

Newsletter



December 2005

PR Dispatch

WA State Council of NAIW

Happy New Year!

"Something must die in order to grow – your old habits, your old self image, your old thinking, your old life... must be weeded out for the seeds of success to grow." – Doug Firebaugh

The New Year is almost upon us. In my garden, my flowers have died back, most trees have lost their leaves, the humming birds have migrated south, and the bees are hibernating. The garden is sleeping; gathering energy to grow again in the spring. A different beauty exists now; the bare red branches of the dogwood, rose hips on the wild rose, new cones on the evergreens, and interesting shapes of seed heads that remain for our year-round and winter birds. An occasional snowfall creates interesting shapes in the garden.

I love this time of year, the winter dormancy awaiting the spring. It's interesting watching the trees as fall turns to winter. Some trees shed their leaves at the first sign of frost, some over the next few weeks. Others, like the beech tree in my front yard, hold on tightly to their brown leaves, refusing to let go until the new buds come out in the spring.

Are you holding tightly onto to old ideas and perceptions, or shedding them as new ideas are presented? To grow as an organization, we must let go of some of our past and update ourselves to remain relevant to our membership. It is possible to change and still hold onto to the core value of our organization.



State Director

Helen Hogan-Campbell, CPCU, CPIW
Home (360) 715-2923

Public Relations

Anita Koch, AAI, CPIW
Work (509) 358-3814

Membership

Pam Miller, CIC, CPIW
Work (425) 228-4668

Education

Pam Gockel
Work (425) 709-3740

Legislation

Kristin Noe-Dombrowik, AAI, CPIW
Work (509) 324-8905 x306

Community Action

Barbara Seitz, CPIW
Work (360) 697-3611

Safety

Lindy Gardner
Work (206) 467-6511 x113

Sometimes it seems easier to stay within our comfort zone, doing the same things, the same way year after year. Our declining membership should encourage us to emerge from our comfort zone, and step out into our “courage” zone; to take on the challenge to try something new, something that stretches and encourages growth.

What are your dreams, your goals for the coming year? During the holidays, I usually reflect on the goals I set for myself during the past year. Have I stayed true to my goal, or do I need to refocus? Have I overcome the obstacles that inevitably come along, or let my dreams disappear?

Since July, our state associations have overcome some interesting challenges. While we have fewer renewals in most of our associations, we are attracting new members. Resignation of board members/officers in three Washington associations this year motivated other members to step forward to fill those positions. (Note that IPSKC President is now Ruth Hubbard... an updated State roster is included in our newsletter).



As we start a new year and begin to implement our new State Horizon Plan and to redefine our committees and awards, we'll work together to overcome the challenges. Let's move out into our courage zone and Grow with NAIW.

I wish you all a blessed holiday season!

Helen Hogan Campbell, CPCI, CPIW
State Director, Washington Council of NAIW



CHAIR REPORTS



December 2005

Public Relations

State Meeting Recap

Our 2005 Washington State Meeting was held October 14-15 at the elegant Davenport Hotel in Spokane. Spokane Insurance Associates hosted the meeting making us all feel welcome and at home. We had 76 members in attendance with 13 First Timers! A new State Horizon Plan was adopted and we survived the by-laws changes. Mary Ann Sanger, the keynote speaker, gave a wonderful presentation on generational differences.

Every association is doing wonderful things for their members and community. Congratulations to our new officers and award recipients!

2006/2007 Officers – Thank you for stepping forward to serve!

- State Director-Elect: Helen Hogan Campbell, Greater Seattle Insurance Professionals
- Public Relations/Program Chair: JoBeth Zerb, Insurance Professionals of Tri-Cities
- Membership Development Chair: Gretchen Hines, Eastside Insurance Professionals
- Leadership Development Chair: Anita Koch, Spokane Insurance Professionals
- Delegate to Regional Nominating Committee: Pam Miller, Insurance Professionals of South King County
- Alternate Delegate to the Regional Nominating Committee: Linda Doherty, Tacoma-Pierce County Insurance Professionals

Appointed Positions for 2005-2006:

- Leadership Development Chair: Lindy Gardner, Greater Seattle Insurance Professionals
- Technology Chair: Barbara Nathan, Greater Seattle Insurance Professionals

Special recognition was given to **2004/2005** Award Recipients...

- Education: Insurance Professionals of Southwest Washington
- Legislation: Greater Seattle Insurance Professionals
- Community Action: Insurance Professionals of South King County
- Safety: Greater Seattle Insurance Professionals
- Leadership Development: Greater Seattle Insurance Professionals AND Insurance Professionals of Southwest Washington
- Membership: Greater Seattle Insurance Professionals
- Public Relations: Spokane Insurance Associates AND Greater Seattle Insurance Professionals
- AAMGA: Anita Koch, Spokane Insurance Associates

Congratulations!

Respectfully Submitted,
Anita Koch, AAI, CPIW
Washington State Public Relations Chair

CHAIR REPORTS



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Legislation

Greetings fellow members of the Washington State Council of NAIW. I will be trying to give you an update of current trends, rules or bills within our state in my quarterly report. Please note that all of the below information can be found on the Washington State Office of the Commissioner website. I have taken excerpts from some important topics of interest. For more detail, please login to the below listed website.

Our State Council will once again be a co-sponsor of the All-Industry Day at the hill, which is tentatively scheduled for February 1st

New WA OIC Website

Washington State licensed insurance agents, brokers, adjusters, general agents and solicitors now can go online to www.oic.wa.gov to print their license from their personal computers. They can also update personal information on this site. And finally, you can look up the licensing status of a licensee, appointment or affiliation.

Flood Insurance Bill

All Washington State licensed insurance agents 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 CFR 52117, or such later requirements as are published by the Federal Emergency Management Agency.

OIC Proposed Fraud Legislation

This bill would create a fraud division within the OIC, to help detect, investigate, and prosecute fraud against the insurance industry. The primary focus of the fraud division will be on high impact cases involving organized criminal activity. Increasingly insurance fraud is being committed by sophisticated rings of unscrupulous attorneys, physicians, clinics, and others who conspire to defraud insurers. The National Insurance Crime Bureau estimates that a conspirator pockets an average of \$100,000 per year from this illicit source.

Broker Compensation Disclosure (draft 2)

A licensed agent may be licensed as a broker and be a broker as to insurers for which the licensee is not then appointed as agent. A licensed broker may be licensed as and be an agent as to insurers appointing such agent. The sole relationship between a broker and an insurer as to which the licensee is appointed as an agent shall, as to transactions arising during the existence of such agency appointment, be that of insurer and agent.

Unless the agency-insurer agreement provides to the contrary, an insurance agent licensed as a broker may receive the following compensation: (a) a commission paid by the insured; (b) a fee paid by the insurer, or (c) a combination of commission paid by the insurer and a fee paid by the insured from which a broker may offset or reimburse the insured for all or part of the fee.

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If the compensation received by an agent who is also licensed as a broker and is dealing directly with this insured includes a fee, the full amount of compensation including an explanation of any offset or reimbursement, must be disclosed in writing, signed by the broker and the insured, and the writing must be retained by the broker for not less than 5 years. (RCW 48.17.270)

Asuris Medicare Script Prescription Plan

This is still in the planning stages, but the following is the basics of the plan.

You pay the first \$250 of prescriptions purchased (prescription deductible). After you've paid the deductible, you start paying co-pays and coinsurance - \$5 for generic, \$18 for brand name-preferred, \$35 for brand name non-preferred prescriptions, and 25% for specialty prescriptions. This amount includes the total amounts paid by you for your deductible and co-payments, plus the amounts paid by Asuris.

When the prescription expense total \$2,250, you then enter the coverage gap (or donut hole) and you will start paying 100% of your prescription drug costs. You will do this until you have paid \$3,600 out of pocket. The \$3,600 includes your \$250 deductible (see above), your prescription co-pays (see above), and your prescription expenses over \$2,250 (see above). At that point, the coverage for catastrophic prescription expenses begins.

Under catastrophic coverage, you pay the greater of 5% coinsurance or co-pays of \$2 or \$5 depending on the prescription. The plan will pay the rest.

Asuris will have computers that (1) keep track of the amounts you pay to reach your deductible, (2) track the amounts you and Asuris pay to meet the \$2,250 of prescription expenses, and (3) track your prescription purchases on the way to meeting the \$3,600 of required out-of-pocket expenses before catastrophic coverage begins. This is all done automatically, with no paperwork for the consumer. The discounts have been negotiated with pharmacy networks that are available throughout the program.

Please feel free to contact me with any questions or observations that you would like me to pass along to members. Have a great New Year.

Respectfully Submitted,

Kristin Noe-Dombrowik, AAI, CPIW
WA State Legislative Chair
Kristin.noe-dombrowik@unigard.com
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CHAIR REPORTS



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Safety

Avoiding Home Burglary Keep em' out!!

Most criminals who burglarize homes are looking for an easy hit; a house that they can break into quickly, take something of value, and leave without being detected.

Lets take a look at a few facts:

- Once a burglar has selected a home to burglarize, most will spend no more than a minute trying to break in and less than five minutes inside.
- Most residential burglaries occur on the first or ground floor.
- The point of entry is usually made at the rear or by a side door, the second most common access is via the garage door.
- Most burglaries occur during daytime hours when homes are empty, and belong to two person households.

Now, with a few basis facts of burglary out of the way, in order to out fox a burglar, you need to think like one. Here are a few questions a burglar would ask himself before he breaks into your home. Ask this question to yourself.

If you were a burglar targeting your own home:

How would you get in to your home? Evaluate your home from the inside and out, night and day. You might even try a "mock" break-in, trying window jambs and loose locks on your house's perimeter. Just let the neighbors know what you're up to before you go lurking in the bushes.

If you failed your test, hear are a few thoughts to harden your residence to burglars.

Lights

Even though most burglaries occur during the day, some occur during hours of darkness. Criminals are in search of houses with no one home. To reduce your home's risk of burglary at night, install motion lights in the front and in the rear of your house wherever possible.

Landscape

Make sure all shrubs and trees are trimmed back so they do not allow a burglar to conceal himself while attempting to open a window or door. If possible, plant bushes with prickly thorns around these locations.

Don't leave anything around the yard that might help a burglar get into your house; ladders, stackable boxes or any garden tools. To discourage potential climbers, spread grease on any metal drainpipes if they are close to windows.

Hide your identity

Do not place your name on your mailbox or front door.

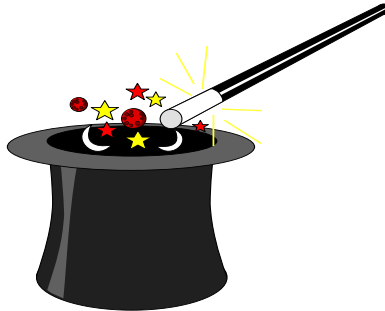
Secure the doors

All exterior doors should be solid core. All should have high quality dead bolts. Install a peep hole in the front door.

Respectfully submitted,
Lindy Gardner, Washington State Safety Chair

Leadership Development Opportunity

DO YOU NEED A LITTLE **MAGIC
IN YOUR ASSOCIATION?**



**ABRAACADABRA!
YOU'LL FIND IT HERE!**

**Join us on Saturday, February 4th, 2006
From 9:30 AM – 2:30 PM @**

**McCormick & Schmick's Harborside Restaurant located at
1200 Westlake Avenue in Seattle, Washington as we show you**

HOW TO SURVIVE YOUR LOCAL NAIW ASSOCIATION!

Lunch with discussion groups and a leadership panel featuring
Detta Hanson, Chris Kelly-Storbeck, Cathy Lamothe &
Jan Stambaugh will take place.

Price is \$20 per person and includes the following menu for lunch:

Seasonal Mixed Greens with Balsamic Vinaigrette

Thinly Sliced Turkey, Baked Ham & Roast Beef and

Sliced Cheddar, Swiss & Provolone Cheeses

Potato Salad & Tim's Cascade Potato Chips

Sliced Sandwich Breads

Assorted Freshly Baked Jumbo Cookies

**Please RSVP by Monday, January 30th to: Lindy Gardner
lgardner@admiralins.com or 206-467-6511**

PRESIDENT REPORTS



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Greater Seattle Insurance Professionals Submitted by: **Barbara Nathan CIC, CPIW, President**

GSIP has been busy. We have six new members since July, so we are well on our way to make up for those that moved on at the end of the last term. Our Community Action Committee has been gathering hats and mittens to deliver to the children of Northwest Harvest on 12/15 and beginning to plan for the next event. Literacy! Our Education Committee is working to get those Brown Bag Lunches up and running both Downtown and in the Bothell area. Our plan is to see if it can be done once a month. So stay tuned. We are also setting up our first of two 6 hour CE Seminar's on 2/24 on Programs! Programs! Programs! Everybody is welcome to view our website Calendar of Events on www.gsipi.org <<http://www.gsipi.org>> for additional information.

Happy Holidays to all!

Insurance Professionals of Puget Sound Submitted by: **Merilyn Overton, AAM, AU, CPIW, President**

The Insurance Professionals of Puget Sound joined with the Eastside Insurance Professionals for our December meeting. For the IPPS Christmas project we gave gift cards to Pathways Women's Shelter. In an attempt to empower the mothers, this year Pathways requested gift cards in lieu of purchasing gifts for the families. This will enable the mothers to purchase the gifts for their children and enable them to feel more of a part of their Christmas.

In the coming months we will be having a business clothing drive for the Displaced Homemakers, our Membership Meeting will be in February, and we will be having a spring Continuing Education Seminar.

PRESIDENT REPORTS



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Insurance Professionals of Southwest Washington

Submitted by: Sandy Hosack, President

Insurance Professionals of Southwest Washington have been very busy the last few months. Continuing education has been very important to our association. We provided a 6 hour CE day in October as well as a 1 hour CE at our October membership meeting. An association member presented a class on "Negotiations" from the NAIW "I Can" series.

December our focus was to give back to the community. We collected donations for two local facilities, Share Vancouver and Inn Orchards. Members not only donated needed items, they also encouraged their employers, family and friends to participate. Additionally, we joined NAIW International to help with the Literacy Drive for the hurricane victims in the Southeast. We are collecting books for the next six months. It was a great December knowing that we helped so many both near and far.

IPSWWA holds their annual auction in April and plans are already underway to make 2006 another success for us. The auction will be held April 22nd at Royal Oaks Country Club in Vancouver WA. It is a wonderful time for our members to work together and get to know each other better. As in all committees, memories are made by what we accomplish.

Our association decided to participate in the "Relay for Life", July 2006. We are partnering with a large insurance agency in Vancouver. Fundraising has already started with a cookie and recipe sale. The real kick-off is in January, so we will continue to be busy with this task.

The membership meetings are held with the hope that members receive something out of them. A local attorney will speak at our January meeting about the "Rights of an Employee". In February, State Director Helen Hogan-Campbell is coming to visit and we plan a 1 hour CE class for the March meeting.

The goal at our membership meetings is to offer topics that will draw our members and encourage them to become involved. It is an exciting time in SW Washington, many projects in the works yet time to enjoy them all.

Our membership meetings are held the second Monday of each month. If you are in the area, we welcome your attendance.

PRESIDENT REPORTS



December 2005

Tacoma Pierce County Insurance Professionals

Submitted by: Sylvia Whitman, President

In October we had our annual Membership Drive. We had 8 vendors this year. We had a massage person, a candle person, a cloths person, jewelry person, Avon person, Mary Kay person, a Scrap Booking person and a food person. Fun was had by all and my massage was great. We received 3 new applications for membership but they will not be joining until January 2006.

November was our annual Basket Auction to raise money for Community Action, which is Relay for Life. We have done Relay for Life for 5 years. We raised \$906.

December is our Christmas Party and we collected items for Mary Bridge Children Hospital. Elaine Steward our Christmas Party Chairman with take the gifts over this week end.

So far this year we have 4 Business Partnerships join our association.

Insurance Professionals of South King County

Submitted by: Ruth Hubbard, CISR, CPIW, President

The last month and a half have been very busy ones for Insurance Professionals of South King County. In November, Sarah Lanktree announced she was resigning her position as president. I have stepped in to complete her term. Marla Anderson, AIS, ACSR has been appointed vice-president.

Pam Miller, education chair, is planning a continuing education day the end of March with several new speakers and topics. We have a committee working on a Horizon Plan. They will present the plan to the membership in January. Additionally, we have a committee working on designing a website.

October was our membership drive. One new member was welcomed at our November meeting. At our January meeting we will be have a speaker on technology and plan to offer a CE credit. Our fun "Ivory Elephant Auction" will be held in lieu of the February business meeting. It will be February 1st at the South Center Doubletree Suites and is open to anyone wishing to attend. All items are gently used or new and are donated and wrapped by members and friends. Proceeds will go to our Community Service Committee. This Holiday Season, our members have generously donated toys and gifts for 50 children in the Tukwila area.

MISCELLANEOUS INFORMATION



December 2005

Pinnacle Award Deadline

The purpose of this award is to recognize NAIW local association achievement in association management, membership, education, leadership development, industry partnering, and technology. The **deadline** to forward submissions to your Regional Vice President is no later than **the close of business (4:30 p.m. CST) on January 31, 2006.**

Please take the time to complete the information for this award so Regional IX and Washington state can again be recognized for all that you do.

Complete information on this award can be found in Chapter 6 of the comprehensive manual.
(www.naiw.org – members section)



All Industry Day at the Capital

February 1, 2006

Red Lion Hotel Olympia

Take the opportunity to learn about the key legislative and regulatory issues that impact our business. Attend the CE program and network with your legislators at the reception. For information contact Kristin Noe-Dombrowik at (509) 324-8905 x306

2006 Regional Conference

Cathy Lamonte, CPCU, AIT, CPIW, DAE
Region IX RVP and the Regional 2006 Mystery Detectives,
Insurance Professionals of Anchorage invite you to join them

March 2, 3, 4, 2006

for the NAIW Region IX 2006 Conference
at the Hotel Captain Cook

in

Anchorage, AK

We hope to see you all there!

**Thank you to those who contributed articles and information for our state newsletter.
Please let Helen or me know if you would like to see different or additional information in your
newsletter.
Happy New Year!**