

# ORLENE O. ARRIOLA CPCU AINS CRIS

*Charter Property & Casualty Underwriter,  
Construction Risk and Insurance Specialist*

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## EXPERIENCE

AXS Insurance	President, Broker, Agent	2013 to Present
Cassidy's Insurance	Property & Casualty Manager	2003 to 2013

- Over 12 years' experience in all lines of insurance
- Responsible for running Managing General Agent, including production of policies, commercial & personal underwriting, insurance program management, brokerage, Insurance Company Reporting, Data Integrity Control

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## LINES OF BUSINESS

Commercial Lines, Personal Lines, Professional Lines, Medical Malpractice, General Liability, Workers Compensation, Excess, Umbrella Liability, Marine Liability, Property & Casualty. Utility Program, Marine Program

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## EDUCATION & DESIGNATIONS

University of California, San Diego (B.S. Economics, Management Science) 1999  
Charter Property and Casualty Underwriter (CPCU) 2013 *(First Woman Guam resident to earn designation)*  
Construction Risk and Insurance Specialist (CRIS) 2012 *(First and Only Designee on Guam)*  
Associate in General Insurance (AINS) 2010  
SERFF Training Completion 2012

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## LICENSES

Licensed Resident General Agent	Guam	2004 to Present		
Licensed Broker	Guam	2004 to Present	Washington	2015 to Present
Licensed Surplus Lines Broker	Guam	2004 to Present	Washington	2015 to Present
Property & Casualty Agent License	Guam	2004 to Present		

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## ACCOMPLISHMENTS:

First Woman from Guam to achieve the prestigious **CPCU Charter Property & Casualty Underwriter Designation**  
First and only person from Guam to achieve a **CRIS (Construction Risk and Insurance Specialist)**  
**2015 CPCU Society International Ambassador**

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## ORGANIZATIONS

CPCU Society Full Member  
CPCU Society International Interest Group Leadership Committee 2014 - Present  
Guam Contractors Association





## News Release

**FOR IMMEDIATE RELEASE**

**Contact:** Meghan Richter  
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Email: [Richter@TheInstitutes.org](mailto:Richter@TheInstitutes.org)

### **CPCU Society Selects International Ambassador**

Orlene Arriola Will Represent International CPCUs at Annual Meeting

**MALVERN, Pa.** — The CPCU Society International Ambassador (CSIA) Program has selected Orlene Arriola, CPCU, CRIS, AINS, to represent international CPCU Society members and new member candidates at the 2015 CPCU Society Annual Meeting, October 3 through 6, in Indianapolis.

Arriola is the president and owner of AXS Insurance, an independent brokerage firm based in the U.S. territory of Guam. She is a licensed broker and surplus lines broker, with expertise in professional liability, medical malpractice, environmental pollution and nonstandard lines, and is also the first female resident of Guam to achieve the CPCU designation.

“Being selected as the international ambassador is an amazing honor and a fantastic opportunity for me to bring the message to other international CPCU candidates that the designation is within reach and the professional benefits are beyond expectation,” says Arriola, who earned the CPCU designation in 2014. “As a new member of the CPCU Society, I received tremendous support, and I look forward to encouraging others to complete their CPCU designations.”

In response to the growing number of international Chartered Property Casualty Underwriter (CPCU®) designees and candidates, the CPCU Society has expanded its presence outside of the United States. CPCUs and CPCU candidates not based in the U.S. face different challenges from those who are, including having to learn the material and take the exams in English, which may be a second language for them. The CPCU Society established the CSIA Program to recognize non-U.S.-based CPCUs for their efforts in promoting the CPCU designation globally and to provide financial support for them to attend the CPCU Society Annual Meeting.

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## News Release

### **About the CPCU Society**

The Chartered Property Casualty Underwriters Society is a community of credentialed insurance professionals who promote excellence through ethical behavior and continuing education. The Society's more than 23,000 members hold the Chartered Property Casualty Underwriter (CPCU®) designation, which requires passing rigorous undergraduate- and graduate-level examinations, meeting experience requirements, and agreeing to be bound by a strict code of professional ethics.

The CPCU Society is affiliated with The Institutes, the leader in delivering proven knowledge solutions that drive powerful business results for the risk management and property-casualty insurance industry. The CPCU designation is conferred by The Institutes. More information about the CPCU Society is available at [www.CPCUSociety.org](http://www.CPCUSociety.org).

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# Janelle N.F. Cruz, CRIS®

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## Experience

Walsh Construction Co. (Portland, OR)

June 2014- Present

Risk Administrator

- Collect new and renewal certificates of insurance evidencing subcontractor insurance via email, fax, and telephone communication.
- Review certificates of insurance for contract requirements and request for revisions if necessary.
- Input certificate information into risk management system.
- Prepare insurance requirement documents for new construction projects for distribution to Project Administrators and Subcontractors.
- Request for and review subcontractor insurance policy forms and endorsements to verify compliance with contract requirements and to ensure that no exclusions apply to the scope of work subcontractor is performing.
- Track Subcontractor compliance through Washington Labor & Industries.
- Maintain risk management system for accuracy (contact information, entering new project information, archiving old projects and certificates, updating on-site status) and for non-compliance.
- Communicate with Project Managers, Project Administrators, and Superintendents for insurance requirements, subcontractor non-compliance, and any issues related to the project and insurance compliance.
- Communicate with finance department if any subcontractor does not have compliant insurance so that payments are held; also notify finance department when subcontractors become compliant so that payments can be released.
- Prepare weekly compliance reports for manager review.
- Work with Project Managers to obtain necessary insurance coverage needs such as certificates of insurance, performance and payment bonds, and builder's risk policies.
- Work with AIA software to draft contracts for review by project team.

Dick Hannah General Agency (Vancouver, WA)

March 2014- June 2014

Customer Service Representative

- Submit and prepare quotations for customer review (used Multico System) to various insurance companies.
- Bind new insurance policies and provide customer with proof of insurance.
- Accept payments via check, EFT, and cash.
- Submit policy changes to insurance companies per insured request.
- Assist customers with questions and inquiries via telephone calls and e-mail correspondence as well as walk-in clients.



The Institutes

2008-Present

Currently working on Chartered Property and Casualty Underwriter (CPCU) designation

Exams Completed and Pass Date:

- CPCU551 (Commercial Property Risk Management and Insurance)- 12/15/2008
- CPCU552 (Commercial Liability Risk Management and Insurance)- 09/07/2010
- CPCU553 (Survey of Personal Risk Management, Insurance & Financial Planning)- 05/18/2011
- ETHIC312 (Ethics and the CPCU Code of Professional Conduct)- 02/29/2012
- CPCU500 (Foundations of Risk Management and Insurance)- 07/23/2012

International Risk Management, Inc.

2014

Currently hold the Construction Risk and Insurance Specialist (CRIS) designation (expires 2017)

### Skills

I am a very dependable, hard-working person. I have the ability to work well under pressure and meet strict deadlines. I am able to multi-task. I am a quick learner and am able to adapt easily. I am a team player and am also able to work independently. I have a drive to always learn new things and expand my knowledge and experience.

