



Heartland Chapter Officers:

Katie Gurnett, President
Physicians Mutual
Katie.gurnett@pmic.com

Shawna Greenway, Vice President
Farm Bureau Financial Services
sgreenway@fbfs.com

Jean Helm, Secretary
Principal Financial Group
Helm.Jean@principal.com

Eric Westman, Treasurer
Amerus Life
Eric.westman@amerus.com

Connie Doud, Regional Director
Farmers Mutual Hail Insurance
connie@fmh.com

Association of Insurance Compliance Professionals

2003 AICP Annual Conference

When: September 21–24th, 2003

Where: Denver Marriott Hotel City Center
1701 California Street
Denver, CO 80202

Phone: (303) 297-1300

Fax: (303) 298-7474

For more information, go to www.aicp.net.



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Prez Says...by Katie Gurnett of Physician's Mutual

AHHHH – Spring has FINALLY arrived. Of course, having said that, we will probably get a snowstorm just as you are reading this newsletter!

What a great time of year – people feel energized after the long winter and we all look forward to those lazy summer days (which are actually usually pretty full of yard work, baseball games and other activities!). So – while that spring energy is still bubbling up inside of all of us -- take a moment to consider spending some of that energy

on our Heartland Chapter. We are still in need of an editor for next year's newsletters. Jean Swanson has graciously agreed to train the next person – and the sooner that lucky person steps forward, the more training there can be! We have two more newsletters for the year – what a great opportunity to reach out to all of the members of the chapter!

In addition, we are still looking for some individuals to start a scholarship committee. Again – we need some of that "spring

energy" to set up some criteria and help "plant the seeds of knowledge" within our community. We need a committee chair and at least 4 individuals willing to put this together. If you have had experience with scholarship committees in your other organizations – or just want to make a difference in someone's life – here is your chance!

Prez Says (continued)...by Katie Gurnett of Physicians Mutual

Spring is also the time of year to start thinking about officers for next year. I know, it seems like only the last meeting was the first meeting for the new officers – oh, wait – it was – but never mind – we need to keep moving forward. Regional director nominations are due by May 1. You should have received a call for nominations for this position. If you have any questions concerning this two-year position, contact Connie Doud. The other officers for the Chapter will be nominated at the August meeting – Vice President, Treasurer and Secretary. If you are interested in any of these positions, please let one of the current officers know. Keep in mind that the Vice President position is a three-year commitment, as that position automatically assumes the Presidency for the following year. Being an officer of the Chapter is not only a great way to meet our own members, but also many national members of the AICP. Please consider “springing” into action for the Chapter!

I also wanted to let everyone know that at our Des Moines meeting, we were able to donate \$35 and 2 pounds of food to the Des Moines Food Bank – good job everyone! We are within \$20 of our monetary goal for the year! Don't forget your dollars or a can of

food for the May meeting!

In closing, and in keeping with the “spring” theme – remember that our organization is about growth – both personal and professional. Spring is the time to have that growth spurt – so I hope you will “branch” out and consider becoming involved with the Chapter -- we are always looking for new “seedlings and acorns” who will grow into mighty oaks – oh my goodness – I'm getting way too carried away with this “spring” thing! Let's just leave it at this – we need your energy, your expertise and your spirit to run the organization, so please consider helping with any of the committees or even becoming an officer.

If you haven't been to a chapter meeting yet – please consider joining us at one – they are an inexpensive way to network and learn! Hope to see you there!

Katie Gurnett

President, Heartland Chapter

Don't forget to mark your calendars for September 21-24 to attend “AICP in Denver - Regulation Round-Up in the Rockies”.

Report from the Regional Director...by Connie Doud of Farmers Mutual Hail Insurance

As part of my duties as your Regional Director, I am to report to the AICP what The Heartland Chapter is doing and bring any concerns the chapter might have about the organization to their attention. I am also responsible for keeping the Heartland Chapter members aware of what the AICP is doing.

In January of this year AICP moved their Website and e-mail provider service to Potomac Digitec. The move has been pretty non-eventful and this is good. We were without national e-mail service from late December until early February, but everything seems to be going well now. You should notice that with this change, when someone mistakenly tries to respond to all recipients of mailings that went to all countrywide members, we won't all have to see it, yeah!

AICP has also formed a special task force to look into a possible partnering with a new organization, International Association of Privacy Officers

(IAPO). We will probably be hearing something on this at the Annual Conference in September.

With the change in our organization's name from Society of State Filers to Association of Insurance Compliance Professionals, we have decided to change our professional certifications to match accordingly:

Associate in State Filing (ASF) will now be Associate Compliance Professional (ACP)

Certified State Filer (CSF) will now be Certified Compliance Professional (CCP)

All individuals who currently hold ASF or CSF designations will receive new certificates with the new designation name.

Speaking of the Annual Conference, don't forget to mark your calendars for September 21 –24 to attend “AICP in Denver – Regulation Round-Up in the Rockies”.



See details on the web page, www.aicp.net.

Connie Doud, CPCU, CCP
Regional Director

Editor Needed for Heartbeat

We are fortunate to have such talented membership within the Heartland Chapter of the AICP! It is now time for all of you to consider how you can contribute to the future success of our organization.

For the past two years, I have been the Editor of the Heartbeat. Now it is time for me to step down. I am hoping to have someone come forward to work with me on the next newsletter and then take over from there.

Katie Gurnett asked me to put together a description of duties

for the Editor to share with our membership.

Some of the Editor's duties are outlined below:

- Request articles from membership
- Compile information received and organize into template
- If additional information is needed to fill the Heartbeat, then search through Insurance Department websites, NAIC website, etc
- Once newsletter is com-

pleted, I convert to PDF file and email to the membership.

During my time as Editor, I have had the opportunity to work with and meet some wonderful people. The officers are always willing to help out as needed.

Another direction that the Heartland Chapter could go would be to have an individual route the articles for the website and send an email to the membership with the website link each quarter as updates

are completed. By utilizing the website, we could potentially eliminate the need for a newsletter. Of course, this is only an idea and would need Chapter approval. We are still hoping to have someone come forward as Editor.

Any questions you may have regarding the Editor position may be directed to:

SwansonJL@aol.com or 402-332-2554 (Evenings).

Jean Swanson
Heartbeat Editor

Welcome New Members

Steve Ball

Farmers Mutual Hail Insurance
Des Moines, IA

Shari Cuvelier

Mutual of Omaha
Omaha, NE

Lynn Duffy

Security Life
Minnetonka, MN

Nathan Henn

NCMIC Group, Inc
West Des Moines, IA

Sarah Rhoten

NCMIC Group, Inc.
West Des Moines, IA

Lori Stokes

Pharmacists Mutual Insurance Co
Algona, IA

Terry Wineland

Continental Western Insurance Company
Des Moines, IA

Sign of the Times

These terms have been updated to fit today's times:

Bull Market—A random market movement causing an investor to mistake himself for a financial genius.

Value Investing—The art of buying low and selling lower.

Broker—What my broker has made me.

Standard & Poor - Your life in a nutshell.

Market Correction—The day after you buy stocks.

Institutional Investor—Past year investor who's now locked up in a nuthouse.

Profit—an archaic word no longer in use



Secretary's Report...by Jean Helm of Principal Financial Group

AICP Heartland Chapter Meeting

Friday, February 7, 2003

Hoyt Sherman Place, Des Moines, Iowa

Lunch—followed by program beginning at 2:20 pm

The meeting began with President Katie Gurnett reading the policy statement. Katie then welcomed all attendees and introduced all the new officers.

An award was presented to Wade Sheeler in appreciation for his services as President in 2002.

A motion was made by Wendy Winders to approve the minutes from the August 2, 2002 meeting, as published in the fall edition of the Heartbeat. The motion was seconded by Marti Huber; motion carried.

A motion was made by Carol Bowers to approve the Treasurer's report from the August 2, 2002 meeting, as published in the fall edition of the Heartbeat. The motion was seconded by Connie Doud; motion carried.

A motion was made by Wade Sheeler to approve the Treasurer's report published in the January, 2003 Heartbeat. Motion was seconded by Deb Deming; motion carried.

Regional Director's Report—Connie Doud

- The national organization has a new website provider effective January 1. The website is available free to all chapters who want to publish a web page. It was decided to pursue this avenue.
- The education designations will be changing. The original designations were developed when the organization was known as the State Filers Association. Now that the organization name has changed to Association of Insurance Compliance Professionals, the designations have been changed to more closely reflect the new organization. ASF is changing to ACP and CSF is changing to CCP. An e-mail will be sent to all members and new certificates will be issued to all who now have this certification.
- The next annual conference will be in Denver Colorado—September 21st thru the 24th—"Regulatory Roundup in the Rockies."
- The Great Lakes Chapter will be holding an educational day on March 20th in Chicago. All are invited to register and attend—please check their website for specifics.

Program Committee Report—Stacie Baker

- The next meeting will be hosted by Physicians Mutual (Katie) in Omaha. The meeting will be held at Mahoney State Park (20 miles west of Omaha on Interstate 80).
 - Stacie asked people to contact her if they would like to host a meeting for next year (February, May and August). We really need to set these out a year in advance, if possible. Wendy Winders (Principal) volunteered for the February meeting in 2004.
 - Stacie needs people to contact her by April to sign up.
-

Secretary's Report (Continued)

Membership Committee Report - Chris McGillis—nothing to report at this time

Publications Committee Report—Jean Swanson (not in attendance)

- Katie reported that Jean will be unable to continue her duties as she has changed jobs and is now out of the insurance field.
- Jean is more than willing to train her replacement and will continue working on the Heartbeat—hopefully until we can find someone to fill this position. Katie asked everyone at the meeting to think about assuming this position. She also stated that it would be nice to have more than one person assume these duties.
- It was decided that this person would be responsible for sending our Chapter information to the national website for publication. The national website will handle all the designing and posting—the publications person just needs to get them the information.

Other Business

- Food Drive— We are continuing to collect food donations at our meetings. Wade Sheeler reported that cash donations were also welcome. Wade was able to deliver a cash donation as well as some food items to an area food bank.
- Silent Auction at National Meeting—Our chapter received a thank you for participating in the silent auction. All who attended the National Meeting were pleased with the items presented for this auction.
- Katie Gurnett mentioned that the Regional Director position will be open this fall. Connie Doud has served the allowed two terms. If you are interested in this position, let Connie know.
- Chapter Bylaws—The Chapter officers will be reviewing these within the next month or so. Copies of these will be given to members before the next meeting (May).
- Scholarship Program—The Board of Directors would like to see our organization start a program of this type. A motion was made by Shawna Greenway to have some type of scholarship program. Don Coughenower seconded and the motion carried. Katie asked that anyone interested in service on this committee, please contact her. We must have at least 5 members to make this committee viable.

A motion to adjourn was made by Wendy Winders and seconded by Tricia Brock; motion carried.

Upcoming Meetings...by Stacie Baker of Farm Bureau

Upcoming Meeting Schedule:

May 16, 2003—From Stress to Success in the Workplace

Hosted by Katie Gurnett of Physicians Mutual - Omaha, Nebraska

August 2003—Hosted by Larry Green of First Consulting and John Lamparas of NAIC. - Kansas City, Missouri

September 2003—Denver AICP National Meeting

February 2004—Hosted by Windy Winders of Principal Financial - Des Moines, Iowa

May 2004—Hosted by Sandra Makela of Berkeley Risk (pending approval) - Minneapolis, Minnesota

August 2004 - Hosted by Don Coughenower of EMC - Des Moines, Iowa

October 2004 - San Diego AICP National Meeting

Treasurer's Report...by Eric Westman of Amerus Life

April 16, 2003

To: Officers, Directors, & Members of the Heartland Chapter
Association of Insurance Compliance Professionals

Treasurer's Report

Income:

Our income from the February meeting was \$620, and interest pushed our total income to \$627.32

Expenses:

We have \$1,268 in expenses year-to-date. Approximately \$500 in expenses was related to our February meeting, and \$770 has been delegated for the May meeting near Omaha (including a \$650 speaker fee).

Net Income:

The year-to-date net income is a loss of \$640. This is due largely to the advance expenses for the May meeting, and the income will more closely match the expenses shortly after the meeting. The Chapter's total net worth, including the \$7,000 CD, is \$12,556.79.

Other News:

Our February meeting broke even in terms of expenses and income. Will our next meeting near Omaha top last year's record-breaking income levels? Stay tuned!!

Eric Westman, FLMI, AIRC
Treasurer, Heartland Chapter

Treasurer's Report (Continued)

Heartland Chapter Association of Insurance Compliance Professionals For the Period 1/1/03 to 3/31/03	
Cash Balance, 1/1/03	\$6,197.58
Income:	
Membership Rebate	\$ -
February Meeting	\$620.00
May Meeting	\$ -
August Meeting	\$ -
Rebate: Bank Charges	\$ -
Interest Earnings	<u>\$ 7.32</u>
Total Income:	\$ 627.32
Expenses:	
Postage	\$ -
Awards	\$ -
Bank Endorsement Stamp	\$ -
Gift Certificates/Speakers	\$ -
Jan. Meeting/Des Moines	\$ 498.11
May Meeting/Omaha	\$ 770.00
August Meeting/Anamosa	\$ -
2003 Feb. Mtg/Des Moines	\$ -
AICP National/Silent Auction	\$ -
Reception/Natl. Mtg. 2003	\$ -
Total Expenses:	\$1,268.11
Net Income For The Period	<u>\$ (640.79)</u>
Cash Balance, 03/31/03	<u>\$ 5,556.79</u>
Certificate of Deposit:	\$ 7,000.00
Total Funds, Cash and Certificate of Deposit	<u>\$ 12,556.79</u>

May 16, 2003 Chapter Meeting

Date: Friday, May 16, 2003

Where: Nebraska Room
Peter Kiewit Lodge
Eugene T. Mahoney State Park
28500 W. Park Hwy
Ashland, NE 68003-3508
(402)944-2523
www.ngpc.state.ne.us

Time: 11:00 a.m. -- 12:00 noon Registration
12:00 noon -- 1:00 p.m. Lunch
1:00 p.m. -- 4:00 p.m. Presentation followed by business meeting

Topic: "From Stress to Success in the Workplace" – Mary Kay Mueller

If you took all the self-help and motivational books on the shelves, they all seem to be saying the same things. Now, author Mary Kay Mueller offers us the simplest, most practical seminar on success ever, with her 7 Steps for Moving from Stress to Success. From this entertaining and enlightening seminar, You'll discover:

- How to take the change in stride, and see the bigger picture...
- The formula for how to make the best decisions for ourselves, our work and our families...
- How becoming fully responsible for ourselves - moving from BC (blaming and complaining) to AD (acting and dreaming) - frees us and energizes us...
- How to release regret and bitterness about the past ...
- How living in the present can relieve needless worry and stress...
- How you can use the FGH Positive Attitude Formula to get the most out of every day...
- How getting clear about what we want moves us into the future with confidence!

Nebraska Legislative Issues – Eric Dunning, Nebraska Insurance Department

Fee: \$30.00. This includes park entrance fee, registration fee and lunch.

Dress: Business Casual



Eugene T. Mahoney State Park

The Peter Kiewit Lodge is located in the Eugene T. Mahoney State Park, at Exit 426 off Interstate I-80 (about 20 miles southwest of Omaha). This park contains a vast array of activities including horseback riding, fishing lakes, miniature golf, ice-skating rink, and hiking trails just to name a few. In addition, the park is next door to two other exhibits, which you should visit – the SAC Museum and the Wildlife Safari Park.

The SAC Museum is a beautiful structure which houses 30 of the world’s most famous aircraft and missiles. Admission is \$6 for adults, \$3 for children. Hours are 9 a.m. to 5 p.m. daily.



The Wildlife Safari Park is a way to see native Nebraska wild-life from the safety of your own car or on a guided tram. You will see bison, elk, wolves and waterfowl in their natural habitat. There is an admission fee for the park. It is open 10 a.m. to 5 p.m. daily.

If you want to make a weekend of the trip and see some of the sites, you can rent a room at the Peter Kiewit Lodge which also contains a restaurant with a beautiful view of the park. For reservations, call 402-944-2523.

DIRECTIONS AND MAP

Take Exit 426 off I-80. Turn north. Entrance to the park is on the right hand side of the road. You will need to tell the ranger at the gate you are with the Heartland Chapter AICP and you will be given a park permit at no additional charge. Follow the signs within the park to the Peter Kiewit Lodge. Once inside the Lodge, the Nebraska Room is on the second level.

Registration

Enclosed is a check made payable to the Heartland Chapter in the amount of \$30.00. I plan to attend the Heartland Chapter meeting of the Association of Insurance Compliance Professionals at Mahoney State Park on May 16, 2003.

Name _____ Company _____

Company Line of Business: Life and Health P & C Other _____

Please mail by May 2, 2003 to: Katie Gurnett
Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, NE 68131

Please contact Katie at (402) 633-1188 or katie.gurnett@pmic.com with any questions.



Association
of Insurance
Compliance
Professionals

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Compliance Professionals*

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We're on the web!

www.aicp.net

Editor's Note:

The information contained in the newsletter is complete and accurate to the best knowledge of each contributor. The Association; however, assumes no responsibility. Readers are advised to confirm all information through alternative sources.

Mission Statement

The Association of Insurance
Compliance Professionals serves
the informational and educational
needs of the regulatory
compliance insurance professional.

SERFF Usage at Record-Setting Pace

The System for Electronic Rate and Form Filing (SERFF) finished 2002 with 25,528 filings submitted. This represented a 700% increase in filings over the previous year. Nearly 700 companies are now submitting filings through SERFF. Already in the first two months of 2003, almost 10,000 filings were submitted. If you'd like more information on how to decrease your filing costs, improve your workflow and achieve faster regulatory approval for your products, contact John Lamperez, NAIC Outside Sales Manager, to schedule a free SERFF demo. John can be reached at 816-783-8786 or jlampere@naic.org.

Life & Health Checklists Chart Added to WWW.AICP.NET

If you haven't already heard about the enhancements made to the AICP website there is now a category of Checklist Resources available for Life & Health. For further information, sign on to www.aicp.net and read the latest national publication of the Journal of Insurance Compliance Professionals.
