating topic to the crowd at the San Diego Annual Meeting. She follows up a great performance with this article, which we highly recommend.

GENERAL LIABILITY INSURANCE AND THE OPIOID EPIDEMIC

BY TERRI A. SUTTON

In response to the rising costs associated with the opioid epidemic, cities, counties, and states have filed lawsuits against pharmaceutical companies and distributors and retailers of such prescription medications in an effort to recoup those costs. What are the exposures insurance companies face when these lawsuits become claims—is there a duty to defend or indemnify against these lawsuits? This article examines the varied success of coverage defenses that have been litigated and mentions some that we can expect to see in the months and years to come. It piggybacks on concepts, perspectives, and information covered in the 2018 Annual Meeting session The Opioid Epidemic and Casualty Insurance: Prescription for Crisis.

Megan Whittemore / IG: [PERG](#)

Participation in PERG put Megan in

As CPCUs, we all have an ethical commitment to lead more, do more, and be more. Both parties in a mentoring relationship position themselves to do just that. And through this mutually

position to help launch the [CPCU Society Mentorship Program](#). Her IG member Brett Clausen shines a light on the importance of this program to Membership.

position themselves to do just that. And through this mutually beneficial arrangement, mentorship tackles two challenges critical to the CPCU Society: growth and retention.

AIRBNB ACCOMMODATIONS ARE...A FAR CRY BETTER THAN THE OLD DAYS OF SLEEPING IN BARNs OR FARMHOUSE ATTICS. NOW PEOPLE SLEEP IN A STRANGER'S HOUSE. WHAT COULD GO WRONG WITH THAT?

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Paul Rosner / IG: [CLEW](#)

For the last number of years, Paul's helped bring a series of entertaining Vacation Calamity panel presentations to the national conventions. His IG member Harold Weston pens the article-version of Vacation Calamity 3 in this edition of Insights.



CE for CPCU - *Did You Know?*

The CPCU Society encourages those with the CPCU designation to continue creating value for their career and the designation by participating in Continuing Education (CE) for CPCUs. The program requires 24 hours of CE every two years and is provided at no additional cost to CPCU Society members. You earn credit by the hour when you attend your local Pacific Northwest CPCU Society events.

The chapter has been submitting credit on behalf of CPCU Society members and attendance for meetings that occurred over the last two years. These credits will begin appearing on your CE for CPCU accounts over the next few weeks! Check out more at ceforcpcu.theinstitutes.org.

(Our thanks to Director Brian Allen for managing the reporting project on behalf of the Chapter.)



What's included in my Chapter Dues??

It's renewal season for Society Dues. Part of your invoice automatically includes the portion dedicated to your Chapter. If you're part of our Chapter, here are just a few things included as a part of your benefits:

- 8 luncheons with educational sessions
- Discounted admission to our annual Spring Seminar
- Pizza and beer after each Good Works event
- Holiday Happy Hour invitation
- ...and more

Mentor Program

Participation in the CPCU Society Mentorship Program is a great way to enhance the value of your CPCU Society membership. Our program provides two avenues of participation:

- Find a mentor for yourself.
- Become a mentor for others.

Whether you have expertise to offer or are looking to glean expertise from others, personal and career development occur on both sides of this relationship.

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Volunteer Opportunities

Insurance isn't just about claims, underwriting and sales—it's also about people. That's why it's important to get involved. Increase your leadership, collaboration and networking opportunities by actively participating in your chapter or an interest group or by volunteering your time at a CPCU Society event. Volunteer and reap the personal and professional rewards that come when you actively engage!

Check out some of the open positions within the Pacific Northwest Chapter [HERE](#).

Open to all CPCU Society members!

Whether you've previously participated in formal mentorship or not, we encourage all of you to consider participation. We believe all CPCU Society members bring great value to our industry, and there is someone out there who will benefit from your experience.

[Learn more...](#)

