



GOTCHA Covered....

Volume 19 Issue 6

February 3, 2010

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CPIW DAE

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WEB-SITE

www.ipsv.net

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

Thanks to Barbara Kressler for getting Ted Wampole to be our speaker at our January meeting. He gave a very informative talk on Top Tips for Driving Safely. He stressed some of the things that tend to cause distractions while driving, such as eating & drinking, adjusting the CD or car radio, checking your GPS and reaching for dropped items just to name a few. I am sure you can think of more things that have at one time or another distracted you while you were driving your car.

We will be meeting at The Pine Barn Inn for our February meeting and our speaker will be from Geisinger Medical Center and will speaking about Heart Disease. We will also be at Pine Barn Inn for the March meeting and Vince Phillips will be presenting a 1 hour CE class on " Understanding the Uninsured" so be sure to be on time so that we can begin the class promptly at 7 after dinner.

An INS 22 class will be started in April and you will soon be getting the registration information on that class. If you know of anyone who may be interested in the class or just needs the CE credits, please tell them about the class. You do not have to have taken INS 21 to take this class.

Patsy will be getting information to everyone about a Day On The Hill on May 4th so look for that in your upcoming emails. Be sure and check the Pa Council Website to keep abreast of what is happening in the state. There is some interesting reading on the website.

We distributed some Bon Ton sale book-

lets to be sold as a fund raiser for the February 27th Community Days at the Mall. The coupons and discounts can be used in any Bon Ton store so if you would like a booklet for \$5 let me know and we can be sure to get you one. All of the \$5 goes to our association.

For the first time that I can remember, we will not have a representative from our association at Regional conference. We will be mailing back the awards that we won last year. Hopefully everyone made it through the rain storm without any major flooding issues. Did you have any homeowners that tried to turn in a flood claim on their Homeowners Policy??!! Did you know that good friends contribute to your health and well being? Socially engaged adults age more successfully, friends can help you achieve your weight and fitness goals, building a circle of friends makes you happy, friends lessen grief and happiness is catching! So always remember to keep in touch with your friends and NAIW is a great way to meet new friends. The friends that you choose make a difference.

Remember to invite a guest to a meeting and continue to help our association to grow.

Gail Bradley, President IPSV

" The only way to get the best of an argument is to avoid it"

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

Association Monthly Meeting January 20, 2010

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Pine Barn Inn in Danville on 01/20/2010. President Gail Bradley called the meeting to order at 6:10pm and welcomed back Maureen McHenry and our speaker, Ted Wampole. She also dedicated the meeting to a very special lady, Sis MacDermott, Donna's Aunt, who started the Wyoming Valley chapter, got Donna involved and helped start IPSV!

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Barbara Kressler,

Secretary Minutes Continued from Page 1

Gail Bradley, Pam Stetler, Jenny Stuart, Brenda Weaver, Charlotte Stetler, Debra Musgrave, Carla Buma, Cindy Kline and Betty Rafalko.

Gail read the collect and everyone had dinner.

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

Business Meeting: Committee Reports:

Membership – Donna, Membership/Public Relations Chair welcomed Maureen again as a guest and has invited Maureen's boss to a future meeting. She contacted Serve Pro again for the website and they are still trying to get approval; and will contact Rebuilder Trust about sponsorship. Donna will also change our meeting place in the local newspaper.

Education – Dee advised that Vince had given her 4 topics for our March 17 meeting and we chose "Understanding the Uninsured", a 1 credit CE. Denise Toth (she taught a Workers Compensation Class at PA Council Day) is having a 4 credit course on 2/4 from 9:00am – 1:00pm at the Bloomsburg Holiday inn for \$55.00. 1st General Insurance is having an E&O class on 3/18 from 8:30am – 3:30pm for \$50.00. Contact Dee if you want more information on either class. Also, 3 people want to take the INS 22 class. We need 2 more – please let Barbara know of anyone else who is interested. Barbara will email us when the class will start in April. If anyone is interested in doing a self study for INS 21, let Dee know.

Safety – Carla, Safety Chair advised that January is Blood Donor month and gave everyone a handout on Blood Types.

Legislative – Patsy, Legislative Chair, advised that the PA Council Day on the Hill in Harrisburg with Vince Phillips will be on Tuesday, May 4, she will send email information. She also mentioned the recent upset in the Massachusetts Senate race along with reminding us to keep informed on the tolling of Interstate 80 and the Health care debate.

Sunshine – Jeannie – please send Vera a card, Brenda will email us her address.

Programs – Pam will get a speaker for the February 17 meeting and Camp Victory will send a representative so we can present them with our Charity money.

Gail reported that there will be a conference call on Thursday 1/21 with Peggy Zanotto, PA Council, regarding technical issues. If you want to participate, she will give you the number to call. National has a new marketing video (on the website) that you can email to prospective members. Also, be sure to check the PA Council website which lists their newsletter, the newsletters of individual member associations and Gail went to the IFA section and posted our meetings.

Brenda reported that she received the refund for her CE classes from her education scholarship.

Pam had emailed everyone with information on a Dress Red Luncheon being held Friday 2/12 from 11:00am – 2:00pm at the Pine Barn Inn – cost \$20.00 and includes lunch and a Key Note speaker. Let her know if you want to attend.

Old Business: Fundraiser – Maureen brought an idea to sell booklets for Bon Ton Community Days – Saturday 2/27 - \$5.00 each (which we get to keep). The booklets include a \$10.00 off coupon and discounts and can be used at any Bon Ton store. They do this two times per year. After discussion we agreed to take 60 booklets to sell as it is pure profit. Members took books and will bring their money to the next meeting or get it to Pam. Gail contacted other associations and received the following ideas: 1. CE Courses (Scranton), 2. Lottery tickets, CE classes, candy bar sales (Pittsburgh), 3. Schwans food, sub cards, local bakery sales (Reading), 4. Stromboli sales (Erie), 5. Jewelry sales (Philadelphia), 6. 50/50, work at Hershey Park, silent auctions, personalized cake pans (Harrisburg), 7. Daily calendar (Lehigh Valley), 8. Chances for door prizes - member donated (Wyoming Valley). Jeannie volunteered to bring in a door prize to our February meeting which we will sell chances on for \$5.00 each and have a drawing for the prize.

Soup Kitchen – a huge Thank You to Jenn for the workers she brought and for Pam and Brenda for all their hard work.

Ted Wampole did another great program on "Distracted Driving" and gave everyone a handout on Driving Safety.

Maureen won the 50/50 - \$14.00

Correspondence – Patsy read a thank you card from Linda Pritchard - the Jubilee Soup Kitchen and an email from Jamie at Camp Victory asking if we would like to plan a work day in the spring like we did last year.

New Business: new meeting place – we will have our February Meeting at Pine Barn Inn and Jeannie will find out where Marlene will be in the future.

Regional Conference – since no one is going, we will need to ship the awards to New Hampshire. Gail will send out emails to get this done. Barbara has agreed to do the awards form again. Gail will set up a meeting so we can get together and do this.

Nationals – Is anyone going? Please let Gail know.

Nominating Committee – please be open to a position if asked.

After all present participated in For the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by President Gail Bradley at 8:30.

Respectfully submitted,
Patsy Lachat, Secretary

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

This month, our member "spotlight" is one of our longest term members, Kathryn Caputo. Although Kathy has been a member of our local association for nearly 20 years, she has never attended a meeting because of the distance.

Kathy's father started a part time insurance business in their home while she was growing up. She has been involved and learning about insurance ever since she can remember. She has owned & operated the Kathryn Czarick Caputo Insurance Agency in New Coxeville for 26 years.

Kathy and her husband live in Tresckow, PA. They have four (nearly) grown children. When asked what her favorite non-insurance activity is, she attached this picture of her children (left

to right) Alissa, John Peter, Shannon, husband John, Chase, and herself. She said the picture pretty well explains her "other than insurance" activities. What a beautiful family!

In other news, Servpro has agreed to sponsor our web site – welcome owner Tom Hess and his staff! If anyone has any other possible web site sponsors they would like me to contact, please let me know. We are up to four now, and I am "courting" two more.

Our meeting attendance has increased this year – and it is so nice to see everyone! Please keep coming – and inviting past members & potential new members to join us – the laughter and sharing at our meetings is a joy to behold!



Legislative....Patsy Lachat, AAI, CPIW

The PA Council of NAIW will hold a Day on Capitol Hill on Tuesday, May 4th. We will all meet at Vince Phillips office and he will coordinate our day. An email will follow with the details, cost and a registration form. Hand-held cell phones banned from roadways – Harrisburg - Police could pull over and fine drivers for texting behind the wheel or using a cell phone without a hands-free device under a bill that passed the state House 189-6 on Tuesday, 1/26/10. The House-passed bill makes violations a "primary offense", which means officers can stop motorists for violations without needing some other reason to pull them over, with a \$50 fine. It is not clear how the bill will fare in the Senate, but last July they approved a bill to outlaw sending text messages while driving.

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

Portion of sprinkler mandate now effective

All newly constructed townhomes must have sprinkler systems as of Jan. 1, 2010, and all newly constructed single-family homes must have them as of Jan. 1, 2011. The regulation was approved by the Independent Regulatory Review Commission in December 2009.

What this means to producers: In addition to a likely higher replacement cost for new homes, mem-

Legislative, Continued from page 3

bers should keep this rule in mind for existing insured townhomes — and, starting next year, single-family homes. Should they be damaged and need to be rebuilt, these properties would be subject to the new requirement. That's where the "ordinance or law" and "increased cost of compliance" coverage come in.

The Pennsylvania Builders Association plans to fight the regulation in Commonwealth Court. IA&B will keep members updated on the status of the challenge, as well as provide more information on what this new requirement means to agents.

Sprinkler mandate, part II: ordinance or law exposure

Last week we ran an Agent Headlines article on Pennsylvania's new sprinkler-system regulation. Here we focus on "ordinance or law" and "increased cost of compliance" coverage.

The new sprinkler-system mandate (effective Jan. 1, 2010 for townhomes and Jan. 1, 2011 for single-family homes) leaves the potential for insufficient coverage on existing homeowners' policies. That is where ordinance or law coverage comes in.

IA&B developed an online resource on ordinance or law exposure. It covers the following:
an overview of the coverages (including an article by Jerry Milton),
a synopsis of the latest sprinkler-system mandates,
a look at how it affects existing and new business and
a link to a sample ordinance or law letter for insureds.

Access IA&B's ordinance or law exposure resources

Safety....Carla Buma

February is American Heart month. Heart disease is the leading cause of death in the United States and is a major cause of disability. The most common heart disease in the United States is coronary heart disease, which often appears as a heart attack. In 2009, an estimated 785,000 Americans had a new coronary attack, and about 470,000 will have a recurrent attack. About every 24 seconds, an American will have a coronary event, and about one every minute will die from one.

Know your signs and symptoms. Some heart attacks are sudden and intense, however, most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening.

- * Chest discomfort ~ Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness, or pain.
- * Discomfort in other areas of the upper body ~ Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- * Shortness of breath ~ May occur with or without chest discomfort.
- * Other signs ~ These may include breaking out in a cold sweat, nausea, or lightheadedness.

Women and Heart disease : Quick Facts

Although heart disease is sometimes thought of as a "man's disease," it is the leading cause of death for both women and men in the United States, and women account for nearly 50% of heart disease deaths.

Education....Dee Musgrave, CISR, CPIW

PA ORDINANCE OR LAW EXPOSURE

The Ordinance or Law amount in a homeowner's policy is available to pay for:

- The cost to tear down the undamaged portion of the house

- The cost to rebuild the house up to the current Construction Code (both the damaged and the undamaged part of the building).

The Increased Cost of Compliance due to Ordinance or law is typically a built-in charge in homeowners' (and commercial property) policies. However, the standard coverage amount can be insufficient if it doesn't take into account:

- Where and when the building was constructed, and

- Whether a building code was in force in the municipality at the time of construction.

These factors should be taken into account when discussing coverage with the client and selecting the proper level for an endorsement increasing the amount of coverage.

Changes effective in 2010 which could impact Ordinance or Law
2010: a new regulation has been approved mandating sprinkler systems for:

- All newly constructed townhomes as of Jan. 1, 2010, and

- All newly constructed single-family homes as of Jan. 1, 2011.

According to the Pa Builders' Association, the average cost of a residential sprinkler system is approximately \$3 per square foot. For an average 2,200 square-foot townhouse, the additional cost would be \$6,600. This is provided for information only. Obviously, the amount of coverage should be selected by the client.

What this means to producers

Existing Business: there is potential for insufficient coverage for increased cost of compliance for townhomes in 2010, and single-family homes starting in 2011. In spite of the uncertainty caused by the regulation's challenge in Court, the exposure is currently there, both for the sprinkler system and for any existing low level of ordinance or law coverage.

IA&B would recommend that producers:

- Inform customers about the new building requirements;

- Tell customers that if their building is not up to code, they should consider additional coverage for the increased cost of construction;

- Ask customers to choose an amount they find satisfactory; and

- Document their answers, for E&O purposes.

Other Considerations

As a reminder, the most significant change in Pa dates back to 2006, when Pennsylvania adopted a statewide Construction Code, which affected both residential and commercial construction. At the time, 60% of municipalities in Pa were without a building code. As a result, the impact of the new Code on Ordinance or Law coverage differed greatly from one municipality to the next.

- Little impact where there already was a building code in place,

- Significant impact in municipalities where there was none.

At the time, producers were encouraged to notify their customers of this new change and review the need for coverage accordingly. If your agency did not, at the time, review Ordinance or Law coverage with clients, the need for additional coverage could be heightened.

Taken from the IA&B website:

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Women, International
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Tulsa, OK 74133
Toll Free: 800-766-6249
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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....

February 17, 2010	Association Monthly Meeting
March 17, 2010	Association Monthly Meeting
April 8-14, 2010	Region 1 Conference, Manchester, NH
June 9-12, 2010	National Conference

Program & Menu....

The February Dinner Meeting will be held at The Pine Barn Inn, Danville.

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by Feb. 15th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

Birthdays....

March - 3/30 Patsy Lachat

April - 4/21 Barbara Kressler

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

Safety....Continued from Page 4

In 2006, heart disease was the cause of death in nearly 316,000 females.

Heart disease is often perceived as an "older woman's disease," and it is the leading cause of death among women aged 65 years and older. However, heart disease is the third leading cause of death among women aged 25-44 years and the second leading cause of death among women aged 45-64 years. Remember that many cases of heart disease can be prevented.

Men and heart disease: Quick Facts

- * In 2006, heart disease was the cause of death in 315,706 American men.
- * The average age for a first heart attack for men is 66 years.
- * Almost half of men who have a heart attack under age 65 die within 8 years.
- * Between 70% and 89% of sudden cardiac events occur in men.

This was taken from the Centers for Disease Control and Prevention website (www.cdc.gov)

Reminder

The March regular association meeting will be a 1 hour CE class with Vince Phillips as the instructor. The topic will be "The Uninsured". There will be a \$10.00 cost to anyone wishing to earn the CE credit. Vince will do all the filing. If you have any questions, please contact Donna.