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**Southwestern MI Chapter**

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<p><b>December 6, 2016</b> <b>Beacon Club –Portage MI</b></p>
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**1) Welcome-President Kathy Zuhl**

Guests: Tracey Gray  
Anti-Trust Preamble was read

**2) Chapter Business Update**

Financial report

Fund Balance: \$14, 740.32  
October 2016 from CPCU Society: \$3,700 for New Designees Recruitment Challenge

Leadership Summit Meeting Report—Vice President AJ Gray

Good resources for speakers and learning about CPCU as an organization.

Committee reports

Andy O’Hern: Adoptive family gifts have been coming in. Both gifts and money are welcome. Please have in to Andy by the end of this Friday.

Loaves and Fishes event: good turnout,

2017 Overview

2017 will be a scaled back year to rebuild. We will have one committee to really focus on: Membership. Amy Campbell will be the lead. Are welcoming others who will work with her to learn the role

AJ Gray is the incoming Chapter president. If you are interested in being the VP, please contact one of the board members.

**3) Guest Speaker—James English—Olivet College**

Terrorism coverage really took hold after 9/11. Some companies handled it prior to that because of previous attacks. Treasury, Defense, and Secretary of State all have to agree something is terrorism before coverage kicks in. Concern has also moved to cyber terrorism. This is still being better defined. In 15 years, there has no event that has been deemed terrorism (including Boston Marathon, Denver movie theater, etc). Political terrorism from other governments is also a new area being developed. The government’s goal is to shrink the percentage they are

responsible for over time and transfer more of the risk to the insurers

**4) New Designee Conferment—President Kathy Zuhl standing in for Area Governor Barbara Lilly**

- a. Julie Carpenter
- b. Casey Larson
- c. Nancy Maisner
- d. Natasha Pettis
- e. Lindsey Redpath
- f. Christina Rykens
- g. Vince Schnoebelen
- h. Kim Hoffman

Each person received a certificate and CPCU lapel pin

**5) Closing**