



GOTCHA Covered....

Volume 19 Issue 4

December 2, 2009

Leadership

President

Gail Bradley, AAI,
CPIW DAE

Vice President

Donna Coombs,
LUTCF, AAI,
CPIW

Secretary

Patsy Lachat, AAI, CPIW

Treasurer

Pam Stetler, MBA

Board of Directors

Carla Buma
Jeannie Upright
Barbara Kressler, CIC,
CPCU, CPIW, DAE
Dee Musgrave,
CISR, CPIW

WEB-SITE

www.ipsv.net

Inside this issue:

Legislation	3
Education	5
Safety	4
Program & Menu	6
Membership	3
Misc	6

Presidents Message....Gail Bradley, AAI, CPIW, DAE

It is hard to believe that the Holiday Season is here already. Where has the year gone?

If you missed last month's program the speaker was Mary Johnson who spoke to us about diabetes and all that is related to the disease. Thanks to Pam for getting such a great speaker.

Remember that our December meeting is our Chinese Auction and all funds raised will be donated to Camp Victory so bring a gift or two and money to bid for this fun filled evening. We will be ordering off the menu and it is on the 9th at Pine Barn Inn in Danville.

Ted Wampole will be our speaker in January and he always presents a very informative program.

If you can help with the soup

kitchen in Danville on Saturday December 19th please contact Pam as she will be assigning jobs to everyone. This will be the Christmas Program and it is very heartwarming to help those less fortunate than ourselves. The people who attend are always very grateful for what we provide and it shows the true meaning of the Holiday Season.

I want to wish everyone a very Merry Christmas and a safe and Happy New Year.

"We can never be sorry for words we do not say"

Happy Holidays!

Secretary Minutes....Patsy Lachat, AAI, CPIW

Association Monthly Meeting November 18, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's Inn in Lightstreet on 11/18/2009. President Gail Bradley called the meeting to order at 6:10pm.

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Carla Buma, Barbara Kressler, Gail Bradley, Cindy Kline, Dee Musgrave, Pam Stetler and Jenny Stuart.

Gail read the collect and everyone had dinner.

Secretary Minutes Continued from Page 1

After the meal, Gail introduced our speaker, Mary A. Johnson, Director of Diabetes Quality & Education, who gave a very informative talk on both type I & II diabetes and involved all in attendance by answering questions throughout her presentation. Thank you to Pam for inviting her to speak.

Gail passed around a sign up sheet for the Soup Kitchen in Danville, which will be held on 12/19/09.

The secretary's report of the October meeting, as printed in the newsletter, was reviewed and accepted. Pam handed out the Treasurers report and it was reviewed and accepted and will be filed for audit.

Business Meeting: Committee Reports:

Membership – Donna, Membership/Public Relations Chair advised that Enterprise may become a sponsor for our website and she is contacting Serve Pro. She is also sending questionnaires to members for a "Member Spotlight" which she will put in the newsletter each month. She has tried to contact Vince Phillips and left a message to see if he will do a program at our March meeting, pay for his website sponsorship this year or if he wants to discontinue.

Education – Dee, Education Co-Chair, advised that she is collecting information for the Regional award so please email or fax her info on classes you have taken. As a follow up on dog bites and insurance, Vince had sent her an email that a \$50,000 liability policy can be purchased if your coverage is cancelled but it is hard to find.

Safety – Carla, Safety Chair had nothing to report.

Legislative – Patsy, Legislative Chair, asked the members in attendance if they voted in the November 3rd election. Please let her know if you voted. She also reminded everyone to stay informed about the ongoing Health Insurance proposals and to contact your congressmen (women) with your concerns.

Sunshine – Jeannie will send something to Charlotte.

Programs – Reminder that the December meeting is our Holiday Party and will be on 12/9 at the Pine Barn Inn. Please remember to bring gifts for the charity auction and bring a friend. Ted Wampole will be our speaker for January.

Old Business: Soup Kitchen – Pam reminded everyone to invite others from your offices, your family members, etc. Jeannie will advise what food needs to be bought, cooked, etc. and Pam will coordinate through email and we will finalize all at the Christmas party. Brenda is working on gifts so please bring unwrapped items for donation to the Christmas party.

Fund Raising for General Fund – Pam advised that the Weis and Giant gift card programs only give 5% back now so it is not worth doing. Gail will email other associations to see what fundraising they are doing and report back with their most successful ones. Barbara reported that only 3 people are interested in INS 22 (Personal lines property). She will email the details of the class to all members so they can ask if anyone in their agency would want to take the class. Jeannie will purchase boxes of candy bars for us to sell again. Please let her know if you want a box (or more).

New Business: Patsy read a thank you note from the Ronald McDonald House of Danville for our can tabs and also a thank you letter from Messiah Preschool to Cornerstone Insurance for the treat bags and fire safety information that was handed out at their Halloween party.

Pam won the 50/50 - \$9.00 and donated it back to the general fund.

After all present participated in For the Good of the Cause and member visions, and there being no more business to discuss, the meeting was adjourned by President Gail Bradley at 8:15pm.

Respectfully submitted,
Patsy Lachat, Secretary

Membership....Donna Coombs, LUTCF, AAI, CPIW

As we "take off" at the starting line on our annual holiday "marathon", let's try to remember what is really important. Most of us reading this newsletter are blessed with so much. Next week is our annual Christmas meeting & Chinese auction. This year, the proceeds from our auction will go to Camp Victory, a place where children afflicted with all kinds of illness and disability get to be "just kids" for a week or two each summer. Camp Victory is a United Way member agency. This means that they meet a significant portion of their annual budget with funds from the local United Way. This year, the United Way campaign drive fell many thousands of dollars short of last year's campaign. This means that Camp Victory, as well as all of the other local United Way agencies, will receive less money to operate in 2010. With the added effect of state funding cuts, many of

our local non-profits are going to have a very tough year. So please bring an extra gift for the auction if you can, and \$5 or \$10 more dollars to buy an extra gift as well.. Right now, your donation means more than ever. And it's still not too late to make a donation to this year's United Way campaign...

We don't have any member "snapshots" yet, but hope to start off the new year with the first of many. If you receive an email form & request from me, please consider completing it so you can be featured in the membership portion of our monthly newsletter. We'd all like the chance to get to know you!

I wish you all a warm & joyful holiday and a safe & healthy 2010.

Legislative....Patsy Lachat, AAI, CPIW

The following are excerpts from the Insurance Agents & Brokers of PA Agent Headlines newsletter:

IA&B testifies on priority WC bill IA&B this week testified before the House Labor Relations Committee in support of HB 1780, the association's priority workers' compensation (WC) bill for this legislative session. HB 1780 would authorize insurers, including SWIF, to offer WC coverage to partners of a partnership and members/officers of a limited liability company. These parties currently are listed as an exclusion to coverage in the Workers' Comp act. Additionally, the bill would permit insurers and SWIF to provide WC coverage to sole proprietors. This coverage has been available for two years but is not part of the current statute. The future of the bill could take two paths: The House could send the bill in its current form to the Senate for final passage, or the language of the bill could be amended into a House bill currently sitting in the Senate that addresses employee misclassification. Regardless of its direction, IA&B will continue to advocate for the bill's quick passage.

Pa. moves to birth-month license expiration The Pennsylvania Insurance Department on Monday, Nov. 16 began issuing new licenses and renewing existing licenses using a birth-month expiration date. The change complies with the National Association of Insurance Commissioners' uniform standards. Existing licensees will find a new expiration date listed on their renewal notice. It will coincide with the last day of their birth month.

Legislature seeks to amend new home-contractor act The Pennsylvania House of Representatives last week passed SB 973, which would amend the Home Improvement Consumer Protection Act. The act, which requires home contractors to provide proof of at least \$50,000 in liability insurance, became effective last fall.

Of note to agents, SB 973 would allow contractors to comply with insurance requirements by showing proof of self insurance. The bill does not change the \$50,000 minimum coverage.

The bill originated in the Senate, was amended by the House and now must return to the Senate for a concurrence vote before it is sent to the governor's desk.

Safety....Carla Buma

Since we will all be busy shopping for the holidays in crowded stores and malls, below are some tips to keep yourself safe during the hustle and bustle of the season

1. If a robber asks for your wallet and or purse, DO NOT hand it to him. Toss it away from you ~ Chances are he is more interested in your wallet than you and he will go for the wallet. Run like mad in the other direction
2. The elbow is the strongest point on your body. If you are close enough to use it, do !
3. If you are ever thrown into the trunk of a car, kick out the back tail lights and stick your arm out of the hole and start waving like crazy. The driver won't see you but everybody else will.
4. Women have a tendency to get into their cars after shopping and just sit there doing their checkbook, etc. DO NOT do this. The predator will be watching you and this is the perfect opportunity for him to get in on the passenger side, put a gun to your head and tell you where to go. As soon as you get into your car, lock the doors and drive away.

If someone is in the car with a gun to your head, DO NOT drive off. Instead, gun the engine and speed into anything, wrecking the car. Your air bag will save you. The person in the back seat will get the worst of it. As soon as the car crashes, bail out and run. It is better than having them find your body in a remote location.

5. When getting into your car in a parking lot or parking garage ~
 - A. Be aware - Look around you, look into your car at the passenger side floor and in the back seat
 - B. If you are parked next to a big van, enter your car from the passenger door. Most killers attack their victims by pulling them into their vans while women are getting into their cars
 - C. Look at the car on the drivers side of your car. If a male is sitting alone in that seat, you may want to walk back into the store to get a guard to walk you back out. It's always better so be safe than sorry. (And better paranoid than dead.)
6. Always take the elevator instead of the stairs. Stairwells are horrible places to be alone.
7. If the predator has a gun and you are not under his control, ALWAYS RUN ! He will only hit you as a running target 4 in 100 times: and even then, it most likely will not be a vital organ. Run in a zig-zag pattern

From an email from Gail Bradley

Education....Dee Musgrave, CISR, CPIW

Pa. Does an Insurance score impact a person's credit score?

Does an insurance score cause a hit on a person's credit?

To get a definitive answer, it's best to go to the entity providing the scores in the first place. Other sources may not be reliable.

Fair Isaac Corporation is one of the leading providers of credit and insurance scores. Their FICO Credit Score used by lenders and FICO CBIS (credit-based insurance scores) exclude insurance inquiries from score calculations, so there would be no positive or negative effect on a FICO score as a result of insurance inquiries.

Upon researching the issue with the three major credit bureaus:

Equifax currently uses the FICO model and states that certain types of inquiries, including insurance, are not used when calculating the score. This information is available on the Equifax Web site.

Transunion only takes into account hard inquiries (from lenders and creditors). Requests by an insurance company or agent would be considered a "soft inquiry" and be excluded, so there is no negative effect there either.

Experian did not provide a clear and definitive answer: It depends on the permissible purpose and how the contract between the agency (or the carrier) and Experian was set up. As a result, it is possible that some inquiries would trigger a hit to the individual's credit score. We would encourage agents to check with Experian (or the carriers through which they are using Experian) how the membership (i.e. contract) is set up to determine whether or not clients could be adversely affected.

Finally, if the scores come from another provider, it would be best to check with that provider before giving a definitive answer to your client.

Taken from the IA&B web site.

National Association of
Women, International
6528 E. 101st St.
Suite D-1 PMB #750
Tulsa, OK 74133
Toll Free: 800-766-6249
Fax: 918-743-1968
E-Mail:
JoinNAIW@NAIW.org
Website: www.naiw.org

Local Association President
Gail Bradley
570-458-5621
brado@ptd.net
Newsletter Editor
Barbara A. Kressler
570-473-2814
bkressler@keystoneinsgrp.com

We are on the web
www.ipsv.net

State Council on the Web
www.naiw-pa.com



Charity Up Date

We have elected Camp Victory as our Charity. The proceeds from our Chinese Auction will be donated to them. We will have a representative from Camp Victory attend a future meeting.

Upcoming Events....

**FYI: IPSV Holiday Party has been rescheduled to
December 9, 2009 at the Pine Barn in the Library at 6pm**

Annual Christmas Soup Kitchen December 19, 2009

Program & Menu....

The December Dinner Meeting will be held at The Pine Barn Inn, Danville. We will follow dinner ordered from the menu with a Chinese Auction.

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by Dec 6. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

Birthdays....

**December - 12/3 Debra Musgrave
12/8 Christina Bowman
12/30 Patricia Mackey-Strock**

Reminder....

- Code your cell phone with your emergency contact labeled ICE, In Case of Emergency
 - Be sure to check out our web site often, as well as the PA State Council web site and the National web site. Addresses on page 4
 - Save those aluminum soda and beer, etc., tabs for the Ronald McDonald House
-