

News From MAIW

2013 Winter Issue

Message From the President

This issue I will talk about the "A" in MAIW's PEAR.

Achievement:

We will move our association forward and encourage membership to set development goals for themselves whether it is personal, professional or both.

As we start the New Year, it's that time to reflect on what we have accomplished individually and what goals we have set for ourselves. What goals do you have in mind and how can MAIW assist you in reaching those goals? Give this some thought and send me an email on what you come up with.

It's also a good time to look at what MAIW has achieved in the past six months.

- We ended our 2012/2013 fiscal year at 259 members. As of December 31, we have 305 members, 82 of which are new members. Each chapter has grown since the beginning of our 2013/2014 fiscal year.
- We held a Summer Leadership Meeting in August that included a brainstorming session. Ideas generated from this meeting have been assigned to the appropriate committee.
- A new banner and letterhead have designed and are in use.
- We moved our November Association Meeting was moved to October and the meeting attendance was higher than the November 2013.
- Monthly Chapter meetings are listed on the MAIW Facebook page.
- An informational night was held in Worcester resulting in the formation of the Worcester Chapter and increasing the number of MAIW Chapters from 8 to 9.

Not bad for our first six months and with all of the plans our committees and chapters have in place; there will be even more to share at our May meeting.

Though the attendance at the October meeting did not hit my goal of 30% of our membership at each Association meeting, it is trending in the right direction!

Keep in mind that at our May Association meeting, I will give a \$50 donation to each chapter (for their scholarship or charity they support) that has 30% of their members in attendance at one association meeting and \$250 to the chapter that has highest overall attendance for all of our association meetings. Two chapters have qualified for a \$50 donation – Norfolk and South Middlesex. Members you still have two more meetings to help your chapter earn donations!

Thanks for making our first six months so successful!

Yours in Fellowship,
Beatrice M. Grant, CRIS, CPIW - MAIW President 2013-2014

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2013/2014

**MAIW's PEAR – Pacesetter,
Education, Achievement and
Recognition**

Chapter News

Berkshire Chapter

Look for news on our chapter in the next newsletter.

In Fellowship,
Jackie Aubuchon – Berkshire Chapter Director

Bristol Chapter

Greetings from the Bristol Chapter!

Our Chapter ended the year with great success. We Collected Sport balls for Gifts to Give, We volunteered at Gifts to give in December, collected books, coloring books, crayons and stuffed animals for Project Smile.

Our Kids ID day took place at Whites of Westport in December. Bristol Chapter will have more information for the next newsletter. Happy New Year !

In Fellowship,
Zee Noia, CISR, AAI - Bristol Chapter Director

Cape Cod Chapter

Warm Tidings from Cape Cod!

The Cape Cod Chapter is coming off a HUGE success with our November meeting. We had over 70 people attend and even though they were there to see Lisa Pena from National Flood Services it was amazing to see so many people who do not normally come to our meetings. I tried to touch base with everyone who came and personally thank them for coming.

We also collected can goods for the First Baptist Church here in Hyannis and after I heard of their plight of being shorted so many turkeys I turned to our vendors to see what we could do to help. It was such an amazing outpouring of support, if they were not bringing turkeys they were bringing \$100 gift cards from Stop & Shop. I am sure of the 113 needy families; every one of them had a Happy Thanksgiving!

December we had our annual Christmas Party which was held at Alberto's Ristorante. Martha Findlay from Olde Cape Cod Agency decided this year we would do a Scavenger Hunt. At the November meeting she handed out bags to 7 teams of 2 and we had to try to solve 15 riddles and bring in the items. There was 3 winning teams. A good time was had by all! January not only brings snow in our forecast but a new year and to warm us up we will be at Barbyann's in Hyannis. Our speaker will be Wendie Howland from Howland Health Consulting to speak about "Life Care planning and what you need to know about its place in liability."

February we will be offering a 2 CEU class on Feb. 10th sponsored by JN Phillips Auto Glass on "Identifying the Myths Surrounding Auto Insurance.

Bristol Chapter held a great Pound and Yard auction at their January meeting! And Cape Cod Chapter is doing one at their March Meeting

Chapter News - Continued

Our March meeting will be our annual Pound and Yard Auction to raise money for our scholarship program. We also hope to schedule a 2 CEU class one afternoon with Glynnis Walbridge on Condo Insurance.

Finally our April 8th meeting is another 2 CEU class this time on Insurance Fraud and How to Prevent It sponsored by Safelite Auto Glass. This is an Agent Re-Certification Training Course.

In Fellowship,
Janice M. Skinner - Cape Cod Chapter Director

Essex Chapter

The Essex Chapter had its first CEU class of the year in October at Toscana's Restaurant in Peabody. The class for 2 CEUS, "Setting Policyholder Expectations for Collision Repair Procedures," was taught by Rob Rose of Modern Auto Glass / Auto Body Clinic.

At our November meeting, our very own Kathryn Coggeshall was the speaker of the evening. The topic was CRAASH, a program to raise awareness of the dangers of distracted driving. Also, we were very pleased to have our President, Beatrice Grant, in attendance. It was a very informative evening with MAIW updates from Bea. Also, Mary Sarsfield gave us an overview of the marketing efforts made by the MAIW Marketing Committee.

That month \$257 was raised with a Turkey Raffle, held to benefit the Scholarship Fund. The winner was the Wm. Burke Insurance Agency. Our Public Relations Chair, Kathy Boudreau collected money for The Open Door food bank. The \$225 we donated provided 8 families with Thanksgiving dinner.

In December, we celebrated with a Holiday Party at Timothy's in Danvers. At the party, we held a "silent" ornament auction, netting \$170.50 for our scholarship fund. We continued to support the Toys for Tots. Billie Auld, Tony Garro and David Jeter came from the Marine Corps League to collect the toys.(see photo below) We also collected pajamas for the PJ's for kids drive held by ServiceMaster Disaster Restoration. Mary Kasper, from ServiceMaster is shown with Donna Vallis and Adrienne Spear with some of the pajamas that were collected.



At the Essex December meeting, they raised funds for their scholarship, supported Toys for Tots and collected pajamas for the PJs for kids drive held by ServiceMaster Disaster Restoration

Chapter News - Continued



In January, Julie Gershon will speak to the Essex Chapter about Identity Theft.

We hope to see you all at the MAIW February Association Meeting hosted by our chapter.
Happy New Year to all!

In Fellowship,
Andrea McInnis – Essex Chapter Director

Middlesex Chapter

Look for news on our chapter in the next newsletter.

In Fellowship,
Ramona Kowalsky – Middlesex Chapter Director

Norfolk Chapter

Greetings from the Norfolk Chapter.

I hope you are all having a great new year as I know the Norfolk Chapter is. In November Arlene Room taught a 2 CE class on E & O, this was a fantastic class with a great turn out. In December we had a holiday party with a Yankee swap which was a lot of fun. To start the year off in January Kathy Beckwith will teach a class on Roberts Rules. And in February Kristin Camarra will teach a Scrapbooking night and all proceeds went to the Barbara Dickson Calos Scholarship fund. Please feel free to come and join us at any of our meetings as we would love to have you there.

We look forward to working more in the community and continue to support local charities. In November we collected food for Thanksgiving for the Mansfield food pantry. In December we collected gifts and toys for the family and community resources in Brockton for Christmas. And we also sent cards to the troops for Christmas. In January we will have a hat and glove drive. And in February we will be collecting used clothing for a local homeless shelter. We also continue to collect box tops for the Dedham schools and can tabs for the dialysis center each month. We will continue to hold different fundraisers this year to raise money for the Norfolk Chapter and Barbara Dickson-Calos scholarship fund.

In Fellowship,
Kelly Tauber-Lalli - Norfolk Chapter Director

Chapter News - Continued

Plymouth Chapter

For the start of 2014 at our January meeting the guest speaker is Christine Bartel from Travelers, with the topic being, Turn it Around, Handling a Premium Increase Call.

February we will be having a representative from Jordan Hospital, speaking on Heart Health issues. We are also working on possibly having a CPR class. Further information to follow.

We are working on a CE Class for our March meeting.

In April we have our famous plant auction. It is a big hit with everyone.

Looking forward to our May meeting as we are hosting it and it should be a lot of fun to see everyone.

In Fellowship

Patty Tome, CISR, CPIW – Plymouth Chapter Director

South Middlesex Chapter

South Middlesex Chapter is looking forward to our Fashion Show on Friday, March 14th from 6pm – 9pm at the Hudson Elks. The profits from this event will go towards the scholarship fund. Information will be available soon!

In Fellowship

Lisa Rancourt – South Middlesex Chapter Co-Director

Kathy Beckwith - South Middlesex Chapter Co- Director

Worcester Chapter

Look for news on our chapter in the next newsletter.

In Fellowship,

Annamarie Castonguay, CIC, CBA, AU, AIS CPIW - Worcester Chapter Director

WELCOME TO OUR NEW MEMBERS

The following individuals have joined MAIW since October 29. We want to extend a warm welcome to each of you and thank you for making MAIW your association of choice.

Suzanne Alkes	Worcester
Paul Casagrande	Plymouth
Randy Florence	Cape Cod
Deborah J. Gilbert	Essex
Irene N. Gray, CISR	Berkshire
Anita M. Pacheco	Middlesex
Shelby Pierce	Worcester
Janet F. Ponte	Bristol
Christiana Timmons	Essex

Congratulations!

Our congratulations go out to:

Felicia Amaral, Bristol Chapter Assistant Director.
She had her baby on 12/30/2013. Mila Athena was
7lbs 12 oz., 20 inches.

Upcoming Events

February 7-8, 2013 – February Association Meeting hosted by Essex Chapter at the Holiday Inn in Tewksbury

April 3-6 – IAIP Region Conference at the Essex Resort and Spa, Burlington, VT

May 16-18 – May Association Meeting hosted by the Plymouth Chapter

News You Should Know

MAIW President, Beatrice Grant was interviewed by The Standard, New England's Insurance Weekly. An article titled "MAIW Makes Its Own Way, Offering Education and Development" was in November issue of the Standard.

In Memoriam

Condolences

Thomas Oatman, husband of Lee-Ann Oatman - Middlesex Chapter, passed away on December 25. Donations in Tom's memory can be made to the Jonathan Oatman Education Fund and cards can be mailed to Lee-Ann at
126 Bellevue Road
Andover, MA 01810

Ruth Closson, the mother of Carol Closson – MAIW Vice President and member of Cape Cod Chapter, passed away on January 1. Donations in her Mom's memory may be made to the First United Methodist Church, 20 Hoppin Hill, North Attleboro, MA 02760, c/o Rev. James Blair. Cards can be mailed to Carol at:
P. O. Box 943
West Yarmouth, MA 02673

Priscilla Lunn, the mother of Brenda Brianna – Essex Chapter, passed away on December 17. Cards can be mailed to Brenda at:
38 Upham St.
Salem, MA 01970

The son of Dolly Nardella passed away suddenly on December 7. Cards can be mailed to Dolly at:

17 Washington St., Lot 25
Auburn, MA 01501

*"Perhaps my time
seemed all too brief;
Don't lengthen it now
with undue grief.
Lift up your heart and
share with me;
God wanted me now.
He set me free"
From a poem by
Shannon Lee Moseley*

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.



February 7, 2014 MAIW Board Meeting

TO: MAIW Officers
Chapter Directors
Chapter Assistant Directors
Association Committee Chairmen and Members

FROM: Beatrice M. Grant, CRIS, CPIW
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, February 7, 2014 at the Holiday Inn Tewksbury in Tewksbury, MA. **THE MEETING WILL BEGIN PROMPTLY AT 7:15 PM.** If you plan to pass out information, please be early so as not to delay the start of the meeting. Reports should be submitted in duplicate - one for the Secretary and one for the President. I will not be able to attend so please email a copy to me as well as Kelly Tauber-Lalli by Tuesday, February 4th at 3pm. Dress for this meeting will be business casual.

It will be assumed you will be attending the meeting and giving a report, unless you advise me otherwise. If you will not be attending, please forward your report to me with a copy to Kelly Tauber-Lalli that Kelly can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, January 25th to me with a copy to Arlene Room.

See you in Tewksbury!

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.**IMPORTANT NOTICE TO MAIW MEMBERS**

The proposed amendments to the MAIW Bylaws and Standing Rules will be presented and voted on by membership at the February Association Business Meeting.

Copies of the amendments were sent to members by their Chapter Directors. If you did not receive a copy, please contact either your Chapter Director or the Bylaws Committee Chair, Carol Closson at cclosson@rogersgray.com

Members are encouraged to attend the this Business Meeting.



Massachusetts Association of Insurance Women, Inc.
75 Years Strong

Essex Chapter

**Invites you to come & plant the seeds of success
with MAIW for a**

“Bright New Future”

February Association Meeting

February 7 – 8, 2014

Holiday Inn Hotel

4 Highwood Drive

Tewksbury, MA

MAIW room rate is \$80.00

2 double or 1 king

Cots are available for \$20.00 – must be reserved in advance.

Please ask for the MAIW group rate when calling.

(978) 640-9000

Reservation deadline is January 8, 2014

Continue your Education

Meet other Professionals

Questions: Contact Committee Co- Chairs

Ingrid Brown email: Ingrid@quinngroupins.com

Estelle Jeter email: estellejeter1@gmail.com

www.MAIW.org



**ESSEX CHAPTER MAIW ASSOCIATION MEETING
FEBRUARY 7&8, 2014**

FRIDAY, FEBRUARY 7

**SEMINAR - INSURING TEEN & ACCIDENT PREVENTION (4 CEU'S) 1PM - 5PM
PRESENTED BY MODERN AUTO GLASS/AUTO BODY CLINIC**

**REGISTRATION 5:00PM- 7:00PM
BOARD MEETING 7:15 PM
HOSPITALITY - QUEEN ANNE SUITE 7:00PM - 11:00PM**

SATURDAY, FEBRUARY 8

**REGISTRATION 7:00AM - 9:00AM
CONTINENTAL BREAKFAST 7:00AM - 9:00AM
FIRST TIMERS MEETING 8:15AM - 8:45AM
DIRECTORS/ASST. DIRECTORS MEETING 8:15AM - 8:45AM
SEMINAR - "OUT OF THE BOX" 8:50 AM - 10:50AM
BUSINESS MEETING 11:00AM - 12:45PM
BUFFET LUNCHEON & SPEAKER 1:00PM**

FRIDAY DINNER ON YOUR OWN

HOTEL HAS A PUB

CRACKER BARREL RESTAURANT IS DIRECTLY ACROSS THE ROAD FROM THE HOTEL

LONGHORN STEAK HOUSE IS ON THE ROAD TO THE LEFT

DRESS CODE

ALL MEETINGS ARE BUSINESS CASUAL

www.MAIW.org



Registration Form

Name: _____

Chapter: _____

Phone: _____ *email:* _____

Will this be your first Association Meeting? *Yes* _____ *No* _____
If yes plan on attending the First Timers Meeting Saturday Morning

Will you need a name tag? *Yes* _____ *No* _____
Do you have any dietary restrictions? *Yes* _____ *No* _____

Friday

<i>4 CEU Seminar</i>	<i>Yes</i> _____ <i>No</i> _____
<i>Board Meeting</i>	<i>Yes</i> _____ <i>No</i> _____
<i>Hospitality</i>	<i>Yes</i> _____ <i>No</i> _____

Saturday

<i>Seminar</i>	<i>Yes</i> _____ <i>No</i> _____
<i>Business Meeting</i>	<i>Yes</i> _____ <i>No</i> _____
<i>Luncheon</i>	<i>Yes</i> _____ <i>No</i> _____

Fees:

Members Full Registration: \$65.00 – includes all meetings, meals, and seminars
Non Member Full Registration: \$75.00 – includes all meetings, meals, and seminars

Friday 4 CEU Seminar ONLY:

Members \$15.00
Non Member: \$30.00

REGISTRATIONS MUST be received by: January 17, 2014
Please make your check payable to: Essex Chapter, MAIW
Mail your registration and the SPECIAL FRIDAY SEMINAR FORM to:
Marilyn Michalak – 41 Pine St. #43, Peabody, MA 01960





Co-Sponsored By



4 Continuing Education Credits Massachusetts Insurance Continuing Education

Pre- Registration Form

Please register me for:
Classroom Course:

- Friday, February 7, 2014
1:00 pm- 5:00 pm
Insuring Teens and Accident Prevention
Approval #C11581, 4 Gen Credits



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.

LOCATION:

Holiday Inn Tewksbury
RT 133
Tewksbury, MA 01876

INSTRUCTOR: Stephen Arena
Robin Rose

Student Information - PLEASE PRINT OR TYPE ALL INFORMATION CLEARLY

Resident State _____

NPN # _____ *Lic. _____ Exp Date: _____

Student Social Security# (last 4 digits) _____

*Name _____

Address: _____

City: _____ State _____ Zip _____

Phone (Day): _____ Fax: _____

Email: _____

Agency name: _____

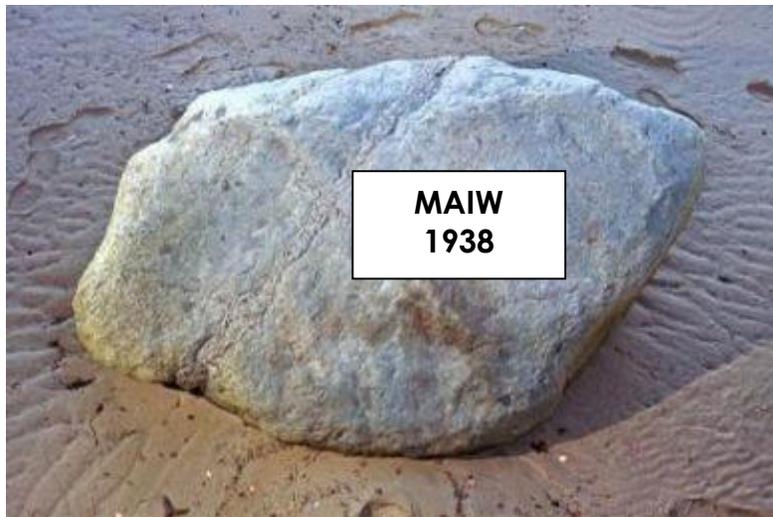


Massachusetts Association of Insurance Women, Inc.
75 Years Strong

SAVE THE DATE!

MAIW
State Association Meeting
May 16, 17 & 18, 2014
Radisson Hotel Plymouth Harbor
180 Water Street
Plymouth, MA 02360

MAIW



ROCKS

Reach
Out
Choose
Knowledge

Climbing Mountains ... Reaching New Heights

2014 Region 1 Conference
April 3 – April 6
Essex Spa & Resort, Essex, VT
www.essexresortspa.com

Registration Form

1. Registration information – Please Print Clearly

Name: _____

Mailing address: _____

City/State/Zip: _____

Is this your office or home mailing address?

Daytime Phone Number: _____ Ext. _____

E-mail: _____

Name to be shown on Badge: _____

Designations: _____

Employer: _____

Local Association: _____

IAIP/NAIW Member since: _____

- I AM A:** First Timer PRO Young Professional
 First timer to Vermont 25 Year Member
 Legacy Fund Donor

Email will be used for confirmation and updates.
 All information listed above will be printed on the Conference Roster.
 Please check if you do not want your email listed on the Roster.

6. Full registration includes: Admission to all events and meals from Thursday Welcome Party to Sunday VT Breakfast Buffet.

Full Registration Fee (Members): (early bird extended!)

- Early bird registration – prior to 1/22 \$250
 Registration after 1/13, prior to 2/28 \$300
 Registration after 3/1 \$325

Full Registration Fee (Non-Member & Guests):

- Early bird registration – prior to 1/22 \$300
 Registration after 2/12, prior to 3/1 \$350
 Registration after 3/1 \$375

Ala Carte Registration Fees (check day(s) attending

- | | | | |
|---|------|---|-------|
| <input type="checkbox"/> Thursday Welcome Party | \$40 | <input type="checkbox"/> Saturday Breakfast | \$25 |
| <input type="checkbox"/> Friday Education \$10/hour max of \$50 | \$__ | <input type="checkbox"/> Saturday Awards Luncheon/Keynote Speaker | \$50 |
| <input type="checkbox"/> Friday Breakfast | \$25 | <input type="checkbox"/> Saturday Cocktail Party, Dinner, Dance | \$85 |
| <input type="checkbox"/> Friday Box Lunch | \$30 | <input type="checkbox"/> Saturday Business Meeting, Lunch and Dance | \$100 |
| <input type="checkbox"/> Friday Opening Ceremonies/Dinner | \$60 | <input type="checkbox"/> Saturday Dance and Sunday Brunch | \$50 |
| <input type="checkbox"/> Sunday Vermont Breakfast Buffet | \$35 | | |

We need a head count – Full Registration attendees please tell us what you will be attending:

- | | | |
|--|---|---|
| <input type="checkbox"/> Thursday Welcome Party | <input type="checkbox"/> Saturday Breakfast | <input type="checkbox"/> Saturday Awards Luncheon |
| <input type="checkbox"/> Young Professionals* Thursday outing from 3:00 to 6:00 | <input type="checkbox"/> Saturday Cocktail Party, Dinner, Dance, DJ | |
| <input type="checkbox"/> Friday First Timer's* Breakfast at 8:00 am | <input type="checkbox"/> Dinner Option 1 – Seared Salmon | |
| <input type="checkbox"/> The Friday PROS Luncheon | <input type="checkbox"/> Dinner Option 2 – Pork Tenderloin | |
| <input type="checkbox"/> Friday Breakfast <input type="checkbox"/> Friday Lunch | <input type="checkbox"/> Dinner Option 3 – Chef's Choice - Vegetarian | |
| <input type="checkbox"/> Friday Dinner <input type="checkbox"/> Friday Smores by camp fire | <input type="checkbox"/> Sunday Vermont Breakfast Buffet 8:00 am | |

6. Special/Dietary Needs

In accordance with Title III of the Americans with Disabilities Act, we invite all registrants to advise us of any disability and any request for accommodation for that disability. Your request should be submitted in writing as far as possible in advance of the conference.

Nut Allergy Diabetic Vegetarian Shellfish Allergy Other _____

4. Member Ribbons

Received your CIIP/CPIW/CPIM or DAE since the last Regional Conference? Yes-CIIP/CPIW/CPIM Yes-DAE

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Alternate | <input type="checkbox"/> CPIW | <input type="checkbox"/> First Timer | <input type="checkbox"/> Member-at-Large |
| <input type="checkbox"/> Assistant to RVP | <input type="checkbox"/> Current Local President | <input type="checkbox"/> Guest | <input type="checkbox"/> National Officer |
| <input type="checkbox"/> Awards Candidate | <input type="checkbox"/> Current RVP | <input type="checkbox"/> Host Association | <input type="checkbox"/> Past Council Director |
| <input type="checkbox"/> CIIP | <input type="checkbox"/> CWC Contestant | <input type="checkbox"/> ISFA | <input type="checkbox"/> Past National Officer |
| <input type="checkbox"/> Council Director | <input type="checkbox"/> DAE | <input type="checkbox"/> Legacy Foundation Donor | <input type="checkbox"/> Past Regional Officer |
| <input type="checkbox"/> Council Director Elect | <input type="checkbox"/> Delegate | <input type="checkbox"/> Legacy Pacesetter | <input type="checkbox"/> Young Professional |
| <input type="checkbox"/> CPIM | <input type="checkbox"/> Exhibitor | <input type="checkbox"/> Legacy Trendsetter | <input type="checkbox"/> 25+ Year Member |

**Young Professionals are members age 40 and under; First Timers are those attending their first Regional Conference*

5. Seminars/Workshops:

You can find a description of the course and it's contents at our website www.vtnaiw.org.

Please mark the sessions you wish to attend. Retain a copy of your choices for your reference.

CE Credits are pending for many classes and not applicable in all states. Please refer to www.vtnaiw.org for updates

Friday, April 4, 2013	CE Credits***	Instructor	Time	Material Costs:	Cost
<input type="checkbox"/> All you Need to Know About Claims...	7 INCL Adj	Jeff Vigne	8AM – 4 PM	Included	
<input type="checkbox"/> Underwriting for Non-Underwriters*	7	M Redman/L. Covelle	8 AM – 4PM	Included	
<input type="checkbox"/> Ethics*	4	Pat Murray	8 AM – Noon	Included	
<input type="checkbox"/> Personal Umbrella	2	Diana Brooks	8 AM – 10 AM	Included	
<input type="checkbox"/> Roberts Rules/Parliamentary Procedure	NA	Kathy Beckwith	8 AM – 10 AM	Included	
<input type="checkbox"/> Wellness Stress Management	NA	Marianne Mullen	8:30 AM – 11 AM	Included	
<input type="checkbox"/> Certified Leadership Program**	NA	Jane Densch	10 AM – 12 PM	\$20.00	\$
<input type="checkbox"/> Recognizing and Preventing Insurance Fraud	3	Richard Lord	1 PM – 4 PM	Included	
<input type="checkbox"/> Medicare	TBA	Polly Jones	1 PM – 4 PM	Included	
<input type="checkbox"/> Association Training	NA	Jane Densch	2 PM – 4 PM	Included	

*CIIP, DAE Qualifier, ** CLP Qualifier, *** Pending Approval

6. Payment Information

By submitting the registration form, I agree that I have read the information below regarding payment information, and to abide by the terms therein.

- 1. Full Registration \$ _____
- 2. Ala Carte Fees \$ _____
- 3. Education Fees (Max \$50) \$ _____
- 4. Material costs for Education \$ _____
- 5. 2014 Region 1 Danforth Pewter Pin \$15 each 2/\$25 \$ _____

My check is enclosed in the amount of \$_____ Please make checks payable to: **2014 Region 1 Conference.**

Mail registration and payment to:
 Audrey Macie – Noyle. W. Johnson
 P O Box 279
 Montpelier VT 05601

I want to pay by Pay Pal. Go to www.vtnaiw.org pay registration. You can complete the registration and make payment. Please note you will need to submit your registration form after making your payment Conferencereg2014VT@gmail.com.

**All Cancellations Received by March 1, 2014 will incur a \$50 processing fee.
 No Refunds after March 1, 2014.**

By offering both a full registration option or Ala Carte we can provide cost effective fees. But we need to know what you will attend for planning/budgeting purposes. **Please be sure to check off all you will be attending.**

Any additional questions please contact:

Barb Watters 802-878-3608 barb@alanasheinsurance.com or vt2014regional@gmail.com

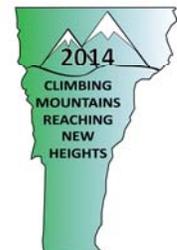
Haylee Covey 802-229-5660 ext 101, hcovey@sh-underwriters.com

Tammy Lawrey 802-229-5660 ext 110, tlawrey@sh-underwriters.com

Reminder: Hotel Reservations must be made separately directly with hotel – 1-800-<http://www.essexresortspa.com/727-4295>



**Conference Pin:
 \$15 ea. 2 for \$25**



Climbing Mountains ... Reaching New Heights

2014 Region 1 Conference Helpful Tips and Information

www.essexresortspa.com

The Essex is offering a 20% discount for Spa services of \$100 or more on Wed & Thurs

Cooking classes 20% discount on classes offered on Wednesday, Thursday and Sunday

Fitness center, Olympic size indoor pool and large outdoor hot tub for your enjoyment

OUTDOOR fire pit...will be put to use Friday Night! Bundle up for S'mores by the fire. Bring along your guitar and lead us in camp fire song

The Essex features a full service restaurant and pub.

FREE SHUTTLES to and from airport, Amtrak and bus station

FREE parking and wi-fi service

<http://www.vtnaiw.org/home/amtrak-discount>

Amtrak is offering 10% off their lowest fares: More details available at:

www.burlingtonintlairport.com

Burlington International Airport

www.northernlightsvt.com

Northern Lights Rock and Ice are offering 25% off all recreation packages www.northernlightsvt.com

www.vtnaiw.org

Education syllabus and instructor bios

Conference Sponsors

Conference schedule

Meet your vendors

Contact information

Regional Committee Chairs

www.its-not-about-the-hike.com

Our key note speaker – Nancy Sporborg

www.gwsavage.com

Meet our Welcome Party Sponsors

Casino night

Vendor/Exhibitor booths open

Fun, Fellowship, Networking

www.sh-underwriters.com

The Host of our Hospitality Suite

Extended hours for hospitality suite located in the Manor. Vermont beverages, snack and fellowship!

Shopping?

Essex Outlet Centre less than 15 minute walk from the Inn (shuttle available)

Other options: Church Street Marketplace, Maple Tree Place, University Mall

Plan your trip to Vermont Some useful sites:

www.vermont.org

www.vtchamber.com

www.vermontbrewers.com

www.vermontvacation.com

www.vermontwine.com/vermontwineries

www.visitvt.com

Debris Removal and Property Policies – Is The Coverage Sufficient

BY

Irene Morrill, CPCU, CIC, ARM, CRM, CRIS, LIA, CPIW
Essex Chapter

We all know that a large property loss could create a serious financial hardship due to under or uninsured expenses. If your client suffered a major covered loss – even though the building was insured to 100% replacement cost ... would the debris removal coverage found in the unendorsed policy be adequate to cover the costs to clean up and cart away all of the rubble?

Debris removal expenses ...certainly never a conversation that I had with clients What about you? Considering these costs AFTER a loss...is a wee bit too late.

Just how much will it cost to clean it up in order to “fix it up?”

After a covered loss it is easier to determine HOW MUCH you will need, but then it might be TOO LATE! The problem is we really need to get our clients thinking about these potential costs/values BEFORE the loss, when they **might** still be able to purchase insurance coverage that will pay for these expenses.

WHAT kind of debris might be created by this covered loss?

What is the potentially damaged building or contents made of? Is there any of that “nasty” lead paint, asbestos or other icky chemicals that qualify as hazardous materials and need “professionals” to legally dispose of them? Hazmat cleanup cost will cost more than the dusty old laborer of the demolition and/or construction crew! Even if it is a newer building without the lead paint and asbestos, what kind of contents does the home or business owner have? What kind of cleaning chemicals and pollutants does a homeowner have in the basement or garage? If just commercial “office” risks, what about the chemicals used in printers and copy machines? What cleaning materials are in the building?

Reading an article in “Adjusting Today” a few claims examples were provided:

“A total fire loss to a bowling alley produced a \$200,000 debris removal loss in addition to the direct property damage – as a result of the building being riddled with asbestos.”

“A condominium association that suffered \$250,000 worth of damage to an asbestos roof spent approximately \$1 million to dispose of the damaged asbestos – and their loss was only partially covered.”

WHERE is the debris taken?

Hazardous materials must be disposed of differently than non-hazardous materials. Non-hazardous materials are hard to get rid of these days. More and more landfills are closing, and trash must be brought further and further away. What about the insureds whose property is located on islands? What if the island has no landfill? What if the debris has to be shipped OFF Island? THAT could get wicked expensive.

Landfills charge more these days for each load. Don't forget the costs of transportation coupled with the rising price of fuel!

HOW MUCH debris is there?

How much covered property sustained damage and has to be removed/cleaned up before repairs can be made?

Unless you are a dump/demolition/hazardous material expert or are clairvoyant about potential loss values, you might want to suggest that your client call a demolition expert to get a “ball park” figure about the potential debris removal costs.

Reading an article in the IIABA Virtual University one of the expert faculty responses was:

I use the following formula developed by myself and a fellow architect friend:

- *For every 6000 sq. ft. of solid brick construction, it takes \$70,000 to haul it away.*
- *For every 6000 sq. ft. of steel construction, it takes \$60,000 to haul it away.*
- *For every 6000 sq. ft. of frame construction, it takes \$50,000 to haul it away.*

These costs are about 60% dump fees and 40% labor/trucking.

If you have a good architect, you can send him a photo. Just ask what he thinks it would cost to haul the entire building away. It doesn't take long to exceed the limits of most standard policies. That was an eye-opener!!! Of course costs will vary based on location!

There is no "magic" formula. No "guarantee" that the potential cost/value considered is the absolutely positively correct one. I look at determining this value something like throwing a horseshoe or hand grenade, close gets you points!

Now that the client has a "ballpark" figure of the potential costs that could be involved, how much debris removal coverage does their property policy provide?

ISO Commercial Property and/or BOP policies (current and immediate previous editions)

Essentially, these policies want the loss payment for actual covered property damage AND the corresponding debris removal cost to be paid WITHIN the limit of insurance for that particular type of property. However, the *entire limit of insurance MIGHT NOT be available* as there is a restriction on the AMOUNT of debris removal expense that will be paid.

ISO CP 00 10 language (BOP similar)

(3) Subject to the exceptions in Paragraph **(4)**, the following provisions apply:

- (a)** The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
- (b)** Subject to (a) above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

The formula for determining the amount paid for debris removal expense is (loss payment + deductible) x .25 - assuming that there is limit left to pay this.

Example

The building is insured for \$1,000,000 and has a \$5,000 deductible (and coinsurance is NOT an issue). The building sustains a \$500,000 loss and debris removal costs due to lead paint, asbestos, and landfill issues are \$200,000, what would be paid?

The loss of \$500,000 - \$5,000 deductible results in a \$495,000 loss payment.

Debris removal potentially payable is:

$$\begin{array}{r} [\$495,000 \\ \text{(loss damages payment)} \end{array} + \begin{array}{r} \$5,000 \\ \text{(deductible)} \end{array} \times .25 = \$123,750.$$

The Debris removal formula providing \$123,750 is NOT sufficient for the \$200,000 expense.

The ISO CP and BOP forms also state:

- (4) We will pay up to an additional \$10,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
- (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
- (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

.....

The total loss payment in this case is:

\$495,000	for actual damages
\$123,750	debris removal formula
<u>\$10,000</u>	additional debris removal limit
\$628,750	

The total loss suffered by the insured is \$500,000 + \$200,000 = \$700,000. I guess the insured suffered more than the deductible!!!

Good news with the 2012 CP and 2013 BOP ...the \$10,000 limit is increased to \$25,000. Under the newest editions the total loss payment would be \$643,750, which is still less than the \$700,000 actual loss.

Consider a TOTAL loss when COMPLETE limit of insurance is needed for repair costs. Then there is only the \$10,000 or \$25,000 limit depending on form edition date.

Is there a solution???????

Keep your fingers crossed and pray that your clients never encounter this faux pas in the policy?

Debris Removal Additional Insurance CP 04 15

Can be added to the ISO CP building and business property form, the condominium forms and the builders risk form. You schedule the potential amount of debris removal expense value ON this endorsement.

In a total loss situation ...this endorsement allows the client to receive more than the "free" additional limit of \$10,000 or \$25,000 built into the form. The amount listed on this Debris Removal Additional Insurance CP 04 15 endorsement REPLACES the "free" limit. It is **NOT** in addition to it.

The 64 million dollar question is ...how much does the client need? It is best to remind the insured to check with demolition companies, engineers or architects for potential dollars needed.

The CP 04 15 is NOT a "BOP" endorsement.

There is **NO** endorsement to change the formula or increase the \$10,000 or \$25,000 additional debris removal limit for the ISO BOP policy. The ONLY way to have enough coverage is to buy MORE covered property limit. But, remember, you are STILL subject to the dreaded 25% formula!!!!

Debris removal ...is not just a "building" thing....

Contents can be destroyed in a loss and removal would be necessary before replacements can be brought in. Consider a risk with heavy equipment such as machinery or refrigerator lockers, etc. Again, think landfill, transportation, type of materials...

Homeowners and Dwelling fire ... the issue exists here too

The ISO homeowners policy

Whether the client has a HO-91, HO-2000 or HO-2011 the HO policy wants to pay the debris removal **WITHIN** the limit of insurance, just as in the commercial policies. However, being the wonderful policy that it is and knowing that the "normal" client wouldn't understand a debris removal formula, the ISO HO policy imposes no debris removal "sub-limit" formula as seen in commercial lines.

1. Debris Removal

a. We will pay your reasonable expense for the removal of:

- (1) Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit is available for such expense.

What if a \$500,000 home with a \$500 deductible was a total loss and the debris removal expense was \$100,000? Oops.

If the loss payment is \$500,000 (disregard deductible), there is no "limit left" to pay for debris removal. The HO policy provides 5% of the Covered Property limit as ADDITIONAL insurance.

If \$500,000 is the covered property limit then 5% of it or \$25,000 would be payable. This still leaves quite a "gap" in the household budget, don't you think?

Again, consider the debris removal costs of contents before they can be replaced, also.

Consider the tornados in New Hampshire and western Massachusetts in the last 5 years

Is there a solution for the HO policy?

Buy more building or contents coverage as there is NO endorsement to purchase. Some of you have been complaining that the insurance companies have been adding in an additional amount of coverage to the Coverage A limit for debris removal, and you don't think that it's fair. The good news is that by increasing Coverage A the insured DOES get more "potential" debris removal that will fall under the policy limit. Also, the higher the Coverage A limit the more one gets with the 5% Debris Removal Additional Coverage limit!

No one knows WHAT will happen in life. We CERTAINLY don't know what the EXACT value of ANY building is, so how do we know that the company isn't doing the right thing by adding more debris removal value into the Coverage A limit? Perhaps, it is not a bad thing to have a fudge factor in the policy limit for potential debris removal expense or just plain replacement value needs.

The Dwelling fire policy

Works like the HO policy in that the complete limit is available for loss and debris removal, HOWEVER, there is NO additional amount/limit available as in the HO policy.

So ...what does this all mean...

Nothing if your client doesn't have a loss!!!! However, a serious loss could mean the client is out some "serious dough" for uncovered debris removal expenses. Is it worth a discussion with your client? I think so, but it is only up to you to bring it up - NOT to determine how much they might need!

Resolutions

By Diane Trepanier, CIC, CPIW
Bristol Chapter

A brand new year and the list of resolutions is long! Questions: Who came up with the bright idea that we need to "pledge" to be better, do better, etc. I for one no longer make resolutions I know I won't keep (not for lack of trying – I just don't like that high bar I set for myself. Whn I fail, I don't want to feel bad anymore).

So how about simple resolutions for those of us in the insurance business?

R Resolve to be the best you can be – one day at a time.

E Educate yourself through classes or on-line programs. You'll be worth more and who can't kuse the extra cash!

S Study a policy sometime. You'll be surprised how easy it is to find out what's covered, what's not & who is covered. The next time a client calls, you will impress then with your qick response to their coverage question.

O Out with the old!! Clean out your desk or cubile. If you haven't used something in a year, you probably won't use it in the next.

L Love what you do. If you can't love it, try to at least like it a little.

U Understand we chose this profession – we service clients. The good, the bad and the ugly!!! The client is our "bread and butter". We may have to put up with their attitude, but they do not have to put up with ours.

T Teach others. There may be a line of business that you really like and are very good at it. Offer to help a co-worker.

I Improvements & Betterments – not the condominium coverage – look within!

O Options – keep them open. Maybe it's time to make a career change within the insurance industry. Companies like to hire experienced personnel. Surplus brokers are another possibility. Or see about transitioning from personal lines to commercial lines.

N Nurture your relationship with your clients. A friendly, "Hi, how you and your family" will reinforce the personal service we wish to project as insurance professionals.

Reasons Why Leadership Skills Are Important

By Oneil Williams
eHow Contributor

The ability to influence others to accomplish desired goals is innate in some and lacking in others. However, if one is not naturally gifted with the ability to lead others, all hope is not lost. Leadership skills can be learned, and there are plenty of reasons why acquiring these skills may work to your advantage.

Advancement

If you're looking for advancement in your personal or professional life, there's hardly a way to accomplish this without possessing leadership skills. Barack Obama went from being a community organizer to a senator to [president of the United States](#) because many view him as an effective leader. In the same manner, climbing the rungs of the organizational ladder in any place of employment will require leadership skills. Being able to make complicated decisions, communicate clearly and delegate responsibly are all skills that can be learned and improved, whether at home or work. Theodore Roosevelt summed it up best when he said: "The best executive is the one who has sense enough to pick good men to do what he wants done, and self-restraint to keep from meddling with them while they do it."

Vision and Outcome

Theodore Hesburgh, former president of Notre Dame, said that the very essence of leadership is having vision. Suffice it to say that a lack of leadership skills means being able to accomplish a lot less. Leadership skills are the [vehicle](#) through which you employ resources to realize a particular outcome. So, even though you may have a vision or goal, if you don't have the skills to realize it, the vision becomes useless. Going back to school to earn a degree becomes a dream if you can't decide on a course of study or commit to studying. Similarly, spearheading a group presentation at work could end disastrously if you don't have the skills to delegate tasks to ensure project completion by the deadline.

Growth

Leadership skills require constant refinement. As such, there is always [room](#) for professional and personal growth. Better communication, delegation and decision-making capabilities mean better results whenever these enhanced skills are used. According to bestselling author, Stephen Covey, many people refuse to delegate because they believe it takes more time to show others how to perform a task or they could do a better job. However, enhancing this and other leadership skills improves your chances of advancement along with your ability to accomplish both your professional and personal goals.

Read more: http://www.ehow.com/list_7650737_reasons-leadership-skills-important.html#ixzz2q28NzZiu

Note from the MAIW President

Membership in MAIW provides you with opportunities to develop or improve your leadership skills. These opportunities are provided through classes, chairing committees, heading up projects or taking on a director or officer position.

At both the State and Chapter levels, we are looking for members who have considered or are interested in honing their leadership skills. Well, here is your opportunity! Before saying "No", speak first with others and get their opinion on serving in a leadership position. Find a mentor. Speak with your Chapter Director, your Chapter Nominating Committee Chair or contact the State Nominating Committee Chair, Lora Lowe, or any of the current or past State Officers. We will be more than willing to share our experiences and answer any questions you may have.

In order to continue to grow as an association, we need our members to participate and to be willing to serve. For you to grow on a professional and a personal basis, you need to take advantage of this membership benefit.

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Massachusetts Association of Insurance Women, Inc.

75 Years Strong

Mission Statement: Educate and Empower Insurance Professionals

The mission of The Massachusetts Association of Insurance Women (MAIW) is to provide quality professional and personal development through education, networking and community support.

The Massachusetts Association of Insurance Women, Inc. (MAIW) was founded in 1938. MAIW, Inc. serves its members by providing professional education, an environment in which to build business alliances, and the opportunity to make connections with people of differing career paths and levels of experience in the insurance and risk management industry. MAIW is a not-for-profit association. Membership is open to all insurance industry professionals. Be sure to check our calendar for upcoming MAIW Association and local chapter meetings. Interested and prospective members are encouraged to attend one of our nine chapter monthly dinner meetings to learn more about the people and opportunities you can find through membership in MAIW.

To learn more, visit our website at www.maiw.org



Massachusetts Association of Insurance Women, Inc.

75 Years Strong

Note from the Editor:

The Publication Committee hopes you have found this issue of the News From MAIW to be interesting and full of information you can use.

We are looking for articles or topics that are of interest to our members for publication in future newsletters.

We prefer that all articles are to be submitted in a WORD document so tha they can be cut and pasted into the newsletter. However documents in PDF format will be welcomed.

Picutures are welcomed so feel free to include them with your article.

Please send all articles, comments or suggestions to newsfrommaiw@maiw.org

Thank You!



75 Years Strong

**EDUCATE
AND
EMPOWER
INSURANCE
PROFESSIONALS**



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