Examining Unusual Risks

How do you Protect Art on Wheels?

70th Annual Convention in Review

2011-2012 Board of Directors
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It’s hard to believe that we are about to enter another year in the NAIW History books. As I reflect back on this year, I’m reminded of the differences among our members and the unique talents and skills that each of us bring to the association. Our uniqueness defines us. So too it is with the risks that we are asked to insure. There are those risks that are very similar while others have very unique attributes. Think about that collection of antique vehicles; or, what about oil and gas exploration. These aren’t your everyday risks but they do need coverage. This issue of “Today’s Insurance Professional” will examine these unique risks and the coverages available to insure them.

I’d like to highlight several key accomplishments from this association year. First, our major goal was to increase communication up, down and throughout the organization. Our monthly President to President chats and Council Director Forums, bi-monthly MAL Chats and regular board chats helped us accomplish this goal. I encourage you to keep the lines of communication open and remember that information is power only when it is shared!

Another major goal was to increase membership with our “every member get a member” campaign. I’m pleased to report that we added 970 new members! This is an increase over the past few years. Thanks to each of you who recruited those new members. NAIW has so much to offer each of us in the way of leadership development, educational programs and networking opportunities. With all our association benefits, I look forward to an increase in membership retention.

Our other goals centered on increasing participation in NAIW educational programs and supporting the Legacy Foundation. This year we raised $30,051.47 for the Legacy Foundation and we saw an increase in the number of members who attended one or more of our educational programs.

We added a “Best of the Best” section on the website where we list best practices on membership recruitment/retention, conducting effective association meetings, dealing with the Media and so on. This information can prove invaluable for associations who want to increase members, find new ways of promoting their meetings and special events or, raise funds in new and innovative ways.

Our Young New Professionals Task Force, has been busy developing an extensive list of ideas for recruiting and retaining members. This Task Force will also be instrumental in further developing our relationship with Gamma Iota Sigma (GIS), a fraternity of college students working on their insurance and risk management degrees.

Our literacy program this year was “Reading is Fundamental” (RIF). Thanks to all those associations that collected books and/or cash and made donations to their local RIF program. During our convention in Las Vegas, we held a raffle for various autographed books. We raised a total of $2,520 and my employer, Grange Insurance Companies, has agreed to match this amount. Our convention attendees also brought 248 children’s books that we donated to the local Las Vegas “RIF” program.

Speaking of our convention, we had a great line-up of workshop topics/presenters, two great panel discussions, two productive business meetings, many opportunities to network and catch up with old friends and a little bit of free time to enjoy the sights and sounds of Las Vegas! Thanks to everyone who made our convention such a success.

On behalf of all our members, I wish Joi, Penny, Jane and roz, as well as our incoming Regional Vice Presidents, Council Directors and Local Presidents, much success in the upcoming association year.

Finally, I want to thank each of you for the opportunity to serve as your International President this past year. It has been an honor and privilege to lead our organization. My job was easy because of the dedicated staff we have at the Corporate Centre and the great leadership team that exists at all levels of the association.

“Communication – the human connection – is the key to personal and career success.”
- Paul J. Meyer
Can you believe it is time for the 2011-2012 NAIW (International) dba International Association of Insurance Professionals (IAIP) year? This past year has flown by so quickly and the 2011-12 team is poised and ready to Rock and Roll…..

Our Leadership team has great plans for the new year. Our goals need to support our International focus which is to:

- Bring the members together through a common interest;
- Provide benefits to our members to warrant the members’ expense and interest in joining our association;
- Grow our membership numbers;
- Expend our technology capabilities

We believe that with the great team leaders we have this year and by developing a good Marketing Plan, Membership Drive, Strategic Planning committee, and re-evaluating our technology capacities, continuing to expend/enhance our education courses and, of course, being fiscally responsible.

We will also continue holding quarterly chats with the Local Association Presidents, Council Directors and Members-At-Large.

We propose to use the following Committee and Task Forces:

- **Marketing** - to head up the membership drive
- **Membership Drive** - to promote and encourage membership in 2011-2012
- **Risk Management (Procedures)/ Loss Prevention/ Safety** - to reevaluate our procedures manual
- **Strategic and Long Range Planning** - to plan for the next 3-5 years
- **Technology** - to assist Corporate Centre with website updates, as well as develop the use of video conferencing, etc.
- **Young Professionals Task Force** - to work with the Young and New Professional Task Force
- **International Convention Committees:**
  - **Exhibitors/Sponsors Committee** - to provide sponsors and vendors for the 2012 Convention;
  - **Golf Tournament Committee** - to raise money for the convention and community initiative;
  - **Education Advisory Group** - to develop education classes and obtain instructors for the association and the 2012 Convention.

Thank you for the opportunity to serve as your president this coming year. Remember, the lines of communication are always open and your comments are welcome. By Shooting for the Stars, I know that Miracles will happen and together we can achieve our goals.

Joi Wilson
CRIS, AINS, CPIW, DAE
2011-2012 International Association of Insurance Professionals (IAIP) President
While the “standard” insurance market provides coverage to the majority of businesses today, there is still a need for “non-standard” insurance coverage. In fact, many businesses and individuals rely on this “non-standard” coverage in order to operate and grow in today’s competitive marketplace.

This is where Excess & Surplus Lines Insurance comes in. By using knowledge and insight to assess the potential risks of each client on an individual basis, they are able to provide customized policies to companies that standard lines will not consider.

According to the National Association of Professional Surplus Lines Offices, Ltd. (NAPSLO) website, here are some examples of the types of risk commonly insured by Excess & Surplus Lines Insurers:

• A developer re-building homes and businesses in hurricane-prone areas
• A sports celebrity that wants to insure his or her legs or hands
• A school district building a new high school
• A non-profit that seeks to provide food, medical care and education to the Third World
• A research lab working on a promising, yet unproven new drug
• A law firm specializing in intellectual property work

In this issue, you will find feature articles covering a few different types of non-standard risks. These articles will provide in-depth information on the coverage for these unique risks and explain how you can assist clients who may be looking to insure their valuables.

Beginning on page 26, you will also find your new 2011-2012 Board of Directors. Each officer has prepared a short biography for this issue to introduce themselves to the members of IAIP and industry professionals.

In this issue, we have also included highlights from our 70th Annual Convention that took place on June 5-8th at the Flamingo Hotel in Las Vegas. An event summary, photos and information on our International award winners can all be found starting on page 40.
Okay, so maybe a 1962 Ferrari 250 GTO might not be considered “art” in the same way an original Picasso is, but insuring the great classic car properly is just as important; especially to the owner. Like the sophisticated art market, the best choice for insuring classic and collectible vehicles is usually a company that focuses exclusively on this varied and growing niche. The market for insuring collectible vehicles of many types can be a fantastic opportunity for agents looking for new revenue opportunities. The key is to look at this niche as a relationship starter and not just a follow-on to an existing account.

It’s Not Just a Car, It’s a Person

The biggest misconception agents have about writing insurance on collector vehicles is that it’s an isolated, low commission transaction. Those
agents that treat the classic car as a way to start and build a relationship with a potential client have found that it often times leads to bigger and better things down the road. For example, people who own collector vehicles almost always own homes, they have daily driven vehicles, and sometime they are business owners. An agent who can make a connection through the collector vehicle can easily take the next step and provide coverage for all lines of insurance in the household. Attending car shows, auctions, and auto parts swap meets is a great way to make new connections and write more business. Auctions and swap meets are ideal for finding people who are looking for parts to restore their new project car. If you can protect their investment during restoration you most likely have a life-long client.

**Feature**

As the stock of what are considered “collectible vehicles” has continued to grow organically, the demographics of the traditional collectors have also contributed to the dynamism of the market. We seem to be reaching a point in time where some of the early accumulators of classic cars are liquidating their collections through public auction. In some cases people have decided to realize the relatively stable investment gains that these collections have produced of late. In other cases the collectors have simply passed on and the estate needs to distribute the collection. In any case, former collections of all types of vehicles are being disbursed to more and more people, expanding the pool of owners and potential insurance clients for these cars, trucks, tractors and motorcycles.

**An Expanding and Dynamic Market**

One of the great characteristics of the collectible vehicle market is that it’s expanding by the week. Cars, trucks, motorcycles, military vehicles and even farm tractors are being repaired, restored and turned into collector’s items by people across the map. Not only are more vehicles, and types of vehicles, entering the collectible marketplace, but existing collections of vehicles are changing hands more frequently, making this one of the most dynamic property and casualty markets available to agents today.

The recent popularity of televised auto auctions and car shows has contributed to the interest in collectible vehicles. This phenomenon has brought more people into the market, both as buyers and sellers, as well as creators and fabricators. You just need to take a quick stroll up and down your TV channel lineup to find at least a couple shows dealing with some aspect of the classic car hobby. This media attention on all aspects of vehicle restoration and collecting has produced an increase in overall interest and participation by an increasing number of people.

**Coverage is NOT All the Same!**

The thing you don’t want to do is continue insuring a client’s “pride and joy” on a standard auto insurance policy with Actual Cash Value physical damage coverage. Your client may pay more in premiums and not get the coverage they truly need. Most personal auto insurance policies offer coverage for vehicles on an Actual Cash Value, or “ACV” basis. This means the most that will be paid for a total loss is the blue book value. As the car ages it depreciates in value and the insurance company is obligated to pay only what the standard auto value guides show. If the car was in great shape prior to the loss and had low mileage, in the event of a total loss, the client may get high book value but it’s still based on the standard auto guides for vehicles which decrease in value as a rule.

Some companies offer a ‘Stated Value’ coverage endorsement for cases where a vehicle is clearly valued at something other than that indicated in the usually vehicle pricing guides. Many policyholders have the mistaken impression that the stated value coverage means they will get that amount in the event of a total loss, only to be disappointed when it’s time to collect. In most cases, stated amount coverage simply puts a ceiling limit on the amount to be paid, not a guarantee of that stated amount. What the endorsement does do is allow the insurance company to develop a premium based on the increased value of the car.

Stated Value coverage forms vary from company to company, so you must read the policy carefully to make sure you’re providing what your client really wants. Look for wording on this endorsement which says the company is obligated to pay the ‘lesser of’ the stated Value on the policy or Actual Cash Value. If your coverage reads that the company is obligated to pay the “lesser of” these two amounts, you should consider looking into a specialty collector car insurance program with a company that writes “Agreed Amount” coverage.

Agreed Amount coverage is the best way to insure collectible vehicles. This type of coverage provides a guaranteed pay-out of the amount shown on the policy if there is a total loss to the vehicle. There are a number of specialty insurance companies that offer Agreed Value Coverage for antique and collectible autos and motorcycles. These companies typically have experts that follow the collector car industry and know how to identify values for collectible vehicles. The underwriting process involves the company expert working with the agent and the vehicle owner to determine an appropriate value for the vehicle, considering any and all restoration and modifications made to the vehicle. Color photos of the vehicle and sometimes appraisals are used to help establish the values of the vehicles. Contact the agent or company to find out what they require in your specific case.

The specialty companies which offer Agreed Value coverage also understand how well the collector vehicles are cared for and how seldom they are used. They understand that hobby car owners treat their vehicles with great pride so the risk is much lower than normal, daily driven, vehicles. The limited use of these vehicles translates into limited risk relative to regular daily-driven vehicles, so the
insurance company can usually charge extremely low premiums and the ability to insure an unlimited number of collectible vehicles on one policy.

As with most specialty insurance programs companies can vary significantly, so be sure to check with a couple before making an offer to your client. For example, Continental Western Insurance has designed their program based on the fact that these cars are typically driven only a few months each year. This ‘built-in’ discount eliminates the need to call the agent twice a year to let them know when the vehicle goes into storage and when it comes back out of storage. Under this program the vehicle is covered year round so it can be driven any time. The policyholder can allow permissive use to their spouse, or any experienced driver you chose, and they will be covered as if they were driving the vehicle. The CWG program also has monthly, quarterly, or semi-annual payment plans available.

“Our goal is to support the collector car hobby in every way possible”, states Mike Elam, Collector Car Manager in Des Moines, IA. A recent addition to the company’s program is the addition of a Total Policy Discount for those owners who are members of local and/or national car clubs. “The addition of this new discount reflects our recognition that car club membership is an important part of the hobby for many of our customers and we want to support that activity through our products as well.”

Collectible Vehicle Coverage is an Outstanding Value

The best feature of specialty insurance for the collectible vehicle hobbyist is that the cost to protect their expensive “baby” is very reasonable. The level of care afforded these vehicles by their owners and admirers results in very few claims. When claims do happen, they are usually just physical damage claims as opposed to contentious liability situations. Most claims can be resolved quickly and without much disagreement due to the agreed value basis of covering collector vehicles. Owners are usually very pleased with their experience with companies insuring collector vehicle insurance because it’s such a straightforward experience.

While you may not think every vehicle being collected today is ranked as being “art”, you will find that the owners of these treasures hold them in the same regard as that Picasso or Ferrari. The key to finding the best overall insurance value for your clients’ collectible vehicles of all kinds is to work with a specialty company that knows the market and has experience writing and handling these types of unique collectible vehicles.

Kathy is past President of NAIW Insurance Associates of Greater Sioux Falls, Region V. She received the NAIW Regional Underwriter of the Year Award for Region V in 2009. Kathy has taught several insurance courses including INS, Wheels of Misconception, and Confidence While Communicating. She has 27 years experience in the insurance industry and is currently employed as Collector Car Underwriting Manager with Continental Western Insurance, a W.R Berkley company.

Photo credit: Kamira / Shutterstock.com
THE PRODUCTS YOU NEED
From auto and home to motorcycle, watercraft, classic car and more. In addition, combine auto and home into a Safeco Package and write 6-month or annual auto policies.
As students file back into the classroom, they are thinking about their new teacher, new classmates and the new experiences in store for them as they move up grade levels. Maybe they will learn how to play a new musical instrument, or go out for the high school football team. Our youth are our greatest resource and as such deserve programs of physical and mental activity to develop skills that will enable them to live productive and rewarding lives. Just how do we protect them as they grow?

Did you know there are insurance programs out there that are specifically designed to cover these students? They are called Student Accident and Catastrophic Accident Medical. Plans are written to cover the exposures children face participating in any school sponsored or supervised activity – from the classroom, to the gym to the sports field or court, even during recess and field trips. Coverage can be written for private,
School Bells Are Ringing

By: Nora Stransky, CIC, CPIW

parochial, charter or public schools. Schools can choose from a variety of levels of coverage and cover only some activities, or all activities. You may ask why a school would need to purchase such coverage if the parents already have insurance. Statistics banded about show more than 40% of the population does not have any insurance covering them. Group insurance is not always available and even when it is, coverage can have high deductibles and large co-pays. The school purchases a Student Accident policy to protect themselves from parents suing should their child get hurt while under school supervision. If parents have to pay for some or all of the expenses themselves, they are more likely to look to the school for reimbursement. By having programs of insurance covering the students, the schools protect their programs by using the accident medical program to cover the accidents happening while the students are under their care.

Accidents aren’t supposed to happen…but they do. Any school with an interscholastic athletic program needs to protect themselves. But accidents can happen just as easily on the playground during recess, or while the science class is working on a new experiment. Most Student Accident carriers write plans with no deductible and offer a low level of coverage, say $25,000 per person per injury, and then add a Catastrophic Accident Medical policy with limits as high as $5,000,000. The plans are usually written as excess to other insurance that may be in place covering the student. However, if there is no other insurance, or there are deductibles or co-pays under the parents coverage, these plans pay as primary and with no deductible, from first dollar. Coverage is very inexpensive and allows the school peace of mind that their children are protected.

And as the students sit down to write their essays on “What I Did Last Summer”, do you think any of them will mention how they participated in a summer program of some sort? What summertime leisure activity were you involved with? Maybe you played on a softball team, golfed in tournaments, had children who were in baseball or took swimming lessons, or you donated your time to a fund raising effort, such as participating in a 5K walk or run. Did anyone, maybe you or your child, get hurt? Have you ever wondered, what happens if someone gets hurt? What if property is damaged? Who is responsible and who pays the bills?

For those of us fortunate enough to work in the insurance industry, we may never even think about the unusual risks out there. If we get hurt, our group insurance takes care of the bills. In this economic downturn, not everyone is so fortunate. Those who have lost their jobs are giving up those expensive family vacations and signing their children up for the local recreational leagues. Things
they can still do together, but are less costly. Students are being taught and encouraged to participate in recreational activities as an option for health and fitness. Non-profit organizations are finding their coffers in need of replenishment because contributions are down. They are turning to hosting family fund-raising activities such as walks, runs, performances, art shows. Even churches are getting more active in unusual risks. Since Hurricane Katrina, and more recently the tornadoes across the South and flooding throughout the Midwest, churches are setting up more and more mission trips. Here groups of people donate their time and talent to assist in areas where help is needed. These dedicated volunteers are handling power tools and working with debris and uncertain terrain. If they are hurt while volunteering, and they can’t return to work when they get back home, what type of protections do they have? Of course, when we volunteer, do we ever think about what could happen?

There is a unique and exciting area of insurance out there called Special Risks. It can encompass anything from a one-day event to a full year of activities hosted by a local parks and recreation group. Risks can be youth or adult, sports or non sports, high hazard or low, students or non students, all of which makes underwriting expertise hard to find. The coverages not only include the Accident Medical, similar to Student Accident and Catastrophic Medical, they include coverage on the property and casualty side as well. There is protection for the participants, the host organization and anyone who has asked to be added as an Additional Insured, so their interests are also protected.

Let’s use one example – The local Family Resource Center provides wonderful assistance to families in need in your local community. They are funded through a number of charitable groups, but want to do some renovations and need additional funds. They decide to hold a 5K walk-run to secure community donations and support. They contract with the local university to use their land for the start/finish of the race. They want to set up a first aid tent, some informational booths and a concession stand for light snacks and of course, water. They work with the local law enforcement for mapping the route and protecting walkers and runners during the event. They have also enlisted the help of many volunteers so this event comes off without a hitch.

Who and what needs protection for such an event? What could possibly happen that would cause a need for insurance? If we look at it from the participants side, they all sign waivers, but in many more cases than you would expect, there are physical injuries that can happen to the participants. When they do, and people must dig into their own pocket to pay the bills, because there is no insurance, or their own plans have high deductibles or co-pays, their first thought will be to find someone responsible for the bills. Who didn’t make sure they were protected?

On the property side, if one of the participants damages a sign, or someone’s lawn, who will the owner look to for repair or replacement? It will be the event organizer, that local group, who’s whole purpose for the event was to raise money so it could continue its programs. Having to pay for damages for property damage, would certainly not help their cause.

Having a special event policy that provides both Accident Medical for the Participants and General Liability insurance to protect the organizers, gives the organization the ability to focus on what they do best – raising funds to further their causes, not worrying about paying for someone or something getting hurt in the process.

Volunteers are the foundation of charitable organizations throughout the world. They go above and beyond providing service where needed, without remuneration for their services. Yet, they may have no insurance coverage where they regularly work, or their plan may have high deductibles and co-pays. They have already given so much of their time, talent and treasures. Should they get hurt, does the organization also want them to reach in their pocket one more time and pay their own medical bills? For less than a penny a day, that’s right, a penny a day, volunteers can be protected while they are assisting others.

Whether school bells are ringing, kids and adults are playing games, or an organization is providing great services to the community where it is located, there are risks associated with their activities.

And, there are simple, inexpensive ways to protect them all.

Ms. Stransky founded Special Markets Insurance Consultants (“SMIC”) in 1985 and assumed the role of President. In this position, Ms Stransky is responsible for the underwriting of various student accident and special risks programs of accident medical and liability coverage for the sports, students, youth and leisure markets. Responsibility includes developing products, establishing underwriting standards, and coordinating administration for insurance carriers and third party brokers/agents throughout the United States.

In her current position, Ms. Stransky uses her extensive knowledge in the underwriting and compliance fields to provide carrier support for product development through risk analysis for actuarial support, reinsurance arrangements and reporting requirements. She provides instructional support for brokers/agents through seminars, articles and individual meetings.

Photo credit: Elena Schweitzer / Shutterstock.com
Now That You Are **Required**

to Address New Data Protection/Identity Theft Regulations:

Could We Interest You in an Effective, Low Cost Solution?

>You only need to worry about Privacy and security laws and rules if you have customers or employees.”


No one is exempt from taking reasonable steps to protect the information they have.

*We do not believe that Congress intended to apply enumerated Security Rule sections to business associates in a different manner than covered entities*  
Federal Register  
July 14, 2010

You are responsible to make sure that everyone you work with takes the same precautions as you.

The passage of **HITECH** and subsequent changes to HIPAA have **changed the rules for anyone who has any relationship to the healthcare industry.**

The **Red Flags Rule**, effective January 1, 2011 adds yet another duty of care that requires business owners to take reasonable precautions to prevent Identity Theft.

Approximately 50% of data losses are the result of employee errors. Approximately 42% of data losses come from third party mistakes. Since you are liable for their mistakes, can you afford not to take action to make sure they protect your data?

**What if taking steps to reduce this liability, and help you meet the compliance requirements was inexpensive and comprehensive?**

--- Covered Entities/Large Agencies ---

Most Covered Entities and large organizations have taken the steps they need so that their own organization meets the requisite compliance requirements. **New rules under HIPAA/HITECH and Red Flags Rule require you to make sure that all of your Business Associates, vendors, service providers, contractors, and agents are doing the same.**

For more information on how Accurate Data Partners can help with your required oversight contact jmccartney@accuratedatapartners.com

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An Insurance Perspective:
The Unique Risks of the Upstream Oil and Gas Exploration and Production Industry

By: Theresa M. Fadul

This article will focus on the unique risks faced by companies that own and operate oil and gas wells, what the industry calls upstream exploration and production (“E&P”) companies, as well as the insurance coverage issues and some insurance products that have been developed to transfer these risks. The oil and gas industry is highly technical and companies face severity rather than frequency losses. The industry has its own cycles that track with the supply and demand of and ultimately the price of hydrocarbons. When the price of crude oil is up, for example, activity...
at times, high pressures and events that require split second decision making. Some operations, such as drilling and fracturing of wells, require multiple parties to be at the well site. It is not unusual to have personnel and/or property from 15 different companies represented at a site. And so this is a situation where there can be bodily injury, death and significant property damage at a multi-party worksite.

The multi-party worksite exposure has lead to an interesting development in the indemnity provisions of oil and gas contracts in an attempt by the parties to the contract to avoid expensive, protracted litigation. The standard indemnity scheme at a multi-party worksite is to allocate liability “without regard to negligence”, but then to carve out certain significant exposures which are typically allocated to the owner/operator of the well. Not only is tort liability included within the indemnity wording, but sometimes there is also a shifting of contractual liability. When this happens the indemnity wording includes, “other contracts entered into with third parties”. Because the indemnitor is now also assuming the indemnitee’s third party contractual liability, it is important to have the word “tort” removed from the definition of an “Insured Contract” under the Commercial General Liability (“CGL”) and Umbrella/Excess Liability policies so that the insured’s contractual liability coverage is not limited to negligence and other tort situations, that is limited to only those situations that would have been covered in the absence of a contract.

This shifting of liability “without regard to negligence” often occurs in two party situations at a well site where, for example, the well owner/operator indemnifies the drilling contractor under a standard IADC drilling contract for its rig due to an unsound location loss, that is where the rig could be lost or damaged due to shifting or cratering of the surface location including during transit. A new rig capable of drilling deep, onshore wells can be valued at $20 Million to $30 Million. If the well owner/operator is not negligent, the CGL and Umbrella Liability policies will not respond to this two party contractual undertaking because contractual liability under the CGL and Umbrella requires three parties to trigger coverage, that is the policy will cover the insured only when it indemnifies another party for bodily injury or property damage to a third party. To address this two party exposure, a special coverage has been developed for the oil and gas industry called “Care, Custody and Control” (“CCC”) and it is provided as a separate, stand-alone limit under a broader policy called “Operator’s Extra Expense”. CCC insurance provides both legal and contractual liability coverage for property of others at a well site, and “contractual liability” is not defined, hence it will cover a two party obligation even when liability is shifted without regard to negligence.

Another process that requires a concentration of high value equipment is called fracturing or “fracing” in industry parlance. This is a well completion process that occurs following drilling. In this process, sand and fluid are pumped under high pressure down the well bore in order to break through and prop open tight geologic formations which have oil and/or gas in place in pore spaces, but which have low permeability meaning the pore spaces are not well connected making it difficult for these hydrocarbons to move toward the well bore. A significant focus of the oil and gas industry in recent years has been on fracturing shale formations in horizontal wells. These are wells that are drilled vertically to a certain depth and then the drill pipe is turned more than 80 degrees and drills horizontally into and through the target formation. Today’s rigs and sophisticated drilling tools enable horizontal legs to be drilled thousands of feet out from the vertical well bore. Because the shale formation to be fractured is thousands of feet long, frac jobs can require between ten and forty-four stages depending on the particular formation, length of the horizontal leg, and the frac technique selected by the well operator. Pumping multi-stage fracs requires a lot of power and pressure from pumping equipment at the surface and there can be from $25 Million to $45 Million in frac equipment value at the well site. Similar to the shifting of liability under a standard IADC drilling contract, large service companies often attempt to shift responsibility under a
Master Service Agreement ("MSA") for damage to their frac equipment to the operator, again without regard to negligence. Under such an MSA, the operator is also responsible for loss caused by their other subcontractors. It is the CCC section of the Operator’s Extra Expense policy that will respond to this two party contractual obligation. The problem is that US insurance companies are reluctant to insure CCC coverage for more than $5 Million any one occurrence. Underwriters at Lloyd’s, London have been more willing to provide high CCC limits, but limits of $10 Million and $20 Million are still challenging to place which leaves well owners/operators in a vulnerable position. The ability of operators to negotiate favorable contracts with large frac companies depends on who has the upper hand in the negotiation given supply and demand factors. Many oil and gas companies simply take the risk because they need to continue operations to hold leases, deploy capital, provide their shareholders with a target rate of return, and other operational and financial considerations.

There can be other onerous contractual provisions from a well operator’s perspective. Besides being responsible for loss or damage to expensive surface equipment, an operator is often responsible for loss of use in the form of a stand-by charge, which is a daily charge, for the amount of time the rig or surface equipment is being repaired or replaced. Stand-by charges for a large, sophisticated rig can be significant. To protect the operator, industry contracts have force majeure provisions whereby the operator can avoid their indemnity obligation if the loss or damage is caused by an “act of God”. However, some contractors might remove certain “acts of God” in areas where a peril or perils are common. This causes a number of insurance problems for the operator. First, because the operator is not negligent when a loss is caused by an act of God, the CGL will not respond to their contractual obligation to indemnify. Second, the CCC policy on which the operator would typically rely does not extend coverage for delay or loss of use.

Another insurance hurdle for the operator occurs when there has been no physical loss or damage to the driller’s rig, and yet the operations are shut down due to an act of God that closes roads and bridges because of such events as wild fires, flooding, tornados and other wind storms. The rig cannot get to the well location and so stand-by charges are incurred. If the force majeure provision has been amended to not include certain perils, the operator could face an uninsured loss. A specialty policy has been developed called Trade Disruption Insurance and it serves to fill coverage gaps such as those described above. The policy can be customized to be triggered by certain perils that impact the insured’s operations without any damage to the insured’s property or property of others for which the insured is contractually liable. It seems like an excellent solution, however these policies have a minimum wait period deductible, similar to a Business Interruption policy, and that wait period is often too long to be of benefit to an operator.

It is also common in the oil and gas industry for operators to be contractually liable for loss or damage to equipment that is in the well, including equipment of their contractors. When operators contract with a drilling company to drill a well, they assume responsibility, typically without regard to fault, for in-hole equipment and tools such the drill pipe, bits, collars and any directional tools. In onshore deep and directional or horizontal wells, the value of this equipment can be in the $750,000 to $1,000,000 range plus costs incurred in attempting to retrieve and salvage the equipment if it gets stuck in the well. The insurance coverage available to the operator is very limited. Besides the insurance policy hurdles described above for surface equipment, there is another significant issue which is that coverage for in-hole equipment under the CCC policy is provided on a “named perils” basis only. Many losses that occur while drilling and completing wells are not covered by the policy’s named perils thus leaving the operator exposed. For example, if in-hole equipment gets stuck due to a tool malfunctioning, or differential pressure in the well bore that causes it to stick, or because there is lost circulation into a formation that causes sticking, there would be no coverage unless an underground blowout, as defined by the policy, has occurred. An underground blowout is specifically defined as a cross flow from one formation to another via the well bore. This is an important coverage trigger under the Operators Extra Expense policy which includes the CCC coverage. There are a couple specialty programs that have developed to address these coverage gaps for in-hole equipment, but they require very specific engineering details on a well by well basis and do not always provide an insurance solution that makes financial sense due to how the product is priced, including the fact that premium continues to be charged even while the insured is “fishing” for the stuck equipment which can be a protracted process.

Besides the insurance hurdles that operators face, there are a number of high dollar exposures in the upstream oil and gas industry that are considered by underwriters to be business risks and not insurable. An example of this is when there is pressure in a well that must be controlled at the surface by bleeding it off slowly. This is called a “kick”. Controlling a kick often requires pumping heavy mud down the well bore which can have significant costs, including the cost of the mud and rig time. The Operator’s Extra Expense policy pays the costs and expenses of controlling a blowout, but the policy is not triggered until the well is actually out of control. The policy contains warranties and due diligence provisions requiring that an operator act prudently to prevent a well from getting out of control and yet the costs and expenses associated with controlling a kick are not covered.

Another exposure area of focus and concern by operators is pollution. Most industry contracts, including drilling contracts and master service agreements, shift responsibility to the operator for
Don't think that others don't notice

Theresa Fadul is Director of Energy Practice and a Senior Vice President in the Denver office of IMA, a regional insurance broker. She specializes in pollution emanating from the well without regard to fault. The contractor typically accepts pollution only from their equipment when it is in their custody and control. The operator often accepts the responsibility for all other pollution that occurs at the well site. Coverage under the CGL and Umbrella/Excess Liability policies is generally limited to sudden and accidental pollution incidents. These policies typically contain discovery and reporting provisions that must be met, such as 30 days to discover an incident and 90 days to report it to the carrier. Sometimes these timeframes are even shorter. The Operator’s Extra Expense policy also provides pollution coverage, but it is limited to pollution on the surface caused by a well that gets out of control. Pollution caused by an underground blowout is not covered. So important coverage such as for gradual pollution conditions, pollution from non-owned disposal sites, and pollution from third party transportation risks is found only under specialty pollution forms which require more focused environmental underwriting and have higher costs and deductibles. A pitfall of the specialty pollution forms from an operator’s perspective is that they do not provide contractual liability coverage and every contract has to be specifically endorsed to the policy. This presents practical difficulties in identifying and obtaining copies of all contracts, especially when there are a number of wells to be insured.

In summary, owners/operators of wells, the upstream oil and gas industry, face unique operational and contractual exposures when drilling and completing wells. High dollar amounts are at stake. The insurance policies available in the market for operators are complex and there are a number of gaps that must be identified and insureds educated about coverage deficiencies and potential gaps so that they can draft their contracts and budget accordingly, and not be surprised by an uninsured or underinsured loss.

Theresa Fadul is Director of Energy Practice and a Senior Vice President in the Denver office of IMA, a regional insurance broker. She specializes in placing insurance and managing risk for both upstream and downstream energy business, with a primary focus in oil and gas lease operations. She handles all aspects of her clients’ property and liability insurance programs.

Prior to joining IMA in early 1990 and building the company’s energy practice in Denver, Theresa spent eight years in accounting and executive positions with independent oil lease operators in Denver where she was involved in contract negotiations in all aspects of the business.

She has been involved with oil and gas industry associations throughout the years and has spoken on various insurance topics at the Strategic Research Institute, Rocky Mountain Mineral Law Foundation, Colorado Chapter of COPAS, Association of Petroleum Landmen, Kansas Independent Oil & Gas Association (KIOGA), and the Independent Petroleum Association of Mountain States (IPAMS).

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All professionals have access to the same industry information, training and educational programs. So what’s to separate you from the competition? A recent Harvard study says in-depth and long-lasting impressions are formed in just two seconds. That’s not much time to project to your potential client that you are a serious, dynamic and extraordinary expert. That first impression will either open the door to future business or slam it shut in your face.

Making a good first impression depends on how you look, because the way you look and dress announces the outcome other people can expect from you. If you want more business, work on the image you project to others. You
1. **Dress to impress.**

Don’t think that others don’t notice when you’re all dressed up for them. It makes them feel special – and they’ll treat you as if you are special. They’ll remember you long after the memory of your competition has faded. When everyone else is wearing khakis and polos, wear dark slacks and a French blue shirt – and optionally, a tie for men and power earrings and comfortable heels for women. Suits, of course, convey the most power and credibility.

2. **Take the time to discover the colors that make you look better.**

Most people look good in pure (think “primary”) colors like navy blue, black, true red, royal blue, and emerald green. Grunge colors rarely make people look their best; so avoid moss green, brown and most “earthy” colors.

3. **Discover the styles that flatter your body type.**

If you’re fairly short, dress in one solid color from head to toe so you are visually elongated. If you are heavier than you’d like to be, dressing in one unbroken color will also make you look slimmer. For men, this means wearing a suit instead of wearing khakis with a navy blazer, for instance. For women, pantsuits make you look taller and thinner than a skirted suit. However, skirted suits convey more authority, because they are more formal. Stick to solids, because they not only slim and elongate, they also look more professional and have greater versatility.

4. **Good grooming makes you look polished and professional and it takes very little time.**

Keep your shoes polished and your nails clean and well trimmed. Make certain your hair is clean and well styled; dated hair suggests dated credentials or products. Scruffy shoes, dirty nails and disheveled hair shout that you are sloppy at work.

5. **Develop good posture.**

It makes you look proud and confident, and it doesn’t cost a cent. Stand up very straight; breathe in from the lower abdomen until you fill your entire lungs. Your chest will be high and your shoulders squared. Let your shoulders drop gently and “unhunch” them. You might notice a subtle attitude change along with a posture change!

6. **Lastly, get used to wearing a suit or dressing in a professional manner.**

The problem with putting on a suit “when the need arises” is that you may feel as if you are an imposter; that it’s not the “real you.” The people you encounter will notice that you don’t feel good in your skin, and they may attribute it to a lack of confidence or insufficient experience. Showing up in an ill-fitting suit or one that makes you look like a fish out of water lowers your credibility dramatically.

Image doesn’t cost, it pays. When you take the time to dress to impress, you’ll increase your credibility, your confidence and your bottom line.

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Image consultant Sandy Dumont has been teaching staff and management to dress to impress for 30 years. She has produced numerous books, DVDs and boxed sets on the subject of image, and she has presented image workshops on three continents. For a limited time get a gratis copy of her “7 Days Makeover” eBook at www.theimagearchitect.com.

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The day has come for your first big speech or presentation. You know are an expert in your chosen subject; know your presentation content; what could go wrong? After all, you have your presentation ready. You are feeling confident in your message and delivery. The thoughts of how a positive outcome will propel your career are exhilarating! You are ready to deliver your presentation.

If you ever find yourself invited to speak to a group, perhaps you have overlooked a few final details. These factors could derail your impact and your confidence. To guarantee your success there are still a few final steps to take before you face your audience and thrill your boss, client, colleagues or meeting planner.

1. Check in early

Arrive early to check out the logistics of the room in which you will be speaking. Is there a platform; where is it?
Where will you be standing when you are introduced? How many steps for you to reach the lectern or center stage? Is the audience close enough to where you will be speaking to build intimacy? Is the light on you instead of the banner or the lectern if you are not standing behind it? Audience research proves if you put the sound up and the lights down the audience thinks they can’t hear!

2. Make friends with the stage
When the room is empty, walk on the stage and “block” your presentation, or plan where you are going to stand and when you are going to move during your speech. You do not want to distract from your message with unnecessary movement. Go through the outline of your talk. Imagine an enthusiastic response. The more time you spend feeling comfortable on stage the more you can relax and focus on the audience. This is what actors call “making friends with the stage.”

3. Take a clock
Make sure you have a clock you can see from a distance. To keep me on track and on time, I travel with a large kitchen clock that I can see from a distance without having to wear glasses. Very few people know how long they have been speaking. If you are including Q & A, have a dramatic close or the speech has a “must-end-by” time. Scheduling this adds to your professionalism.

4. Microphone
Do you have your preferred microphone: hand-held, lavaliere, or lectern? Practice talking into it; the proper placing is chin level for a handheld. Ask someone to walk around and check that you can be heard from all parts of the room. Make friends with the audio technicians. Make sure you are on time for your microphone check and thank them for their help when you have finished.

5. Audio visual
If you are using a PowerPoint presentation make sure the equipment is working well. Are your PowerPoint slides in the right sequence? Do you have a remote control to change them? This way you can move around and are not chained to your computer. Remember to turn the slide to black when you are not addressing what is on the screen. Is each slide visible from the back of the room or auditorium? Are the talking points presented as a “build” or “reveal?” Remember, your visuals aids are a tool, not a crutch. They are there to support you.

6. Connect with the organizer or emcee
Be clear about who will introduce you, and where you will be during their comments. Will you walk on from the wings or up from the floor? Will you shake hands with him or her, or will they exit once you hit the stage and before the applause dies down. I recommend you nod and mouth “Thank you.” If you are speaking at a banquet, check that you will have a clear path to the microphone without tripping over wires, chairs, or diners.

7. Pre-written introduction
In advance, send your pre-written introduction to the person delivering it. Carry another two with you. Have it written in an 18-point, bulleted list. This is easier to read than paragraphs. Be sure your introducer knows how to pronounce your name correctly. It is a good idea to confirm they have the introduction and are comfortable with what is written. Make sure your introducer knows the introduction is prepared in a certain way to set the tone for your presentation.

8. Be your own warm up act
Connect with as many audience members as possible before you speak. When they see you are extending yourself they will return the favor of giving their attention. That only lasts a few minutes so make sure you grab their attention with a great opening.

9. Learn from the experience
Always follow any presentation with an After Action Analysis. Start with asking yourself what you did well. Next, what could be improved? Always record your presentation and listen to what you said. There are three speeches for every one you deliver. The one you planned to give, the speech you actually delivered, and the improved next presentation based on what you did right, would like to do better, and what can be added from what you learned from the experience.

Any speaking engagement or presentation can be intimidating. Remember, your goal is to present the most valuable information possible to the members of the audience. Keeping focused on the positive impact of the presentation, preparing and paying attention to these details will help you deliver the best speech possible. Delivering a dynamic presentation is not rocket science; however, it is a lot more complex than most people realize.

Patricia Fripp CSP, CPAE, is Hall of Fame keynote speaker, executive speech coach and sales presentation skills trainer and keynote speaker on sales, effective presentation skills and executive communication skills. She works with companies large and small, and individuals from the C-Suite to the work floor. She builds leaders, transforms sales teams and delights audiences. She is the author of “Get What You Want!” and “Make It, So You Don’t Have to Fake It!” , and is Past-President of the National Speakers Association. To learn more about having Patricia do her magic for you, contact her at  www.Fripp.com, (415) 753-6556, or PFripp@ix.netcom.com.

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Every company is trying to use Facebook in an attempt to move their business forward and stay connected to their customers in this fast-paced world. Why are some companies more successful at this than others? Content is the key to staying in touch with your customers and keeping them informed. The content, however, must be a rich mix of information, education, humor, and fun. Use the HICCUP approach to make your Facebook page more successful:

**Humor**

Humor allows your audience to come away with a warm fuzzy feeling and a friendly attachment to your message. It doesn’t have to be industry specific, although it can be. You can do viral searches on YouTube and/or sites that plug social media. Always watch a video all the way through before posting as you don’t want it to include any profanity or other unmentionables. Remember video is king. Written blogs are being trumped by the clever, colorful and often fun video blogs.

**Interactive Questions**

Don’t be afraid to ask open-ended questions to your group. For example, if you are a financial advisor, you may want to ask, “what is your biggest concern with the down economy?” The
purpose here is to begin the conversation. People posting their answers will create a community buzz. Letting the responses unfold naturally also gives you a marketing advantage. The financial advisor can track the concerns and create future training or webinars around his/her consumer’s needs.

**Content**

If you don’t provide a myriad of interesting topics, information and current trends, current customers as well as future customers simply go away. Clicking “Unlike” on Facebook is just as easy as clicking “Like.” Smart, clever and challenging content will keep your audience waiting for more. With most companies having a presence on Facebook, competition will become fierce and you have to stand out.

**Current Events**

If you haven’t done so already, get plugged in to all online media, and/or trade publications online. When something interesting pops up, pass it along for other people’s knowledge. If something political occurs that impacts your industry for example, pass it along. Never make a personal judgment about the event. Let your community unfold. Use Google Alerts in which you can program in key words to notify you of events and news feeds that pertain to your industry. Use a program like Hootsuite to consolidate and Tweet events out to all of your feeds and accounts at one time.

**Utilizing Industry Facts**

Keep your followers abreast of changes in your particular industry and relate them back to your own business. For example, if you are an accountant and there are some tax changes around the corner, keep people aware by posting them on Facebook. If you are a medical office, you may want to post information on when a flu vaccine is available and what days and times you can sign up for the office visit. These are specific actions that endear your customers to your brand.

**Promos and Specials**

Mention specials, promotions, new products and services. You can get creative here and run a coupon or contest. Talk about new employees, business awards or articles written by your staff. You can drive traffic to your business and services by using this concept. The one caution is that you shouldn’t overuse Facebook to market to your customer base. They can grow tired of it and quickly choose “Unlike” on your page, causing you to lose a potential client.

To be successful, all categories should be represented on your posts daily. If you personally don’t have time, assign this process to an employee or virtual assistant. Give them these rules for your industry and explain the process. Generally creative, idea-generating minds are the best individuals suited for this task. If you follow this model for promoting your business on Facebook, customers will stick around to see what you post next. As the Facebook community grows, we will all have to fight for the attention of the consumer.

Genae Girard is a speaker, author and entrepreneur. She is the founder of www.BeyondtheBoobieTrap.com, an online social media tribe of over 20,200 breast cancer survivors and regularly speaks on the topics of women in leadership, building a tribe and social media. She is also the author of “Off the Rack: Chronicles of a Thirty-Something, Single, Breast Cancer Survivor.” For inquiries, e-mail: info@BeyondtheBoobieTrap.com or call 512-796-1618.

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Since our founding in 1941, Crawford & Company has grown from a small independent claims adjusting firm to a global provider of claims services, business process outsourcing and consulting to companies in more than 70 countries.

As we mark our platinum anniversary, Crawford would like to thank our employees, clients, partners and shareholders throughout the world whose trust in us has contributed to our growth, innovative spirit and allowed us to gain unmatched expertise.

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2011-2012 Board of Directors

JOI WILSON
AINS, CRIS, CPIW, DAE
IAIP President

Joi joined the association in 1980 as a member of the Insurance Women of Dallas, and then in 1994 joined the local association, NAIW Dallas, Inc. Joi has served in most of the local, council and regional Board positions for the association for the last 20+ years. She served two terms as Regional Vice President, first in 2002-03 and then again in 2005-06. Joi is a member of the Founders Circle of the ISFA and a member of the Legacy Foundation. Joi has received the Council and Regional Insurance Professional of the year in 2000; Associate in General Insurance, 2010; Regional Risk Management Professional of the Year in 2007 and the Council and Regional AAMGA Awards in 2010 and 2000.

Joi is currently Vice President of Star Risk Services, Inc, located in Southlake, Texas. Star Risk is a member of the Lufthansa German Airlines Group. She also serves as Secretary and Treasurer on the Board of Directors in Germany. The agency writes property & casualty, as well as life & health insurance. She is licensed as a property & casualty, and life and health agent in most of the 50 states.

Joi has over 30 years experience in the insurance industry, most of which were spent in the risk management consulting profession working for Fortune 500 and 100 companies, public entities, associations, captives, and pools. She has authored articles on Workers Compensation, Texas Law, Deductibles and Group insurance. She has also authored articles for The John Liner Review, and monographs entitled, Financing Workers Compensation-Self-Insurance and Other Options, and Financing and Managing a Workers Compensation Program.

She graduated from the University of North Texas with a major in Business Administration and has taken many insurance related courses during the years. She holds the AINS, CPIW, DAE, and CRIS designations and has completed most of the ARM Courses.

Joi has three children and seven grandchildren. She lives in Garland, Texas and enjoys reading, shopping and traveling (especially internationally).

PENNY HAWORTH-RICH
CRIS, CPIW, DAE
IAIP President-Elect

Penny joined the association in 1980 and was a member of Region IX for 28 years. She moved to Region VIII in 2010 where she joined the Valley of the Suns Insurance Professionals in Phoenix, AZ. Penny is currently serving as NAIW (International) President Elect. She has held the office of Regional Vice President for Region IX in both 1993-1994 and in 2007-2008. She has chaired or served on every committee at the regional level.

Penny served as the Oregon State Director, as well as the Idaho Council Director in 2006-2007. At the council level, she has held the office of Membership and Public Relations along with serving on many committees as either the chair or a member.

Throughout her time as a member, Penny has been awarded as the Local Insurance Professional of the Year, the Idaho Council Insurance Professional of the Year, Idaho’s Underwriter of the Year, as well as with the Regional Spice Award, Region IX’s Underwriter of the Year and the AAMGA award. She has also competed in the CWC Speak-off representing the state of Oregon.

Penny is the Office Manager for a branch office of Philadelphia Insurance Company in Scottsdale, Arizona. Her role is supervising a team of new business and renewal Account Executives, along with balancing a book of business.

Penny is married to husband Tom, who Penny states “Is the biggest cheerleader of IAIP- he loves IAIP almost as much as I do.” Penny’s family consists of four sons, two daughter-in-laws, four grandsons and one granddaughter, who are the joy of her life.

Being somewhat of a dare devil, she enjoys anything that gets the heart racing, along with church activities, reading, camping, and spending time with family and friends.

JANE DENSCH
CPCU, AIC, ARP, ARE, CPIW, AIS
IAIP Vice President

What an exciting first year on the board! As Vice President, Jane looks forward to working with the Executive Committee and Board of Directors to meet the challenges of our association. This coming year we will be “Shooting for the Stars”; moving the association...
forward with continued communication, additional educational and professional development, and opportunities for leadership and networking. Miracles happen when we are focused!

Jane has been an active member of the Denver Association of Insurance Professionals (fka Insurance Women of Denver) since joining IAIP in 1989. Jane has had the opportunity to serve at all levels of IAIP including - President of IWOD (1994-95), Council Director of Colorado (1996-97), Region VII RVP (1998-99) and on most of the committees on the Local, Council and Regional levels. Jane’s IAIP Committee service includes Nominating, Organization Interface Advisory Panel, TIW/NAIW Now! Editorial Advisory Panel, Non-Dues Revenue Task Force, and Student Member Task Force. Four years ago she was successful in securing Allianz Life and Fireman’s Fund, both companies of Allianz as corporate partners for IAIP. Jane was recognized by IAIP as Claims Professional of the Year in 1995 and Insurance Professional of the Year in 2000. In 2004, Jane received the AAMGA award from Region VII. Jane is a Founders Club member of ISFA and Pacesetter with the NAIW Legacy Foundation.

Jane is a Claims Auto/General Liability Product Director with Fireman’s Fund Insurance Company, a company of Allianz, which involves leading the A/GL Technical Directors in a cohesive approach to technical insurance issues. Coordinating the team’s responsibilities with the claims operational staff and participating in innovative product development with her business partners, are part of her responsibilities. She initiated Technically Speaking, a quarterly technical newsletter and the A/GL Advisory Council, a monthly meeting between operational and technical leaders; she coordinates monthly technical webinars on emerging claim issues, as well as the Advanced Casualty Seminar, a two day 18 webinar program with CE and CLE.

A graduate of the University of Oklahoma, Jane received the CPCU designation in 1989. Other designations include AIC in 1985, ARP in 1989, ARe in 1995, AIS in 2001 and CPIW. As a member of the Society of CPCU and in 1995, AIS in 2001 and CPIW. As a member of the Society of CPCU and the Society of CPCU Claims Section, Jane has held various offices with the Colorado Chapter of CPCU including local president (2001-02). The Colorado Chapter of CPCU recognized Jane with the President’s Award for Outstanding Leadership in 1993. She co-chaired the Host Chapter Committee which assisted the CPCU Annual Meetings and Seminars’ successful meeting in Denver in 2009 and has been a member of the Claims Section Committee since member 2008. She has been on the Colorado Insurance Education Foundation Board since 1996.

Camping and hiking are two of the activities that Jane enjoys with her husband, Dick. They live in the foothills outside of Denver. They can always be found attending sporting and school events of their granddaughter Hanna.

Rosalyn Horton
CIC, CPIW, DAE
IAIP Secretary

Rosalyn, “roz”, joined the association in 1992 when she changed careers, from running a family owned business, and entered the insurance industry. She is a Member-At-Large in the Tennessee Council of Region III. She currently serves as Secretary of IAIP. During her IAIP membership she has served on or chaired committees on all levels of the association (some on numerous occasions). She was TN Council Director in 1999/2000 and Region III Vice President in 2004/2005. Rosalyn, “roz” was selected as TN Insurance Woman of the Year in 2000 and received the AAMGA TN State Award in 1997 and 2003. At the 2008 International Convention, in Scottsdale, AZ, she received the AAMGA/President’s Award. She won the TN CWC speak-off at four state meetings and was Regional runner-up in 1998. In 1999, she also received the T. J. Mims Award of Excellence given by Canal Insurance to a member of Region III. “roz” is a Gold Member of ISFA’s Founders Circle and a sponsor of their annual Golf Tournament. She is also a donor to the Legacy Foundation.

Rosalyn, “roz” is employed by AGCS Marine Insurance Company (a division of Allianz Global Corporate and Specialty). She currently serves as Underwriting Manager for the Small Business Unit in the Southern States Region. She works from her home, in historic East Nashville, close to Titan Stadium. In this position she oversees a staff of employees, in Dallas and New Orleans, responsible for processing all renewal accounts $50,000 and under in premium. In addition to these duties, she has, over the years, served in an advisory/team member capacity on the Regional Training Council, SME for processing policies and procedures, liaison between management and the IOC (Service Centers) and various other educational/training committees.

She holds the CIC, CPIW and DAE designations and is currently working towards her CPHI (Certified Professional in Insurance) and PIAM (Professional in Agency Management) designations. She is a member of the CIC Society of the National Alliance. She also holds a Certificate in Convention and Meeting Planning from Calhoun College (GA) and attended Elkins Institute where she received her FCC Broadcast License.

Rosalyn, “roz” is a member of Delta Master Chapter of Beta Sigma Phi Sorority where she currently serves as Co-Chair/Treasurer for the 2012 TN State Convention. In 2011, she served as Co-Chair for the American Cancer Society/Nashville Relay for Life which raised over $75,000 for cancer research.

Rosalyn, “roz” is single and has three children, five grandchildren and two great-grandchildren. Her other interest include: reading, traveling, annual Birthday Girl(s) Celebrations, attending Broadway Shows with her friends and cruising in her SmartCar. To celebrate
DEBRA C. KUHNE
AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS
Region I Vice President

Debbi joined the association in 1992 and is a member of the Waterbury Association of Insurance Professionals in Connecticut. Currently, she is serving her second term as Region I RVP. Debbi also held the position of Connecticut Council Director from 2008-2010 and prior to that served in various positions in her local association, as well as chaired committees at Regional Conferences. The First Rookie of the Year ever presented was bestowed on Debbi in 1994. She has competed in two Regional Conference CWC Speak-offs and received the Regional Insurance Professional of the Year award in 2009.

Debbi is Director of Client Services at Litchfield Insurance Group in Torrington, Connecticut where she has been employed for 19 years. Her current responsibilities include Workers’ Compensation Claim Management and assisting clients with compliance in the area of Human Resource Law. Debbi’s expertise in Workers’ Compensation Claim Management and cost reduction strategies helps to mitigate the impact workers’ compensation claims have on the client’s bottom line. With a focus on implementing processes to reduce the number and severity of claims, she sits on client’s Safety Committees to assist in creating a company-wide safety culture, developing job descriptions, designing return-to-work programs and educating supervisors on how their involvement impacts an injured employee’s recovery and successful return-to-work. She has attended extensive training courses on topics of FMLA, COBRA, ADA, Employee Manuals, etc. and is an essential part of assisting clients with compliance in those areas.

Debbi holds the AAI, AIC, AIS, CPIW, DAE, PWCA, CELS and CRIS designations. She is continuing her insurance education as she works toward attaining her CPCU designation. Debbi is also a member of the Torrington Toastmasters and enjoys public speaking and training engagements. In her spare time, Debbi enjoys reading, sewing and home remodeling.

AMY CRAIG
CPIW, DAE, AAI, CISR
Region II Vice President

Amy Craig began her career in the insurance industry in 1991 at Alexander & Alexander. In 1995, she joined Markel Corporation. She moved to Charlotte, North Carolina in 1999 and became a surety bond underwriter. She earned her Property & Casualty agent license in 2000. She moved to Wilmington, North Carolina in August 2001 and worked as a Customer Service Agent for two agencies earning her AAI, CISR and CPIW. She moved to the Walker Taylor Agency in 2005 to be the Quality Control Agent for the Commercial Lines accounts. She was promoted to Director of the Classic Business Unit at the Walker Taylor Agency, which was acquired by Arthur J. Gallagher Risk Management Services, Inc. and manages more than 300 small business accounts.

Amy joined the Wilmington Insurance Professionals and IAIP in 2001. She was the IAIP Rookie-of-the-Year at the local and council levels in 2003 and Region II and national levels in 2004. She was Insurance Professional of the Year for the Wilmington Insurance Professionals and North Carolina Association of Insurance Women (NCAIW) in 2007. She was selected as the Region II Insurance Professional of the Year in 2011. She served as President of the Wilmington Insurance Professionals in 2005 and completed her term as Council Director of NCAIW in June.

She has held a variety of offices and served on numerous committees at all levels of the organization.

Amy earned her DAE in December 2009 and received the first IRMI scholarship for the MLIS designation presented at the NAIW convention in Washington, DC last year. She is also pursuing the CPCU designation.

Amy is chair of the Parish Finance Council at Immaculate Conception Catholic Church and Vice President of the homeowner’s association of the community where she lives in Wilmington.
Born in Bradenton, Florida, Betty moved to Miami, where she lived for 34 years and began her insurance career, by answering an ad that said, “Insurance office needs help will train.” She had no idea the doors she would pass through when she embarked on her insurance journey.

After attending a meeting of Insurance Professionals of Greater Orlando in 1992, she decided that it was time to turn her job into a career and has never regretted joining IPOGO as an official member in 1993. IPOGO and IAIP have given her a nationwide network. It is the best thing she ever did for herself and her employers.

Betty has served in a variety of positions at the local, council, regional and national levels of IAIP. She served as Florida Council Director for two consecutive years. Her claim to fame is serving as the last Florida State Director and the first Florida Council Director.

Opening Ribeiro Insurance Group, LLC in December 2006 has fulfilled one of Betty’s highest goals. Prior to becoming an agency principal she was a Personal Lines Producer and CSR for 34 years.

Betty holds the CPII, PIAM, ACSR and DAE designations. Betty is certified by the Office of Insurance Regulations in Florida as a CE instructor and has recently completed Facilitation 101 through IAIP.

Community projects include building homes with Habitat for Humanity, Boy Scouts Food Drive, Second Harvest Food Bank, St. James Catholic Church Outreach Program, Good Shepherd Catholic Church Mardi Gras Festival; she walks for Breast Cancer, MS and Leukemia.

Betty states, “I truly hope your journey with IAIP will be fulfilling and rewarding. Along with my assistant Kimberly Shows, CIC, CISR, CPIW, DAE it will be an honor to serve the members of Region III this year. Thank you for your trust and confidence. Region III is The Place To Be!”

Betty Riberiio
PIAM, ACSR, CPII, DAE
Region III Vice President

Taffy joined the association in 1992 and is a member of the Insurance Women’s Association of Fort Wayne, Inc. She holds a dual membership in the Buckeye Insurance Women. She served two terms as President of IWAFW and has served on many committees and officer positions within the local association. She was Indiana Council Director in 2000/2001. Taffy was recognized by IAIP as the Insurance Professional of the Year in 2009. She was also recognized by Indiana Council of IAIP as the Risk Management Professional of the Year in 2009, was selected as one of Indiana’s Shining Stars in 2004, and was presented the AAMGA award from the Indiana Council in 2002. Taffy has served in a variety of positions at the International, Regional, and Council level. Taffy is a Founders Circle member of the ISFA. She is also a supporter of the NAIW Legacy Foundation.

Taffy is the Director or Operations at Joseph Decuis, LLC, headquartered in Roanoke, Indiana. She is responsible for the day-to-day operations of this multi-faceted business that includes Fine Dining Restaurant, Wagyu cattle farm, Emporium Cafè, and The Inn at Joseph Decuis, a Bed and Breakfast. As part of the management team, Taffy’s position covers a wide variety of responsibility that includes a working knowledge of financial management, human resources, and insurance and risk management knowledge.

Taffy holds the AIS, CPIW and DAE designations. She has taken a variety of IAIP courses and is a certified IAIP instructor. She is a member of the Society for Human Resource Management, the Northern Indiana Human Resource Association and the Association of Insurance Compliance Professionals.

Taffy has been active in the Roanoke, Indiana Chamber of Commerce, the Roanoke Beautification Committee, the Roanoke Kiwanis, the ABWA Forks of the Wabash, and the Huntington, Indiana United Way. In 2001, she was bestowed the honor of being a Kentucky Colonel by Governor Paul Patton. Taffy loves to spend time with her husband, Steve, and their family, travel, shop, and read Stephen King fiction.

Taffy Troup
AIS, CPIW, DAE
Region IV Vice President

Linda began her insurance career at West Bend Mutual Insurance Company in 1977. During this time, she worked in both personal and commercial lines underwriting. She is currently an Agent Education Coordinator.

Linda has been a member of Kettle Moraine Insurance Professionals since 2003.

She was the charter president and
2011-2012 Board of Directors

Pattie Smestad
ACSR, CPIW, DAE
Region VI Vice President

Pattie joined the association in 1976 and is a member of the The Insurance Women of Greater New Orleans dba Insurance Professionals of Greater New Orleans. She served as President of TIWOGNO in 1995 and has served in most other positions. She was Louisiana State Director in 1999/2000 and Region VI RVP for two terms in 2007/2009. Pattie was recognized by TIWOGNO as the Insurance Professional of the Year in 1998. In 2000, Pattie received the Insurance Professional of the Year on the State Level. In 2009, Pattie received the Insurance Professional of the Year Award from her Region. Pattie has served in a variety of positions at the international, regional and council levels. Pattie is a Founders Circle member of the ISFA. She is also a huge supporter of the NAIW Legacy Foundation and was on the Board of Directors when it was founded in 2007.

Pattie is a Commercial Account Executive with the Eagan Insurance Agency and has been with them for over 17 years. The office is located in Metairie, Louisiana. Her job duties include the handling of Commercial Accounts from Marketing, Underwriting and Producing.

Pattie holds the ACSR, CPIW and DAE designations. She has taken a variety of IAIP courses.

Pattie’s hobbies include reading, gardening and spending time with her great granddaughter, Ryley, and brand new great grandson, Jordan, and Sophia her cat. She also loves to travel.

Gracellen Donnelley
CPIW, DAE
Region VII Vice President

Gracellen joined the association in 1984 upon entering the insurance industry, and is a member of Insurance Women of Wichita. She has served her local association by holding almost every position at least once, and serving as President of Insurance Women of Wichita twice. Gracellen has also served IAIP at the council and regional levels, and is currently the Region VII Vice President of IAIP.

Gracellen was IWW’s Member of the Year in 2001 and IWW’s Industry Person of the Year in 2008-2009. She has received the AAMGA award from the Kansas Council in 1999 and the AAMGA award from Region VII in 2008.

Gracellen is a Founders Circle member of the ISFA. She is also a supporter of the NAIW (International) Legacy Foundation.

Gracellen is a Private Client Executive at Signature Select LLC, an IMA Company. She has been an associate at IMA for 24 years and was the Personal Lines Department Manager from 1993 to 2010. Gracellen holds the CPIW and DAE designations and has taken and taught several of the IAIP courses.

Gracellen is a member of Newspring Church and serves on the KIDZ WORLD registration committee. Her number one hobby is quilting and she meets with a group of other quilters once a month.

Linda holds the CPIW, DAE, CPCU, AIS, AAI, and AINS insurance designations. She has taught several IAIP courses, in addition to continuing education classes. She is a member of the Society of Insurance Trainers and Educators, (SITE) and Chartered Property Casualty Underwriters, (CPCU) Society.

Linda is active in various local community groups including Chix 4 a Cause, LTD., which assists people fighting cancer in the community. She loves to travel, try new cuisines, fermented beverages and new experiences. She enjoys reading, walking and being outdoors. She is a very loyal fan of the Super Bowl champion Green Bay Packers. In her spare time, Linda treasures time with family, she has six siblings, 20 nieces and nephews and 19 great nieces and nephews with three more due this summer. Linda is married to a retired insurance underwriter and they have a son, Willy, who is gainfully employed and on his own.

Alleluia.

Pattie stayed on for a second term. She was the WI Council Director in 2007. She’s been on a plethora of committees at local, council, regional and international levels. She received Region V Underwriter of the Year award in 2008.

Linda was recognized by TIWOGNO as the Insurance Professional of the Year in 1998. In 2000, Linda received the Insurance Professional of the Year on the State Level. In 2009, Linda received the Insurance Professional of the Year Award from her Region. Linda has served in a variety of positions at the international, regional and council levels. Linda is a Founders Circle member of the ISFA. She is also a huge supporter of the NAIW Legacy Foundation and was on the Board of Directors when it was founded in 2007.

Linda holds the CPIW, DAE, CPCU, AIS, AAI, and AINS insurance designations. She has taught several IAIP courses, in addition to continuing education classes. She is a member of the Society of Insurance Trainers and Educators, (SITE) and Chartered Property Casualty Underwriters, (CPCU) Society.

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Alleluia.
Kathleen Kerstenbeck  
ARM, CPIW  
Region VIII Vice President

Kathleen joined the association in 2005 and is a member of San Diego Insurance Women with a dual membership in the Insurance Women of North San Diego County. Kathleen is currently serving as Regional Vice President of Region VIII. She has served two terms as President of SDIW, as well as many other positions, some more than once. She was the California Council Director in 2010-2011 and was the winner of the CWC competition for her local association. She did compete on the council level, but was unable to bring home the win. She has won several awards including the AAMGA award from the California Council in 2009, Member of the Year for Region VIII in 2008-09 and recently won the Insurance Women of the Year for the IBA West, Southern California.

Kathleen is an Account Executive and Agency Operations Manager for CMR Risk & Insurance Services, Inc. located in San Diego, CA. She has been employed by CMR since its formation in 2005, with over 32 years experience in her field. Her current responsibilities include the account management of large commercial real estate, as well as the Real Estate Division Manager and overall agency operations management including training, education and employee relations.

Kathleen holds the ARM and CPIW designations and is currently working on her CPCU and AIM designations. She has found that an employer that supports education is important as she lost her CIC designation after holding it for over 10 years due to a prior employer that did not support her. She has taken a number of IAIP courses, as well as being a prior instructor for CWC, Underwriting for Non-Underwriters and Ethics.

Kathleen is devoted to her husband, three children and five grandchildren. She and her husband Erik have their own photography business and travel the world bringing their vision through images to others.

Wendy Abel-Hatzel  
AAI, CIC, CPIW, CRM, DAE  
Region IX Vice President

Wendy is currently the Vice President of Harry Abel Insurance Agency, Inc. Wendy started working part-time with Abel Insurance Agency during her high school years and truly started from the bottom up with file keeping, washing dishes and taking payments. She began work full time in 1994 after graduation from George Fox College (now George Fox University). Jumping right into the membership of IAIP, Wendy joined the Oregon Coast Insurance Women in 1995 (now Oregon Coast Insurance Professionals), where she served several terms as President, among other positions, and chaired the 2008 Oregon council meeting. Wendy served on the council level as Public Relations Chair, Council Director, ISFA Ambassador, and various other committees. She was the 2005 Oregon CWC winner and Oregon representative at the regional conference in Alaska in 2006. On the regional level, Wendy has served on many committees, as a panel member speaker and instructor and recently served as the education chair. Wendy is a Founders Circle member of the ISFA and in addition to being a delegate on all levels and has volunteered at the international level for committees as needed.

Wendy has worked primarily with public entity accounts since 1998. She is a licensed property, casualty, life and health producer for many states and is also a licensed consultant in the state of Oregon for general lines, and life and health. Wendy received her Masters in Business Administration from Portland State University in 2000.

Wendy completed her Certified Insurance Counselor (CIC) designation in 1997, her Accredited Advisor in Insurance (AAI) designation in 1998, and the Certified Professional Insurance Women (CPIW) designation in 2003. Wendy was awarded the Certified Risk Manager (CRM) designation in 2006 and the Diversified Advanced Education (DAE) designation in 2007. Wendy is a qualified Risk Management Advisor (RMA) for City County Insurance Service, as well as a preferred agent for Special Districts Association of Oregon.

Wendy is currently serving as Treasurer for the Professional Insurance Agents of Oregon/Idaho board, and serves as a board member for the Women and Safety Resource Center and the Millington Rural Fire Department.

Other civic activities include working with the Coos Bay-North Bend Rotary club and serving as a Jr. High leader for the TREK program at AWANA.

Traveling could almost be considered a hobby as Wendy has been to the following countries: Canada, Mexico, England, Ireland, Germany, Switzerland, Austria, Italy, the US Virgin Islands, Nova Scotia, Puerto Rico, Turkey, Greece, Croatia, Crete, Aruba, Curacao, St Lucia, St Martin and Antigua.

But after all of that travel, there is no place like home and Wendy’s favorite
Welcome New Members

New Members from February 23, 2011 thru July 5, 2011.
NEW MEMBERS

New Members from February 23, 2011 thru July 5, 2011.

CERTIFICATE OF COMPLETION RECIPIENTS

CERTIFICATE OF COMPLETION RECIPIENTS


LEADERSHIP DEVELOPMENT

REGION I
Maria T Baia
Sarah E Bailey
Yvonne A Butta
Kristin L Camarra
Karen A Colistra
Carol S Colton
Nicole M Diley
Dawn A Drennan
Patricia A Eggles
Linda Hall
Sue Heistand
Karen Knotts
Jennifer Kubiai
Lora H Lowe
carrie Jussier
Elizabeth Lyons
Lisa MacElwee-Todd
Patricia A Murray
Mary E Petty
Eileen B Polito
Deanna M Rezek
Susan A Smith
Donna M Toussaint
Sandy Cory
REGION III
Donna P Woodall
Deborah Woody
REGION IV
Linda D Sesemmyer
Trisha M Harlamert
Leslie A Wobler
REGION VIII
Maria Carvalho
Jit-Joo Lim
Charlene T Mizumoto
Mitchell Noguchi
REGION III
Pamela M Holt

LEADERSHIP DEVELOPMENT

REGION I
Donna P Woodall
Deborah Woody
REGION III
Donna P Woodall
Deborah Woody
REGION IV
Linda D Sesemmyer
Trisha M Harlamert
Leslie A Wobler
REGION VIII
Maria Carvalho
Jit-Joo Lim
Charlene T Mizumoto
Mitchell Noguchi
REGION III
Pamela M Holt

PROFESSIONAL ETHICS

REGION I
Sandy Cory
Kimberly Fitzgerald
Jacqueline Fuchs
Trudy A Grove
Barbara A Hartmann
Marguerite A Janik
Joy M Kmetz
Karen A Malcolm
Sue C Quimby
Constance E Smith
Carol A Sukchai
Marlene R Swiderski
Jean L Upright
Donna L Wiik
REGION III
Pamela M Holt

REGION I
Sandy Cory
Kimberly Fitzgerald
Jacqueline Fuchs
Trudy A Grove
Barbara A Hartmann
Marguerite A Janik
Joy M Kmetz
Karen A Malcolm
Sue C Quimby
Constance E Smith
Carol A Sukchai
Marlene R Swiderski
Jean L Upright
Donna L Wiik
REGION III
Pamela M Holt

REGION VII
Elizabeth A Jones
Dawn D Mathews
Misty Robarge
Kay E Ward
Melissa A Westbrook
REGION VIII
Arleene J Ginter
Kathleen Kerstenbeck
Jari Lynn Sutton
Jari Lynn Sutton
Vicky Troyan

REGION IX
Timothy W Gibson
Sandra J Holmes

REGION VII
Elizabeth A Jones
Dawn D Mathews
Misty Robarge
Kay E Ward
Melissa A Westbrook
REGION VIII
Arleene J Ginter
Kathleen Kerstenbeck
Jari Lynn Sutton
Jari Lynn Sutton
Vicky Troyan
REGION IX
Timothy W Gibson
Sandra J Holmes

REGION I
Janet M Rioux
REGION IV
Sherry A Distelhorst
Lisa A. Frazzetta-Manning
Taffy F Troup
REGION V
Charlie Aldrich
Lisa Allen
Nancy A Bradshaw
Christy Ford
Mary Kay Holton
Diane Kidwell
Lori J Meyer
REGION VI
Kristina E Donaldson
Mary J Courvelle
Laura G Corter-Dussling
Marie Ellenburg
Pamela Geraci
Paula W Kelly
Sharon Kay Klein
Deborah Ledford
Linda G Lee
Dee K McCullough
Laura Molino
Monique O’Neill
Andrea M Reyes
Pamela M Scofield
Melanie Ford Smith
Monia L Sullivan
Sheila Thompson
Sylvia D Thronson
Myriam Ruth Victoria
Kay Wessels
Robin M Widmer
REGION VII
Jane E Biggins
Barbara M Dietrich
Gracellen H Donnelley
Jenelle S Duffy
Virginia A Hoffman
Carol A Hollomon
Connie Jean Hulinsky
REGION VIII
Eliza...
CERTIFICATE OF COMPLETION RECIPIENTS

UNDERWRITING FOR NON-UNDERWRITERS

REGION VIII
Ruth Hinckfuss
WNania Iranmanesh
Venetia Georgene Johnson
Kathleen Kerstenbeck
Regina Lemanowicz
Deborah Paladinio
Melissa Pena
Catherine Rossetto
Barbara J Terry
Cheri L Truman
Colleen Valters
Tressie Wilkins

REGION II
J. Todd Jones
Bonnie Lea
Norell D Myers

REGION III
Jennifer D McManus
Matthew R Philip

REGION V
Wanda J Amo
Peggy L Bittiker
Debra Brunken
Joni L Burgoyne
Vicki Bzutke
Tammy Carlson
Sharon DiBella
Nancy M Garry
Michele M Knop
Cathy A Kohlbauer
Kathleen K Kraus
Linda H Luka
Katharine M Mattsen
Brenda J McDermott
Kathy Moore-Stark
Arlene Schwartz
Linda S Shank
Mary R Sherrill
Rachel B Shubert
Beth St. Peter
Suzanne M Van Camp
Robin R Wagner

I CAN! BUSINESS AS USUAL

REGION I
Michele Benson
M. Eva Costa
Diana Garrera
Nadia Hatzinas
Donna L Wiik

REGION III
Matthew Philip
Kerrie Raines

REGION IV
Linda S Britton
Dorothy Endres
Jean Gregory
Janet K Holstine
Debra Jevert
Mary Lou Messenger
Gloria J Mireles
Deborah S Tasker

REGION V
Robin R Wagner
Jennifer Weiterman
Barbara Wilcox
Sherry Williams
Mary Wittmann
Linda Young

REGION VI
Wanda Broussard
Denise T Walker

I CAN! E&O HOTSPOTS

REGION II
Michele Benson
M. Eva Costa
Diana Garrera
Nadia Hatzinas
Donna L Wiik

REGION III
Matthew Philip
Kerrie Raines

REGION V
Dawn A Drennan
Cynthia A Lyle
Joanna M Mahoney
Deanna M Recek
Sandra L Snyder
Donna M Toussaint

REGION VIII
Victoria A Rivas

I CAN! ETHICS SHADES OF BLACK AND WHITE

REGION II
Deanna L Fertig

REGION III
Susan P Lofvers

REGION V
Lisa A Frazzetta-Manning

REGION XI
Diane J Suddeth

I CAN! FACTS OF LIFE

REGION II
Diana L Beier
Anita Flynn
Kathryn E Phillips
Jennifer Roberts
Elizabeth L Thompson
Debra T Waller

REGION III
Dawn A Drennan
Lisa A Frazzetta-Manning

REGION V
Mary Ann St. Marie

REGION VI
Sonya Lynette Embry
Diana Marie Kennison

I CAN! LTC 101

REGION II
Nora P Fain

REGION III
Susan P Lofvers
Connie D Rose
Angie A Smith

REGION IV
Lisa A Frazzetta-Manning

REGION VI
Sonya Lynette Embry

REGION VIII
Victoria A Rivas

I CAN! TAX FREE ROTH IRA

REGION II
Nora P Fain

REGION III
Susan P Lofvers
Connie D Rose
Angie A Smith

REGION V
Diana Marie Kennison

REGION VI
Sonya Lynette Embry
Diana Marie Kennison

REGION VIII
Victoria A Rivas

REGION V
Dawn A Drennan
Cynthia A Lyle
Joanna M Mahoney
Deanna M Recek
Sandra L Snyder
Donna M Toussaint

REGION II
J. Todd Jones
Bonnie Lea
Norell D Myers

REGION III
Jennifer D McManus
Matthew R Philip

REGION V
Wanda J Amo
Peggy L Bittiker
Debra Brunken
Joni L Burgoyne
Vicki Bzutke
Tammy Carlson
Sharon DiBella
Nancy M Garry
Michele M Knop
Cathy A Kohlbauer
Kathleen K Kraus
Linda H Luka
Katharine M Mattsen
Brenda J McDermott
Kathy Moore-Stark
Arlene Schwartz
Linda S Shank
Mary R Sherrill
Rachel B Shubert
Beth St. Peter
Suzanne M Van Camp
Robin R Wagner
CERTIFICATE OF COMPLETION RECIPIENTS


I CAN! TAX FREE ROTH IRA

REGION VII
Rebecca LeAnn Dunham
Rita L Hyland

REGION VIII
Kristina L Barroco
Peggy A Braithwaite
Debbie K Driscooll
Elaine M Logsdon
Jocosa J McKinnie
Betty J Watson
Janet B Wisely
Jacoba M Worsdell

I CAN! WHAT’S UP DOC?

REGION VII
Robert C Cade
Kay E Ward
Jennifer Wilke

REGION VIII
Denise T Garcia
Jeana Ramos
Wanda S Turner
Barbara Williams

I CAN! WHEELS OF MISCONCEPTION

REGION II
Debora L Dotson
Vicki Rhodes

REGION V
Bonita Jackson
Nancy Kelly
Sharon K Kollman
Andrew Krikie
Melinda Lawson
Deborah A Marquardt
Anna Medvesek
Samantha L Miller
Tara Miller
Cheryl Petray
Barbara S Pitchford

REGION VI
Amanda Skinner
Rose Stewart
Mary Bock
Stacey W Campo
Anna Maria Kizer
Margaret Parker
Joanne H Pearson
Frances L Runk
Penny E Smith
Amy M Weimer

REGION IX
Susan M Rasp
Marie Ryan
Karen Sweat

NEW CPIWs, CPIMs and CIIPs


REGION I
Eileen Dias
Darlene Dumond
Kimberly Fitzgerald
Joy Sawyer
Alexis M Shoemaker
Michelle D van Haagen
Doreen R White

REGION III
B J Alringer
Karen Archer
Lori L Carrozza
Michelle D Connolly
Milagros Echeandia Oronoz
Altonia L Howell

REGION III
Marie C Jones
Jose Reyes
Kimberly D Shattuck
Clare Thompson

REGION IV
Trisha M Harlamert
Tracey Lautzenheiser
Stacey Nichols
Leslie A Wohler
Amy Baier
Phyllis J Manthei
Susan Massey
Mary R Sherrell

REGION VI
Angela L Crochet

REGION VIII
Nancy L Hudson
Venetia Georgene Johnson
Dayna Ann Moran
Janet B Wisely

REGION IX
Susan M Rasp
Marie Ryan
Karen Sweat
NEW DAEs


REGION I
Cara L Curtis

REGION III
Mary Kirk King
Susan P Welch

REGION VIII
Mari Halliday
Alison Holmes
Victoria H Lovinggood
Sherry Layne McFarland

REGION IX
Janice M Shelton

Allianz Life Insurance Company of North America

“Ahh-lee-ahnz”
Pronounced: Strength

For more than 115 years, we’ve been helping people achieve their financial and retirement goals by providing innovative annuity and life insurance solutions. We are true to our promises, so our clients can be true to theirs.

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(5/2011)
Part of any management, leadership, and employee motivation speech, is the common theme that people’s performance is influenced by their attitude. People’s performance is 80% their attitude and 20% their ability. When referring to attitude, it doesn’t mean how happy they are. What is referenced is their attitude towards their job.

Charlie travels extensively for his job. He travels so often that he is constantly observing the customer service he receives on an airplane. The other day, Charlie encountered a somewhat overbearing flight attendant while in first class. The flight attendant, Sweet Dee, was being very pushy and telling people what to do.

Sweet Dee ordered people around in a demanding, unnecessarily authoritative tone. “Close that laptop.” “Put that up there.” “Put that seatbelt on.” “That can’t go there.” “That has to be turned off.” After observing this for some time, Charlie couldn’t resist speaking up to Sweet Dee about her customer service skills. Charlie said, “You know, I think your customer service skills could really use some improvement.” Of course, the other passengers were all nervous looking around at each other thinking, “Oooh, he’s gonna get it.” “Well sir,” she said snidely, “I’m here mainly for your safety.”

That’s all Charlie needed to know. That statement alone answered Charlie’s question on how someone in the customer service business could be so lacking in skills. The answer is she’s not lacking. Her ability is just fine.

Flying as much as Charlie does he knows that pilots always say “The flight attendants are here mainly for your safety, but if there is something they can do to make you feel more comfortable,
And her attitude is: I’m not here for your pleasure. I’m not here for your comfort. I’m not even here to make sure you come back again. I’m here for your safety. And because of that, she can be mean. She can be nasty. She can be bossy. Why? Because she’s not in the customer service business, she’s in the safety business. And because of her attitude, she is perfectly okay with pushing customers around.

Knowing this, Charlie responds to Sweet Dee by saying “Yes, I agree you are here for safety. But you’re not in the safety business. You are in the customer service business. I think you made a mistake by separating the two. Safety is part of the customer service you provide. It’s an important part, but still just a part.”

As she rolled her eyes, Charlie said, “Think about it. 99.9 percent of the time, you are dealing with people and their needs; Serving drinks, answering questions, and getting them things. You’re not dealing with safety issues. Most of your time on the job is spent providing customer service.”

Knowing flying is very safe, Charlie even asked Sweet Dee, “Have you ever been on a plane that has crashed?” “No,” Sweet Dee replied. “Well, there you go then,” Charlie said. “You’ve never even been on a plane that’s crashed. Yet it’s your excuse for bossing people around.”

Again, Sweet Dee demanded, “I’m here mainly for your safety…SIR!”

Growing tired of the conversation and realizing that all of the passengers had pulled their ear phones out and were now listening intently, Charlie finally said, “Okay. You’re here mainly for my safety. Fine. Then why is the other flight attendant back in coach being so nice? You know, the one who is always smiling, being polite, courteous, helpful, and friendly? Why is she asking people to do things and not barking orders? You do the same job yet she’s making people feel good about it. Why is that?”

Sweet Dee looked down the aisle, looked back at Charlie and smiled condescendingly, pointed down at the other flight attendant, and said, “Oh, her? She’s new.”

There you have it. A perfect example of someone who’s attitude is driving their performance. Was it her ability? Probably not, she knows how to smile. She knows how to ask instead of demand. She knows how to talk to people, so as not to make them feel yelled at. Her ability is just fine. What was driving her poor performance in customer service? Her attitude!

It’s her attitude about what she does for a living which is driving her poor performance. Maybe her attitude is that she is in the business of safety, transportation, or “keeping the airplane clean.” Who knows?

It’s not that she has a nasty attitude in life. It’s just that she doesn’t understand her job. You see, she’s not in the transportation business or the safety business. She’s in the customer service business. Performance is 80 percent attitude and 20 percent ability.

How can Sweet Dee improve? She can remember these points:

• Attitude drives performance: How she describes her job is just as important as the tasks she performs.

• Take off the blinders: The plane probably really isn’t going to crash, so she should keep in mind that although safety is important, most of her time deals with customer service.

• Perception is everything: Although she might not believe her job is in customer service she needs to let the passengers think that. If she was perceived as being polite then people would more willingly listen to her and act accordingly.

Carl Van, President & CEO of the International Insurance Institute, is a Professional Public Speaker; business course designer and international trainer: His new book, “Attitude, Ability and the 80-20 Rule: The Making of Exceptional Performers” along with the highly acclaimed “Gaining Cooperation” are available at Amazon.com. Veronica Dunbar graduated with her B.S.M. in Marketing from Tulane University in New Orleans, Louisiana and is now a consultant specializing in Social Media. Mr. Van can be reached at 504-393-4570, www.CarlVan.org or www.facebook.com/carlvanspeaker.

Photo credit: Yuri Arcurs / Shutterstock.com
The International Association of Insurance Professionals (IAIP) 70th Annual Convention commenced on Sunday, June 5, 2011 with more than 400 IAIP members and industry professionals in attendance. The 70th Annual Convention was held at the Flamingo hotel in Las Vegas, Nevada.

Throughout the convention attendees had the opportunity to participate in over 15 different educational workshops, seminars and panel discussions, a trade show, several networking events and two business meetings.

The convention kicked off on Sunday, June 5th with a Leadership Training workshop conducted by Cynthia D’Amour, MBA and founder of Chapter Leaders Playground. Cynthia’s presentation focused on recruiting and retaining members and provided many great ideas for local, council, and regional officers. The exhibit hall opened that afternoon where attendees spent time networking and learning about new industry products. Later in the day, 77 First Timers at the convention were welcomed at an orientation meeting designed to make their convention experience memorable.

On Monday, two CE courses and a sales workshop were held throughout the day. The exhibit hall opened at noon with an exhibitor lunch followed by networking with the exhibitors. Attendees were treated to a Welcome Reception with the exhibitors that evening where several door prizes were given away as attendees networked and socialized.

A Health Care Reform panel comprised of industry experts opened the day on Tuesday. Attendees were given valuable insights on several areas of the legislation that impact the insurance industry. Following the opening panel, several concurrent workshops were available for the remainder of the morning. At the Industry Luncheon, corporate partners and scholarship recipients were recognized for their support and achievement. Vernice “FlyGirl” Armour, renowned speaker and author, delivered an inspiring keynote address on accomplishing goals to conclude the luncheon.

Following the luncheon, the international CWC speak-off competition was held. Eight regional contestants competed and all gave excellent presentations. Each contestant presented a three minute prepared speech on an industry topic and a one minute impromptu speech on a topic chosen by 2010-2011 IAIP Vice President, Penny Haworth-Rich. Following the speak-off competition, the First Business Meeting was convened. After opening remarks and introductions of ten Past International Presidents in attendance, the discussion on the dba name change bylaw amendment began. An amendment was presented to change the dba to International Association of Insurance Professionals from Association of Insurance Professionals International. After discussion, the amendment to add the dba trade name “International Association of Insurance Professionals” was approved by the delegates. Next, past International President and 2011 Nominating Committee Chairman, Jenelle Duffy, shared the Nominating Committee’s report with the audience. The following candidate was recommended for the office of International Secretary for the 2011-2012 term: Rosalyn “roz” Horton, CIC, CPIW, DAE. Also, nominations were made from the floor for Teresa Sheppard, API, ACSR, CPIW, AAM, AIS, AIT, DAE, CISR, CIC, ASLI, and Sue Shaw, CPIW for the position of Secretary. A Meet the Candidates session followed the nominations so attendees could become more familiar with each candidate as they answered questions from the moderator and audience.

Wednesday began with a Career Skills panel of industry executives sharing their insights on maximizing your career. The excitement of the attendees carried into a series of concurrent workshops including CE, skills enhancement, and association related topics for the remainder of the morning. At the Annual Awards Luncheon, the international award winners and POC scholarship recipient were announced as follows:

**Professional Underwriter of the Year**
Jenelle Duffy  
Region VII

**Claims Professional of the Year**
Melanie M. Elias  
Region IV

**AAMGA & IAIP President's Award**
Gloria Bruno  
Region VI
The Second Business meeting convened on Wednesday afternoon beginning with the election of International Secretary for 2011-2012. The delegates voted and elected Rosalyn “roz” Horton, CIC, CPIW, DAE for the position. After the elections concluded, International President, Margaret Wildi gave her administrative report and farewell speech to attendees. During Wildi’s speech, she outlined several wonderful advances and accomplishments that IAIP has made over the past year during her term as president. At the conclusion of her farewell speech, the crowd applauded Wildi for her extraordinary leadership and direction during the last four years as a member of the IAIP Executive Committee.

After the audience took their seats, the 2011-2012 leadership team was introduced with the help of Past International President, Gloria Bruno. Bruno called on Jamie Renton from Region VI, as well as members of NAIW-Dallas Inc. to assist her in installing the officers.

Installed as the 2011-2012 International President was Joi Wilson, CRIS, CPIW, DAE. Wilson is employed by Star Risk Services, Inc. a subsidiary of Lufthansa German Airlines as a Vice President, Secretary/Treasurer of the Board in Germany. Wilson is a member of NAIW – Dallas, Inc.

Installed as the 2011-2012 International President-Elect was Penny Haworth-Rich, AU, CPIW. Haworth-Rich is employed by employed by Philadelphia Insurance Company as an Office Manager and is a member of Valley of the Sun Insurance Professionals in Phoenix.

Installed as the 2011-2012 International Vice President was Jane Densch, CPCU, AIC, ARP, ARE, CPIW. Densch is employed by Fireman’s Fund Insurance Company, a company of Allianz, as a Claims Auto/General Liability Product Director and is a member of the Insurance Women of Denver.

 Installed as the 2011-2012 International Secretary was Rosalyn “roz” Horton, CIC, CPIW, DAE. Horton is employed by Allianz Global Corporate & Specialty-AGSC Marine Insurance Company, as Underwriting Manager, Small Business Inland Marine & Related Property. Horton is a Tennessee Member-At-Large.

After being installed, Joi Wilson, announced the theme for her term as president as “Shooting for the Stars – Miracles Happen”. Wilson then shared with members her goals for the association going forward. Wilson also made it a point during her speech to credit those leaders within IAIP who came before her and who have inspired her to make the most of her time as International President.

The final business meeting of the 70th Annual Convention wrapped up with a look at the host city for the 71st Annual Convention, Dallas, Texas, where members will gather in 2012 for another exciting convention!

The convention ended with a closing reception with fellowship and networking. A presentation was made to the local Reading is Fundamental chapter in Las Vegas, providing them with over 200 books and a financial contribution of $2,500. Special thanks was given to Grange Insurance Company, who generously agreed to match the financial contribution, making a total of $5,000 contributed to Reading is Fundamental.

IAIP would like to extend our sincerest thanks to all attendees, sponsors, exhibitors and guests for their support during this event. We look forward to the upcoming year and hope you will make plans to join us in Dallas, Texas at the Omni Downtown, June 7-9, 2012 for yet another convention to remember.
IAIP members at the Awards Luncheon.

Industry Luncheon Keynote Speaker, Vernice “FlyGirl” Armour, delivers her inspiring message to the crowd.

IAIP members at the Industry Luncheon.


IAIP members attend workshops during the convention.

IAIP members network throughout the event.

First Time Convention attendees at the First Timer meeting.

IAIP members, Tamre Hileman and Taffy Troup catch up during the convention.

See More Convention Photos On The Official IAIP Facebook Page
The 2011-2012 IAIP CWC contestants pose together after the competition.

IAIP Vice President, Penny Haworth-Rich, conducts the CWC Competition.


IAIP members gather for the Annual Industry Luncheon.

IAIP members talk with exhibitors in the tradeshow hall.

(L to R) Susan Shaw, Teresa Sheppard and Rosalyn Horton participate in the Meet the Candidates session.

IAIP members and exhibitors interact in the Tradeshow Hall.

The 2011-2012 IAIP President, Joi Wilson.

Keynote Speaker, Vernice “FlyGirl” Armour, poses with Mary Wildi.

Region VI RVP, Patti Smestad, poses with Past International President, Gloria Bruno, during installation.
IAIP Annual Awards Luncheon Winners

Risk Management Professional of the Year
Nancy J. Fournier
Region IV

Insurance Professional of the Year
Robin Fawkes
Region VIII

Professional Underwriter of the Year
Jenelle Duffy
Region VII

Confidence While Communicating Award
Penny Duerr
Region IV

Rookie of the Year
Kimberly D. Shattuck
Region III

POC Young Professional Scholarship
Vicky Tuyan
Region VIII

POC Young Professional Scholarship
Vicky Tuyan
Region VIII

AAMGA & IAIP President’s Award
Gloria Bruno
Region VI

Claims Professional of the Year Award
Melanie M. Elias
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What do senior leaders of organizations, regardless of size or industry, think when they are asked to commit more resources to messaging and selling?

While those working in the field talk about different disciplines like Marketing, Public Relations, Sales, Communications and Advertising, decision makers tend to lump them all together and ask:

• Do we really need to do that?
• How much is this going to cost me?
• How will we know if it is working or not?
• Isn’t (Insert name of person or department) responsible for that?

Marketing and messaging professionals are quick to passionately explain why their recommendations are vital to the organization. However, they often do not focus enough on the Return on Investment in terms CEO’s, entrepreneurs and CFO’s are accustomed to hearing and end up without the buy-in necessary for success.

Senior leaders also tend to lose patience with multiple departments or vendors (PR, Sales, Marketing, Corporate Communications, etc.) that rarely communicate with each other as well as they should. Each function or area sees things in their own biased way. Sales thinks they’re king because they bring in the business. Others find them arrogant and demanding.
Advertising sees themselves as cool and full of big ideas. Others see them as full of something else. PR talks about framing the message while other departments wonder what they really do. The list could go on and on. The end result is a perception among senior leaders that these areas are inefficient cost centers with overlapping, duplicative efforts.

Organizations often talk about getting these departments to work together more but become frustrated with mixed results attributed to the type of work and workers involved. Phrases like “You know those creative people,” or “He’s a marketing guy, they’re different,” are used to explain it away.

How can organizations overcome this vicious cycle of frustration?

**Five Steps to Integration**

Senior leaders need to champion the idea of creating a true integrated marketing and PR program and then focus on these five strategic initiatives to make it happen:

1. Develop mutually agreed upon target markets that the organization and its messaging and selling efforts will focus on. Far too often, target markets are described in broad or general terms. Drill down each target audience into manageable market segments then make sure each department knows and agrees on the segmented target markets. For example, Sales often overlooks the importance of employees as a key target market while Corporate Communications clearly sees this group as vital. Marketing/Advertising sometimes focuses so much on the creative message but forgets that the target audience has to see or hear it when they are able and willing to buy. Taking the time to clearly communicate information about the target market segments is the first step toward successful integration.

2. Find out what each target market wants by asking them, through multiple channels. While engaging a market research firm is the most formal of research methods, don’t overlook other ways to learn about target markets. Your Sales team can ask customers and prospects what they think and track the results. Corporate Communications should be able to easily survey employees. Your methodology doesn’t have to be perfect. The key takeaway is that you should ask your customers, internal and external, what they think and act accordingly.

3. Develop a consistent message and require that each department live by it. Be vigilant about message integrity and consistency but also be flexible. For example, your sales team isn’t going to use the slogan from your advertising all the time. Tweak the messaging accordingly for each target market but ensure that the overall theme and key message points are still being conveyed. Consider secret shopping so that you are more aware of what your customers are really seeing and hearing.

4. Work with each department or vendor on clearly defining their goals and the market forces that impact their ability to achieve those goals. Develop a summary of each department or vendor’s specific roles and their strengths. Then, convey these key points to everyone involved. The goal is to increase the level of understanding and respect across functions.

5. Install a Corporate-Wide Marketing ROI focus. Challenge your marketing and messaging professionals to provide rationale in terms of Marketing ROI Success Metrics. Ask them to work in conjunction with Finance to build the metrics. Then, report the success metrics to leaders and managers throughout the organization. The more everyone understands the marketing, selling and messaging goals and processes, the better.

Developing a true Integrated Marketing, PR and Selling program doesn’t just happen. But once you invest the time and effort, you will reap the benefits of a positive Marketing ROI.

David M. Mastovich, MBA is President of MASSolutions, Inc. With a core philosophy of integrated marketing, MASSolutions focuses on improving the bottom line for clients through creative selling, messaging and PR solutions. In his recent book, “Get Where You Want To Go: How to Achieve Personal and Professional Growth Through Marketing, Selling and Story Telling,” Mastovich offers strategies to improve sales and generate new customers; management and leadership approaches; and creative marketing, PR and communications ideas. For more information, please visit massolutions.biz.

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Marsh Scholars Award: Cameron Annas, Appalachian State University

The Insurance Scholarship Foundation has allowed me to enhance my education without the worries of providing funding for the education. In the past I have had to balance my studies with a heavy work load. Having this extra work load often puts a lot of stress on me because I know I need the money to fund my studies, but I also know that in order to succeed in my career and in life I need to do well in school. The Insurance Foundation of America has greatly relieved some of this stress from my life by funding a part of my education. Thank you so much Insurance Scholarship Foundation of America!!

ISFA College Scholarship: Mira Andreeva, Illinois State University

I am very grateful for the ISFA College Scholarship and would like to extend a big thank you to the Insurance Scholarship of America Board of Directors for rewarding me with such a prestigious award. With the ISFA College Scholarship I am able to continue my education in Insurance from Illinois State University and the Katie School of Insurance and Financial Services, in hopes of pursuing a career in the insurance industry. I am truly appreciative for the assistance that I am receiving and look forward to the time that I can help others as this scholarship has helped me.

Canal Company Professional Scholarship: Deanna Lynn Fertig

I would like to express my gratitude to the Insurance Scholarship Foundation of America for the Canal Insurance Company Professional Scholarship. I am thankful for the opportunity they have provided me to continue my insurance education and become a better insurance agent. This scholarship will not only benefit me, but my customers and my employer. I look forward to completing my CISR online thanks to the Insurance Scholarship Foundation of America.

ISFA College Scholarship: Will Garner, University of Georgia

Thank you so much for the Scholarship! I wish I could articulate how much such an award means to me! I had been praying for quite some time for financial assistance with the MBA program, and your gift will certainly remove the financial burden associated with earning an MBA. I am so thankful for your generosity in helping students achieve their goals of becoming future leaders in the Risk Management Industry.

The Risk Management / Insurance industry has been very kind to my family and I; Hopefully, I will have the ability to pay forward my blessing by helping another student through giving to your foundation in the future.

continued on next page...
Your award will enable me to graduate from my MBA program debt free! Forgoing a paycheck for two years is quite a risk, especially in a job market as volatile as the current. However, such a risk has certainly proved worthwhile for me as the MBA program has stretched me well beyond my comfort zone to become a more valuable employee to any organization. It is such a relief to know that I can focus on my grades as opposed to worrying how I will pay for fees and books next semester.

Again, thank you so very much for your generous gift! I feel like a large burden has been lifted off of my back!

ISFA College Scholarship: Jeffrey Hanschmann, Illinois State University

Receiving the ISFA scholarship means a lot to me, both personally and professionally. It means my academic successes and hard work are not going unnoticed or unrewarded, and there are programs and organizations that support the professional and academic growth of students focusing on insurance. This scholarship, in particular, is a great reminder that I am not alone in my journey toward professional success as an actuary, and that there are people who are willing to support my long-term goals in the insurance business.

Marsh Scholars Award: Ryne Herring, Appalachian State University

Thank you so much for your generosity in awarding me the Marsh Scholars Award. I feel fortunate and blessed to be recognized and awarded by such a prestigious foundation. This scholarship will allow me to continue in my pursuit of knowledge at the collegiate level. I will continue to work diligently to uphold the high standards of academic excellence that has allowed me to receive this honor. Again, thank you for your support and kindness in awarding me this scholarship.

Susanne N. Wolfe Scholarship: Saraya Hyder, Temple University

I would like to thank the Insurance Scholarship Foundation of America for selecting me to be the recipient of the Susanne N. Wolfe Professional Development college scholarship. I am extremely honored and appreciative for the assistance that I have been given to further my education. Being that I am an insurance major at Temple University, winning an ISFA scholarship is not only prestigious but means that all my hard work for my education and future has been noticed. I hope, one day, I will be able to return the favor for another student in my shoes.

The Institutes, 2011 National Honors Awards

Over 12,000 people earned one of "The Institutes" designations in 2010. Thirty of those designees are recognized by The Institutes for exception academic achievement. ISFA is proud to be a National Honors Awards sponsoring the Distinguished Graduate Award and the Award for Academic Excellence for the Associates in Insurance Services (AIS) Program. Congratulations to the following recipients for their outstanding academic achievement.

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