



IAGDM Newsletter

Insurance Association of Greater Des Moines, Inc.

VOLUME 32, ISSUE 7

DECEMBER 2010

"Dedicated to insurance education, loyalty to the industry and the professional development of its members."

PRESIDENT'S MESSAGE

"The Holidays" seem to heighten all the senses... I love this time of year!

I love the trumpet voluntary at midnight service, the squeal of delight from a child as they open that perfect gift. I love the smell of a real tree, hot spiced cider, cookies baking, and coffee brewing. I love the sight of the first snowfall, the smile of a child. I love the meal prepared or shared with love – whether it's a feast or take out pizza.



And I love most being able to touch and hug those who are important to me. (My brother Nick deploys in May for a year in Iraq so Christmas holds special meaning as we gather this year.)

As 2010 comes to an end, I look back on our accomplishments...a successful Iowa Council, several really great speakers, and numerous personal & professional achievements.

As we usher in a new year, I look forward to so many things...

January – Chris Murphy of EMC speaking on distracted drivers

February – David Van Ahn speaking on life insurance

March – Meeting hosted by the Membership Committee

April

- Third Annual Professional Development Day – date TBD
- General Meeting – Dave Sullivan of EMC speaking on SIU – Special Investigation Unit
- Region V Conference April 7 -10 in Rockford, IL

May – Celebration of NAIW Week

I hope to see many of you at the Christmas Party December 8th at the Holiday Inn Mercy Campus. Wear your holiday attire. I *think* there's a prize for ugliest holiday sweater!

Whatever your plans, I hope you and yours have a Wonderful Holiday – full of all the sights, sounds and smells that bring you joy!

Merry Christmas & Happy New Year!
Des Meyer, CIC, CISR, AIS, AINS, CPIW



OFFICERS 2010 - 2011

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Desiree Meyer, CIC, CISR,
AIS, CPIW

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Phyllis Edwards, AU, CIC,
CISR, AIS

**RECORDING
SECRETARY**
Tonia Jones, CISR, CPIW

TREASURER
Debra Conroy, CIC





What: *Holiday Party*

When: *Wednesday December 8, 2010*

Where: *Des Moines Mercy Holiday Inn Downtown Campus
1050 6th Ave – Des Moines, IA 50314*

5:00 Social – Drinks available at hotel bar

5:30 Dinner

6:00 Games, funs, fellowship

Dress Code: *Holiday Attire or Ugly Holiday Sweater*

Contact: *Sue Reichardt @ 345.2562 OR*

Sue.j.reichardt@emcins.com by December 3rd, 2010

Please remember that if you are on the permanent list and you do not cancel your reservation, you will need to pay for your meal that the Assn is obligated to pay in your absence.

Price: *\$15 per person*



CALENDAR OF EVENTS

Future Programs:

Meeting	Place	Program
January 12	EMC	Defensive/Distracted Driving Chris Murphy
February 9	TBD	Health Reform David Van Ahn
March 9	Nationwide	Insurance Commissioner Susan Vos
April 13	TBD	Special Investigative Trends David Sullivan, SIU
May 11	TBD	PR Committee

Events Around the Region and Beyond:

Dec 9, 2010	NAIW Webinar—21 Strategies to Recession Proof Your Career 1 pm CST Cost \$25 Registration on the NAIW website
Dec 16, 2010	NAIW Webinar—Building Connections with Customers Using Social Media 12 pm CST Registration on the NAIW website
April 7-10, 2011	Region V Conference Clock Tower Resort—Rockford IL ~ Registration Deadline—March 1, 2011 ~
June 5-8, 2011	NAIW International Conference Flamingo—Las Vegas NV



DECEMBER BIRTHDAYS

Lisa Bielser

12/1



Committee Meetings

Board Meeting:
TBA

Finance Committee Meeting:
TBA

Program Committee Meeting:
TBA

Deadline for November
Newsletter Items:
December 27
Sheri Snodgrass, Editor
e-mail:
sheri@snodgrasses.com



Kudos Korner

- ♦ Wonderful idea Des to have the Board Meeting via conference call – It worked GREAT!
- ♦ Paula - Thanks for stepping up to be Regional liaison to get us all coordinated for Regional Conference.
- ♦ Good Luck at Regional to Robin (Insurance Professional of the Year)!!
- ♦ Good Luck at Regional to Sue (Professional Underwriter of the Year)!!
- ♦ Congrats to Tonia on receiving her CPIW!!



Thanks for the notes and prayers regarding my father's thyroid surgery on 11/9. The cancer had spread way beyond the thyroid gland and the surgery was much more invasive than planned. We had a couple of miracles that we are most grateful for and that even surprised the doctors. His recovery continues with the next phase being radioactive iodine treatment. We would appreciate continued prayers for the return of his appetite and his ability to sleep well.

~ Sheri Snodgrass

*Merry
Christmas*



IAGDM

Fund Raising Event

No Bake-Bake Sale / Capital Campaign

Who: You are invited to

*What: Contribute to the No Bake- Bake Sale / Capital Campaign
No baking, no tickets, no selling.
Proceeds help fund the goals of our organization.*

When: December and January

Where: In the comfort of your own home

How: Write a check to IAGDM

*Mail to: Phyllis Edwards or Des Meyer (Co-Chairs)
% Reynolds & Reynolds Inc
300 Walnut Street-Ste 200
Des Moines, IA 50309-2262*

\$\$ Checks and cash will also be accepted at the meetings \$\$



Certificates of Insurance are HOT and important ITEMS

Several months ago I wrote an article for the IAGDM newsletter that included copied material from a newsletter that Bob Skow, CPCU at IIA of Iowa had written. It had to do with using old ACORD certificates and why we should never do it.

Now Susan Voss, our Iowa Insurance Commissioner has issued Bulletin 10-04 dealing with certificates. She says in part:

“This bulletin is issued to remind insurers and insurance producers that certificates of insurance do not convey any contractual rights.”

She further says:

“The terms and conditions of insurance coverage are governed by the policy and cannot be altered by a certificate of insurance.”

In the July 2010 issue of Rough Notes magazine there is a big article by Curtis Pearsall, CPCU, AIAF, CPIA a special consultant to the Utica National Agents Errors & Omissions program on some of the “best practices” to consider. His two page article concludes with the comment that “It is vital that the person executing the certificate is not only licensed, but if you have clients in other than your home state, the person signing the certificate needs to be licensed in the state where your client does business”.

Barry Zalma, CFE, is a California lawyer specializing in insurance coverage and insurance claims handling and fraud. In a July 2010 issue of American Agent and Broker article he talks about the care needed in issuing certificates of insurance. He states that “the person preparing the certificate should be a licensed insurance agent who takes the work seriously and ascertains in his or her professional opinion that the certificate accurately represents the policy it certifies”.

So what’s the point of all of this fanfare??? Each of these authors is telling us the same thing regarding certificates of insurance ~

“They are not to be trifled with!!!!”

A certificate of insurance is an important document that must be properly prepared by a person authorized to prepare it and who has the knowledge and wisdom to do so.

.....Ted



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THANK YOU!

NAIW Current Course List

CONTINUING EDUCATION COURSES

[CyberCrime: The Hidden Exclusions](#)

[Professional Ethics - Not Just For Agents](#)

[Let's Talk Coverage: A Case Study Approach to Homeowners' Insurance Coverage](#)

[Life and Health Insurance Basics](#)

[Long Term Care: A Complete Picture](#)

[Three Steps to E&O Risk Management](#)

[Underwriting For Non-Underwriters](#)

PROFESSIONAL SKILLS COURSES

These courses are designed to be used and taught by local, council or regional associations at meetings.

[30 Minutes to More Successful Negotiations](#)

[Advanced Communication Skills \(CPIW/M and DAE Qualifier\)](#)

[Business Etiquette](#)

[Confidence While Communicating \(CWC\) \(CPIW/M and DAE Qualifier\)](#)

[Making a Difference: Ethics and the Insurance Professional \(CPIW/M and DAE Qualifier\)](#)

[Managing Stress](#)

[Mentors and Protégés: Sharing for Mutual Rewards \(CPIW/M and DAE Qualifier\)](#)

[The ABCs of Time Management](#)

[The ABCs of Planning](#)

[Facilitation 101 - A How-To Guide for NAIW Presenters \(formerly Instructor Certification\)](#)

[Rules of the Road – Customer Service \(CPIW/M and DAE Qualifier\)](#)

[S.P.A.R.K \(Sales Proficiency and Relationship Knowledge\) \(CPIW/M and DAE Qualifier\)](#)

INSURANCE EDUCATION COURSES

[Making a Difference: Ethics & the Insurance Professional \(CPIW/M, DAE Qualifier\)](#)

I CAN! SERIES - INSURANCE EDUCATION COURSES

The I Can! Series will provides exposure to a variety of areas ranging from policy coverages to policy exclusions and limitations that are often overlooked or misunderstood by both agents and clients. These programs last 30-minutes and cover topics current and relevant to your insurance business today. These programs are NOT self-study courses. They are designed to be used and taught by the local, council or regional associations at meetings. Note: In order to use the I CAN! series as a qualifier for the CPIW/M or DAE designation you must complete six (6) of the 30 minute programs and one (1) of the 4 hour programs.

[Business As Unusual: Insuring the Home-based Business](#)

[E&O Hot Spots: Don't Get Burned](#)

[Ethics: Shades of Black & White](#)

[LTC: 101 \(Long Term Coverage\)](#)

[The New Math: Education IRA\\$](#)

[Personal Umbrella: Rain or Shine!](#)

[The Risk Management Process - An Overview](#)

[Tax-Free Income: Roth IRA\\$](#)

[The Facts of "Life"](#)

[What's Up DOC? Drive Other Car Coverage](#)

[Wheels of Misconception](#)

LEADERSHIP DEVELOPMENT COURSES

[Leadership Development](#) (CPIW/M and DAE Qualifier)

[Leadership Savvy](#) (CPIW/M and DAE Qualifier)

[Local Association Leadership Training](#) (CPIW/M and DAE Qualifier)

IMPORTANT:

A list of available courses may be found on the NAIW website at (www.naiw.org) under EDUCATION AND TRAINING tab.

To keep course costs down, consider borrowing the Instructors Manual from a fellow Association. However, Certificate of Completion Request Forms are only accepted from purchased course materials. Certificate are now sent via email.