

News From MAIW

2012 Summer Issue

Message From the President

I hope everyone is taking time out to enjoy the summer. Before we know it school will be back in session, and the leaves will be turning.

I would like to thank my board for the past year for their help, guidance and fellowship. If you are not part of my board, you still have a chance to join in on the FUN this year. To all Chapter Directors, Assistant Directors and all members, thank you for your time, energy and ideas to make each and every Chapter a success, for without you all, we would not be the organization that we are.

In June, I flew off to Dallas, Texas to attend the National meeting. Debbie Kuhne, of Region 1 was voted in as the IAIP Secretary. Shortly after the meeting, we received the board summary that was discussed at mini-board in Freeport, Maine in July. Please take a moment to go online to see what changes were made on the IAIP's website at www.internationalinsuranceprofessionals.org.

The next board meeting is on Saturday, August 18, 2012, at the Four Points Sheraton in Norwood, MA. We will have a lot to discuss and another busy year ahead. I look forward to visiting chapters in the Fall.

I hope everyone has a safe and healthy summer! PAY IT FORWARD, and take a chance. Try something new or outside of your comfort zone this summer! My 2012 Theme is the same as our 2013 Regional Conference theme--- Bringing out the Best in YOU!

Yours in Fellowship,

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

Editor's Note: Board Summary is included in this issue under IAIP International News.

Chapter News

Bristol Chapter

Bristol Chapter is currently working on the planning for the Feb Association Meeting. We had 3 meetings and great ideas are in the works. I plan to hold my first meeting as Chapter Director with the officers sometime in July to plan for the coming year.

In Fellowship,
Zee Noia – Bristol Chapter Director

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2012/2013
Bringing Out The Best In You.

Chapter News - Continued

Cape Cod Chapter

Greetings from the Cape Cod Chapter!

Let me bring you up to date:

We have had a strong focus on membership this past year.

We are very excited to announce the Cape Cod Chapter met our goal of 7 new members set in August 2011. A special thank you to Lorraine Welch, membership chair who also made this her personal goal and succeeded.

The Cape Cod Chapter over the year reached out to the community by supporting the victims of the Springfield tornado, Breast Cancer collection, Food drive collection, Salvation Army – Dress-A-Live doll program, Games for the children in the hospital and Teddy bear collection for the Barnstable Police Department. I would like to express my appreciation for the amazing support of the membership.

Last August I asked Patty Daviau to be our Government Affairs Chair. She has been breath of fresh air to our board this past year and did an outstanding job keeping our membership updated on current issues. Also happy to say she will continue on next year.

Our member Bobbi Haskell was also asked to join our board this past year as Safety Chair. She did a wonderful job every month presenting a "safety tip" to our members. She would keep in theme with the speakers topic or our community theme.

Our long standing member Martha Findlay who has served on the board for 13-14 years has decided to step down from board duties. However, if we need her in a pinch she'll be available to us. Martha has been my mentor since joining MAIW and I will truly miss her guidance at the board meetings. Thank you Martha for the remarkable commitment you provide to the Cape Cod Chapter.

For our March meeting speaker was Michael C Gray, CFE from the Insurance Fraud Bureau of MA. He had a great PowerPoint presentation which provided details on what the Insurance Fraud Bureau does and how we as agents can assist and work with the Bureau.

Barbara Riggs continued our new idea "Insure-Fo-Mercial" on the Identity Fraud endorsement which was a nice compliment to the evening topic.

For our April meeting the speaker was Angela Francis from Rogers & Gray Insurance Agency on the topic of Microsoft Outlook- Managing your In-Box. She had a great visual presentation providing helpful In-Box tips for those crowded In-Box's

We had a wonderful collection of teddy bears donated to the Barnstable Police Department. We presented the teddy bears to Office Steve Maguire and upon acceptance said "To a child in a crisis situation this helps so much"

Our May 22nd meeting was a special evening. First held installation of officers: Director, Carol M Closson, Assistant Director, Janice M Skinner, Secretary, Barbara A Riggs, Treasurer, Shirley F Donovan.

Chapter News - Continued

Second, Member of the Year award presentation was awarded to Lorraine Welch! Lorraine is a long standing member and faithful with her attendance. Lorraine was membership chair and took on the Chapter goal as her own personal goal and succeeded.

Third, It was an honor to award this years \$500 scholarship to John Cannabo from Sandwich High School. John's is 17 out of 258 in his class. He will be attending George Washington University in the fall. Special thanks to Susan Monson, Scholarship chair and her committee for choosing this fine young man.

Our speaker for the evening will be Donna McKenna, Vice President of Communications from MAIA to bring us up to date on registry information. Sure has been an exciting and successful year for the Cape Cod Chapter and I want to thank the board and members for fun year and a job well done.

We are in motion for September....

We will have Francis A Mancini, Esq President & CEO MAIA as our guest speaker for the September meeting.
For our October meeting we will have Anthony Silva & Joseph Tragno from MPIUA.

We have a new board member, Diane Hanson will be membership chair. Our goal is to fill the open board positions by September.
We are looking forward to September and a successful year ahead.

In fellowship,
Carol M Closson, Director, Cape Cod Chapter

Essex Chapter

Greetings to all from the Essex Chapter:
Our chapter has had a very good spring. Since the last MAIW newsletter, the Essex Chapter has received the MAIW 2011 – 2012 **CHAPTER OF THE YEAR AWARD**. Thank you to, Estelle Jeter, our director, and to all the members that made it possible. Team work is the key to the Chapter's success!!!

At the MAIW Association Meeting in May, in addition to being awarded 2011 - 2012 Chapter of the Year Award, we also received the following:
Education Award – Ingrid Brown, Chair
Government Affairs Award – Julie Brighi, Chair
Safety Award – Andrea McInnis, Chair
Public Relations, 2nd place – Mary Sarsfield, Chair
Publicity, 2nd place – Jean Gosling, Chair

In May, we held our annual breakfast in memory of Ruth Roberts, a longtime member of MAIW and Essex Chapter. Kathy S. Cormier, from MAIA, was the key note speaker. She was very interesting and enjoyable.

In June, we held the installation of officers at Calitri's Restaurant. The 2012 -2013 board members are:
Andrea McInnis – Director
Julie Brighi – Assistant Director
Marilyn Michalak – Treasurer
Susan DuBois Emanuelson – Secretary

2011-2012

CHAPTER OF THE YEAR

Chapter News - Continued

In addition to the board, all of our Chair positions are filled for 2012 -2013. CONGRATULATIONS to Julie Brighi! Julie received the CISR Scholarship from The National Alliance at the IAIP/NAIW Convention in Dallas. The Ruth Roberts Scholarship Committee has chosen Kelsey MacEachern to be the recipient of this year's \$500 scholarship. Kelsey will be attending George Mason University in the fall. The committee also planned different fundraisers for the year to benefit the scholarship fund.

Our condolences go out to, Christine Fiore, Agency Principal of Lewis, Clark and Brown Insurance Agency. She recently lost her brother in a tragic accident.

To start off 2012 - 2013, we have a membership drive planned for September. Lisa Rancourt has agreed to come to our first meeting to speak about the benefits of MAIW. Hopefully we can continue to grow our chapter...and perhaps receive the membership award as well! There will be a planning meeting on July 24th. With everyone's input and new ideas, we will surely have an enjoyable, successful upcoming year. All members of Essex Chapter are welcome. If you would like to attend, please contact me at amcinnis@modernautoglass.com for more details.

I hope you all have an enjoyable summer.
In Fellowship,
Andrea McInnis – Essex Chapter Director

Middlesex Chapter

The Middlesex chapter has been enjoying a little summer respite and will be back to business beginning Monday September 10, 2012. At this first meeting we will hold our installation of officers and our state President Lora Lowe has again graciously agreed to help. Our October 1st meeting will be held at Pro-Care in Woburn, thanks to Paula Solemina, and an instructor from MAIA will present a 2 CEU class on Unique Condo Issues. In November we hope to have someone from Chubb Insurance, possibly CEU's. Our meetings are held on the first Monday of the month (except holidays) and this year our meetings will be held at Bertucci's in Reading, with the exception of October at Pro-Care.

Norfolk Chapter

Greetings from the Norfolk Chapter.

I hope you are all enjoying the beautiful weather.

We have wrapped up our 2011-2012 year. We concluded it with our 5th annual boss appreciation, installation of officers, and silent auction night. Congratulations to Wayne Tauber from Wayne A Tauber Insurance on receiving our 2011-2012 boss of the year award.

We also gave away our Barbara Dickson-Calos \$500 scholarship with Barbara's family in attendance to one well deserving winner.

Chapter News - Continued

Adrienne Coe was there to do our installation of officers ceremony - Thank you Adrienne. Our 2012/2013 Officers are Director Kelly Tauber, Assistant Director Mary Steeb, Secretary Kimberly Woo and Treasurer Kristin Camarra.

Norfolk chapters very own Carolyn Jenkins was MAIW Member of the year. Congratulations Carolyn.

Looking ahead to our 2012-2013 year we have several classes lined up. In September Safelite glass will be sponsoring a CE class on fraud. In October Glynnis Walbridge will be teaching a class and the topic is TBD. Then in November Terrie O'Toole from Glass America will be teaching a class on social media marketing.

We look forward to working more in the community and continue to support the Mansfield food pantry as well as Brockton Family and Community Resources.

I look forward to the upcoming year and working with my fellow Norfolk Chapter members on another successful year.

In fellowship,

Kelly Tauber
Director- Norfolk Chapter

South Middlesex Chapter

Our installation is planned for June 18th, with Kathy Beckwith officiating; our planning meeting will be discussed during the same meeting. We are looking forward to another busy year. We are planning our 2nd annual Fashion Show to benefit our Scholarship Fund. We are anticipating offering CE classes during the year, as well as supporting our local communities. We are hoping to repeat the successful food drive we had at a local supermarket to support the Worcester Food Bank. We are also looking forward to offering another Veterans Luncheon, the members of South Middlesex Chapter that offered their time to cook and serve the Veterans, felt they got so much back, as the Veterans were so appreciative. We are working on the May Association Meeting, which will be held May 17, 2013 – May 19, 2013 at the Holiday Inn in Boxborough, details will be forthcoming.

We wish everyone a safe and enjoyable summer.

Yours in Fellowship
JoAnn Anderson
Harriet Butler
Co-Directors
South Middlesex Chapter

Meet the 2012/2013 Board of Directors

Lora Lowe, CRM, CIC, CISR, CPIW – President

Lora has been licensed for 21 years in P&C and L&H in Massachusetts and has been working full time within the insurance industry for 17 years. She has worked in various insurance agencies, companies and an international brokerage firm, and now works with Southeastern Insurance Agency in Dartmouth and Hyannis.

Lora graduated in 1991 from Drake University in Des Moines, Iowa, where she majored in Insurance with an emphasis in Risk Management. Lora is an active member of the Cape Cod chapter of MAIW and has served as the Treasurer, Asst. Director as well as two terms as Director. Lora's participation in MAIW has enriched her personal and created professional opportunities now and in the future.

Beatrice M. Grant, CRIS, CPIW – President Elect

Bea has been in the insurance industry for 37 years and is currently a Commercial P&C Senior Underwriting Specialist with Acadia Insurance Company.

She has served as Treasurer, Assistant Director and Director for the Norfolk Chapter as well as Secretary and Vice President of MAIW. What she loves most about NAIW/MAIW are the lasting, strong friendships and bonds she has with members here and across the country.

Since joining NAIW in 1982, she has held various positions on the local, state, regional and national levels, including serving as the 2000 – 2001 Illinois Council Director and as the 2001-2002 Region V Vice President. She was recognized as the 1996 CAIW Insurance Professional of the Year, a 2001 Point of Excellence designee, a 2002 Golden Gavel nominee and 2010 MAIW Professional Underwriter of the Year. Being a member continues to play a major role in her personal and professional development.

She and her husband, David, have been married 39 years, have two children, five grandchildren and four great grandchildren.

Kristin Camarra, JD, CPIW – Vice President

Kristin Camarra is a licensed producer in Property, Casualty, Life, Accident & Health. She is on the Board of Directors of Camber Insurance Agency, Inc. with offices in Canton & Norwood, MA.

Kristin has been involved in the insurance industry since she was 13 years old when she began working after school answering phones and filing.

Kristin joined MAIW in 2007 and served as Norfolk Chapter Director from 2009-2011 and the MAIW Secretary from 2011-2012. She is the current Norfolk Chapter Treasurer and chairs several committees. She is also the MAIW Publicity Chairperson.

Kristin earned her B.A. in English and Communications from Notre Dame College in Manchester, NH and her J.D. from Southern New England School of Law. She is currently working towards earning the CISR Designation – Certified Insurance Service Representative and the AAI Designation – Accredited Adviser in Insurance.

Ami Drew, AINS, CISR, CPIW – Secretary

Ami has been in the insurance industry since 2000, working mainly in personal lines. She was introduced to MAIW by a co-worker in 2001 but did not become a member until 2004. Ami has been a member of both the Bristol and currently the Plymouth Chapter. It has been a privilege to serve as a Safety Chair and Membership Chair and now a second term as Director.

She works for Rogers & Gray Insurance Agency in their Norwell Branch as their Office Manager/Personal Lines Account Manager. Being a party of MAIW has been a life changing experience which has taught her leadership skills and introduced her to some wonderful women!

On a personal note, Ami has been married to her husband, Richard going on 25 years. We have one son, Spencer who is married and has 3 beautiful step-children, Conner (12) Aiden (10), "Princess Lilly" (6) and Gavin Richard Drew (1).

Meet the 2012/2013 Board of Directors - Continued

Annamarie Castonguay, CIC,AU, AIS - Treasurer

Annamarie has been employed by The Hanover Insurance Group for 10 years, the last two as a Commercial Lines Product Analyst. She joined MAIW South Middlesex in 2008, became Assistant Director in 2009 then served as Director from 2010 to 2012.

Adrienne Coe, AAI, CIC, CISR, CPIW – Immediate Past President

Adrienne began her career in 1985 and has for 20 years, serving as Berkshire Chapter director three times since 1992. She has since served as MAIW President-Elect, First Vice-President, Second Vice-President and Membership Chair. She was twice the winner of the MAIW and Baystate Council CWC speak-offs and was the Region I runner-up in 1997. Adrienne joined MAIW in order to gain confidence, knowledge and professionalism, qualities she admired in the women she knew who were already chapter members. Her favorite thing about MAIW is the good that the association does and the resources it provides, both for its members and the communities

Zenaide R. Noia – Director, Bristol Chapter

Zee is a Graduate of Fisher College and has been with Sylvia Insurance Co. of North Dartmouth, Ma. For 25 years. She was hired as a Sales Center Coordinator and during her tenure at Sylvia Insurance, Zee has worked in various departments of the organization, including Data Processing Supervisor, Accounting, Assistant Account Manager and currently transitioning into Marketing.

Having many roles at Sylvia Group has awarded her the opportunity to learn about the many aspects of the insurance industry. This fact has enabled her to be able to understand the needs of her co-workers and better work as a team player.

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. Zee has a wonderful husband of 33 years as well as a beautiful 31 year old daughter. They reside in New Bedford Mass.

Carol Clossen – Director, Cape Cod Chapter

Carol has 13 years of experience in the insurance industry working in both commercial and personal lines. During her membership in MAIW she has served as secretary, Assistant Director and is currently Director of the Cape Cod Chapter. Carol obtained her insurance broker license in March 2000 and CISR (Certified Insurance Service Representative) designation in March 2003

Carol is currently working at Dowling & O'Neil Insurance Agency in Hyannis MA as a customer service representative (personal lines) since 2008.

Andrea McInnis – Director, Essex Chapter

Andrea grew up in Somerville with her parents and one brother. After graduating Matignon High School, she went on to receive a Bachelor of Science in Marketing at Bentley University.

Andrea worked in the office products field for over nine years. In 2000, she became Director of Marketing at ServiceMaster Disaster Restoration in Stoneham. In 2005, Andrea became an account executive at Modern Auto Glass / Auto Body Clinic.

Andrea currently lives in Malden with her husband and two daughters, Erin and Christine. Her hobbies are reading and running.

Susan Koerber – Director, Middlesex Chapter

Susan Koerber began her insurance career while working part-time for her Dad when he started his P&C insurance Agency in the 1970s. She graduated from the University of Lowell with a BS in Nursing and worked approximately 6-7 years in the nursing field; most of that time at Boston City Hospital. She eventually returned to the insurance industry as the Agency was growing, and became licensed in 1983. She later obtained her CIC and continues to run the Agency since her father's retirement.

Meet the 2012/2013 Board of Directors - Continued

Kelly Tauber- Director, Norfolk Chapter

Kelly has been a licensed producer in the insurance industry since 2005. She currently works at her father's agency Wayne A Tauber Insurance located in Carver MA. She has been a member of the Norfolk Chapter since October 2010. She has served as Norfolk Chapters treasurer and assistant director and is looking forward the upcoming year as director. She loves the fellowship of MAIW members and all the fantastic people she has met along the way.

JoAnn Anderson, CPIW – Co Director, South Middlesex Chapter

JoAnn started her insurance career with Wayside Insurance Agency, in 1985 knowing nothing about the insurance industry but willing to learn. In 1987 she got licensed and also joined the S. Middlesex Chapter of MAIW. In 2000 she bought Wayside Insurance.

The most beneficial part of joining MAIW is the friendships made along the way with education, networking and that is what makes MAIW the Association of choice.

Harriet Butler - Co-Director, South Middlesex Chapter

Harriet started her insurance career in December 1987 with Butler Florist & Growers Insurance, a specialty writer of Horticultural Insurance. After spending a few years working in different positions, Harriet decided to get her Brokers License in 1995, and join the Underwriting Department at Butler Florists & Growers. In November of 2002, she was introduced to MAIW at the MAIA Big Event in Boston, and joined MAIW in January 2003. Later that year she joined the staff at R L Tennant Insurance in Newton MA. MAIW has offered her education, networking and friendships she values.

Proposed MAIW Bylaws Amendment

At the February Business Meeting, we almost did not meet the minimum requirement for a quorum. The Bylaws Committee was asked to review our Bylaws and as a result, the committee agreed that an amendment is necessary to ensure we have a quorum at our meetings.

The following motion will be presented to membership at the November Association Business Meeting:

Motion: Madame President, on behalf of the Bylaws Committee, I move that Section 5. under Article VI - Meetings, which reads:

Section 5

Thirty four (34) members in good standing shall constitute a quorum at any regular or special meeting.

be amended to read:

Section 5

10% of the current membership in good standing shall constitute a quorum at any regular or special meeting.

Reason:

Our membership has steadily decreased over the past few years and so has attendance to our Association meetings. As a result, having a set number will result in occasions when we will not have a quorum and will be unable to conduct the business of the Association. This change will prevent that from occurring.

Message from Our Past MA Council Director

It has been my pleasure to serve as the Massachusetts State Council Director. The year goes by so fast!

As of July 1st Lisa Rancourt will take over the position and I know she will do an excellent job.

Until July 1st, if anyone needs anything my cell phone is always on: 603-571-1736.

Thank you all for your continued support and good luck to Lisa for the coming year.

In fellowship and friendship,
Connie O'Connell AAI, AIS, CPIW

MA Council News

Lisa Rancourt AAI, AIS, CPIW MA Council Director 2012-2013

Lisa has been working in the insurance industry for more than 25 years and is licensed in P&C and L&H. After many years in various positions within the P&C industry, Lisa has spent the past nine years working in the Employee Benefits industry for Platinum Worksite Benefits. As a member of MAIW since 1997, Lisa has held many positions at the local, state, and regional levels including MAIW President in 2004 and MA Council Director in 2010. In 1999 Lisa was the MAIW Rookie of the Year as well as the Massachusetts CWC contestant. In 2010 she was also MAIW Member of the Year.

The educational and leadership opportunities available as a member of MAIW have helped Lisa both professionally and personally, and she looks forward to her second term as MA Council Director.

Massachusetts Council of NAIW Annual Meeting

Saturday, October, 13, 2012
MARLBOROUGH COURTYARD MARRIOTT
75 FELTON STREET (AT ROUTES 20 & 495)
MARLBOROUGH, MA

**SAVE THE DATE!!
OCTOBER 13, 2012**

PLEASE MAKE PLANS NOW TO JOIN US FOR A TERRIFIC MEETING WHICH WILL INCLUDE EDUCATION, NETWORKING AND FUN!

FRIDAY NIGHT WILL INCLUDE HOSPITALITY AND NETWORKING
SATURDAY WILL INCLUDE EDUCATION, COUNCIL MEETING AND LUNCHEON

MORE DETAILS TO FOLLOW IN THE COMING MONTHS ALONG WITH REGISTRATION FORM

IF YOU HAVE QUESTIONS OR ARE LOOKING TO ASSIST IN ANY WAY WITH THE MEETING, PLEASE CONTACT:

LISA RANCOURT, AAI, AIS, CPIW; 2012-2013 MA COUNCIL DIRECTOR
lisa.rancourt@gmail.com or 508-494-2402

I AM LOOKING FOR VOLUNTEERS ON THE FOLLOWING COMMITTEES:

CREDENTIALS BYLAWS
REGISTRATION NOMINATING
CWC SPEAKOFF RAFFLES/FUNDRAISING

PLEASE CONTACT ME FOR MORE INFORMATION ON THE VARIOUS COMMITTEES!

IAIP Region I News

2012 Region I Mini Board was held July 13 – 15 at the Hilton Garden Inn in Freeport, ME. Hosted by the NAIW Maine Council, it was a fun filled and educational weekend. Saturday's agenda included classes on NAIW 101 Levels of Structure, Social Media, Parliamentary Procedures and Mentoring Younger Generation.

After lunch, Laurel opened the meeting for discussion on the changes to the Comprehensive Manual and Bylaws approved by the IAIP Board of Directors. Some of the changes are effective immediately. Though attendees agreed with the majority of the changes, they expressed their concerns with certain items including the amendment on the Voting Body which will be presented to membership at the 2013 Regional Conferences.

The attendees decided to propose amendments on the changes to State Council, International Nominating Committee and Regional Nominating Committee. The proposed changes were written up as Board Topic Bulletins and sent to Laurel for presentation at the IAIP August Board Meeting. Copies of these documents were sent to all of Region I Council Directors with instructions to share with their Association Presidents.

Sunday Breakfast included Round Table discussions on meeting ideas, ways and means, attracting and retaining members and committees.

(Editor Note: Please read the Board Summary in the article under IAIP International News and let our MAIW President know your thoughts and comments on these changes.)

IAIP International News

Board Topic Summary

INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS (dba)

International Convention

Omni Hotel - Dallas TX

June 4 & 5, 2012

Motions approved by the Board

Motion #1 - Amend Comprehensive Manual
Regional Organization - Chapter 3

Regional Vice President (3.2)

The Regional Vice President is the ranking officer in the Region and is the representative to the Board of Directors for the Region. The responsibilities of the Regional Vice President include the following:

The following responsibility shall be deleted:

- Serve as the official IAIP representative to the annual council meeting in their Region.

Meetings (3.3 & 3.4)

- attend the following meetings:

The following shall be deleted:

- all council meetings within the region during the term

IAP International News - Continued

Appointments (3.4)

The following shall be deleted:

Council Meetings: Travel and attendance, handle announcements at meetings, assist with Local Presidents meetings and record feedback

Council Organization– Chapter 4

Council Director-Elect (4-4)

Annual Council Meeting

The Council Director-Elect has the following responsibilities for the annual council meeting:

The following shall be deleted:

- select the date and site of the annual council meeting (unless otherwise provided for in the council bylaws), subject to the approval of the Regional Vice President

Reason for Change:

Activities/participation by the Regional Vice President at Council Meetings varies from Council to Council.

The benefit of their attendance, at Council Meetings, does not appear to justify the cost (approximately \$9,000 per term). Necessary communication between the RVP and the Council Directors can be achieved through phone calls and/or electronic communication. Councils may still have the option to invite the RVP to attend their Annual Meeting. However any expenses associated with the attendance is the sole responsibility of the Council or Hosting Association.

Effective: Immediately

NOTE: International/Regional Model/Council Model Bylaws will need to be updated as appropriate

Motion #2 - Amend Comprehensive Manual

Chapter 2. – International Organization

Board of Directors (2-6)

The wording as respects Board Meetings shall be amended to read as follows:

The Board will meet at least once during their term to be determined by the President. The Board will meet in person or by electronic communication, conference call, webinar, etc. as requested by the President.

Reason: The majority of the business, relating to the Association, can be handled by the above captioned means thus eliminating the expense of travel for the entire Board twice a year. The August and January Board Meetings are budgeted for approximately \$20,000.

Effective: Immediately

Motion #3 – Amend Comprehensive Manual

Chapter 4 – Council Organization

Council Director (4-2)

The responsibilities of the director include the following:

The following shall be deleted:

- Visit each local association within the council

The following shall be added:

- Establish regularly scheduled communication(s) with local presidents and provide follow-up report regarding their contact to the Regional Vice President.

IAIP International News - Continued

Reason: Current annual budget for CD(s) is \$20,000 for local association visits. Participation/involvement by CDs varies from Association to Association. Regularly scheduled communication via phone calls and/or emails is a more efficient use of time and funds. Budgeted funds could be allocated for more effective uses by the RVP throughout the Region.

Effective: Immediately

NOTE: The International Bylaws/Standing Rules and the Council Model Bylaws will be updated to reflect the above changes.

Motion #4 - Amend IAIP Bylaws

Article IV – Divisions

Section 2. Regions (2-14 & 2-15)

C. Term of Regional Vice President

Shall be amended to read as

follows:

The Regional Vice Presidents shall be elected at the Regional Conferences for a term of two (2) years. They shall be elected to serve in an even or odd year term dependent upon their Region affiliation.

Reason: A two (2) year term will lead to a more consistent and knowledgeable Board of Directors. RVP(s) currently serve one (1) year and many times are just getting involved with their responsibilities/duties when their term is complete. Serving a term of two (2) years will ultimately result in a more experienced Board. Also, some Regions are now having more difficulty finding candidates, so in fact several RVPs have served consecutive terms.

EXAMPLE: At the Regional Conferences in 2013 all odd regions (1-3-5-7-9) will elect their RVP elect who will serve until 2015. At the Regional Conferences in 2014 all even regions (2-4-6-8) will elect their RVP elect who will serve until 2016. During the transition the even regions will continue to elect in the normal procedure.

Effective: January 1, 2013

Motion #5 – Amend IAIP Bylaws

Article VII – Meetings

Section 3. Voting Body (2-19)

The following shall be deleted:

The voting body of any international convention shall be composed of the following delegates:

- One delegate from each local association; and
- One delegate from the Members-At-Large (excluding Student Members-At-Large) from each region.

The following shall be added:

The voting body shall consist of each member having one vote. Voting may occur via electronic communication.

Section 4. Quorum

Shall be deleted in its entirety

Reason: The economic burden of sending delegates/alternates to the international convention limits some members from having a voice at the convention. By allowing each member to vote on the issues it puts ownership of the outcome on every member. Communication through mail, email, blogs, etc now allows the members to have advanced knowledge of the issues and cast their vote accordingly.

Effective: If accepted/passed by the delegates it will become effective July 1, 2013.

NOTE: As this will impact the Voting Body of the membership it must be presented to the membership at the next Regional Conferences in 2013 for consideration to move to the International Convention in Orlando in June 2013 for a vote of the delegates in attendance.

IAIP International News - Continued

Motion #6 – Amend IAIP Bylaws and Comprehensive Manual
International Organization

Section 3. State, Provincial, Commonwealth and Territorial Councils (2-15 & 2-16)
This section shall be deleted in its entirety

Section 6. Allowed Expenses

Sub-Section C. D. E

This section shall be deleted in its entirety

Comprehensive Manual

Chapter 8. Planning meetings, seminars, and workshops

Regional Conference (8-18)

The following shall be deleted:

The regional conferences are held between February 1 and April 15.

The following shall be added:

The Regional Conferences are to be held between September 1 and December 1 each year OR in conjunction and on site with the International Convention.

Council Meeting (8-25 thru 8-31)

This entire section shall be deleted in its entirety

Reason: Due to the economic impact this will reduce the number of meetings, conferences and conventions we ask our members to support. It will also eliminate the necessity of local associations and state councils hosting meetings where attendance is declining. Elimination of the Council Meetings and moving the Regional Conferences to the fall, or in conjunction with our International Convention, will increase attendance at both meetings.

It will reduce the number of layers for administrative activities of the association and encourage more members to be involved and will streamline our leadership footprint.

Effective: January 1, 2014

Motion #7– Amend IAIP Bylaws and Comprehensive Manual

IAIP Bylaws

International Organization

Article VI Nominations and Elections

Section 1. Nominating Committee

A. Membership (2-19)

The following shall be deleted:

The Nominating Committee shall consist of one member elected at each regional conference and an alternate to serve should the member be unable to do so.

The following shall be added:

The Nominating Committee shall consist of three (3) members chosen by the Board of Directors.

IAIP International News - Continued

Comprehensive Manual
Chapter 7 – Nominating Committees
International Nominating (7-3)

The following shall be deleted:

The members of the International Nominating Committee are:

- One delegate from each region who is elected at the annual regional conference
- An alternate from each region who is elected at the annual regional conference to serve if the delegate cannot;

The following is added:

The members of the International Nominating Committee shall be three (3) members chosen by the Board of Directors. Members seeking to serve on this committee must make application by the deadline communicated annually by the Board of Directors.

Reason: To streamline the required number of members of the Nominating Committee. Effective: Immediately

NOTE: No delegate or alternate shall be elected at the Regional Conferences in 2013.

Motion #8 – Amend Comprehensive Manual
Chapter 9 – Policy

To be added:

Policy 1.B.20

The names of every Local Association and Region of the International Association of Insurance Professionals will be non-gender specific.

Effective: Immediately BUT no later than JULY 1, 2013

Reason: To maintain consistency, throughout all entities of the association, of our new “dba”, logo, and tagline.

NOTE: This policy can be met by the addition of a “dba - doingbusinessas”.

Motion #9 - Amend Comprehensive Manual
Chapter 7. Nominating Committees

Regional Nominating Committee (7-5)

The following shall be deleted:

The members of the Regional Nominating Committee are:

- One delegate from each Council who is elected at the annual council meeting;
- An alternate from each council who is elected at the annual council meeting to serve if the delegate cannot;
- A chairman who cannot vote (appointed by the Regional Vice President by December 15)

IAIP International News - Continued

The chairman shall:

- Be appointed by the Regional Vice President
- Must have previously served on the Regional Nominating Committee; and
- Not have a vote

The following shall be added:

The members of the Regional Nominating Committee shall be

- A chairman who cannot vote (appointed by the Regional Vice President by December 15)
- three (3) members appointed by the current Regional Vice President; The chairman must have previously served on a nominating committee

The committee shall consist of members from different local associations or members-at-large within the Region.

Reason: To streamline the Regional Nominating

Committee. Effective: Immediately

NOTE: No delegates or alternates shall be elected at the 2012 Council Meetings.

Motion #10 – Amend Comprehensive Manual
Chapter 9 – Policy

Policy 1.A.7. CPIW/CPIM/CIIP designation requirements

The following shall be amended:

- Proof of completion of two of the following education requirements
Requirement 2—one of the following industry educational programs offered by the following organizations:

(The following shall be added to the list currently in the Comprehensive Manual

<u>Organization</u>	<u>Program/Degree</u>
Any accredited institute of higher learning	Risk Management
Any accredited institute of higher learning	Master in Business Administration

Reason: To allow those members with these degrees the opportunity to receive our designations.

Effective: Immediately

2013 Region I Conference Update

We have some creative people on our committee. Our bid presentation at the 2012 Region I Conference was outstanding, well presented and at times hilarious! We wish we had a You Tube video so everyone could watch it! Our thanks those who participated, but especially to Glynnis Walbridge who was fantastic. We got our message across and were the talk of the conference.

Unfortunately, Cara Curtis had to step down as Co-Chair. She got this ball rolling and is leaving us with a great foundation to build upon while still providing her ideas and input. We will miss working with her but are happy to announce that Glynnis Walbridge has stepped up to take her place. Lisa Rancourt is taking over for Glynnis as the head of the Education Committee.

At our meeting in February, we planned our bid presentation at the Regional Conference and received updates on our subcommittees. As of April, we have been meeting on a monthly basis, with meetings being held on the third Wednesday of every month at Noon via conference call. If interested in joining us, the call in number is 302/439-2099 and the participant number is 1940509.

To date, the committee is working on or has the following in place:

- Signed contract with Four Points Sheraton
- Utilizing Social Media with pages set up with Facebook, LinkedIn and Twitter.
- Met with incoming RVP, Laurel Wentworth and her assistant, Michelle Charoux at the 2012 Conference to bring her up to date. Laurel's theme is "Flying Into The Future". Laurel will be attending our meetings.
- Have the following Educational Seminars planned:
 - Conflict Resolution - CPIW/DAE Qualifier - 2 hours -Teacher: TBD.
 - Robert's Rules of Order - Leadership Development - 1 hour - Teacher: Kathy Beckwith.
 - Life Topic – TBD - Life/Health - 2 hours - Teacher: Patti Gagne – 2CE to be filed.
 - Data Breach - Commercial Topic - 3 hours - Teacher: Ann Roemer – 3 CE filed and approved.
 - Business in the Home - Personal Lines Topic (pending) - 3 hours - Teacher: MAIA video (or live) - 3CE, approved in MA.
 - Insurance Litigation - Claims Topic (pending) - 2 hours - Teacher: Luana Disarra Scavone.
 - Flood - Flood Insurance (pending) - 2 or 3 hours - Teacher: TBD.
 - Fraud Class (in development) - Insurance Fraud - 2 hours - Teacher: Annmarie Castonguay – 2 CE to be filed.
 - Social Media Class – 3/one hour classes on Email Marketing, Social Media (Intro) and Advanced Social Media - Sponsor: Glass America - Teacher: Terrie O'Toole. This class will be heavily marketed to Agency principals.
- Holding a Thursday Night reception at Gillette Stadium followed by evening of shopping at Patriot Place.
- Holding special activities for those seasoned members who will not be attending any classes. This will include Mary Kay consultant doing manicures, a Psychic doing readings, facials, eyebrow waxing and massages.
- Planning special activities for our Young Professionals.
- Katherine Callahan, Past NAIW President, will be our Saturday keynote speaker.
- Working on using local ROTC for Color Guard.
- MA Irish Step Dancers will be performing at the Saturday Banquet Entertainment and we plan to have this followed by DJ for evening of dancing.
- Have our three CWC Judges.
- Making arrangements to provide attendees with transportation to and from the airport and the train as well as for the Thursday Night event at Gillette Stadium and Patriot Place.
- Designing the logo reflecting Laurel's theme that will be used on registration forms and the programs.

We still have a lot to do and not a lot of time left to do it. We also need money and need your help to solicit donations. The committee is asking that each and every member send the name, title/position, address and phone number of a contact person at your company or agency that we can send a letter to. Please send this information to Adrienne Coe at adriannecoe@ymail.com as soon as possible.

Going forward, you will find an article will be in each issue of the News From MAIW to keep everyone informed.

Take time to check us out on Facebook, Twitter and LinkedIn.

Our committee is determined to bring out the best in the members of Region I and showing the best of MAIW.

Co-chairs: Beatrice M. Grant and Glynnis Walbridge

2012 MAIW Award Winners

The following awards were presented at the Annual Association Business Meeting in May:

Chapter of the Year

Essex Chapter

Member of the Year

Carolyn Jenkins (Norfolk Chapter)

Education

Winner –Ingrid Brown (Essex Chapter)

Government Affairs

Winner – Julie Brighi (Essex Chapter)

Runner up – Laura Sewll (Plymouth Chapter)

Membership

Winner – Sharon MacEachern (Berkshire Chapter)

Runner up – Lorraine Welch (Cape Cod Chapter)

Public Relations

Winner – Anne Collins (Middlesex Chapter)

Runner up – Mary Sarsfield (Essex Chapter)

Honorable Mention – Kristin Camarra (Norfolk Chapter)

Publicity

Winner - Jean Gosling (Essex Chapter)

Runner up – Laurie Santarpio (South Middlesex Chapter)

Safety

Winner - Andrea McInnis (Essex Chapter)

Runner up – Beatrice Grant (Norfolk Chapter)

Congratulations to all of the winners!

Upcoming Events

August 18, 2012 – Summer Board Meeting

October 13, 2012 – MA State Council Meeting

October 14, 2012 - Making Strides Against Breast Cancer Walk

April 4 to April 7 , 2013– Region I Conference hosted by MAIW

In Memoriam

A Memorial Service was held at the Annual Association Business Meeting to honor our members that passed away.

Mary Lynch McGowan - Cape Cod Chapter

Mary was a long time member of MAIW both Suffolk and Cape Cod Chapters, She and her husband Bo, owned an insurance agency in Attleboro.

She served as Director of Suffolk Chapter. She was MAIW President from 1973 to 1974. Mary was instrumental in the formation of the Cape Cod and the Merrimack Valley Chapters. She also served as Chairman of the MAIE 50th anniversary dinner in 1990. She served on a multitude of committees and was twice named MAIW Member of the Year.

Mary passed away on April 30, 2011.

Evelyn Hawkes - Essex Chapter

Evelyn was also a long time member of Essex Chapter of MAIW. She served as a Director of the Chapter and as MAIW President from 1969 to 1971 (a two year term). Evelyn was especially interested in Public Relations and believed in providing support to her community.

She was named MAIW Member of the year in 1971.

Evelyn was a certified music teacher and soprano vocalist, having studied at the New England Conservatory of Music

Evelyn passed away on February 1, 2012 at the age of 99.

Barbara Dickson Calos - Norfolk Chapter

Barbara too was a long time member of MAIW, Norfolk Chapter. She was the office manager of a Braintree insurance agency. Barbara served as Norfolk Chapter Director from 1980 to 1981 and she was MAIW President from 1985 to 1986. She served on many MAIW Committees. She was, for several years, the editor of News from MAIW and spent countless hours correlating the material.

In addition she ran the Public Relations course L.A.C.E. (Let's All Communicate Effectively) which is now CWC. Barbara loved to read and traveled to many Regional and National Conventions.

Barbara passed away unexpectedly on February 7, 2012.

Ann Landry Agnitti – Worcester Chapter

Ann was a long time member of Worcester Chapter. She was employed, for several years, by Hanover Insurance until her retirement.

Ann passed away on February on February 25, 2012.

Condolences

The father of Helen Harris, Plymouth Chapter passed away the weekend of June 16, 2012. Cards can be sent to Helen at

6-4 South Meadow Village
Carver, MA 02632

*“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

Peg Perego Recalls Strollers Due to Risk of Entrapment and Strangulation; One Child Death Reported

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission (CPSC), in cooperation with Peg Perego USA Inc., of Fort Wayne, Ind., is announcing a voluntary recall of about 223,000 strollers due to a risk of entrapment and strangulation.

A 6-month-old baby boy from Tarzana, Calif. died of strangulation after his head was trapped between the seat and the tray of his Peg Perego stroller in 2004. Another baby, a 7-month-old girl from New York, N.Y., nearly strangled when her head became trapped between the seat and the tray of her stroller in 2006.

Entrapment and strangulation can occur, especially to infants younger than 12 months of age, when a child is not harnessed. An infant can pass through the opening between the stroller tray and seat bottom, but his/her head and neck can become entrapped by the tray. Infants who become entrapped at the neck are at risk of strangulation.

The recall involves two different older versions of the Peg Perego strollers, Venezia and Pliko-P3, manufactured between January 2004 and September 2007, in a variety of colors. They were manufactured prior to the existence of the January 2008 voluntary industry standard which addresses the height of the opening between the stroller's tray and the seat bottom. The voluntary standard requires larger stroller openings that prevent infant entrapment and strangulation hazards.

Only strollers that have a child tray with one cup holder are part of this recall. Strollers with a bumper bar in front of the child or a tray with two cup holders are not included in this recall.

The following Venezia and Pliko-P3 stroller model numbers that begin with the following numbers are included in this recall. The model number is printed on a white label on the back of the Pliko P-3's stroller seat and on the Venezia stroller's footboard.

Pliko-P3 Stroller Model Numbers: IPFR28US34xxxxxxx, IPFT28NA63, IPFT28NA64, IPP328MU10, IPP328MU09, IPP328US09, IPP328US10, IPP329US10, IPPA28US32, IPPA28US33, IPPA28US34, IPPD28NA34, IPPF28NA32, IPPF28NA57, IPPF28NA65, IPPF28NA66, IPPF28NA67, IPPF28NA68, IPPO28US32, IPPO28US34, IPPO28US62, IPPO28US69, IPPO28US70, IPPO28US71

Venezia Stroller Model Numbers: IPVA13MU09, IPVA13MU10, IPVA13US09, IPVA13US10, IPVA13US32, IPVA13US34, IPVC13NA32, IPVC13NA34

"Peg Perego" and "Venezia" or "Pliko-P3" are printed on the side of the strollers.

The strollers were sold at various retailers nationwide, including Babies R Us and Buy Buy Baby from January 2004 through September 2010 for between \$270 and \$330 for the Pliko P-3 stroller and between \$350 and \$450 for the Venezia stroller. They were manufactured in Italy.

Consumers should immediately stop using the recalled strollers and contact the firm for a free repair kit. Do not return the stroller to the retailers as they will not be able to provide the repair kit.

For additional information, call Peg Perego at (888) 734-6020 anytime or visit the firm's website at www.PegPeregoUSA.com

CPSC and Peg Perego warn consumers that these strollers may be available on the secondhand market, in thrift stores or at yard sales. Consumers should not buy or sell these recalled strollers until the repair kit is installed.

NOTE: When using a stroller, parents and caregivers are encouraged to always secure children by using the safety harness and never leave them unattended. To learn more about the importance of stroller safety, see CPSC's safety alert: www.cpsc.gov/cpsc/pub/pubs/5096.pdf

To see this recall on CPSC's web site, including pictures of the recalled products, please go to: <http://www.cpsc.gov/cpsc/pub/prerel/prhtml12/12232.html>

Safety News - Continued

Kolcraft Recalls Contours Tandem Strollers Due to Fall and Choking Hazards

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed. It is illegal to resell or attempt to resell a recalled consumer product.

Name of product: Contours Options LT Tandem Strollers

Units: About 5,600

Importer: Kolcraft Enterprises Inc., of Chicago, Ill.

Hazard: The front wheel assembly can break, posing a fall hazard to the child in the stroller. In addition, for strollers manufactured in January and February 2012, the nuts that hold the stroller's basket support screws in place can detach. Detached nuts can pose a choking hazard to young children.

Incidents/Injuries: Kolcraft has received six reports of front caster wheels breaking and two reports of the basket's support screws and nuts detaching. No injuries have been reported.

Description: This recall involves all Contours Options LT tandem strollers with model number ZT012. The model number and date of manufacture are printed on a label found on the rear leg of the stroller. The dual-seat strollers have one mesh basket beneath both seats and were sold in two color schemes; black with red canopies and accents, and gray with yellow canopies and accents. "Options LT" is printed on a bar along the side of the stroller.

Sold at: Burlington Coat Factory and juvenile product specialty stores nationwide and online at Amazon.com, Target.com and other online retailers between February 2012 and July 2012 for about \$250.

Manufactured in: China

Remedy: Consumers should immediately stop using the product and contact the company to receive free replacement wheels. Consumers with strollers manufactured in January and February 2012 will also receive replacement nuts for the basket support screws.

Consumer Contact: For additional information, contact Kolcraft toll-free at (800) 453-7673 between 8 a.m. and 6:45 p.m. ET Monday through Thursday, 8 a.m. to 3:30 p.m. ET Friday, or visit the firm's website at www.kolcraft.com

To see this recall on CPSC's web site, including a picture of the recalled product, please go to: <http://www.cpsc.gov/cpsc/pub/prerel/prhtml12/12233.html>

Safety News - Continued

The heat is on! And August is expected to be the hottest month yet!

Here are some tips from FEMA website (<http://www.ready.gov/heat>):

Before Extreme Heat

- To prepare for extreme heat, you should:
- To begin preparing, you should [build an emergency kit](#) and make a [family communications plan](#).
- Install window air conditioners snugly; insulate if necessary.
- Check air-conditioning ducts for proper insulation.
- Install temporary window reflectors (for use between windows and drapes), such as aluminum foil-covered cardboard, to reflect heat back outside.
- Weather-strip doors and sills to keep cool air in.
- Cover windows that receive morning or afternoon sun with drapes, shades, awnings, or louvers. (Outdoor awnings or louvers can reduce the heat that enters a home by up to 80 percent.)
- Keep storm windows up all year.
- Listen to local weather forecasts and stay aware of upcoming temperature changes.
- Know those in your neighborhood who are elderly, young, sick or overweight. They are more likely to become victims of excessive heat and may need help.
- Be aware that people living in urban areas may be at greater risk from the effects of a prolonged heat wave than are people living in rural areas.
- Get trained in first aid to learn how to treat heat-related emergencies.

What you should do if the weather is extremely hot:

- Listen to [NOAA Weather Radio](#) for critical updates from the National Weather Service (NWS).
- Never leave children or pets alone in closed vehicles.
- Stay indoors as much as possible and limit exposure to the sun.
- Stay on the lowest floor out of the sunshine if air conditioning is not available.
- Postpone outdoor games and activities.
- Consider spending the warmest part of the day in public buildings such as libraries, schools, movie theaters, shopping malls, and other community facilities. Circulating air can cool the body by increasing the perspiration rate of evaporation.
- Eat well-balanced, light, and regular meals. Avoid using salt tablets unless directed to do so by a physician.
- Drink plenty of water; even if you do not feel thirsty. Avoid drinks with caffeine. Persons who have epilepsy or heart, kidney, or liver disease; are on fluid-restricted diets; or have a problem with fluid retention should consult a doctor before increasing liquid intake.
- Limit intake of alcoholic beverages.
- Dress in loose-fitting, lightweight, and light-colored clothes that cover as much skin as possible. Avoid dark colors because they absorb the sun's rays.
- Protect face and head by wearing a wide-brimmed hat.
- Avoid strenuous work during the warmest part of the day. Use a buddy system when working in extreme heat, and take frequent breaks.
- Check on family, friends, and neighbors who do not have air conditioning and who spend much of their time alone.
- Avoid extreme temperature changes.
- Check on your animals frequently to ensure that they are not suffering from the heat.
- Go to a designated public shelter if your home loses power during periods of extreme heat. Text **SHELTER** + your ZIP code to **43362** (4FEMA) to find the nearest shelter in your area (example: **shelter 12345**). Or you can enter your zip code at www.211.org to find cooling-off centers.

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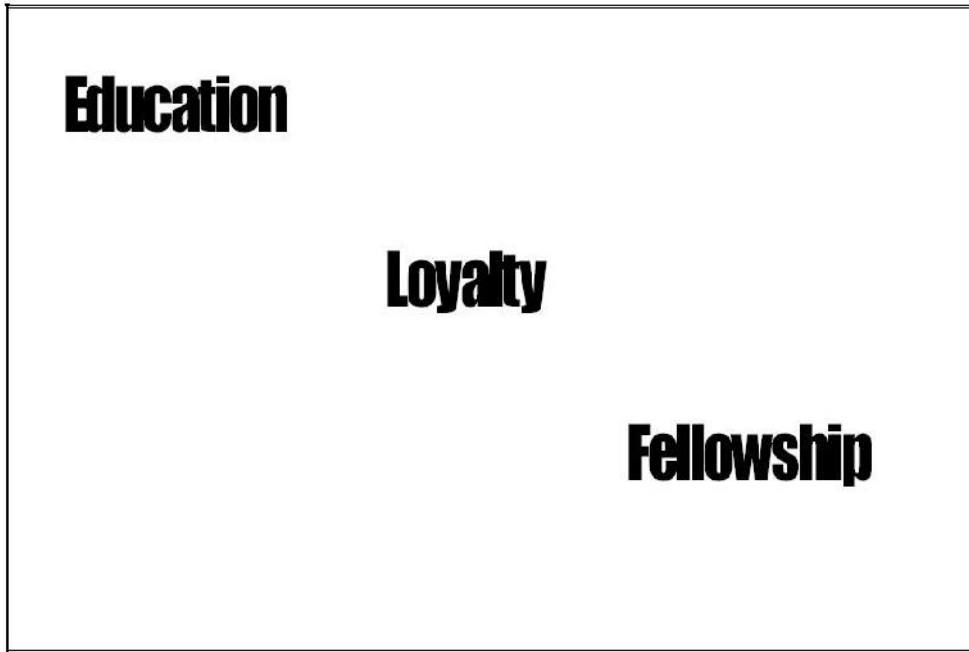
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