

Michigan Council of NAIW

February 13, 2010

Council Meeting



**Michigan Council of NAIW
Meeting Agenda
February 13, 2010**

Call to order- _____ a.m.

Collect – Chandra Kwaske, Insurance Association of Metropolitan Detroit

Introductions

Credentials Report – Teresa Masternak, Southern Michigan Insurance Professionals

Minutes Approval – Linda Britton, Greater Kalamazoo Association of Insurance Women

Custodian of the Funds – Kim Newberry, Insurance Association of Metro Detroit

Council Director - Cindy Prud'homme, Mid-Michigan Assoc. of Insurance Professionals

Council Director Elect – Linda Gerke, Grand Rapids Insurance Professionals

Membership – Erica Clifton, Mid-Michigan Assoc. of Insurance Professionals

Public Relations – Linda Gerke, Grand Rapids Insurance Professionals

Standing Committee Reports

Education - Nancy Kramer, Insurance Assoc. of Metro Detroit

Legislation – Tammy Wascher, Monroe County Assoc. of Insurance Professionals

Safety - Mary Lou Messenger, Southern Michigan Insurance Professionals

Special Committee Reports

Corporate Partners - Janet Holstine, Upper Peninsula Assoc. of Insurance Professionals

Leadership Development – No Report – Leadership Presentation after Lunch

Literacy – Anita Upson, Insurance Association of Metro Detroit

Michigan Insurance Hall of Fame & Olivet College Liaison – Teresa Masternak, Southern Michigan Insurance Professionals

10:45 1st Program Presentation: Competition

Amanda Wendling, University of Farmers, Grand Rapids

11:30: Break for Lunch

Local Association Reports:

Central Michigan Assoc. of Insurance Professionals – Emily Lewis

Grand Rapids Insurance Professionals – Linda Gerke
Greater Kalamazoo Assoc. of Insurance Women – Teresa Branham
Insurance Assoc. of Metro Detroit – Nancy Kramer
Insurance Women of Jackson – Jill Feuerstein
Insurance Women of Lansing – Tara Busha
Insurance Women of Northern Michigan – Kimberly Miller – No Report
Lenawee Assoc. of Insurance Professionals – Betty Boling-Stull
Mid-Michigan Assoc. of Insurance Professionals – Jaime Millikin – Report on File
Monroe County Assoc. of Insurance Professionals – Tammy Wascher
Southern Michigan Insurance Professionals – Gloria Mireles
Upper Peninsula Association of Insurance Women – Jill Stagliano – No Report

Conference Reports:

2013 Region IV Conference – Janet Holstine & Linda Britton
Upper Peninsula Association of Insurance Women
Greater Kalamazoo Association of Insurance Women

2009 Annual Council Meeting - Final Report - Tara Busha, Insurance Women of Lansing

2010 Annual Council Meeting - Linda Britton & Jaime Millikin
Greater Kalamazoo, Mid Michigan & Southern Michigan

2011 Annual Council Meeting - Tammy Wascher,
Monroe County Association of Insurance Professionals

2012 Annual Council Meeting - Emily Lewis
Central Michigan Association of Insurance Professionals

2013 Annual Council Meeting – Nancy Kramer, Insurance Association of Metro Detroit

Unfinished Business

Sue Holbrook will install Bob Gerke as Alternate Delegate to the Regional Nominating Committee

New Business

Tammy Wascher – 2010 Frankenmuth CSR Diamond Days

Announcements

Meeting adjourned at _____

2nd Program Presentation;

Leadership Development: Building Teams for Success

Sandy Pope, Mid-Michigan Association of Insurance Professionals and Kathleen Bianculli, Insurance Association of Metro Detroit

NAIW Collect

Take us, O God, under thy divine protection.

Make us to act as thy messenger for peace and contentment, for harmony and understanding.

Grant that we may see more clearly the point of view of other men and women in all lines of insurance.

Realizing the highly competitive nature of our business, teach us to respect competition at all times.

Keep us free from pettiness and unwise discrimination.

Let us do our work willingly, honestly, and thoroughly, giving service graciously at all times.

Teach us, O Lord, to know and to realize that by Thy Grace, we can live in perfect peace with one another.

And grant that through this organization we may become closer in friendship and understanding.

**Marie K. Frazen
Insurance Women of Milwaukee**

***Michigan Council of NAIW
February 13, 2010 Council Meeting
Minutes Approval Report***

***The minutes approval committee has approved the minutes for the
October 16-17, 2009 Annual State Meeting (Convention).***

I have provided copies in the new format to you.

I will also maintain a copy for the Council Records.

Thank you,

***Linda S Britton, CPSR, CISR, CPIW, DAE
Assistant to Council Director
Chair, Minutes Approval Committee
February 13, 2010***

Michigan Council of NAIW

October 16-17, 2009 – Minutes

October 16, 2009 General Session was called to order by Council Director Cindy Prud'homme, Mid-Michigan Association of Insurance Professionals at 7:00pm
Collect was read by Linn Feinstein, Insurance Association of Metro Detroit.
The Pledge of Allegiance was read by Chandra Kwaske, Insurance Association of Metro Detroit.

Cindy Prud'homme, Mid-Michigan Association of Insurance Professionals introduced those seated at the head table.

Cindy Prud'homme, Mid-Michigan Association of Insurance Professionals welcomed everyone.

Linda Gerke, Grand Rapids Insurance Professionals presented Confidence while Communicating Speak-off

Janet Holstine, Upper Peninsular of Insurance Professionals presented certificates to Corporate Partners; Terri Bettinger, Linda Gerke, Paul Davis Restoration, Foremost Insurance, Foremost Printing Department.

Cindy Prud'homme, Mid-Michigan Association of Insurance Professionals introduced committee chairs and sponsors for the 2009 Annual Council Meeting.

Anita True Upson, Insurance Association of Metro Detroit presented the Recognition of the First Timers.

Linda Britton, Greater Kalamazoo Assoc. of Insurance Women did the announcements
General Session Concluded at 8:30 p.m.

Delegates Briefing Followed the General Session. Bylaws change recommendations were read individually and discussed, in preparation for action on Saturday. No other issues or recommendations came before the Council at the Delegates Briefing.

Local Presidents Met with Regional Vice President

Sweet Dreams Desserts Networking Event

Friday Nights Events come to end

Saturday morning;

Nominating Committee Interviews during Breakfast

Credentials Open

October 17, 2009 Business Session was called to order by Council Director Cindy Prud'homme, Mid-Michigan Association of Insurance Professionals at 8:33 am.

Cindy Prud'homme, Mid-Michigan Association of Insurance Professionals introduced those seated at the head table.

Tara Busha, President of Insurance Women of Lansing and Host Committee Chair –
Welcomed everyone

Credentials Report: Teresa Masternak, Southern Michigan Insurance Professionals presented report with 12 associations and 2 members at large, total 10 voting delegates, 1 member at large present at this meeting. Total voting strength was 11. Theresa Masternak moved to accept the credentials report, with Barb Burke seconding the motion. Motion carried and Credentials Report was adopted as of 8:33am.

Deva Black, Lenawee Association of Insurance Professionals presented the Meeting Standing Rules. Deva moved to accept the meeting standing rules with Betty Boling, Lenawee Assoc. of Insurance Professionals seconding the motion. Motion carried.

Deva Black, Lenawee Association of Insurance Professionals presented the Annual Meeting Program. Deva moved to accept the annual meeting program, with Nancy Kramer, Insurance Assoc. of Metro Detroit providing the second. Motion carried to accept the annual meeting program and if any changes to notify Linda Britton, Assistant to the Council Director. Susan Holbrook, Regional Vice President, a member of Insurance Association of Metro Detroit gave the message from NAIW, International. Copy of report attached. Cindy Prud'homme, Council Director, a member of Mid-Michigan Association of Insurance Professional presented the Council Director Report. Copy of report attached.

STANDING COMMITTEE REPORTS

Custodian of the Funds: Kim Newberry, Insurance Association of Metro Detroit, presented report; copy attached.

Minutes Approval: Linda Britton, Greater Kalamazoo Association of Insurance Women, presented approved minutes and report; copy attached.

Membership: Jaime Millikin, Mid-Michigan Association of Insurance Professionals presented report; copy attached.

Public Relations: Linda Gerke, Grand Rapids Insurance Professionals presented report; copy attached.

Bylaws & Standing Rules:

Council Director, Cindy Prud'homme asked delegates for unanimous consent to not read the bylaws changes in detail, since they were read in detail at the Delegates Briefing, and since every delegate & member had the printed changes in their handouts. All delegates agreed to refrain from reading the changes again, and agreed to vote on the changes by recommendation number.

Deva Black, Lenawee Association of Insurance Professionals recommended each proposed bylaw change, numbers 1-3 individually, and #4-12 as a group. No second was required since they came from committee, and all 12 recommended changes carried, as recommended. A simple majority was required, since the changes were sent to each member 60 days prior to the meeting, and all recommendations carried unanimously. The recommendations are on file with minutes report and revised bylaws will be sent to National for approval.

Nominating; Teresa Branham, Greater Kalamazoo Association of Insurance Women, presented report, copy attached. The committee placed the following names into nomination:

- Council Director Elect; Linda Gerke, Grand Rapids Insurance Professionals
- Custodian of the Funds; Barbara Burke, Member at Large
- Public Relations Chair; Melanie Elias, Insurance Association of Metro Detroit
- Membership Chair; Claire Gerke, Grand Rapids Insurance Professionals
- Delegate to Regional Nominating Committee; Linda S Britton, Greater Kalamazoo Association of Insurance Women.
- Alternate Delegate to Regional Nominating Committee; Robert Gerke, Grand Rapids Insurance Professionals.

Council Director, Cindy Prud'homme asked for nominations from the floor, three requests for each position. No additional names were placed into nomination. The Chair informed members that nominations would remain open until the 2nd Nominating Committee report, later in the day, and nominations would be accepted again at that time.

Education: Nancy Kramer, Insurance Association of Metro Detroit presented report; copy attached.

Legislative: Tammy Wascher, Monroe County Association of Insurance Professionals, presented report; copy attached.
Safety: Mary Lou Messenger, Southern Michigan Insurance Professionals, presented report; copy attached.

SPECIAL COMMITTEE REPORTS

Audit: Linn Feinstein, Insurance Association of Metro Detroit, presented audit report; copy attached.

Budget: Sandy Pope, Mid-Michigan Association of Insurance Professionals reported that 2009-2010 budget, adopted in August 2009 was unchanged.

Corporate Partnering: Janet Holstine, Upper Peninsular Insurance Professionals presented report; copy attached.

Leadership Development: Bonnie Hayward, Central Michigan Association of Insurance Professionals not present, but submitted written report; copy attached.

Literacy: no report

Michigan Insurance Hall of Fame and Olivet College Liaison: no report

Tara Busha, Insurance Women of Lansing Introduced our Keynote Speaker Phil Zeller, Executive Vice President of Dale Carnegie Training.

LOCAL PRESIDENT ASSOCIATION REPORTS

Local Association Presidents in attendance presented verbal highlights of their written reports, with the written reports included in the meeting handouts. Associations not present had written reports included in the meeting handouts, and did not present verbally.

- Central Michigan Association of Insurance Professionals; Emily Lewis presented report, copy attached
- Grand Rapids Insurance Professionals; Linda Gerke presented report, copy attached
- Greater Kalamazoo Assoc of Insurance Women; Teresa Branham, copy attached
- Insurance Assoc of Metro Detroit; Nancy Kramer presented report, copy attached
- Insurance Women of Jackson; Jill Feuerstein, copy attached
- Insurance Women of Lansing; Tara Busha, presented report, copy attached
- Insurance Women of Northern Michigan; ***no report***
- Lenawee Assoc of Insurance Professionals; Betty Boling –Stull, presented report, copy attached
- Mid-Michigan Assoc of Insurance Professionals; Jaime Millikin, presented report, copy attached

- Monroe County Assoc of Insurance Professionals; Tammy Wascher, presented report, copy attached
- Southern Michigan Insurance Professionals; Gloria Mireles, presented report, copy attached
- Upper Peninsula Assoc of Insurance Women; *no report*

OTHER REPORTS

Insurance Scholarship Foundation of America Report; Nancy Fournier, Insurance Association of Metro Detroit presented report, copy attached

Nominating; Mary Lou Messenger gave the final report.

Council Director, Cindy Prud'homme asked for nominations from the floor, three times for each position. No additional nominations were submitted.

The chair submitted each nomination to the delegates for a vote, each position individually. Each nominee was elected by unanimous vote.

Elected to Office were:

- Council Director Elect; Linda Gerke, Grand Rapids Insurance Professionals
- Membership Chairman; Claire Gerke, Grand Rapids Insurance Professionals
- Public Relations Chairman; Melanie Elias, Insurance Association of Metro Detroit
- Custodian of the Funds; Barbara Burke, Member-at-Large
- Delegate to Region IV Nominating Committee; Linda Britton, Greater Kalamazoo Association of Insurance Women
- Alternate Delegate to Region IV Nominating Committee; Robert Gerke, Grand Rapids Insurance Professionals

Installation and Recognition of New Officers was conducted by Susan Holbrook, Regional Vice President, Insurance Association of Metro Detroit

Council Director-Elect, Linda Gerke, Grand Rapids Insurance Professionals offered remarks to the Council.

Break for Lunch with Awards report and presentations to occur during Lunch (no adjournment).

Kim Newberry, Insurance Association of Metro Detroit and Awards Chair presented the Individual and Association Award Winners:

- Pinnacle Award; Insurance Association of Metro Detroit
- Rookie of the Year; Claire Gerke, Grand Rapids Insurance Professionals
- Claims Professional of the Year; Teresa Masternak, Southern Michigan Insurance Professionals
- Client Service Professional of the Year; Norma Nammensma, Grand Rapids Insurance Professionals

- Life Professional of the Year; Jean Gregory, Greater Kalamazoo Association of Insurance Women
- Professional Underwriter of the Year; Linda Gerke, Grand Rapids Insurance Professionals
- Insurance Professional of the Year; Linda Britton, Greater Kalamazoo Association of Insurance Women

Linda Gerke, Grand Rapids Insurance Professionals, Public Relations Chair presented the Confidence While Communicating Winner; Erica Clifton, Mid-Michigan Association of Insurance Professionals. Erica will represent Michigan at the Regional IV Conference. Council Director, Cindy Prud'homme presented the AAMGA, Triangle, and Cheryl Blair Spirit Awards:

- AAMGA; Kim Newberry, Insurance Association of Metro Detroit
- Triangle Award for Vision; Frankenmuth Insurance Company (Tammy Wascher, Monroe County Assoc. of Insurance Professionals accepted on behalf of the carrier)
- Triangle Award for Growth; Linda Gerke, Grand Rapids Insurance Professionals
- Triangle Award for Leadership; Nancy Fournier, Insurance Association of Metro Detroit
- Cheryl Blair Spirit Award; Insurance Association of Metro Detroit

The business meeting reconvened in the main meeting room.

Council Director, Cindy Prud'homme called on Credentials Chair, Teresa Masternak, Southern Michigan Insurance Professionals, to confirm that all delegates were in the room and properly seated, with no change in voting strength. There being no change in the voting strength and all delegates present, the business meeting continued.

CONFERENCE REPORTS:

2013 Regional Meeting: Linda Britton, Michigan Council of NAIW – Location is confirmed, Sauder Village in Ohio. Dates are April 13-15, have verbal confirmation from National, Deanna asked for written confirmation from National by e-mail. Sign up sheet is available, please let Janet or Linda know.

2010 Annual State Meeting: Linda Britton, Greater Kalamazoo Association of Insurance Women, Mid-Michigan Association of Insurance Professionals and Southern Michigan Insurance Professionals – Confirmed October 15-16, 2010, flyer attached, registration and hotel information were handed out.

2011 Annual State Meeting: Tammy Wascher, Monroe County Association of Insurance Professionals – confirmed, Location will be Sauder Village, October 14-15, 2011, flyer attached.

2012 Annual State Meeting: Emily Lewis, Central Michigan Association of Insurance Professionals – confirmed, Comfort Inn, Mt Pleasant.

2013 Annual Council Meeting: Chandra Kwaske, on behalf of Insurance Association of Metro Detroit bid to host the 2013 Annual Council Meeting. Bid was unanimously approved by the delegates.

UNFINISHED BUSINESS:

DVD containing selected recorded portions of the August 2009 Council Meeting was handed to Local Presidents to share with their members that did not attend the meeting.

First Timer Drawing Winner: Cherri Harris, Insurance Association of Metro Detroit. She received a free registration for the 2010 Annual Council Meeting.

NEW BUSINESS:

Nancy Kramer, Insurance Association of Metro Detroit made a motion that Michigan Council endorse the candidacy of Susan Holbrook, who will be running for a 2nd term as Regional Vice President. Barb Burke seconded the motion. Motion carried unanimously, and the Council Director will send a letter of endorsement to other Region IV Council Directors, for distribution to their membership. Good Luck to Susan.

Kim Newberry, Awards Chair, Insurance Association of Metro Detroit made a motion to discontinue the Pinnacle Award, as Regional and National have eliminated it. Deb Oldfield seconded the motion. The motion failed.

Cindy Prud'homme, Council Director will work with Linda Gerke, Council Director Elect to assign a committee to review Pinnacle Award to streamline it for next year.

Council Director, Cindy Prud'homme adjourned the Business Meeting at 1:45 p.m.

Michigan Council of NAIW
Custodian of the Funds Report

2009-2010 Check Register

Contact Kim for details.

CERTIFICATE OF DEPOSIT
Bank of America

Contact Kim for details.

Respectfully submitted,

Kimberly B. Newberry, MPA, CPIW, DAE
Custodian of the Funds January 27, 2010

Council Director's Report

It has been my pleasure to visit 4 local associations so far: Ins. Women of Jackson, Grand Rapids Ins. Professionals, Central Michigan Assoc. of Ins. Professionals, and Insurance Women of Lansing. I am pleased to see a high level of energy and involvement at all 4 local associations. The priorities of each association vary, from membership growth, to membership retention, to community involvement & charitable efforts, to education. My presentation to each association focused on Realizing the Value of NAIW Membership – directed to new or prospective members as well as long term members who may be questioning the value that is yet to be realized from their memberships.

In March I will continue association visits, starting with Ins. Assoc. of Metro Detroit, Mid-Michigan Assoc. of Ins. Professionals in April, and combined visits with Monroe County Assoc. of Ins. Professionals and Lenawee Assoc. of Ins. Professionals in April, Greater Kalamazoo Assoc. of Ins. Women and Southern Michigan Ins. Professionals in May. At this time there is no visit scheduled for Northern Michigan Insurance Women, as their president has not responded to my requests to schedule a meeting. The Upper Peninsula Association of Ins. Professionals is thinking of postponing a visit until a later date, perhaps in the spring, but more likely in October (with Linda G).

The situation with the Internal Revenue Service is finally being resolved, with the assistance of NAIW HQ, and particularly Mark Adams. Since I last reported, the situation had escalated. The IRS was asking for millions of dollars in back taxes (owed by somebody else), was providing my name and office phone to Medicare recipients being denied benefits, and was sending us legally protected confidential information for dozens of citizens with whom we have no interest or relationship. The IRS confirmed that they have removed our name and contact information from the FEIN# that belonged to somebody else, and they are issuing a new FEIN# to the Council. Upon receipt, Mark will add the MI Council to the NAIW (Int'l) not-for-profit filing, and we will then be permitted to submit the 990N for the 2008-2009 fiscal year. Please be aware, and instruct your fellow members as well, that ANY records of the Council's FEIN# that you may have on file are incorrect and should not be used. The ONLY FEIN# that should be used for the Council, going forward will be the new number that the IRS is in the process of assigning to us.

Our focus this year on Leadership Development continues, with a presentation at today's meeting on the subject of Building Teams. We hope it proves valuable to each of you.

Local Presidents, please provide time on your next association meeting agenda to discuss the proposed bylaws changes that were emailed to members by Linda Wilson. The proposed changes will have a significant impact on the way we govern our organization, and you should make every effort to have a delegate representing your association at the Region IV conference, where the proposed changes will be voted upon. Also, be aware that, going forward NAIW HQ must once again approve all local association bylaws, and the Board has changed the model bylaws to require each local association to have a standing committee for Young Professionals. Please be aware of these new requirements.

Respectfully Submitted,

Cindy Prud'homme
Council Director 2009-2010

**Council Director Elect Report
February 13, 2010**

Spread your wings and FLY!

This applies to the plans I'm making right now.

As a result of a nurturing primary care physician, I had a nuclear stress test last fall. The results were abnormal (Yes, I can hear some of you giggling. Not much about me has ever been normal) which resulted in a heart cauterization to rule out any blockages. To the great surprise of the cardiologist, I had a significant blockage. I was able to schedule an immediate stent placement in my 90% blocked cardiac artery. I was and continue to be without symptoms. A follow up appointment with the cardiologist resulted in his saying – go home and live life enthusiastically.

You do not need to wait to hear bad medical news, or face a life threatening disaster to decide to spread your wings and FLY. Neither does your local NAIW association. We determine each day how much flying we will do, how wide we will spread our wings, or how much risk we will encourage.

Looking ahead to July 1, 2010 – I'd like to ask all of you to think ahead and plan regarding a key part of my year as Director. The August Council meeting will be held here at the hotel, on August 7th, with the core of the meeting being individual training sessions for each local office or chair. Anita is working on actual training sessions. Each person will be able to attend only 1 session. If you are secretary, you would attend the secretary session for example. If you are legislation, you would attend the legislation session. The training will be tightly compacted, very worthwhile and would also give you a small group support team.

The day's plan would be for coffee, tea and a limited selection of morning treats and a box lunch for \$12.50 per person. I am hoping that Chandra will be able to assist with some corporate partnering to help lower the costs further. We will also be working out possible housing options for folks who may need to come in Friday late afternoon or evening to attend a 9 am Saturday session. Barb Burke has already offered to house someone. If you are a hotel person, we will work out a special price with the Lexington.

My goal is to make this as inexpensive as possible for each of us. It would be great to have an entire board of the association able to attend together and plan on the way home. If you have specific suggestions for any of the positions, please forward those comments. Share this invitation with your new local association officers and chairs.

Linda Gerke
Council Director Elect

Membership Committee Report

MEMBERSHIP MADNESS

- Round 2 winners are: MMAIP, Lansing, & Monroe County
 - **MMAIP** – has a bye for this Round
 - **Lansing** – will be competing against Monroe County
 - **Monroe County** – will be competing against Lansing

Round 3 is scheduled for January 1st to March 1st, so any new members must have joined within this time frame. Since January 1 started ‘half year dues’, now is the time to recruit new members with bargain pricing!

If any association members have given a council report, that counts as points in the competition, for those associations that have limited potential for gaining new members.

**Please keep in mind the tournament prize is a year’s worth of complimentary council meeting registrations (1 for each meeting), which includes the registration for the 2010 Annual Meeting in Traverse City.

Submitted by: Jaime Millikin, Membership Chair
Presented by: Erica Clifton, Committee Member

Public Relations Chair Report
February 13, 2010

Sent in X Press Releases from October elections and Awards. I know one was published.

Website has been updated with the forms for October's conference.

Coordinating plans for Frankenmuth Diamond Days and a UP event.

If you do not have your 'elevator' speech completed, work on it. This week I was asked for mine. Whew! We should be ready at any moment to explain our commitment to NAIW and our local association. What is it that keeps us coming? What is it that recruits newer members?

Respectfully submitted,
Linda Gerke
PR Chair

**Legislation Committee Report
February 13, 2010**

**Chair: Tammy Wascher – Monroe County Association of Insurance Professionals
Committee Member: Chandra Kwaske – Insurance Association of Metropolitan Detroit**

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In the State of Michigan, there are several issues that are facing the Insurance Industry as well as some Federal issues. I'm attaching a Publication from the Insurance Institute of Michigan on some of the Legislative issues that face Michigan. Below is some information on a Federal issue that will impact all of in some way if this is approved.

McCarran-Ferguson

A vote to repeal the very limited McCarran-Ferguson antitrust provision for health and medical malpractice insurers could come up as early as February.

House Democratic leaders are in the process of drafting a bill that not only attacks McCarran, but would also give the Federal Trade Commission the authority to prepare studies and reports on the entire insurance industry.

The move comes after the debate over healthcare reform legislation recently stalled. When the House passed their healthcare reform package, they included a section that would repeal the McCarran-Ferguson limited antitrust provision for health and medical professional liability insurers. The latest in an ever-evolving strategy to pass healthcare reform now seems to include a piecemeal approach of breaking up the larger package into smaller pieces and passing them one at a time. Early indications are that this McCarran repeal could be one of the first components to be turned into stand alone legislation.

The repeal could potentially reduce competition, make coverage more expensive and less available, and put us on a slippery slope toward eliminating the antitrust exemption for all insurers. Several influential members of Congress have been pushing to expand the scope of the repeal to all insurers, including property/casualty companies. NAMIC has been outspoken on this issue, has activated our grassroots, and helped create an all-industry letter urging members of Congress to preserve this important protection for all insurers.

While the intention of the FTC provision is also aimed at health and medical professional liability insurers, allowing the FTC to have consumer protection authority over state-regulated insurers would create regulatory confusion and weaken the states' ability to adequately protect consumers through solvency and stability requirements.

NAMIC will continue to fight against these misguided attacks. There are no sound policy reasons that warrant a repeal of the McCarran limited antitrust exemption or the expansion of the FTC's authority. This is a punitive attack being leveled at a broad cross-section of the insurance industry. NAMIC continues to educate Congress on the negative effects these measures will have on competition in insurance markets and consumer choice. We are working with other industry trade associations and member companies to block this bill and ensure that our industry is protected.

We need to stick together as an Industry and watch these issues as they come up. Please watch these issues and contact your representatives to let them know your feelings on these issues. They need to know where you stand!



A publication for members of the Insurance Institute of Michigan



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A Legislative Look Back At 2009

While 2009 began with hope that the industry could continue to work in a bi-partisan fashion with the Legislature, the year had more partisan politics than ever.

During the 2007-2008 legislative session, IIM staff and others had worked very constructively with then-House Insurance Committee Chair Virgil Smith (D-Detroit) on several issues, including industry-supported reforms to Michigan’s auto no-fault system. Indeed, legislation allowing seniors eligible for federal Medicare parts A or B to opt-out of the unlimited medical portion of auto no-fault was reported from Committee. Legislation providing for workers’ compensationlike medical reimbursement schedules for auto accident-related medical services at one point had sufficient votes in House Insurance Committee, only to be postponed for a week giving the Coalition Protecting Auto No-Fault (CPAN) members sufficient time to turn several legislators against the idea.

With the appointment in January of State Rep. Barb Byrum (D-Onondaga) to the House Insurance Committee as its Chair, IIM staff were cautiously optimistic that this session could build on the efforts of the previous two years. In early meetings, Chair Byrum expressed her conservative leanings stemming from her ownership of a small business in her district and her interest in work-grouping tough issues.

Hopes began to fade in February with the Governor’s State of the State calling for a freeze of rates in personal lines auto insurance. The Governor’s action was followed by the Michigan’s Office of Financial & Insurance Regulation (OFIR) denying rate filings which were based in whole or in part on the use of credit-based insurance scores. This resulted in the industry taking OFIR back to Barry

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County Circuit Court in April for another injunction to prohibit OFIR’s denial of rate filings because of the use of insurance scores.

In the Legislature, March brought the first of the Democrats’ perennial public relations and

Legislative Recap

legislative efforts to make changes to the Michigan Catastrophic Claims Association (MCCA). The package included House Bills 4426 (Gonzales), 4427 (Segal), 4429 (LeBlanc) & 4471 (Scripps). IIM staff attempted in good faith to work with bill sponsors and committee members to “meet in the middle” on certain MCCA reforms the industry could support. While some sponsors indicated an interest in working together, they had apparently been told by House leadership that no changes would be made to the bills. The legislation was quickly passed by the full House and currently resides in the Senate Committee on Economic Development and Regulatory Reform.

Around the same time, the House Judiciary Committee, chaired by Rep. Mark Meadows (D-East Lansing), was also busy having introduced and reported his House Bill 4680 from the House Judiciary Committee. House Bill 4680 is this session’s effort by House Democrats to lower the verbal tort threshold for auto negligence cases. IIM staff had several times requested meetings with Rep. Meadows to discuss the *Kreiner* case and the no-fault tort threshold - Rep. Meadows put off the meeting until after the Judiciary Committee acted.

Then in April came House Bill 4070 by Rep. Tory Rocca (R-Sterling Heights), which would prohibit any change in home or auto insurance premium billed to a consumer during the policy term unless the premium was based upon materially false information. As with the last legislative session, IIM staff and others attempted to work with Rep. Rocca on his bill, but to no avail. The bill was reported from House Insurance Committee along mostly political party lines, with Chair Byrum admonishing the industry for not attempting earlier to work with Rep. Rocca. House Bill 4070 later passed the full House and remains in the Senate Committee on Economic Development and Regulatory Reform.

Then came the Democrats surprise “bad faith” package of bills and coordinated public relations push in mid-July. This package includes House Bills 4244 (Simpson), 4846 (Slezak), 5144 (Roberts), 5145 (Huckleberry), 5146 (Johnson), 5147 (Switalski), 5148 (Haase), 5149 (Ebli), 5150 (Segal), 5151 (Tlaib), 4844 (Nathan), and 5020 (Valentine). On Monday, July 13 Democrats held a number of press conferences around the state and revealed a new website, <http://www.housedems.com/wrongful-denial>. The House Insurance Committee then proceeded with three days of hearings and reported the bills on Thursday, July 16. While IIM staff and others attempted to work with bill sponsors and Chair Byrum to identify any real concerns with insurance claims handling and on some ideas to strengthen the insurance claim complaint resolution function of the Office of Financial & Insurance Regulation (OFIR), those offers were rebuffed. The bad faith package passed the full House several weeks later in August along mostly party lines, and the bills remain in the Senate Committee on Economic Development and Regulatory Reform.

And in a well worn pattern, on November 30 House Democrats unveiled a package of bills codifying the 10 recommendations of Home and Auto Insurance Consumer Advocate Butch Hollowell in a series of press conferences held around the state and revealed a new website, www.stopunfairinsurance.com. The package includes House Bills 4244 and 5627 – 5635. The House Insurance Committee took testimony on Wednesday, December 2, and reported the bills along party lines on Thursday, December 3. The full House passed House Bills 5631-5635 on December 16. The remaining five are said to be stuck on the House floor for lack of votes among the Democratic caucus.

Legislative Recap

Finally, in December, Rep. Meadows pushed his House Bill 4571 out of House Judiciary Committee and over the Senate, also along mostly party lines. House Bill 4571 dilutes certain 1990s medical malpractice liability reforms by changing existing expert witness, notice of intent, affidavit of merit and statute of limitations provisions.

On the Senate side, Economic Development and Regulatory Reform Committee Chair Alan Sanborn (R-Richmond) committed to hosting a number of workgroups on various insurance reform ideas following the defeat of Senator Martha Scott's (D-Detroit) Senate Bill 166 in late October. Senate Bill 166 would prohibit the use of territory in the rating of home and auto insurance. Though not as yet scheduled, workgroup meetings are expected to begin in February with issues to be decided.

Two Cases Of Importance To Insurers Settle

Two cases in which IIM's Judicial & Legal Affairs Committee recently agreed to file amicus briefs have settled. They include *Charles Allen v Bloomfield Hills School District* (docket #137607), and *Hoover v Michigan Mutual* (docket #138018).

In *Allen*, Amtrak engineer Charles Allen was operating a train approaching a railroad crossing when a school bus stalled on the tracks. The train collided with the school bus at approximately 65 miles per hour. Allen stopped the train about one mile beyond the crossing and ran back to the scene of the accident at which point he learned no children had been on the bus, but the bus driver had been injured. Allen was later diagnosed with post-traumatic stress disorder. Allen sued the Bloomfield Hills School District alleging serious impairment of important body function. The school district filed a motion for summary disposition, arguing, among other things, governmental immunity.

In Michigan, a governmental agency is generally immune from tort liability arising out of the exercise of government function. However, governmental agencies are liable for "bodily injury" resulting from the negligent operation of a motor vehicle of which the government agency is the owner. Allen argued his post traumatic stress disorder was a bodily injury, meeting the exception from tort liability. The trial court held for the defendant, but the Court of Appeals reversed.

In its published opinion of September 23, 2008, the Court of Appeals found, "Although the brain is the organ responsible for our thoughts and emotions, it is also the organ that controls all our physical functions It can be injured directly and indirectly." Further, "Plaintiff Allen underwent a PET scan of his brain . . . [which] demonstrated 'decreases in frontal and subcortical activity . . . consistent with an injury to Mr. Allen's brain.'" Therefore, "plaintiff here presented sufficient objective medical evidence to raise a material question of fact regarding whether he suffered a brain injury from the accident and whether such brain injury is an injury to the body."

The parties in *Allen* reached settlement just prior to scheduled oral argument before the Michigan Supreme Court in December.

Cases Settled

The second case was *Rodney Hoover v Michigan Mutual Insurance Company, a/k/a Amerisure* (Sct No. 138018). In the case, Michael Hoover, who was catastrophically injured in an auto accident as a child, remains developmentally disabled from brain injury and a quadriplegic dependent upon a ventilator to breathe. In 2002, the Hoovers built a specially-designed house with accommodations for their son. Thereafter, the Hoovers sought recovery of certain Personal Injury Protection (PIP) benefits from defendant Michigan Mutual including expenses associated with real estate taxes, gas and electric utility bills, homeowner's insurance, home maintenance, telephone bills, security system costs, gasoline backup generator, dumpster, medical alert pendant, television monitoring, and elevator inspection costs. The Hoovers also sought hourly wages for cleaning their son's part of the house, trash removal, waxing floors, and shoveling snow.

The trial court ruled that 28 percent of the home could be attributed to Michael's needs based upon the fact that Michigan Mutual had paid 28 percent of the construction costs. Using this allocation, the Court ordered defendant to pay 28 percent of real estate taxes, gas and electric utilities, homeowner's insurance, home maintenance, telephone bills and security system costs. The Court further ordered defendant to pay 100 percent of expenses associated with the back up generator, dumpster, medical alert pendant, television monitoring, and elevator inspections.

The Court of Appeals, in a December 11, 2008 published opinion, affirmed in part, reversed in part, and remanded the case for further development of the record under the framework set forth in the Supreme Court's opinion in *Griffith v State Farm* (2005). Plaintiff then sought leave to appeal to the Michigan Supreme Court.

In its September 25, 2009 Order granting leave, the Supreme Court asked the parties to brief, among other issues, whether and to what extent the defendant was obligated to pay PIP benefits for housing and living expenses, as well as services, associated with the care of Michael Hoover, and whether *Griffith v State Farm* was correctly decided.

In his dissent to the majority's leave grant, Justice Robert Young wrote, "This case represents the latest installment on Chief Justice Kelly's promise to undo 'the damage that the Republican Court has done' during the past decade It is no secret that members of the new majority share a judicial philosophy very different from that of the prior majority of the Taylor Court. Theirs is a philosophy that allows empathy (or 'equity') to trump the words of a statute."

The settlement of this case leaves in place the Supreme Court's decision in *Griffith v State Farm* (2005), which held that "a no-fault insurer is liable to pay benefits only to the extent that the claimed benefits are causally connected to the accidental bodily injury arising out of an automobile accident."

Chiropractic Scope Of Practice Expansion Passed

In a flurry of activity at the end of last year, the chiropractors finally achieved their long-sought expansion of the practice of chiropractic. House Bill 5091 (Public Act 221 of 2009) introduced by State Rep. Kathy Angerer, and Senate Bill 968 (Public Act 223 of 2009), introduced by Sen. Wayne Kuipers (R-Holland), amend Part 164 of the Public Health Code to provide that the "practice of chiropractic" includes the diagnosis of human conditions and disorders of the human musculoskeletal and nervous systems as they relate to subluxations, misalignments, and joint dysfunctions. Chiropractors are further enabled to conduct physical examinations, the taking and reviewing of patient health information, and the performance, ordering or use of certain imaging tests.

The expansion had long been opposed by many in the medical community on principle and among the business and insurance communities due to increased utilization and cost concerns. Opposition softened considerably, however, once the medical community was able to negotiate certain restrictions on the practice of chiropractic, and the chiropractors agreed to attendant statutory changes to exempt insurers from any coverage obligation of new services authorized.

For IIM member purposes, included in the package of bills were House Bill 5105 (Public Act 222 of 2009) exempting auto no-fault carriers from having to pay for services contained within the expanded definition, and Senate Bill 972 (Public Act 226 of 2009) providing the same exemption for workers' compensation carriers.

Michigan Supreme Court Case Which Could Overturn *Kreiner*

On Tuesday, the Michigan Supreme Court heard oral argument in the case, *McCormick v Carrier* (docket #136738). This is the case thought to be the one that the plaintiff's bar will use to overturn the 2004 Supreme Court decision in *Kreiner* which established the current interpretation of the serious impairment tort threshold under Michigan's no-fault system. That contention is supported by the fact that seven amicus briefs were filed in the case, at least four supported plaintiff's position.

In *McCormick v Carrier*, McCormick was injured at work when a coworker backed a truck over his left ankle. McCormick underwent two surgeries to repair his ankle and attended physical therapy. He was restricted from work for one year by his physicians, but put on leave by his employer for another seven months. About 19 months after the accident, McCormick returned to work. McCormick sued for non-economic damages, but defendant won on motion for summary disposition following McCormick's statement in deposition that, except for some ankle pain, his life had essentially returned to normal.

On appeal, the Michigan Court of Appeals in a 2 to 1 decision upheld the lower court. The Court of Appeals agreed that McCormick's injury was serious and objectively manifested; however, he continued to fish, golf, drive his truck, and care for himself without any help, as he had before the accident, and worked at the same rate of pay. The dissent

High Court Hearing

disagreed, finding there was evidence that McCormick faced “at least the possibility of future problems,” and there was “also evidence . . . that plaintiff’s life is not, in fact, normal.” McCormick’s request for leave to appeal to the Michigan Supreme Court was initially denied, but then granted after the composition of the Court changed following the 2008 elections when former Chief Justice Cliff Taylor lost to Diane Hathaway.

During oral argument, Mark Bendure, attorney for plaintiff Rodney McCormick argued first. Bendure stated that the lower court had granted the defendant’s motion to dismiss the case because the injury had not impacted the “entirety” or “course and trajectory” of McCormick’s life, two standards that were not to be found anywhere in the statute. Bendure stated their principle argument was that *Kreiner* “got it wrong” and instead of statutory criteria, the courts were using *Kreiner* criteria such as entirety of plaintiff’s life, self-imposed restrictions, pain, and course and trajectory, none of which are found in MCL 500.3135.

Bendure stated the Legislature, in adopting the 1995 amendments to Sec. 3135, was trying to find a middle ground so that not everyone should recover pain and suffering damages, but that some be allowed to recover. Bendure said the first part of this middle ground was “objective manifestation.” At this point, Justice Robert Young asked what that meant? Could it include a subjective complaint? Bendure answered yes, if medically identifiable.

Justice Young asked whether any broken bone established an objectively manifested impairment? Bendure said yes, but that you still had to get to “important body function” and “normal life”.

Justice Stephen Markman asked whether plaintiff would be satisfied with an opinion that simply quoted Sec. 3135(7) of the Insurance Code as the standard? Bendure said yes, and this case demanded exactly that result.

“I don’t understand your limiting principle,” said Justice Young. “Normal life has to have some limiter and I don’t understand yours.” Bendure responded that the key was whether the person’s quality of life had changed, which was dependent upon the things the person does over time. Justice Young pressed, however, saying any fracture leads to some interruption of a person’s life. “How is that not meeting your standard?” Bendure replied that it wouldn’t always meet the standard, but that it was fact dependent.

“Of course it’s fact dependent,” said Justice Markman. “But there has to be a standard. What would be the standard under your argument? What would the defendant be able to argue?” Bendure replied, “The same thing they always do, ‘You could do all these other things..’” “But they’d never win,” said Markman. Bendure agreed, “They may not be successful, but that’s a legislative standard that’s flexible. They didn’t say all or none were compensable.”

Justice Markman stated, “Temporality has caused you and others to see *Kreiner* as undermining the system . . . but aren’t you conceding *Kreiner*’s temporal element?” “No,” said Bendure, “because *Kreiner* created a standard on its own beyond the statute.”

High Court Hearing

Chief Justice Marilyn Kelly asked, "Is it your contention that *Kreiner* was in error?" Bendure answered, "Yes, it was an experiment. But the criteria have taken on a life of their own beyond the statutory language and it's had an adverse impact." Justice Young interjected, "The Court's haven't had trouble applying the standard – you don't like the results, perhaps." Bendure responded that the different courts of appeals were reaching different opinions on the same facts.

Justice Betty Weaver asked Bendure to confirm he wanted *Kreiner* overruled at least on the temporal aspect. Bendure agreed. Justice Weaver then stated that some in the room thought the *Kreiner* court legislated into the statute several new items and was activist in placing things into the analysis that weren't there. Bendure stated that the statutory standard was in fact a "middle ground", and presumably half the cases would prevail and half would lose. Justice Young pounced, saying "Why would we presume that only half the claims were meritorious?"

Mike McDonald, on behalf of the defendant, began his time making certain clarifications, including that the constitutionality of Sec. 3135 was not properly before the court. As for whether McCormick's injury met the threshold, there was no significant wage loss, and McCormick himself had said that his life was very much the same, a fact that had been acknowledged by the Court of Appeals. Further, McCormick had submitted no medical evidence at the lower court in support of his claim.

Justice Hathaway asked for confirmation that McCormick in fact had two ankle surgeries and was off work for 19 months. McDonald responded that McCormick had outpatient surgery to set his ankle, several weeks later had another procedure to remove pins, and was released for work without restriction 12 months later. Justice Hathaway asked whether McCormick now had arthritis? McDonald responded there was no testimony on the cause of his arthritis. Hathaway said, "Don't you acknowledge *Kreiner* adds words not present in the statute?" McDonald responded that the *Kreiner* court had felt it important and appropriate to add definition to certain words in Sec. 3135 to give courts direction.

Chief Justice Kelly asked McDonald how he could defend *Kreiner* when it says the injury has to impact the plaintiff's whole life and that wasn't in the statute? McDonald responded he could because *Kreiner* was not serving as a hurdle to recovery but simply as a framework for analysis.

Chief Justice Kelly asked how "normal life" could mean "entire normal life." McDonald responded that impairments were not to be looked at in a vacuum. If time were not a factor, McCormick could have been unable to walk for one day and have met plaintiff's proposed standard. Kelly then asked for clarification on how long McCormick was out of work. Justice Markman then interjected, asking whether the tenor of Justice Kelly's questions recognized the importance of a temporal analysis.

Justice Young asked, almost rhetorically, "What would the problem be with this Court saying we went too far in *Kreiner*, and all you need is that courts see if the [injury] meets Sec. 3135?" McDonald responded that the courts would then have no framework and as the conversation showed, it still depends upon time, prognosis, treatment, recovery, and self imposed restrictions, all criteria discussed in *Kreiner*.

High Court Hearing

Justice Weaver asked that if McDonald was conceding McCormick couldn't work for at least one year, that still wasn't enough for recovery? McDonald responded that duration certainly was a factor, and parties could disagree on whether one year was sufficient. Justice Weaver followed up, "Are you saying seriously that one year isn't long enough, and that losing 15% of your income isn't enough?" Justice Young interjected, "The whole system of tort under no-fault is to compensate for non-economic losses."

Justice Maura Corrigan asked McDonald to summarize the purpose of the 1995 amendments to Sec. 3135. McDonald said that *Cassidy* had set certain standards that the Legislature had clearly intended to codify. "So *Cassidy* would be an appropriate guide?," asked Corrigan. McDonald said yes.

Chief Justice Kelly asked McDonald what standard he'd like to see? McDonald stated the Court should keep the durational standard, and look closely at the objective manifestation element as most cases plaintiffs looked to, and even his own, had little to no medical documentation.

On rebuttal, Bendure stated there was an incredible disconnect on whether cases should be decided as questions of law for the judge versus questions of fact for the jury. Bendure argued that the parties could agree on the nature and extent of the plaintiff's injury but disagree strongly on the importance the nature and extent of the injury played in plaintiff's normal life. And it was that disagreement, even under current statute, that should lead to these cases going to the jury as questions of fact.

Notable amicus briefs filed in the case include that of the Michigan Office of Financial & Insurance Regulation, which argued that the Court should "overrule *Kreiner* . . . , which redefined 'serious impairment of body function' by imposing durational and other requirements that . . . are not found in the statutory definition; . . . rely on strained interpretations – rather than the plain and ordinary meaning – of the unambiguous words used in MCL 500.3135(7).

The Coalition Protecting Auto No-Fault (CPAN) in its amicus argued, "The *Kreiner* decision failed to appreciate the fact that . . . the legislature . . . intended to create a threshold that was less restrictive than . . . adopted by the Supreme Court in *Cassidy*."

The Michigan Association for Justice (formerly Michigan Trial Lawyers Association) argued the court's decision in *Kreiner* "has resulted in courts arbitrarily applying the statutory threshold" to auto accident victims, the dissenting opinion in *Kriener* "does not provide the appropriate vehicle for analyzing the statutory language", and the Legislature's enactment of the 1995 amendments "unconstitutionally displaces the fact-finder by allowing the trial courts to decide fact issues as a matter of law."

Michigan Attorney General Mike Cox submitted an amicus arguing that *Kreiner* set forth a "much-needed framework that supports the statutory language and effectuates the Legislature's intent" in amending Sec. 3135, and further that under the doctrine of stare decisis, there was no basis for overturning *Kreiner*.

House and Senate Return to Business

The Michigan House and Senate returned from the holiday recess this week with light session days and have regular three-day-a-week session scheduled from now until roughly Easter. In terms of committee activity on insurance issues, House Insurance Committee Chair Barb Byrum (D-Onondaga) recently gave birth to her second son, and its unclear when she will return to the office full time.

Legislative Update

The following bills were introduced or acted upon in the Michigan Legislature during the week ending January 15, 2010. To get copies of these bills, visit www.michiganlegislature.org

Senate Bills

S1064 Scott (D) 1-14-10 S. Economic Development No-fault task force. Create accessible and make insurance affordable task force.

House Bills

H5744 Kandrevas (D) 1-13-10 H. Judiciary Open and obvious. Establish openness and obviousness of condition as issue of comparative fault only.

H5745 Cogen (D) 1-13-10 H. Judiciary Medical Malpractice cap. Provide exception of cap on damages if defendant falsifies medical records.

SAFETY REPORT

FEBRUARY 13, 2010

Hostility in the Workplace

Hostility in the workplace is defined as any form of unwanted physical or verbal abuse. This can often included jokes about or singling out a person for their race,sex,religion.clothes or mental capacity. *Hostility in the workplace* is the leading cause of workplace violence. If hostility between co-workers is allowed to grow it more often than not ends in a violent act. There are several ways to prevent hostility in the workplace as long you know what the signs are and how to stop them from occurring.

All employees should have to enroll in a class that teaches understanding **hostility in the workplace**. Once the course has been completed you should test each person to make sure they understand exactly what is considered a hostile work environment and the consequences that will occur if anyone is caught in a hostile act. Another great idea is to have every employee sign an agreement that they will not promote hostility and will do their best to prevent any issues from arising in the future. You can also state on the agreement that any person that is found to have committed a hostile act at work is subject to punishment such as suspension or even termination.

Management must work closely with the entire building in order to assure that *hostility in the workplace* in not taken place. The best way is to lead by example all management should always be professional while at work. This does not mean you cannot be friendly with your employees it simple means you must know what lines should not be crossed and make sure that you never cross them. You might think that a joke you heard was funny but if there is any possibility that it could offend even one person in the office it is best just to keep your mouth shut.

Sexual harassmt is one of the main causes for hostility in the workplace. Most times a person that is being sexual harassed at work does not speak up about the situation. This is a sure fire way to lead to hostility at work. The person being harassed grows more and more aggravated or upset while the person doing the harassment may think it's all in fun. All employees should be encouraged to come forward if they are being harassed in anyway. Let them know that you and all management are available and willing to listen and help if a problem arises between two or more of the workers.

While we are on the subject of sexual harassmt you should have a strict policy against workplace romance. While it may be nice and fun at first to be in a relationship with a person you are working with if things go wrong in the relationship you may end up taking it out on each other or others while at work. On the other hand if the relationship becomes serious you are more likely to show favoritism toward your partner which may cause others at work to resent your relationship and become very hostile towards both of you. So the best way to avoid these situations is to not let them occur on the first place.

Hostility in the Workplace is a serious problem that could lead to even bigger problems. You should do all that you can to promote a safe and hostile free work environment for all of your employees.

Brought to you by Safety Committee:
Mary Lou Messenger, SMIP, 2009-2010
Committee: Gloria Mireles, Betty Boling-Stull





Corporate Partners Report

Michigan Council NAIW

August 08, 2009

Thank you to my committee members: Bonnie Avila, Marsh, USA; Terri Bettinger, Paul Davis Restoration; Renee Lerche, Burns & Wilcox. Kim Brugger, ServPro resigned, left business.

Corporate Partners Committee REMINDERS:

- Gaining CPs is the 'job' of every member.
- Networking benefits all of us, strengthens NAIW's position in the insurance industry.
- CP relationships must be win/win; consider needs of all involved
- Local association CP Chair position – helpful and needed
- Council CP members are available to help local associations create a CP program and or approach potential Corporate Partners.
- Many vendors are eligible for NAIW membership.

Corporate Partners Update:

- Will work with webmaster to place CP documents on website when updated
- <http://www.naiwmichigan.com> click on Corporate Sponsors at top of page

Approach to getting more Corporate Partners:

- How can we expand Corporate Partnerships?
 - Brainstorm at Council meeting
 - Give 'more' for their money
 - Difficult financial times – work on 'in-kind'
- Does one on one work best?
 - YES – can get idea of what they want, differs, near impossible without direct contact
 - Need to 'get them in the door' to show who we are, invite them to participate, go to a meeting so they can see what we have to offer.
- How get others involved?
 - Probably a slow build
 - Contest? For prize, donate by each association or council; only if money motivator.
 - Need someone who cares about doing it or there is something in it for them.
- What are benefits we provide? i.e. How 'sell' us?
 - What are they? Can we offer more benefits that cost us little to nothing?

- Terri Bettinger – story. VALUE is important, REMINDER why they sponsor
- Website linking?
 - Great idea – little cost but how affect all levels
 - Any liability exposure to council?
- What about a ‘get to know us’ event?
 - Lots of discussion on alternatives but best idea seems to be in conjunction with Annual State meeting
 - Already at event, sponsors of event can be approached as CPs
 - Do something of minimal expense: ex. drink tickets prior to dinner, have ambassadors to explain benefits of sponsorship, meet & greet members and sponsors in open house format
 - Discuss CP benefits, options, how help each other
 - More ideas?
 - Anyone interested in helping?

Respectfully submitted,

Janet K. Holstine, CIC, LIC, CPIW, AIT, DAE
Corporate Partners Chair

JKHolstine@insuranceeducators.net
269-323-2042

**Michigan Council Literacy Report
February 13, 2010**

From: Anita True Upson
Literacy Chair

Re: Michigan Council Literacy Program

Our committee has sent out flyers to all council members requesting books for young children and teens.

We partnered with Project Night Night which is a National organization that makes up totes for children and teens who are in shelters.

These kits contain a blanket, book and stuffed animal. They will accept gently used books and animals. They then distribute to places such as HAVEN and Care House but on a State wide basis. As this is a Michigan Council project we felt that the entire state should be served and this was the best way to do it.

Nancy J. Fournier, Nancy J. Kramer and Sharon Rice joined me as we put labels in all the books stating "Complements of Michigan State Council of NAIW."

My husband Jim (an honorary NAIW member) and I dropped the books and blankets off before the Christmas holiday. We delivered over 250 books and 10 bags of stuffed animals. We will continue to collect books and animals at all Council Meetings. Please contact us with any questions or for donations. For more information go to: www.projectnightnigh.org.

Respectfully submitted,

Anita Upson atupson@att.net
Chair

Nancy J. Kramer NJKramer@aaamichigan.com
Irene Basso ibasso@cogeco.ca
Nancy J. Fournier NFournier@amerisure.com
Barbara Norris yogaqueen@earthlink.net
Literacy Committee

**Michigan Insurance Hall of Fame & Olivet College Report
February 13, 2010**

Olivet College Advisory Committee Meeting
Olivet College – November 11, 2009
Attended by, Teresa Masternak, CPIW, DAE

I attended the Advisory Committee Meeting November 11, 2009 at Olivet College. Don Tuski, President of Olivet College, commented they have record enrollment this fall in the insurance program. On campus, there is a new Art Building under construction; it is all paid for by donations. They are also looking to put a restaurant on campus for students that need a boost/fuel in the early morning hours.

Cooley Law School President, Don LeDuc, commented that they have approval for September, 2010 to have Law Degrees in insurance- taxation, finance and intellectual property practice. The goal between the 2 colleges is to have Michigan be the insurance capital of the U.S. and Olivet wants to be the insurance education leader.

Justin Gargus, President, Alpha Alpha Chapter spoke of the success of the golf outing. They were \$2000 over budget. There is a Career Fair scheduled January, 2010. They are getting bids to get their resume book in print and will be sent out to employers. They currently have 54 members in this chapter. Also numerous awards were given to them at a Career Fair that 15 students attended in PA.

Mike Hubbel spoke of new programs on line they are trying. There is also a brochure in the packet that gives information for earning an MBA in Insurance, on line. This information is available for review with Linda Gerke.

Upcoming dates---

Michigan Insurance Hall of Fame Annual Dinner, August 18, 2010

Next Advisory Committee Meeting, April 14, 2010

Michigan Insurance Hall of Fame Nominations due March 1, 2010.



**Grand Rapids Insurance Professionals
President Report
February 13, 2010**

We have had a vibrant year thus far. Our meetings have featured great speakers; we've had visitors and even new members.

We just began planning the last half of the year with great speakers and good "Chef Bob" meals.

We have added two new members: Patti Hopp and Joni Leyrer-both wonderful additions to our group.

Respectfully submitted,
Linda Gerke
GRIP President

Greater Kalamazoo Association of Insurance Women



President's Report

February 13, 2010

We continue to stress the importance of member involvement to all members new and long standing. All members need to feel a sense of belonging and by keeping our long standing members involved and active we can utilize them as mentors for our new members.

We have given new members a mentor and have gotten them involved in the planning of VIP night in May, which will be geared toward them along with having this meeting as a joint meeting with Southern Michigan Insurance Professional with our Council Director as our speaker.

Two of our new members have jumped right in and have been our speakers at 2 of our meetings, one on Safety and the other on Long Term Care Coverage.

Thank you,

Teresa Branham, President

Greater Kalamazoo Association of Insurance Women



**Insurance Women of Lansing
President Report
February 13, 2010**

The Insurance Women of Lansing are now recovering from a strenuous bout of hosting an annual meeting.

We are going to try something new this year for what has historically been our celebration of NAIW week in May - our Recognition Night. Over the past few years, there has been less and less participation and last year it was our least attended meeting (even including guests). We are making planning to host a membership drive in May instead. We are planning to invite people who expressed interest or curiosity about NAIW, former members and are also hoping to get some names from local agencies.

We also have some newer members who are researching the TIKE sticker program and hope we can get our name out in the community in conjunction with an upcoming police/fire fighters event.

We'd also like to thank GRIP for the lead on a new member from MAIA. She has attended a couple meetings and has asked for a membership application.

Tara Busha
Insurance Women of Lansing



**Insurance Women of Jackson
President's Report
02-13-2010**

Insurance Women of Jackson started their year out with a Meet and Greet, hoping to entice new membership. We were successful in obtaining two new members. Council Director Cindy Prud'homme was our guest speaker. Thanks again Cindy. Our bus trip to Chicago turned out well, we went sightseeing, shopping and some of us even caught a play, and we all had a great time. Ringing the bell for the Salvation Army in a nice warm mall was gratifying and a commitment that we do every year. Our Christmas meeting was at a local restaurant, we socialized and donated books as we continue our dedication to the National Reach Out and Read Program for the Christmas season. The New Year led us into an educational mode with an "I can" workshop, Personal Umbrella's Rain or Shine, taught by Diane Wiech, a member of Insurance Women of Jackson. Various upcoming events were discussed as well as officers for the year of 2010-2011.

Long time member Anna Prendel retired at the end of 2009. We wish her much happiness and lots and lots of time to spend with her Grandchildren. We will miss you!

Respectfully Submitted By:
Jill Feuerstein, President



LENAWEE ASSOCIATION OF INSURANCE PROFESSIONALS

President's Report

February 2, 2010

Our 5 members are still going strong. We have a Business Meeting once a month to do our planning and review current NAIW Business.

December was very busy, we collected non-perishable food and donated it to the Salvation Army and we also made a monetary donation from our Treasury to our local food pantry for homeless people.

Deva Black is going to present the NAIW Program on "Time Management" at our February meeting.

**Respectfully submitted,
Betty A. Boling-Stull, CPIW
LAIP President**



Mid-Michigan Association Insurance Professional

Presidents Report

February 13, 2010

Not too much exciting going on, we did the Successful Negotiations class offered from National in November and only 3 members could attend. We plan to have a Business Presentation Skills class in March at Meadowbrook.

We plan on having our annual chocolate fundraiser for Easter. So, if you need some delicious solid chocolate bunnies or duckies for Easter at affordable prices, please contact myself or another member of MMAIP.

We have a referral from National that expressed interest in NAIW however; we still continue to struggle with attracting new members.

**Respectfully Submitted,
Jaime Millikin – President MMAIP**



Monroe County Association of Insurance Professionals Association Report

President: Tammy Wascher

Happy New Year! As we enter 2010, we take a look at the challenges that we faced in 2009 in the Insurance Industry and look to start 2010 off on a better foot. The Industry is facing many challenges and so are our agencies. As we start our focus on 2020, we will work to assist our fellow members and look to bring on other members into our Association.

We are preparing to host two CE classes again this Spring on April 28th in Dundee. If you are interested in attending, please let me know and we can get you further details.

We continue to collect books for the Women's Shelter of Monroe. This is a great project and the children enjoy the books that have been donated to the Shelter. Thank you to everyone who has helped in donating books to this cause.

We are working on the State Meeting for 2011 to be held at Sauder Village. We will be bringing back the money tree at the State Meeting in October.

In January, we had a presentation on gun safety, our February meeting we will be discussing Identity Theft, March is a tour of the Monroe Funeral Home and April, Cindy will be joining us.

We are always looking for new members to grow our association. We have a wealth of talent and experience in our association.

Our meetings are held the third Monday of each month. Please contact Tammy Wascher at tammy.wascher@fmins.com for further information on our monthly meetings.



SMIP (Southern Michigan Insurance Professional) by Gloria Mireles, President

SMIP's membership has stayed level since our last State meeting. We had a couple of guests but the timing and new positions prevented them from joining at this time. SMIP is working towards a membership drive in April 2010 and hopefully recruit at least 2 new members.

Our move to our new meeting location has been wonderful! We don't feel like we need to rush in traffic and I-94 any longer being the location is right across the street from most of the members in SMIP. Theo's & Stacy - good food and service.

SMIP is in process of fundraising with the Butter braids. This was done last year and was a great success for one of our associations. These proceeds will go towards the convention in October. Forms will be sent over email to surrounding associations for participation.

Attendance to our meetings have been stable at 50% except for last month's meeting which was canceled due to weather, members out of state etc...

Our Southern Michigan Professionals were able to partner up with other local non-profit organizations and be part of the Spirit of Giving this year.

Following are some of the partnerships: (HERO, New Latino Visions, Mireles Family)

- We helped raised funds and/or donating items for 3 families in the Lansing area through the Salvation Army.
- We helped raised funds and/or donated items to the Gospel Mission in Kalamazoo.
- We helped raised funds, donated gifts for the children, and volunteered a Thursday evening to work the Christmas party for Washington Writers Academy afterschool program in Kalamazoo. This was fun and the children had a blast.
 - o We handed out gifts to all children. Approximately 30 children & volunteers.
 - o We oversaw Mexican bingo – La Loteria with the children. (The children had a great time learning a few Spanish words.)
 - o We provided dinner with desert to the children.
- We helped raised monies and/or items to donate to local Animal shelter in Battle Creek.
- We donated monies to the Washington Writers Academy afterschool program to help purchase a new freezer for the foods for this program in January 2010.

Our SMIP members have worked hard in the community this quarter, I for one want to personally THANK the members for dedication to the Michigan communities!

2013 Region IV Conference
Sauder Village, Archbold, Ohio

Date April 11-13, 2013

Planning for 2013

We are working on a Theme – input is needed

Volunteers - Looking for individuals or Associations to chair committees – See Janet or Linda; we have a sign up sheet available today.

Fundraising – any ideas and help needed

Sponsors – we need to start looking for support. If you have a person or organization, let us know and we'll start a list.

Janet K Holstine and Linda S Britton
Co-Chairs, 2013 Region IV Conference



2009 Michigan Annual Council Meeting October 16-17, 2009 Final Report

The 2009 annual meeting of the Michigan Council of NAIW was held October 16-17, 2009 and was hosted by the Insurance Women of Lansing. There were 53 members and 4 guests in attendance.

I hope everyone who attended enjoyed themselves despite some of the shortcomings of the facility. It's always 50/50 if MSU is having a home football game on the same weekend as the annual meeting and thus 50/50 if there are any facilities available in the area. This year we were doubly "cursed" and it was Homecoming.

I would like to thank our keynote speaker - Phil Zeller with Dale Carnegie training, our sponsors - Auto-Owners Insurance Company, Foremost Insurance Company, Paul Davis Restoration and those businesses who donated items for our goody bags. Special thanks to Insurance Educators and the Central Michigan Chapter of the Financial Service Professionals for their assistance with the CE classes.

I also thank those attendees who took the time to fill out the Satisfaction survey. The results were compiled and shared with the incoming Council Director as well as the associations who are hosting upcoming meetings. Some of the highlights: Few people thought the meeting lasted too long. Most people liked the 2 day format and didn't think we should change to a single day. Most people thought an NAIW course should be offered along with CE. 2/3 of attendees receive no financial support from their employer or their Association.

The fellowship and education offered at a Michigan Council function is second to none in value! I hope everyone is planning to attend the 2010 annual meeting in Traverse City and will be bringing a first timer along to share the experience.

Tara Busha
President and Annual meeting chair
Insurance Women of Lansing



**2010 Michigan Council Convention
October 15-16, 2010**

Spread Your Wings and Fly with NAIW to Traverse City, Michigan.

The 2010 Michigan Council of NAIW Annual Convention will be held at the

**Great Wolf Lodge
3575 N US 31
South Traverse City, Michigan 49684
Reservations: 1-800-608-9653, reservation # 1010NAIW**

This will be an event where you will want to stay more than one night.

Convention Registration, Directions, Hotel Information and CE Class information is provided on separate handouts.

We are looking forward to seeing all of you on October 15-16, 2010 in Traverse City.

Jaime Millikin and Linda S Britton
Co-Chairs, 2010 Michigan Council Convention

***Mark your Calendars, Start Saving, It will be a
Fantastic Convention!!***

2011 Michigan Council Convention October 14 -15, 2011

Get ready to kick back and relax as you “**Branch out through NAIW**”. The convention will be held at Sauder Village in Archbold, OH.

We will be bringing back the Money Tree Fundraiser at the October State Meeting. Get ready to Branch out with NAIW and help us raise some money.

More Information to follow in October!



**Sponsored by Monroe County Association
of Insurance Professionals**