

News From MAIW

2015 Fall Issue

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Hello All Members:

Hope you had a wonderful summer! Sure went by fast!

As your President, I am honored to conduct the business of MAIW!

At my installation in May Installation I revealed the 2015-2016 theme "SMILE"

Share, Mentor, Inspire, Learn, Engage. My goal is to implement one idea for each meaning under the theme "SMILE" and with the board's assistance over the upcoming meetings this will happen.

My passion is to strongly connect the State & Chapter levels through our 13 MAIW committees.

My challenge to the State Committee chairs is to reach out to the Chapter Committee Chair offering assistance and ideas on a monthly basis.

I look forward to visiting the Chapters over the coming year and observing all the wonderful work being done within your Chapters!

I would like to share the first meaning of the theme SMILE...

Share – To enjoy something jointly

To share is a "belonging to" such as our MAIW family. Sharing your personal & professional experiences will build relationships and a team. It will clarify your role and your importance. To participate in sharing you jointly benefit from the experience.

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

Thank you for being a part of our MAIW family and together we will have an amazing year!

Did you share a SMILE today?



In fellowship,
Carol M Closson, CISR
MAIW President 2015-2016

Construction Sites and Loss Control

According to Mark Twain, “If you don’t like the weather wait a minute, it’ll change”. We think the weather changes frequently in New England, and it does daily and seasonally, but the weather’s rate of change pales compared to the constant and never-ending changes taking place on a construction site.

Construction sites change by the minute as work progresses, equipment and tools are moved, various trades come and go, and materials are delivered then moved about the site. And on top of all that you can add Twain’s changing weather conditions.

These constant changes create ever changing hazards as well exposing the workers, the equipment, the site work underway, and the public to potential loss. Federal and state regulatory requirements created by OSHA, DOT, EPA, DOS, etc. help control those hazards but these are minimum standards enforced through fines levied months after completing jobsite inspections aimed at regulatory infractions.

In contrast to these federal and state inspectors, insurance company loss control representatives visit jobsites for other reasons. Although interested in meeting regulatory requirements we are most interested in how these sites are managed because active safety management programs enable a contractor to anticipate and plan for the constant changes. So let’s quickly look at why we visit construction sites and, when there, what do we look for?

Why do we visit construction sites? There may be many reasons including:

1 – At a main office survey we will discuss their operations and safety programs then view job files, contractual risk transfer (CRT) controls, and other records that can give us an indication of safety programs and efforts to control exposures and losses. But how do we know if the programs top management tells us are in place are really in place and functioning as intended? A jobsite visit(s) enables us to verify operations, view hazards and controls, and meet with key site personnel to verify and/or evaluate safety program implementation or additional needs.

2 – We may be working with account management to implement further controls over a specific hazard (fall protection, PPE use, proper trenching controls, traffic control, etc.). After management has created and rolled out controls through training site management and workers, we will visit jobsites as an audit step to view and evaluate actual implementation specific to those hazards and controls.

3 – Management may be actively involved with their safety efforts then ask us to visit an agreed-upon number of jobsites over the policy year. Sometimes contractors see the same workers daily performing the same work with the same equipment and become accustomed to that view. Over time, short cuts may be taken, bad habits developed, hazards go uncorrected, etc. We can provide that fresh look through other eyes that may be needed to identify those changes.

4 – We all have finite resources so when a loss trend is identified we may visit jobsites to further evaluate the operations and hazards specific to that trend then work with management on controls.

So we have many reasons to visit a jobsite, now what are we looking for? What do we want to see? The answers will vary depending on the reason for the visit but effective management controls are very important so we may ask for evidence of those controls in the form of written safety programs, planning records, inspections, accident investigations, and/or training records. Let's look at some of these.

1 – Safety Programs. Because they are usually contractually responsible for the project, the General Contractor (GC) controls the entire project including safety. They should have in place a safety program that may be general in nature or site-specific. If our insured is a subcontractor they should also have some form of a safety program in place. For both, the length and level of detail of a program may vary with the size of a project and/or complexity of their work but should cover the scope of their work, the hazards present, and safety management.

2 – Planning and Communication – GCs should conduct a pre-job meeting with all subs to cover scheduling, safety program expectations and requirements (communications, training, inspections, rules, regulations, PPE, accident reporting & investigations, enforcement, documentation, etc.), site access and security, materials delivery & storage, contractual requirements, and any other topics applicable to a safe and efficient construction project. In addition they should hold weekly meetings with all trade leads on the job that week to discuss the weekly schedule, changes that may impact operations that week, issues, safety, etc.

3 - Site Inspections – These illustrate management's commitment to providing a safe working environment to your insurance provider as well as to any federal or state inspectors who visit your site with the general thought being that if it wasn't documented it wasn't done. Inspections are also critical to keep up with the ongoing site changes and hazards created by those changes. This documentation can be invaluable to our claims adjusters when investigating a loss. The inspection program should indicate who will conduct the inspections (GC, subs, or both), frequency, corrective action, and documentation requirements.

As noted earlier, construction sites change by the minute so site inspections are extremely important. In addition to the formal documented inspections mentioned above, informal inspections should constantly take place by site management by watching for safety issues every time they walk the site. Corrections should be made as problems are identified with documentation kept in a jobsite log or daily ledger.

4 – Accident Records – Accident reporting forms should be available with the requirement that any injury must be reported immediately and the form fully completed and submitted to the GC. Copies of any completed forms should be available on site for review. Suggestions for corrective action(s) is perhaps the most important part of this form from a Loss Control viewpoint.

5 – Site Training – Documented training should be taking place as a minimum in the form of weekly toolbox meetings. There should be records available on site of dates and topics with signed attendance sheets. Copies of OSHA 10 cards for employees should also be maintained when required by contract.

6 - Documentation – Documentation of jobsite management and safety is crucial when it comes to federal or state regulatory scrutiny but it also enables our claims adjusters to mount a solid defense in the event of a loss. These records can be in electronic or paper form and should include contracts, subcontractor agreements, job specifications, signed change orders, site logs or ledgers, inspections, training, accident investigations, photographs, etc. Many GCs require, or are beginning to require, their subs to interface with them electronically. This saves time and money with no need to maintain rooms full of paper records that may get lost or destroyed, it is instantly available, and it is stored forever.

There are numerous programs tying together electronic devices (laptops, tablets, phones) to complete and store all jobsite records. Change orders can be quickly handled (created, signed, and stored) between architects, engineers, GC, and subs. I recently visited a high end home under construction. On a tablet the GC showed me contracts, subcontractor agreements, certificates of insurance, billing information, invoices, change orders, inspections, and over a thousand photographs of the job taken daily by cell phone by the superintendent.

Federal and state inspectors will cite contractors for regulatory violations leading to fines but won't give advice how to correct an operation or hazard to avoid future such fines. Insurance company loss control representatives, depending on their knowledge and experience, should be able to offer such advice to protect your most important asset – your employees.

All Acadia Insurance policyholders have access to assistance to meet your safety needs through one of our experienced Loss Control Representatives and/or our Virtual Loss Control team. We can help you create written safety programs tailored to your operations and needs and also assist with employee safety training with services that include our free online streaming video service. Please check us out online at: www.acadia-ins.com.

About the Author of this Article:

Doug Drew is the Regional Loss Control Director for Acadia's Massachusetts office where he currently leads a field staff of 6 providing Loss Control services throughout MA and into RI, CT, NH and VT. He has been with Acadia Insurance since 2006 originally as a Loss Control Consultant providing account evaluation and service for all lines of coverage, especially with Acadia's Synergy Risk Management customers. He has worked in the insurance industry in various Loss Control capacities since 1980 in Georgia, Louisiana, Vermont, Connecticut and Massachusetts.

He is a member of the American Society of Safety Engineers, has attained the professional designations of Associate in Risk Management (ARM) and Associate in Loss Control Management (ALCM), and is a graduate of the University of New Hampshire.

Doug lives in Mashpee, MA with his wife of 33 years. They have a married son with 2 grandsons in Louisville, KY; another son in Champaign, IL; and a daughter in Tampa, FL. He enjoys golf, working in the yard, and relaxing with family and friends around their fire pit or on the beach.



Thank you Doug for this wonderful article!!



***MAIW OFFICERS FOR 2015-2016
INSTALLED MAY, 2015***

President:	Carol M. Closson CISR
President Elect:	Zee Noia CISR, AAI, CPIA
Vice President:	Monique Duquette CPIW
Secretary:	Susan Burbine CISR
Treasurer:	Cara Curtis AINS
Immediate Past President	Kristen L. Camarra JD, CPIW

CHAPTER DIRECTORS 2015-2016

Berkshire.....	Stacy Bolvin Shawna Kisselbrook
Bristol.....	Jocelyn Dewey ACSR, AAI
Cape Cod.....	Donnie Hull CPIW
Essex.....	Susan Emanuelson CIC,
Middlesex.....	Phyllis Riordan CISR, CPIA
Norfolk.....	Adrienne M. Grover AAI, CIC, CISR, CPIW, DAE
Plymouth.....	Monique Duquette CPIW
South Middlesex.....	Arlene Room AAI, LIA, CPIW, DAE
Worcester.....	Annmarie Castonguay CIC, CBA, AU, AIS, CPIW

WHO ARE YOUR NEW OFFICERS?

CAROL CLOSSON CISR - PRESIDENT

After 20 years in banking, our President, Carol, started her insurance career in 1999 and obtained her insurance broker license in 2000. She earned her CISR designation in 2002 and is currently working on her CPPL designation. Carol has worked at various size agencies and recently joined Rogers & Gray Insurance Agency, the largest agency on Cape Cod, in May 2013 as a Personal Lines Client Manager. Carol has been actively involved in the community over the years. Carol has been a member of MAIW since 2009. She has held the office of Secretary, Assistant Director, Director, Vice President and President –Elect. She lives in West Yarmouth, MA on Cape Cod. Email: cclosson@rogersgray.com

ZENAIDE (ZEE) R. NOIA CISR, AAI, CPIA- PRESIDENT-ELECT

Zee joined MAIW IN 2009. She served as MAIW Bristol County Public Relations Chair from 2011-2012, Director from 2012-2014 and Scholarship Co-Chair from 2014-2015. Zee is a graduate of Fisher College with a degree in Business. She is employed with Sylvia Group Insurance Agency of North Dartmouth, Ma., for 29 years. She was hired as a Sales Center Coordinator and during her tenure at Sylvia Insurance she worked in various departments. Zee earned her CISR, AAI and CPIA designations. Outside of the office, Zee is an active participant in the fundraising for the Ocular Immunology and Uveitis Foundations as well as Gifts to Give. Email: znoia@sylviagroup.com

MONIQUE DUQUETTE CPIW – VICE PRESIENT

Monique has been working in the insurance profession since 1987 working at both the company and agency levels. She currently works for Rogers & Gray Insurance Agency. She is also the Director of the MAIW Plymouth Chapter and Co-Chair of the Education Committee. She has 3 children and 2 grandchildren and resides in Swansea, MA. Email: mduquette@rogersgray.com

SUSAN BURBINE CISR, CPIW – SECRETARY

Susan began her insurance career more than 30 years ago on the agency side, following High School. She has worked as a billing clerk, claims specialist, Client Manager and Support Specialist. She attained her license in 1990, her CISR IN 1992, her Life/Accident/Health in 2011 and her CPIW several years ago through MAIW. Sue has served on several committees of the Plymouth Chapter including Director, Assistant Director, Secretary and Treasurer. Sue was awarded the Plymouth Member of the Year Award in 2008. Email: secretary@maiw.org

CARA L. CURTIS AINS – TREASURER

Cara was a CSR while in High School at a local agency! After graduating from College of the Holy Cross with a BA in Mathematics, she worked at Hanover Insurance on their Product Development and Commercial Underwriting teams. Cara was a Worcester Chapter Director and over the years has served on several chairs both on the Chapter and MAIW level. She is employed with SNL FINANCIAL AS THE Senior Product Manager for Insurance Filings and resident in Charlottesville, VA. Email: treasurer@maiw.org

OFFICER REPORTS

Immediate Past President & Nominating Chairman

Good morning,

It is great to be back here with all of you. I am looking forward to working with all of you to keep MAIW moving forward. I am excited to serve as your Immediate Past President and Nominating Committee. This year I plan to work with all Chapter Directors and Chapter Nominating Committees to assist, if needed, to be sure all chapters have a full slate of chapter officers, and plans in place, for the coming year and beyond.

I also plan to do my best, working with our nominating committee, to present a full slate of MAIW officers to the members for our elections in February.

I have placed information in each director's folder regarding chapter elections, the MAIW nominating committee and, because it is never too early to plan ahead, candidate forms for the 2016-2017 MAIW year! I hope you will all consider running for an officer position either this coming year or in the near future. We need dedicated and involved leaders, like you, to help MAIW continue to grow and develop. We also need to continue to encourage, develop and mentor our future leaders.

On a different note – for those of you who heard my friends Shaun, Nichole, Shamus & Simon speak at the May Association meeting – and if you have been following them on Facebook – you know that they are currently running 3,205 miles across America (from the Pacific Ocean to the Atlantic Ocean) to promote inclusion and mobility. They left Seattle, Washington on July 4th and have been running ever since donating running chairs to awesome families in each state they run through. Today is day 43! As of last night they were in Chicago, Illinois – spending time on the field with the Chicago Cubs and Chicago White Sox! They have already traveled over 2,300 miles and have less than 900 to go! If you would like to support them and follow their amazing story search “Ainsley’s Angels Power to Push” on Facebook.

If you have any questions throughout the year regarding any chapter or MAIW nominations, elections and procedures please don't hesitate to contact me. I look forward to a great year ahead with MAIW and all of you! Thank you.

In Fellowship,
Kristin L. Camarra JD, CPIW

Secretary

Good Morning! It is my pleasure to serve as your Secretary for the 2015-2016 term.

Thank you to all of the committee chairs, board members and officers who responded to our request and emailed your reports prior to this meeting in a word document format. It will really help keep the meeting minutes as accurate as possible. If you did not email me prior to the meeting please email me your report by next Friday August 21, 2015. If for any reason you are unable to attend a meeting please let me know ahead of time so I can plan accordingly. At each meeting if you have already sent me a copy of your report you will only need to provide one copy for our President, Carol Closson. As Carol mentioned this meeting is being recorded so please speak loudly. Best of luck to Carol! I look forward to a great year working with everyone.

In Fellowship,
Susan Burbine CISR CPIW

Treasurer

Good Morning & Greetings from Virginia-

Yes, I am still your Treasurer.

As of the writing of this report:

- I will be meeting with the Budget & Finance Committee next week to prepare a balanced budget.
- The books were finalized and are awaiting audit.

You all should have received advance copies of the corrected 3rd quarter, 4th quarter and Annual Reports as well as the Budget v. Actual Reports. Last year we were under Budget in Expenses and over in Income (mainly from dues) with a Net Gain of over \$3,000.

Middlesex Chapter – sorry to call you out, but I don't know who the Treasurer was and I need your 2014-2015 Year End 990 in order to complete the taxes. Please forward to me ASAP.

Treasurer packets are in each Chapter's folders.

I am happy to report that as of the writing of this report, all bills received have been paid. It is my recommendation that now that MAIW has its own BOP policy (since splitting from NAIW/IAIP) someone be appointed to review our insurance coverage and consider having one person be responsible (the Secretary?) for receiving these bills. They are all due over the summer and each year seem to get lost in the shuffle of year-end / new officers, etc. Loretta and Natalie were at the agencies that write these policies and always kept an eye on them for us, but I believe Natalie has retired and Loretta is out so I think we need to pro-actively look at this situation.

We currently have:

- 3yr D&O policy that was paid last year (\$870)- with Twin City Fire (Hartford) , written by Hoffman Insurance Services
- BOP - \$873 with the Hartford, written by Hoffman Insurance Services
- Bond - \$500 with Travelers, written by Fair & Yeager Agency

Hopefully this will be my last report, and that the Membership will elect a successor at the October meeting.

In fellowship,
Cara L. Curtis, AINS

Vice President & Bylaws Committee Chairman

It is hard to believe that summer is almost at an end and the kids will be back in school. It feels like just yesterday we were in the Berkshires for the May Association meeting! In May, the motion was presented to change the quorum requirements to 10% of the members in good standing. This motion was passed and I want to thank each of you that were in attendance who made this possible.

I have several goals for myself this year as Vice President. I want to immerse myself into the Bylaws and Robert's Rules which will only enhance my service to MAIW and strengthen my chapter as well. Do you have any goals for yourself within MAIW? It could be at your local chapter or at the state level. Are you interested in serving on a committee or maybe a new committee or just want to learn more about it? Maybe taking on a position at the state level? Do you know someone else that is interested but is hesitant about taking that first step? Are you interested in mentoring?

I think the MAIW 101 Soup to Nuts is such a great and thorough presentation that can be introduced at the chapter level as a dinner topic. Our members will learn a great deal from this and may feel more confident stepping up to challenge themselves to take on a role within MAIW!

Thank you to all who participated in putting together MAIW 101 together! Your time and effort are so greatly appreciated.

Carol, I look forward to working with you this year and achieving all of our goals together!

In Fellowship,
Monique E. Duquette, CPIW

President Elect & Budget and Finance Committee Chairman

Ingrid Brown presented the Budget & Finance report in Zee Noia's absence. As an advance copy of the budget was sent to the Board there were no objections to waive the reading of the minutes. A motion was then presented to accept the 2015-2016 budget. A question was raised regarding the line item \$500 Scholarship for Region 1. The budget was passed as presented.

COMMITTEE REPORTS

Education

Good morning,

A new fiscal year, a new beginning. The Education Committee is working hard for you and has information for you to pass along to your members. The following are Education classes that MAIW has offering CE's:

Personal Condo, E&O and the Insurance Agent, Ethics, Insurance Issues, BOP, Personal and Commercial Umbrella Coverage, Massachusetts Workers' Compensation and Essentials of Life Insurance

The committee will also work on another leadership development class on the topic of Bosses vs. Leaders. It will focus on managing a group to build them up and learn about the triggers of what people do to bring others down. The idea for this class came from a Meme that went around social media describing the difference in boss vs. leader and with the topics presented, it seemed like a good topic to develop a class around. We are also developing a resume assistance course.

We are interested in cyber liability and data breach classes. If anyone has knowledge with these two items, please see someone on the Education Committee – we need your help!

Additionally, with the help of Arlene Room, Education is working on a leadership development class with regard to public speaking called "Mass Communication." This is slated to be a 5-part Certificate Course to teach members how to be better public speakers. We expect the facilitator guide to be finished by the end of the year and the student guide next spring. If this happens sooner (we wanted to allow ample time to put together), we may roll the class out sooner.

Susan Burbine is also assisting the committee with a Personal Lines class about the past 7 years in the auto industry and what managed competition has brought us. Hopefully it will be finished by the end of the year and approved for 2 or 3 CE's. We would welcome anyone with Commercial knowledge who thinks they might be able to come up with an outline about insurance coverage, please write one up and e-mail anyone on the committee. Please keep in mind that anything that advertises a specific company will not be approved. The CE presentation must be coverage specific.

In October the committee will present the application for an MAIW Scholarship to the Board. We are pleased to finally get this off the ground and offer assistance for members who would like to further their education. The application is done, but the committee needs to finalize all aspects of it. More details to come on this in October.

As you can see, we are looking to help out many of our members with Education opportunities.

Yours in fellowship,
Estelle Jeter, Chairman
Monique Duquette, Glynnis Walbridge

Government Affairs

The Government Affairs position seems to be one of the hardest to fill. Let’s face it, it’s just not as sexy as some of the other chair positions available but I’d argue it’s one of the most important. As insurance professionals, we need to be on top of the issues.

I have put my contact info and some helpful hints for Directors to pass along to their government affairs chair in your folders. While we are a Massachusetts Association, some of our chapters border other states so legislation or affairs in bordering states are not off limits.

Government affairs can be intimidating to some people but it doesn’t have to be. If you haven’t been lucky enough to have anyone step up and fill the position, try to educate your members on what’s involved. It’s simply a monthly report to keep your chapter in the know and like GI Joe says: Knowing is half the battle.

In Fellowship,
Jocelyn Dewey-Gov’t Affairs Chair

Membership

MAIW currently has 211 members. The numbers break down by Chapter as follows

	CHAPTER TOTAL	NOT RENEWED	NEW MEMBERS
Berkshire	62	7	7
Bristol	56	28	1
Cape Cod	16	16	0
Essex	16	12	0
Middlesex	14	4	0
Norfolk	14	3	0
Plymouth	13	18	1
South Middlesex	16	1	0
Worcester	4	9	0
At Large	0	1	0

Since the renewal notices went out late this year, I still have applications in my Post Office box every time I open it. I will be sending out reminder notices to those members who have not renewed by August 15th and I would recommend that the Directors reach out as well. Please let me know if anyone needs another renewal application sent to them. Many people have had a change of employer, address and email address this year, so updated information helps tremendously. Thank you all for your continued efforts.

No renewal payments have been deposited as yet. Please tell your members not to be alarmed if you should get inquiries. I was involved in a serious car accident on June 30th which totaled my car and left me with a broken toe and a fractured knee. I did purchase a car earlier this week and as soon as my knee is fit for driving, I will get the deposit to the bank.

I hope to see everyone in October and wish you all an enjoyable rest of the summer.

In fellowship,
Adrienne M. Grover, AAI, CIC, AINS, CISR, CPIW
MAIW, Inc. Membership Chair

Publicity

Janice Skinner mentioned that Chapters are to send all meeting notices and announcements to her so she can forward them to all members. Janice is currently expanding her email List and will be contacting Directors for information shortly.

Public Relations

What are public relations?

The dictionary describes public relations as “the actions of a corporation, store, government, individual etc in promoting goodwill between itself and the public, the community, customers. MAIW does just that all the time and Bea and I want to help you. If you want ideas, suggestions or help in any way, I am enclosing our email address: aroom7713@gmail.com and Beatrice.grant@acadia-ins.com

I know you all do many community service projects, and if you tell us what you’re doing we can pass these ideas on to chapters who are struggling with ideas. When we work together we get so much more done. Some things that are done regularly are support of local food banks, collecting school supplies for local school children in need, old glasses for the Shiners, phones for service men and hats and gloves for homeless children. I have enclosed this report in all the Directors folders, please have your Public Relations Chair email either Bea or me with their email address and we will keep in touch.

Yours in Fellowship,
Arlene Room & Beatrice Grant

Website

Thank you to all Directors who have sent me their chapter schedules for the upcoming year it really helps to keep everything updated on our site. Currently the website is up to date with anything you have sent my way. If you have not sent me your chapter schedule please send it to me ASAP so I can have it added to the website.

Just a reminder to MAIW members:

To access the secure page of the website that has directories, manuals, nominating forms, installation information, etc., this is a great resource especially for new directors, please use the following directions:

*Log into www.maiw.org
Select the “membership” tab
On the dropdown, select “member resources”*

This brings you to a page asking for a password. Please contact your chapter director for the password. Please note that this can be shared with chapter members, but please do not share with non-members.

Thanks, and let me know if you have any questions and/or updates.

In Fellowship
Kelly Tauber-Lalli

Marketing

Howdy everyone and hope you are all having a great summer!

The Marketing Committee for this year is made up of Lisa Rancourt, Janice Skinner, Annmarie Castonguay and myself. A list of all of us and our contact information is in your folder.

Please mark your calendars with the MAIA Conference in Boston in November. The MAIW Booth is in Space 92 this year. Exhibitor dates are Friday Nov 13th from 9:00 a.m. to 1:00 p.m. and then again from 2:15 p.m. to 4:00 p.m. (breaks for lunch). On Saturday, Nov 14th, our booth is open from 9:30 a.m. to 2:00 p.m. I have a sign-up sheet to ensure coverage of our booth during those times. Ideally we will have 2 individuals for each session (about 2 hours) and one back-up person per slot in the event someone is unable to cover their slot. Friday is usually tough to over since most of you need to work, so I suggest that this is a good time for the PIP's to step up and assist! They certainly did a great job helping out last year and we thank you. Please see me to sign up to for the booth. Last year we had a tremendous number of folks stop by our booth and we did acquire some new members as a result! This is a great chance to chat with some others professionals in the insurance world and it can be very rewarding. This year we are adding something new to our booth that was suggested last year. We will be offering in our booth a “Charging Station” at no cost. It will charge iPhones, iPods, iPads, Nexus, Samsung Galaxy, etc. I have put an information sheet in your folders regarding the station. I have made MAIA aware of this and hopefully, they will add this information to their materials as well.

We will again this year be putting an ad into The Standard for each of the Association Meetings. We have had an updated version of our ad done for this year and again, a copy of that is in your folder. Any input on this revised ad from anyone is welcome! The first ad this year will be in September for the October Association Meeting. The host for this meeting is Bristol and as soon as you have the conference information, please contact me so we can get the draft for that particular meeting done and the ad scheduled for publication.

This year, one of the things I would like to see us concentrate on is a combined effort with the Publicity Committee to get the MAIW name out there as much as possible through Press Releases. Unlike advertising, Press Releases are a no cost item and we need to take advantage of this no cost method. I would like to see us issue a Press Release at least once a month. Some thoughts on this are: In August, an announcement on our new Officers. In September, one about our participation in the Breast Cancer walk in Boston (including a picture from last year) and one for the October Conference. In October, one on our participation in the MAIA Conference in Boston. And in November, I would really like to get a list from each Chapter of the good works they are doing over the holidays for those less fortunate and issue the Press Release with that information.

I would also like to see copies of all Press Releases be sent to all our member employers. It is important that our employers know what MAIW does! I realize this is a lot to ask of a one man committee, so I am offering our committee to assist in achieving this goal.

Well that is what your Marketing Committee is working on now. Thanks for your time and please pass on any and all suggestions you can provide to us as well.

Marketing Committee,
Donnie Hull
Lisa Rancourt
Janice Skinner
Annmarie Castonguay

Project Invest

As yet, I have not been super busy sending out my emails and/or letters to the various schools I plan to do that shortly whereas the teachers are still on vacation.

However, I have trying to zero in on Quincy College with a couple of emails this summer. I have some good news to share with you. I have received a phone call from Chuck Robinson of Rogers and Gray on Cape Cod. Chuck has been working with Cape Cod Community College. They are interested in doing InVEST this fall. However, he is having a difficult time trying to find a teacher to commit for the three month time frame. That being said, he has two people who would be interested to do substituting. Consequently, I am trying to do some networking to find a teacher. This is a work in progress. I have my fingers crossed that we will have a teacher – even a lay person to fulfill this obligation. If you know of a person that would be interested, please contact me at once just in case my contact does not want to proceed. My email address is cadonic@aol.com. My phone number in Maine is 207 465 7702 and my cell phone number is 781 254 6555.

Since my last report to you, I have been in touch with Dr. Dan Rouse at Dedham HS. In the spring, he took some of his students to Norfolk and Dedham for a “field trip”. Dan told me it was an overall success and the students really enjoyed the visit. I am so happy Dan has taken the ball and will be running with it. Dan even offered his services to help another teacher. As previously requested, should you know of a school and/or a contact person please let me know immediately.

With all this work, it has been so frustrating not to get a school started. This is such a slow process.

In fellowship,
Carolyn A. Jenkins, AAI, CIC, CPIW

CHAPTER REPORTS

Berkshire – Shawna Kisselbrock & Stacy Boivin

Fellow Member of MAIW,

I hope everyone is enjoying their summer so far. It took a while for the sunshine to come, but it's finally here! Stacy and I have a lot planned this year and have met several times over this summer to discuss our plan of attack.

Thursday September 24th will be our Welcome back meeting. It will be held at The Morgan House in Lee, MA. George Ryan, the President from my agency (Wheeler & Taylor) will be our guest speaker. He will be discussing about sales- how to increase them, cross-selling, and what is really important to our customers. Also at this meeting we will be doing our annual drive for back to school supplies including back packs and lunch boxes. Our charity for September is WMLA or Western MA Labor Action.

October's meeting will be held on Thursday the 22nd at the Polish Falcons Club in Pittsfield, MA. We'll be making this a fun fall meeting. We're inviting Essentials Day Spa to come and talk about the services they offer as well as giving some demonstrations ☺ This one will be my kind of meeting.

We've got some more exciting meetings coming up but we can't give away them all!

Bristol- Jocelyn Dewey

Greetings From the Bristol Chapter:

We are looking forward to another fun, education and successful year. Prior to our chapter's Summer board meeting, we had sent out an electronic survey to our members to see what they wanted out of their membership. It came as no surprise that CE classes were rated most important followed by community service. And, just for fun, I asked what everyone's favorite movie is...you may be interested to know that The Sound of Music was the most popular movie followed closely by Pretty Woman. Our board and committee chairs met on Tuesday August 4th to plan the upcoming year. Our monthly meeting schedule is still a work in progress as we attempt to fulfill our goal of offering our members at least 3 CEU classes. In September, we will be conducting our installation of officers where we will be joined by MAIW President Carol Closson to discuss her plans for the upcoming year. We have cancelled our October meeting this year since we will be hosting the Association Meeting the same week. The committee is hard at work. Save the Dates have been sent out and we expect to have Registration Forms available in the upcoming week.

This year, we plan on introducing a Bristol Chapter Member of the Year award and Boss of the Year award. We will also be focusing on community service, encouraging our members to get to know each other, promoting our chapters Facebook page and member spotlight. In addition to starting a GO Green initiative.

Cape Cod – Donnie Hull

The Cape Cod Chapter is excited to start another great year!

Our first Board Meeting will be held on Tuesday, August 8th. Our first Chapter meeting is on Tuesday, September 8th with our guest speaker who is from the Chief Investigation Bureau of the Insurance Fraud Bureau of Massachusetts. As part of this meeting, we will once again be collecting donations of school supplies for the Barnstable School District.

In October, we will be offering another Saturday morning CPR Class. We held this class a couple of years back and frankly the instructions were absolutely great so I am really looking forward to this being offered again.

We are hoping to have a number of 2 CEU classes during our dinner meetings this year, so anyone who is aware of a good 2 credit class, please let me know ASAP.

As I have received a list of those members from last year who have and have not renewed, next week I will be contacting all members who did not renew to see why they have not. I know from this list that some will renew so could be they have just been at the beach too much!!!!

The Cape Cod Chapter is very proud to have one of our members, Carol Closson serving this year as the MAIW President. We wish her the very best and all the support we can give.

Middlesex- Phyllis Riordan

Good Morning MAIW members, Directors, Board and Ms. President:

I do regret not being able to attend the Summer Board Meeting but I am running around getting ready to get married at Hampton Beach. As of tomorrow the 15th I will be Phyllis Riordan and am very excited.

As for what we are up to these days, Middlesex Chapter takes the summer off and haven't met since the May meeting. We will be at it in September and are looking forward to a great year. Again I'm sorry I cannot attend this fabulous weekend.

Plymouth- Monique Duquette

Hello to all from Plymouth Chapter!

Since the May Association meeting hosted by the Berkshire Chapter, our chapter held our installation of officers, awarded two scholarships to two local students, held our summer board meeting in which Kathy Beckwith so graciously attended and spoke to us on Robert's Rules. We are all looking forward to the more detailed version of this at the October Association meeting. Donations were also collected for the Boys and Girls Club in Plymouth MA.

The Boys and Girls Club was so grateful that they invited our chapter Public Relations Chairperson, Liz Brothers and myself to tour their facility. We met with the Director, the facility and many of the children. They actually held our donations and Liz and I present them to the children and took a group photo of us all. It was a great experience. They have such an inspiring and successful GED program and they put the older teens through an extensive mock job interview process preparing them for their future.

FROM SUMMER BOARD MEETING, AUGUST 15, 2015

Budget and Finance Committee presented a motion to approve \$1182 to be returned to Chapters to be used for the marketing and growth in membership. This amount currently based on \$6 per member. This will be in effect on approval of the budget. The motion passed.

A motion was made by Kristin Camarra to move the May 2016 Association meeting to the 2nd weekend May 2016 (13th -15th) as the first weekend is Mother's Day and a clear conflict for our membership. The motion passed.

BE INSPIRED



Think pink

October Association Meeting

Hosted by
BRISTOL COUNTY CHAPTER

*of the Massachusetts Association of
Insurance Women*

OCTOBER 16 & 17, 2015



700 Myles Standish Blvd, Taunton, MA 02780

855-511-6026 (Reservations Code MWW)

Special room rate of \$119 until 09/16/15

*RISCO Insurance Brokerage INC will donate \$5 per
attendee (up to \$1000) to Susan G. Komen on our behalf.
We need you to make it count. Support a great cause, join
us!*

Tentative Schedule

Friday October 16th, 2015

Education Ethics Seminar (3 MA CEU's)	2:00pm – 5:00pm
Free to Members	
\$30 for Non-Members	
Registration	5:00pm – 7:00pm
Board Meeting	7:00pm – 9:00pm
Hospitality	7:00pm – 11:00pm

Saturday October 17th, 2015

Registration	7:00am – 9:00am
Breakfast	7:00am – 9:00am
First Timers Meeting	8:00am – 8:45am
Directors/Asst. Directors Meeting	8:15am – 8:45am
Education-Roberts Rules of Order	9:00am – 10:00am
Business Meeting	10:30am – 12:00pm
Lunch w/ Guest Speaker	12:00pm – 1:00pm

Registration

*****RISCO Insurance Brokerage Inc. has announced they will donate \$5 per attendee (up to \$1,000) to Susan G. Komen of Massachusetts on behalf of MAIW. *****

Name: _____

Address: _____

Phone: _____ Email: _____

- | | | |
|---------------------------------------|--------|-------|
| Is this your first MAIW meeting: | Yes___ | No___ |
| Do you need a badge: | Yes___ | No___ |
| Do you have any dietary restrictions: | Yes___ | No___ |
| Friday Education: | Yes___ | No___ |
| Saturday Education: | Yes___ | No___ |
| Lunch: | Yes___ | No___ |

Registration: \$50 includes Saturday Breakfast & Lunch
\$30 Friday Ethics Class for Non-Members (Free to Members)

Check should be made payable to: MAIW-Bristol Chapter

Please mail to: Sylvia Group
Attn: Heather Heffernan
500 Faunce Corner Rd, Bldg 100 Ste 120
Dartmouth, MA 02747

Deadline for registration is October 1, 2015



OCTOBER 16, 2015 MAIW BOARD MEETING

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

FROM: Carol M Closson
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, October 16, 2015 at the Holiday Inn in Taunton MA.

THE MEETING WILL BEGIN PROMPTLY AT 7:00 PM. If you plan to pass our 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 mail your report to President cclosson@rogersgray.com and Secretary sburbine@rogersgray.com by **Friday, October 9, 2015**. 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 with copies to Kelly Tauber-Lalli who will read your report.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, October 13, 2015 to me with copies to Glynnis Walbridge glynnis.walbridge@gmail.com

Upcoming Events

October 13: Instant Insurance Issues – Irene Morrill (2 CEUs)
5:30PM - Canton Junction Sports Pub, 398 Neponset St., Canton
Contact the Norfolk Chapter for additional information

October 15: CPR Class
5:30PM - Wayside Insurance
Contact the South Middlesex Chapter for additional information

October 16 & 17: October Association Meeting

November 9: CPR Class
5:30PM – Macaroni Grill, Burlington
Contact the Middlesex Chapter for additional information

November 10: Ethics Class (Fulfills State License Requirements)
5:30PM – DoubleTree Hotel, 257 Iyannough Rd., Hyannis
Contact the Cape Cod Chapter for additional information

November 10: Personal/Commercial Umbrella (CEU)
5:30PM - Canton Junction Sports Pub, 398 Neponset St., Canton
Contact the Norfolk Chapter for additional information

November 12-15: MAIA Big Event – Please contact Donnie Hull at donnie_hull@hotmail.com to sign up and help in our Booth #92

November 18: D & O (CEUs pending)
5:30PM – Whites of Westport, 5 State Rd., Westport
Contact the Bristol Chapter for additional information

November 19: Ethics Class
5:30PM – Location to be announced
Contact the South Middlesex Chapter for additional information

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JoAnn Anderson

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Susan Gath Koerber, Chairman



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AND
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News From MAIW

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