

News From MAIW

2015 Winter Issue

Message From The President

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It has been a wonderful time attending Chapter meetings!! On October 19th I went to Burlington to visit Phyllis Riordan and the Middlesex Chapter which was a networking meeting to bring in new members. Phyllis started the meeting by everyone getting in a circle for introductions. Also everyone read the Collect and sang All-Hail Massachusetts. On one piece of paper all of these were provided along with MAIW mission statement. Great open discussion about professional needs of the members. Christmas cards were sent around for everyone to sign and they will be sent to Recovery Vet’s in D.C. There was lots of raffles and fellowship. Great time had by all.

On October 19th Donnie Hull & I went to Framingham to visit Arlene Room and the So Middlesex Chapter. The meeting was an excellent CEU class on Insurance Issues by Irene Morrill with good participation / questions by the members. It was potluck dinner followed by business meeting. So Middlesex is working hard on their annual fashion show as well as contributions to charities such as Healing Garden & Toys for Tots.

On October 18th I attended the MAIA Big Event which was very success as so many stopped by the booth to speak with us. Thank you to Donnie Hull & Lisa Rancourt for organizing this event. There is lots of interest from the Springfield & Worcester area. So over the next month I will be organizing a date & time to hold a Network meeting in these areas. In addition, I will be going to Marth’s Vineyard along with Arlene Room & Kristin Camarra in February or March to meet with Shannon Donovan about forming a chapter.

Over the upcoming months of January, February & March I have several more Chapter visits scheduled and look forward to seeing the great things happening in these Chapters!

I want to thank the membership for feedback received about our board/business meetings. Please continue to provide input as we work today to keep MAIW Strong!

Lastly, I would like to share the Second & Third meaning of my theme SMILE...

Mentor - Trusted Counselor

A wise teacher who is willing to help another person with growth and achievement of goals. This is done by listening to both strengths and challenges and then showing the tools to guide them through their challenge.



SMILE

Message From The President - Continued

Inspire --- To draw forth

To guide or influence another person. Someone who sparks motivation and action aiding in the person's growth and goals. It is to draw forth a person helping them say "I CAN."

"Try to be a rainbow in someone's cloud." - Maya Angelou

Thank you for being a part of our MAIW family!

Did you share a SMILE today?



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

How Synergy Makes 1+1=3

By Don Saracen

In most small to midsized businesses, leaders need to wear many hats. They tend to have specific areas of expertise but to the size and scope of their organizations they become multitasking decision makers. No matter how skilled a person may be, there is only so much time and effort an individual can muster and continue to be truly effective.

As a mentor explained to me many years ago "you may have a feeling that if you want something done correctly, you have to do it yourself. But that can be a recipe for failure as a leader." Working to develop relationships with associates and resources for a common goal can significantly produce better results, save time and money. Synergy is working together of two things produces a result greater than the sum, $1+1=3$.

In business there are many examples where disconnections continue to drain effective and efficient business growth. For instance how well does your Marketing department work with their Sales colleagues or R&D work with Manufacturing? In small organizations, the same people typically could perform some of both tasks. How can you streamline the process to keep quality, creativity and productivity high?

Here are a few points to ponder:

* Know your team members strengths and weaknesses, no matter if they are employees or outside resources such as consultants or suppliers. Think through how they can work together to compliment one another to produce higher value for both your customer and the organization.

How Synergy Makes 1+1=3 - Continued

* Keep your finger on the pulse of your customers' wants, needs and desires. How can you work with them to fulfill the promise of being a valuable partner? Make sure that you are communicating and fulfilling your marketing promise.

* Feedback is critical to success. Develop a process for continued feedback from your sales and customer service team. They are on the front lines and point of contact. Team members when encouraged can provide intelligence from the field on competitors, customers concerns, new products & services and trends that internal departments may be unaware of until late in the game. Plus it keeps the sales and customer service folks involved and engaged as team members.

* Minimize status differences and insist on courtesy and respect. By working together towards a mutual goal can strengthen relationships and bridge differences of opinions and status.

* Find something for the team to celebrate and enjoy as a group success.

"Teamwork is the fuel that allows common people to attain uncommon results." ~ Andrew Carnegie

Don is a sales and marketing expert, author and professional speaker on creating and building stronger business relationships.

Industry "Groping in Dark" to Attract Millennials, Duperreault Says

By Susanne Sclafane

Boring is not a description of the insurance industry that sits well with Brian Duperreault.

But it's one that the majority of millennials use to explain why insurance has little appeal as a career choice, he reported recently.

"For someone whose whole career has been dedicated to an industry that promises to protect, that really hurts. At the very least, we've done a terrible job in helping people to understand the value in what we do," said the industry veteran, who now leads Hamilton Insurance Group, during an address at the International Insurance Society's Global Insurance Forum in June.

"With hundreds of thousands [of professionals] approaching retirement in an industry that's dismissed as boring and static, and with disruption looming on the horizon, I believe we are staring into the jaws of a crisis," he said.

Industry Groping in Dark to Attract Millennials, Duperreault Says - Continued

Starting off his speech titled "Can We Disrupt Ourselves?" Duperreault called the industry's inability to attract "digital natives (<http://www.insurancejournal.tv/videos/12491/>)" into the fold "an existential threat.

He concluded by urging insurers to collaboratively find a solution. "The men and women in this room have presided over some of the great developments in our industry. Catastrophe modeling, deregulation, globalization, just to name a few, all happened on our watch.

"We're not strangers to bold moves. Innovation isn't a foreign concept, but collectively, we don't seem to know how to crack this nut. How do we attract hyperconnected, entrepreneurial 'digital natives' into the generally old-school world that so desperately needs them?" he asked.

Borrowing the term "digital natives" to apply to millennials from writers like Don Tapscott, author of "The Digital Economy," and Marc Prensky, who reportedly coined the phrase in a 2001 article, Duperreault contrasted "digital native" with the "digital immigrants" of his generation making up the ranks of the industry today.

"They want to be team players. They want their careers to have purpose. They want to build new things that matter. They use social media to collaborate. They crowdsource everything from fundraising to business capital.

"They fight for worthy causes by alerting each other to things that distress them. They don't see much difference between work and leisure, and don't see the point of rigid work schedules and being tied to an office.

"They see hierarchy as an obsolete impediment to team progress. They need to get things done, and waiting for permission doesn't strike them as sensible," he said, describing millennials.

"Now, does that list describe how the typical insurance company operates? I don't think so. That's a red flag that we need to pay attention to," he said, sounding other alarm bells about the number of professionals who will be retiring—with 25 percent eligible to retire in just three years

He also noted a report from Accenture in 2010 (<http://insuranceblog.accenture.com/attracting-millennials-to-the-insurance-industry/>) (published in *The New York Times*, titled "The Tough Match of Young Workers and Insurance," June 12, 2010), warning that "the industry's apprentice structure, with its long learning curve and slow promotions, in no way suits a millennial's expectation of getting rapid feedback or working in a flat organization that offers dynamic career development."

Industry 'Groping in Dark' to Attract Millennials, Duperreault Says - Continued

The latest alarm bell was the most recent report finding that only 5 percent of high school and college graduates thought a career in insurance was worth looking at. "When asked why, they said they thought the industry was dull, conservative and doesn't offer much of a chance to make a difference," Duperreault said.

"Clearly, all industries are facing massive disruptions because of technology. With new models of service delivery, new categories of products and restructured value chains, society and the customer expect far more than traditional businesses can offer.

"These expectations represent a potentially bleak scenario for the insurance industry because, in many respects, we are way behind the curve as far as technology is concerned. We are groping in the dark for an effective solution to attract digital natives to the industry," he said.

Having embraced technology, millennials use it "to navigate their world, their relationships and their work, swiftly and creatively," and they are leaping ahead of digital immigrants, Duperreault said. Referring to the process as "digital lapping," he said, "This lapping of one generation by another is the basis for disruption that's blowing apart traditional business models. For digital natives, disruption is the new normal."

Duperreault also identified millennials as the most diverse and most tolerant generation. During a separate speech a week later, which he delivered at the IICF Women in Global Insurance Conference addressing the lack of women in leadership (<http://www.insurancejournal.tv/videos/12489/>) roles in the industry, Duperreault suggested attracting millennials could solve the second problem as well. "Perhaps a workforce that wants to work collaboratively, embraces inclusion and doesn't adhere to rigid schedules will solve the gender equality issue on its own. It's likely that the digital generation won't tolerate the norms that have developed on an older management's watch," he said.

Reprinted, with permission, from an article in the August 20, 2015 issue of Carrier Management. View this article online:
<http://www.carriermanagement.com/features/2015/8/20/20/144226.html>

Avoid Impaired Driving

From SafetyFirst Systems, LLC

Statistics

Per the US Department of Transportation, every 2-hours, three people are killed in alcohol-related highway crashes. The consequences of drinking and driving are arrests, property damage, injuries, and thousands of deaths each year.

Drugs other than alcohol (e.g., marijuana and cocaine) are involved in about 18% of motor vehicle driver deaths. These other drugs are often used in combination with alcohol (Centers for Disease Control – CDC)

Introduction

Despite a great effort to curb impaired driving over the past several decades, the number of fatalities each year continues to hover around the 30-34% range. Put another way, about a third of all driving related deaths are consistently related to the physical impairment of a driver due to alcohol or other drugs. While most accidents involve a strong element of chance, the decision to get behind the wheel while impaired represents a choice – one that is punished severely when it results in the harm or death of other people.

Impaired driving is easy to prevent – don't let drunk or drugged drivers get behind the controls of a vehicle, but, of course, that sounds easier than it is to accomplish. Still, everyone needs to do their part to educate and remind friends, family and colleagues that buzzed driving is not an acceptable risk to take.

How Does Alcohol Affect Driving?

Beer, wine and other alcoholic beverages are circulated through the bloodstream so that the body can break it down into components to be used and components to be eliminated. Since this process takes time, unprocessed alcohol can affect the brain. Just like a drain can only process so much water per minute, our bodies can only process so much alcohol per hour. Although there are some factors that can influence this processing time slightly (i.e. taking food with alcohol) continued drinking slowly “backs up” and affects the brain in different ways. The total concentration of alcohol in the bloodstream can be accurately measured and is a primary way to determine whether someone is legally intoxicated.

While initial reactions in most people are feelings of ease and relaxation, longer exposure can translate to confusion and drowsiness. It is this slowing of reactions that inhibits decision making and makes it harder for a person to control their body.

Avoid Impaired Driving - Continued

Attempting to drive under these conditions is especially dangerous since both behavior and ability to react are abnormal. Judging distances and correctly controlling the vehicle are very difficult.

How Do Drugs Affect Driving?

There are many drugs—both legal and illegal—that can impair driving skills.

- Over-the-counter
- Prescription
- Legal medicinal/recreational marijuana
- Illicit

Some drugs create similar behavior or conditions to alcohol – these are “depressant” drugs and slow down reactions, and interfere with proper decision making.

Some drugs are stimulants. This group of drugs includes both prescription medicines, and some illegal substances, including speed, ice, methamphetamine, ecstasy, cocaine and some pharmaceuticals.

In general terms, stimulants can cause: lapses of attention; disorientation; lack of coordination; increased risk taking. Even after their use, ‘come down’ effects (exhaustion, difficulty concentrating, irritability and depression) after using amphetamine-type stimulants may also impair driving ability.

Unlike alcohol, the ways that drugs are absorbed and eliminated varies. Most states have a zero tolerance policy – any detectable level of drugs in your system can be used to issue a violation for driving under the influence of drugs.

Who is at greatest risk?

While anyone who drinks too much or gets buzzed from illicit drugs can become involved in a crash due to the impairment of their mind and functional control, there are some populations who have a greater incidence of impaired driving (from CDC):

- Among drivers with BAC levels of 0.08 % or higher involved in fatal crashes in 2013, one out of every 3 were between 21 and 24 years of age (33%). The next two largest groups were ages 25 to 34 (29%) and 35 to 44 (24%).
- Drivers with a BAC of 0.08% or higher involved in fatal crashes were six times more likely to have a prior conviction for DWI than were drivers with no alcohol in their system. (6% and 1%, respectively).

Avoid Impaired Driving - Continued

Further, genetic difference, general health status, mental health, age, and gender may all contribute to heightened risk per the International Center for Alcohol Policies (ICAP). In these cases, people who may not plan to drink to excess, may become impaired more quickly than the others in their social group and put themselves at risk if they choose to drive..

What can be done to curb impaired driving (alcohol)?

Whether drinking with a group of friends or hosting a party, it is important to remember that each person absorbs and processes alcohol slightly differently. Factors like body weight, genetic predisposition, whether food is consumed with the alcohol, etc. can contribute to some being "over the limit" sooner than others. If there's every any question about whether someone is fit to drive, they probably should NOT. The only thing that will reduce blood alcohol content is time spent not drinking any alcohol.

MADD has produced a series of tips and reminders for party hosts to help with event planning and assuring that people get home safely. Examples include: serving plenty of food, offering non-alcoholic drinks, avoiding games that increase alcohol consumption (i.e. drinking games) and preplanning for alternative transportation services to be handy if/when needed.

From a community support standpoint, we need to understand that police have two main methods to curb impaired driving – education and enforcement. Typically, both methods are engaged around peak party holidays when drinking and driving tends to increase.

Tips to curb drugged driving

Since impairment may come from various sources, including legal, but impairing prescriptions or over the counter (OTC) medications, it's important to increase educational awareness of the symptoms and potential consequences.

Police departments are stepping up their education on how to complete effective field testing of suspects who are driving erratically – catching situations where medications or illicit drugs are affecting driving.

Summary

It's doubtful that people intend to become impaired with the expectation of getting into a crash, but it's also doubtful that people who are "buzzed" can make strong decisions about their own ability to control a vehicle or whether they've had too much to drink or waited long enough for drugs to wear off. In social situations, be a friend and don't let your pals operate vehicles when they're not sober. If you are on prescriptions, talk with your doctor about driving and how it will likely affect you and what precautions may be possible to keep safety a top priority during treatment with pharmaceuticals.

Educational Opportunities

CEs, Professional and Personal Development Seminars

January

Umbrella Policy (2CEUs)

January 12, 2016

5:30PM-9AM to 11AM - DoubleTree by Hilton, 287 Iyannough Road, Route 132, Hyannis, MA

Hosted by Cape Cod Chapter

Personal & Commercial Umbrella (2CEUs) presented by Arlene Room

January 21, 2016

5:30 PM – Wayside Insurance Agency, 60 Nicholas Road, Framingham, MA

Hosted by South Middlesex Chapter

February

BOP Policy (2CEUs)

February 9, 2016

5:30PM – Double Tree by Hilton

Hosted by Cape Cod Chapter

Fire and Smoke Damage (2CEUs) presented by Cathy DiPalto of Paul Davis

February 10, 2016

5:30PM – Whites of Westport, 5 State Road, Westport, MA

Hosted by Bristol Chapter

Massachusetts Auto Insurance (2CEUs) presented by Glynnis Walbridge, CPIW

2:30PM – Courtyard by Marriott, 3 Technology Drive, Westborough, MA

Hosted by MAIW February Association Meeting

Chapter contact information can be found under the Email Directory on Page and on our website at www.maiw.org.

Chapter News

Berkshire Chapter

Look for updates on our chapter in the next issue of the News From MAIW.

In Fellowship

Stacy Boivin and Shawna Lahey – Berkshire Chapter Co-Directors

Bristol Chapter

Greetings from the Bristol Chapter!

The 2015-2016 has gotten off to a great start and we are looking forward to continuing the momentum!

As always, December is a busy month for us at the Bristol Chapter. Our annual holiday celebration will be held on December 9th sponsored by Hadley Insurit Group. We will be collecting gift items for Santa to a Senior program and Samia Mello from Home Instead will be joining us as our Guest Speaker to discuss the program. The Bristol chapter will also be teaming up with the Bristol County Sheriff's office, as well as some students from New Bedford Vocational Tech (Legal & Protective Services), and the New Bedford Fire Department on December 13th for our annual Kids ID Day held at Whites of Westport during Breakfast with Santa. The team will be handing out different safety material, completing fingerprint cards for parents to take home and performing Iris Scans.

Be sure not to miss our January meeting, sponsored by the Sylvia Group, where we will be holding our Annual Pound and Yard Auction to benefit our scholarship fund. Past years have been a hoot and have gotten pretty competitive. It's always satisfying to win an auction and know the money is going to such a great cause....even after you realize you just bid \$25 for a 1lb jar of pickles..... ☺

February is still a work in progress but we are hoping to offer a 2 CEU class presented by Cathy DiPilato of Paul Davis. We are also speaking with Cathy about teaming up and doing a Paint Night/Membership drive in the very near future as well. So keep an eye out for more info on both.

In Fellowship,

Jocelyn Dewey – Bristol Chapter Director

Chapter News - Continued

Cape Cod Chapter

Look for updates on our chapter in the next issue of the News From MAIW.

In Fellowship,
Donnie Hull - Cape Cod Chapter Director

Essex Chapter

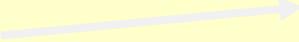
The Essex Chapter had its first CEU class of the year in September at Timothy's in Danvers. The class for 2 CEUS, "Rental Reimbursement," was taught by Rob Rose of Modern Auto Glass / Auto Body Clinic.

At our October meeting at the Wynward Grill, we welcomed back Anthony Silva from MPIUA. He spoke about various topics such as dwelling liability, wind deductibles and things to come in the future.

In November, unfortunately our Chapter Director, Sue Emanuelson, decided to step down due to personal reasons. Fortunately, our chapter was able to come together as a team and regroup. Estelle Jeter and Andrea McInnis were elected as co-directors. Cyndi Mezoff stepped up as assistant director.

During the month, the new Chapter Standing Rules were completed, thanks to Estelle.

We had a fundraiser night to raise money for the Ruth Roberts Scholarship Fund. It was coordinated by Marilyn Michalak and held at Bertucci's.



In December, we celebrated the holidays with our yearly party at Timothy's in Danvers. We all enjoyed the Yankee Swap with the sports theme.

Essex Chapter continued to support the Toys for Tots. Billie Auld, Tony Garro and David Jeter came from the Marine Corps League to collect the toys. The Marines presented the chapter with a Certificate of Appreciation for recognition of our outstanding contribution toward the success of the Dept. of Ma. MCL Tots 4 Toys Program. We also collected pajamas for the PJ's for kids drive held by ServiceMaster Disaster Restoration and presented to Mary Kasper from ServiceMaster at the party.

Also, we were very pleased to receive applications for membership from two people. We hope to continue the growth of Essex Chapter in 2016.

Have a wonderful holiday season.
Happy New Year to all!

In Fellowship,
Andrea McInnis and Estelle Jeter – Essex Chapter Co- Directors

Chapter News - Continued

Essex Chapter – Continued



Middlesex Chapter

Look for updates on our chapter in the next issue of the News From MAIW.

In Fellowship,
Ramona Kowalsky – Middlesex Chapter Director

Chapter News - Continued

Norfolk Chapter

Look for updates on our chapter in the next issue of the News From MAIW.

In Fellowship,
Adrienne Grover – Norfolk Chapter Director

Plymouth Chapter

Seasons Greeting from the Plymouth Chapter!

The New Year is upon us and our Chapter is very busy planning our monthly topics and giving back to the community. Each month our chapter will be collecting donations and holding raffles to benefit the charity/organization of that month.

For January, our speaker will be Dr. Jennifer Eames of Marion Family Chiropractic speaking on "Chiropractic Care for Overall Health". We will also be holding a holiday re-gift raffle!

February is heart health month and we will be incorporating that topic with a nutritionist from a local hospital.

In March, we will be holding a 3 CE class on "Ethics". This is always an interesting class with numerous scenarios that will hold your attention and make you think twice!

April is our famous Annual Plant Auction which brings out the competitor in you! We are hoping to include a paint night that evening for even more fun!

At our May meeting, we will install the Officers for the upcoming year and award a scholarship for a well deserving local high school student.

Throughout the year and especially at this time, keep in mind those less fortunate. As individuals and as an organization, the impact we can make on our community is endless!

In Fellowship,
Monique Duquette – Plymouth Chapter Director

Chapter News - Continued

South Middlesex Chapter



Hi Y'all,

Hope y'all have had a great fall season.

In October we collected books for "Books Behind Bars". This is quite an operation where we delivered these books in Quincey they had volunteers separating, sorting, packaging and mailing books to several prisons in Mass. Also volunteers were reading letters from prisoners and picking specific books, returning their mail with these books. We also collected food for the Hudson Food Pantry.

In November we had a 2hour CE class taught by Irene Morrill on Insurance Issues. Irene was quite informative, interesting, scary and funny as usual. Her classes always leave you with something to think about. We also collected household cleaning items for Second Chance who help abused women and children.

December was our annual Christmas Party @ Wayside Inn with our collection of Toys for Tots.

Now, for the New year.....Jan will bring us an in house class for 2CEs on Personal and Commercial Umbrella, and adding the final touches to February Association meeting.

Our February Meeting, I will be in Savannah and I leave JoAnn to get members to de-stress and get ready to planning our annual Fashion Show coming up the beginning of April. Save the Date flyers will be emailed to all Directors in March.

March and April meetings are still on the planning board. Will keep you posted.

Hope you all have a great Holiday Season and we look forward to seeing y'all at the February Association meeting.

In Fellowship,

Arlene Room – South Middlesex Chapter Director

Worcester Chapter

Look for updates on our chapter in the next issue of the News From MAIW.

In Fellowship,

Worcester Chapter Director

Project InVEST

Again this year, we hope to have InVEST started in another school.

This past summer we had been busy trying to solicit more schools. I have done numerous follow-ups to the schools that we solicited this past summer. We are still looking forward to have some positive response from some or the schools.

Dr. Rouse at Dedham HS has been having guest speakers attend his class. The speakers have been from both companies and agencies.

This forthcoming January, Dedham High School and Keefe Tech will be having students attend the "Shadowing Day" at the Travelers Home Office, Hartford, CT. This program will give the InVEST students interaction with the Travelers Home Office personnel.

Also, we have been trying to get InVEST started at various Community Colleges.

If you should have a contact person at a school, please let me know. If you have a school that you would like us to approach, please let me know. My email is cadonic@aol.com and the cell phone is 781 254 6555.

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

Marketing Committee

By Donnie Hull, Chair

Hope this finds everyone looking forward to a wonderful new year!

The MAIW Booth at the MAIA Conference in Boston was great. Thank you all those who volunteered to work our booth. We had many, many visitors stop, both members and non-members and I was amazed by how many knew who we were and made inquiries about joining. The ladies from Martha's Vineyard came by and our President had a nice talk including setting a date in January to go over to the Island to help them in establishing their Chapter. We had numerous inquiries from the Springfield and Worcester areas. Springfield was looking to start up a Chapter in their area as well. President Carol will be following up with those in both Worcester (where we have a Chapter) and the Springfield area. Springfield expressed interest in starting up a Chapter again in their area, especially as we are no longer associated with National. I will be sending out the other business cards we collected (tons) to the appropriate Directors shortly.

A huge thank you to all the Chapters for their wonderful public service work and efforts during the holidays. You all do so much and it brings great pride to us as an organization to contribute to the areas in which we live and work.

President Carol recently sent out a number of emails regarding an order I am placing for name tags. It is going out to our provider the week of 12/30.

I look forward to seeing you all at the February MAIW meeting.

Happy New Year to All.

Marketing Committee of MAIW

Vice President's Report

Seasons' Greetings to All!

This time of the year is always a time of reflection for me. I look at my family, friends, co-workers, business associates and affiliates, you name it. It's a time to be thankful not only for who and what we have in our lives, but a time to reflect on what we have done and continue to do for others.

If you have never attended a state association meeting, I highly recommend that you do so.

I am always amazed and very humbled when I am in a room filled with all of MAIW'S Officers, Board of Directors, Committee Chairs, Directors and Assistance Director's.

To hear the reports from each committee and each chapter, outlining the work being done with local charities and communities is really quite amazing and fulfilling. Our organization truly works together to promote giving back and I am so proud of each committee and chapter for the work that they do throughout the year! I know firsthand that many of these local charities are so grateful for the assistance that we give to them and we really do make a difference!

I am looking forward to seeing everyone in February at the State Association Meeting to be held in Westborough, MA hosted by the South Middlesex Chapter!

Wishing you and your families a wonderful holiday season and great New Year!

Yours in fellowship.
Monique E. Duquette, CPIW
Vice President

Nominating Committee

If you are interested in running for an Officer position for the upcoming MAIW year (July 1, 2016 - June 30, 2017) please contact me at nominating@maiw.org for a candidate form. (Forms are due by January 10th, 2016.)

There are so many qualified, enthusiastic and energetic members in MAIW!! I know many of you are filled with great new ideas, drive and determination - and all the skills necessary to succeed as an Officer of MAIW - I see it in the board room and at your chapter meetings!! I do hope you consider running for an officer position in the coming year!! Yes, I am speaking to you!!

The following positions are (as always in accordance with our bylaws) open for the coming year:

- MAIW President-Elect
- MAIW Vice President
- MAIW Treasurer
- MAIW Secretary

(As always, in accordance with our MAIW bylaws, our current President-Elect will assume the position of President in the coming year. In addition, our current President will become our Immediate Past President. These positions are not subject to elections)

If you submit a candidate form, the nominating committee will meet to interview you following the Board Meeting the evening of Friday February 12th, 2016. If you have any questions about what a particular position will entail, or how the nominating process works, please don't hesitate to contact me. Thank you.

Looking forward to seeing you all in February!

In Fellowship,
Kristin L. Camarra JD, CPIW
Nominating Committee Chair
nominating@maiw.org

Safety News

WASHINGTON, Jan. 16, 2016 – Kayem Foods Inc., a Chelsea, Mass. establishment, is recalling approximately 22,182 pounds of chicken sausage products due to misbranding, the U.S. Department of Agriculture's Food Safety and Inspection Service (FSIS) announced today. The products bear the incorrect nutritional labeling information and are encased in pork casings, which are not declared on the label and may elicit allergic reactions in those allergic to pork proteins.

The chicken sausage items were produced on Nov. 4, 2015. The following product is subject to recall:

- 12-oz. vacuum-packed packages containing "al fresco SWEET APPLE CHICKEN SAUSAGE" bearing identification code "308 BW12 USE/FRZ BY FEB 7, 2016."

The products subject to recall bear establishment number "EST. P-7839" inside the USDA mark of inspection. These items were shipped to retail locations nationwide.

The problem was discovered after the firm received consumer complaints that the product listed nutritional information for a different product, "al fresco Apple Maple Breakfast" sausages.

There have been no confirmed reports of adverse reactions due to consumption of this product. Anyone concerned about an injury or illness should contact a healthcare provider.

FSIS routinely conducts recall effectiveness checks to verify recalling firms notify their customers of the recall and that steps are taken to make certain that the product is no longer available to consumers.

Consumers with questions about the recall can contact Brenda Navaroli, Customer Service Manager, at 1-(800) 426-6100. Media with questions about the recall can contact Molly Kravitz, Public Relations Manager, at (617) 521-5431.

Consumers with food safety questions can "Ask Karen," the FSIS virtual representative available 24 hours a day at AskKaren.gov or via smartphone at m.askkaren.gov. The toll-free USDA Meat and Poultry Hotline 1-888-MPHotline (1-888-674-6854) is available in English and Spanish and can be reached from 10 a.m. to 4 p.m. (Eastern Time) Monday through Friday. Recorded food safety messages are available 24 hours a day. The online Electronic Consumer Complaint Monitoring System can be accessed 24 hours a day at: <http://www.fsis.usda.gov/reportproblem>.

National Safety Council Safety Calendar

February

- American Heart Month
- 2/1-2/7: National Burn Awareness Week

March

- National Nutrition Month
- Workplace Eye Wellness Month
- Save your Vision Month
- 3/6-3/13: National Sleep Awareness Week
- 3/13-3/19: National Patient Safety Awareness Week
- 3/20-3/26: National Poison Prevention Week

April

- Distracted Driving Awareness Month
- Alcohol Awareness Month
- Sports Eye Safety Month
- 4/3-4/9: National Window Safety Week
- 4/4-4/10: National Public Health Week
- 4/11-4/15: National Work Zone Awareness Week
- 4/16-4/23: National Infant Immunization Week
- 4/18-4/22: National Playground Safety Week

Go to the National Safety Council's website for details at www.nsc.org

Upcoming Events

February 12 and 13, 2016 – February Association Meeting

May 13 – 15, 2016 – May Association Meeting

In Memoriam

Alison Jones, a long time member of Middlesex Chapter, lost her Mother on December 9th.

If you would like to send condolences to Alison, her address is:
95 Quail Run
Tewksbury, MA 01876

*"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 12, 2016 MAIW Board Meeting

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

FROM: Carol Closson
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, February 12, 2016 at the Courtyard by Marriott Westborough, MA.

THE MEETING WILL BEGIN PROMPTLY AT 7:00 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 e-mail your report to President, Carol Closson carol0325@live.com and Secretary, Susan Burbine sburbine@rogersgray.com by **Friday, February 5, 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 Susan Burbine sburbine@rogersgray.com who will read your report.

Please forward any motions or items you wish to have added to the agenda no later than **Tuesday, February 2, 2016** to me with copies to Glynnis Walbridge glynnis.walbridge@gmail.com



COME CELEBRATE SUMMER IN FEBRUARY!

FEBRUARY 2016 ASSOCIATION MEETING
 HOSTED BY SOUTH MIDDLESEX CHAPTER

February 12^h & 13th, 2016

Courtyard by Marriott
 3 Technology Drive
 Westborough, MA 01581
 1-800-291-9434

MAIW room rate for Friday, February 12th is \$109
Please contact hotel directly prior January 12, 2016

Meeting Schedule ~ Friday, February 12th

Seminar ~ MA Auto Insurance 2 CEU's pending Instructor: Glynnis Walbridge CPIW	2:30pm-4:30pm
Registration	5pm – 7pm
Board Meeting	7pm
Hospitality	7pm

Meeting Schedule ~ Saturday, February 13th

Hot Breakfast Buffet	8:00am – 9:00am
Director/Assistant Directors Meeting	8:00am – 8:15am
First Timers Meeting	8:00am – 8:15am
Registration	8:00am – 11:00am
Seminar ~ Are you a Leader? Instructor: Arlene Room AAI, LIA, CPIW	9:00am – 11:00am
Business Meeting	11:15am – 12:30pm
Luncheon	12:45pm – 2:00pm

Registration Fee: \$50.00 members \$65.00 non-members

Please send registration form and check payable to South Middlesex Chapter MAIW to:

Lisa Rancourt
25 Maple Ave.
South Grafton, MA 01560
Phone (508) 494-2402
E-mail lisa.rancourt@gmail.com

Please respond by January 25, 2016

FEBRUARY 2016 ASSOCIATION MEETING
HOSTED BY SOUTH MIDDLESEX CHAPTER

REGISTRATION INFORMATION

Name: _____

Chapter: _____

Agency/Company: _____

E-mail
Address: _____

Will you be attending Friday's seminar? Yes____ No____

Will you be attending Saturday's seminar? Yes____ No____

Are you a first timer? Yes____ No____

Do you need a name tag? Yes____ No____

Registration Fee: \$50.00 members \$65.00 non-members

Please send registration form and check payable to South Middlesex Chapter MAIW to:

Lisa Rancourt
25 Maple Ave.
South Grafton, MA 01560
Phone (508) 494-2402
E-mail lisa.rancourt@gmail.com

Please respond by January 25, 2016





*HOSTED BY:
NORFOLK CHAPTER
May 13, 14 & 15, 2016*

*We will be offering fantastic guest speakers, great educational opportunities, fellowship, installation of officers and much more!
More details will be available very soon!*



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 beatrice.grant@acadia-ins.com

Thank You!

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EDUCATE AND EMPOWER INSURANCE PROFESSIONALS



News From MAIW

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