The February 10, 2015 General Meeting for the Central Missouri CPCU Society Chapter was called to order at 12:00 PM at Shelter Mutual Insurance Company with Chapter President Lori Meyer presiding.

Lori introduced our speaker Carter Ross, Litigation Attorney at Shelter Insurance, who presented on the topic of Ridesharing and Transportation Network Companies (TNC).

Carter explained that this is a growing industry, peer-to-peer taxi cab services done through apps on smartphones, bypassing traditional taxi cabs. Uber, Lyft, Wings and Sidecar are 4 of the most commonly known TNC companies. This technology-based service is done solely through the app, using GPS coordinates and all services are charged to a credit card on file. Drivers can typically make more money than traditional taxi cab drivers. Riders can also choose the type of vehicle they want to ride in. Carter does not believe this is a fad and that it is here to stay.

He also explained carpooling (or ride sharing) and car sharing. Carpooling is peer-to-peer, sharing a ride and the expense. Car sharing is a peer-to-peer car rental transaction for a short time. (Rideshare, Ridejoy).

The biggest issues with TNCs for the insurance industry are coverage gaps and defining when the Private Passenger Auto (PPA) policy covers a loss and when the TNC covers a loss and determining priorities of coverage.

Carter stated that the insurance industry is trying to address these questions and the goals are generally for the TNC to have primary coverage from “app on” to “app off,” and for the PPA policy to have a clear exclusion for while the driver is logged on.

He said that coverage in different states will vary depending on the circumstances of a claim, legislative activity, court opinions, and policy forms. Basically, we’ll have to wait for real claims and real situations to determine how or if the PPA policy would apply. Laws vary by state and there is no court guidance yet. The industry needs to be proactive in addressing these issues.

President Lori Meyer thanked Carter and presented him with a copy of the chapter donation of $50 to Columbia Second Chance on his behalf.

President Meyer then welcomed back Gary Myers, a retiree that has come back to Central Missouri.

**December 2014 Minutes Approval –** there were no additions or corrections.

**January 2015 Treasurer’s Report Approval –** there were no additions or corrections.

**2015 Budget Approval –** there was no discussion, all in favor, budget approved.

**Committee Reports**

**Education** – Andrea Stockman provided an update. We have 3 new CPDs since our last meeting - total of 49 CPD qualifiers in our chapter. Some are falling off soon and will get an email reminder to re-submit. Andrea presented 3 chapter tumblers: Lawrence Cranor, Karen Dye and Amanda Shope. The $1000 budgeted for RMI scholarship will be donated to RMI program instead of a scholarship for this year. The HS essay scholarship contest has been sent out to all area high schools and posted on website. They need 3-5 judges spread across all member companies. Essays are due 1st week of April. Committee will offer study course for AINS 21 led by Andrea and Bill for Shelter employees.

**I-Day –** Monica Richey-Pfeiffer gave the update. I-Day is set for September 23rd. She asked for additional volunteers for the committee from other companies. We only have representatives from Shelter and State Farm on the committee right now.

**Programs –** Lori presented the 2015 meeting schedule. It’s also on the website.

**Spread the Word –** Diane Kidwell announced they are again taking orders for CPCU wearables. There is a link on our website. Those wearing CPCU shirts to the meetings will be entered in a drawing each meeting for a $10 gift card. Joyce Underwood won this month’s prize.

**Website** – Kirk Arnold announced 3 promotions for 2015. There were fliers on each of the tables with additional information on the year-long promotion. If a member writes a chapter gram or full article or submits a photo for website content, they will be entered into a prize drawing. Entries will be reviewed and approved by the website committee before posting to website and awarding points. Members can earn up to 10 points per month.

**Young Driver Program** – Russ Baker provided the update and mentioned there are also fliers on the tables. March 19 program at Hickman High School is from 7-8 pm. He asked that members pass on the information to others you know with young drivers. Also, they will have a program at Rock Bridge High School during the day on March 18.

The attendance prize for the gift card and tumbler was awarded to Dale Smith. The meeting adjourned at 1:00 PM. Our next meeting will be in March 2015.

Respectfully submitted,

Shawn Knauts

Chapter Secretary