

# News from MAIW

Association of Choice-Represented by Diversified Professionals



## In this Edition ...

- Latest news from the Chapters
- Quarterly Safety Tips
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## Upcoming Meetings...

- Association Meeting – November 11 through 12
- State Council Meeting – November 12
- MA Conference for Women – December 9

<p style="text-align: center;">MAIW</p> <p>Lora H Lowe, CRM, CIC, CISR, CPIW</p> <p><a href="mailto:llowe@southeasternins.com">llowe@southeasternins.com</a></p>	<p style="text-align: center;">EDITORIAL ENQUIRIES</p> <p>Beatrice M. Grant Publication Chair <a href="mailto:Beatrice.grant@acadia-ins.com">Beatrice.grant@acadia-ins.com</a></p>	<p>The <b>NEWS FROM MAIW</b> is best viewable via the website, <a href="http://www.maiw.org">www.maiw.org</a> using Adobe Acrobat.</p> <p><i>The News From MAIW</i> is the official publication of the Massachusetts Association of Insurance Women. Any member or friend of the association can submit articles to be included.</p>
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## PRESIDENT'S MESSAGE

PAY IT



Greetings!! Can it really be September! We have been lucky to avoid a major hurricane, an earthquake and on Cape Cod have had some warm days. May we all have a nice Fall! This month I am Paying It Forward by clearing, purging and organizing my house, for I am moving to a new place by October 1st. It is amazing what we keep and do not use. My new word for the month is simplified.

In June, I flew to Las Vegas as your Alternate Delegate at my first National-convention. I lost my voice, but was able to attend some of the many educational classes NAIW had to offer. Keep in mind, next June 2012, National will be in Dallas, TX.

In July, I took a road trip as your Delegate to Mini-Board in Williamsport, PA. Besides exchanging ideas and meeting more Region 1 NAIW members, we had several education sessions - one on email etiquette and another on the awards and scholarships available to members-that often get overlooked and attract little submission some years. We need to see these as a **benefit and incentive** for being a NAIW member.

Please keep in mind that awards applications need to be to RVP Debbie Kuehne **before 11-15-2011** to be eligible. The CWC Speak Off candidate application deadline is 12-10-11. Scholarship applications will be out later in the Fall and will be due back by January 2012. Earning a scholarship or award is a great way to "Pay It Forward" to yourself, your employer, and the industry, and to show the benefit of being a member. The weekend ended with our own Cara Curtis, who presented on behalf of the Young Professionals the Best of the Best ideas for meetings to draw in new members and retain current members. Next year's Mini Board in July 2012 is a lot closer. It will be held in Freeport, ME.

I have been emailing, have had numerous phone conference calls, and have researched online in the past few months to learn more about how MAIW can in some way get involved with Project Invest. I was approached with the idea to partner with CPCU of Boston. Project Invest gets teachers from various local high schools and colleges involved in teaching their students about different aspects of insurance. They need to have an insurance professional come in to discuss insurance and answer questions during one of their classes. Project Invest has numerous opportunities and internships, scholarships, and a vast program set up to help promote and educate young adults about a career path within the insurance industry. This is where MAIW can make a difference by sharing our knowledge, experiences, and employer support to educate the community about the IDEA of a career within the insurance industry.

I will love the opportunity to speak at each Chapter within the Association to get Project Invest started in Massachusetts. I installed officers in Middlesex and Bristol Chapters in September. My goal is to attend each and every Chapter at least once before the November Association meeting.

With the exception of the third member on the Education committee, I have a full Board and would like to thank everyone for their dedication. If you have any questions and/or concerns about your committee/position or know of someone who would be a great asset to the Board, please do not hesitate to email me at [loramaiw@southeasternins.com](mailto:loramaiw@southeasternins.com) or you can find my contact information within the directory.

See you all at your Chapter meetings. Pay It Forward and share with me your stories!!! As a pay it forward moment, MAIW has donated a \$100 to sponsor a hole at to the Golf outing on September 15, 2011 for the CPCU of Boston.

### **IMMEDIATE PAST PRESIDENT'S REPORT**

MAIW has begun a great new year and the key to continued success is, and always has been, the involvement and commitment of our members. Part of my job this year is to chair the Nominating Committee and, even though election of officers doesn't take place until February, the process begins now. The first step is to ask all members to consider serving as an officer of your association. The following is an excerpt from the MAIW Bylaws which describes what each available position entails:

#### **Treasurer**

1. Have custody of all the funds of the Corporation.
2. Maintain a record of deposits and withdrawals, making disbursements of the Corporation's monies as authorized by the Board of Directors either by specific action or by adoption of a budget or vote of the membership.
3. Send copies of the Corporation's year to date financial statements to the Board of Directors ten (10) days prior to all regular Board meetings. Provide copies, and give a report of the financial statement at the regular Board and business meetings.
4. Complete a fiscal year-end financial statement for the Corporation which report shall be ready for audit within fifteen (15) days following the close of that term of office.
5. Serve as ex officio member of the Budget and Finance Committee.
6. Have joint custody with the MAIW Secretary of the maiw.org domain name.

#### **Secretary**

1. Serve as Clerk of the Corporation.
2. Record the proceedings of all meetings of MAIW and the Board of Directors.
3. Under the direction of the President and/or the Board of Directors, conduct the general correspondence of MAIW and attest all documents required for execution, preserving in a permanent file, all MAIW's records and correspondence of lasting value to the Association.
4. As directed by the President, and/or the Board of Directors, give notice of all meetings in accordance with Article VI and VII of the Bylaws.
5. Upon approval of the President and/or the Board of Directors, perform the duties of the Treasurer in her absence or inability to perform those duties.
6. Have joint custody with the MAIW Treasurer of the maiw.org domain name.

**Vice President**

1. Serve as chairman of the Bylaws Committee.
2. Perform the duties of the President-Elect in her absence or inability to perform those duties.

**President-Elect**

1. Assist the President and perform such duties as may be delegated by the President and/or Board of Directors.
2. Succeed to the office of President in the event of a vacancy in that office in accordance with Article IV, Section 5.a.
3. Assume the office and the duties of the President at the close of the term as President-Elect.
4. Serve as chairman of the Budget and Finance Committee.
5. Become thoroughly acquainted with the membership and the affairs of MAIW.
6. Perform the duties of the President in her absence or inability to perform those duties.
7. Perform such other duties as pertain to the office or as requested by the President and/or the Board of Directors.
8. Perform the duties of the Secretary in her absence. These duties are taken right from the MAIW Bylaws.

If any of these offices sound interesting to you, please consider completing the MAIW Candidate Form that can be found in this month's newsletter and on the MAIW forms web site [www.maiw.org/maiwforms](http://www.maiw.org/maiwforms). If you have questions or want further information, send me an email at [adriannecoe@ymail.com](mailto:adriannecoe@ymail.com).

There is so much to be gained from taking on a leadership role in MAIW. You will grow on a personal and a professional level while you are helping your association to succeed. I believe in each and every one of you and I know you can do this!

I need to have all completed candidate forms returned to me by 01/10/2012, so you have a lot of time to consider what you want to do. Thank you so much for all you do to help MAIW be great.

## **QUARTERLY SAFETY TIPS**

### **October is Halloween Safety Month**

Prevent Blindness America, the nation's leading volunteer eye health and safety organization, sponsors this theme. According to their website, there are steps you can take to make it a safe Halloween for children and teens. Information about the dangers of cosmetic contact lenses will be included, as the use of these lenses increases at this time of the year. For more information, contact them at 1-800-331-2020 or go to: [http://www.preventblindness.net/site/Survey?ACTION\\_REQUIRED=URI\\_ACTION\\_USER\\_REQUESTS&SURVEY\\_ID=1180](http://www.preventblindness.net/site/Survey?ACTION_REQUIRED=URI_ACTION_USER_REQUESTS&SURVEY_ID=1180)

### **November is Drinking and Driving Awareness Month**



The following information is from the MADD website:

Tie One On For Safety, originally named the "Project Red Ribbon Campaign" was created in 1986 to help heighten public attention to drinking and driving during the holiday season. This program was designed to encourage the public to become actively involved in the fight against drunk driving by tying a red ribbon to a visible place on their vehicle such as the antenna or side mirror.

Today the goals of this program are to recruit anti-drunk driving partners to tie MADD ribbons to a visible place on their vehicle; boost awareness about drunk driving during the holiday season; to offer suggestions to deter drunk driving; and to increase MADD's identity with the red ribbon and its symbolism which is to prevent drunk driving.

You can promote the Tie One On For Safety campaign by providing red ribbons to organizations in the community, recording a phone message about safe and sober driving during the holiday season, displaying drunk driving statistics in your work place, distributing ribbons to people as they leave a meeting to drive home, and being a responsible party host.

Ribbons are available to individuals and groups and may be obtained by contacting your local MADD affiliate. Come on, Tie One On - For Safety!

### **December is Safe Toys and Gifts Month**

Here are some tips from the Safe Kids USA website:

## TIPS TO PREVENT TOY INJURIES

### **Choose safe toys.**

- . Before shopping for toys, consider the child's age, interest and skill level.
- . When shopping, read labels. Look for well-made toys and follow the age and safety information on the warning labels.
- . Consider purchasing a small parts tester to determine whether or not small toys and objects in your home may present a choking hazard to young children.

### **Inspect all toys regularly for potential hazards.**

- . Check regularly for damage that could create small pieces that are choking hazards.
- . Make any necessary repairs immediately or discard damaged toys out of children's reach.

### **Watch for toys that can become hazards.**

- . Young children should never play with toys with strings or cords, which can accidentally strangle them.
- . Electrical toys are a potential burn hazard. Children under age 8 should not use toys with electrical plugs or batteries.

### **Supervise children when they play and set good examples of safe play.**

- . Actively supervise children when they are playing with riding toys and any toy that has small balls and small parts, magnets, electrical or battery power, cords, wheels or any other potential hazard.
- . Active supervision means keeping the child in sight and in reach while paying undivided attention.

### **Ensure that toys are used in a safe environment.**

- . Riding toys should not be used near stairs, traffic or swimming pools. Riding toy-related deaths can occur when a child falls from a toy or rides a toy into a body of water.
- . Always supervise children at play. Play is even more valuable when adults become involved and interact with children rather than supervising from a distance.

### **Make sure toys are stored safely.**

- . Teach children to put toys away after playing. Ensure that toys intended for younger children are stored separately from those for older children.
- . Make sure toy chests have no lids or have safety hinges.

### **Sign up to receive product recalls with the Consumer Product Safety Commission at [www.cpsc.gov](http://www.cpsc.gov).**

- . Return warranty and product registration forms for new toy purchases to the manufacturers to make sure that you are notified of any recalls.

### **Recent Recalls from the U.S. Consumer Product Safety Commission**

Home Fires Prompt Dehumidifier Recall Reannouncement from LG Electronics

More Than One Million Dollars in Property Damage Linked to Goldstar and Comfort-Aire Dehumidifiers

WASHINGTON, D.C. - LG Electronics Tianjin Appliance Co., in cooperation with the U.S. Consumer Product Safety Commission (CPSC), is urging consumers to check if they have recalled Goldstar or Comfort-Aire dehumidifiers.

The firm is re-announcing the recall of about 98,000 of the dangerous dehumidifiers that pose a serious fire and burn hazard, and are believed to be responsible for more than one million dollars in property damage.

The power connector for the dehumidifier's compressor can short circuit, posing fire and burn hazards to consumers and their property.

The dehumidifiers were first recalled in December 2009 following eleven incidents, including four significant fires. Since that time, the company has received sixteen additional incident reports of arcing, smoke and fire associated with the dehumidifiers, including nine significant fires. No injuries have been reported. Fires are reported to have caused more than \$1 million in property damage including:

\$500,000 in damage to a home in Gibsonia, Pa.

\$200,000 in damage to a home in New Brighton, Minn.

\$183,000 in damage to a home in Hudson, Mass.

\$192,000 in damage to a home in Valparaiso, Ind.

\$139,000 in damage to a home in Salem, Ohio

\$129,000 in damage to a home in Brielle, N.J.

\$ 95,000 in damage to a home in Philadelphia, Pa.

Because of the severity of the risks, CPSC and LG Electronics are concerned with the lack of consumer response to the recall. Only two percent of the 98,000 consumers who purchased these units have received a free repair, which means that consumers and their property remain at serious risk.

Anyone who has the recalled dehumidifiers is strongly encouraged to immediately stop using them, unplug them, and contact LG Electronics for the free repair.

The recall involves the 30 pint portable dehumidifiers sold under the Goldstar and Comfort-Aire brands. The dehumidifiers are white with a red shut-off button, controls for fan speed and humidity control, and a front-loading water bucket. "Goldstar" or "Comfort-Aire" is printed on the front. Model and serial number ranges included in this recall are listed in the table below. The model and serial numbers are located on the interior of the dehumidifier, and can be seen when the water bucket is removed.

Brand | Model No. | Serial Number Range | Sold at

Goldstar | GHD30Y7 611TAxx00001 through 08400; 611TAxx08401 through 40600; 612TAxx00001 through 20400; 612TAxx21001 through 30600 | Home Depot

Goldstar | DH305Y7 612TAxx00001 through 00600; 701TAxx00001 through 16800; 702TAxx00001 through 03000 | Walmart

Comfort-Aire | BHD-301-C 611TA000001 through 001697; 612TA000001 through 004200; 701TA000001 through 000578; 710TA000001 | through 000599 Various retailers, including Ace Hardware, Do It Best and Orgill Inc.

The recalled dehumidifiers were sold at The Home Depot, Walmart, Ace Hardware, Do It Best, Orgill Inc., and other retailers nationwide from January 2007 through June 2008 for between \$140 and \$150. They were manufactured in China.

For additional information about the recall and for the location of an authorized service center for the repair, contact LG toll free at (877) 220-0479 between 8 a.m. and 7 p.m. CT Monday through Friday, and between 8 a.m. and 2 p.m. CT on Saturday, or visit the firm's website at [www.30pintdehumidifierrecall.com](http://www.30pintdehumidifierrecall.com)

To see this recall on CPSC's web site, including pictures of the recalled products and fire damage, please go to: <http://www.cpsc.gov/cpsc/pub/prerel/prhtml11/11324.html>



## NEWS FROM THE CHAPTERS

### News from the Berkshire Chapter:

The Berkshire Chapter is looking forward to kicking off its year with its first meeting on Tuesday, September 27<sup>th</sup> at Zucchini's in Pittsfield. The meeting will be organizational and will finalize committees and plans for the upcoming term.

We have some new committees for the 2011-2012 term, Publicity; Public Relations and Membership and a renewed commitment of more formal offerings from our Safety Chair. We are currently pursuing:

- Sponsorship of a section of highway in the Berkshires;
- Development of a New Member Welcome Packet;
- A member profile sheet;
- Monthly or Seasonal charity topics such as a school supply drive for our Sept. meeting; food drive for November, etc.;
- Ways to advertise our activities through newspapers, publications and/or The Chamber
- A plan to encourage growth of membership and retention of existing members
- A proposed plan to investigate the possible sponsorship of community insurance education outreach
- Agency sponsorship of a monthly meeting
- CE offerings in October and April
- Better communication upward of our activities
- Planning of the Chapter's sponsorship of the November 2012 Association Meeting

Our October meeting topic is still pending final approval from a vendor who is offering a CE class and November will find us at Port Smith's in Pittsfield on the 15<sup>th</sup>.

We are looking forward to another successful year!

Yours in Fellowship,

Sharon MacEachern, CISR, CPIW  
Director - Berkshire Chapter

### News from the Bristol Chapter:

Look for our news in the Winter Issue of the newsletter!

In Fellowship,

Paula Tavares  
Director – MAIW Bristol Chapter

### **News from the Cape Cod Chapter:**

Look for our news in the Winter Issue of the newsletter!

In fellowship,

Carol M. Closson  
Director – Cape Cod Chapter

### **News from the Essex Chapter:**

Essex chapter opened our season on September 14<sup>th</sup> with a great meeting. John Balzer from the Bulfinch Group came with a presentation on Disability Insurance. He gave us lots of food for thought and helped some realize the importance of this type of insurance.

We were very happy to welcome our special guest Beatrice Grant – who spoke to us on the upcoming November Association meeting as well as the 2013 Region 1 Conference. A few people have signed up to be on a committee to help with the 2013 Conference. As always it was a pleasure to see Beatrice.

All of our committee chairs had very informative information to share with everyone. Great job was done by all. Keep up the good work – maybe we will earn an award or two this year.

A special raffle was held to raise money for the Ruth Roberts Scholarship Award. We had a bag full of scratch tickets each member brought in one or more scratch tickets to add to the bag. The raffle was very successful and we were happy with the outcome. We will be holding other fundraisers to benefit the Scholarship fund.

Our big accomplishment was having lots of new faces at our meeting and a few returning faces. We did an outreach to get new people to attend – our Asst. Director Andrea McInnis worked very hard on this. She will make a fantastic director next year. My thanks to her and those who brought a guest!

For the months of October and November our PR Chair, Mary Sarsfield will be holding a food drive for canned goods & non - perishable items to benefit a local food pantry.

Essex Chapter's next meeting will be held October 12<sup>th</sup> at Carrabba's Restaurant, Rte. 1, Peabody. The topic for October is Home Safety presented by Dale Pope. This and all chapter meetings are open to anyone who would like to attend. You can find more information on FB or on the MAIW website.

In fellowship,

Estelle Jeter  
Director – Essex Chapter

### **New from the Middlesex Chapter:**

Look for our news in the Winter Issue of the newsletter!

In fellowship,

Susan Gath Koerber, CIC  
Director - Middlesex Chapter

**News from the Norfolk Chapter:**

Norfolk is busy getting ready for the November Association Meeting. In this issue of the newsletter is more information and the registration form. We are looking forward to seeing everyone there!

In Fellowship,

Maria Baia, CISR  
Director - Norfolk Chapter

**News from the Plymouth Chapter:**

Look for our news in the Winter Issue of the newsletter!

In Fellowship

Ami Drew  
Director - Plymouth Chapter

**News from the South Middlesex Chapter:**

We are gearing up for our Fall Fashion Show! If you have not already purchased your ticket, please join us Friday October 28<sup>th</sup> for our fashion show and help support our scholarship fund. Tickets are still available for purchase and can be mailed. Please contact any of the following members:

Annamarie at [amc0812@verizon.net](mailto:amc0812@verizon.net); Shelby at [Shelby.pierce@acadia-ins.com](mailto:Shelby.pierce@acadia-ins.com); JoAnn at [janderson@waysideinsurance.com](mailto:janderson@waysideinsurance.com); Harriet at [hbutler@rltenantins.com](mailto:hbutler@rltenantins.com); Jessica at [jmcclellan@hanover.com](mailto:jmcclellan@hanover.com); Arlene at [aroom7713@charter.net](mailto:aroom7713@charter.net).

Payment can be mailed to Jessica McClellan, 554 Langren Road, Lancaster, MA 01523.

For our November 17<sup>th</sup> meeting we will hold a Workers Compensation class, speaker will be our own Kathy Beckwith. In December we will hold our annual Holiday Party on Monday December 5<sup>th</sup> and will collect gifts for Toys for Tots.

I will look forward to seeing everyone in the fall!

In Fellowship,

Annamarie Castonguay  
Director - South Middlesex Chapter.

## **NEWS YOU CAN USE**

### **Re-boot Your Sales! 5 Steps to Re-Connect**

In these challenging times we may tend to think we'll just hunker down, do the same and wait until business picks up. As Bob Dylan once said "you better start swimming or you'll sink like a stone for the times they are a-changing."

In sales, as in life, the quality of your success is based on the relationships you build and maintain over time. In order to survive and thrive in the new economy you need to realize that your customers and prospects are dog-paddling too. They feel over worked, under paid and frazzled in this fast paced unforgiving business climate. They have problems and are looking for solutions.

This is your opportunity to stay connected by stepping out of your comfort zone. Literally and figuratively. First you need to re-connect, when possible in person with your customers and prospects keeping your relationships alive. Be relevant and meaningful when making contact. The days of just saying "thought I would touch base" are over. If you can't add value to the meeting or connection your wasting everyone's time.

When using technology the same principles apply. Don't over burden them with useless messages. Build trust and confidence that you are the "go to" professional. They will look to you as the person to solve their problems or support their opportunities. This separates you from the pack.

Below are five steps you can use immediately.

5 Steps to Re-connect:

1. Update your Customer knowledge!

With the internet you can glean more info then ever before

2. Is your contact still the decision maker?

Responsibilities change. Stay connected to the power-line

3. Know the person above and below your contact.

People get promoted, transferred and sometimes fired

4. How can you improve the customer's condition?

Bring knowledge, expertise, new products and solutions

5. Be pro-active and meaningful.

When you add value to their bottom-line they will remember you.

You can also connect at trade and business gatherings. When people attend these types of functions its more of an out of the office and relaxed setting. They expect to intermingle. But like everything else its about being prepared. Arrive early, meet the organizers, know your message, ask open-ended questions which will help you engage with others. Be willing to listen, learn and then respond.

Written by Don Saracen and reprinted with permission from Saracen Sales & Marketing monthly newsletter.

## News from our RVP – Debbi Kuhne

Hello Region !!!!

Obviously Membership is the key word for this year - retaining and recruiting. I encourage all of you to participate in the free workshops offered by the Chapter Leaders Playground ([Http://www.chapterleadersplayground.org/](http://www.chapterleadersplayground.org/)).

Upcoming webinars are:

10/7: Get Members Excited About Your Chapter

10/13: Make Your Committee Meetings More Fun to Attend

11/9: Make Joining Your Chapter a Memorable Experience

11/22: How to Give Thanks that Keeps Them Coming Back for More

12/6: Annual Holiday Networking Skills Brush Up

Register today for any of these webinars.

<http://www.ChapterLeadersPlayground.org>

The Region I Conference will soon be here!

In case you haven't checked out the Facebook page, here is some information to keep in mind.

The conference will be held March 29 – April 1, 2012 at the Hyatt Regency Newport Hotel.

Early Bird Registration - \$265 - cutoff date is 2/1/12.

Hotel room rate is \$135.00.

Parking is \$20 per day / \$25 if you opt for valet parking.

Wi Fi is \$10.95 per day

Round Trip transportation from the airport - \$50.00

Just a reminder that there will be tours available - Breakers, Winery and Casino - watch for more information on these.

For those that won't be arriving in time for the Welcome Party, or who do not wish to attend the Welcome Party at the Playhouse, there will be a hospitality room Thursday night, with a DJ!

More info to come!

**BOARD TOPIC SUMMARY**  
**INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS (dba)**  
**TULSA OK**

**August 19th and 20th 2011**

Motions approved by the Board

**Motion #1**

Amend Policy I.A.7. to include Certified Professional In Insurance, offered by Professional Career Institute/Central Insurance as an approved program for CPIW/CPIM/CIIP designations.

**Reason:** To offer additional courses as designation qualifiers

**Motion #2**

Amend Policy I.A 7. to include CLTC, offered by Corporation of Long Term Care, as an approved program for CPIW/CPIM/CIIP designations.

**Reason:** To offer additional courses as designation qualifiers

**Motion #3**

Amend Paragraph 2, Policy I.C.10 to read:

NAIW/IAIP reimburses only travel expenses (air, mileage, parking, tolls) for local association visits. Local Associations are responsible for any lodging or meals that may be associated with local visits. NAIW does not reimburse Council Directors for travel to Council Meeting site visits, Council Meetings, Regional Conference or for the International Convention.

**Reason:** To clarify what is reimbursed by NAIW/IAIP versus what is responsibility of local Associations

**Update from the Young & New Professional Task Force of IAIP**

The Young & New Professionals Group of IAIP consists of all IAIP members who:

- Are 40 years old and younger
- OR
- Have been in the Industry less than 5 years (regardless of age)

The Young & New Professionals Task Force is comprised of 2 Y&P members from each region and 1 “At-Large” member, as appointed by the Regional Vice Presidents (RVP), for a total of 19 members.

I am currently serving as co-chair to the Task Force. Our directive is to create ways to “Recruit New Members” and cultivate an IAIP environment to “Retain Members”.

The Task Force is working with the Corporate Center and Executive Committee of IAIP on these two exciting partnerships:

- Gamma Iota Sigma – IAIP is presenting a 30 minute I-Can class and exhibiting at the GIS Annual Convention October 13-15, 2011 in Columbus, Ohio.
- Enterprise Rent-A-Car – *Rental Reimbursement* 2 CEU class sponsored by Enterprise with IAIP trainers

If you have any questions, ideas or comments for the Task Force please do not hesitate to contact Cara Curtis at 617-816-8905 or [wcmaw@gmail.com](mailto:wcmaw@gmail.com).

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.



November 11, 2011 MAIW Board Meeting

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

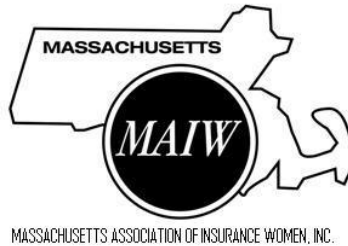
FROM: Lora Lowe  
MAIW President

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The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, November 11, 2011 at the Four Points By Sheraton in Norwood, MA. **THE MEETING WILL BEGIN PROMPTLY AT 7:15 PM.** If you plan to pass out information, please be early so as not to delay the start of the meeting. Reports should be submitted in duplicate - one for the Secretary and one for the President. Ideally, please email a copy to both Kristin Camarra and myself by Thursday at 3pm. Dress for this meeting will be business casual.

It will be assumed you will be attending the meeting and giving a report, unless you advise me otherwise. If you will not be attending, please forward your report to me and Bea so that Kristin can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, October 21st.

I look forward to seeing everyone in Norwood.



~ Empowering Members with Educational Opportunities ~  
~ Fellowship ~ Networking ~ Leadership ~  
[www.MAIW.org](http://www.MAIW.org)

# Massachusetts Association of Insurance Women November 2011 Association Meeting

Hosted by:  
MAIW – Norfolk Chapter

**November 11-12, 2011**

## ***Four Points by Sheraton***

1125 Boston-Providence Turnpike – Route 1  
Norwood, MA 02062

MAIW Room Rates:  
\$99.00 Standard Queen or \$119.00 for Double Queen or King

Please notify the hotel you are with the MAIW Group when calling:  
(781) 769-7900

**Deadline for Room Reservations: October 21, 2011**



MAIW – November Association Meeting – November 11 & 12, 2011  
Schedule of Events:

Tentative Meeting Schedule (times subject to change)

Friday – November 11, 2011

2:00-5:00 p.m.	Educational Seminar: "Personal Lines - Little Surprises" - 3CEUs
5:00-7:00 p.m.	Registration
7:15-9:00 p.m.	Board Meeting
7:00-11:00 p.m.	Hospitality

Saturday – November 12, 2011

7:00-9:00 a.m.	Breakfast
7:00-9:00 a.m.	Registration
7:30 a.m.	First Timers Meeting
7:30 a.m.	Directors/Assistant Directors Meeting
8:00-11:00 a.m.	Educational Seminar: "Additional Insureds - The Quandary" – 3CEUs
11:15 a.m.-12:30 p.m.	Business Meeting
12:45 p.m.	Luncheon with Special Guest Speaker – Amanda Riik of Veterans, Inc.



~ Honoring Our Veterans ~  
Veterans Day November 11, 2011

*We will be collecting donations of items which will go to **Veterans, Inc.**, the largest provide of services to Veterans and their Families in New England.  
Please see the attached Wish List for ideas of needed items.  
Thank you for donating what you can.*



MAIW – November Association Meeting – November 11 & 12, 2011

REGISTRATION FORM:

Name: \_\_\_\_\_ Chapter: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Friday's Seminar? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Saturday's Continental Breakfast? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Saturday's Seminar? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Saturday's Luncheon? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Saturday's Business Meeting? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you a past National, Regional or State Officer? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Do you need a name tag? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Do you have any dietary restrictions? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Will this be your first Association Meeting? Yes \_\_\_\_\_ No \_\_\_\_\_  
 (If yes, please plan to attend the First Timer's Meeting on Saturday)

**Registration Fees:**

Continental Breakfast	\$20.00 MAIW / NAIW Members	\$20.00 Non-members
Lunch	\$35.00 MAIW / NAIW Members	\$35.00 Non-members
Friday's Seminar	\$5.00 MAIW / NAIW Members	\$30.00 Non-members
Saturday's Seminar	\$5.00 MAIW / NAIW Members	\$30.00 Non-members

**Full Registration: \$48.00 MAIW/NAIW Members; \$53.00 Non-Members**

**~ Save with Full Registration ~**

Full Registration includes access to the Business Meeting, Both Educational Seminars, Saturday's Breakfast & Luncheon and Social Functions.

Please make your check payable to: MAIW Norfolk Chapter

Mail Registration and Payment to: Beatrice Grant  
 Acadia Insurance Company  
 290 Donald Lynch Boulevard  
 Marlborough, MA 01752  
[Beatrice.Grant@acadia-ins.com](mailto:Beatrice.Grant@acadia-ins.com) or 508-263-2532

**Registration Deadline: October 28, 2011**

## CE Seminars

### Friday, November 11, 2011

2:00 p.m. – 5:00 p.m.

#### Personal Lines Insurance Search for Coverage – 3 CEUs

You just can't make these things up! This course will look at some of the "real life" questions our customers hit us with when searching for insurance protection under their HO and auto policies. Although we can laugh about some of the questions our need to provide answers is very serious. This course will present many of these challenging questions and using current ISO forms we will search out the answers.

### Saturday, November 12, 2011

8:00 a.m. – 11:00 a.m.

#### Additional Insureds – The Quandary! - 3 CEUs

What coverage does an additional insured REALLY receive? Is the CGL "primary and non-contributory"? Can we get products and completed operations coverage for the additional insured? Why is everyone so fixated on the 1985 endorsements? We will answer all of these questions and more in this "**must attend**" program.

Both seminars will be presented by Robin Federici of Insurance Education & Training Associates (IETA). Refreshments will be provided during breaks.

#### Participants:

In order to earn your MA CE credit, you will have to provide your MA Producer License Number and show a picture ID at sign-in. Please note, individuals arriving more than 15 minutes after the start of the program cannot receive CE credit. Individuals leaving early cannot receive CE credit.



## Veterans Inc.

### \*\*\* WISH LIST \*\*\*

#### **Gift Certificates**

Restaurant/Fast Food (Subway, Dunkin' Donuts, Starbucks, Honey Dew, Boston Market, McDonalds), Chain Stores (Target, Wal-mart, Bobs, etc), Movie Tickets, Bus & Train Passes, Concert Tickets.

#### **Toiletries**

Deodorant, Plastic Closable Soap Dishes, Shampoo

#### **Clothing**

Rubber shower shoes (flip-flops) (men's large/extra large - Sizes 8-12)  
Men's new underwear (assorted sizes)  
Sneakers & Dress Shoes

#### **Additional Items**

Postage Stamps  
New - Twin White Flat & Twin White Fitted Sheets  
New - Double White Flat & Double White Fitted Sheets  
New - Pillows  
Bath Towel Sets  
Laundry Detergent  
Hand Foot Warmers

## MASSACHUSETTS STATE COUNCIL ANNUAL MEETING

We are trying something new this year. The November Association committee is allowing us to piggy-back the council meeting onto their meeting.

Reason: Everyone will be there anyway. The Educational Seminar will be taken care of. The states General Business meeting will be taken care of as well as lunch and guest speaker.

At approximately 2 P.M. we will adjourn to another room for the Council meeting.

At that meeting the business of the council will take place. As the Regional Vice President cannot be in two places at the same time she will send us her report and it will be read by a previous RVP. Election of next year's Council Director will take place.

As there is no funding for the State Council, I am asking all attendees to contribute \$10. This money will be put into the Council account for next year or for any expenses that may be incurred during the business year.

I look forward to seeing all of you there and also your opinions on this effort to save having to go out on another Saturday.

In Fellowship,

Connie O'Connell  
MA State Council Director

---

Please respond to Connie O'Connell at [connie\\_oconnell@yahoo.com](mailto:connie_oconnell@yahoo.com)

I Will Attend:

NAME: \_\_\_\_\_

CHAPTER: \_\_\_\_\_



# SAVE THE DATE



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.

~Empowering Members with Educational Opportunities~

~Fellowship ~Networking ~ Leadership ~

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

## 2012 MAIW Annual Meeting

May 18-20, 2012

Sheraton Colonial – Wakefield

One Audubon Road · Wakefield, MA 01880

Room Rate \$119 single/double

Hosted by Middlesex Chapter, MAIW

For more info contact: Cara Curtis [wcmair@gmail.com](mailto:wcmair@gmail.com)

## CPCU Meeting Notice

## INFO YOU SHOULD KNOW



### CONDOLENCES

Our condolences to Karen Melamed, Norfolk Chapter, whose Mother recently passed away. Cards can be sent to her at:

Karen Melamed  
5 Meadow Road  
Medway, MA 02053



### CONGRATULATIONS!!!

#### **PRESS RELEASE FROM THE INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS**

**(Somerville, MA) July 1, 2011 – Cara L. Curtis, AINS, CPIW** of Highline Data in Cambridge, MA, recently received the Diversified Advanced Education (DAE) designation. She will receive the DAE certificate at a special conferment ceremony at the 2012 annual convention in Dallas, TX.

Curtis is a graduate of Somerville High School and obtained her B.A. from College of the Holy Cross in Worcester, MA. She is currently serving as co-chair of the National Young Professionals Task Force for IAIP.

Way to go Cara!!



## ANNOUNCEMENTS



Scholarship dollars are available...we just need for you to apply. Professional scholarships will be awarded in the Fall of 2011 for classes taken between August 1, 2011 and July 31, 2012. **Deadline for receiving Professional Scholarship applications for the Fall 2011 award period is August 15, 2011.** Visit the ISFA website [www: inssfa.org](http://www.inssfa.org) for the most current application. Submit your application today and be sure to share this information with others in the industry that are pursuing insurance studies.



November 4-5, 2011

Make sure you stop by Booth #97 and check out all MAIW has to offer!

Insert Form 545

# MAIW Email Directory 2011-2012

## OFFICERS

### **President**

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

### **President Elect**

Mary Sarsfield, CIC, CPIW  
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### **Vice President**

Beatrice Grant, CRIS, CPIW  
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### **Secretary**

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### **Treasurer**

Cara Curtis, AINS, CPIW, DAE  
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### **Immediate Past President**

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

## DIRECTORS

Chapter – Meeting night in the month

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

Sharon MacEachern, CISR, CPIW  
[Smaceachern@greylock.org](mailto:Smaceachern@greylock.org)

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

Paula Tavares  
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### **Cape Cod – 2nd Tuesday**

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

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

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

### **Middlesex – 1st Monday**

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

### **Norfolk – 2nd Tuesday**

Maria T. Baia, CISR  
[ricaira@gmail.com](mailto:ricaira@gmail.com)

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

Ami Drew, AINS, CISR, CPIW  
[drewam@rogersgray.com](mailto:drewam@rogersgray.com)

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

Annmarie Castonguay, CIC, AU, AIS  
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## **ASSISTANT DIRECTORS**

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## **PARLIAMENTARIAN**

Kathryne Beckwith, CPIW  
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## **KEY MEMBER**

Jann Browning Clark, CPCU, ARM, AAI, CPIW  
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## **STANDING COMMITTEES**

### **Budget & Finance**

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Kimberly Woo, CISR, CPIW (5/2014)  
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**MASSACHUSETTS COUNCIL OF NAIW STATE DIRECTOR (2011-2012)**

Connie O'Connell

[connie\\_oconnell@yahoo.com](mailto:connie_oconnell@yahoo.com)

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**NAIW President (2011-2012)**

Joi Wilson, AINS, CRIS, CPIW, DAE

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**Education**

**Loyalty**

**Fellowship**

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