Insurance Studies

Class Schedule

Take Action, Increase Your Knowledge

Enroll Today!

Spring 2004
General Information

Registration Procedures and Policies for National Insurance Exams
To register for an exam, follow this process:
Step 1: Register with the Insurance Institute
Step 2: Select an exam and testing window
Step 3: Pay the designated fee

You can complete steps 1 - 3 by contacting the Institute:
Phone: (800) 644-2101, 8:00 a.m. to 6:00 p.m. ET-Weekdays
Web: www.aicpcu.org
E-mail: Cserv@cpcuia.org
Fax: (610) 640-9576

Step 4: Call Prometric to schedule the day/time for your exam.
Phone: (877) 311-2525, 8:00 a.m. to 8:00 p.m. ET-Monday through Friday, or 8:00 a.m. to 4:00 p.m. ET-Saturday
Web: For test center locations www.prometric.com

It is recommended that you register for your exam during the first week of your course.

Exam window schedule: May 15 - June 15, 2004

Cosponsors of the Insurance Studies Program
• The CPCU Society’s Greater Detroit Chapter
• AICPCU and IIA

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Books should be purchased for the IIA/CPCU program by calling:
Phone: (610) 644-2100 OR Toll Free: (800) 644-2101
Fax: (610) 640-9576
Web: www.aicpcu.org

Course materials are not available in the Lawrence Technological University bookstore.

FREE INSURANCE OPEN HOUSE
Date: December 10, 2003
Time: 6:00 p.m. - 8:00 p.m.
Location: Lawrence Technological University
Agenda:
6:00 – 6:30 p.m. – Introductions and Mingling
6:30 – 7:30 p.m. – Panel Discussion
7:30 – 8:00 p.m. – Question and Answer
Meet instructors, network with future students and enjoy refreshments.
Call (248) 204-4050 for more information. Pre-registration is required.

Put yourself in charge of your career!
Attending courses at Lawrence Technological University provides a terrific opportunity to network with knowledgeable instructors who are industry leaders, who can offer you personal in-depth attention. Additional values of attending courses at Lawrence Technological University are obtaining a certificate of completion and using your time to learn the skills you need to advance in your career.
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- Insurance Operations, Regulation and Statutory Accounting (CPCU 520)
- The Legal Environment of Risk Management and Insurance (CPCU 530)
- Business and Financial Analysis for Risk Management and Insurance Professionals (CPCU 540)
- Financial Services Institutions (CPCU 560)
CPCU COMMERCIAL CONCENTRATION COURSES
- Commercial Property Risk Management and Insurance (CPCU 551)
- Commercial Liability Risk Management and Insurance (CPCU 552)
- Survey of Personal Risk Management, Insurance and Financial Planning (CPCU 553)
CPCU PERSONAL CONCENTRATION COURSES
- Personal Risk Management and Property-Liability Insurance (CPCU 555)
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ALL IIA AND CPCU COURSE TIMES ARE: 5:30 p.m. - 7:30 p.m.
Introduction to Property and Liability Insurance

INTRO

TOPICS INCLUDE:
• What is insurance?
• How is it sold?
• What is underwriting?
• How is insurance service provided?
• How are claims handled?
• What is an insurance policy?
• What is commercial insurance?
• How are premiums determined?
• Insurance in a changing world

FEE: $399.00

INSTRUCTOR: Angelo Zervos

Are you new to the insurance industry?
Are you wondering where to begin?
This class is ideal for you!
Experience an overview of numerous insurance topics in this 12-week course.

The Program in General Insurance

The Program in General Insurance (INS) provides a solid foundation on which to build your career in insurance. The courses cover insurance principles, practices and policies in depth. Completing the INS program can enhance future career opportunities and help you do your current job better. Passing the three national INS exams earns the Certificate in General Insurance. Although INS teaches you the fundamentals of insurance, it assumes some basic knowledge of insurance.

BENEFITS:
• Enhanced future career opportunities
• Broader knowledge of insurance principles and practices
• Increased confidence
• Solid foundation for future growth

WHO SHOULD ATTEND:
• Insurance professionals in technical, support, supervisory or managerial roles

COURSE SEQUENCE:
It is best to take INS 21 first. Additional courses can be taken in any order.

“I have taken something back from every class I have completed and implemented in our agency.”

-CPCU Student
General Insurance

Property and Liability Insurance Principles
INS 21

TOPICS INCLUDE:
• What is insurance and how is it regulated?
• Who provides it?
• How is financial performance of insurers measured?
• Claims and insurance contracts
• Property loss exposures and policy provisions
• Liability loss exposures and policy provisions
• Underwriting
• Managing loss exposures: risk management
• Marketing

FEE: $399.00

INSTRUCTOR: Steven Hoppens

Personal Insurance
INS 22

TOPICS INCLUDE:
• Automobile insurance and society
• Health and disability insurance
• Personal Auto Policy (PAP)
• Homeowners and other residential insurance
• Other personal property and liability insurance
• Life insurance
• Personal loss exposures and financial planning
• Homeowners variations, endorsements and rating

FEE: $399.00

INSTRUCTOR: Steven Hoppens

Commercial Insurance
INS 23

TOPICS INCLUDE:
• Commercial property
• Business income insurance
• Commercial crime and boiler/machinery
• Commercial auto
• Commercial general liability (CGL)
• Business owners policy
• Workers compensation insurance
• Miscellaneous coverages

FEE: $399.00

INSTRUCTOR: Fred Field

“Professional development is a journey, come join us for the adventure.”
-Dan Sobczynski
Associate in Risk
Management (ARM)

By earning the ARM designation, you will greatly enhance your understanding of the risk management process, from analysis to implementation and monitoring. The information you learn is practical and you will be able to apply it immediately to your daily risk management responsibilities. You will learn about risk retention and transfer and about some of the latest in advanced risk financing techniques.

BENEFITS:
• Professional recognition
• Increased confidence in dealing with other insurance stakeholders
• Ability to identify risk like a risk manager

WHO SHOULD ATTEND:
• Agents and brokers
• Professionals involved in underwriting
• Risk managers
• Marketing underwriters

COURSE SEQUENCE:
It is recommended that you begin with ARM 54. Additional courses can be taken in any order.

Essentials of Risk Management ARM 54

TOPICS INCLUDE:
• Risk management process and decisions
• Establishing a program
• Forecasting and applying forecasts
• Loss exposure analysis
• Information systems
• Cash flow analysis and alternative techniques

FEE: $399.00

INSTRUCTOR: Dan Sobczynski

Essentials of Risk Control
ARM 55

TOPICS INCLUDE:
• Framework of risk control
• Crisis management planning
• Controlling fire losses
• Protecting health potential of personnel
• Safer and more productive workplaces
• Rehabilitation management
• Controlling losses
• Motivating and monitoring risk control activities
• System safety

FEE: $399.00

INSTRUCTOR: James Logsdon

Risk Financing
ARM 56

TOPICS INCLUDE:
• Insurance as a risk financing technique
• Excess and umbrella liability
• Reinsurance and risk financing
• Captives
• Self-insurance
• Retrospectively rated plans
• Finite and integrated risk insurance plans
• Capital market products

FEE: $399.00

www.continuinged.ltue.edu
Associate In Claims (AIC)

Claim professionals handle a wide variety of claims, including property, auto, workers compensation and bodily injury claims. Earning the AIC designation can improve your technical claim-handling abilities as well as your communication and negotiation skills. You can take the standard multiline approach, which covers personal insurance as well as commercial, property and liability, or you can choose among four specialty paths if one of them would better suit your career needs.

BENEFITS:
- Improved technical claim-handling ability
- Improved communication and negotiation skills
- Increased confidence in dealing with insurance stakeholders
- Enhanced career opportunities

WHO SHOULD ATTEND:
- Insurance professionals in technical, support, supervisory or managerial roles
- Professionals who work with claim adjusters

CHOOSE ONE OF THE FOLLOWING
FIVE PATHS TO EARN THE AIC DESIGNATION:
- Multiline: AIC 33, 34, 35 and 36
- Personal Insurance Auto and Liability: AIC 33, 34, and 36, plus either CPCU 553 or 555, or INS 22
- Personal Insurance Homeowners: AIC 33, 35, and 36, plus either CPCU 553 or 555, or INS 22
- Commercial Insurance Liability: AIC 33, 34, 36, and CPCU 552
- Commercial Insurance Property: AIC 33, 35, 36, and CPCU 551

The Claims Environment
AIC 33

TOPICS INCLUDE:
- The claim process
- Claim management
- Communication skills
- Quality claim practices
- Law and the legal system
- Fraud
- Human relations
- Negotiation skills
- Bad faith

FEE: $399.00

INSTRUCTOR: Dave Goodwin

“It was fun and educational, but never boring. Mr. Goodwin made it easy to learn the material and retain it.”

-AIC 33 Student
Workers Compensation and Managing Bodily Injury Claims
AIC 34

TOPICS INCLUDE:
• Rehabilitation
• Workers compensation system
• Compensability
• Medical investigation
• Administering workers compensation claims
• Evaluation of injury/treatment
• Bodily injury claims
• Low back, knee and psychological injuries

FEE: $399.00

INSTRUCTOR: Michael Berger

Property Loss Adjusting
AIC 35

TOPICS INCLUDE:
• Preparing estimates
• Persons/property insured
• Causes of loss
• Residential construction
• Arson and fraud
• Amount of recovery
• Merchandise/time losses
• Loss adjusting procedures

FEE: $399.00

INSTRUCTOR: James Mellon

Liability Claim Practices
AIC 36

TOPICS INCLUDE:
• Investigation
• Evaluation of damages
• Litigation management
• Auto/home/commercial liability and coverage issues
• Settlement and ADR strategies
• Case studies

FEE: $399.00

INSTRUCTOR: Richard Gianino
CPCU Designation

CPCU – Chartered Property Casualty Underwriter (CPCU®) Professional Designation

With the CPCU curriculum, you will gain a broad understanding of property-casualty insurance in addition to choosing either a commercial or personal risk management and insurance concentration. The new curriculum also includes more in-depth coverage of personal financial planning and financial services institutions, which reflects the convergence of the property-casualty and financial services industries. The CPCU program is comprehensive and practical.

COURSE SEQUENCE:
Either CPCU 510 or 520 is a good starting place. However, students can take courses in any sequence according to their background, needs and interests.

BENEFITS:
• Attain career goals
• Improve technical expertise
• Acquire professional recognition
• Achieve career growth
• Enhance business opportunities

WHO SHOULD ATTEND:
• Insurance company employees
• Risk managers
• Regulators
• Educators
• Consultants
• Attorneys

PROGRAM STRUCTURE:
Eleven courses are offered. You must pass a minimum of eight courses (five foundation courses, plus three from either concentration) to earn the CPCU designation.

5 FOUNDATION COURSES

| CPCU 510 | Foundations of Risk Management, Insurance and Professionalism |
| CPCU 520 | Insurance Operations, Regulation and Statutory Accounting |
| CPCU 530 | The Legal Environment of Risk Management and Insurance |
| CPCU 540 | Business and Financial Analysis for Risk Management and Insurance Professionals |
| CPCU 560 | Financial Services Institutions |

COMMERCIAL CONCENTRATION COURSES

| CPCU 551 | Commercial Property Risk Management and Insurance |
| CPCU 552 | Commercial Liability Risk Management and Insurance |
| CPCU 553 | Survey of Personal Risk Management, Insurance and Financial Planning |

PERSONAL CONCENTRATION COURSES

| CPCU 555 | Personal Risk Management and Property-Liability Insurance |
| CPCU 556 | Personal Financial Planning |
| CPCU 557 | Survey of Commercial Risk Management and Insurance |
CPCU Foundation Courses

Foundations of Risk Management, Insurance and Professionalism
CPCU 510

TOPICS INCLUDE:
- Code of ethics
- Risk and related concepts
- Risk management
- The insurance business today
- Reading a policy
- Risk financing alternatives
- Fundamental insurance assumptions
- Insurance contract
- Insurable interests
- Reading a policy
- Common policy provisions
- Insured events
- Amounts payable
- External factors affecting insurance contracts

FEE: $399.00

INSTRUCTOR: Michael Hale

Insurance Operations, Regulation and Statutory Accounting
CPCU 520

TOPICS INCLUDE:
- Regulation
- Distribution systems
- Underwriting (property, liability and package)
- Loss control and premium auditing
- Reinsurance
- Ratemaking
- Financial management
- Claim adjusting
- Insurer financial statements
- Insurer financial management

FEE: $399.00

INSTRUCTOR: Richard Gianino

The Legal Environment of Risk Management and Insurance
CPCU 530

TOPICS INCLUDE:
- Legal system
- Criminal law and intentional torts
- Negligence, product and professional liability
- Contracts
- Real property
- Credit and bankruptcy
- Principal and agent
- Employment law
- Business entities
- Corporate management and shareholder rights
- Consumer protection

FEE: $399.00

INSTRUCTOR: James Mellon

"Mr. Hale presents the material well. He is informative, approachable and offers assistance."

-Connie Smock
CPCU 510 Student
CPCU Designation

Business and Financial Analysis for Risk Management and Insurance Professionals
CPCU 540

TOPICS INCLUDE:
• Accounting process and financial statements
• Insurer financial statements
• Assets
• Liabilities
• Revenues and expenses
• Interpreting property-casualty insurer financial statements
• Capital budgeting
• Financial statement analysis
• Insurance company finance and investments

FEE: $399.00

INSTRUCTOR: Douglas Thompson

Financial Services Institutions
CPCU 560

TOPICS INCLUDE:
• Financial markets
• Money markets
• Bond markets
• Stock markets
• Derivative securities
• Banks
• Finance companies
• Insurance companies
• Securities firms and investment banks
• Mutual funds
• Pension funds
• Risks incurred by financial institutions

FEE: $399.00

INSTRUCTOR: Dan Sobczynski

Commercial Insurance Concentration Courses

Commercial Property Risk Management and Insurance
CPCU 551

TOPICS INCLUDE:
• Property risk management and control
• Building and personal property coverage
• Causes-of-loss forms
• Flood, earthquake and specialty forms
• Business income
• Inland marine and ocean cargo
• Crime insurance
• Equipment breakdown
• Business owners and farmowners
• Surety bonds

FEE: $399.00

INSTRUCTOR: LeRoy Bostic

Commercial Liability Risk Management and Insurance
CPCU 552

TOPICS INCLUDE:
• Liability loss exposures and risk control
• CGL: premises and operations
• Business auto, garage and motor carrier
• Workers compensation and employers liability
• Professional liability
• Environmental insurance
• Aviation and marine
• Excess and umbrella liability
• Advanced risk management techniques

FEE: $399.00

INSTRUCTOR: LeRoy Bostic
Survey of Personal Risk Management, Insurance and Financial Planning
CPCU 553

TOPICS INCLUDE:
• Auto insurance and society
• Personal auto policy
• Homeowners insurance
• Personal financial planning
• Life, health and disability insurance
• Investment and estate planning
• Planning for retirement

FEE: $399.00

INSTRUCTOR: Dan Sobczynski

CPCU Personal Insurance Concentration Courses

Personal Risk Management and Property-Liability Insurance
CPCU 555

TOPICS INCLUDE:
• Personal risk management
• Homeowners insurance
• Homeowner endorsements and variations
• Personal auto
• Recreational vehicles
• Developing personal insurance products
• Underwriting profitability
• Pricing
• Re-underwriting personal insurance portfolios
• Gaining efficiencies in personal insurance operations

FEE: $399.00

INSTRUCTOR: Angelo Zervos

Personal Financial Planning
CPCU 556

TOPICS INCLUDE:
• Life insurance and social security
• Health, disability and long-term care
• Basic investment principles
• Equity and fixed-income investments
• Mutual funds
• Asset allocation
• Income tax planning
• Planning for retirement
• Estate planning

FEE: $399.00

INSTRUCTOR: Fred Field

Survey of Commercial Risk Management and Insurance
CPCU 557

TOPICS INCLUDE:
• Commercial property
• Business income
• Commercial crime and equipment breakdown insurance
• Inland and ocean marine
• Commercial general liability
• Commercial auto
• Businessowners and farm
• Workers compensation and employers liability
• Risk financing

FEE: $399.00

INSTRUCTOR: Dan Sobczynski

www.continuinged.ltu.edu
Insurance Review Courses

New Insurance Review Courses!

• Are you preparing to take an insurance exam?
• Need a refresher?
• Do you have any lingering questions?

If you answered yes to any of these questions, we have the solution for you!

Enroll now for a review course — part of the Division of Continuing Education and Professional Development’s new portfolio of courses. Industry experts lead these courses to help you make the most of your career.

CALL (248) 204-4050 FOR MORE INFORMATION!

The Claims Environment Review Course

REVIEW TOPICS INCLUDE:
• The claim process
• Law and the legal system
• Claim management
• Fraud
• Communication skills
• Human relations
• Quality claim practices
• Negotiation skills
• Bad faith

FEE: $219.00 for students currently enrolled in a Lawrence Technical University insurance class
FEE: $259.00 for new or continuing students
DATE: Saturday, February 7, 2004
TIME: 9:00 a.m. – 3:00 p.m.
INSTRUCTOR: Dave Goodwin

Property and Liability Insurance Principles Review Course

REVIEW TOPICS INCLUDE:
• What is insurance and how is it regulated?
• Who provides it?
• How is financial performance of insurers measured?
• Claims and insurance contracts
• Property loss exposures and policy provisions
• Liability loss exposures and policy provisions
• Underwriting
• Managing loss exposures: risk management
• Marketing

FEE: $219.00 for students currently enrolled in a Lawrence Technical University insurance class
FEE: $259.00 for new or continuing students
DATE: Saturday, February 7, 2004
TIME: 9:00 a.m. – 3:00 p.m.
INSTRUCTOR: Steve Hoppens

New Focus Series® Coming Soon

To help you stay current with the changes in the insurance industry, we will be offering a new series. Please join us.

• Ethics and Claim Professionalism
• Personal Liability Coverage and Underwriting
• Workers Compensation and Employers Liability Insurance

Each course will be offered as one four hour session.

Call (248) 204-4050 for more details.
Automotive No-Fault Law Update
This one-day seminar reviews critical developments in several facets of automobile law, including insurance and tort issues. Key appellate opinions in the no-fault, tort, liability, uninsured/underinsured motorists and agent liability areas will be discussed.

TOPICS INCLUDE:
• Recent developments in no-fault party law
• Attendant care claims
• Liability of insurance agents for errors and omissions
• Guardian and conservatorship: role and fees
• Uninsured and underinsured motorist update
• Tort issues under no-fault: serious impairment, tort reform and rental cars
• Catastrophic claims, satisfying MCAA requirements

DATE: Wednesday, May 19, 2004
TIME: 8:30 p.m. - 5:00 p.m.
LOCATION: Dearborn Inn

Call (248) 204-4050 for more information or to register.

Fundamentals of No-Fault Law
Michigan’s No-Fault Insurance Act is a complex statute which has been frequently amended and has spanned more than 1,000 appellate decisions.

WHO SHOULD ATTEND:
This program has been designed especially for practicing insurance professionals, attorneys and health care professionals.

TOPICS TO BE COVERED
• No-fault definitions, coverages, exclusions
• Mandatory insurance
• Benefits
• Penalties — order of priorities
• Residual tort liability
• Liens and recoupment
• Rationale underlying the no-fault concept
• Statute of limitations
• Coordination and set-offs

DATE: Mondays, April 12, 2004 - June 28, 2004
TIME: 5:30 p.m. - 7:30 p.m.
LOCATION: Lawrence Technological University

DATE: Mondays, September 13, 2004 - November 15, 2004
TIME: 5:30 p.m. - 7:30 p.m.
LOCATION: Hilton, Grand Rapids

Call (248) 204-4050 for more information or to register.

INSTRUCTOR FOR ALL AUTOMOBILE COURSES:
James L. Borin, ESQ

For an updated schedule visit www.continuinged.ltu.edu
Instructor Bios

MIKE BERGER
Michael Berger has been an instructor at Lawrence Technological University for nine years. He has worked in the insurance industry since 1964 and has handled all lines of casualty claims. He is presently handling Workers’ Compensation claims for Sedgwick Claims Management Services.

Mr. Berger is a past board member of the Michigan Claim Adjusters Association. He has also served as Vice-President of the Detroit Claims Adjusters Association. Mr. Berger served as the past President, Vice-president and Education Chairman of the Detroit Workers’ Compensation Claims Council as well.

JAMES L. BORIN
James L. Borin, ESQ., is a leading commentator on no-fault insurance in the State of Michigan. Mr. Borin is a partner in the Detroit law firm of Garan, Lucow, Miller. He was an adjunct professor at the University of Detroit School of Law for 15 years. He is the author of the Michigan Automobile No-Fault Manual and Insurance Law Manual. He has lectured extensively on no-fault insurance in Michigan, including several Michigan judicial conferences. He is an instructor at Lawrence Technological University.

LEROY BOSTIC
LeRoy Bostic has been active in the insurance industry for more than 23 years. He spent ten of those years with insurance carriers, holding a variety of positions, such as a commercial lines underwriter, production underwriter and marketing representative, before becoming an insurance agent. He is currently the president of the Lewis & Thompson Agency in Detroit. After embarking on his insurance career, he continued his studies and took a number of company-sponsored courses as well as those offered by the American Institute of Chartered Property Casualty Underwriters. In 1991, he received the professional designation of CPCU. Since that time, he has been active in the local chapter, including serving as chapter president in 1997-98.

Mr. Bostic is currently on the insurance education staff of Lawrence Technological University, a member of the Board of Directors of the Greater Detroit Chapter Society of CPCU, Michigan Basic Property Insurance Association, the Michigan Automobile Insurance Placement Facility, Michigan Association of Insurance Agents, Detroit Neighborhood Housing Services and Insuring the Children.

FRED FIELD
Fred Field is a native of the Detroit area. He graduated from Redford High School in Detroit and Ferris State University. He earned his CPCU designation in 1978. Mr. Field worked at the Field Agency, first as an agent and later as the principle. In 1995, he moved his business to the Caviston Agency in Plymouth where he remains as a Producer. He has been married for 37 years to Annette Field and has two adult sons.

RICHARD J. GIANINO
Richard J. Gianino, JD, CPCU, is a shareholder in the Detroit office of Plunkett & Cooney, PC. Mr. Gianino is a member of the firm’s Insurance and Medical Liability Practice Groups. He graduated from Kalamazoo College in 1978 and with honors from Boston College Law School in 1981. In 1992 Mr. Gianino obtained his CPCU designation. He has been teaching in the CPCU and AIC program since 1997 and has served as a member of the CPCU Society’s Total Quality Committee.

Mr. Gianino is also a member of the Michigan, Massachusetts and American Bars. His practice includes representing insurers on coverage matters, as well as marketing and policy language adoption.

DAVID GOODWIN
David Goodwin is the Regional Human Resources Manager and Assistant Vice President for Chubb’s largest branch worldwide. He is a skilled and effective trainer used throughout the company for various seminars and course development. Prior to his work at Chubb, Mr. Goodwin worked in Commercial Lines Underwriting and Marketing. He is currently an adjunct professor at Lawrence Technological University. Mr. Goodwin has earned the CIC and CPCU designation.

MICHAEL HALE
Michael Hale benefits from 14 years of experience in the insurance industry. He holds a Bachelor of Arts in busines from Hillsdale College and a law degree, with honors, from the
Instructor Bios

Detroit College of Law. He is admitted to the State Bar of Michigan and licensed to practice law.

Mr. Hale is President of The Cambridge Group, Inc. and President of the law offices of Hale, Stein & Murphy, P.C., a firm that specializes in business and insurance related consulting and litigation. Mr. Hale has earned numerous professional insurance designations, including Chartered Property Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC) and Accredited Adviser in Insurance (AAI).

Remaining active in numerous facets of the insurance industry, Mr. Hale teaches insurance throughout the State of Michigan. He is an adjunct insurance faculty member with Lawrence Technological University and is on the faculty of the Certified Insurance Counselors.

STEVEN HOPPENS

Steven Hoppens graduated in 1978 from Northern Illinois University with a Bachelor of Science in finance. He graduated in 1990 from the Kellogg School of Management, Management Development Program. He also has designations in CPCU, ARM, LIC, CIC and is a Licensed Life and Health Agent. He is currently the president of the Henrikson Agency.

JIM LOGSDON

Jim Logsdon is a Senior Risk Control Consultant. He has been in the insurance business for 16 years and graduated with a Bachelor of Science degree in technical careers, fire service management in 1983 and a Master degree in management from Webster University in 1985. He also has an ARM designation. His past experience includes Director of Fire and Safety at the Evanston Hospital Corporation and firefighter with the U.S. Air Force and Department of Defense. His area of expertise is property. He has been involved in HPR and International Accounts.

JAMES T. MELLO

James T. Mellon received his bachelor, master and law degrees from the University of Detroit. He earned the designation of Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) in 1985.

Mr. Mellon has held a number of positions in the Greater Detroit Chapter of the Society of CPCU including president (1987-1988). He is an adjunct professor of law at the University of Detroit Mercy School of Law and teaches insurance law and medical malpractice. He has taught at Lawrence Technological University since 1984.

DAN SOBCZYNKI

Dan Sobczynski is the retired Director of Corporate Insurance for Ford Motor Company with over 30 years of risk management and insurance experience. He was also the President and Managing Director of Transcon Insurance Ltd. in Bermuda. Mr. Sobczynski has been an insurance instructor at Lawrence Technological University for over 10 years. He holds the professional designations of CPCU, CLU, ChFU, ARM, AIC and AIS and is a graduate of the University of Illinois with a Bachelor of Science in finance.

DOUGLAS THOMPSON

Douglas Thompson is an Assistant Vice President at the American International Group. He holds the Chartered Property Casualty Underwriter (CPCU) and the Associate in Risk Management (ARM) professional designations as well as graduate degrees in economics (M.A.) and finance (M.B.A). He has over 15 years experience teaching CPCU classes for the Cincinnati Chapter of CPCU, the Insurance Society of Philadelphia and Lawrence Technological University. He is a co-founder and past president of the Risk Education Society.

ANGELO ZERVOS

Angelo Zervos graduated in 1972 from Michigan State University with a Bachelor of Arts degree from the School of Communications. He graduated in 1985 from the American Institute for Property and Liability Underwriters, Inc., with the designation of Chartered Property Casualty Underwriter. From 1987-91, Mr. Zervos was the executive producer of the “Insurance Plain Talk” television program funded by the Detroit Chapter of Chartered Property Casualty Underwriters. Active in various insurance associations both as a member and an officer, he has taught insurance courses since 1987. In 1989 he wrote the Michigan Association of Property and Liability Insurance Counselors first Code of Ethics.
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