



**California Council of NAIW (International)**



**24<sup>th</sup> Annual Council Meeting  
Annual Report  
September 24-25, 2010  
The Doubletree Hotel,  
Torrance, California**



**PACK YOUR BAG & PEN IN 2010**

**Hosted by:  
South Bay Chapter of NAIW**

# PACK YOUR BAG & PEN IN 2010

2010

**California Council  
Meeting**  
*Hosted by*  
**South Bay Chapter  
of NAIW**

**September 24 & 25**  
**Doubletree Hotel**  
**Torrance, CA**



# Contra Costa Chapter of NAIW

## California Council Annual Report 2009/2010

July 31, 2010

The 2009-2010 term was an exciting one. The theme was "Turning Goals into Sustained Success". Newer members were encouraged to chair committees with the help of a seasoned mentor to guide them along the way. It brought me great pleasure to watch the up-and-comers shine! I had equally important goals for the term. The other goal was to offer more educational opportunities.

We kicked off our year with a Bunco learning night. We plan on hosting a Bunco night as a fundraiser for the 2011 Conference but not everyone knew how to play. Our Council Director, Andi Fields-Gonzales volunteered herself since she's well versed in Bunco. In October, our Public Relations Chair, Erin Foxworthy, lead our appreciation night for our Corporate Partners to recognize them publicly and say thank-you for their support for without them we could not sustain financially. The following weekend we partnered with the Mount Diablo Chapter of CPCU in a community service project to help beautify the Antioch Family Stress Center and later in the year we partnered again in the Devil Mountain Run. In November, Membership Chair, Wendy Pike, held our annual membership drive. She installed our newest members and made it an interactive night with a bingo game where everyone had to search the room for "a member who went to work with two different shoes on" or "lived in another country". Everyone had a great time getting to know each other and learning something strange but true about fellow members. In December we partnered with Independent Insurance Agents of Contra Costa County and Mount Diablo CPCU in the annual holiday gala which raised \$1,800 for the crisis center and barrels upon barrels of toys for needing children. In January we held our annual White Elephant Auction. Victoria Rivas is our resident auctioneer and always does an excellent job to help "push" our auction items to raise funds for the chapter.

This brings me to my second main goal: education. Our first presentation was offered by Sally Nordwall-Echols and Victoria Rivas about change. It was a program offered at the National Convention and they gained so much from the program that they wanted to share the material with the membership. In February, our member Nancy L. McCoy of Basham Parker LLP set up the February meeting presented her partner Alden J. Parker. It was an outstanding, eye opening, jaw dropping presentation about the ins and outs and plusses and minuses of social networking ~ what your employer might be able to view and how your Twitter, MySpace, or Facebook pages might be used (*against you*) during the hiring process....and you will never know about it! What I got out of this presentation was a reminder not to post anything I don't want the world wide web to see. From February's presentation we moved on to our first I-Can Series program of the year. Victoria Rivas presented E&O Hot Spots: Don't Get Burned! Victoria enjoys teaching and she is an excellent presenter! Becky Carroll presented our third class: Business Etiquette. I enjoyed this and learned a few new things. Did you know that it's improper to poke your head up over a cubicle (like a groundhog)? Did you know you're not even supposed to look in another's cubicle as you're passing by? Maybe these are common sense but how often does this happen in your office?

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Our members took home several awards during this term which is so encouraging to all members. It makes for a very proud chapter and challenges all of us to put ourselves out there in an attempt to achieve such honors. On the local level we presented Tanya Chinchilla with Rookie of the Year and Susana Baja with Member of the Year. At Council, Wendy Pike was honored the Gayle Reskin Angel award; at Regional the Hall of Fame award was presented to Victoria A. Rivas; Claims Professional of the Year award to Meredith Wieland; Insurance Professional of the Year award to Michele Epstein; and Underwriter of the Year to Cathie Speakman.

We concluded the year with our annual May Luncheon during NAIW Week, coordinated an emceed by Sally Nordwall-Echols which turned out marvelous and finally our annual Installation bringing in a "new" board including our Rookie, Tanya Chinchilla, as Secretary, and Marissa Pabelico, as Treasurer. We have high hopes for both to continue moving up the ranks and lead us in the years to come! Julia Alexander and I have taken on our second term as President-Elect and President. We continue the theme of turning goals into sustained success and plan on building on what we started in the 2009-2010 term!

Enthusiastically submitted,

*Renée M. Fabrey*, CIC, CISR, CWCS, CPIW, DAE



# Insurance Professionals of Monterey Bay

## California Council Annual Report 2009/2010

Our membership encompasses 4 counties, Monterey, Santa Cruz, San Benito and So Santa Clara. Due to the large area which our members live & work in we rotate our meetings between Monterey, Salinas, Watsonville & Gilroy.

This past term began with Micheal Hawkinson of Peninsula Insurance Women's Association doing the honors as our Installing Officer. Micheal attends many of our meeting and events so it was especially nice to have her officiate for us. Micheal swore our new Officers & Director's in using the Pen Ceremony at The Grill at Ryan Ranch in beautiful Monterey.

IPMB celebrated its 20<sup>th</sup> Anniversary this year! We decided to combine this auspicious event with our Holiday Mixer. Once again, we had the Moss Landing Café all to ourselves where we enjoyed a wonderful meal and everyone went home with a commemorative wine glass to mark the occasion. Founding Member Larry Durocher, CPCU, CIC, CPIM (retired) and Charter Members Jeff Craig, AIS, CPCU, CPIM and Elaine Sorensen AIS, CPIW were all able to attend. Elaine put together a wonderful slide show which brought back many memories and stories of past members and fun times had at local, state, regional and national meetings.

At the community level we continue to support Women Alive, a Monterey county women's shelter that we adopted last year with donations of toiletries, clothing, food and cash. We also continue to support our local Food Bank. This past fall we collected gently used coats, sweaters and outerwear along with canned food items. We decided to find a recipient for these items in San Benito County and found Emmaus house in Hollister, CA. Emmaus House is a safe harbor for women and children seeking immediate relief from domestic violence or related threatening situations. It provides staff to assist women with their needs for emergency shelter, food and clothing. For the third year we awarded a worthy student a \$500.00 scholarship. And last but not least the proceeds from our 2<sup>nd</sup> Annual Miniature Golf Tournament were donated to the Haiti Relief Fund.

We enjoyed many interesting & informative speakers, George Chobany of Scurich Insurance and our own Elaine Sorensen, Long Term Care. Dave Tobias of Research Specialists Inspections, Risk Inspections. Myles Alonzo, JD, MDA of Bliss & Glennon, Lawyers Professional Liability. Pamela Fugit-Hetrick of DCD Financial & Insurance Services, The Future of Life/Health coverage. Deputy Sheriff Chris Torres from the Santa Clara County Sheriffs Department, Do's & Don'ts after a collision. Captain Mitch Kastros from the Carmel Fire Department, Fire Safety.

Our membership numbers gratefully continue to inch up. Membership Chair, Elaine Sorensen put together a wonderful power point presentation for our annual Membership Mixer. We held a drawing for a half membership, paid by IPMB, for anyone who signed up that night. Michelle David of Bliss & Glennon was the lucky winner. Two other attendees of this meeting joined in June.

The term ended with a CE Class held on June 26, 2010. Katie Kruizenga, JD of Bliss & Glennon taught a very enlightening class on Employment Practices Liability Insurance. The class ratio was fairly equal between members and non-members so we are hopeful that this exposure will generate interest in membership.

Our board and members look forward to an active and successful 2010 – 2011 term of office.

Respectfully submitted,

Nancy Hudson, President 2009 - 2010

# Insurance Professionals of Oakland

## California Council Annual Report 2009/2010

The Insurance Professionals of Oakland is entering into our 11<sup>th</sup> year! We are proud of our accomplishments this past year and are excited about our plans for the upcoming year! Some of the events our association was able to accomplish this past year include:

- Annual Holiday Soiree
- We participated in The City of Oakland's 18<sup>th</sup> Annual Thanksgiving Dinner at the Marriott Hotel. We volunteered for the Table Set-up Crew. We worked our assigned stations, received a T-Shirt and met a lot of wonderful people who were participants from local businesses and organizations. This event feeds thousands of families in need throughout the entire Bay Area. (Pictures Attached)
- Our February General Meeting – In Celebration of Black History Month – Guest Speaker Ingrid Merriwether, CEO of Merriwether & Williams Insurance, An African American owned business located in San Francisco, CA, with offices in Oakland, Los Angeles and San Diego.
- Held a “Christmas in July” Fundraiser to raise monies to benefit the Alameda County Food Bank. Their donations are extremely low this time of the year; so they were very grateful to receive this monetary contribution.
- Regular donations of clothing articles were given to Good Samaritan Cathedral Church in Oakland, CA for their monthly food and clothing giveaway.

Our association will be participating in the Annual Joint Meeting with Tri-Valley and Contra Costa Chapters for the NAIW Confidence while Communicating Speak-off.

We continue to meet monthly to discuss industry related topics that are important to our association and members. Education remains to be our primary focus so we'll continue to provide education courses to our members.

We endeavor to maintain a network with sister associations as well as other industry organizations to share and exchange ideas.

Respectfully submitted,

Tonya Baker/Ruby Joyner

IPO President 2009/2010

/sal

# Insurance Professionals of Orange County

## California Council Annual Report 2009/2010

The Insurance Professionals of Orange County are on the move. We worked throughout the year from July 1, 2009 to June 31, 2010 to accomplish the goals set by Freeda Koopmans President IPOC 2009-2010. I am happy to say we are continuing to grow.

### Membership:

We welcomed four new members. Other members relocated but have retained IPOC membership.  
LOYALTY!

### Education:

This year we presented a class in Ethics at one of our assembly meetings. A \$500.00 Scholarship was awarded to a student at California State Fullerton, Center for Insurance Studies. Several years ago we became interested and involved when Dr Weili Lu, Director of the Center for Insurance Studies spoke at one of our meetings. We have and will continue to support the work they are doing. This is the future of educated, informed and competent insurance professionals.

### Programs:

If you missed any of the speakers we were fortunate to get, here is what went on; Employment Opportunities by Julie Brown of San Diego Distaffing, Contractors and Restorations experts, Public Adjusters and Workers Compensation Specialists.

### Ways and Means:

There is an ongoing project for Party Lite Candles as a fund raiser. If anyone is interested please check out our web site at [www.insuranceprofessionalsoc.org](http://www.insuranceprofessionalsoc.org). Again we held a yard sale that was fun and we even made some money.

### Community Action:

A new endeavor was undertaken and a donation was given to the SHE Foundation. It is always a pleasure to support The Free Wheel Foundation.

As I have already mentioned our web site there is a special thank you to Caryn Siebert J.D. for the set up and maintenance. This will be updated shortly and we hope you all log on to [www.insuranceprofessionalsoc.org](http://www.insuranceprofessionalsoc.org).

Respectfully submitted on behalf of Freeda Koopmans President IPOC 2009-11

Midge Wheeler CPIW President IPOC 2010-2011

# Insurance Professionals of Sacramento

## California Council Annual Report 2009/2010

Our 2009-2010 term found us asking the question what will be facing us in the coming year, not just as an Association but our industry. It was time for us to evaluate and reevaluate our commitments, goals and aspirations. We understood it was going to be a challenging year but one we knew as an association we could get through.

CE classes were offered "Gap in Coverage and How to protect the Client" by Guy Knapp. CWC by Debra Stevens.

Community Service included guest speakers at our monthly meetings such as

Shauna Ross, a Development Office at Volunteers of America, Michael Kressner, a Communications Officer for Sacramento Children's Home. Christmas found us donating to both Loaves & Fishes and the Sacramento SPCA.

Our monthly meetings held a variety of topics including our Annual Mixer for potential new members, our Past Presidents dinner, to a Wine/Food pairing event held at one of our member's homes.

May Luncheon was once again a highlight of our association, guest speaker Marly Thompson whose life experiences led her to be a motivational speaker. We were pleased to announce the winner of our Scholarship Award, and recipients of the

Sponsor of the Year-----Guy Knapp

Young Professional of the Year-----Kelly Reckner

Professional of the Year-----Sandy Joslin

Members were able to attend the 23<sup>rd</sup> Annual State Meeting and the 65<sup>th</sup> region VIII Conference which we all found rewarding and informative.

Serving as the Vice President this past year and incoming President for 2010 term is an honor and as I stated at the June Installation Dinner, I will be paying forward all that it has given me these past years.

Respectfully submitted

Sandy Joslin

President

2010-2011

# Insurance Professionals of San Joaquin County

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The following are some of the activities in which our association participated from September 2009 to August 2010.

Over the past year we continued to struggle as so many of our fellow associations have with membership. We continue to strive to look for new ideas to bring members in and help our retention.

We continued our tradition of donating complete meals at Thanksgiving and Christmas to needy families in our community through the Salvation Army, Women's Shelters of Lodi and Stockton and the Haven of Peace. We also donate toiletries to our local women's shelter on a regular basis.

As an association we adopted a family at Christmas, having lots of fun buying and wrapping gifts. For Easter, IPSJC made about 20 Easter baskets for children at the local Women's Shelter.

We continue to volunteer at our annual Asparagus Festival. The money raised goes into our scholarship fund. We were once again able to present a \$1,000 scholarship this year to a very deserving student who also happened to be the son of one of our members!

The Insurance Professionals of San Joaquin County have also announced our intention to host the 2013 California Council Meeting. The meeting chairs are Kimberly Jenkins and Barbara Williams.

In fellowship,

Louisa Knapp, CISR

# Insurance Professionals of Santa Barbara

## California Council Annual Report 2009/2010



*Santa Barbara Courthouse at Sunset*

When I started my term as President I was determined to get the ball rolling and motivate other members to help get us back on track. With a lot of hard work and a team of members we accomplished that and more!

We started the year off with our annual Golf Classic. We had 70 golfers and another 35 guests for dinner for over 100 people in attendance. We gave prizes for the golf tournament, held a raffle and let everyone know what our plans were for the rest of our busy year. We made more money on the Golf Classic than we ever have in the past and I know it is because of the enthusiasm and dedication of our members who volunteered their time at the event. Since we had a very successful Golf Classic we were able to donate \$1,500 to a local non-profit. We chose the Santa Barbara Fire Department Car Seat and Safety Program. This program was almost shut down and the acting Battalion Chief was running the program on top of his normal duties. With our donation they were able to get the program back on its feet and relieve some of the duties of an already busy fire crew. Coinciding with the donation my employer, Westcap Insurance Services, donated the money needed to print the T.I.K.E. labels. We have distributed them at every event since. In September, when we gave the Fire Department their \$1,500 donation, we arranged for a speaker from the Fire Department for our general meeting. A fire inspector came and spoke about fire prevention and safety along with information on public services for hoarders. When we presented the check we had our photo taken and published on local news websites. The fire department also made a public service announcement on two of the local radio stations thanking us for the donation.

Later in the year we held a new type of event. As part of member appreciation and new membership drive we had a trolley ride through downtown Santa Barbara with around 30 attendees. We served hors d'oeuvres and got to know each other. This was a great way to network with other insurance professionals but also a way for members to really connect. It was a lot of fun and made our local association even closer.

For the first time in many years we had a Continuing Education class. To include our North County members we had the class in Santa Maria, CA. It was a 2 hour CE class on Ethics-Claims and satisfied the Fair Claims Act of California. Lynn DellaCroce, CIC, CISR, CPIW of LDC Insurance Education taught the class and did an amazing job.

At the end of my first term we had our annual Industry Night. This was a Luau theme with Hawaiian inspired food, decorations and live hula dancers. We had 140 attendees which was one of our biggest events ever. In planning for this event we knew that we wanted to raise more money than in years past. It was presented to the Board that we have table sponsors at the event. We did the sponsor solicitation on a tier with Platinum sponsors allowing for 10 guests, Gold Sponsors allowing for 5 guests and Silver Sponsors for those who could not attend the event. We ended up with 3 Platinum, 7 Gold and 3 Silver sponsors. With the raffle sales and Sponsors we made a profit of \$3,200! At the event I gave a PowerPoint presentation on the "Year in Review" which was well received, and I was excited to receive the Insurance Professional of the Year award. During the event I gave a new award "The President's Award for Lifetime Achievement". This award was designed to honor a member who has spent a minimum of 20 years making consistent and regular contributions to the Insurance Professionals of Santa Barbara. The award was given based on how well the individual meets standards listed under these categories: time as a member, ethics, outreach, and service. It was important to ensure not only that the award go to individuals whose achievements are outstanding, but also to ensure that the award remain a special award, not something done out of annual habit. This award will be limited to every other year or every five years (or a period deemed suitable by the Board of Directors). Since these awards are deemed "President's Awards" the recipient was selected by the President. I chose to honor Pat Park, CIC, CPIW. She has held countless committee positions on the local, state, regional and national levels. Pat has been actively involved in all aspects of IPSB and NAIW. She is an amazing person and an outstanding member of our Association and really deserved to be recognized for all of her hard work and years of dedication.

One of our biggest accomplishments this year was getting a website. Amanda Benner and I worked with Sam Benner of WSI Global Solutions to brainstorm about the design and content. We were very lucky to have a contact like Sam (Amanda's husband) which significantly reduced costs. He volunteered his time to create an amazing website and we only had to pay for the domain name and hosting. Our website at [www.ipsbonline.org](http://www.ipsbonline.org) launched in January with a meeting dedicated to explaining the layout and blog format to the members. We have received much positive feedback from this site and it gives us an opportunity for growth. Since the website launched we had two new members join!

Aside from our events, we continued to hold monthly general meetings with speakers on various topics from Workers Compensation, Fire Prevention, 401K plans and more. I cannot be more proud of all we have accomplished this year and I am excited to get the ball rolling again for my second term. IPSB is an amazing group of dedicated insurance professionals and I am very privileged to be a member of this association. I am profoundly touched that I can say that I am among friends.

Sincerely,

Jillian Knight, CRIS

# Insurance Professionals of Fresno

## California Council Annual Report 2009/2010

IWOF has been active this past year. Our president Amy Cole worked at keeping us informed and involved. We hosted the 2009 California Council Meeting in Fresno. Many of the IWOF members were participants in various committees on the local level as well as several members chairing, teaching and being part of other council committees. It takes everyone pulling together to hold a successful council meeting. Kim Cameron, Karen White, Marian Lane & Alison Holmes put the plans in motion and our membership made it happen. We are very proud of all of our members.

We had several accomplishments this past year. With the direction of Esmeralda Mendez, our Community Action Chair, we were able to help several local organizations such as:

- Spirit of Women / Spirit of Children – Pillows, Towels, 60 Easter Baskets, 65 Christmas Stockings, and a donation of \$20.00 for supplies.
- Suiting Up for Success – Continuous donations of clothing for college students to wear on interviews. This is a program through our local city college.
- Valley Children's Hospital – Change Bandits
- Operation Paperback – 38 boxes of books & magazines for the military
- The Food Bank – 500 lbs of food for the food bank
- Salvation Army – Various donations
- Families in Need – 8 Thanksgiving baskets

Kim Cameron, Safety Committee Chair, worked with a local fire department to organize a fire safety event for a local elementary school. The Hartford donated fire hats for this event. Kim also helped us give Valentine Cards & Gifts to some of our elderly shut-in friends. The Safety Committee organized an "Ouch Pouch" project that allowed each of our members to create their own safety kit for the car, home or where needed. With Kim's direction we were also able to donate \$100 of water to Channel 47, A local TV Station who partnered with The Salvation Army for their drive to assist the elderly in the summer months.

Several of our members attended the Region VIII Conference in Santa Rosa. We enjoyed working to help chair and serve on various committees. Our association was honored with the Public Relations Award and the Education Award.

I had the honor of working on a new fundraiser this year and had a great time putting it together. Kathleen Soares, Noiela Weissbrod, Alison Holmes & Nancy Jones played a major role in the organization of this event. Four of our local wineries and 12 local artists donated their wine and art for an Art & Wine Tasting Event. Our guests had the opportunity to purchase art, register for a silent auction, purchase raffle tickets for great prizes and buy a chance for a \$500.00 Grand Prize. We had such a great time, we are talking about doing this again.

Alison Holmes organized our Annual May Luncheon. The speaker was, Sue McCombs, the founder of "Suited Up for Success". We were also honored that our Council Director, Andi Fields-Gonzales, was able to attend. At this luncheon we gave 4 scholarships to local high school students and the CPCU Society donated a scholarship as well. We also honored Kathleen Soares, as Insurance Women of the Year and Kim Combs, as Rookie of the Year.

We have had a very successful year, but we are not stopping here. Our association is in full swing and ready for the term at hand.

In fellowship,

Cathy Temple, AIS, CPIW, DAE

President, 2010-2011



**California Council  
Annual Report 2009/2010**



Annual report of the Insurance Women of Los Angeles, Inc. (IWLA) for 2009/2010

The 2009-2010 started off with a great presentation by John R.Chesebrough, CPCU,CLU,ChFC,ARM,AU,AIM, Consultant, Chesebrough Associates about the value of Continued Education in our Insurance Career,

Due to vacations August was our dark month, allowing time to plan our upcoming events.

In September we branched out and had the American Red Cross give us a Disaster Preparedness Presentation. It was very informative and our members learned safety and preparedness for home and office.

In October we went back to the education theme we had a terrific presentation by Vic Mena, President, California HR, Inc. about "The Art of Terminating Employees. We hope we never have to use these tips; however, it is nice to know how to do it the right way to avoid complications from not being informed about proper procedures.

At IWLA we always focus November and December on the Holiday season helping the less fortunate families with gifts of food and toys.

In January it was back to business with Marie Oria from the State Compensation Insurance Fund as our speaker on "Workers' Compensation Return to Work Issues".

The speech was full of information to help us at work with issues that arise from sick or injured employees. Marie Oria was so impressed with our association that she stayed for the whole meeting and is now a member of IWLA. February was another great program featuring Gene Lopez, Director of Development of Seidner's Collision Centers.

In March we decided to have a CE (Continuing Education) Credit program. Emily A Lomax Senior Vice President Director, Worldwide Facilities, Inc. presented a 2 hour CE class on Professional Submissions. April brought us Rickart Schutt California Marketing Director ServiceMaster Franchise Group with the topic "Update on Disaster Mitigation and Restoration Advances".

As you can see our President Christine Chandler-Tillett has provided us with very interesting and valuable programs during her term. April was our closed month for elections and May was our Installation of new officers. All the members applaud Christine for all of her hard work. I hope as next years President, that I will be able to carry out her theme of "Trio of E" (Educate, Engage, Empower) as well as she did.

Respectfully submitted,

Susan M. Fife CPCU,CPIW,AAM,AIM,AIS,DAE

President IWLA 2010-2011

# Insurance Women of North San Diego County

## California Council Annual Report 2009/2010

This year Regina Lemanowicz and Carola Erb served as Co-Presidents. We installed new members and dual members of other local associations and we had inactive members come back for meetings. Our membership increased to 23 members. We had inventive Ice Breakers at every meeting.

We had Gina's Monthly Newsletter Trivia at every meeting. This prompted everyone to read the newsletter more thoroughly as the questions were tricky. A small gift sponsored by a vendor was given for the correct answer.

Co-President, Carola Erb was honored in May at the Greater San Diego Insurance Day with the 2010 Insurance Woman of the Year award. We are so proud of her. This is an award that a member from IWNSD has won for the last three years. Member JoAnn Schaub was featured in the Young Professional Spotlight for the CA Council. At our annual Installation and Awards Banquet JoAnn Schaub was presented the IWNSD Rookie of the Year Award and the Member of the Year Award was presented to Regina Lemanowicz.

Members served on committees at Local, Council, Regional and National levels. Members attended Inter-coordinating Council Meetings and Leadership Workshops as well as Council and Regional Conferences and the National Convention. Member Regina Lemanowicz serves as the California Council Public Relations Liaison and will be the Assistant to the Council Director for 2010-2011.

There were great speakers on topics such as Build a Better Brain, What Would Happen If and Auto Glass Safety that educated and inspired us. Member Ruth Hinckfuss volunteers for the American Red Cross and she gave us tips on earthquake preparedness. Our Corporate Partner from ServiceMaster Complete Restoration spoke to us about Fire Safety and what we need to have available in case of an emergency.

**EDUCATION** - We had articles in the newsletter on topics such as Be Smarter than the Thief. We had two CE classes on Additional Insured's and Building Ordinance Coverage. Both classes were taught by members. Information on the NAIW and Regional scholarship programs was given to all members and we also provided the information on our local web site.

**COMMUNITY ACTION** - We sponsored and served a Christmas luncheon at the Senior Citizen Center in Oceanside, CA. We pay for and serve the food. We even help set up for the bridge game that follows their lunch. Members participated in the Roses for Our Senior Friends program and delivered over 400 roses to local senior centers on Christmas Eve. We also made 82 Easter Baskets that were given to the seniors at the center on Good Friday.

We made a donation to the relief fund for the victims of the Baja earthquake and the Walk for MS.

We were able to present a grant to The Oceanside Senior Center in the amount of **\$10,000**. Two local councilmen attended and helped make the presentation. The donation was sponsored by Safeco Insurance as part of their Community Hero Program. We volunteered to collect coats for Operation One Warm Coat and were able to collect over 500 coats that were given to Brother Bennos Foundation. We really enjoy our contributions and service to the community.

**SAFETY** - We are so proud of our on-going project T.I.K.E. (Toddler Info Kept for Emergencies). We partner with SAFEKIDS Coalition to supply T.I.K.E. stickers to be attached to the backs of children's car seats with the child's emergency contact information on the sticker. Local police departments in Oceanside, San Diego, El Centro and Imperial Beach are trained to look for the stickers in emergencies. The stickers can also be attached to back packs and we even heard of a senior citizen putting one on her wheelchair. We have given out and mailed over 25,000 stickers. The stickers are taken to local pre-schools and day care facilities. We also share the T.I.K.E. stickers with other NAIW associations across the country and the template is available on the California Council web site.

We publish Safety articles in the Bulletin. Safety articles included Beach Safety, Women Driving Alone, Wood burning Stove safety, Holiday food safety, Reduce Stress at Work and Exercise Tips.

**LEGISLATION** - We included articles of importance in our newsletter from the Insurance Commissioner along with new bills introduced by the insurance carriers as well as articles on Insurance Fraud.

**PUBLIC RELATIONS** - We have a Face book page and a LinkedIn page where we announce our monthly meetings and special events. New officers and award winners are announced in the Insurance Journal. We attended the San Diego Insurance Day where we helped at the registration booth. Our president also attends other association's meetings and fundraisers several times a year. Our members are always talking to employers and prospective members on the benefits of belonging.

**FUNDRAISERS** - We held two successful Bunco nights this year. Our Halloween Bunco in October, where we give a \$100 prize for the best costume and our April Bunco was a Hat's Off to Spring theme. The winner of the best hat had a \$50.00 donation to the American Red Cross in their honor. We also collected donations to the American Red Cross to assist in their relief efforts. Our Bunco's are our largest fundraisers and are quite popular with friends and family. We sold loaves of Dudley's Bread from Dudley's in Julian, Ca. This year we collectively sold over 200 loaves.

We have been very busy this year and are so proud of all our members and their participation and we look forward to another great year.

In Fellowship,

Regina G. Lemanowicz and Carola S. Erb

Co-Presidents 2009-2010

# Insurance Women of San Gabriel Valley

## California Council Annual Report 2009/2010

IWSGV Installation Ceremony was held at our monthly meeting due to the tough economy however all in all we had a great installation.

Our Chapter's focus has and continues to be on education and once again we have had several I Can Series Classes held during are monthly meetings. A very special thank you to Victoria Lovinggood for gathering the class materials and instructing the I Can Courses. Victoria also Represented IWSGV at State, Regional & National.

Speakers are another Key improvement in our chapter. We have had valued speakers from Underwriters from different carriers to Restoration companies and other informative speakers. Every time we have a speaker all members come away with valued and useful information.

IWSGV newsletter is continuous however we decided to publish a quarterly newsletter as oppose to a monthly newsletter. IWSGV now has a facebook page and we are still working on getting our website up and running hopefully by next year.

Fundraising has been more enjoyable then ever. We still have our annual Day @ the races along with our annual State Line Turnaround. The word has spread on how fun these fundraisers are and we have so much interaction with everyone. The selling of Entertainment Books also helps us gain revenue.

We are constantly seeking out new members so we keep pushing forward and spreading the word of NAIW/IWSGV.

Charity Events: is another highlight in our group. Haven House still remains our charity however we have also added the LA Mission as another one of our charity's to support. Several ladies from IWSGV participated in the following walks, Susan G. Komen Race for the cure, Alzheimer's Association Memory Walk, Walk for Hope and the MS Walk.

It's been an honor and a pleasure to represent IWSGV as President. I'm very proud of all the ladies in our group. Thank you all for your participation and friendship over the years.

Respectfully Submitted,

Sylvia Coronado, CISR, CWCS, CPIW

2009-2010 IWSGV President

# Insurance Women's Association of Southern Alameda County

## California Council Annual Report 2009/2010

Our organization has been moving along with an established and caring approach. The membership has had another 100% renewal experience. We continue to meet monthly throughout the entire year with no black out periods. Our organization continues to act as a support group and networking opportunity for our members and is one of the reasons we exist.

This year we look forward to teaming up with San Francisco's Chapter of NAIW and Insurance Professionals of Oakland to do a joint community project for children in need and hopefully more joint projects with sister associations as the year progresses. In addition to our efforts with our sister associations, we are still focused on our involvement with the Davis Street Shelter and Meals on Wheels. The Davis Street Shelter supplies various services to families in need, such as clothing, food and health care and Meals on Wheels helps supply local seniors with hot meals everyday. We also continue to support the "TIKE" program that started in 2007, which provides information about children on the backs of car seats and have raised awareness about it by distributing over 1000 stickers in the last year. Gerry Mellen has been our point person on the community involvement for IWASAC and has been a key element to our success and for that we are truly thankful.

Our local association also has the opportunity of hosting the Inter-Coordinating Council Meeting in November of this year. We hope to have a good turnout and some interesting topics to go over.

We continue to stay involved and reach out to as many of our sister associations as possible throughout the year. As the saying goes...we are still "Small but Mighty!"

Submitted By: Brianne Henderson, President

Insurance Women Association of Southern Alameda County

# Insurance Women's Association of Sonoma County

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Dear Madam Public Relations Chair:

The Insurance Womens' Association of Sonoma County was busy preparing for the 2010 Region VIII Conference which was held at the Flamingo Resort in Santa Rosa, California in March 2010.

Fundraising efforts took up most of the year. We held several Bunko Nights and a Bingo Night which were very successful.

We also held our 10<sup>th</sup> Annual Golf Tournament. Turnout was smaller this year due to the economy and lack of employer support.

We are a small association of about 10 members but we are a mighty group who successfully hosted the Regional Conference! Way to go Sonoma County!

In Fellowship,

Karen Brown, CIC, ACSR

# Peninsula Insurance Women's Association

## California Council Annual Report 2009/2010

This year we began holding our meetings at Heffernan Insurance Brokers in Palo Alto, and did our own catering. We were able to keep costs down and not have to worry about a minimum guarantee. This proved to be a successful formula for PIWA, and we gained 2 new members.

Robin Fawkes presented a session on Electronic Etiquette, which generated a lot of audience involvement. Micheal Hawkinson put together a Generations in the Workplace panel, bringing in panelists from outside PIWA. The panel offered a number of insights and may have led to the recruitment of a new Generation Y member.

As an experiment we moved the venue of our annual holiday mixer to the Sonoma Chicken Coop in San Jose. The best part of this was that the manager let the PIWA Board sample the appetizers in order to choose what to serve at the party. The food was delicious, and we always enjoy partnering with the local chapters of the CPCU and IBA for this event. We sell raffle tickets and collect canned food to benefit the local food bank.

We offered an Ethics Class for four CE credits in January as a fundraiser. We are considering making this an annual event as long as there is a demand.

As is our practice we gave two \$500 scholarships to a graduating high school senior in Santa Clara and San Mateo County. This year we decided to support the NAIW goal of emphasizing Technology with our essay selections. Among others, we asked, "Describe what your life would be like without cell phones, iPods or computers (hint: consult your grandparents)". We were not disappointed with the range of responses, and some gave us quite a few laughs.

We held a successful June banquet and installation of officers. Our speaker for the event was Heffernan branch manager and producer John Tallarida, who spoke on today's insurance market.

PIWA was one of the first associations in the state to obtain its own web site. We decided it was time to re-vamp and are taking it in-house, thanks to the efforts of Dale Baughman. We'll be getting a new domain name so stay tuned.

In Fellowship,

Robin Fawkes, CCLA, CPIW, DAE

# San Diego Insurance Women

## California Council Annual Report 2009/2010

The 2009-2010 Calendar Year was a very exciting one for San Diego Insurance Women. Our CWC class was taught this year by our winner from last year- Ruth Hinckfuss and we had a lot of excellent speakers graduate and "Speak Off" at the July dinner for the new term- Jennifer Hetzel was our winner and will be representing us at the Council Meeting this year. Again, if you do not do this class in your local Association- you are really missing out.

September was our Safety month, and in staying with the challenge sent down from the P/R Chair for the California Council- we appointed Bill Stutzman as Fireman of the Year for San Diego Insurance Women and presented him with the award at our September dinner meeting. We were able to learn the do's & don'ts of fire safety especially when a wildfire breaks out.

October was our annual birthday meeting and this year we focused on the History of our Local Chapter, the CA Council, Region VIII and National. The history was presented by some of our past presidents and was extremely informative to our newer members. October was also our third annual Glo Ball (night golf) tournament. It was extremely successful and enabled our Association to present checks in excess of \$1,000 each to our two local charities, Rachel's House & OPT Project Invest.

We had our semi annual Bunco fundraiser in February and our Ways & Means Chair, Teresa Harrison did a great job getting lots of raffle prizes for the event.

November was set as our Personal Growth Month and we had a great class taught by our own Julie Brown on Personal Branding. December was our annual Holiday dinner as well as Charity Toy drive and January was our Employee Benefits focus dinner. We had a great speaker, Melissa Medve from Rogers Benefit Group teach us all about High Deductible Health Plans. March was all about Networking and April was Education with the NAIW class on Time Management presented by our member Ruth Hinckfuss.

May was our Annual Employer Appreciation and Installation Dinner. We recognized all of the Employers in attendance and had a presentation by Pam Legge to the Employer of the Year, "BB&T-John Burnham Insurance Services". Our Awards committee presented the beautiful award plaques to all of our Award Winners and then our Keynote Speaker, Sarita Mayben taught us "If you Can't Say Something Nice, What DO you Say?!?! The installing officer was Freeda Koopmans from the Insurance Professionals of Orange County and the installation ceremony presented was the Symphony one developed by Sandy Dameron of the San Francisco Chapter. The theme for the coming year is "Involvement is Ageless" and we are all excited to see what our newly elected board has in store for us and wish our President, Jennifer Hetzel great things for the coming year.

Respectfully submitted,

Kathleen Kerstenbeck, ARM, CPIW

President 2009-2010

# San Francisco Chapter of NAIW



*Affiliated with the National Association of Insurance Women (International)*

*P.O. Box 190862 San Francisco, CA 94119-0862*



## **California Council Annual Report 2009/2010**

Hello from the San Francisco Chapter of NAIW!!

The 2009-10 term was a busy but fun one for our chapter.

Our community service committee (chaired by Kim McGee) oversaw our continuing partnership with the San Francisco Sheriff's Women's Reentry Center, collecting travel toiletries, clothing, books and toys for the center – including a large donation from Bare Escentuals (thanks to efforts by Quyen Trihn). We once again sang Christmas Carols at the Veterans Center and sent Valentine's Day cards to the veterans; for the first time we collected candy for the troops; did our annual collection of toys for the San Francisco Fire Fighters toy program; members walked to support both AIDS and breast cancer research; we continued volunteer efforts at the Asian Art Museum's free Sunday event (led by Annette Ing-Firmeza); manned a cheering station to cheer on the walkers of the Avon 2-Day walk for breast cancer (Suzanne Ryan and Rebecca Aherne of our chapter both did the walk!) and served a special Mother's Day Brunch at the SF Sheriff's Survivor Center

Our education committee (chaired by Rebecca Aherne) put on two full days of CE credit classes one in October with the help of CHUBB who donated their training room for the classes; and one in April in partnership with Chartis. We also had Victoria Rivas teaching E&O Hotspots at our January 2010 general lunch meeting.

Our 5<sup>th</sup> Annual Golf Tournament in August was a success, and continues to be our best fundraising event for the chapter. This year it allowed us to make cash donations to the San Francisco Veteran's Hospital, The San Francisco SPCA, the Shriner's Hospital and St. Anthony's Kitchen.

We held a general lunch meeting every month during the term and our speakers included representatives from AXA Financial Advisors – giving advice about personal finance and options; Karen Levine from the SF Sheriff's Women's Re Entry Center – talking about the center and how they help at risk women; Glenda Brown (a member) from AFLAC – providing information about the AFLAC programs; Betreda Gaines (from Contra Costa) from Collision on Wheels – talking about her company and the personal service they provide, bring the body shop to a location convenient to you; Shawn Marie Edgington author

of “Read Between the Line” – talking about texting and how it is now part of our day to day communications, and what we all can do with it; Claire Cochran an Attorney with Kelly, Hockle and Klein talking about Interview Restrictions – what you can and cannot ask during interviews; and Juliana Cochran from the Avon Walk office in SF- talking about the 2-day walk, how to participate and where the money goes (all the money stays in the local area!!)

In November we were honored to host the Northern California Inter Coordinating Council Meeting, a brunch at Sinbad’s Restaurant. 40 members from all over California and even Nevada met to network and learn about mentoring and how to put together a mentoring program.

For our 45th Annual Celebration of NAIW week event, we were entertained by Mr. Paul Kingsman – Motivational Speaker, Executive Coach and Olympic Metal Winner. The 80 guests in attendance were entertained as Mr. Kingsman talked about how to avoid distractions and concentrate on the important things in both our business and personal lives. During the celebration we presented two chapter specific awards – Annette Ing-Firmeza was presented as our Hall of Fame winner and Joyce Saridis was presented with the Insurance Member of the Year award.

On our website SFCNAIW.com We improved our photo gallery and revamped the entire site, giving it a new look! We set up a group on LinkedIn and a page on Facebook and we continue to look for creative ways to reach our members and make getting information easy for them.

At the Region VIII Conference in Santa Rosa we were proud to have 12 members in attendance – 4 of whom were first timers!

For the 2009-10 term our chapter finished the year with 100 members, 26 of which are new! I was lucky enough to bring in 9 new members and receive a free registration to National (one of two awarded)

As always, we thank all of our supporters!!!- Our members, sponsors and of course our families who allow us the time to serve our association of choice.

Respectfully submitted,

Rae Lynn Zachary, President 2009-2010



## California Council Annual Report 2009/2010

"Mentoring Matters" and this year South Bay Chapter of NAIW began a new Mentors & Proteges Program to help a new member become acquainted with our association and by exploring the different levels of NAIW membership with the CA Council, Region VIII and National levels. The Mentor is asked to contact the new member on a semi-weekly basis, either by phone or email, and if possible, meet for lunch once a month or for a few minutes before or after one of our dinner meetings. Mentoring can make a difference on the lives of both people involved. Mentoring is *listening* and it's one of the best ways to get to know the new member and let them know, "We'll be there for you along the way."

Education is another one of South Bay Chapter's tools to success. In lieu of any large fund raising event, or many small ones, we have developed a successful Continuing Education Program, that helps us raise the needed money to run our association. This year we offered "Dinner & A Class + Dessert" and the students were treated to delicious catered dinners ranging from Pizza & Salad to Teriyaki Chicken & Rice. Students were treated to "home made" desserts each month. Our 5 CE Classes were held once a month, January through May, offering various subjects such as "Disaster Recovery", "Transportation Claims", "Ethical Training for the Insurance Professional", "Analyzing Employment Practices Liability Insurance" and "Practical Applications of Property Forms & Endorsements" & "What the Insured Expects from his Broker". We averaged 32 students in each class.

Our Community Outreach programs included ongoing support for Rainbow House Services, a shelter for battered women and children. We were able to supply them with needed clothes, games and hygiene products. We also collected coats, for men, women & children and donated them to "One Warm Coat Foundation".

Our membership grew this past year, as we installed 6 new members. Most of them jumped right into the "frying" pan and volunteered to serve on committees! Since we are the Host Association for the upcoming 2010 CA Council Meeting, September 24-25, 2010 in Torrance, their fresh ideas are encouraged and welcomed.

Sadly, we lost two beloved members this past year, Milissa Gonzalez passed away suddenly on December 18, 2009 and Jan Littleton, passed away on March 3, 2010.

In Friendship,

Carleen Armstrong, President

South Bay Chapter of NAIW



## **California Council Annual Report 2009/2010**

Though we just completed our 16<sup>th</sup> year as part of the NAIW, SCIP has started off this year with a great new logo and website ([www.scip-la.com](http://www.scip-la.com)) and our continued evolution to provide the highest level of industry support and opportunities possible.

For many, Lakeside Country Club is a great location being that it is one of Hollywood's most famous clubs with members such as Jack Nicholson and the late Bob Hope; it can be difficult to get to with LA traffic. Though SCIP continues to call Lakeside Country Club home, we have decided to only host our special events such as our holiday party there due to traffic concerns. Instead, we have started having mixers and meetings in various locations throughout LA to much support. Our dinner meetings primarily cover insurance topics but we also like to introduce business and life issues with speakers ranging from recruiters and business leaders to personal growth professionals who took time out of their busy schedules to come before us. It is our objective to draw the best human capital in the industry to network with industry professionals, generate opportunities and to ultimately create meaningful and successful business relationships.

The economy continues to challenge our attendance numbers but our traditional Holiday Ball continues to be a success with more than 75 people in attendance; live music, dancing, fantastic food and holiday cheer all set within the splendor of Lakeside Country Club!

At the direction of our Officers, Board and membership vote, SCIP gives back by supporting local charities. This is our third year with Free Wheelchair Mission as our charity and it continues to be a terrific partnership! Since our affiliation with Free Wheelchair, SCIP has been responsible for directly funding in excess of 150 wheelchairs through its members and guests! Additionally we have opened up our hearts and meetings to another charity, Urban Possibilities whose mission it is to help the working poor thrive.

Even with an industry of cut backs and association reductions, SCIP had a successful year. This upcoming year promises to be challenging but full of opportunity. We will continue to provide great and timely speakers as well as plenty of social, networking and educational opportunities. Here's to a great year!

Respectfully Submitted,

John D. Temoyan

President, Southern California Insurance Professionals



## California Council Annual Report 2009/2010

### **MEMBERSHIP**

Our chapter started the year out with 19 members. Our Membership committee created a membership brochure and NAIW packet which provided the history of TVIP and the benefits of belonging to NAIW. This information was shared with potential members at the membership drive as well as given to each guest that attended our monthly meetings. We gained two new members during the year.

### **EDUCATION/PROFESSIONAL AND LEADERSHIP DEVELOPMENT**

We offered our members as well as the Insurance Industry professionals an opportunity to participate in various educational endeavors by partnering with our corporate partners, other sister associations as well as having TVIP members facilitate educational/professional development opportunities. We also participated in;

- **CWC** - This year Tish Riley offered the CWC classes where six participants were signed up and four completed the course. Two of our members (Alisha Samford and Susan Mann) competed at the local level at a joint bay area chapter meeting hosted by the Contra Costa Chapter of NAIW.
- **LEADERSHIP DEVELOPMENT** Our chapter President, Cathie Speakman attended the Leadership workshop at Camp Oakhurst at Coarsegold, CA which was presented by the California Council Director and council members. Great information was shared with the local Presidents and other NAIW members in attendance. Topics included “Your newly elected, now what”, NAIW International website overview, do’s and don’ts of regarding website content along with some team building exercises.

### **MONTHLY PROGRAMS**

Our chapter is dark during the months of June and July. Our monthly meetings included participation in the Bay Area Joint CWC Speak-off meeting hosted by CCC of NAIW. TVIP had two members compete at the local level. We held our membership drive in February and made it a “networking” event, keeping it low key and informative about what TVIP/NAIW has to offer. Our educational dinner meeting focused on EPLI/Wage & Hour coverage’s. We also had one dinner meeting that focused on continuing educational opportunities, a guest speaker that shared his inspirational story about overcoming obstacles and challenges to become the best that you can be. We learned from another guest speaker about the benefits of outsourcing your backroom operations and how it could save you time and money in this age of cut-backs and layoffs. We also had a chance to learn “the language” of text messaging as another means of communicating and networking.

## **COMMUNITY ACTION/NETWORKING**

We offered our members several opportunities throughout the year to brand and network our association with others within the industry and community alike. We adopted Wardrobe for Success as our community action project for the year. TVIP members volunteered their time at their annual "Power of Change" fashion event fundraising event where we assisted Wardrobe for Success with their silent auction, networking/social hour as well as recording audience bid's on items being auctioned off after the fashion show. TVIP also offered social events which included wine barrel tasting, a day at the races, holiday social at Tommy T's comedy and Steakhouse. We also organized a "Give a kid a break" school supply campaign where we donated school supplies to one of our members child's classroom.

Respectfully submitted

Cathie Speakman, AAM, CPIW

**Thank you to our Sponsor!**

