

President's Message

Fellow IAIP Members,

The first meeting of the new year was very productive with a lot being accomplished especially with regards to the hosting of NJ Council Day, 2017.

It was decided that we are going to start forming a separate meeting for the Council Day event and continue with our regular business meetings as we have in the past. The first Council Day committee meeting will be Wednesday, February 8th at 5:30 PM at the Glenn Insurance Agency in Absecon, NJ. The regular business meeting will be as it was on the Third Wednesday of each month.

I appreciate everyone's hard work and dedication and I look forward to both meetings this month. This month is the Membership Drive and I hope everyone will consider bringing a guest as the Committee has some exciting and fun activities for all. We will also have the State Council Director, Sue Quimby join us to give us the state of the state address and update us on what's going on with the Region and at the International level. I'm sure you will all enjoy Sue's presentation.

I sent everyone a copy of the proposed changes to the Regional bylaws and standing rules, instead of discussing them at the meeting I ask that everyone please read them and if you have any questions feel free to reach out to me or the council director for clarification. We will need to vote on these at the regional conference and whoever represents us as the delegate will need to know the consensus of the groups feelings before the conference.

I'm looking ahead to March and April as well and would like everyone to consider my thought of a speaker in March and an "I Can Series" class in April at the regular business meetings. I will ask at the February meeting for suggestions for a speaker and I will discuss the class information materials for April. So, I hope to see everyone there and if anyone has any questions or would like to make any comments, please feel free to call. I'm always willing to listen.

In Fellowship,

Mary



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2016-17 Meeting Schedule

September 21 st	Reorganization Business/Planning - Giovanni II - Galloway
October 19 th	Breast Cancer Awareness - Runaway Chef - Millville
November 16 th	Ronald McDonald House- Camden - Wildwood Golf & Country Club - Cape May Court House
December 14 th	Holiday Party - Villa Rifici - Absecon
January 18 th	Fitzpatrick's Restaurant - Somers Point
February 15 th	Membership Drive – Gourmet Italian Cuisine, Galloway, NJ
March 15 th	
April 19 th	
May 17 th	Employer Appreciation/Golf Outing
June 21 st	Installation

2016-17 Committees

Committee	Chairs 2016-2017	Chair Contact
Audit		
Awards	Joanne Adams	jadams@mma-ne.com
Bylaws/Standing Rules	Fran Yotsko	fyotsko@verisk.com
Education		
Holiday Party	Gina Lushina	glushina@Glenninsurance.com
Installation		
Legislation	Gina Lushina	glushina@Glenninsurance.com
Membership	Carol Weisman Kelly Rimmele	cweisman@Glenninsurance.com krimmele@glenninsurance.com
Newsletter	Christine Taylor	secretaryiaip@gmail.com
Programs	Mary Corvaia	mcorvai@nationwide.com
Public Relations	Christine Taylor Lisa Estadt	secretaryiaip@gmail.com lestadt@glenninsurance.com
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Technology	Jennifer Modica	JModica@mma-ne.com
Ways & Means	Deborah Swanseen	dswanseen@Glenninsurance.com



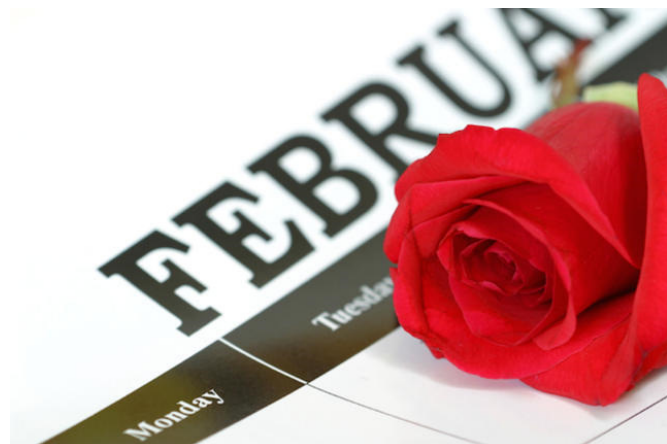
March 30 – April 2, 2017
2017 Region 1 Annual Meeting – Princeton, NJ

June 15-17, 2017
76th Annual International Convention
Albuquerque, NM

July 14-16, 2017
Mini-Board – Nathan Hale Inn, Storrs, CT

October 27 – 28, 2017
New Jersey Council Day
Stockton Seaview, Galloway, NJ

<https://www.facebook.com/IAIPAC/>
<https://www.linkedin.com/in/iaipac>
Twitter: @AC_IAIP



February 15, 2017
AC IAIP's
Annual Membership Drive 6 pm – 8 pm



324 S. Pitney Road | Galloway, NJ 08205 | 609-652-1398

\$25 Per Person
Choices – Select One

Chicken Rosa

Breast of chicken sautéed with sun-dried tomatoes, baby spinach and roasted peppers tossed with penne pasta and parmesan flavored Rosa sauce.

Eggplant Rollatini

Egg coated strips of eggplant filled and rolled with a mixture of sautéed baby spinach leaves, roasted peppers, ricotta and mozzarella cheeses. Finished with a Pomodoro sauce flavored with kalamata olives, served over penne pasta

Salmon Chardonnay

Oven braised salmon topped with an Unoaked Chardonnay sauce, served with mashed potatoes and mixed vegetables.

All dinners include Tossed Mixed Green Salad, choice of dressing & Cookies and Brownies for Dessert

GUEST SPEAKER – Sue Quimby, CPCU, AU, CIC, CPIW, DAE

Asst. VP, Media Editor

Client Services & Training

Senior Product Development Analyst, MSO, Inc.

New Jersey Council Director

RSVP to Kelly Rimmele – krimmele@glenninsurance.com

Deadline – Monday February 6, 2017

A Reservation Made is a Dinner Paid

Gifts, Fun, Prizes! Join us in February at Gourmet Italian Cuisine in Galloway for our annual Membership Meeting. Learn what IAIP can do for you! Bring a potential Member/Guest and receive a raffle ticket for a prize!

Guest Speaker Bio

SUE C. QUIMBY, CPCU, AU, CIC, CPIW, DAE BIOGRAPHICAL INFORMATION

Sue Quimby has been in the insurance industry since May 1977. She is a licensed property/casualty producer. She spent 14 1/2 years as an employee of several New Jersey insurance agencies, handling all aspects of property and casualty insurance from the application submission to policy issuance and servicing to claims handling.



Sue earned her CIC (Certified Insurance Counselor) designation in 1987 and is a tenured CIC. She completed her CPCU (Chartered Property Casualty Underwriter) designation in 1989. She has also earned the AU (Associate in Underwriting), CPIW (Certified Professional Insurance Woman) and DAE (Diversified Advanced Education) designations. She is pursuing the CLP (Certified Leadership Professional) designation.

Since November 1991 she has been employed by MSO, Inc. (The Mutual Service Office Inc.). Sue serves as MSO's Assistant Vice President, Media Editor, Client Services and Training and Senior Product Development Analyst. Her job responsibilities include product development - creation of rates, rules and forms for MSO as well as member companies, writing articles for industry publications, training and working with new and existing clients.

She is the Director of MSO's Continuing Education school which currently is approved in NJ, PA, DE, MD and VA. She has also served as Director for the NJ Council of NAIW Insurance School.

Sue is active in a number of industry organizations, serving on the Board of the NJ Chapter of the CPCU Society, past president of Insurance Professionals of Central NJ, and currently State Director for NJ Council of IAIP (formerly NAIW). Sue chairs the International Publications Taskforce for IAIP. In her local church, Sue serves as a Sunday School teacher, newsletter editor as well as other capacities.

Sue lives in Hillsborough, NJ with her husband Jay, a retired air pollution scientist and master gardener, and her daughter, Lauren.

February

On this day in 1887, Groundhog Day, featuring a rodent meteorologist, is celebrated for the first time at Gobbler's Knob in Punxsutawney, Pennsylvania. According to tradition, if a groundhog comes out of its hole on this day and sees its shadow, there will be six more weeks of winter weather; no shadow means an early spring. Groundhog Day has its roots in the ancient Christian tradition of Candlemas Day, when clergy would bless and distribute candles needed for winter. The candles represented how long and cold the winter would be. Germans expanded on this concept by selecting an animal—the hedgehog—as a means of predicting weather. Once they came to America, German settlers in Pennsylvania continued the tradition, although they switched from hedgehogs to groundhogs, which were plentiful in the Keystone State.



In addition to the United States, Valentine's Day is celebrated in Canada, Mexico, the United Kingdom, France and Australia. In Great Britain, Valentine's Day began to be popularly celebrated around the 17th century. By the middle of the 18th, it was common for friends and lovers of all social classes to exchange small tokens of affection or handwritten notes, and by 1900 printed cards began to replace written letters due to improvements in printing technology. Ready-made cards were an easy way for people to express their emotions in a time when direct expression of

one's feelings was discouraged. Cheaper postage rates also contributed to an increase in the popularity of sending Valentine's Day greetings.

When Harriet Beecher Stowe wrote *Uncle Tom's Cabin*, she did not expect to change peoples' opinions worldwide and the of history - she simply wanted to shed light on the injustice of slavery. Among the many things her work and impact demonstrate is that we *all* have the ability to make a difference with our actions, no matter how big or small.

February 17, is National Random Acts of Kindness Day. What will you do to help someone in need? How will you take action on an issue important to you?



On February 20th, pet lovers everywhere observe National Love Your Pet Day. This unofficial national holiday is a day set aside to give extra attention to and pamper your pets. This is a good day to focus on the special relationship that you have with your pets.

Presidents' Day is an American holiday celebrated on the third Monday in February. Originally established in 1885 in recognition of President George Washington, it is still officially called "Washington's Birthday" by the federal government. Traditionally celebrated on February 22—Washington's actual day of birth—the holiday became popularly known as Presidents' Day after it was moved as part of 1971's Uniform Monday Holiday Act, an attempt to create more three-day weekends for the nation's workers. While several states still have individual holidays honoring the birthdays of Washington, Abraham Lincoln and other figures, Presidents' Day is now popularly viewed as a day to celebrate all U.S. presidents past and present.



2017 Region 1 Conference/Annual Meeting

New Jersey Council of IAIP

"Growth is a Choice"

2017 Region 1 Conference

January Fundraiser

2017 REGION 1 CONFERENCE REGISTRATOIN
Includes Full Conference Registration, Class Fees,
Networking, and fun! (all you need to pay for is the excursion)
Value – Priceless – because attending is a win!



Tickets on Sale Now: \$5 each or 3 for \$10

Please fill out the attached raffle ticket(s) and send them in with your payment so that they are received by February 7th! Winner will be selected on February 8th!

Thank you for your support and Good Luck!

2017 Region 1 Conference/Annual Meeting

2017 Region 1 Conference – “Growth is a Choice”
Monthly Drawing for January 2017
2017 REG 1 CONFERENCE REG
One for \$5 – Three for \$10

Return tickets and check payable to “NJ Council of
Insurance Professionals” c/o Carol Massare, 1 Autumn
Ridge Drive, Glassboro, NJ 08028
Thank you!

Name: _____

Address: _____

City, State, Zip: _____

Email &/or Phone: _____

January’s drawing will be on 02/08/2017

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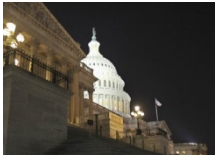
January’s drawing will be on 02/08/2017

Congress Takes Steps to Repeal ACA, 'Cadillac' Tax

Earlier today, the U.S. Senate passed the FY2017 budget resolution, which includes the first step toward repealing the Affordable Care Act (ACA) by using the budget reconciliation process.

The budget resolution contains reconciliation instructions for Senate committees so that ACA repeal legislation can move through a fast-track process known as reconciliation, which requires only a simple majority to pass the Senate. These instructions are meant to facilitate quick action on repeal, as congressional Republicans are intent on sending repeal legislation to the President's desk early this year.

The U.S. House of Representatives is expected to take up the same budget resolution, then send it to the White House soon after President-Elect Trump is sworn into office. The President-Elect and Republican leaders in Congress are still discussing how and when they



will replace the ACA.

Meanwhile, the 115th Congress recently reintroduced two bills to repeal the "Cadillac" tax. Sens. Dean Heller (R-Nevada) and Martin Heinrich (D-New Mexico) are the lead sponsors of S. 58, and Reps. Mike Kelly (R-Pennsylvania) and Joe Courtney (D-Connecticut) are the lead sponsors of H.R. 173. Both pieces of legislation would fully repeal the "Cadillac" tax.

In 2015, Congress acknowledged the problems with the "Cadillac" tax and passed legislation to delay the tax until 2020. Now, starting in 2020, the ACA will impose a 40% tax on health benefits that exceed an established annual cost. That year, health plans exceeding \$10,800 a year in value for individuals or \$29,100 a year for families will be subject to this 40% tax. In the future, this tax will impact more individuals as health care costs rise faster than the measure of inflation tied to the tax.

The Alliance to Fight the 40 predicts that the "Cadillac" tax will lead to a reduction in employer-sponsored coverage and an increase in employee cost sharing—the opposite of the ACA's stated goals. This will be harmful to middle-income Americans across the country. For these reasons, the Big "I" strongly supports legislation to repeal this tax and looks forward to working with Sen. Heller, Sen. Heinrich, Rep. Kelly, Rep. Courtney and the rest of Congress to ensure this tax never sees the light of day.

Wyatt Stewart is Big "I" senior director of federal government affairs.

Christie Administration and Allstate New Jersey File a Joint Lawsuit against Insurance Fraudsters

TRENTON AND TOMS RIVER — New Jersey Department of Banking and Insurance Commissioner Richard J. Badolato and Allstate New Jersey Insurance Company (Allstate) and its subsidiary Encompass Insurance

(Encompass) in a lawsuit filed today accuse Anhuar Bandy of Colts Neck of masterminding a sophisticated, widespread personal injury mill involving 78 defendants, including runners who recruited individuals involved in motor vehicle accidents and then referred those individuals to lawyers and doctors in violation of the New Jersey Insurance Fraud Prevention Act (IFPA).

The complaint alleges that Bandy and his brother, Karim Bandy, unlawfully owned and/or controlled chiropractic clinics in Camden, Hudson, Mercer, Middlesex, Morris, Ocean and Union Counties. Bandy, his brother Karim, and ten others were arrested by the New Jersey Office of the Insurance Fraud Prosecutor (OIFP) in May 2014 after being charged in a 45-count indictment for participating in an auto accident insurance fraud scheme that began in 2009.

On July 7, 2015, Anhuar and Karim Bandy both pleaded guilty to insurance fraud in the second degree in the criminal prosecution. Anhuar Bandy was also previously convicted in Union County in 2004 on charges of racketeering, conspiracy, health care claims fraud and theft. He received parole and left prison in 2008.

The new IFPA lawsuit also names Plainfield personal injury lawyer David Walker, Esq., of Rockaway and his paralegal Alexandra Gallegos of Piscataway. Both Walker and Gallegos were among those arrested in 2014. The suit alleges that Walker and Gallegos paid kickbacks to Bandy in exchange for referring clients to their firm.

Today's lawsuit follows an investigation by the Department's Bureau of Fraud Deterrence (the Bureau), Allstate and OIFP. On behalf of New Jersey consumers, the Department is seeking a substantial, yet undetermined IFPA-mandated fine amount and Allstate is seeking reimbursement for personal injury protection benefits that Allstate paid on behalf of its customers. In 2015, the Bureau fined fraudsters more than \$4.2 million in fines, surcharges and restitutions for various IFPA violations.

"This lawsuit is the latest in a series of actions taken by the Department, Allstate and other insurers to protect New Jersey customers who insure 5.5 million private passenger autos and are charged nearly \$7 billion in written premiums," said Commissioner Badolato. "These and similar alleged fraudulent activities increase the cost of insurance to consumers."

It is important to note that a lawsuit simply sets forth allegations of wrongdoing. Ultimately, the evidence will be presented in court where a determination will be made in the matter.

Report Fraud

New Jersey residents should report insurance fraud by calling the Bureau at 609-292-7272 x 51088, or by going to www.dobi.nj.gov and completing a complaint form online. (Under reason of complaint, write "Fraud" in "Other Description" box.)

For More Information

Consumers with questions or concerns about insurance fraud should contact the Department of Banking and Insurance's Bureau of Fraud Deterrence at 609-292-7272 x 51088 or online at www.dobi.nj.gov.



I CAN! Series Renaming Contest

The Education Task Force is actively working to create new courses and review existing courses to provide education options that contribute to your success! One of their goals for early 2017 is to rename [the I CAN! Series](#).

The I CAN! courses are 30-minute and one-hour insurance courses which are great for local association meetings, lunch-n-learns and IAIP eLearning events. We invite your creativity and ideas to rename this series.

The winner will receive one downloadable Instructor Guide and up to five downloadable student guides of any I CAN! course for an upcoming 2017 event. All entries will be reviewed by the Education Task Force and the winning entry will be announced March 2017.

The deadline to submit your idea is January 30 so [enter today!](#)

Please contact [Rebecca Clusserath](#), Education Director, with any questions.

How to Watch Your Credit Cards

Now that the holidays are over and bills are arriving, it is an important time to review your credit card and bank statements, to make sure no mistakes appear and to be cautious about debt collectors calling about debts that do not belong to you. According to the Federal Trade Commission (FTC), these are all signs that you may be the victim of identity theft.

Here are some tips from the FTC that you can complete immediately to help in a situation where fraud is confirmed:

1. Order your credit reports – Order your credit report from one of the three nationwide credit reporting agencies. Review them carefully for errors or signs of fraud.



- Equifax® 1-800-525-6285
- Experian® 1-888-397-3742
- TransUnion® 1-800-680-7289

2. Flag your credit reports – Call one of the three nationwide credit reporting agencies and ask that they place a fraud alert on your credit report. The agency you call is then responsible for alerting the other two, and the initial alert is good for 90 days.

3. Create an identity theft report – File a complaint on the FTC website or by calling them at 1-877-438-4338. The completed complaint is called an FTC affidavit. Take the affidavit to the police department and file a police report. These two items comprise the identity theft report.

After completing the steps above, there are additional measures you can take that may help the situation:

1. Contact the issuers of your credit cards immediately – Prompt notice may help limit your liability.

2. Alert your bank(s) – If they have a process in place to do so, consider putting a fraud alert on your accounts.

3. Take steps to repair your credit – The FTC provides tips on things you can do to try to repair your credit after you have been the victim of fraud.





Member Directory

2016-17 Officers



President Mary C. Corvaia, AU, CPIW
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***Linda L Wilson, AAI, AIS, CPIW**
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Francine Yotsko, AINS, CIIP
Verisk Insurance
Fyotsko@verisk.com

*Retired Members

Past Presidents

1953-1955	Virginia Wray	1981-1983	Barbara Whitlock, CPCU, AIM, CPIW	2011-2013	Jennifer V. Modica, CIIP, CLP
1955-1957	Betty Guth	1983-1985	Ella Risso	2013-2016	Joanne Adams
1957-1959	Evelyn Sherman	1985-1987	Janet Montgomery, CPIW	2016-Present	Mary C. Corvaia, AU, CPIW
1959-1960	Annabelle Killer	1987-1989	Carol Massare, CPCU, CPIW		
1960-1962	Betty Guth	1989-1991	Gina Lushina, AAI, CPIW, CISR		
1962-1964	Mary Smith	1991-1993	Loretta Malick, CPCU, CPIW		
1964-1966	June C. Glenn, CPCU, CPIW	1993-1995	Barbara Lee, CPIW		
1966-1968	Dorothy M. Benner	1995-1997	Lynne Schmitter, CPIW		
1968-1970	Loretta Leach, CPIW	1997-1999	Maria Mosca, AIS, AIC, CPIW		
1970-1972	Doris Katz	1999-2001	Margaret "Peg" Miedel, SCLA, CFE, CPIW		
1972-1974	Joan Brunetti, CPIW	2001-2003	Stacy DeDomenicis, AAI, CPIW		
1974-1976	Martha Poley	2003-2005	Barbara Whitlock, CPCU, AIM, CPIW		
1976-1978	Yvonne Stewart	2005-2007	Margaret "Peg" Miedel, SCLA, CFE, CPIW		
1978-1980	Olga Davies, CPIW	2007-2009	Joanne Adams		
1980-1981	Linda Casto, CPIW	2009-2011	Kelly Rimmele		