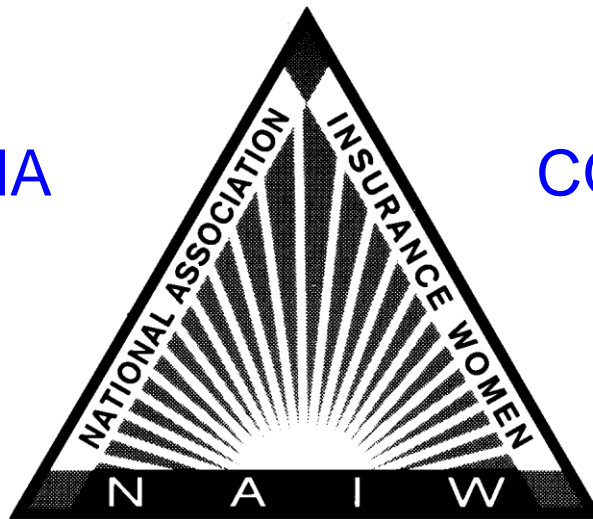


GOTCHA

COVERED.....

Volume 16 Issue 7

April 4, 2007



**INSURANCE PROFESSIONALS OF
SUSQUEHANNA VALLEY**

LEADERSHIP 2006-2007

**President – Jeannie Upright
Vice President – Gail Bradley
Secretary – Debbie Musgrave
Treasurer – Pam Stetler**

**Education – Brenda Weaver
The Horizon
Membership & Public Relations – Gail Bradley
Safety – Barbara Kressler
Legislative – Patsy Lachat
Sunshine – Patsy Lachat**

Newsletter Editor – Ginger Garner

PRESIDENT'S MESSAGE.....Jeannie Upright

I have just returned from Regional Conference where the theme was "Capture the Spirit of NAIW" and let me tell all of you that the "Spirit" was there! As you will read in my Delegate's report, the 8 members attending from IPSV came away with the experience of networking, education, fellowship and a sense of pride in our association! We talked with the National President Elect regarding the accomplishments of a small association! And had our picture taken with her! Watch for the pictures on our website later this month and the awards we won will be displayed at the meeting.

Ted Wampole of Liberty Mutual will be back to speak at our April meeting. These are good programs, ask a co-worker to come with you.

We will have election of officers in April; please see the slate of candidates in the newsletter so you can vote at the meeting. If you would like to run for an office or be a board member, contact Dee Musgrave prior to the meeting.

"the only people who fail are those who do not try"

SECRETARY'S MINUTES.....Debbie Musgrave

The Insurance Professionals of Susquehanna Valley met on Wed March 21, 2007 at Portabella's in Lightstreet.

President, Jeannie Upright, called the meeting to order at 6:15PM

Members present were, Jeannie Upright, Patsy Lachat, Brenda Weaver, Pam Stetler, Barbara Kressler, Gail Bradley, Donna Coombs and Betty Rafalko.

Jeannie welcomed our guest speaker, David Martin and guest Carla Buma.

The Secretary's minutes were approved as printed in the newsletter.

The Treasurer's report was distributed and approved and will be filed for audit.

Treasurer, Pam Stetler, advised the members that one of our CD's is due for maturity and it was decided to roll it over again.

Pam also said that a profit of \$955 was made on the daily lottery ticket sales

Jeannie read the Collect and dinner was enjoyed by all present.

The guest speaker, David Martin from OSHA, presented a very informative program regarding office safety and how there are many areas that could cause injuries in each office including hazards related to physical layout and housekeeping, exits & egress (ask Pam about that one) fire hazards, office furniture, illumination, handling & storage, noise, electrical hazards and the number one cause of injuries - slips, trip & falls.

Prior to presenting the program on office safety, Mr Martin showed a quick video about the Do's & Don'ts at the gas pump showing how getting back into your car and letting your car fill up can create static electricity when you get back out of your car and can cause a spark when you touch the gas nozzle again and cause a fire to erupt - 78% of these accidents happen to women and it was scary to see how easily it can happen!. A free video is available by calling 1-800-422- 2525 for a copy.

Other safety information can be obtained by visiting www.osha.gov.

The 50X50 drawing was won by our guest Carla Buma.

Reports:

Membership & Public Relations - Gail reported that letters had been mailed to over 25 local insurance offices and a lady from the Coup agency in Lewisburg is interested in joining us and hopefully she will be able to make next month's meeting. Brenda also has several ladies interested in attending.

The Blood Mobile will be May 12th and a sign-up sheet for volunteers will be passed at the April meeting.

Renaissance was discussed and as previously decided we are not interested in participating.

Education - no report

Safety - Barbara Kressler distributed some Dog Safety booklets that Gail received from the American Kennel Club and will be given to local day care and elementary students.

Legislative - Patsy reminded everyone to send her a copy of any letters when taking action on any issues that she sends to you or anything that you have sent to your local representatives. She can also get copies from her local State Representatives of local laws that are broken down and explained if interested. Also it was discussed that action needs to be taken on the issue that Legislators want to change how tort is explained to clients. Brenda will email a copy from IIAB explaining this issue.

Sunshine - Patsy reported that Kathy Heffernan's husband had a stroke and she sent a card from our association. Kathy is a member of the South Central Assoc.

The slate of officers for next month's election was presented as follows:

Nominees for the following offices - President - Jeannie Upright
V.President - Gail Bradley
Sec'y - Dee Musgrave
Treas. - Pam Stetler
Board Members - Brenda Weaver, Patsy

Lachat & Barbara Kressler

Additional nominations may be made at the next meeting during the elections. Installation will be at the May meeting with Council Director Donna Mescall doing the installation.

Regional Conference will be held March 26-28th and those attending will be Jeannie Upright, Gail Bradley, Patsy Lachat, Brenda Weaver, Barbara Kressler, Pam Stetler and Pam's mother.

If anyone would like more candy to sell let Jeannie know and she will bring boxes to the meetings.

Next month's speaker will be Ted Wampole from Liberty Mutual Ins. Group.

Door prizes were won by Gail & Brenda.

After" For the Good of the Cause" the meeting was adjourned at 8:15PM

Respectfully Submitted
Gail Bradley, Acting Sec'y

EDUCATION.....Brenda Weaver

Flood Insurance Training Requirements for all Pennsylvania Resident Insurance Producers with a Property Line of Authority selling Through the National Flood Insurance Program (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency, in Cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training

and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Pennsylvania Insurance Department. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Pennsylvania licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept 1, 2005) or such later requirements are as published by FEMA.

Licensed insurers shall demonstrate to the commissioner, upon request, that their license and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

This information was copied from the Commonwealth of PA Ins Dept, Written by M. Diane koken, Past Insurance Commissioner, November 1, 2006.

PROGRAM AND MENU.....Gail Bradley

Our April 19th meeting will be held at Portabella's Catering in Lightstreet. Dinner will be shared at 6pm. Guest speaker will be Ted Wampole representing Liberty Mutual.

Please RSVP by April 13th by emailing Gail Bradley at brado@ptd.net.

The menu is as follows:

Salads: fresh fruit, tossed salad and apple slaw

Entrée: lemon baked fish and sautéed beef tips

Vegetables: green beans and macaroni & cheese

SAFETY.....Barbara Kressler

STROKE: Remember The 1st Three Letters...STR.

My friend sent this to me and encouraged me to post it and spread the word. I agree. If everyone can remember something this simple, we could save some folks.

Seriously..... Please read:

STROKE IDENTIFICATION:

During a BBQ, a friend stumbled and took a little fall. She assured everyone that she was fine (they offered to call paramedics) and that she had just tripped over a brick because of her new shoes. They got her cleaned up and got her a new plate of food. While she appeared a bit shaken up, Ingrid went about enjoying herself the rest of the evening. Ingrid's husband called later telling everyone that his wife had been taken to the hospital. At 6:00 PM, Ingrid passed away. She had suffered a stroke at the BBQ. Had they known how to identify the signs of a stroke, perhaps Ingrid would be with us today. Some don't die. They end up in a helpless, hopeless condition instead.

It only takes a minute to read this.....

A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke...totally. He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough.

RECOGNIZING A STROKE

Thank God for the sense to remember the "3" steps, STR. Read and Learn!

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke.

Now doctors say a bystander can recognize a stroke by asking three simple questions:

- S** * Ask the individual to **SMILE**.
- T** * Ask the person to **TALK** to **SPEAK** A SIMPLE **SENTENCE** (Coherently) (i.e. It is sunny out today)
- R** * Ask him or her to **RAISE BOTH ARMS**.

****NOTE: Another 'sign' of a stroke is this:***

Ask the person to 'stick' out their tongue. If the tongue is 'crooked,' if it goes to one side or the other, that is also an indication of a stroke. If he or she has trouble with ANY ONE of these tasks, call 911 immediately and describe the symptoms to the dispatcher.

A cardiologist says if everyone who gets this information and notifies 10 people; you can bet that at least one life will be saved.

MEMBERSHIP AND PUBLIC RELATIONS...Gail Bradley

I recently sent out 25 letters to area Insurance agencies with information about NAIW and an invitation to join us at a meeting.

Dawn Benfer from the Coup Agency in Lewsiburg responded and wants to join us, so please greet her warmly when she comes to a meeting.

Brenda also has been in contact with several ladies who are interested in attending a meeting also.

We hope to get all of the prospects contacted to a future meeting so that our membership grows in the upcoming year.

Remember if you know of anyone that you would like to invite to a meeting , please contact them.

Carla Buma from the Gordon Agency in Benton has attended several meetings and we are hopeful that she will soon join our NAIW family also.

Keep up the good work everyone and remember to greet all of our guests warmly so that they will feel welcome and want to come back again.

A letter was also sent to our guest at last months meeting thanking her for joining us and inviting her to March's meeting.

Our speaker for March will be David Martin from OSHA who will be presenting a program on office & workplace safety and it promises to be a very interesting and informative meeting so we welcome any guests that members would like to invite.

The Blood mobile will be held on May 12th and a sign up sheet will be passed at the April meeting for anyone who wishes to volunteer to help

LEGISLATIVE.....Patsy Lachat

**LEG REG REVIEW
2007, Tenth Issue**

SENATE BANKING & INSURANCE COMMITTEE MEETS

On March 13, the Senate Banking & Insurance Committee met to consider and move three bills. These included SB 222 (Stack-D-Phila.) regarding P/C risk-based capital and SB 550 (White-R-Indiana) amending the Company Law to put company mergers under the Holding Company Act.

A third bill of great interest to health insurance brokers is Senator Jake Corman's (R-Centre) SB 548 requiring the Department of Public Welfare (DPW) to ask Medicaid for a waiver so as to permit Long-Term Care Partnerships in Pennsylvania. Partnerships are now legal per passage of federal legislation in 2005 but can not happen until a state requests a waiver. Despite passage of House Resolution 804 last session and consideration by both chambers of LTC Partnership legislation (HB 93), the Rendell Administration has not yet acted.

UPCOMING COMMITTEE WEEK

- The House Insurance Committee meets with acting Insurance Commissioner Randy Rohrbaugh
- House Intergovernmental Affairs Committee considers HB 194 (Payne-R-Dauphin) regarding prohibition of state forms requiring a person's full Social Security number and discussion of the Cover All Kids program (no bill number)
- House Aging & Older Adult Services Committee meets with DPW to discuss long-term care issues (Medicaid Long-Term Care Partnership waiver?)
- House Labor Relations Committee considers HB 292 (DiGirolamo-R-Bucks) to include as a WC-covered employee a person who has received specialized disaster training and is assisting first responders
- House Health & Human Services holds a hearing on DPW's move towards Access Plus program
- In the Senate, nomination hearings will consider Estelle Richman as Secretary of Public Welfare and York businessman Thomas Wolf as Secretary of Revenue.

NAIC CITES TOP CONSUMER COMPLAINTS

The National Association of Insurance Commissioners (NAIC) released statistics on consumer complaints against the insurance industry using statistics from its Complaint Database System. (www.naic.org tab to Consumer Information Source) Top five complaints by type of coverage in 2006 were auto (37.4%); health (33%); homeowners (13%); life and annuity (8.9%) and commercial multi-peril at 1.9 percent. The top five complaints sorted by type in 2006 were delays (21.9%); denial of claim (18.7%); unsatisfactory settlement offer (13.9%); cancellation (6.5%); and premium/rating at 5.9%.

SENATE BILL INTRODUCTIONS DIVERSIFY

Recent insurance bill introductions in the PA Senate cover a wider range than the first wave of General Assembly introductions that centered mostly on health insurance.

- SB 427 (Wonderling-R-Lehigh) requires that health insurance must tell policyholders in individual and groups that they may request abortion exclusions.
- SB 517 and SB 518 (LaValle-D-Beaver) prohibit use of financial information (credit scoring) by insurers when rating or charging more or canceling a policy because of a credit score.
- SB 348 (Boscola-D-Northampton) amends the Workers Compensation Act's definition of occupational disease to include cancer resulting in temporary or permanent total or partial disability or death after four years or more service in firefighting caused by exposure to heat, smoke, fumes or gasses. The employer would have the burden of proof re the firefighter's occupation NOT being a major contributing cause of the cancer.
- A package of three bills (Corman-R-Centre) regarding privacy. SB 388 regards employees' monitoring of network and IT resources; SB 389 re theft of personal or confidential information; and SB 390 providing for the offense of phishing.
- SB 412 (Browne-R-Lehigh) has the PA Health Care Cost Containment Council (PHC4) collecting data of the 25 most common inpatient diagnostic related groups (with at least ten cases) in the 12 months preceding the report (to PHC4).

WORKERS COMP UPDATED

The Bureau of Workers Compensation summarized parts of Act 147 of 2006, the newest WC law, in its current issue of News & Notes. According to the publication, some highlights are:

- Increase in minimum payment to \$100 per week
- Establishment of an Uninsured Employers Guaranty Fund extending worker benefits to those whose employer failed to carry WC. Reimbursed costs would come from the company and from legal action brought about by L&I.
- WC judges must set forth trial schedules and include deadlines for presentation of evidence and to require a mandatory mediation conference.
- No more than 75% of petitions from one county can be assigned to a particular judge.

BLUES ISSUE MAJOR HEALTH COSTS REPORT

Blue Cross Blue Shield Association has issued a new report, 2007 Medical Cost Reference Guide (MCRG), that documents utilization. Some findings:

- Health care expenditures in the U.S. represent a greater percent of Gross Domestic Product than in any other country.
- The government (Medicare and Medicaid) comprise the largest payer for health costs, almost 50%, while private sector insurers pay one-third.
- 66.6 percent of the U.S. population is covered by private health insurance with 59.5% covered through employers and 9.1% by direct purchase private insurance.
- Details: Matt Levin 312/297-5917

MISC. NOTES

- The General Fund came in about \$17.2 million over estimate in February, bringing the fiscal year to date total to \$112 million in surplus. Despite the overall surplus, some areas (PIT and corporate taxes) were below February's estimates. Some areas exceeding expectations were tax collections from motor vehicle sales and sales taxes.

MISCELLANEOUS.....

BIRTHDAYS...

- April 21.....Barbara Kressler

MORE REPORTS

Insurance Professionals
Of Susquehanna Valley

Nominations for the 2007-2008 term of office

President – Jeannie Upright

Vice President – Gail Bradley

Secretary – Debra Musgrave

Treasurer – Pamela Stetler

Board Members - Brenda Weaver, Patsy Lachat, Barbara Kressler

Regional Conference FUN report

NAIW National President, Gloris Bruno, says "Live Your Life With No Boundaries" and IPSV always does what they are told!!

Patsy La Chat and Jeannie arrived at my house at 9:30 AM on Sunday and proceeded on to Greenwood to pick up Brenda and then we were on our way to Barb's house to wait for Pam & her Mother to arrive and by 10:45 we were on our way to Connecticut!

After stopping for a delicious lunch (especially pizza!) we arrived at the Mohegan Sun at about 4:30PM which made Pam a bit late for her 4:00 nominating committee meeting so when she arrived late they would not allow her to enter!

After settling into our rooms - which were not exactly as ordered - we all went to Michael Jordan's Sports Cafe for dinner. I will have to say that we had excellent food all week.

After dinner it was off to make a deposit at the casino for some of us and back to the room for others to let the pizza digest!

Monday was filled with seminars and CE classes and while we awaited our lunch Brenda decided to speak to the management about our rooms and ended up with a couple of perks for us! Yeah Brenda!! We finally met up with Betty on Monday for lunch!

And then it was back to seminars and gambling!! Pam's mother really enjoyed her time with us and in the Casino and she ended up being a BIG winner!! We can see where Pam gets it!

We enjoyed our first meeting Monday evening at dinner and then back to the Casinos!!

Tuesday morning we stopped at Starbucks for pastries and coffee before going to our first business meeting where Queen Jeannie was our Delegate. After the meeting was the awards luncheon and guess who spent most of there time UP FRONT accepting awards!!??

Of course we had to make a little noise while accepting all these awards and figuring out how to haul them all home with us!!

We had some free time in the afternoon so we had time to take a walk, visit with friends, shop and of course make another donation to the casino!

Tuesday evening was dress-up time for the banquet where Queen Jeannie was serenaded by the evening's singer - she was star struck! We all enjoyed an evening of great food, dancing and great company.

Wednesday began with Barb & Patsy waking early for a morning walk since the final farewell meeting did not begin until 9AM.

Pam and her mother decided that they would sleep in and then go shopping on the way home - so Patsy, Barb Jeannie and I started home about 10:30 and Brenda stayed behind to shop with Pam and her mother.

Patsy & Betty won door prizes - Patsy an NAIW business card holder and Betty a Buffalo sweatshirt.

Jeannie found out that she REALLY can drive on I-95 thru NY City. Patsy decided that it was fun to tease old people in the elevator. Brenda liked Betty best! Jeannie had a hard time going anywhere in the elevators. Also ask Patsy about "Deliverence 2" and how Jeannie likes to sleep until she wakes up!

Regional attendees need to know the following terms: Savvy, Swedish, and Dipilatory

So in conclusion - "if the trip had been any better I would have had to sit on my hands to keep from clapping!"

Okey Dokey Jeannie??

Gail Bradley
Alternate Delegate to 2007 Regional Conference

Region 1 Delegate Report
Submitted by Jean L. Upright
President and Delegate of the
Insurance Professionals of Susquehanna Valley

"CAPTURE THE SPIRIT OF NAIW" 2007 Region 1 Conference was held at the Mohegan Sun Casino in Montville, Connecticut on March 26th through March 28th.

Congratulations to the Hartford Association of Insurance Women for hosting this event!

IPSV had 8 members attend the Conference. The first 7 arrived Sunday so Pam Stetler could attend the Nominating Committee Candidate Interviews. We checked in, registered for the conference; Gail Bradley and I signed in at the Credentials desk as the official Delegate and Alternate. We had "OFFICIALLY" arrived!

We enjoyed dinner and fellowship with other attendees at the Michael Jordan Steak House in the Casino. Betty Rafalko arrived and joined us later in the evening. All 8 members were now present.

Monday morning started at 7:00am with breakfast, Exhibitors Showcase and the Association Fund Raiser tables. At 8:00am we began the classes and seminars we had signed up for which ran until 12:00. At that time we all had lunch at a seafood restaurant in the Casino. We then returned to our classes at 2:00pm until 4:00pm. Gail and I attended the Meet the Candidates and Delegates Briefing until 5:00pm.

At 7:00pm we went to dinner and our First Business Meeting. Which began with Elena Ifkovits, CISR, CPIW, DAE, NAIW Region 1 RVP welcoming all the attendees and introducing the head table. The US Coast Guard Cadet Color Guard presented the Colors, the Pledge of Allegiance was led by Donna Lovejoy Ennis, the National Anthems were sung by Michelle Mitchell, AAI, CPIW, the Collect was read by Bonnie Adams CPCU, AU, ARM, AIS, CPIW, DAE, the HAIW President Arlene Firtion, CPIW, DAE, and Conference chairman Erin Cannata, also gave welcoming remarks. The RVP, Elena Ifkovits introduced the Conference Committee Chairmen. We then had dinner, followed by the Keynote Speaker Ray Thomas, former President of Zurich Small Business. The meeting adjourned at 9:00pm.

Tuesday morning began with breakfast at 7:00am. At 8:00am we attended the Communicate with Confidence Speak-off. There were 5 contestants representing Connecticut, Maine, New Jersey, Vermont and our own Barbara Miller-Niligan from Pennsylvania. The winner was Ivana Bickham, CIC, of New Jersey and Jenna Boutin of Maine as the runner-up.

The 2nd Business Meeting was called to order by Elena Ifkovits CISR, CPIW, DAE at 9:55am with the introduction of the head table. We heard reports from the Credentials Committee that were 46 voting Delegates present. We also had reports from the National Representative, E. Faye Evans, President Elect, Regional By-laws & Standing Rules, Nominating, and Recommendations Chairpersons. Then elections were held for RVP 2007-2008, Ruth E. Goodwin; National Nominating Delegate, Donna Mescall; National Nominating Alternate Delegate, Barbara Swartz.

Reconfirmation bids for Regional Conference 2008, Lancaster; 2009 Buffalo, NY, 2010 Manchester, New Hampshire, and 2011 Philadelphia, Pa.

There was also a confirmation bid for Mini-Boards.

The meeting was adjourned for the Recognition Luncheon. Reports were given and Sherry Sullivan held the Awards Ceremony. For a complete list of winners I will provide my official program book; however I am very proud to report that IPSV took 1st place for the Legislative award, Education award, and Public Relations award. And for the first time we brought home the NAIW of Atlantic County Perpetual Attendance Award for a certain % of our members present from our association membership. It is a large silver, engraved seashell dish. I

will bring all the awards to this month's meeting. Although none of our members received an Education Scholarship, there were 8 given out.

Brenda Weaver was recognized with a Certificate of Excellence for earning her DAE designation!

IPSV will also receive a patch for submitting the Pinnacle Award form.

Announcements and closing remarks were made to end this session at 2:30pm.

The Banquet was held at seven pm which we all attended for dinner, fellowship, and dancing until 10:pm.

The third Business Meeting began at 9:00am Wednesday over breakfast RVP Elena Ifkovits called to order and introduced the Head Table. A Memorial Service was held, there were reports from the Credentials & Resolutions Committees, closing remarks by Elena Ifkovits, retirement of the Colors by the US Coast Guard Academy Enlisted Color Guard.

The 2007 Regional Conference was adjourned at 11:00am, we said good-bye to our friends for another year and headed home!

