

**IMPORTANT
DATES:**

- **September
Board Meeting:
09/07/2017**
- **September
Dinner Meeting:
09/12/2017**
- **Breast Cancer
Walk:
10/14/2017**

SEPTEMBER BULLETIN 2017

2017 - 2018

Presidents Message - Jean Young, ACSR, FIPC

Hi Everyone,

I hope our first newsletter of the 17-18 term is finding everyone well. I also hope everyone enjoyed their summer and are ready to jump in to a new year with IWOB.

As President, it is my responsibility to have the Speaker for the September. Do you have children, assets or what to protect your assets and family so they don't end up in probate court? Renata Kowalczuk as graciously agreed to speak about Wills, the necessity of a will and how to get one started. Please come to our September dinner meeting on Tuesday, September 12 at 5pm to enjoy, fellowship, education and a great dinner.

Please save the date for the October 10, 2017 dinner meeting, we will be celebrating Insurance Women of Buffalo's "75th" Birthday and are planning to have our annual membership drive, please start thinking of people you would like to invite and let Amy Timmerman, House Chair and Pasty Fuller, Membership Chair know.

2018 is also Federation of New York Insurance Professional's "75th" Birthday. The 2018 Convention will be held on April 19-22 at the Best Western Plus Convention Center in Kingston, NY. The flyer for the convention is attached in the bulletin with all the information. Every year there is also a poster contest for the children, this year's theme is "Safety on Wheels". We are hoping we can get some participation this year through IWOB, it would be nice for one of our kids show their creativity and even win a great prize! Please see this flyer in the bulletin for more information.

Our first board meeting is coming up soon-Thursday, September 7 at 5:30 pm at the M&T Insurance Agency. If you need directions, please let me know. There is plenty of parking in the back of the building @ 285 Delaware Avenue, Buffalo, NY 14202. Everyone is welcome! See you then!

In Fellowship,

Jean Young, ACSR, FIPC
President
jyoung2@mtb.com



THIS ISSUE:

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House Committee - Amy Timmerman

Our next dinner meeting will be held at Curly's Grille, 647 Ridge Rd, Lackawanna NY 14218

When: Tuesday, September 12, 2017 at 5pm. Networking and cash bar will take place from 5:00 to 5:45 p.m.; **dinner will be served at 5:45**

Cost: \$25.00

Menu:

- **Regular dinner: Roast Pork Loin with Maderia sauce with Whipped Potatoes**
- **Alternative dinner : Pasta Primavera**
- **Dessert:** Lemon Roulade Cake with Strawberry Sauce
- All dinners are served with Garden Salad / Dressing selections / Rolls & Butter / Coffee / Hot Tea
- Please let me know of any dietary restrictions

1. **Reservations must be made by 10:00 a.m. on the Friday before the dinner meeting.** Email your reservation to me at atimmerman@lawleyinsurance.com or call me at 716- 849-8647
2. **When making a reservation, if you want the alternate dinner option, please let me know at that time**
3. **Also advise the name of your employer, if you will be bringing a guest and what their dinner choice will be**

Permanent Dinner List: (email me if you wish to be added OR removed)

Amy Timmerman	Karen Malcolm	Renata Kowalczuk
Beverly Cotter	Laura Nosbisch	Robin Grzechowiak
Connie Smith	Linda Potwora	Sandy Patterson
Jean Young	Michelle DiMartile	Wendy Clemens
Jo Ann Decker	Rebecca Heim	Wendy Hart

FYI: Standing Rule #8A & #8B apply:

8A): Any member who name appears on the permanent dinner list must advise the House committee of cancellation by 10:00 a.m. on the Friday preceding the regular Tuesday meeting.

8B): Anyone with a reservation for dinner who does not cancel by 10:00 a.m. on the Friday preceding the regular Tuesday meeting must reimburse the Association for the cost of their meal.

Please note: I will respond to your email to confirm receipt of your reservation. If I do not respond within 2 days, please give me a call.

Nametags will be provided at the registration table. Please wear them during the meeting and return them to the table when you leave.

**Amy Timmerman
House Chair**

atimmerman@lawleyinsurance.com
716-849-8647 or cell 716-573-6801

Membership - Patsy Fuller, CISR

This year we are celebrating 75 years! Invite your co-workers, employers and vendors that work in the Insurance industry to join us at Curly's Grille, 647 Ridge Rd, Lackawanna NY 14218 on Tuesday 10-10-2017 for our membership drive and 75th birthday celebration.

If anyone is interested in joining the Membership Committee, please contact me. If you have any questions please feel free to call me at 520-250-3749 cell; 856-3065 Ext 361 or email me anytime at Patsy.Fuller@RTSpecialty.com

Thanks,
Patsy Fuller, CISR
Membership Chair

Past Presidents - Jo Ann Decker, CPCU, CIC, AAI FIPC and Wendy Clemens, CIC, CISR, FIPC

We are still collecting the Past President's Bio Forms. Please email them to either one of us. A copy is attached to this bulletin.

Yours in fellowship,
Jo Ann Decker, CPCU, CIC, AAI, FIPC and Wendy M. Clemens, CIC, CISR, FIPC

Past Presidents' Co-Chairs
joann@deckeragency.com
wendy@deckeragency.com

Nominating Committee - Robin Grzechowiak, CIC,CISR,FIPC

Greetings everyone!

I am very happy to be chairing the Nominating Committee this year! I am still looking for members to fill the committee with me. If you are considering getting more involved, this is a great committee to work on. Our job is to review all of the open offices for the 2018-19 term, go over the requirements, and solicit our membership to see if they would be interested in running for any of the open offices/positions. It's a great way to meet everyone and learn about the IWOB Board and Director positions. Please call me at 716-677-0731 or email me at rgrz79@roadrunner.com if you would be willing to join our committee! I sincerely hope to hear from you!

Thank you!

Respectfully submitted,
Robin Grzechowiak, CIC, CISR, FIPC

Safety - Deanna Filipski

It is September and school is in session. Where did the summer go?? I thought this would be a good opportunity to remind everyone that school buses are on the road and to review the rules of the road concerning school buses. This information is directly from New York Department of Motor Vehicles website.

When a stopped school bus flashes its red light(s), traffic that approaches from either direction, even in front of the school and in school parking lots, must stop before it reaches the bus. You should stop at least 20 feet (6 m) away from the bus. You can identify this bus by a "SCHOOL BUS" sign, the red lights on the top, and its unique yellow orange color.

Before a school bus stops to load or discharge passengers, the driver will usually flash yellow warning lights. When you see them, decrease speed and be prepared to stop.

When you stop for a school bus, you cannot drive again until the red lights stop flashing or when the bus driver or a traffic officer signals then you can proceed. This law applies on all roadways in New York State. You must stop for a school bus even if it is on the opposite side of a divided highway. After you stop for a school bus, look for children along the side of the road. Drive slowly until you have passed them.

Safety Tip: Most school bus-related deaths and injuries occur while children cross the street after being discharged from the bus, not in collisions that involve school buses.

Remember that vehicles that transport people with disabilities can be equipped as school buses and you must stop for them as you would for other school buses.

The fine when you pass a stopped school bus ranges from a minimum of \$250 for a first violation to a maximum of \$1,000 for three violations in three years. If you are convicted of three of these violations in three years, your driver license will be revoked for a minimum of six months. 5 points are applied to your driving record for failure to stop for a school bus.

Attached to this bulletin is a list of the Top 5 Driving Safety Tips.

Drive Safe and Be Safe!!

Deanna Filipski
Safety Committee
flipperv@roadrunner.com



Employment - Maggie Suhanov, CIC, AAI, ACSR, FIPC

Hi Everyone,

Please see the below list of available jobs in our area. If anyone knows of any postings they'd like included in future bulletins, please feel free to email me at msuhanov@lawleyinsurance.com

Lawley Insurance:

Personal Insurance Claims Consultant in Buffalo, NY to act as a liaison between the agency, carriers and clients to maintain effective working relationships, first report of claims, extend full courtesy and help to clients and third party claimants, review coverage denials to determine the exclusions are appropriate and negotiate favorable resolutions with the carrier and the client, and more

To view the more of the job descriptions and to apply please go to <http://www.lawleyinsurance.com/careers/personal-insurance-claims-consultant/>

Client Service Specialist –COBRA in Buffalo - Lawley's Benefits division has an opening for a Client Service Specialist in our Cobra division! If you have your Life, Accident, & Health license and experience in Cobra administration, please consider applying today

To view the more of the job descriptions and to apply please go <http://www.lawleyinsurance.com/careers/client-service-specialist-cobra-buffalo-ny/>

Loss Control Assistant in Buffalo, NY The Loss Control team is in need of an Administrative professional with proficient technical skills! To view the more of the job descriptions and to apply please go <http://www.lawleyinsurance.com/careers/loss-control-assistant-buffalo-new-york/>

Personal Insurance Account Manager in Buffalo NY The Personal Insurance teams is growing! Please consider applying if you are licensed and have experience in handling Personal Insurance clientele. We have numerous opportunities handling significant books of business and many support high net worth customers. To view the more of the job descriptions and to apply please go <http://www.lawleyinsurance.com/careers/personal-insurance-account-manager-purchase-ny/>

Walsh Duffield Companies, Inc.

Commercial Account Executive Assistant

Major Responsibilities

As a Commercial Lines Account Executive Assistant, major responsibilities include but are not limited to:

Efficiently and accurately assist the Commercial Insurance Division with account servicing for customers and insurance carriers. This includes collecting account information, completing service requests and assisting in preparing client proposals. Maintain a cordial and effective relationship with clients, co-workers, carriers, vendors and other business contacts. Responsible for accurately and efficiently completing the client & carrier service tasks as directed by the Account Executives

Interact with others effectively by utilizing good communication skills; cooperate positively and provide information and guidance as needed to contribute to the business efforts of the agency.

Perform other miscellaneous duties as assigned by agency management. Maintain required and additional continuing education requirements for license and/or professional designations.

To view more information on this job and to apply please go to: <http://walshins.com/ContactUs/Careers/JobPostings/AccountExecutiveAssistant>

Continued on next page:

Employment Cont'd - Maggie Suhanov, CIC, AAI, ACSR, FIPC

RT Specialty

Personal Lines Underwriter, Buffalo NY - RT Specialty, a division of Ryan Specialty Group is looking for a Personal Lines Underwriter to join our office in Buffalo, NY. We are a fast paced, energetic and rapidly growing organization that offers a great opportunity for someone interested in further developing their career. The RT Underwriter is focused on developing and maintaining a profitable book of business by building relationships with internal and external stakeholders.

To view more information on this job please go to: <https://www.linkedin.com/jobs/view/404534833/>

KeyBank

Commercial Lines Account Manager, Buffalo NY - Working under general supervision, the Account Manager coordinates all client service activities for an assigned group of clients, resolves customer service problems, and develops strong relationships. Develops a comprehensive understanding of insurance carriers and the products they offer. Reviews the client's current insurance program, determines alternative options, and presents to the client. Understands and responds to customer needs, tracks and monitors account activity.

To view more information on this job please go to: <http://careers.key.com/job/Commercial-Lines-Account-Manager/J3G13977JLHD53W8FM3>

Claims Specialist, Buffalo NY - Provides prompt, effective assistance to clients and third parties reporting claims to our agency, acting as a liaison between the agency and the carrier. Assists others in the agency with service regarding claim reporting activity. Meets and exceeds client expectations in all areas while managing the claim reporting process for our clients. Takes ownership of the client's needs when reporting a claim providing them with professional, knowledgeable, and courteous service, which is in line with the Key Insurance & Benefits Services (KIB) experience and contributes to and enhances the agency's reputation

To view more information on this job please go to: <http://careers.key.com/job/Claims-Specialist/J3L5Z962VVPY2FKPVJ3>

Floss Agency, Inc.

Commercial Lines Account Manager

Job description - Service alpha split by processing payments, policy changes, answering coverage questions. Identifying cross sell opportunities. Completing annual account renewal reviews. Maintaining accurate & detailed notes in AMS 360 management system. Ability to multi task and work with multiple carriers is a plus. 1-3 years experience & P&C License preferred.

To view more information on this job please go to: <https://www.linkedin.com/jobs/view/405241126/>

Cassetta Agency, Inc.

Commercial Lines Account Manager - Independent insurance agency is looking for a Commercial Lines Marketer. Must have a strong knowledge of marketing, rating and working experience with Applied Systems. A New York Property Casualty or Brokers license and a minimum of 5 years commercial lines insurance experience is REQUIRED for position.

To view more information on this job please go to: <https://www.linkedin.com/jobs/view/374282870/>

Public Relations - Natalie Golubski

For the month of September, we are collecting NEW books to donate to Project Flight. This program focuses on promoting literacy in children and caregivers. Books ranging from newborns to teens readers are accepted. They are required to be new because of past situations with book mites and mold that caused health reactions in the children the books were donated to. For more information, their website is <http://www.projectflight.org/index.html>.

On Thursday, October 12th, we will be preparing a meal for Kevin's Guest House. In order to successfully, prepare, serve and clean up for the meal we will need 6-8 volunteers. If you are not able to volunteer the night of the meal, monetary donations will be accepted to go towards the cost of the meal. The best meals are the simple ones. Or if you would like to donate basic kitchen essentials (plastic re-sealable bags, paper towels or dish soap) we will drop them off, as well. The meal is for the families staying at the house while their loved ones are in local hospitals. Not all of the families will be present during the meal, but they will love it when they arrive back from the hospital. Please contact me if you would like to be one of the volunteers that night!

Nora Webb and I attended the kickoff luncheon for the American Cancer Society's Making Strides of Buffalo on August 10th. It was an inspiring event with companies, survivors and individuals working together to fight breast cancer. One of the slide depicted just how far a small donation could go.

\$15 – Could provide a ride during treatment or to a follow up appointment

\$20 – could help one person get free information, support, and access to resources

\$35 – could help provide a breast cancer patient with one-on- one peer support from a trained volunteer breast cancer survivor

\$50 – could help provide patients and caregivers with a night of free lodging when they have to travel for cancer treatment

\$100 – could help one woman attend a workshop to feel more empowered and confident in dealing with appearance-related side effects from treatment

\$500 – could help provide 3 newly diagnosed cancer patients with a trained navigator to help remove barriers and guide them through cancer treatment

Any amount helps to create strides in prevention, treatment and surviving this disease.

The Making Strides Walk/Run is two days after the KGH dinner! Your hearts will be full of love that week! Don't forget to sign up or donate to the IWOB team page [.Link to IWOB Team Page.](#)

We are still collecting small toiletry items, such as shampoos, soaps, lotions, or toothpastes, and calendars, for residents to keep track of appointments, for Cornerstone Manor. If you have any please bring them to the next meeting. Marlene Stallone will be collecting them and the pull tabs for the local Ronald McDonald House.

Thank you for the support!

Yours In Fellowship,

Natalie Golubski

ngolubski@russellbond.com



FNYIP Region IV Director Report

On Saturday, September 30, 2017 members of IWOB and FNYIP will be attending the Region IV Presidents Meeting.

The meeting will be a breakfast and will be held in Batavia (name of Restaurant still being confirmed). We will be meeting at 10am.

Attendees include the Local Association Presidents, FNYIP Board Member and any members of IWOB or Crossroads.

Consider all of you cordially invited to attend this breakfast. If you are interested, please let me know or contact Connie Smith.

Michelle DiMartile
Region IV Director
mdimartile@russellbond.com

Automation - Rebecca Heim, AU, ASLI

Wishing everyone a happy start to a new IWOB year!

As the new automation chair, I would like to invite everyone to feel free to notify me if you see something on our website that you would like to see changed or corrected in any way.

To our board and committee chairs, if there is an event coming up, or something that we need to make our members aware of, please be sure to send me all of the information and flyers so that I can get that on the website in plenty of time!

Lastly, I have updated the Executive Board for the 17-18 year on the website. Please review and advise me if any changes or designations need to be added to your name.

All information can be sent to me at: rlh@kellerandco.com

Yours in fellowship,

Rebecca Heim, ASLI, AU
Automation Chair

Education - Beverly Cotter, ASCR, CPIW, FIPC

Welcome back to a new year of IWOB! I am so excited to be your Education Chair this year. Throughout the year I will try and bring information to you about classes that available to you through the different insurance and/or related insurance organizations.

I would like to make you all aware of a **NEW DESIGNATION** – CPIA – Certified Professional Insurance Agent. The classes are taught by **Mishell Magnusson** through **PIA**. We did try to provide the classes to our members, but cost and location did not make it possible! However, if anyone would like to look into it themselves, here is the information on the classes and designation:

CPIA - The American Insurance Marketing and Sales Society's Certified Professional Insurance Agent designation is first-of-its kind, hands-on, how-to training. The Insurance Success Seminars are designed to enhance the ability of producers, sales support staff and company personnel to efficiently create and distribute comprehensive insurance programs. Participants leave with ideas that will produce results immediately.

The workshops are engaging right from the start. You will work with fellow insurance professionals and learn by actually working on real-life issues. Together, you'll create practical solutions that you can implement as soon as you get back to your office. And because you learn by doing, not by just listening, you'll remember - and be able to use - much more of what is covered in class.

The **three parts** of the CPIA designation will teach you how to build and deliver effective insurance programs, broaden your organization's market reach and deliver customer service that drives increased retention. You will leave with expanded technical knowledge, practical ways to reduce E&O exposures and a greater confidence in your ability to serve today's customers with what they want and more.

Other insurance professionals have described this program as "practical", "motivating" and "immediately useful". We think you will agree!

CPIA program practical benefits:

- CE approved;
- Beneficial for ALL insurance personnel;
- Register for one, two, or all three programs - no exam to take;
- Learn how to work effectively with different personality types;
- Learn how to properly analyze customers' needs;
- Get tips for preventing errors and omissions: The CPIA designation is approved by Utica National Insurance for E&O Loss prevention credit. This credit is applied once the designation is achieved. Call PIA's E&O department for details.
- Earn CE credits. Each course is worth 7 CE credits (see below).

Students are encouraged to complete the sessions in consecutive order, but it is not mandatory to do so. See the AIMs Society's FAQ for more information. The CPIA E&O designation is approved for E&O loss prevention credit by Utica Mutual.

Contact PIA's E&O department for details.

ALSO: We will be having a **Defensive Driving Class**, taught by our own Wendy Clemens in **November**. We are currently working on a date, time and location, and will forward all specific info as soon as we have it. The class will be **limited** to 40 people, so be sure to sign up as soon as the info is available!

Yours in fellowship,
Beverly Cotter, Education Chairperson
bcotter@kellerandco.com

Bulletin - Michelle DiMartile, API, CPIW, FIPC

I've had great feedback on the changes to the bulletin. Thank you! If you have any other ideas please let me know.

Articles for the October 2017 Bulletin will be due around September 20th. I will send a reminder.

I'm looking forward to seeing everyone on the 12th!

Yours in fellowship,
Michelle DiMartile
mdimartile@russellbond.com




Happy Birthday Insurance Women of Buffalo, Inc.

2017 marks the 75th Birthday of the Insurance Women of Buffalo. IWOB is an organization that many members of the insurance industry have come to cherish & value over the years.

To celebrate this momentous occasion we have revamped our website to showcase our past, present & future.

Click on the photo or visit our [photo gallery](#) to view more of our Legacy Photo's.



*Federation of New York
Insurance Professionals
Celebrating 75 Years*

*Region 1 Hosts
The 2018 Annual Convention*

*Best Western Plus Convention Center
503 Washington Ave, Kingston, NY*



*Join us for our Diamond Jubilee
Thursday April 19th – Sunday April 22nd 2018*

Attire: Saturday Night – Formal Attire



IWOB – Past President's BIO Sheet

Name: _____

Insurance Designations if any: _____

Held the Office of President for the following years: _____

Employer at the time of presidency: _____

Brief description of job: _____

Town of Residency: _____

Married or Single: _____

Any children/grandchildren? _____

Hobbies/Interests (other than insurance): _____

Include a memory or antidote you want to share about yourself: _____

Top 4 driving safety tips

1. Focus on driving

- Keep 100% of your attention on driving at all times – no multi-tasking.
- Don't use your phone or any other electronic device while driving.
- Slow down. Speeding gives you less time to react and increases the severity of an accident.

2. Drive “defensively”

- Be aware of what other drivers around you are doing, and expect the unexpected.
- Assume other motorists will do something crazy, and always be prepared to avoid it.
- Keep a 2-second cushion between you and the car in front of you.
- Make that 4 seconds if the weather is bad.

3. Plan ahead

- Build time into your trip schedule to stop for food, rest breaks, phone calls or other business.
- Adjust your seat, mirrors and climate controls before putting the car in gear.
- Pull over to eat or drink. It takes only a few minutes.

4. Practice safety

- Secure cargo that may move around while the vehicle is in motion.
- Don't attempt to retrieve items that fall to the floor.
- Have items needed within easy reach – such as toll fees, toll cards and garage passes.
- Always wear your seat belt and drive sober and drug-free.