

PRESIDENT'S PERSPECTIVE

As we close out 2025, I am proud of what our chapter accomplished in the second half of the year and grateful to the members, volunteers, and partner organizations who made it possible.

This year, our expanded leadership team refocused our efforts on our core mission: to deliver insurance-focused educational, networking, leadership, and mentorship opportunities that develop professional excellence. This meant experimenting with new programming, while continuing to promote popular flagship events and cherished traditions. Driving value to our members at large is at the heart of everything we do.



I am thrilled to report that our local Chapter membership is on the rise as we head into 2026. In addition to these new faces, we continue to expand strategic partnerships with other local insurance non-profits so our members can build new connections. Significant planning has been underway as we gear up for an exciting calendar of events. You will continue to see new programming and speakers. I am also pleased to announce that our Chapter is an approved CE provider for the state of Connecticut. Follow us on LinkedIn to make sure you are up to speed on everything we have in store.

It has been an honor to serve as your President in 2025 – a dream 12 years in the making!

- Kathleen Malet, President

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CHAPTER LEADERSHIP APPRECIATION EVENT

In August, we were proud to host our Leadership Appreciation Event at a Hartford Yard Goats game. This was a well-deserved thank you to the volunteers who dedicate their time and energy to our Chapter throughout the year. The event was open for pre-registration to all active Chapter members on a first come, first served basis, and provided a venue to learn about open positions for the following term. Although rain made an early appearance, it didn't dampen the evening or the spirit of the group. Attendees enjoyed premium tickets in the Patry Patron Plaza, featuring a ballpark buffet and soft drinks, while overlooking the field and taking in the game together. The relaxed setting provided the perfect backdrop for connection, conversation, and appreciation.



NEW DESIGNEE RECEPTION 2025

On September 9, 2025, the Connecticut CPCU proudly hosted our annual New Designee Reception at the Hartford Flavor Cocktail Parlor. The evening brought together new designees, chapter leaders and long-standing members to celebrate accomplishments, build connections and enjoy a relaxed night



out. The venue provided a warm, inviting atmosphere perfect for conversation and camaraderie.

Guests enjoyed a variety of handcrafted cocktails, locally inspired beverages and delicious small plates throughout the evening. Laughter, shared stories and professional networking



filled the space as attendees connected with colleagues old and new. The reception highlighted not only the dedication of our newest CPCU designees but also the strength of our local insurance community. We are grateful to everyone who joined us and helped make the night memorable. Congratulations again to our new designees—we look forward to seeing all that you accomplish as you continue your CPCU journey.

- Courtney Allen, New Designee Chair



GOLF TOURNAMENT RECAP

On September 24th, 2025, the Connecticut Chapter CPCU Golf Tournament was held at the beautiful Country Club of Farmington. The tournament brought together insurance professionals from across the region for a day of golf, networking, and a celebration of the profession. The event was made possible through the generous support of our sponsors at all levels, ensuring another successful year for this beloved annual tradition.

The Chapter extends sincere gratitude to our Platinum Sponsors—Beazley, Guy Carpenter, Liberty Mutual, and Lockton Re—as well as our Gold Sponsors AMWINS Insurance Brokerage - Farmington, IAT Insurance Group, and General Re. We also thank our Silver Sponsors PMA Companies and Lockton Companies, Bronze Sponsors RT Specialty and Hanover Insurance Group, and all of our Tee Sponsors who made this event possible. We would not be able to hold this successful event without your generous support.

Tournament proceeds are distributed to advance two strategic objectives: enhancing educational opportunities for Connecticut CPCU Chapter members and supporting the Good Works Committee’s mission to foster member engagement in community service and charitable initiatives. Special thanks to the Golf Committee, all volunteers, and the entire team at The Country Club of Farmington for making this event a success. Stay tuned for next year’s event!



EDUCATION UPDATE

CT FIRE ACADEMY BURN

We had a beautiful day for a fire demonstration at the CT Fire Academy on Thursday, October 23rd. The demonstration was actually part of a training exercise for new firefighters. The event was co-sponsored by RIMS and 23 of us spent an hour watching the demonstration of how life safety sprinkler systems help to mitigate the spread of fire, giving condominium or apartment dwellers a chance to escape. The picture below shows a room without any sprinkler protection (right), and the room on the left shows how life safety sprinklers can mitigate damage and save lives. The fires were started by paper in a trash can, and as one can see, the rooms are decorated very similarly with curtains and furniture. The fires were allowed to burn, and at the end, were extinguished by the trainee firefighters.



IN2RISK UPDATE 2025

In2Risk 2025

Connecticut CPCUs joined colleagues from across the country in New Orleans for **In2Risk 2025**, a gathering of learning, connection, and inspiration. The event kicked off with a vibrant welcome at **Mardi Gras World**, followed by more than **30 sessions** covering AI, catastrophe risk, claims innovation, underwriting, legal trends, and leadership.

Over the next two days, members engaged and explored some of the most pressing topics in our industry—AI and analytics, climate and catastrophe risk, underwriting transformation, legal and regulatory changes, customer



experience, and emerging workforce trends. Attendees engaged in a mix of keynotes, panels, workshops, and express talks designed to deliver practical insights they could bring home to their teams.

A highlight for many was Wednesday's **Conferment Celebration**, where the Society honored new CPCUs and recognized the dedication behind earning the designation. Our chapter proudly celebrates every Connecticut professional who walked across that stage this year.

Beyond the education, the true power of In2Risk came through in the conversations—in hallways, over coffee, and throughout New Orleans—where ideas were shared, connections deepened, and the spirit of lifelong learning that defines the CPCU community shined.

If you couldn't attend this year, we hope to see you at **In2Risk 2026** and at our upcoming local chapter events as we continue fostering connection, professional growth, and leadership across Connecticut's risk and insurance community.

- **Veronica Hudacek, Chapter Secretary**



2025 New Designees Veronica Hudacek & Jeanne Consiglio

CONFERMENT 2025

On November 13, 2025, the CT Chapter celebrated our New Designees at Conferment and enjoyed a Past President's Reception at The Pond House in West Hartford.

The evening kicked off with networking, cocktails and hors d'oeuvres. This was followed by a wonderful buffet dinner. Kathleen Malet, CT Chapter President, recognized all our sponsors, and past presidents, and shared some encouraging words to all the guests and also gave recognition to the current CT Chapter CPCU Board of Directors. Patty Havens, Chapter Vice President, gave a review of what is coming in 2026.

We were fortunate to have Traci Adedeji, CPCU, ARM, API, AIDA, A-CSPO, the 2025 Past President and Chair of CPCU Society leadership Council, lead the New Designees and CPCUs in the Conferment ceremony. Her words were inspirational speaking of the importance of involvement in the CPCU Society and designation.

The keynote session featured a distinguished panel of brokers—Jennifer Bertagna, CPCU, Are, Senior Vice President of Ascot Re, Hank Dominioni, CPCU, Platform President, Assured Partners and Noah Plen, CPCU CIC, CLCS, Vice President, USI Insurance—moderated by Traci Adedeji, CPCU, ARM, API, AIDA, A-CSPO. The panel provided insights into current developments within the insurance marketplace and shared how the CPCU designation has played a significant role in shaping and advancing their professional careers. Ryan Honyotski received the Individual Excellence Award and

Corvel received the Company Excellence Award, with the evening wrapping up with upcoming events.

98 seats registered for the event, with 8 Gold and 4 Silver Sponsorships received. Thank you to all who attended and provided support for such a successful evening!



CHAPTER LEADERSHIP & RECOGNITION

Leadership Recognition

Thank you to all who came together to make 2025 a success for the CT Chapter! Your time, dedication, and commitment are very much appreciated!

2025 CT Chapter Leadership Team

- ♦ **President:** Kathleen Malet, MBA, CPCU
- ♦ **Vice President:** Patty Havens, CPCU, AIAF
- ♦ **Secretary:** Veronica Hudacek, CPCU, AIC, ARM
- ♦ **Treasurer:** Sminkal Kacha, MBA, CPCU, ARM, AIDA
- ♦ **Immediate Past President:** Rick Poulin, FCAS, CPCU
- ♦ **Director of New Designees:** Courtney Allen, CPCU, JD
- ♦ **Director of Membership:** Karen Kirklin, CPCU
- ♦ **Director of Education:** Jeanne Consiglio, CPCU
- ♦ **Conferment Chair:** Shanoa Flores
- ♦ **Good Works Chair:** Amber Melanson, CPCU, CRIS
- ♦ **Emeritus Board Member:** Dominic Marullo, CPCU, AU-M, AAI, AIC
- ♦ **Diversity Chair:** Larry Farber, CPCU, JD, LL.M., ARe

2025 CT Chapter Committees

Golf Committee	Good Works Committee
Rick Poulin, Chair	Amber Melanson, Chair
Jennifer Bertagna	Lee Chamberlain
Barbara Gess	Alyce DeAngelo
Ryan Honyotski	Lori Gaglione
Kathleen Malet	Ryan Honyotski
Dominic Marullo	Justin Moulton
Amber Melanson	Jennifer Santucci
Justin Moulton	Esther Zinolli
Scott Pannone	
Esther Zinolli	

ANNUAL MEETING



It was an intimate group this year, but accompanied by lively discussion at the Annual Meeting dinner at Gather55 in Hartford. Kathleen reviewed the successes of the year along with the budget, Patty presented Kathleen with an Appreciation Plaque for her unselfish and devoted service as President to the CT CPCU Chapter, and Kathleen presented the CPCU Chapter Pin to Patty as incoming President. This is a beautiful sentiment donated by the family of past president Michael Scheinblum. As a final act of kindness and in love and support of our Chapter, Michael's pin was donated to our chapter at the request of his wife and is passed down each year to the incoming President.

- **Patty Havens, Vice President**

Confirmed 2026 CT Chapter Leadership Team

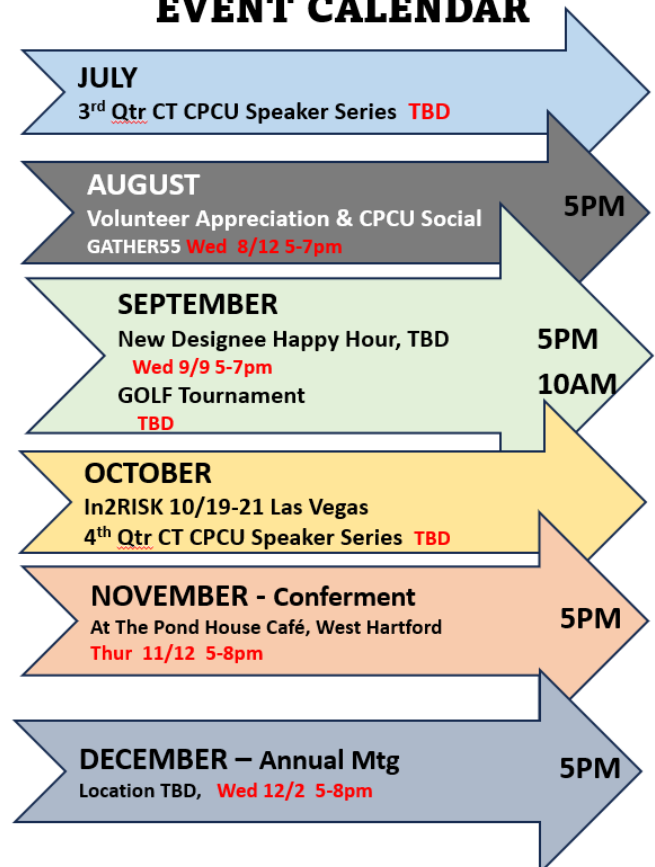
<i>President</i>	Patty Havens, CPCU, AIAF
<i>Vice President</i>	Veronica Hudacek, CPCU
<i>Secretary</i>	Tracy Mazerolle, CPCU, AIC, AIDA
<i>Treasurer</i>	Sminkal Kacha, CPCU
<i>Immediate Past President</i>	Kathleen Malet, MBA, CPCU
<i>Emeritus Board Member</i>	Lee Chamberlain, CPCU, AINS
<i>Director of New Designees</i>	Andrew Sweeney, CPCU, ARM, AINS, CFPS, AIS, CRIS, ERIS
<i>Director of Education & Diversity</i>	Larry Farber, CPCU, JD, LLM, ARe
<i>Director of Membership & Visibility</i>	Karen Kirklin, CPCU
<i>Director of Good Works</i>	Jeanne Consiglio, CPCU
<i>Conferment Chair</i>	Open
<i>Golf Chair</i>	Open

UPCOMING EVENTS 2026

2026 CT CHAPTER CPCU EVENT CALENDAR



2026 CT CHAPTER CPCU EVENT CALENDAR



GOOD WORKS UPDATE

Kids Chance

Kids' Chance of Connecticut was established for the purpose of providing educational opportunities and scholarships for the children of workers seriously injured or killed in work-related accidents. Our chapter's donations support scholarships provided to Connecticut students whose lives have been directly impacted by a significant workers compensation related loss involving a parent.

For more information about Kids Chance of Connecticut, please visit: [https://www.kidschanceofct.org./](https://www.kidschanceofct.org/)



Justin Moulton and Lori Gaglione presenting a check from the CT CPCU Chapter on behalf of Kids Chance of Connecticut.



Justin Moulton and Lori Gaglione presenting a check from the CT CPCU Chapter on behalf of Veterans Home.

Veterans Home

The Connecticut Department of Veterans Affairs operates several programs from their main campus in Rocky Hill including a 125 bed Skilled Nursing Facility, a rehabilitative residential transition program designed to return veterans successful independent living, family housing for veterans and their spouses/children who are homeless or at risk of becoming homeless, advocacy and assistance programs, and cemetery and memorial services.

The Connecticut Chapter of the CPCU Society is honored to help support their missions and we requested our donation be used to help support educational courses and recreational outings in support of our Connecticut veterans.

To learn more about the services provided in Rocky Hill, please visit <https://portal.ct.gov/dva/about-us>

CPCU IN GOOD STANDING UPDATE, BYLAWS UPDATE, VOLUNTEERS

The **CPCU in Good Standing** program concluded at the end of 2025.

Here's what that means for everyone:

- 2025 was the final reporting period.
- All digital badges earned will continue to be honored through 2027.
- Continuous learning remains a core value of being a CPCU and this allows you to focus on your professional development without the additional layer of reporting requirements.

**Official Bylaws Update to be
made in 2026.**

Calling All Future Chapter



Leaders!



We have openings on the CT CPCU Chapter Board if you're interested. Please contact Patty Havens (860) 235-4853 if interested in joining our amazing group of volunteers, and get started today on an exciting and rewarding path!