

News From MAIW

2013 Spring Issue

Inside This Issue

- 1 Message from the President
- 2 Chapter News
- 6 2013 Region I Conference Report
- 7 IAIP Region I News
- 9 IAIP International News
- 12 May Board Meeting Notice
- 13 May Assn. Mtg. Registration Packet
- 16 Golf Outing
- 17 Ruth Roberts Memorial Scholarship
- 20 Save the Date – Summer Board 2013
- 21 Norfolk Chapter Fundraiser
- 22 Upcoming Events
- 22 News You Should Know
- 23 In Memoriam
- 26 MAIW Email Directory

Message From the President

Greetings,

While Spring has sprung or started to, so has MAIW. As my term is coming to an end and this will be my last President's report for the newsletter, I would like to thank each and every member for your continued support and assistance these past two years as your President. I have been honored to be your voice and representation for the membership. I only hope that through communication, trust, diversity and respect, we will all have great years and good times ahead.

What is the direction for MAIW? Change is always scary, but a good thing to grow and challenge us. We all need to do this personally, professionally and ask for this support of the organization that we belong to. I know with commitment, communication, and trust and with our members' support we will grow and flourish within the insurance industry. I am looking forward to visiting some more chapters this Spring to listen, watch and promote MAIW.

At the February Association meeting, we held a meeting in Taunton, MA during the snowstorm. We were unable to make a quorum to hold any voting. I had to call for a special meeting on March 2nd to vote on the issue of our disaffiliation from IAIP, which unanimously passed. We also voted in our officers for the 2013/2014 term. With the greatest of respect, I present to you our MAIW slate of officers for the 2013-2014 term as follows: President- Beatrice Grant; President-Elect- Kristin Camarra; VP- Carol Closson, Secretary- Kelly Tauber-Lalli and for Treasurer- Cara Curtis. I wish you all great success and am always here to support in any way I can.

MAIW is hosting the Region 1 meeting on April 4-7th at the Four-Point Sheraton in Norwood, MA. I hope to see many friends from all over the Region. It promises to be a superb event- one not to be missed. Thank you to Bea Grant and Glynnis Walbridge for co-chairing this event, along with many other MAIW members who have been a part of the behind the scenes work to pull it all off. See you there!

Yours in Fellowship,

Lora H Lowe, CRM, CIC CISR, CIIP
MAIW President 2011-2013
loramaiw@southeasternins.com



2012/2013
Bringing Out The Best In You.

Chapter News

Bristol Chapter

Greetings from Bristol Chapter!

Wishes for a Happy Spring from Bristol Chapter! Bristol Chapter is happy to share that we are having a great year.

We started the New Year with our guest speakers Beatrice Grant, CRIS, CPIW President Elect and Lisa Raincourt, AAI, AIS, CPIW Past President joined our January meeting. Beatrice and Lisa spoke on the future of MAIW.

We held our annual Pound & Yard Silent Auction Fundraiser. This year we had Diane Trepanier as our auctioneer and she energized the event. Diane, to our surprised has helped raise \$514.00 towards our Scholarship Fund. Beatrice Grant and Lisa Raincourt had fun in participating in the Auction.

The Bristol Chapter would like to Thank Beatrice Grant and Lisa Raincourt for their support.

The Bristol Chapter hosted the February Association Meeting on the 8th and 9th. After many hours of planning, I would like to recognize the February Association Plan committee for a wonderful job. Thank you to everyone that ventured out in the snow storm.

In February, our chapter had Brian McGuire with ARS Restoration as our guest speaker. Brian discussed the causes of Ice Dams and measures to prevent damage.

At our March meeting, our guest speaker was Diana Brooks with Safeco/Peerless Insurance Company. Diana did a 2 CEU class on Identity Theft.

In April our guest speaker was Beth Sylvia Caldwell, CIC, and Chief Operating Officer with Sylvia & Company Insurance Agency. Beth discussed steps to a Well-Designed HO6 Policy.

Throughout the year we've been collecting children's new socks, underwear, education and scientific toys for Gifts to Give. We also collected prom dresses, shoes and jewelry for Gifts to Give Cinderella Project. This organization recycles and repurposes clothes and toys for local underprivileged children. This organization teaches children to help children. Our Public Relations Chair organized volunteer dates in April for our members to help assist in the cleaning and sorting items so they can be

ready to be given to local children. Pictures have been posted to the MAIW Facebook Page.



Thanks to everyone that ventured out in the snow storm

Chapter News - Continued



We also collect non-perishable food items for local food pantries to help stock their shelves.

This year we will be joining Mia's Army August 25th for the Walk for Vision in Cambridge Mass. to support the Uveitis foundation. Uveitis is the leading cause of blindness in young girls and the leading cause of blindness in developed countries. This is especially close to my heart. My niece Mia was diagnosed with a rare disease called Pars Planitis and Retinal Vasculitis at the age of 12. Today Mia continues to fight this rare disease. Every month she is in Cambridge Massachusetts getting treatments. Mia will have received treatment in December of this year for three years. Hopefully soon her disease will go into remission. We are asking our members to join in this walk and sponsors as well.

*Walk for Vision in
Cambridge to support
the Uveitis foundation*

Sandy Owen our Scholarship Chair received 125 applications this year from local high schools. Sandy gave applications to four of our members for review. At our May meeting we will be presenting the scholarships to four students. Our members look forward to this event to meet the students and their parents.

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

Cape Cod Chapter

Greetings from Cape Cod!

Our February meeting speaker was Douglas Bentley, Adjuster from Friedline & Carter in Hyannis explaining claims impact from the Blizzard. Very Informative!

Two agencies Northwood Insurance Agency and Hub International were host for the meeting. Beautiful flowers were at each table!

As a "trial run" Janice Skinner, Assistant Director did a fantastic job leading our February Chapter meeting. Janice is actively planning her board and chairpersons for the upcoming year.

Chapter News - Continued

Every month the Chapter passes around a "jar" in benefit of Breast Cancer. Since February is "Heart" month the jar donations of \$66 went to American Heart Association!

Our March Meeting was all about fundraising for our annual scholarship to a local high school student to be awarded in May 2013. For several years our Chapter holds a Pound & Yard Scholarship Fund Raiser with the generous support of our members this year we raised \$520! Thank you Janice Skinner & Barbara Riggs for the wonderful job as "auctioneers" for the evening.

Lovelette Insurance Agency, Patti Daviau, hosted the meeting and all the tables were in St Patrick Day spirit!

In Fellowship,
Carol M Closson - Cape Cod Chapter Director

Essex Chapter

"Greetings" from the Essex Chapter.

In February, we had a Mary Kay fundraiser. The MK rep, Ann Schaefer, donated 20 % of our sales to the scholarship fund. In March, we had a Honey Baked Ham raffle. With the continued efforts of the Ruth Roberts Scholarship committee, chaired by Marilyn Michalak, our chapter has already raised enough money for this year's scholarship. In April, we will continue our efforts to raise money by having a fundraiser night at Kelly's Roast Beef in Danvers.

During these past months, we have continued to educate our chapter. We learned about Wedding Insurance from Kathy Boudreau. In March, Gabe Carrieri, from XS Brokers spoke about the Excess & Surplus Marketplace / Lloyds of London. On April 17th, Marshall Katz will teach a FEMA Flood Class for 3 CEUs held at the Danversport Yacht Club. In May, MAIA is speaking at our meeting. Then, June brings the installation of officers.

I would like to congratulate Estelle Jeter, Member of the Year 2013. We are proud to have you as a member of Essex Chapter.
I look forward to seeing you at the May Association Meeting.

In Fellowship,
Andrea McInnis – Essex Chapter Director

Middlesex Chapter



Spring greetings from the Middlesex Chapter! On March 6th we delivered 30 Easter Baskets for the children at the House of Hope in Lowell. They were filled with toys, treats and lots of well wishes from our Chapter. Hopefully they will bring lots of smiles on Easter!

Chapter News - Continued

In April we look forward to hearing from Tony Costanzo, Executive VP at XS Brokers about the surplus lines market as have several other chapters recently.

May will bring Kathy Beckwith (and hopefully some warm weather) to present her Worker's Compensation class. It will be a pleasure to welcome Kathy again!

We have successfully filled the slate of officers for the upcoming term and will break for the summer after the May meeting. Wishing all a safe and sunny summer!

Thanks to all my chapter members for their support these last two years..

In Fellowship,
Susan Gath Koerber – Middlesex Chapter Director

Norfolk Chapter

Greetings from the Norfolk Chapter.

I hope you are all having a great year as I know the Norfolk Chapter is.

In January Kathy Beckwith taught a fantastic 2 CE class on Workers Comp. In March ARS sponsored a class on Ice Dams. This was a great class especially with the winter we had. In April we will be having Alexandra Ellis from American Red Cross teaching a safety class on Disaster Preparation.

At our May meeting we will be installing the Norfolk Chapter officers, presenting our Boss of the year award as well as our Barbara Dickson-Calos Scholarship.

On May 1, 2013 we will be holding a Fundraiser **2 CE** class on Personal Condo Insurance taught by Glynnis Walbridge. This will be a Fundraiser for the Barbara Dickson Calos Scholarship Fund. All proceeds from this evening will go to the scholarship fund. Please see notice. We continue to work in the community and continue to support the Mansfield food pantry by collecting can goods each month at our meeting. We also continually collect Box tops for Dedham schools as well as can tabs for the dialysis fund. We collect and donate Shoe boxes, empty Cardboard rolls, hand sanitizer and pet toys to the MSPCA.

Please feel free to come and join us at any of our meetings we would love to have you there.

In Fellowship
Kelly Tauber-Lalli – Norfolk Chapter Director

*Fundraisier for Barbara
Dickson-Calos
scholarship, donations
for Mansfield Food
Pantry and Box Tops for
Dedham schools*

Chapter News - Continued

Plymouth Chapter

Look for our update in the next issue of the News from MAIW

In Fellowship

Patty Tome, CISR, CPIW – Plymouth Chapter Director

South Middlesex Chapter

Look for our update in the next issue of the News from MAIW.

In Fellowship

Kristen Graham – Assistant Director

JoAnn Anderson – South Middlesex Chapter Co-Director

Harriet Butler - South Middlesex Chapter Co- Director

2013 Region I Conference Report

REGION I CONFERENCE IS A SUCCESS!

The best conference ever! The food! The service! Great Job!

These and more are the comments you will see if you checkout our Facebook page.

The theme of the conference was Flying into the Future, Bringing Out the Best In You. Our goal was to bring the best we could to the last conference we will host as an affiliate of IAIP. We met, no we exceeded, our goal.

To bring out the fun in our attendees, we started out with the Thursday Night Tailgate Party at Gillette Stadium. Great food and entertainment made this a night to remember.

To bring out the professional in our attendees, Friday was filled with Educational Seminars and a buffet luncheon that blew everyone away.

Though our theme sought to bring out the winner in our attendees, we brought out the winners in MAIW at the Saturday Awards Luncheon. Congratulations to:

Kristin Camarra

Winner of the CWC Speakoff. She will represent Region I at the IAIP International Convention in June.

Jacqueline Aubuchon

Winner of the first \$500 Educational Scholarship from Philadelphia Insurance Companies

2013 Region I Conference News – cont'd

Monique Duquette

Winner of the second \$500 Educational Scholarship from Philadelphia Insurance Companies

And last but not least:

Massachusetts Association of Insurance Women

Category D Winner of the Dorothy E. Frye Newsletter Award

And

Overall Winner of the Dorothy E. Frye Newsletter Award

(See Photo on Page 1!!)

MAIW intended to go out with a bang and that is what we did. There wasn't a dry eye in the audience on Sunday as Laurel Wentworth talked about how she wished we were not leaving IAIP and Region I. This is one conference we, nor any of the attendees, will ever forget.

IAIP Region I News

Dear Members:

I hope all of you that attended regional conference enjoy the convention this year. MAIW really did a great job putting together the conference! Once again thanks to MAIW! Congratulations to the Region 1's individual awards winners.

Rookie of the Year:

Sara Arman

Claims Professional:

Donna Wiik, AIC, CPIW, SCLA, DAE, AINS

Professional Underwriter:

Betty Sikora, CPIW

Insurance Professional:

Paulette Jones, CSA, CLTC, CPIA, HIA, CIIP

CWC:

Kristin Camarra, JD, CPIW

Congratulations to all of the local association winners as well.

Roberta L. White Membership Award:

The Hartford Association of Insurance Women

Membership Award Runner up:

NAIW of Atlantic County

NAIW of Atlantic County Perpetual Attendance Award:

NAIW Central Maine

Perpetual Award Runner Ups:

Green Mountain Association of Insurance Professionals
Insurance Professionals of Susquehanna Valley

IAIP Region I News – cont'd

Barbara A. Barrett CPIW/CPIM/CIIP:

NAIW of Atlantic County

CPIW/CPIM/CIIP Runner up:

Insurance Professionals of Greater Harrisburg

Margaret M. Horvath Education Award:

Hartford Association of Insurance Women

Education runner up:

Insurance Professionals of Lancaster County

RI Legislative Award memory Doris M. Smith:

Ins. Prof of Susquehanna Valley

Legislative Runner Up:

Insurance Professionals of Lancaster County

Karolyn E. Frost Memorial Public Relations Award:

Ins Prof of Greater Harrisburg

Public Relations Runner up:

Hartford Asso of Insurance Women

Lee Allen Traveling Safety Award:

Hartford Association of Insurance Women

Safety Award Runner Up:

IAIP of Northern New Jersey

Dorothy F Frye Newsletter Awards:

Category A - Under 25 Members :

Insurance Professionals of Greater Portland

Runner up: New Hampshire Ins. Women's League

Category B - 26 to 50 Members:

Waterbury Association of Insurance Professionals

Runner Up: Atlantic County IAIP

Category C - Over 51 Members:

Massachusetts Association of Insurance Women

Runner Up: Insurance Women of Mercer County

Best In Show:

Massachusetts Association of Insurance Women

Congratulations to all of the winners! Great job.

International Convention will be held in Orlando, Florida from June 6-8, 2013 at Caribe Royal Orlando. The early registration has been extended until May 2.

If you are attending the convention, I have also attached the information on my RVP dinner which will be a lot of fun and I hope you can attend. The deadline for that is May 1.

IAIP Region I News – cont'd

The train the trainer class will be held at national for the new CLP program be sure to have some attend from your association. Then the trainer will have to successfully take the class that they want to teach.

A big congratulation to Donna Varin, RVP elect and I wish her all the best of luck in the coming 2 years.

Please remember that your dues need to be paid online this year and if you pay prior to May 1 you will receive a \$10 discount.

I have received an email that NAIW of Buffalo is no longer going to be affiliated with IAIP in the coming year. They will be sadly missed.

Enjoy the rest of this year!

Respectfully Submitted,
Laurel Wentworth-Roach, CIC, CPIW
Region 1 RVP

IAIP International News

Board Summary

International Association of Insurance Professionals January Board of Directors Meeting January 18-19, 2013

Our new CLP Designation Program has been rolled out and there appears to be great interest among the members. Outside of the CLP Designation curriculum, 6 additional courses on career advancement will be released in the next few months.

Connections is our main form of communicating with the members and keeping them informed of what is happening in the Association. The RVPs were requested to encourage members to read the monthly publication. Currently an average of only 1200 members open the document monthly.

Corporate Centre Building is under contract for sale! The surveyors have been out, inspections are being performed and hopefully the closing will occur in the next 60 days. EVP, Mark Adams has begun to look at available rental properties to house Corporate Staff.

The benchmark study shared in the December issue of Connections reinforced the Board's opinion that IAIP is at a crossroads. To regenerate the association an ad hoc strategic planning taskforce has been established. As we build foundations for the future we will continue "Connecting Members. Building Careers."

IAIP International News – cont'd

Motions approved by the Board:

MOTION: To amend due projection formula to include

a cap of 10% for dues increase in any one year

RATIONALE: To cap impact on members to 10%

MOTION: To add to Article IV section 3A the following Councils to have the authority to conduct business and vote on such business at a Council Planning Meeting (s) with notification to the membership a minimum of 30 days in advance of said meeting. The voting body would consist of a delegate appointed by each association and one member representing the members at large if in attendance.

RATIONALE: 1) On occasion, items of business for the council may arise during the year, AFTER the annual council meeting. 2) The council may need to review and vote on these items, not waiting until the following annual council meeting. 3) This would allow the current Council Director to finalize any necessary business for their remaining term of office.

MOTION: To modify the Comprehensive Manual: Section/Page 2-3 President Elect/Awards as follows.

Current wording:

Appoint a panel of three judges for each of the following international awards: Rookie of the Year, Claims Professional of the Year, Insurance Professional of the Year, Risk Management Professional of the Year, and Professional Underwriter of the Year

Revised wording:

Appoint a panel of three judges for each of the following international awards: Rookie of the Year, Claims Professional of the Year, Insurance Professional of the Year, Risk Management Professional of the Year, Professional Underwriter of the Year, and Client Services Professional of the Year.

RATIONALE: To be more inclusive of our diverse membership

MOTION: Approval of Institute for Financial Literacy – Center for Financial Certifications Programs as CIIP, CPIW, CPIM qualifiers

RATIONALE: To allow more diversity of membership.

Board Summary International Association of Insurance Professionals January Board of Directors Teleconference February 20, 2013

Motions approved by the Board:

MOTION: That the 2014 IAIP Convention be held at the DoubleTree Hotel San Diego-MissionValley in San Diego, CA.

RATIONALE: In keeping with the IAIP intent to rotate the convention so members from various areas of the country may attend we chose a site in the western section of the country. Records of the recent past do not indicate a convention in San Diego



IAIP International Convention
Make plans now to attend the 72nd Annual Convention
June 5-8, 2013
Caribe Royale – Orlando, FL
Full registration is \$525 per member and \$625 for non members

Early registration discounts:
\$395/\$495 per member/nonmember January 1, 2013 through 14, 2013
\$495/\$595 per member/non member April 15, 2013 through May 16, 2013

Convention Schedule at a Glance *(subject to change)*

Thursday, June 6, 2012

- 7:30 – 8:00 First Timer Meeting
- 8:00 - 5:00 Educational Workshops
- 10:00 - 3:00 Exhibitor Set-up
- 4:00 - 9:00 Exhibit Hall Open
- 5:00 - 6:00 Convention Briefing
- 6:00 - 8:00 Welcome Reception in Exhibit Hall

Friday, June 7, 2012

- 8:00 - 12:00 Educational Workshops
- 11:00 - 1:00 Exhibit Hall Open
- 12:00 - 1:00 Lunch in Exhibit Hall
- 1:00 - 2:00 Exhibitor Tear Down
- 1:30 - 3:00 Corporate Partner Recognition/CWC Speak-off
- 3:00 - 5:00 Business Meeting

Saturday, June 8, 2012

- 9:00 - 11:30 Business Meeting with Keynote
- 12:00 - 2:00 Awards Luncheon
- 2:00 - 3:00 Dessert Reception

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.**May 17, 2013 MAIW Board Meeting**

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

FROM: Lora Lowe
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, May 17, 2013 at the Holiday Inn Boxborough in Boxborough, 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. Please email a copy to me and to Ami Drew by Tuesday, May 7th 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 Ami Drew so that Ami can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, April 30th to me with copy to Kathy Beckwith.



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.

Massachusetts Association of Insurance Women, Inc.

MAY 2013

**MA ASSOCIATION OF INSURANCE WOMEN
MEETING**

Hosted by South Middlesex Chapter MAIW
Harriet Butler and JoAnn Anderson Co-Directors South Middlesex Chapter

MAY 17, 18, 19, & 2013

Holiday Inn
242 Adams Place
Boxborough, MA 01719
978-263-8701

MAIW room rate for Holiday Inn is \$99 single/double
\$109 Triple/Quad

Please mention the MAIW rate when calling
978-263-8701

**Deadline for room reservations: April 26,
2013**
**Come help us celebrate our Seventy-Fifth
Year!**

Registration Form

NAME: _____
ADDRESS: _____
PHONE: _____
EMAIL: _____

Will this be your first MAIW Association Meeting? Yes ____ No ____
If yes, please plan on attending the First Timers Meeting Saturday Morning

Are you a past National, Regional or State Officer? Yes ____ No ____
Position/Year _____

Will you need a name tag for this meeting? Yes ____ No ____

Do you have any dietary restrictions? Yes ____ No ____ If yes list: _____

Attending:

FRIDAY

Education Seminar Yes ____ No ____
Board Meeting Yes ____ No ____
Hospitality Yes ____ No ____

SATURDAY

Continental Breakfast Yes ____ No ____
Seminar Yes ____ No ____
Awards Luncheon (Italian Buffet) Yes No

BANQUET

Chicken ____ Filet of Sole ____ Not attending ____
Childs Dinner _____

SUNDAY

Breakfast Buffet _____

FEES:

Registration \$5.00 ____
(To offset costs for meeting rooms, entertainment and other non-related expenses)

Breakfast: \$15 ____ Lunch: \$30 ____ Dinner: \$45 ____
Childs Dinner \$16.50 ____ Sunday Breakfast: \$20.00 ____

*Seminars: no charge \$ for IAIP Members or MAIW Members
\$20 Non-members *Fee is for each seminar attending.

FULL Registration: Deadline to register: May 2, 2013

\$100 IAIP/MAIW Member (Save \$15.00 with Full Registration)
\$130 Non-Members (Save \$25. if attending both days of Education)

Please make your check payable to S.M. Chapter MAIW & Mail with your registration form to:
JoAnn Anderson, Wayside Insurance Agency, Inc. PO Box 3337, Framingham, MA 01705.

Any questions? Call JoAnn, @ 508-877-5010 days, or 508-353-4113 nights or email janderson@waysideinsurance.com

Schedule of Events

Friday, May 17th, 2013

Education: Personal Condo 2CE's	2:00-4:00 p.m.
Registration	5:00-7:00 p.m.
Board Meeting	7:15-9:00 p.m.
Hospitality	7:00-11:00 p.m.

Saturday, May 18th, 2013

Registration	7:00-9:00 a.m.
Breakfast	7:00-9:00 a.m.
Directors/Assistant Directors Meeting	8:00 a.m.subject to change
First Timers meeting	8:00 a.m subject to change
Seminar: ID Fraud 2CE's	9:00 a.m. - 11:00 a.m.
Business Meeting	11:15 a.m. - 12:30 p.m.
Awards Luncheon	12:45 p.m. - 2:00 p.m.
Installation Rehearsal	Immediately following luncheon
Reception/Cocktail hour	6:00 p.m. - 7:00 p.m.
Dinner/Installation of Officers	7:00 p.m. - 9:00 p.m.
Entertainment - DJ	9:00 p.m. - 11:00 p.m.

Sunday, May 19th, 2013

IAIP/MAIW Week Breakfast	9:00 a.m - 11:00 a.m.
--------------------------	-----------------------

Key Note Speaker:

Francis A Mancini, Esq. President & CEO of MAIA

Menu

Saturday Breakfast: Continental Breakfast
 Luncheon: Italian Buffet
 Dinner: Chicken Boxborough or Filet of sole with stuffing and Newburg Sauce
 Sunday Breakfast: Plated-Hot breakfast (eggs, bacon/sausage, juice, coffee)

Dress Code

All meetings and meals are business casual with the exception of the Saturday banquet which is dressy and Sunday breakfast which is neat casual. Bea is asking for installing officers to wear their color of confidence.



Golf Outing

We are planning on having a Golf Outing on the Friday of the May Association Meeting. Twin Springs is a nind hole course within 10 miles of the meeting site/ The cost for nine holes with a golf cart is under \$30.00 per person. We will try to have tee times starting around 1:00 PM to allow for plenty of time for those who need to attend the Board Meeting. We will be able to contact the course and have final tee time once we know how may golfers are interested.

Please note that there will be no "rain date" and you will not need to pay until the day of the outing.

If you are interested, please contat Kathy Beckwith at lbeck@lumberins.com.

RUTH ROBERTS MEMORIAL SCHOLARSHIP

Purpose

\$500 College Scholarship to an approved recipient or \$500 Reimbursement for those with a passing grade for Licensing courses and exams or Insurance Designation courses or exams (proof of course participation and passing grades must be submitted).

Eligibility

Open to those in the Insurance Industry or their family member who is:

1. Attending College or
2. Attending a higher Education School (such as a Technical school or 2 year degree program, etc...) or
3. Acquiring a new Insurance Designation (such as CPCU, CIC, AAI, etc...) or
4. Acquiring a new insurance or work related license.

Submission of Application

All applications must be submitted for consideration by May 30th, 2013. Applications can be sent **to Marilyn Michalak, 41 Pine St, #43, Peabody, MA 01960.**

The Scholarship Committee will review all applications and choose the recipient. Announcement of the award will be made at the June MAIW Essex Chapter Meeting.

Receipt of Award Funds

The money will be sent to the recipient as follows:

1. College or higher education: Sent out by August 15th,, 2013
2. Licensing: Sent out by August 15th, 2013, if licensing was completed during the past 12 months with a passing grade or sent to recipient once proof is received of the passing grade.
3. Designation: Sent out by August 15th, 2013 if course was completed during the past 12 months showing a passing grade or sent to recipient once proof is received of the passing grade.

Ruth Roberts Memorial Scholarship Application

Return application to the MAIW Essex Chapter Scholarship Committee no later than May 30, 2013:

c/o Marilyn Michalak, 41 Pine St., #43, Peabody, Ma 01960

The following items must be included with this application:

College requirements:

- Acceptance Letter
- Copy of your Transcript
- Attached Essay

Licensing/designation Requirements:

- Resume
- Attached Essay
- Licensing/Designation Grade within past 12 months
- Proof of Cost

Name: _____ Date: _____

Address: _____ Telephone #: _____

1. College or school you plan to attend: _____

a) Start Date: _____

b) Your Major: _____

c) If Licensing or Designation, list:

• Name of license or designation _____

• Cost of license or designation course _____

• Cost of license or designation testing _____

2. Do you (or family member) have an affiliation to the Insurance Industry? ____ Yes ____ No

If yes please fill in response below:

a) Company Name: _____

b) Name of family member (if applicable): _____

c) Your relationship to family member: _____

3. List all Community service involvement within the past 2 years.

ESSAY PAGE

Name:

In one page, please describe your personal, educational and career goals. If applicable, also indicate any special family or other circumstances of which The Scholarship Committee should be aware.



*Massachusetts Association of Insurance Women, Inc.
75 Years and Still Going Strong*

SAVE THE DATE

All members are invited to attend

Summer Board 2013:
Developing Leaders,
Planning for the Future

August 17, 2013

Acadia Insurance Company
290 Donald Lynch Boulevard
Marlborough, MA 01752

Stay Tuned for Additional Information



Sponsored by:
The Norfolk Chapter
 Massachusetts Association of Insurance Women (MAIW)

Barbara Dickson Calos Scholarship Fundraiser

2CE Class on Personal Condo Insurance
By Glynnis Walbridge

WEDNESDAY MAY 1, 2013
6:00-8:00 PM

Location: Canton Junction Sports Pub
 399 Neponset Street Canton, MA.
 (It is at the corner of Neponset Street and Jackson Street - near the Canton Viaduct and next door to Honey Dew Donuts)

~~~~~  
**Cost: \$30.00 which includes 2 CE Class, Pizza and Salad.**

**\*\*\* Deadline for Reservations: April 25, 2013 \*\*\***

Please send in your reservation with check as soon as possible as spaces will fill up fast.

**Please MAIL Check and bottom slip to:**

Kristin Camarra **(make checks payable to MAIW – Norfolk Chapter)**  
 Camber Insurance Agency, Inc. P.O. Box 201- 1039 Washington Street Canton, MA 02021

[kristincamarra@comcast.net](mailto:kristincamarra@comcast.net) (Show MAIW Meeting in the subject line)

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Company/Agency: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**We will be holding a raffle that evening as well.**

**■■■■■■■■■■ All proceeds will go to the Norfolk Chapter Barbara Dickson Calos Scholarship Fund. ■■■■■■■■■■**

For more information about MAIW please visit: [www.MAIW.org](http://www.MAIW.org)

## Upcoming Events

**May 17-19 – May Association Meeting**

**August 17 – Summer Board Meeting**

## News You Should Know



### Travelers Insurance Hosts Annual Job Shadow Day for InVEST Program Students and Educators

Hartford, Conn., Feb. XX, 2013 --- Travelers recently held their 12th annual InVEST Program Job Shadow Day.

Dedham High School Business Technology and InVEST teacher, Dan Rouse, and the Massachusetts Association of Insurance Women state chairperson, Carolyn Jenkins, were invited guests.

“Quite often, students view the insurance industry by what they see on the surface, primarily sales and claim personnel,” says Neal Montgomery, InVEST Board member and Travelers director of field management. “Through this event, students are exposed to varied areas of insurance, from large national accounts to homeowner’s insurance. They also have an opportunity to explore product development, risk control and forensics, underwriting, finance and accounting, compliance and regulatory areas, market research, information technology, as well as college recruiting and event planning.”

InVEST students and educators “shadowed” various Travelers employees in underwriting, claims, finance, risk control and executive departments. They also had the opportunity to visit a Travelers Mobile Claim Office. These mobile offices are activated to serve Travelers policyholders in the event of a catastrophic situation such as wildfires, tornados, hurricanes, earthquakes, etc.

## News You Should Know, cont'd

Project InVEST is a countrywide insurance and financial literacy program taught in more than 380 high schools and colleges across the country. The program also emphasizes business skills and some InVEST students have the opportunity to intern at insurance agencies and companies.

The InVEST curriculum includes: managing risk, marketing and selling insurance, insurance agency operations, careers in insurance, issues in auto insurance, personal auto policies, determining the price of personal auto insurance, property insurance for homeowners, renters and businesses, and life & health insurance.

All too often, students go out into the workforce looking for jobs. The InVEST Program encourages these future professionals to consider the wide variety of careers available in the insurance industry.

## In Memoriam

### Condolences

The father of Kim Woo, MAIW Past President and member of the Norfolk Chapter, passed away on March 8. Cards can be sent to Kim at:

95 W. Squantum Street #5  
Quincy MA 02171

The husband of Ginny(Virginia) Eldridge, member of the Plymouth Chapter, passed away on March 12, 2013.

Donations can be made to Wareham Firemen's Association Scholarship Fund, c/o Wareham Fire Dept. 273 Main St., Wareham, MA 02571 or the Cromesett Tribe #156 Improved Order of the Redman Scholarship Fund, P O Box 749, W. Wareham, MA 02576.

Cards can be sent to Ginny at:

Virginia Eldridge  
11 Jefferson Way  
Carver, MA 02330

Roosevelt Lee, the brother of Beatrice Grant, President-Elect and member of Norfolk Chapter, passed away on April 4, 2013.

Cards can be sent to Bea at:

10 Briarwood Lane  
Marlborough, MA 01752

---

*"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*

---

# Safety News

-----NEWS from CPSC-----

U.S. Consumer Product Safety Commission  
Office of Communications  
4330 East West Highway, Bethesda, MD 20814, [www.cpsc.gov](http://www.cpsc.gov)  
\*\*\*\*\*

CPSC has posted two recalls of interest:

**1. Huffy Recalls Slider Tricycles Due to Loss of Control Hazard; Sold Exclusively at Toys R Us**

**2. Gerbings Recalls Heated Jacket Liners Due to Burn Hazard**  
\*\*\*\*\*

1.  
Recall Date: April 16, 2013  
Recall Number: 13-170

Huffy Recalls Slider Tricycles Due to Loss of Control Hazard; Sold Exclusively at Toys R Us

Name of Product: 2012 Huffy(r) 20-Inch Slider Tricycle

Units: About 5,040

Hazard: The handlebar can unexpectedly loosen while in use, causing the rider to lose control. This poses crash and fall hazards for the rider.

Description: The recalled product is 2012 model year 20-inch, three-wheeled Slider. The tricycle has a white frame with a black seat and black handlebars. "Huffy" is printed on the front of the frame; "Slider" is printed on the frame's side. The model number, 98682, is located on the frame under the seat.

Incidents/Injuries: None reported

Sold Exclusively at: Toys R Us nationwide from January 2013 through February 2013 for about \$100.

Manufactured in: China

Remedy: Consumers should immediately stop using the tricycle and contact Huffy for instructions on how to obtain a refund.

Consumer Contact: Huffy toll-free at (888) 366-3828 from 8 a.m. to 8 p.m. ET Monday through Friday or online at [www.huffybikes.com](http://www.huffybikes.com) and click on "Product Recall" on the bottom of the page.

Photos available at <http://www.cpsc.gov/en/Recalls/2013/Huffy-Recalls-Slider-Tricycles>



## Safety News – cont'd

2.

Recall Date: April 17, 2013

Recall Number: 13-171

### **Gerbings Recalls Heated Jacket Liners Due to Burn Hazard**

Name of Product: 12-volt heated jacket liners

Units: About 9,900

Hazard: A defective wire connector can cause the jacket liner to overheat, posing a burn hazard to consumers.

Description: This recall involves Gerbings and Harley-Davidson(r) black nylon, 12-volt, heated jacket liners. The jacket liners heat up when plugged into a vehicle, such as a motorcycle or snowmobile. "Gerbing's Heated Clothing" or "Harley Davidson(r)" is printed on the front left chest of the jacket liners. The Gerbing's jacket liners have model number JKLN and PO# 3796 and Harley-Davidson(r) jackets have model number 98324-09VM and GM32873, GM32874, GM34188, GM34189, GM34190 or GM34191. The model number, PO number and "Use only 12 Volts" are printed on a label sewn inside next to the jacket liner's front zipper.

Incidents/Injuries: Gerbings has received two reports of the jacket liners overheating, causing minor dime-sized burns to consumers' backs, resulting in blisters.

Sold at: Harley-Davidson(r) dealerships, Eagle Leather and other sporting goods, retail stores and motorcycle shops nationwide from April 2011 through December 2012 for between \$200 and \$240.

Importer: Gerbings, LLC, of Stoneville, N.C.

Manufactured in: China

Remedy: Consumers should immediately stop using the jacket liners and contact Gerbings, LLC for a free repair or replacement liner.

Consumer Contact: Gerbings LLC; toll-free at (877) 242-5595 from 8 a.m. to 8 p.m. ET Monday through Friday and on Saturdays from 9 a.m. to 3 p.m. ET, Harley-Davidson(r) at (800) 258-2464 from 8 a.m. to 6 p.m. CT Monday through Friday, or online at [www.gerbing.com](http://www.gerbing.com) and click on the Recalls & Warnings link for more information.

Photos are available at

<http://www.cpsc.gov/en/Recalls/2013/Gerbings-Recalls-Heated-Jacket-Liners>

## MAIW Email Directory 2012-2013

### OFFICERS

#### **President**

Lora H Lowe, CIC, CISR, CPIW  
[loramaiw@southeasternins.com](mailto:loramaiw@southeasternins.com)

#### **President Elect**

Beatrice Grant, CRIS, CPIW  
[Beatrice.Grant@acadia-ins.com](mailto:Beatrice.Grant@acadia-ins.com)

#### **Vice President**

Kristin Camarra, CPIW  
[kristincamarra@comcast.net](mailto:kristincamarra@comcast.net)

#### **Secretary**

Ami Drew, AINS, CISR, CPIW  
[ADrew@RogersGray.com](mailto:ADrew@RogersGray.com)

#### **Treasurer**

Annemarie Castonguay, CIC, CBA, AU,AIS,CPIW  
[amc0812@verizon.net](mailto:amc0812@verizon.net)

#### **Immediate Past President**

Adrienne M. Grover, AAI, CIC, CISR, CPIW  
[adriannegrover@gmail.com](mailto:adriannegrover@gmail.com)

### DIRECTORS

Chapter – Meeting night in the month

#### **Berkshire – 3<sup>rd</sup> Wednesday**

Jacqueline Aubuchon  
[jaubuchon@wheelerandtaylor.com](mailto:jaubuchon@wheelerandtaylor.com)

#### **Bristol – 2<sup>nd</sup> Wednesday**

Zenaide Noia, CISR, AAI  
[znoia@sylviainsurance.com](mailto:znoia@sylviainsurance.com)

#### **Cape Cod – 2<sup>nd</sup> Tuesday**

Carol M. Closson, CISR  
[cclosson@doins.com](mailto:cclosson@doins.com)

#### **Essex – 2<sup>nd</sup> Wednesday**

Andrea McInnis  
[amcinnis@ModernAutoGlass.com](mailto:amcinnis@ModernAutoGlass.com)

#### **Middlesex – 1<sup>st</sup> Monday**

Susan Gath Koerber, CIC  
[susan@gathinsurance.net](mailto:susan@gathinsurance.net)

#### **Norfolk – 2<sup>nd</sup> Tuesday**

Kelly Tauber-Lalli  
[kelly.tauberinsurance@comcast.net](mailto:kelly.tauberinsurance@comcast.net)

#### **Plymouth – 2<sup>nd</sup> Wednesday**

Patricia Tome, CISR, CPIW  
[ptome@rogersgray.com](mailto:ptome@rogersgray.com)

#### **South Middlesex – 3<sup>rd</sup> Tuesday**

JoAnn Anderson  
[janderson@waysideinsurance.com](mailto:janderson@waysideinsurance.com)  
 Harriet Butler  
[hbutler@rttenantins.com](mailto:hbutler@rttenantins.com)

### ASSISTANT DIRECTORS

#### **Berkshire**

Jennifer Smith  
[jcsmith@berkshireinsurancegroup.com](mailto:jcsmith@berkshireinsurancegroup.com)

#### **Bristol**

Open

#### **Cape Cod**

Janice M. Skinner  
[janice@northwoodins.com](mailto:janice@northwoodins.com)

#### **Essex**

Julie Brighi  
[lcjulez@yahoo.com](mailto:lcjulez@yahoo.com)

#### **Middlesex**

Carol-Ann Sullivan, CISR, CIC  
[jcsullivan@earthlink.net](mailto:jcsullivan@earthlink.net)

#### **Norfolk**

Mary Steeb  
[mary@candsins.com](mailto:mary@candsins.com)

#### **Plymouth**

Monique Duquette  
[mduquette@rogersgray.com](mailto:mduquette@rogersgray.com)

#### **South Middlesex**

Kristen Graham, CIC  
[kgraham@hanover.com](mailto:kgraham@hanover.com)

### **PARLIAMENTARIAN**

Kathryne Beckwith, CPIW  
[kbeckwith@lumberins.com](mailto:kbeckwith@lumberins.com)

### **KEY MEMBER**

Jann Browning Clark, CPCU, ARM, AAI, CPIW  
[jannclarkmaiw@yahoo.com](mailto:jannclarkmaiw@yahoo.com)

**STANDING COMMITTEES****Budget & Finance**

Ingrid Brown, CIC, CISR, CPIW, DAE (5/2013)  
[icybee@verizon.net](mailto:icybee@verizon.net)

Estelle T. Jeter  
[estellejeter1@gmail.com](mailto:estellejeter1@gmail.com)

**Bylaws**

Kathryne Beckwith, CPIW (5/2012)  
[kbeckwith@lumberins.com](mailto:kbeckwith@lumberins.com)

Donnie Hull (5/2013)  
[Hulldo@rogersgray.com](mailto:Hulldo@rogersgray.com)

Mary Sarsfield, CIC, CPIW  
[mary.sarsfield@chartisinsurance.com](mailto:mary.sarsfield@chartisinsurance.com)

**Education**

Glynnis Walbridge, Chairman (2014)  
[glynnis.walbridge@gmail.com](mailto:glynnis.walbridge@gmail.com)

Mary Sarsfield, CIC, CPIW  
[mary.sarsfield@chartisinsurance.com](mailto:mary.sarsfield@chartisinsurance.com)

**Government Affairs**

Ingrid Brown, CIC, CISR, CPIW, DAE  
[icybee@verizon.net](mailto:icybee@verizon.net)

**Marketing**

Mary Sarsfield, CIC, CPIW  
[mary.sarsfield@chartisinsurance.com](mailto:mary.sarsfield@chartisinsurance.com)

Annmarie Castonguay, CIC, CBA, AU, AIS, CPIW  
[amc0812@verizon.net](mailto:amc0812@verizon.net)

**Membership**

Adrienne M. Grover AAI, CIC, CISR, CPIW  
[adriannegrover@ymail.com](mailto:adriannegrover@ymail.com)

**Nominating**

Adrienne M. Grover AAI, CIC, CISR, CPIW  
[adriannegrover@ymail.com](mailto:adriannegrover@ymail.com)

**Public Relations**

Arlene Room  
[aroom7713@charter.net](mailto:aroom7713@charter.net)

**Publication**

Beatrice Grant, CRIS, CPIW  
[Beatrice.Grant@acadia-ins.com](mailto:Beatrice.Grant@acadia-ins.com)

Donnie Hull, CPIW, DAE  
[Hulldo@rogersgray.com](mailto:Hulldo@rogersgray.com)

**Publicity**

Kristin L. Camarra, CPIW  
[kristincamarra@comcast.net](mailto:kristincamarra@comcast.net)

**Safety**

Jean Gosling  
[jeangosling@comcast.net](mailto:jeangosling@comcast.net)

**Web Site**

Lisa Rancourt, AAI, AIS, CPI  
[lisa.rancourt@gmail.com](mailto:lisa.rancourt@gmail.com)

**MASSACHUSETTS COUNCIL OF NAIW STATE DIRECTOR (2012-2013)**

Lisa Rancourt, AAI, AIS, CPIW  
[lisa.rancourt@gmail.com](mailto:lisa.rancourt@gmail.com)

**REGION I VICE PRESIDENT (2012-2013)**

Laurel Wentworth-Roach  
[laurel.wentworth@darlings.com](mailto:laurel.wentworth@darlings.com)

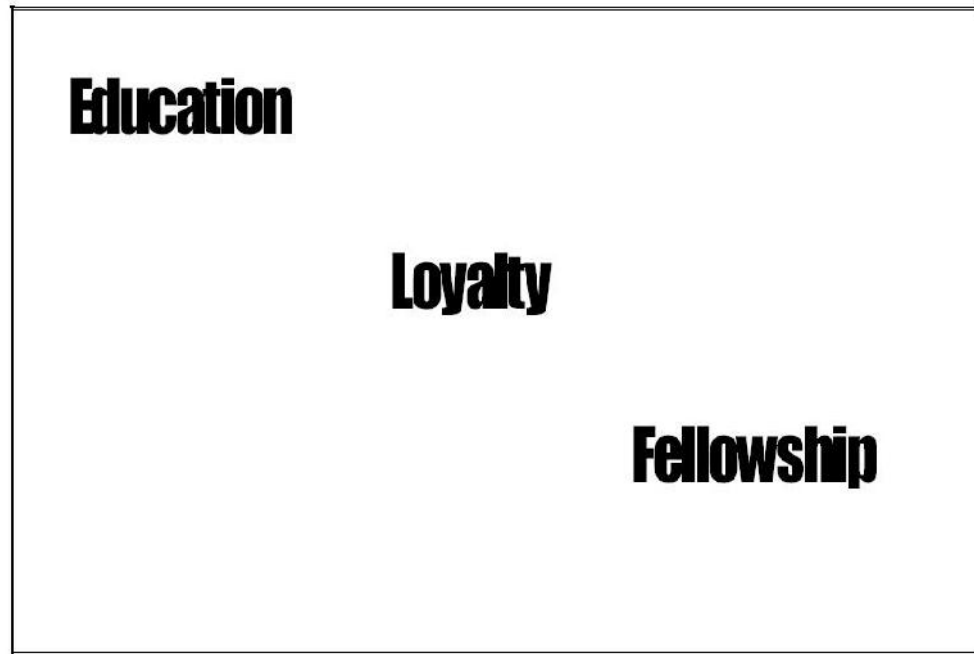
**NAIW President (2012-2013)**

Penny Haworth-Rich  
[laip.rich@yahoo.com](mailto:laip.rich@yahoo.com)

**IAIP HEADQUARTERS**

Corporate Centre  
 9343 East 95<sup>th</sup> Court South  
 Tulsa, OK 74133  
 (W) 800-766-6249 or 918-294-3700  
 (F) 918-294-3711

[www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)



**News From MAIW**  
Beatrice M. Grant  
MAIW Publication Chair  
10 Briarwood Lane  
Marlborough, MA 01752