



May is Mental Health Month



By Mindy O'Brien, CPCU, CIC
Colorado CPCU Society Chapter
Immediate Past President
Colorado Territory Director
Acuity Insurance

How are you...really?

May is Mental Health Awareness month and we would be remiss if we did not address this topic after the year, we have all been through. At the risk of stating the obvious, mental health issues have increased during the COVID 19 pandemic. Compared to January through June 2019, where approximately 1 in 10 adults reported symptoms of anxiety and/or depressive disorder, currently 1 in 3 adults in the US have reported anxiety and/or depression.

Adults of all ages are experiencing stress brought on by the fear of contracting COVID-19, by the new realities of working from home, unemployment, home-schooling, and lack of physical contact with other family members,

friends, and colleagues. Young adults have experienced additional consequences that may contribute to poor mental health, such as closures of universities. Bereavement, isolation, loss of income and fear are triggering mental health conditions and exacerbating existing ones. Many people may be facing increased levels of alcohol, drug use, insomnia, and anxiety. Children are not immune from stress, though they may express it in different ways. Watch for behavioral changes, such as:

- Excessive crying or irritation in younger children
- Unhealthy eating or sleeping habits.
- Irritability and “acting out” behaviors in teens.
- Poor school performance or avoiding school.
- Avoidance of activities enjoyed in the past.

If your child is stressed, provide reassurance that they are safe. Let them know it is okay if they feel upset and share some of your coping mechanisms. Speaking of coping mechanisms, if you have been meaning to implement some self-care strategies, the time is now.

Here are some ideas to support your mental health and help ease some of the anxiety you are feeling:

1) Take care of your body:

- Get enough sleep.
- Find an activity that includes movement that you enjoy, preferably outdoors.
- Eat healthy foods

- Avoid tobacco, alcohol, and drugs.
 - Relax and recharge by setting time aside for yourself.
- 2) Take care of your mind a. Keep your regular routine:
- Limit screen time. Try to avoid toxic amounts of information that are out of your control.
 - Stay busy. A distraction can get you away from a cycle of negative thoughts that feed anxiety and depression.
 - Focus on positive thoughts. Start each day by thinking of things you are thankful for.
- 3) Connect with others:
- Make connections, either by email, texts, phone, or FaceTime. Socialize virtually!
 - Do something for others – find purpose in helping the people around you.
 - Support a family member or friend. My employer recently sent me an envelope that contained 2 note cards and a stamp. I was instructed to keep one of the cards as a reminder that Acuity loves me and to share the other card to spread the love to someone I care about. Reach out to those that may be feeling alone. Physical distancing does not mean we stop supporting one another.

The pandemic has both short- and long-term implications for mental

health. Vaccinations are taking place across the country, hopefully signaling the end of the pandemic is near; however, history has shown that the mental health impact will outlast the physical impact. Today's increased mental health need will continue well beyond the coronavirus outbreak. Your anxiety will eventually fade, but stress will not completely disappear

from your life when the health crisis of COVID ends.

If you have concerns for yourself or someone you know, or experience worsening mental health symptoms, please ask for help. Call or use social media to connect with a close friend or loved one; contact your employee assistance program; or call your primary

care provider or mental health professional.

Or you can contact:
Colorado Crisis Services – (844) 493-8255 OR text “TALK” to 38255
National Suicide Prevention Lifeline – (800) 273-8255
Disaster Distress Helpline – Call or text – (800) 985-5990

Meet New Designee Lisa Stadler, CPCU



Hi, I am Lisa Stadler, an Account Executive Officer with Travelers. I obtained my CPCU Designation in October 2020.

Please share your CPCU Journey:

I started the CPCU Designation in 2007. I passed my first CPCU class in 2007 and got a waiver for CPCU 540 with my MBA. I took a break and then passed my next two tests in 2011. In 2012, I took CPCU 520 and failed the test twice. At this point I gave up on the Designation. In January 2020, during an internal interview for a promotion, I was

asked why I had not finished CPCU. I said I did not have the drive to study for it anymore. After I did not get that promotion, I decided it was time to finish the CPCU program. I passed 553 in May, another part in June and the final two in October. I did leave CPCU 520 (the one I failed twice before) to be my very last test, and it felt so good when I finally passed it!

What is your current role?

I love being in the underwriting role. I get to understand an account fully. I understand the controls the insured has in place to control losses and that the account is priced to cover those losses. I strive to create strong relationships with the brokers and agents, and to be the underwriter they want to work with on each, and every one of their accounts.

Do you have a CPCU Success Story?

The CPCU designation was the last major designation that I wanted to obtain. It

was a rough road to get to but eventually I succeeded. Now I have the following designations: ARM, CIC, CRM, ERIS, and CPCU. I believe that these designations show my commitment to the insurance industry and demonstrate the knowledge I have gained throughout my career.

Favorite things to do outside of work:

One of my favorite things to do outside of work is to read or listen to audiobooks. I try to complete 200 books a year. I still have one child at home. She competes in high school gymnastics, and I love watching her compete. I have been volunteering at Denver Dumb Friends League for over 6 years, and I can be found there every Sunday morning cleaning cat kennels. I also love to do sewing and embroidery. I love to travel to different places and to go to Walt Disney World and am hoping I can attend the 2021 CPCU Commencement in person in Orlando.

Congratulations 2021 New Designees!

Ryan Baker, CPCU
Matthew Beaver, CPCU
Chere Carbone, CPCU
Jennifer Choe, CPCU
Aaron D. Cummins, CPCU
Jonathan Daisley, CPCU
Matthew Darling, CPCU
Timothy Fiscofer, CPCU
Ryan Gleason, CPCU
Leslie Hanson, CPCU

Andrew Hayton, CPCU
Daryl Huhnke, CPCU
Selena Infante, CPCU
Kevin Johnson, CPCU
Christopher Khavari, CPCU
Elizabeth Knight, CPCU
Ashley Lyborg, CPCU
Kelly McNair, CPCU
Silverster Nechala, CPCU
Dennis Newman, CPCU

Sarah L. Philabau, CPCU
James Prout, CPCU
Michael Rieck, CPCU
Sheryl Seal, CPCU
Kasey Shaffer, CPCU
Lisa Stadler, CPCU
Andrew Stephenson, CPCU
Conner Warye, CPCU
Timothy Webb, CPCU

Construction Defects – March Lunch Meeting

We held our second virtual lunch meeting of 2021 on March 16. It was a great opportunity to connect, learn, and enjoy lunch as we usually do for our in-person meetings.

Our guest speaker was Koji Hirota from Rimkus Consulting Group, Inc. Mr. Hirota has a professional 5-year Bachelor of Architecture degree and is a licensed architect in 14 states. Mr. Hirota has over 30 years of experience in the design, documentation, and construction of commercial, residential, and institutional structures. As a forensic investigator, he inspects and analyzes building envelope failures in commercial, industrial, and residential properties. He has given testimony as an expert witness both nationally and internationally.

Mr. Hirota led a one-hour webinar titled *“Construction Defects & The Future”* that provided an overview of construction defects. He began by outlining the difference between patent (visible) and latent (hidden) defects and went on to explain the different classifications of defects: design, construction, product manufacturing and maintenance.

A **design defect** is deficiency in design concept of application of established design principals by a member or members of the primary design team (i.e., architect, structural engineer, mechanical engineer, geotechnical engineer, civil engineer) or building product developer which causes a performance defect to exist in a building system or building component. A **construction defect** is a deficiency in materials or

workmanship created by the general contractors or subcontractors which causes a performance defect to exist in a building system or building component. A **product manufacturing defect** is a deficiency in materials or workmanship resulting from the design, fabrication, or assembly of a building product or component causing a performance defect to exist in a building system or in the component. A defect involving **maintenance deficiency** is caused by the failure of the owner, property manager, or other designated representative to adequately address conditions that have a potential to materially damage or affect the intended performance of a building system or building component.

Mr. Hirota went on to discuss the most common constructions defects that he has seen throughout his years in the industry, and for each defect he pointed out which party is most often responsible. The defects that he highlighted included design errors, incorrect installation, material choice or deficiency, and incorrect operation and/or maintenance. He explained the role that designers, general contractors, subcontractors, material suppliers and owners play in potentially contributing to these defects and reviewed the process that Rimkus consultants use to identify defects and the responsible party(ies).

The final segment of Mr. Hirota’s presentation provided an outlook of construction defect trends to watch for in the future. He discussed the integration of technology into buildings



**Koji Hirota, AIA, LEED AP, NCARB
Construction Practice Leader
Rimkus Consulting Group, Inc**

and provided examples of new products being used that could lend themselves to construction defects down the line, including on-line dehumidification systems and SIPS panels. He also highlighted recent new products and materials being used to control energy usage and conservation, including vacuum sealed insulation, and single wythe walls and dense packed cellulose insulation. Magnesium oxide sheathing board and synthetic slate roof coverings were also on his list of new products that may contribute to construction defects in the future.

Mr. Hirota concluded the webinar by sharing several case studies of recent construction defect matters. This was followed by a short Q&A session with attendees.

All attendees were provided with a Grubhub gift card so they could purchase their lunch to enjoy during the meeting. One hour of CE credit for CO, Texas and Wyoming were available to all attendees.



The Institutes[®] **CPCU Society**

Colorado Chapter

<https://colorado.cpcusociety.org/>

Upcoming Meetings & Events 2021



May 18

Luncheon Meeting (Virtual)

11:00 a.m. - 1:00 p.m.

Climate Change and the Insurance Industry

Greg Winchell, Pinnacle

Members will receive a \$25 Grubhub gift card for lunch.

September (We hope to be back together again)

New Designee Celebration

Date and location TBD

5:30-9:00 p.m.

September 21 (Additional details forthcoming)

Luncheon Meeting

Topic: EPLI

11:00 a.m. - 1:00 p.m. Presentation TBD

October 22 (Additional details forthcoming)

All Industry Day

Virtual Event with the Arizona Chapter

8:00 a.m. - 4:00 p.m.

December 21 (Additional details forthcoming)

Luncheon Meeting – Social

11:00 a.m. - 1:00 p.m.



The CPCU Society is holding In2Risk 2021 in-person September 23-25, 2021 in Orlando, FL, while incorporating a virtual component to accommodate all attendees.