

RISKY BUSINESS

TEMPLE UNIVERSITY, FOX SCHOOL OF BUSINESS, DEPARTMENT OF RISK, INSURANCE AND HEALTHCARE MANAGEMENT

H. WAYNE SNIDER DISTINGUISHED GUEST LECTURER SERIES

CAROLYN SNOW, CPCU
 DIRECTOR
 INSURANCE RISK MANAGEMENT
 HUMANA INC.
 LOUISVILLE, KY

**WEDNESDAY,
 NOVEMBER 11TH 2009**
 ALTER HALL
 AUDITORIUM
 12:00PM - 12:50PM

2009 SPENCER EDUCATIONAL FOUNDATION RISK MANAGER IN RESIDENCE



captive insurance company management, risk management review of clinics and pharmacies and other operations as well as contract and lease review, innovation consulting, claims and significant event management and member privacy issues.

Carolyn is a member of our Enterprise Risk Management Development Committee, the Mergers & Acquisitions group and Humana's Women in Leadership program which was developed last year to recognize current or potential women leaders.

Prior to joining Humana Carolyn was Vice President of Marketing for Aon Risk Services where she was responsible for negotiating company contracts, managing quality and marketing accounts.

Her experience prior to Aon was in marketing and underwriting management with Fireman's Fund Insurance Company and Cigna. In those roles, Carolyn managed underwriters and developed marketing territories for the companies. She worked with brokers and agents in Indiana, Iowa, Kentucky and Ohio.

Carolyn holds the CPCU designation, is working on the ARM certification and attended the University of Louisville as well as other institutions and development

Carolyn Snow joined Humana in November 1999 as Manager of their Insurance Program and was promoted to her present position in 2002. She is responsible for operational and clinical risk management for the entire company. Humana has operations in the US, Puerto Rico and the United Kingdom. Humana is a Fortune 100 company with over 30 Billion in revenue and over 27,000 associates. In addition to life and health products, they have clinics in south Florida, are greatly involved in developing wellness programs and heavily invested in innovation.

In her position Carolyn oversees a staff of risk and insurance managers and with responsibility for insurance placement, reinsurance oversight,

courses. She will be back in school this fall and is a past instructor of IIA and CPCU classes.

Carolyn serves as a member of the board for RIMS where my current portfolio is Marketing & Communications and Publications. In addition she is a member of the Strategic Task Force. Previously, she was the liaison for Quality and Technology and served as Chair of the Conference Planning Committee.

Carolyn is married, has one daughter and is a new volunteer reading tutor for grade school children. Her personal hobbies include reading, a love of travel and involvement with her church and their food closet program.



Upcoming Speaker:
Joseph M. DiBella
 Executive Vice President
Conner Strong
 Cherry Hill, NJ
 Wednesday,
 November 18th 2009

Companies Participating in the 2009 Actuarial Science Internship Reception
 On Friday, November 13th 2009
 (List as of 11/4/2009)



Remember to get started on your research for these companies so you are prepared to talk to their representatives at the Actuarial Science Internship Reception!



BOWLING EXTRAVAGANZA

TUESDAY, NOVEMBER 10TH 2009
 STRIKE'S BOWLING LOUNGE
 7:00PM - 10:00PM

Bowling Night will be held at the Strike's Bowling Lounge, which is located on the campus of UPenn. This location is easily accessible through the subway system from Temple's campus. Besides bowling and pool tables, Strikes will offer a variety of delicious food as well as beverages. This event is open to EVERYONE, so bring your friends! The cost per person is \$15 and this includes appetizers. Payments are being collected in the Gamma Office.

Contact Melissa Pane at Melissa.pane@temple.edu



UPCOMING EVENT REMINDERS:

*Tuesday, November 17th 2009
 (5:00PM - 7:00PM)*

Philadelphia Chapter Chartered Property Casualty Underwriters (CPCU) - This CPCU meeting is a dinner meeting about Cyber Insurance taking place at the Union League in Philadelphia. Great networking opportunity!



*Friday, November 20th 2009
 Sigma Chapter's Birthday! - Celebrate Sigma's birthday with cake during the day and at night, come out to Mad River from 9:00PM - 11:00PM to continue the party!*



Interview with an Intern!

Luba Sakalova - CIGNA Group Insurance Philadelphia, PA

What were you responsible for at CIGNA?

I had to analyze past re-quote data and then divide the data into different segments such as market, region, and effective date. Then, I had to design an automated report summarizing this data from the last three years. I also assigned rush cases to underwriters, processed censuses, and quoted basic life quotes for small group.



What was your favorite thing about the internship?

I liked the people that I worked with, as well as all of the intern activities including community services events and workshops. Also, I enjoyed the responsibilities of my projects.

What was the most challenging part of the internship?

I had to pretty much teach Excel to myself so it would have been helpful to have previous experience or a workshop to learn it better.

How do you feel your risk management classes prepared you for your internship?

Dr. Drennan's RMI 3501 class was a big help in the basics of underwriting because much of what I learned in that course was applicable to my responsibilities at CIGNA.



3	8		5				6	
		1			4		7	
2	6	7					5	
		9		5	1			
				8				
			7	4		6		
7						1	4	3
8			4			7		
9					3		2	8

