



# GOTCHA Covered....

Volume 19 Issue 2

October 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](http://www.ipsv.net)

### Inside this issue:

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

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

Happy 20th Anniversary to IPSV! It was 20 years ago that Donna first got a group of insurance women together to form a local chapter of NAIW - THANK YOU DONNA!!!! Look how far we have come in the past 20 years and we look forward to many more years.

At Council Day there will be a cake served at the luncheon in honor of our 20th anniversary so we will be able to celebrate with our friends from across the state.

I want to thank Donna also for last month's program on auto insurance. It was very informative and we appreciate the time Gary took out of his busy day to speak to us.

We will be voting on a new charity for this year so please be thinking about what organization you would like to see us support and give our Christmas Auction proceeds to and any other donations that may be needed.

Carla's husband, Dave Buma, will be presenting our program on Winter Pre-

paredness for our Vehicles so please try to attend this month's meeting. We had a great turn out at last month's meeting and it would be great if we could keep that up for future meetings. Please invite a guest to join you at the meeting.

I will be reporting on the Council Day events in our next newsletter. I want to thank Barbara Kressler for volunteering to be our Alternate Delegate to the meeting and she will report on all of the "Fun" stuff that we do. Hopefully someday everyone will get to experience a Council Day meeting - you will come away with a new respect for what NAIW represents.

"Laughing is good exercise. It's like jogging on the inside"

Gail

# October

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

Association Monthly Meeting  
September 23, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's Inn in Lightstreet on 09/23/2009. President Gail Bradley called the meeting to order at 6:10pm. Donna Coombs introduced our speaker, Gary Harris Esq., and Mark Scheundemann from GordnerCoombs Insurance, Inc., Jeannie Upright introduced her guest, Jenny Stewart from Cornerstone Insurance Assoc., and Gail welcomed back Maureen McHenry.

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Carla Buma, Barbara Kressler, Gail Bradley, Brenda Weaver, Dee Musgrave, Pam Stetler, Charlotte Stetler, Betty Rafalko and Cindy Kline.

Gail read the collect and everyone had dinner.

Continued Page 2

## Secretaries Minutes Continued from Page 1

After the meal, our speaker Gary Harris Esq., who specializes in trial law and personal injury cases, gave a very informative talk on full versus limited tort, underinsured and uninsured motorist coverage and the ramifications of different limits, stacking and how to determine what an insured can afford.

Mark Schuendemann won the 50/50.

The secretary's report of the June meeting (corrected from March), as printed in the newsletter, was reviewed and accepted. Pam handed out the Treasurers report and it was reviewed and accepted.

Business Meeting: Committee Reports:

**Membership** – Donna, Membership/Public Relations Chair, handed out new membership packets and advised we have 18 members. Donna encouraged everyone to consider signing up for CWC at Council Day and offered to help them prepare. Donna and Gail presented Cindy Kline with a new IPSV name tag. There was nothing new to report for the website.

**Education** – Dee, Education Co-Chair, advised us of an all day, 6 CE class on 11/10/09 at the Pine Barn Inn – “10 Ways to Get Sued”, as well as a ServePro class on 10/21/09 from 9:00am to 1:00pm. Also, all 3 students of the INS 21 class who took the test passed.

**Safety** – Carla, Safety Chair, announced that September is American Youth month and gave everyone a handout on Back to School Safety Tips for Families. She is working on the Safety Award form for Council Day. Also she reminded everyone to click on [www.thebreastcancersite.com](http://www.thebreastcancersite.com) daily and click on Free Mammogram. Pam passed out a flyer for a speaker who will be at Geisinger on Sunday 10/08/09 doing a Crazy Sexy Cancer presentation from 5:00 to 7:00pm.

**Legislative** – Patsy, Legislative Chair, reported that according to the IA&B website, bills on Workers Compensation coverage for LLCs and partnerships (HB1780), increasing minimum auto limits (Bill number TBD) and Independent contractor misclassification (HB400) were awaiting action after the budget has been passed. Also she reminded everyone to read the email she sent from US Rep. Glenn Thompson on the tolling of Interstate 80. She is working on the Legislative award form and reminded everyone to vote, even in the primaries.

**Sunshine** – Gail and Patsy “stepped in” to send flowers to Jeannie. Jeannie did not have the information on Christine Gordon and Cindy Kline for September – Happy Belated Birthday to both!

**Budget** – Pam handed out the 2009 -2010 Budget and is hopeful Barbara will get enough students to hold the next INS class in the spring. Jeannie made a motion to accept the new budget, Barbara seconded and it was passed.

**Audit Report** – Brenda and Donna completed the audit on 08/05/09 and found everything to be correct and in order.

**Programs** – October 21 – Carla's husband, who is a mechanic, is giving a presentation on getting your vehicle ready for winter. Pam has someone speaking on Diabetes for November 18, December is our Holiday Party and Jeannie is checking on 12/9 or Thursday 12/17/09. Donna is checking on January 20, (21 snow date), may be Ted Wampole, February 17 is Safety/Kidney Disease, March 17 may be a CE class with Vince Phillips, Patsy and Donna will get together regarding the April 21 meeting and perhaps another Legislative breakfast meeting, May 19 is Installation of Officers and June 16 is the picnic at Gail's.

**Charity** – Email ideas to Gail, she will put them in the next newsletter and we will vote at the October meeting.

**Old Business** – we collected \$50.00 for the Education Fund for PA Council Day in our “duck” that is passed at each meeting.

**New Business:** Council Day – we have 8 member attending. Since Donna will not be attending as Alternate Delegate, Pam nominated Barbara, Betty seconded the motion and after a vote, Barbara was named Alternate Delegate. All members were meeting briefly after the meeting to discuss driving and room arrangements.

**Fund Raiser** – Dee made a beautiful afghan that we are taking to Council Day as part of our fund raiser for Mini Boards that we will be hosting in Williamsport, July 29 – 31, 2011. We may also have a basket. Gail will check on getting a fund raising table at Council Day. Gail also mentioned that Pam and Barbara are doing the class at Council Day on CWC and not her and she handed out Bridge Builders sheet from our National President to fill out through the 2009 – 2010 year.

**Fund Raising for General Fund** – Pam is checking on the Weis and Giant gift cards and will email the information to the membership. Please bring ideas to the October meeting.

**Meeting Location Change** – Donna gave information and costs on Morris Family Restaurant on Route 11 near the Berwick exit of Interstate 80. We will try them for one month in the spring.

**Tree Fest in November** – the membership discussed and decided not to do this.

**Mini Boards** – Williamsport, July 20-31, 2011 – Jeannie is in contact with the Holiday Inn and will get a list of questions and information needed so Gail can contact the RVP and get specifics, etc.

**Correspondence** – Patsy read a thank you letter from The Women's Center for all the supplies and the afghan we donated

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 8:35pm.

Respectfully submitted,  
Patsy Lachat, Secretary

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

As we launch into another busy IPSV year, it's important to remember some simple principles, many of which are addressed in our Collect. "Harmony & understanding", seeing "clearly the point of view of other men and women", freedom "from pettiness", and asking that "through this organization we may become closer in friendship and understanding".

Our local association is growing in numbers – and has the potential to grow more each year. But the needs of all members, both new & old, are not the same. Nor are they static. They change as our life circumstances change. Some of these changes are transparent, and some are hidden because they are very personal.

So let us not forget that each and every member is

important to our association, no matter their level of involvement. From being a dues paying member who never attends any meetings to being a member who attends every meeting at every level and everything in between - all are making the "contribution" to our group that feels comfortable to them, that meets their needs. We all need to respect each others boundaries, encourage gently, and accept "no" as an answer with no explanation necessary.

And be grateful - for the fellowship, the laughter, the monthly programs – for each other. I often remind myself that I would not know most of our members if it weren't for Insurance Professionals of Susquehanna Valley – and that would be a huge loss.

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## Safety....Carla Buma

Due to technical issues, I was not able to do a typical cut and paste with the Safety submission. I have attached the article submitted as an additional attachment. The article is a very informative outline of the symptoms of a cold vs. the flu, well worth reading. This article was obtained from The Press Enterprise.



## Legislative....Patsy Lachat, AAI, CPIW

I just learned of a website that you will find informative and very useful. Vince Phillips mentioned it at the recent Sparks Club meeting. It is [www.insurancejournal.com](http://www.insurancejournal.com) and is full of property casualty insurance news, directories, resources, etc. The following is a recent article from their national news section:

### Delaware Court Changes Underinsured Limits in Case of Hurt Motorcyclist

A Delaware Superior Court has ruled that Progressive Insurance Co. must provide \$15,000 in uninsured/underinsured motorist (UM) coverage to a severely injured motorcyclist who sued the insurer after learning he had none.

The policyholder, Mark Banaszak, has sought to reform the policy after being injured by a driver and exhausting the other driver's UM limits in medical claims. Banaszak's medical bills were over \$100,000, but Banaszak claimed that he been lead to believe that his UM coverage would pay up to \$100,000 in the event of an accident, and that Progressive had failed to make a meaningful offer of additional underinsured motorist coverage. He had sought to have Progressive pay the \$100,000 limit.

A key issue in the ruling was whether the policy documents and interaction with Progressive sales staff sufficiently made clear the amount and nature of the UM coverage, and whether the insurer met its legal duty to offer increased coverage limits.

Superior Court Judge Peggy Abelman upheld parts of Banaszak's and Progressive's legal motions, ultimately finding that, although Banaszak rejected the \$100,000 in coverage, Progressive's policy documents

would mislead a reasonable person into believing the policy included a statutory minimum UM coverage of \$15,000 per person.

Abelman ordered the policy reformed to reflect that coverage.

"(N)either the telephonic conversation... with a Progressive agent, nor the pre-checked form already completed by the insurer, nor, most importantly, the language of the explanatory documentation provided to (Banaszak), adequately fulfilled Progressive's duty of good faith," Abelman wrote in her opinion.

Vince also gave us the website [www.pahu.org](http://www.pahu.org), which you can visit for an overview of the Senate Finance Committee and all current amendments regarding the Federal Government's Health Insurance Proposal.

As I have mentioned before, if you or your employer belongs to Insurance Agents & Brokers of PA, they send out a weekly "Capitol Connection" electronic newsletter focused on legislative issues at both the state and federal level. As stated on their website, they want to educate members and encourage their involvement in the political process. Be sure to check it out.

Finally, as the state budget delay drags on, be sure to contact your local congressman/woman with your concerns as nothing is set in stone until the final vote.

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*"We are what we repeatedly do.  
Excellence therefore is not an act, but a habit."*

*Aristotle*

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## Education....Dee Musgrave, CISR, CPIW

### 7 Voicemail tips to avoid E&O Claims

Modern technology provides a slew of advantages for keeping the lines of communication open between agents and clients, but it comes along with E&O exposures, too.

When customers land in voice mail, they must be advised by the message that their expressed need for coverage does not put coverage in effect and that they must speak with a licensed agent.

The following tips can help prevent E&O situations:

- Update your outgoing voice mail message on a daily basis
- Always provide an option for callers to reach a “live” person in the office
- Include an appropriate disclaimer on the voice mail greeting advising callers on procedures for handling coverage requests and claims. Here’s just one example.

You have reached the voice mail of < your name> on <today’s date> and I will be out of the office all day. Please leave a detailed message and I will return your call as soon as possible. If you require immediate assistance, <provide directions on reaching other staff> who can assist you. Please be aware that coverage cannot be bound or changed via voice mail, email, fax, or online via the agency’s Web site, and is not effective until confirmed directly with a licensed agent.

Thank you for calling and have a great day.

Keep your system simple by avoiding many layers the caller must go through to speak to someone in your agency

As soon as possible, input all information of phone conversations or from voice mail messages into your agency management system

Confirm in writing with the client any requests received by voice mail

Create a procedure for dealing with personal voice mail boxes when staff is out due to vacation or illness

Put all procedures in writing

Taken from the IA&B Website.

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We are on the web  
[www.ipsv.net](http://www.ipsv.net)

State Council on the Web  
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## Charity Up Date

### Nominations for Charities:

Bloomsburg Women's Center  
Beyond Violence in Berwick  
Hospice  
EOS Therapeutic Riding Center  
Camp Victory

### Upcoming Events....

**Annual PA State Council Meeting**      **October 16-18, 2009**

**Association Meeting**      **October 21, 2009**

**Association Meeting**      **November 18, 2009**

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

### Program & Menu....

October 21, 2009 dinner meeting to be held at Portabella Catering with dinner being served at 6:00 PM.

Please e-mail Jeannie at [ottiss98@yahoo.com](mailto:ottiss98@yahoo.com) to make your reservations by Sept 29. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

### Birthdays....

**September 9/9 - Christine Gordon**  
**9/10 Cindy Kline**

**October - 10/14 Barbara Karchner**

### 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