



INSIGHT

OCTOBER 2012

Website: <http://www.naiwmaine.org/IPGP.html>

Greetings Members!

IPGP is off to quite a start this year! Maine Council Day was a great success and most seemed to prefer the new schedule format. Many thanks to all those involved from the Andy-Valley Association for a job well done and also to those members from IPGP that were able to attend. Like this summer's Mini-Board, we had great discussions about the changes happening at the International level and I believe as a Council, we're all on the same page.

The Better Business Bureau spoke on "Identity Theft/Fraud" at our October dinner meeting and we're honored to have David Hamilton from Clark Insurance at the November dinner meeting. He will be updating us on the Universal Healthcare Program and since our meeting is held the Tuesday after the election, the timing couldn't be better.

Our partnership with Woodford's Family Services (WFS) is in full swing. They have provided us with CLYNK bags that will benefit the WFS Club 21 Social. This is a monthly gathering for adults that are 21+ with developmental disabilities. The program was initiated for those WFS clients that age out of the social activity programs at 21 but still have the desire to socialize with other adults with similar disabilities. Their CLYNK fund supplies the food & drinks for these events and we're excited to be a part of it. Please see Cindy Drown at the next meeting if you need CLYNK bags.

IAIP has partnered with a new supplier for name tags with the new logo. The cost is approximately \$6 including shipping & handling. We'll be ordering soon so please let me know at your earliest convenience if you're interested in purchasing one.

Thank you for taking the time to read through the Insight and please contact me for any reason, at any time.

Don't forget to **VOTE** on November 6th and I hope to see you all at the November 13th Dinner/Board Meeting at Seasons Grille!

In Fellowship,

Heather Caston-Talbot, AAI, CPIW
President, Insurance Professionals of Greater Portland

INSIDE THIS ISSUE

Upcoming Events ... Page 2

Dinner Meeting Invitation ... Page 3

Meeting Minutes ... Page 4

Committee News ... Page 9

New IPGP Name Tag Info ... Page 14

Member Mystery Bio ... Page 14

IPGP's 2012 - 2013 Meeting Schedule ... Page 17

IPGP's Officers & Committee Chair Members ... Page 18

IAIP Collect ... Page 19

Upcoming Events



November Dinner & Board Meeting	November 13th	Seasons Grille
Woodfords Family Services	December 4th	TBD
January Dinner & Board Meeting	January 8th	Clark Insurance

INSURANCE PROFESSIONALS OF GREATER PORTLAND

November 13th Dinner Meeting

Seasons Grille and Bar

155 Riverside, Portland (Exit 48)

Dinner Menu to Follow

5:00-5:30 PM Social/Networking

5:30 PM Dinner

Meeting & Board of Directors Meeting following dinner

Program:

Update on Health Insurance Reform

Presented by David G. Hamilton, LUTCF,
Employee Benefits Agent, Clark Insurance



Please **RSVP no later than Friday, November 9th at noon**

To Carol Colton at candmcolton@gmail.com and feel free to email Carol with any questions.

Members, non-members, and guests will be responsible for payment of their reservation whether or not they are able to attend the meeting.

Secretary Minutes – Dinner Meeting October 2, 2012

Our October dinner meeting was held at Seasons Grille. President Heather Caston-Talbot called the meeting to order at 5:30 pm.

Present at the meeting:

Members: Heather Caston-Talbot, Adele Nichols, Susan Nason, Carol Colton, Michelle Gardner, Christine Logan, Betty DiBiase, Cindy Drown & Stacey Stubinski

Corporate Sponsor: Brenda Gage, Portland Glass

Speaker: Amy Schram, Better Business Bureau

Amy Schram spoke to us on behalf of the Better Business Bureau (BBB). The services they provide are free to the public. A few things I learned:

- You can look at many businesses and charity's online at BBB.org to see BBB history.
- You can register online with the BBB to have scam alerts emailed to you.
- People need to have a permit from the town / city to go door to door in a neighborhood.
- If you answer a telemarketing phone call this lets them know it is a working number. They will then sell your phone number, making you receive an increased amount of calls.
- Visit donotcall.gov every 5 years to put your number on the do not call list.

There was a quorum present for the dinner meeting.

Treasurer's Report:

Carol Colton advised of balances in TD account up to 09/18/2012 & Vanguard up to 06/30/2012. There were no questions from membership. Report will be filed for audit.

Awards:

Sue advised that Awards & Scholarships were handed out at the 31st Maine Council Day, September 29, 2012.

The winners are as follows:

Membership Awards:

Most New Member Award – NAIW of Oxford Hills

Membership Growth Award – Insurance Association of Greater Houlton

There was no Membership Retention Award

Scholarships:

Tower Group - \$250 – Jennifer Savard-Johnson

Turner Barker Insurance Company - \$100 – Hope Gabric

1st timers Scholarship – Ginger Campbell

Rookie of the Year – Stephanie Spearin

Insurance Professional of the Year – Kate Houston

There was no Claims Professional of the Year awarded.

Sue encouraged everyone to apply for awards & scholarships whether they are at the Local, State, Regional or National level. You can't win if you don't apply! Just think how impressed your employer would be if you went back after a conference & told them that you won an award or a scholarship!

Education:

- Christine sent an email to gauge the interest for INS21, INS22 & INS23. She only received response from 2 people. In order to host a class we need a minimum of 8 students.
- January's I Can Series class will be *30 Minutes to More Successful Negotiations*
 - Christine will send an email to get a count for books
 - She will order the teachers book to see if she can lead the class

Membership:

- Cindy would like to host an event in hopes to gain new members.
- Encouraged all members to bring a guest to a meeting.
- Sue going to reach out to Dana Kerr to see if we can visit his class or have some students come to our meeting to see what we are all about.

Programs:

- November, December and January are all decided.
- Looking for February & March topic ideas.

Public Relations:

- Heather going to ask Jeannie who we should contact at MPR to see if they still need help
- Adele brought up the idea of collecting can tabs to give to Ronald McDonald House for them to turn in for money.
- Cindy passed out Clynk bags for Woodfords Family Services. If you need more let her know.

Website & Insight:

- Minutes from September's *Insight* were approved.
- Adele asked if anyone has accomplishments for *Insight*.
- Sue provided Adele information on the ISFA to include in *Insight*.
- The mystery bio in September's *Insight* was Christine Logan's. Sue won the prize donated by Adele.
 - Please submit your own mystery bio to Adele for future editions of *Insight*

Council Day Wrap-up:

- Council Website is being updated by Karen Knights. She is looking into the free website that National provides to use for Region 1 and Maine State Council.
- The Connections newsletter is available online monthly.
 - If you have items you would like to see in The Connections please send to Laurel prior to last week of the month.
- Woodfords Family Services was chosen as the winner of the \$130 jeans charity money collected. Cindy is going to let WFS know check will come from Maine State Council.

New Business:

- Heather provided brochures for Region 1 conference in Massachusetts.

Announcements:

- Heathers employer & email have changed. Please use heathercastontalbot@gmail.com. Her employer is Clark Insurance.
- A card went around for Deb Gillis as her mom passed away.
- Sue is collecting Rada orders. It takes about 2 weeks for products to come in. Please try to get orders to Sue by the 14th.
- There were 3 door prizes given away. Sue Nason donated 1 from Haven's Candies which was won by Michelle and Brenda Gage from Portland Glass donated 2 from Bath & Body Works won by Carol & Heather.

Upcoming events / meetings:

November 13th – Dinner / Board Meeting, Seasons Grille

December 4th – WFS Event

January 5th – Council Meeting via Skype / conference call

January 8th - I CAN! Class, Clark Insurance

Meeting adjourned at 7:32 pm

Adele Nichols

Secretary 2012 - 2013

Secretary Minutes – Board Meeting October 2, 2012

Our October board meeting was held after our dinner meeting at Seasons Grille. Members present: Heather Caston-Talbot, Adele Nichols, Susan Nason, Carol Colton, Christine Logan & Stacey Stubinski.

President Heather Caston-Talbot called the meeting to order at 7:38pm.

There was a quorum present.

Treasurer's Report

- Sue questioned why the withdrawal was more than the deposit for September dinner meeting. Carol advised this is because IPGP covers the cost of the speakers dinner.
- Adele questioned what the Name Tag deposit was for; Carol advised this was the nametag patrol of 2 people not wearing their name tags at last meeting.

Education:

- Christine advised for the course *Underwriters for Non-Underwriters* will have a \$50 for members and \$75 for non-members. Christine chose these amounts and wanted to make sure board members believe that is a reasonable cost. Board members agreed this is reasonable.
- Christine is going to look into the funds available from National to see if we can use that for our January ICAN class.

Membership:

- As per our Standing Rules you can only come to a meeting as a guest twice. If you would like to continue attending you are required to join as a member or a sponsor.
- At State Day it was stated there is marketing material available online, Adele thought this would be a good idea to print and have available for guest at meetings.
- Also at State Day we were advised of new member referral incentives:
 - If you bring in the most referrals out of everyone nationwide than you will win an all expenses paid trip to National Convention in Orlando.
 - If you bring in 5 members your membership fee will be refunded to you.

Programs:

- We need topics for February & March. Ideas brought up were self defense, nutrition and life insurance.
 - A Clark employee is going to speak with someone in their life insurance department.
 - Carol & Christine will both look into a nutritionist.

- Heather will contact Cindy about a possible speaker for self defense as her husband is in Law Enforcement

Website & Insight:

Deadline for *Insight* submission 10/18/2012

Unfinished Business:

Sue wanted to know what we thought of having a Council Day instead of State Weekend. IPGP members liked that it was 1 day, however it would depend on location. If it is in Houlton most people would probably want to spend the night anyway.

New Business:

- Do we want to order the new IAIP name tags? The members present would like to do this. If you would like a new name tag please let a board member know, the cost is going to be around \$6 depending on shipping & tax.
- Adele asked if we should be reading the Collect at our monthly meetings. This was decided against. We will continue to publish monthly in *Insight*.

Keep in Mind:

- November 13th Dinner / Board Meeting at Seasons Grille
- December 4th – Woodfords Family Services event
- January 5th – Council Meeting by Skype & conference call
- January 8th – I CAN Class at Clark Insurance

Meeting adjourned at 8:05

Adele Nichols
Secretary 2012 – 2013

Education Committee News

Insurance Professionals of Greater Portland (International Association of Insurance Professionals International) will be hosting INS courses starting in February 2013. If you or someone you know is interested in any of the courses below, please contact me at your earliest convenience so that we can get you on the list. In order to host a class we need at least 8 students, once we have reached the minimum I will update the location, date and instructor.

All courses will require that the first assignment to be completed for the first class so you will need to order your books at least 2 weeks in advance.

Please share this information with anyone that is in need of CE courses or working towards a designation.

The courses we will be sponsoring but not limited to are:

INS 21—Property and Liability Insurance Principles: What Insurance Is, Who Provides Insurance, How Insurance Is Regulated, Measuring the Financial Performance of Insurers, Marketing, Underwriting, Claims, Insurance Contracts, Property Loss Exposures and Policy Provisions, Liability Loss Exposures and Policy Provisions, and Risk Management - 10 weekly assignments - 20 hours of CE credits

INS 22—Personal Insurance: Personal Insurance Overview; Automobile Insurance and Society ; Personal Auto Policy: Liability, Medical Payments, and UM Coverage; Personal Auto Policy: Physical Damages, Duties After an Accident, and Endorsements; Homeowners Property Coverage; Homeowners Liability Coverage; Homeowners Coverage Forms and Endorsements; Other Residential Insurance; Other Personal Property and Liability Insurance; Life Insurance Planning; Retirement Planning; Disability and Health Insurance Planning - 12 weekly assignments - 24 hours of CE credits

INS 23—Commercial Insurance: Commercial Property, Business Income, Commercial Crime, Equipment Breakdown, Inland and Ocean Marine, Commercial General Liability, Commercial Auto, Business owners, Farm, Workers Compensation and Employers Liability, and Miscellaneous Coverage's. - 12 weekly assignments - 24 hours of CE credits.

The cost for each INS course will be \$125.00 for IAIP members and \$150.00 for Non-members.

We will also be hosting **Underwriters for Non-Underwriters:** This program covers underwriting issues and decisions in the personal lines, commercial lines, workers compensation, life/health and surety bond fields. Answers the question, "What do underwriters need to know, and why?"

The cost for this class will be \$50.00 for IAIP members and \$75.00 for Non-members.

Please forward this e-mail to your Education Coordinator or Human Resource Manager as we are also looking into other courses and seminars. If you or your company has a course in mind, please contact me and I will look into it for you.

There is a minimum of 8 students required in order to hold a class – The classes will be taught either at Clark Insurance in Portland or Patriot Insurance Company in Yarmouth.

You may contact me at (207) 847-1822 or via e-mail at christine.logan@fmins.com with any questions or concerns. We thank you for your time and look forward to assisting you in your educational needs.

Education - I CAN! January Dinner Meeting Topic

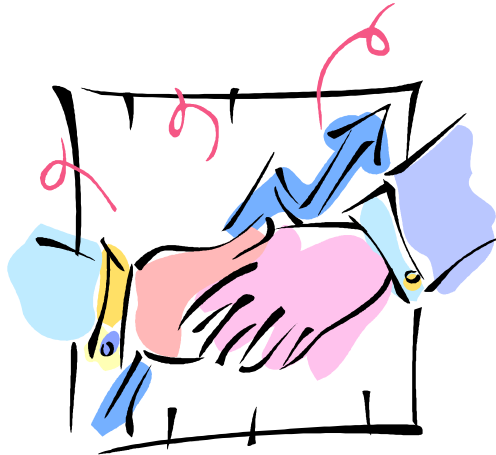
The votes are in! The I CAN! Series topic is going to be:

30 Minutes to More Successful Negotiations: Everyone has experienced the necessity to negotiate. Whether it be with your employer, salesperson, customer service, spouse, an employee - the list is endless.

The course is 30 minutes and the cost is \$10 for the book and certificate.

Christine Logan
Education Co-Chair for IPGP

CONGRATULATIONS!



Susan Nason was nominated & installed as IAIP Maine State Council Director for 2013 - 2014

IAIP October Membership Anniversaries

Kim Farquhar 20 years, Stephanie Abbott Davis 17 years,
Adele Nichols 3 years & Sharon Martel 1 year

Awards Committee

I encouraged everyone to apply for awards & scholarships whether they are at the Local, State, Regional or National level. You can't win if you don't apply! Just think how impressed your employer would be if you went back after a conference & told them that you won an award or a scholarship!

Please complete and return the regional award information sheet below. This makes it easier to compile the information when it is time to submit to regional when they request it.

Thank you,

Susan Nason

REGIONAL CONFERENCE AWARD QUESTIONS
Activities from May 15, 2012 – October 19, 2012

Your Name:

Thank you for completing the questions below. The only way that we can **win** at Regional Conference is if everyone responds to the questions.

EDUCATION:

1. Did you receive a **new** insurance industry designations including CPIW, CPIM, or DAE? List Designations.
2. Did you attending any of the classes listed below. If so, list the class under the appropriate heading, class attended (by section), and total number of hours in attendance at the education event below
Industry Course: IIA, CPCU, CISR, LUTCf, etc. = **3 points per hour** of class attended

NAIW Program: **2 points per hour** of class attended

NAIW I-Can Series Class: Each $\frac{1}{2}$ Hour Class = **1 point**

Seminar not listed above: **2 points per hour** of class attended

3. Did you attend any **CE credit** seminars at NAIW council/regional/national meetings? _____ If so, what course did you attended & the length of the course.

4. Have you participated in a non-insurance related self-improvement course, seminar or workshop?
_____ If so, topic and date of the course.
5. Did you complete a CE credit insurance-related correspondence course (exclude any courses included in prior questions)? _____ List course titles & month below
6. Did you instruct all lectures of an entire insurance related course? _____ If so course titles & month
7. Did you instruct part of an insurance related course? _____ If so, course titles & month below
8. Have you instructed an insurance related seminar or workshop? _____ if so, seminar topic & month below
9. Did you participate as a speaker or panelist on an insurance related subject at any organization program or meeting? _____ if so, program title & month
10. Did you write an insurance education-related article that was published in any trade publication, including *Today's Insurance Professional*? _____ if so, title of articles, name of publications & dates below
11. Are you a Founder's Circle member with the Insurance Scholarship Foundation of America (formerly known as the NAIW Education Foundation)?

SAFETY:

1. Did you receive a non-NAIW safety award or other form of recognition for commitment to safety related issues? 25 points for each _____ [provide date, reason, and by whom recognized]
2. Did you participate in panel discussion or speak to other organizations on safety topics, disaster recovery, or emergency response? 25 points for each _____ [provide topic & organization]
3. Did you attend any non-NAIW sponsored safety classes? (i.e., defensive driving, CPR, disaster recovery, emergency response) 5 points for each _____ [provide name of class and date]
4. Do you have an emergency survival kit in your home appropriate for disasters in geographic area? 25 points for each kit [provide type of disaster your kit is supplied to cover]
5. Do you have an emergency first aid kit (not medicine cabinet) in your home, car or your own at office? 10 points for each kit _____ [provide location of each kit]
6. Do you volunteer for local/state emergency, safety, or civil defense organization? 5 points for each organization _____ [provide organization and capacity in which you serve]

PUBLIC RELATIONS:

1. Did you participate in a panel discussion or speak on an NAIW or insurance related topic to organizations other than NAIW? [Provide topic & date] 25 points each
2. Do you belong to another industry related association? (i.e.: CPCU, Claims Assoc or National Alliance). [Provide association names] 10 points for each membership
3. Did you complete a *Communicate With Confidence* or *Advanced Communication Skills* course during the year? [provide course and date completed] 10 points for each course
4. Did you write an article published by *Today's Insurance Professional* or any other industry publication? [list article, publication and date] 10 points for each article

LEGISLATION:

1. Are you registered to vote?
2. Indicate if you voted in each of the following elections – please indicate date of primary election – 1 point each election:
 - a. Primary Election _____
 - b. General/Presidential Election _____
3. Did you write a letter and/or email to a local, state or federal legislator? ____ 5 points each letter. Or did you have any face to face visits with a local, state or federal legislator? ____ [list topic, date, and who you contacted] 15 points each meeting.
4. Did you participate in a panel discussion or speak on a legislative issue to other organizations? [list date and topic] 25 points each
5. Did you participate in an election campaign? _____ (i.e.: volunteered at the polling place, made phone calls to encourage constituents to vote, knocking on doors with campaign literature, transporting voter to the polling place). Please list involvement. 25 points per member for each campaign.

New IPGP Name Tags Available

Attached in the email along with Insight is what our new name tags will look like. We are going with Option A, the option on the right. Your name will be on the first line, your designations, if you want them on the tag, on the line under (we can't put our designations beside our names) & Insurance Professionals of Greater Portland will be the bottom line.

Please let Carol Colton, candmcolton@gmail.com know how you would like your name tag to read, if you want any designations on it and whether you want a magnetized name tag or a pin on type.

The cost for the name tags are \$6.00. You are not required to purchase a name tag.

Please let Carol know by November 9th, if you want a new name tag.

Thanks,

Susan O. Nason, ACSR API CPIW
Director

Member Mystery Bio's



If you would like to provide your own mystery bio for a future issue of *Insight* please email Adele a brief biography.

This person has been in the Insurance Industry for over 30 years and has been with her current employer for over 5 years. This person is a Senior Account Manager.

She joined Insurance Professionals back in 1977 (the 1st time), when it was Insurance Women of Southern Maine, took some time off and rejoined in 1997 and became actively involved.

She has been on many committees, been 2nd Vice President, 1st Vice President & President. She joined Insurance Professionals because Marie Connolly told her to as she would benefit from the networking, education and fellowship that the Association offered (since she was new to the P&C side of the business, she was on the Life & Health side of the business for about 5 years before that).

This person likes to travel, read and spend time with her husband and grandson.

Do YOU know who I am?

Submit your guess via email to Adele at anichols@turnerbarker.com.

Thank you to our Local Sponsors.
The company logo's have a hyperlink to their website's.





Looking for new members!

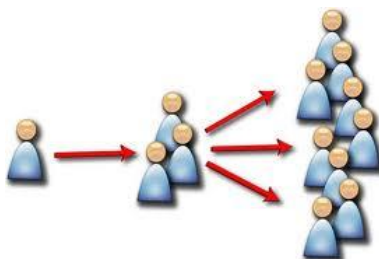
As an active member try to attend meetings so that you can experience the fellowship, education and leadership that IPGP has to offer then share the benefits with your co-workers! When they ask you why they should join International Association of Insurance Professionals and Insurance Professionals of Greater Portland share with them the following 4 reasons:

J is for Journey. Your membership can take you on a personal journey filled with learning experiences, hands on leadership skills, and even true journeys - to Maine Council meetings, Region I Conferences and even National Conventions.

O is for Opportunity. IPGP gives you opportunities to volunteer, attend meetings with other professionals, sit in on Board meetings to get more acquainted with the mechanics of the association, serve on a committee, chair a committee, run for office, and many varied educational opportunities.

I is for Invest. Your membership is an investment in your future as an insurance industry professional as well as an investment in your personal growth.

N is for Networking. At any meeting you attend, there is plenty of time to network with others in your field, or in a branch of the industry you may want to learn about. IPGP has members from companies, agencies, personal lines and commercial lines - the networking possibilities are endless.



Encourage a guest to come to a dinner meeting with you and see for themselves what they can gain by being a member of Insurance Professionals of Greater Portland.

IAIP

Insurance Professionals of Greater Portland Meeting Schedule 2012-2013

	<u>Dinner</u>	<u>Topic</u>	<u>Board</u>	<u>Location</u>
July	None	N/A	17 th	Clark Insurance
August	None	N/A	22 nd	Clark Insurance
September	11 th	Woodfords Family Services Speaker	11 th	Seasons Grille
October	2 nd	Identity Theft	2 nd	Seasons Grille
November	13 th	Health Insurance Changes	13 th	Seasons Grille
December	4 th	Public Relations Volunteer	4 th	TBD
January	8 th	I Can! Series	8 th	Clark Insurance
February	5 th	TBD	5 th	TBD
March	5 th	TBD	5 th	TBD
April	None / All Industry Night		9 th	TBD
May	14 th	TBD	14 th	TBD
June	None	TBD	18 th	Clark Insurance



Insurance Professionals of Greater Portland 2012-2013 Officers

PRESIDENT

Heather Caston-Talbot, AAI, CPIW
hcastontalbot@gmail.com
(Clark Insurance)

SECRETARY

Adele Nichols
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(Patriot Insurance Company)

TREASURER

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(Clark Insurance)

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Susan O. Nason, ACSR, API, CPIW
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(Clark Insurance)

INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS
COLLECT

Take us, O God, under Thy Divine protection.
Make us to act as Thy messengers for peace and contentment,
for harmony and understanding.

Grant that we may see more clearly the point of view
of other men and women in all lines of insurance.

Realizing the highly competitive nature of our business,
teach us to respect competition at all times.

Keep us free from pettiness and unwise discrimination.

Let us do our work willingly, honestly and thoroughly,
giving service graciously at all times.

Teach us, O Lord, to know and to realize
that by Thy grace we can live in perfect peace with one another.

And grant that through this organization we may become
closer in friendship and understanding. Amen

Marie Franzen

