



IAGDM Newsletter

Insurance Association of Greater Des Moines, Inc.

VOLUME 30, ISSUE 12

JUNE 2009

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

PRESIDENT'S MESSAGE



WOW! What a great NAIW Observance Week meeting that we had at Wakonda Club this past month. Many thanks from myself and the membership to the Public Relations Committee for such a great meeting!

We have the following award winners in our Association:

- * Rookie of the Year – Sue Reichardt
- * Claims Professional of the Year – Nancy Thompson
- * Insurance Professional of the Year – Michele Sparks

Congratulations to the recipients.

We are now preparing to turn the corner to our next term – 2009/2010. As we approach this next term, we want to continue to work toward adding more value to your membership with IAGDM. We have continued to schedule great meetings, in some new locations – be sure to attend as many meetings as you can. Your continued attendance and support of our Association will only make us stronger.

As you look to the next year and your membership with IAGDM think about what your new role may be in this association. Try something new, or a little out of your comfort zone. It will only help you grow even more as a person and insurance professional.

We are continuing to work on the planning of the upcoming Iowa Council Meeting to be hosted by IAGDM in September. Be sure to take advantage of the opportunity to help us plan and prepare for a great Conference – with our own Paula Dishman at the helm as the Iowa Council Director.

Have a great day! And I will plan to see all of you at Willow Creek on June 10th!

Respectfully,
Your IAGDM President
Michele M Sparks, CIC, AU, AIS, CPIW, DAE

OFFICERS 2008 - 2009

PRESIDENT
Michele M. Sparks, CIC, AU,
AIS, CPIW, DAE

PRESIDENT-ELECT
Desiree Meyer, CIC, CISR,
AIS

VICE PRESIDENT
Angelique Damstrom, AIS

**CORRESPONDING
SECRETARY**
Sue Reichart, CPCU, AU,
CPIW

**RECORDING
SECRETARY**
Micki Ashby, AU

TREASURER
Deb VandeWeerd, AIS, API



INSURANCE ASSOCIATION OF GREATER DES MOINES
Wednesday, June 10, 2008

Installation of Officers

2009 – 2010 Term

President

Michele M. Sparks, CPCU, AIS, CPIW

President-Elect

Desiree Meyer, CIC, CISR, AIS

Vice President

Robin Wagner

Corresponding Secretary

Micki Ashby, AU

Recording Secretary

Sue Reichart, CPCU, AU, CPIW

Treasurer

Debra Conroy, CIC

Where: Willow Creek Golf & Country Club
140 Army Post Road
Des Moines

Time: 5:00 Networking
5:30 Dinner
6:15 Program

Price: \$15

Menu:

Top Sirloin – Center cut choice top sirloin

Roughy and Shrimp – Orange Roughy baked and served with a chardonnay cream sauce and shrimp

All dinners served with a house salad, fresh dinner rolls, an ice cream sundae, coffee, iced tea, and water

Please let me know your meal choice by Friday, June 5th

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 Association is obligated to pay in your absence.

Please contact: Angelique Damstrom 508-3529 or adamstro@nationwide.com for reservations before **Friday, June 5, 2008.**

Please make checks payable to: IAGDM – be sure to indicate who is covered by payment.

CALENDAR OF EVENTS

Future Programs:

Meeting	Place	Program
July 8	TBD	TBD
August 12	Okoboji	Back to School Doug Ireland
September 9	Lone Star	Credit Crisis and the Impact on the Insurance Industry Mark Lillian
October 14	LMC	Education Committee TBD
November 11	Nationwide	Life Insurance & Life Jeff Jeffus—State Auto

Events Around the Region and Beyond:

May 27-31, 2009	NAIW 2009 Annual Conference New Orleans, LA
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JUNE BIRTHDAYS

Ann Watson	6/3
Nancy Thompson	6/5
Debra Conroy	6/6
Debra VandeWeerd	6/9
Tanya Wentzel	6/14
Audra Conrad	6/17
Kim Reed	6/26
Sarah Middendorf	6/29
Sandra Brown	6/30



Committee Meetings

Board Meeting:
TBA

Finance Committee Meeting:
TBA

Public Relations Committee Meeting:
TBA



“ ... that from these honored dead we take increased devotion to the cause for which they gave the last full measure of devotion, that we here highly resolve that these dead shall not have died in vain, that this nation under God, ... and that government of the people by the people and for the people shall not perish from the earth.”

- - Abraham Lincoln,
Gettysberg Address

New Home Address:

Marilyn Paul
5904 Aspen Circle
Johnston IA 50131-2032

Deadline for Junly Newsletter

Items: June 24

Sheri Snodgrass, Editor
e-mail:

sheri@snodgrasses.com

Kudos Korner

- * Congratulations to the newly elected 2009-2010 officers. Looking forward to a great year under your leadership!
- * Bravo to the 2009 annual award winners—Michele Sparks, Insurance Professional of the Year; Nancy Thompson, Claims Professional of the Year and Sue Reichardt, Rookie of the Year. Well Deserved!!
- * Atta Girl Des Meyer on receiving your CPIW designation!
- * A big thank you to the PR Committee for a great celebration of NAIW Week. Wonderful speaker and it is always an honor to have Susan Voss with us. Also, the cake was a wonderful idea and it looked so COOL!! Hope everyone got a chance to see it. GREAT JOB!!
- * To the PR Committee for an awesome NAIW Observance meeting!
- * To the 2009 Award Winners!
- * To Des and the Membership Committee for working on growing our Association!
- * To Lisa and her committee on continuing to coordinate the 2009 Iowa Council Meeting!

In this season of graduations and new beginnings remember:

Keep Looking Forward to the Future and to All You Might Be..

Don't let old mistakes or misfortunes hold you down;
Learn from them, forgive yourself—or other and move on...
Don't be bothered or discouraged by adversity,
Instead, meet it as a challenge.
Be empowered by the courage it takes you to overcome obstacles.
Learn things.
Learn something new every day.
Be interested in others and what they might teach you.
But do not look for yourself in the faces of others.
Do not look for who you are in other people's approval...
As far as who you are and who you will become goes -
The answer is always within yourself.
Believe in yourself.
Follow your heart and your dreams.
You—like everyone else—will make mistakes.
But as long as you are true to the strength within your heart..
You can never go wrong.

Education Corner -

Identity Theft Coverage (or the lack of it!)

By Ted Lussem, CPCU, CPIM



The commercial starts out: “My name is Todd Davis and my social security number is 457-55-5462”. This guy is the CEO of *LifeLock* and he says it is his real social security number.

It goes on to say “Identity theft is one of the fastest growing crimes in America, victimizing over 10 million people a year and costing billions of dollars. So why publish my social security number? Because I’m absolutely confident *LifeLock* is protecting my good name and personal information, just like it will yours. And we guarantee our service up to 1 million dollars”. And he says he’ll do it for \$10 per month.

Identity theft can happen anywhere to anyone. In line at the store, online at home or when you are buying your morning coffee. If your identity is stolen you can spend hundreds of hours cleaning up your credit and struggling to get back your good name. It is said that stolen identities are used up to 30 times, with most victims only discovering the theft after they’ve been turned down for a loan or are contacted by a collection agency.

Is there coverage under your homeowners policy for Identity Theft??? Well, maybe there is and maybe there isn’t....it depends on the company. Can you buy Identity Theft coverage??? While coverage is generally not included you can buy it with most companies, but their limits and costs are all different.

Carolyn Brown, CISR, in my office helped me by doing a survey of some of our companies and found out:

<u>Company</u>	<u>Cost</u>	<u>Limit</u>
State Auto	No Charge	\$15,000
Travelers	\$25.00	\$25,000
Auto Owners	\$25.00	\$15,000
EMC Companies	\$20/\$50 options	\$1,500/\$25,000
Allied/Nationwide	\$45.00	No limit

(Generally there is a \$250 deductible that applies to losses under this provision)

EMC has done something more. They provide “free Identity Theft Resolution Services to its homeowners’ policyholders.” They have “partnered with ID Theft 911 to give homeowners access to a wealth of identity theft information” on their web site. Insureds can find out how to avoid identity theft, what to do if they become a victim, and view daily threat alerts, in-depth articles and monthly newsletters.

YOU COULD BE A VICTIM AND NOT KNOW IT. Maybe you should check your homeowners policy to see if you have the coverage!!!!



IAGDM 2009 SPONSORS

SILVER LEVEL

JESTER INSURANCE SERVICES, INC.

BRONZE LEVEL

ALLIED INSURANCE

EMC INSURANCE

GRINNELL MUTUAL REINSURANCE CO.

HOLMES MURPHY & ASSOCIATES

INDEPENDENT INSURANCE AGENTS OF DES MOINES

LAMAIR-MULOCK-CONDON CO.

COPPER LEVEL

C. MAC CHAMBERS INSURANCE AGENCY, INC.

CGA INSURANCE SERVICES

IOWA CHAPTER CPCU

INDIANA INSURANCE

THANK YOU!

Job Opportunity – Grinnell Mutual Reinsurance Co. – Commercial Claim Adjuster

Grinnell Mutual Reinsurance Company (GMRC) was founded in 1909. We are recognized as America's largest reinsurer of farm mutual companies in the Midwest. We also offer a full line of personal and commercial insurance products to our customers.

As we celebrate our 100th anniversary this year, GMRC offers employees a competitive benefits package, a friendly and team-oriented work environment, and is located in one of Iowa's most progressive hometown communities, Grinnell, IA.

As a respected leader in the insurance industry, we strive to provide our over 700 staff members with challenging work and opportunities for personal and professional growth. To apply for this position, or for additional career opportunities and information about us, visit our website at gmrc.com.

Commercial Claim Adjuster - Telephone (Experienced)

Description: Investigates claims for commercial casualty through correspondence, telephone, or in person as assigned by supervisor. Obtains appraisals and other needed information from insureds, claimants, witnesses and other interested parties by telephone, in person and correspondence. Interviews insureds, claimants, witnesses and other interested parties. Advises insured as to proper course of action. Analyzes information obtained in order to evaluate claims; determines coverages, extent of loss or liability; settles claims within prescribed limits. Refers those claims exceeding personal settlement authority to supervisor with recommendations. Ensures that checks/drafts are issued as claims payments and that liability releases for adjusted claims are obtained. Duties do not include supervisory responsibilities.

Qualifications: Bachelor's degree (B.A.) from a four-year college or university; and at least two years claims experience, or equivalent combination of education and experience. AIC designation preferred.

Comments:

PHYSICAL/WORK ENVIRONMENT

The physical demands and work environment are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Note: As part of GMRC's employment process, the successful candidate is required to satisfactorily complete a background and reference check.

GMRC IS A TOBACCO-FREE ENVIRONMENT EFFECTIVE 7-1-08.

APPLICANTS WITH DISABILITIES SHOULD ADVISE THE HUMAN RESOURCES DEPARTMENT AT THE TIME OF APPLICATION IF SPECIAL ACCOMMODATIONS ARE NEEDED.

GRINNELL MUTUAL REINSURANCE COMPANY IS AN EQUAL OPPORTUNITY EMPLOYER.

Contact:

Bonnie Barnett

Human Resources

Grinnell Mutual Reinsurance

bbarnett@gmrc.com

641-269-8217 - phone

877-582-4210 – fax