The October 14, 2014 General Meeting for the Central Missouri CPCU Society Chapter was called to order at 8:00 a.m. at the Peachtree Banquet Center with Chapter President Jon Erickson presiding.

Jon shared that our original spotlight representative Dianne Marshall is ill and that Joe Jackson will represent them.

Jon recognized visitors interested in CPCU and our Chapter from Shelter and Columbia Insurance Group. Handouts are available with information regarding CPCU at the sign-in desk and on our terrific website. He discussed the benefits of CPCU Membership.

**Company Spotlight** – Joe Jackson, Underwriting Manager, Auto-Owners Insurance shared their 100 year history, operating in 27 states. He discussed their core values of honesty and never sacrificing your integrity. Team work is critical and everyone is encouraged to try to improve themselves. Seven associates are currently working toward their CPCU. He encouraged young people to enter the industry, take ownership of their careers and join Auto-Owners. Jon thanked Auto-Owners for their support of CPCU.

**Program** –Jon introduced Brian Davison, Assistant Fire Marshal, Columbia Fire Department. Brian received the 2007 Merit Award for the Department for delivering a baby. He wants to create a partnership with the insurance industry. He shared that there are nine fire stations strategically placed throughout Columbia in order to reduce response times. They are now involved in the emergency medical aspect of responding to a call. From an equipment standpoint, they have a “snozzle” with an elevated boom and a piercing nozzle; eight “quints” trucks with multiple functions - most notable is the aerial apparatus which provides an elevated water stream; and two ladder trucks or tower trucks that extend 95 feet with a bucket. There is one traditional engine at station 2 and one heavy rescue squad truck. Each station is typically staffed with three members. He mentioned the various divisions of the Columbia Fire Department – Fire Marshal, Training. He also mentioned the upcoming retirement of Chief Witt.. The Columbia Fire Department has 141 line firefighters with a minimum staffing of 33 firefighters per shift, per day. Firefighters come from all backgrounds and experience.

Brian shared some National Statistics from 2013 – responded to 1.24 million fires with 3240 deaths. U.S. has one of the highest structural death rates in the world. In Columbia, responded to 10446 calls for service, 5908 medical calls, 752 vehicles collisions and 272 fires. That equates to almost ¾ fire per day. Fire loss in dollars according to NFPA was $11.5B in 2013. City of Columbia $253,500 mobile vehicle loss, $1.2B building for $1.467B total, The mantra of Columbia Fire Department is “Fire prevention through education”. To engage children they se Patches and Pumper and the State Fire Marshall has Sparky the Fire dog. They also use a side by side demonstration trailer. The 2014 theme is “Working Smoke Alarms Save Lives”. Fires are still as deadly as they were 50 years ago. Number of fire fatalities remains steady. Columbia Fire Department earned the Life Safety Achievement Award for several years for zero fire fatalities in a year from Grinnell Mutual. He went on to say that smoke alarms do more than just save lives. Early notification can reduce extent of the damage. 3 E’s of Fire prevention….education, enforcement and engineering. They go one step further than what’s required by requiring Installer certifications which reduces false alarms and accidental activations. They do “plan reviews” of all constructions, fire alarm, fire sprinklers and hood suppression. After the reviews they do annual fire inspections to make sure that things stay in code and are maintained. 70% of fires in sprinklered systems are due to being shut off or improperly maintained. Brian asked if underwriters really know if a building is code compliant or if there’s been a change in use. If you are unsure, they are happy to provide information about a particular property. Columbia has an ISO rating of 2 and is one of only seven in Missouri that have received this rating. A lower ISO rating helps reduce insurance costs. In 2011 Governor Nixon signed Bill 108 prohibiting mandatory fire sprinkler systems by communities. International standard has proven that this mandate is effective in other areas. His home has one of the five residential fire sprinkler systems in Columbia which he installed at a cost of $2800. He went on to mention damage from water, and stated that you can dry things out but you can never un-burn them. HE spoke of partnership with State Farm demonstrating the effectiveness of home sprinkler systems using the side by side trailer. Regarding the use of fire extinguishers – encourage the “gut check” when deciding to use an extinguisher versus getting out of the home. Investigations – wonderful working relationship with Columbia Police Department. They investigate every fire, some more thoroughly than others. They report equipment failures for national data. They also have great partnerships with insurance companies where they exchange information. Every arson conviction he’s had resulted from a working relationship with the insurance company. Insurance companies have faster results for processing fire scene info using private labs that take 24 hours versus six months with the state lab.

President Erickson thanked Mr. Davison for his interesting presentation and announced that an honorarium will be presented to the American Red Cross, Heart of Missouri Chapter in Mr. Marshall and the Department’s name.

**Committee Reports**

Education – Bill and Andrea recognized CPD qualifiers and presented those in attendance with tumblers. Bill discussed the CPD qualification and use of the website for logging qualifying events. Kirk Arnold, Matt Bronson, Juanita Christy, Paula Cunningham, Shelly DeVore, Karen Dye, Jon Erickson, Christy Ford, Robert Hamel, Donna Heinen, Bill Johnston, Diana Kidwell, Shawn Knauts, Lori Meyer, Chris Moore, Michael Mueller, Louesa Runge-Fine, Andrea Stockman, and Marjorie Tveitnes were our qualifiers.

I-Day Committee – Lori thanked everyone for attending I-Day and completing the survey. She also thanked MEM for their sponsorship. She asked anyone who wants to help with the 2015 I-day to contact Monica Richey Pfeiffer.

Compliance Committee – Jon reported for Sandy Henderson about the anti-trust statement available at each table and on our website. He thanked everyone for the opportunity to attend the annual meeting. During the annual meeting he met with Jen Polacek and received information about the anti-trust guidelines. He also had a chance to visit with our Governor, Dave Keleher, and Mike Holm, the Institutes Marketing Rep.

Spread the Word – Joe Knollenburg – discussed the October 23, Food Bank opportunity from 5-7 pm with pizza if you come early. Sign up at entryway to participate. A reminder will be sent a week prior.

Nominating Committee – Ben Galloway, along with Monica Salmons and Sandy Henderson announced an opening for treasurer. Please contact them by the end of the month if you are interested.

The attendance prize was awarded to John Ramsey. The meeting adjourned at 8:52 a.m.

November meeting at Shelter on Veterans Day. Program will be Missouri Veterans History Project.