



INSIGHT

OCTOBER 2011

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

Hard to believe that fall has arrived and the holidays are just around the corner.

October started with our Maine State Council Weekend. The weekend was filled with education, networking, volunteering and recognition. We held a 30th Anniversary Luncheon to honor past state council directors and were lucky enough to have eleven in attendance, including a past International President. There were a total of fifty-seven attendees, with five states in Region I represented. I would like to personally thank all those members who either gave their time to help put the weekend together as well as those who were able to attend all or part of the weekend. IPGP should be proud of the weekend we hosted!

Awards & elections were also held at Maine State Council Weekend. Two IPGP members were honored: Christine Logan won the Claims Professional of the Year Award and Adele Nichols won the IPGP education scholarship. Those elected are below:

Director – Laurel Wentworth-Roach – Insurance Professionals of Eastern Maine
Director-Elect – Susan Nason – Insurance Professionals of Greater Portland
Public Relations – Danielle Belanger – NAIW – Central Maine
Membership – Michelle Reynolds – Insurance Professionals of Eastern Maine

Congratulations to all the winners!

Tony Payne joined us to discuss legislative issues at our October dinner meeting. He continues to provide a great deal of information about what is happening with the state and the insurance industry.

Our next meeting will be November 8th at Season's Grille. We will have Katie Rooks from the American Heart Association join us for an overview of the recent changes to the CPR guidelines.

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

Sarah Bailey
President, Insurance Professionals of Greater Portland

Thank you to our Local Sponsors



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Dates to Remember:

| | | |
|------------------------------------|---------|-------------------|
| November Dinner & Board Meeting | Nov 8th | Seasons Grille |
| December Dinner & Board Meeting | Dec 6th | Seasons Grille |

INSURANCE PROFESSIONALS OF GREATER PORTLAND

November 8th Dinner Meeting

SEASONS GRILLE

155 Riverside Street, Portland, ME (Exit 48)

5:00-5:30 PM Social/Networking

5:30 PM Dinner

Program, meeting & Board of Directors Meeting following dinner

Meal Choices to follow

PROGRAM:

Educational CPR Training

Presented by

Katie Rooks

American Heart Association & American Stroke Association

CPR procedures have changed and this will provide you with an educational update to help save lives. It is not a certification program, but will show us all how to respond when the occasion calls for a quick response.

Please RSVP no later than Friday, November 4th 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.

October 11, 2011 – Dinner Meeting Minutes

The October dinner meeting was held at Seasons Grille. President Sarah Bailey called the meeting to order at 5:31 pm.

Present at the meeting:

Members: Carol Colton, Betty DiBiase, Adele Nichols, Jeannie Grant, Carol Hooper, Heather Caston-Talbot, Cindy Drown, Stacey Stubinski, Susan Nason, Shannon Gorman, and Christine Logan

Speaker: Tony Payne, Clark Insurance

Guest: Wendy Bowden from MEMIC

Dinner was served followed by Tony Payne speaking about insurance matters in the Legislative.

There was a Quorum present for the dinner meeting. Minutes from September's meeting were approved as published in Insight and will be filed.

Treasure's Report: Carol Colton present the report with ending balance 9/18/2011. No concerns, the report will be filed for audit.

Budget & Audit:

No further report until January

Bylaws:

Heather will complete changes to be discussed at November's dinner meeting and voted on at November's board meeting.

Education:

Christine will be sending email out as hopes to begin a class for either INS 21, INS 22 or INS23

Awards:

No Report

Membership:

We welcomed our 2 newest members Cindy Drown and Shannon Gorman who were present at the meeting. We have not heard back from corporate regarding the last submitted application

Programs:

November's meeting will be held at Seasons Grille. We hope to have a speaker from American Heart Association.

Public Relations:

Heather accepted donations for Florence House. There was question as to what type of clothing is needed; Heather advised all types of clothing from casual to work attire. Sue is also going to continue accepting donations to send to the troops overseas. Both Sue & Heather will be accepting donations at every dinner meeting this year.

Website & Insight:

Deadline for Insight is 10/20/2011

Unfinished Business:

- There were a total of 57 registered participants for Maine State Council Weekend. Thank you to Carol Colton & Sarah Bailey for doing a great job at putting this event together. Sarah gave a briefing of what occurred at council weekend:

Saturday morning an ISO homeowner's class was presented by Laurel Wentworth-Roach and Susan Nason. This course was worth 4 CEC's.

Saturday afternoon volunteers went to the Ronald McDonald house to decorate for Halloween.

Saturday night was the dinner banquet where awards and scholarships were presented. The awards and scholarships were chosen from a group of panelist outside of the IAIP organization. Christine Logan from IPGP won the award for Claims Professional of the Year and Adele Nichols from IPGP won a scholarship. The night ended with Minute to Win It games as entertainment.

Sunday morning was the business meeting and State Council members were elected. Susan Nason from IPGP was elected Council Director Elect.

Announcements:

- Sharon Williams' son passed away. Sharon is a member of NAIW Androscoggin Valley and current Treasurer for the IAIP Maine Council. A sympathy card was sent on behalf of IPGP.

- There is discussion on the State level to have the January Maine Council meeting by phone. We should know by November if this is approved. If this does happen IPGP will gather at Clark Insurance. If the meeting is held in Bangor we can car pool. If held by phone, this will be a good time for members to come see how a Maine State Council meeting runs.

Keep in Mind:

November 8, 2011 - Dinner / Board Meeting at Season's Grille

December 6, 2011 - Dinner / Board Meeting at Season's Grille

January 7, 2011 - Maine Council Meeting

January 10, 2011 – Dinner / Board Meeting – I CAN! Series

Meeting adjourned at 7:09 pm

Adele Nichols

Secretary 2011 - 2012

Board Meeting Minutes– October 11, 2011

The September board meeting was held at Seasons Grille. President Sarah Bailey called the meeting to order at 7:16 pm. Members present at the meeting: Stacey Stubinski, Susan Nason, Carol Colton, Christine Logan, Carol Hooper, Jeannie Grant, Adele Nichols, and Heather Caston-Talbot

There was a Quorum present for the board meeting

Awards:

No Report

Bylaws:

Changes have been made. Heather will send out via email so that we can discuss and vote upon at November meetings.

Budget & Audit:

- Carol to follow up on our bond as we still have not been billed for it.
- Carol reviewed the treasurer report. We have no plans to withdraw funds from VanGuard account. Question was raised as to why VanGuard Interest is deposited into our TD account. Response is that a check is sent to us directly from VanGuard so we deposit it.

Education:

Same as Dinner Meeting

Website & Insight:

Deadline for Insight submission is October 20th. Adele asked for permission to publish a photo from Maine State Council Weekend in Insight, those present were ok with this and email to be sent to those not present to get permission.

Membership:

Sarah received contact from Danielle Belanger, State membership chair asking if anything she can do to help us.

Programs:

Season's Grille has been booked for both December and January meetings. Christine to check on available I CAN! series for January meeting.

Public Relations:

Discussion was held on ways to get the International Association of Insurance Professionals and Insurance Professionals of Greater Portland more out in the community. Heather will include a flyer with the donations she drops off at Florence House so they know where the donation comes from. Also, Heather will look into

publishing recent achievements of IPGP members in local paper. There is wording guidelines for this in comp manual online.

- We need to do some fundraising. Stacey to look into fundraiser selling sheets and Sue to look into fundraiser selling Rada – More details to come

New Business:

- Discussion was held about All Industry Night. It was decided that we will have an All Industry Night for 2012. Sarah is to check with Laurel our State Council Director on available dates. Heather is going to research possible locations. More details to come.

- **January meeting** date will be **changed** to January 10th due to the holiday.

- At State Council Weekend Debbi Kuhne mentioned having to get IRS forms in by November 15th. Carol going to complete this for IPGP

- What should we request for marketing money from National? Ideas were:

- Open House
- Advertise within State of Maine Insurance Department
- Marketing campaign mailings

Keep in Mind:

November 8, 2011 - Dinner / Board Meeting at Season's Grille

December 6, 2011 - Dinner / Board Meeting at Season's Grille

January 7, 2012 – Maine State Council Meeting

January 10, 2012 – Dinner / Board Meeting

Meeting adjourned at 8:07 pm

Adele Nichols

Secretary 2011 – 2012



EDUCATION

Our Education committee is looking to provide classes for INS21, INS22 & INS23. The classes will begin on March 19, 2012. The testing window will be from July 15th to September 15, 2012.

An email will be sent from Christine to members to gather the level of interest. To have a class IPGP requires a minimum of 8 people attend. Please consider signing up to complete a course.

If you are interested in teaching a class please contact Christine Logan for additional information. The education committee will also be looking into other courses to be taught as well.

Thank you!

Books for INS21 & INS22 are expiring! Read the below information.

The Institutes has revised the study materials and examination for AINS 21 and AINS 22 (formerly INS 21 and INS 22). Current course study materials expire December 15, 2011. The AINS examination based on expiring study materials will be offered only through March 15, 2012.

The expiring study materials for AINS 21 are:

Text: *Property and Liability Insurance Principles, 4th edition*
Course Guide, *Property and Liability Insurance Principles, 5th edition*

The expiring study materials for AINS 22 are:

Text: *Personal Insurance, 1st edition*
Course Guide, *Personal Insurance, 1st edition*

Students who do not complete the expiring exam by March 15, 2012 will be required to purchase new study materials to successfully prepare for the new exam.

To ensure yourself adequate time to complete the version of AINS 21 or AINS 22 you have been studying, we recommend scheduling your exam as early in the October 15 - December 15, 2011 testing window as possible to allow additional time to retest, if necessary. No exceptions or extensions will be made after March 15, 2012.

An Important Notice About Exam Registration

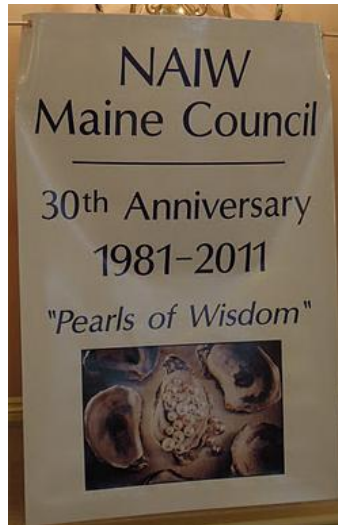
If you plan to take the current (expiring) exam in the October 15 - December 15 testing window, you may register as usual using The Institutes' Web site or by contacting our Customer Service department at (800) 644-2101 or (610) 644-2100.

If you choose to take the expiring exam in the January 15 - March 15, 2012 testing window, you must call Customer Service to register. Web registration is not available for an expiring examination in 2012.

If you have any questions, please contact Customer Service directly for assistance at (800) 644-2101 or customerservice@TheInstitutes.org.

Maine State Council Weekend

*Hosted by Insurance Professionals of Greater Portland at
Embassy Suites in Portland on September 30th to October 2nd 2011*



Thank you for helping to make the weekend a success! We hope everyone had a great time and we look forward to seeing you at next year's council weekend which will be hosted by NAIW - Androscoggin Valley.



Breast Self-Awareness

Except for skin cancers, breast cancer is the most common cancer in women, but it can be successfully treated. Screening tests can find cancer early, when it's most treatable.

Susan G. Komen for the Cure® recommends that you:

1. Know your risk

- Talk to your family to learn about your family health history
- Talk to your provider about your personal risk of breast cancer

2. Get screened

- Ask your doctor which screening tests are right for you if you are at a higher risk
- Have a mammogram every year starting at age 40 if you are at average risk
- Have a clinical breast exam at least every 3 years starting at age 20, and every year starting at age 40

3. Know what is normal for you See your health care provider if you notice any of these breast changes:

- Lump, hard knot or thickening inside the breast or underarm area
- Swelling, warmth, redness or darkening of the breast
- Change in the size or shape of the breast
- Dimpling or puckering of the skin
- Itchy, scaly sore or rash on the nipple
- Pulling in of your nipple or other parts of the breast
- Nipple discharge that starts suddenly
- New pain in one spot that doesn't go away

To see illustrations of these warnings signs please visit the [Breast Facts](#) section.

4. Make healthy lifestyle choices

- Maintain a healthy weight
- Add exercise into your routine
- Limit alcohol intake
- Limit postmenopausal hormone use
- Breastfeed, if you can



IAIP

Insurance Professionals of Greater Portland Meeting Schedule 2011-2012

| | Dinner | Topic | Board |
|-----------|---------------------------|---|-------|
| July | None | N/A | 19th |
| August | None | N/A | 16th |
| September | 6th | Keeping Kids Safe Online | 6th |
| October | 11th | Current Pertinent Legislative Issues | 4th |
| November | 8th | CPR Update | 8th |
| December | 6th | | 6th |
| January | 10th | | 3rd |
| February | 7th | | 7th |
| March | 6th | | 6th |
| April | None - All Industry Night | | 10th |
| May | 15th | | 15th |
| June | None | | 19th |



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Insurance Professionals of Greater Portland – GLOSSARY



Active Member – membership for those whose primary employment is in the risk and insurance field as defined under **Membership Eligibility Policy**

All Industry Night – held each April as a special event for members of the insurance industry

Alternate – the representative selected by a local association to vote on issues at Council, Regional, and National meetings, in the event the delegate is unable to be present to vote

Board of Directors – IPGP Board is made up of four officers and one director. This Board supervises the affairs and conducts the business of our Association, following the National and local bylaws. The Board meets monthly and makes recommendations to the membership. Board meetings are open to all members

Bylaws – official rules set by an organization that contain the fundamental purpose, structure, goals, officer and committee duties, nominations and elections process. Bylaws are the essential road map for the association

Certified Professional Insurance Woman/Man – IAIP’s professional designation; requirements include five years employment in the industry, three consecutive years of IAIP membership

Charter – the official document declaring a local association to be affiliated with IAIP

Claims Professional of the Year – annual award sponsored by IAIP on a State, Regional and National basis to recognize excellence in the claims field

Committees – groups charged with performing functions for the Association. A list of our local committees and duties for each is printed in our Bylaws which are available on our website through Maine Council: naiwmaine.org, click on Local Associations, and IPGP of Greater Portland

Communicating With Confidence(CWC) – a public speaking program sponsored by IAIP. Competitions are held at each level of the Association

Comprehensive Manual – IAIP Headquarters “guide book.” Everything you always wanted to know about IAIP – how to run meetings, set goals, etc. A copy is provided to each association and can be accessed on the website: NAIW.org

Council Director – top ranking officer of the Maine council. Automatically assumes office after a term as council director-elect; assumes that office at beginning of the fiscal year July 1

Council Director-Elect – second ranking officer of the Maine council. Elected at annual council meeting, generally in the fall, and serves until national convention in June. Automatically assumes office of council director at beginning of the fiscal year July 1

Credentials – authorization forms completed by the local association president certifying that delegates and alternates have authority to vote at Council, Regional, or National meetings

Delegate – the representative selected by a local association to vote on issues at Council, Regional, and National meetings. Each association has one vote. Credentials required

Designations – insurance industry education programs, completion of which generally authorize the student to use a set of letters after her/his name. A list of these designations is printed each month in *Today's Insurance Professional*

Dues – annual fee charged for membership. Only local associations and National charge dues

First Timers – members attending a Council, Regional or National for the first time. Recognition by a badge ribbon, luncheon and a bill of rights, which includes being “first” in any line at functions

Focus Groups – special interest groups within IAIP which include life/health, property/casualty, claims, management, customer service, sales

HQ – headquarters of IAIP, located in Tulsa Oklahoma

IAIP – International Association of Insurance Professionals, previously known as NAIW

Insurance Professional of the Year – an annual award sponsored by IAIP to recognize excellence in the association, the industry, insurance education, and community affairs. Local, Council, Regional and National winners

Leadership Development Program – one of the IAIP sponsored programs which count towards the CPIW/M designation. Covers leadership styles, communication, financial awareness, team building, decision making, etc.

Member at Large – IAIP member who is not affiliated with any local association. Membership is directly with the national association

Membership Eligibility Policy – IAIP policy statement which defines in detail “employment in the risk and insurance field” for membership purposes. This policy is set by the National Board

Mini Board – regional meetings held in late summer as a training session for new officers and committee chairs

Minutes – the official recording of meeting proceedings. Kept on permanent file, minutes reflect actions taken by the association

IAIP Maine Council – official entity within IAIP which encompasses all members of one state. Council Directors act as liaisons between local associations and regional officers

IAIP Week – the week beginning with the 3rd Sunday in May during which IAIP members traditionally celebrate the accomplishments of the association and women in the industry. Locally we hold our monthly dinner meeting during IAIP Week

National Board of Directors – top governing body of the national association. Consists of five national officers and nine regional vice presidents. Reports to membership

National Convention – official meeting of the national association, held in June, at which time the national officers are elected. Each association sends a voting delegate and an alternate

Nominating Committee – responsible for providing a slate of officers to the membership for election. IPGP committee is elected in November and reports to the membership in March. IPGP elections and installation are held in May.

Parliamentary Authority – the written code of procedures an organization adopts as its code of conduct for issues not addressed in its bylaws or standing rules. IAIP's parliamentary authority is ***Roberts Rules of Order, Newly Revised***

Quorum – the number or percentage of voting representatives which must be present for an entity to legally conduct business. IPGP bylaws state 25% of the membership shall constitute a quorum at any regular or special meeting and a majority of the Board of Directors for Executive Board meetings

Region – official entity of IAIP which encompasses all members of a number of geographically adjacent states. There are nine regions across the country – IPGP is part of Region I which includes all of New England and New York, Pennsylvania, and New Jersey

Region I Conference – the official meeting of the region, held each spring, at which the regional vice president is elected and other business of the region is transacted

Regional Vice President (RVP) – top ranking officer of each region. Serves as the region's representative on the National Board of Directors. Elected at Regional Conference in the spring and assumes office at the beginning of the fiscal year on July 1

Roberts Rules of Order, Newly Revised – IAIP's parliamentary authority, used at all levels of the association

Rookie of the Year Award – an annual local, Council, Regional and National award to recognize an outstanding newcomer to the association

Standing Rules – rules of an association which is more administrative in nature than bylaws. IPGP standing rules are printed at the end of our bylaws

Council Meeting (State Weekend) – annual meeting of the Maine Council held in the fall, at which time the council director-elect and other council officers are elected/installed, and other state business is transacted. Maine Council meeting is held the first weekend in October each year. Location is determined by an alphabetical rotation among all associations in the state

Today's Insurance Professional (TIP) – official magazine of IAIP, issued to all members on a bimonthly basis. Covers issues of industry interest and importance, as well as internal association and member related news

INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS - CODE OF ETHICS

Introduction

Membership in the International Association of Insurance Professionals ("IAIP") is a privilege. IAIP membership is open to all in the insurance and risk management industries who strive for and practice professionalism, regardless of their career level.

In order to maintain the privilege of IAIP membership, it is important that IAIP members act with integrity and avoid any action that will compromise the member, IAIP itself and the member's relationship with IAIP. The principles in this Code of Ethics (the "Code") provide guidelines that are intended to enable IAIP members to conduct their membership activities in a professional manner. However, these guidelines do not supersede any fiduciary duty owed by members, officers, Directors, employees, agents or volunteers of IAIP under applicable law.

IAIP members are expected to understand and comply with the policies set forth in this Code. Accordingly, all IAIP members should read the Code carefully to make sure they understand all the provisions of the Code, the consequences of not complying with the Code, and the importance of the Code to IAIP's continued success in all insurance and risk management industries.

While this Code cannot anticipate every possible situation or cover every topic in detail, the central concept of the Code is to confirm IAIP's commitment to the principles of ethical and lawful conduct, and all decisions should be evaluated in this light.

Conflict of Interest

A conflict of interest may arise when a member takes action or has personal interests that are incompatible with the interests of IAIP. IAIP members should never abuse their relationship with IAIP by competing with IAIP or bringing discredit or disrepute to IAIP. In any situation where it may reasonably be perceived that there is a conflict of interest, members shall disclose any personal, business or organizational interests, affiliations or activities that could be construed as a conflict with the activities of IAIP.

Use of IAIP's Intellectual Property

IAIP is the sole and exclusive owner of all its intellectual property, including but not limited to the name, trade name and trademarks of IAIP. Any use by a member of the intellectual property of IAIP must be authorized in advance in writing by an authorized representative of IAIP.

Confidentiality

The reputation of IAIP is a valuable asset and should not be exploited by a member for personal advantage or for the advantage of any other person or entity. Information about the activities of IAIP that a member acquires and that is not generally known or available to the general public, including but not limited to procedures, methods, programs, systems, strategies, improvements, customer lists, and technical data, shall be treated as proprietary and confidential information of IAIP. Furthermore, all confidential information is property of IAIP.

Acceptance of Gifts

Members shall not accept gifts, favors, loans, discounts, or other consideration (other than items of nominal value, i.e., less than \$25.00 in the aggregate) from non-members in connection with their membership or service to IAIP, without advance disclosure and approval of the offer of such gift to an authorized representative of IAIP.

Personal Conduct

In order to protect the reputation of IAIP, no member of IAIP shall have (i) been convicted of a felony, (ii) engaged in intentional, bad faith misconduct which is detrimental to IAIP at IAIP's sole determination, (iii) suffered the loss of any insurance license issued by any governmental authority, or (iv) engaged in business practices that do not conform to generally accepted practices of the insurance industry (collectively a "Disqualification" and sometimes referred to as "Disqualified"). In the event a member of IAIP is determined to be disqualified, the member shall immediately notify IAIP in writing of the Disqualification.

If a member of IAIP is Disqualified, all membership rights and privileges of such person shall immediately cease, whether or not the member has officially resigned his or her membership in IAIP. Members agree to cooperate with IAIP with respect to any inquiry involving a Disqualification.

Violation

Any violation of this Code of Ethics may be grounds for immediate revocation of membership and membership privileges. The Board of Directors of IAIP has the authority to consider issues involving membership violations and may determine to revoke the membership of any person that it determines has, more likely than not, violated this Code of Ethics. Before membership may be revoked, a member will have the right to respond. For more information, see the Ethics Violation Appeals Process.

IAIP agrees to maintain, as confidential, any determination resulting in the revocation of the membership rights of a former IAIP member.

*** International Association of Insurance Professionals (IAIP) - previously known as NAIW ***

IAIP 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

