



Atlantic County

March, 2017



Dateline is the Newsletter of NAIW of Atlantic County dba AC IAIP, Christine E. Taylor, ACSR CRIS MLIS, Editor

President's Message

Fellow IAIP Members,

The membership drive was wonderful! If you missed it, Carol and Kelly did a fabulous job. The atmosphere, the food, the activities as well as the speaker were all part of what makes our association great!

I'm sure everyone enjoyed State Council Director, Sue Quimby's presentation of IAIP. Sue did a great job of explaining how the organization functions from the International level to the local association level and even touching on Members at large. She was very impressed with the turnout of members and for that we should be proud. We also had three or four potential new members attend.

At our March meeting we will have a 30 minute ICan series course on E&O Hotspots as voted on by the members in our October meeting. It is an interesting course about E&O and how technology and expansion of non-standard markets and acquisitions effect the potential E&O risk. The course identifies the E&O "hot-spots" and provides ideas to reduce your exposure. This course is pertinent to every agent. A separate email will come out on how to download your student guide. I hope you will all consider joining us!

In Fellowship,

Mary



Featured in This Issue

President's Message	1
Committee/Programs/Dates Remember	2
What's Happening/Social Media	3
March Meeting	4
February Meeting Recap	5
Car Hail Bill	6
Before you Die.....	7
ACIAIP 2017 Council Day Fundraiser	8
National Days of March	9
76 th Annual IAIP Meeting	10
Insurance Mandate on Opioid Prescription Limit March is Workplace Eye Safety Month	11
Scholarship Letter/Application	12
Officers/Member Directory/Past President	14

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	Fitzpatrick's Restaurant – Somers Point
April 19 th	Runaway Chef
May 17 th	
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	cweisman@Glenninsurance.com
	Kelly Rimmele	krimmele@glenninsurance.com
Newsletter	Christine Taylor	secretaryiaip@gmail.com
Programs	Mary Corvaia	mcorvai@nationwide.com
Public Relations	Christine Taylor	secretaryiaip@gmail.com
	Lisa Estadt	lestadt@glenninsurance.com
Reservations/Dinner	Fran Yotsko	fyotsko@verisk.com
Safety	Jackie Bruno	jacqueline.bruno@iso.com
Scholarships	Barbara Whitlock	bwhitlock1029@yahoo.com
Technology	Christine Taylor	secretaryiaip@gmail.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



What's Happening



**Congratulations to
Carol Weisman earning
the CIIP designation**



Visit our new Home and peek

www.aciaip.com

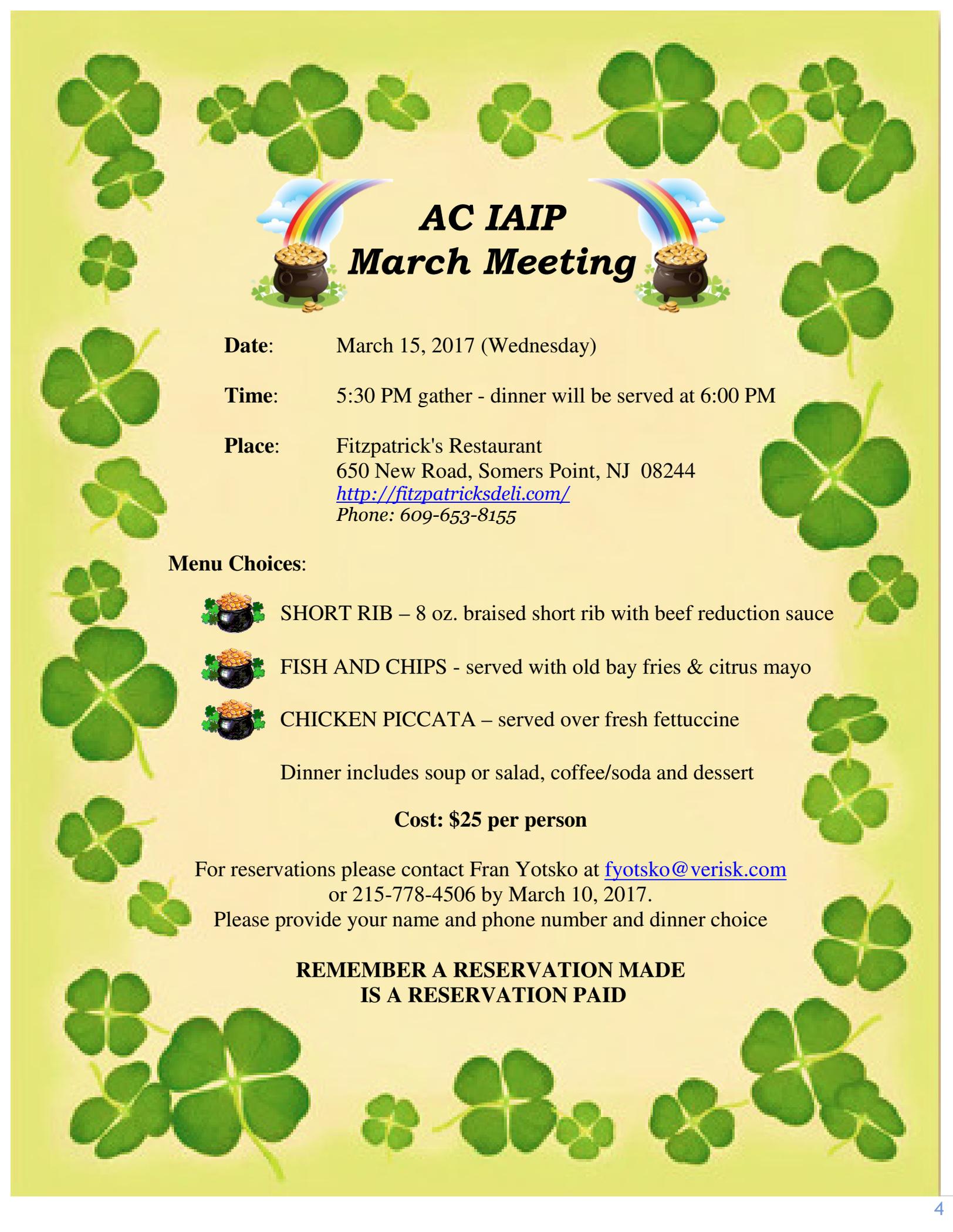
Also Connect with us:

<https://www.facebook.com/IAIPAC/>

<https://www.linkedin.com/in/iaipac>

Twitter: @AC_IAIP





AC IAIP March Meeting

Date: March 15, 2017 (Wednesday)

Time: 5:30 PM gather - dinner will be served at 6:00 PM

Place: Fitzpatrick's Restaurant
650 New Road, Somers Point, NJ 08244
<http://fitzpatricksdeli.com/>
Phone: 609-653-8155

Menu Choices:

-  SHORT RIB – 8 oz. braised short rib with beef reduction sauce
-  FISH AND CHIPS - served with old bay fries & citrus mayo
-  CHICKEN PICCATA – served over fresh fettuccine

Dinner includes soup or salad, coffee/soda and dessert

Cost: \$25 per person

For reservations please contact Fran Yotsko at fyotsko@verisk.com
or 215-778-4506 by March 10, 2017.

Please provide your name and phone number and dinner choice

**REMEMBER A RESERVATION MADE
IS A RESERVATION PAID**

Membership Meeting Recap

Gourmet Italian Cuisine, Galloway, NJ



Guest speaker
Council Director
Sue Quimby

Members connecting during Annual Membership Drive. Kelly Rimmele and Carol Weisman, Membership Chairs, hosted our dinner at Gourmet Italian Cuisine. We enjoyed great food and our guest speaker Sue Quimby, NJ State Council Director.

New potential members got to enjoy dinner and networking with current members to see what we are all about and why they should be ALL IN!



Current ACIAIP
Members received
updated
name badges

Christie signs bill to impose statewide regulations on car-hail companies

Submitted by Mary Corvaia



Gov. Chris Christie signed legislation late Friday that, for the first time in New Jersey, imposes statewide regulations on car-hail companies like Uber and Lyft, marking an end to years of Statehouse negotiations over how to govern the fledgling industry.

The legislation (S2179/A3695) supersedes the existing patchwork of municipal ordinances and replaces them with a framework of insurance requirements, permit fees and background checks for the companies. Christie's approval makes New Jersey the 36th state, along with Washington, D.C., to pass statewide laws for car-hail apps.

"This legislation makes it easier for this innovative business model to conduct business in our state, creating earning opportunities for our residents and providing transportation services that are already in high demand," Christie said in a statement.

But the Republican governor's signature still leaves the companies with one final hurdle to clear: a background check approval from the Attorney General's office.

A major point of contention in the legislation was whether to mandate fingerprinting drivers or allow the companies to use third-party checks that do not include fingerprinting. In the end, that decision was punted to the Attorney General, who now has 180 days to decide. Uber and Lyft fiercely oppose fingerprinting, arguing that such a

policy negatively impacts drivers of color and that they use more comprehensive checks.

The taxi industry, whose drivers must submit to fingerprint checks, has advocated for fingerprinting, saying not doing so threaten public safety.

To be sure, a fingerprinting mandate could potentially drive Uber and Lyft out of New Jersey. Both companies famously pulled out of Austin, Texas, last year after voters rejected a measure to overturn a fingerprinting ordinance.

Representatives for the taxi industry and Uber and Lyft are likely to lobby the Attorney General's office in the coming weeks, if they haven't started already. Lionel Leach, a president of CWA Local 1039, which advocated for the taxi industry, had pledged to launch a letter writing campaign to the Attorney General's office if bill became law. He could not be reached for comment Friday evening.

The car-hail companies heralded the new law on Friday.

Craig Ewer, a spokesman for Uber, said the legislation will improve the lives of New Jerseyans through safe, affordable transportation for riders and flexible economic opportunities for drivers. Adrian Durbin, a Lyft spokesperson, expressed a similar sentiment, saying Lyft improves transportation and empowers New Jersey residents.

Christie on Friday also signed a related proposal (A3696/S2315) that gives relief to the limousine industry by eliminating a sales tax requirement on rides. Limo drivers, unlike taxi and car-hail drivers, must pay the sales tax on all rides that stay within New Jersey.

Before you die, take a look at your life insurance policy

Submitted by Kelly Rimmele

Unfortunately, sometimes in life things go wrong, often without warning. We're not 10-foot tall and bullet proof. So if something was to happen to you and you passed away unexpectedly, have you got insurance arrangements in place to make sure your family is financially secure?

Life insurance is insurance that pays out in the event that you die before retirement age. Many people may have a life insurance policy or a death benefit attached to their superannuation.

Unfortunately however, underinsuring does occur. When Whitney Houston died she reportedly had only had \$29,000 in her bank and her life insurance policy was only \$312,000 which was not enough to cover her massive debts totalling approximately \$4 million.

Some superannuation funds offer group insurance for individuals who belong to a particular association or employer. This is an important measure in helping to address underinsurance as it means there are multiple people on the one policy leading to lower premiums and less administration costs.

There has however also been a lot of debate recently about the conduct of some life insurers in how they respond when people or families try to make a claim.

Heath Ledger had a life insurance policy covering death by accidental overdose. However, due to unfounded rumours that his death may not have been accidental, the insurer refused to pay his estate the full \$10 million for which he was insured. The estate ultimately had to sue.

For all of these reasons, it's important therefore to make sure you weigh up some key points when considering life insurance to provide for your loved ones:

Think about your needs – what your family situation is (whether your spouse works, if you have dependent children); what your income is and the lifestyle your family is used to; any debts you have that need to be repaid. Read the Product Disclosure Statement (the fine print) carefully to make sure you know what you are and are not covered for – that ECG you had as a child could exclude cover if you have a heart attack. Don't simply choose the cheapest option – it may not cover you for what you need. Make sure you are truthful when completing the application form – if you do not disclose something, even if you innocently forget, then the policy could be voided. Keep a copy of any documents you complete, the Product Disclosure Statement and letters notifying you of any changes to the policy. Ensure your listed beneficiary/ies are kept up-to-date. Review your life insurance at any major life event, such as marriage, divorce and having children.

If you make a claim and it is rejected, you should contact the Superannuation Complaints Tribunal or obtain legal advice.



Alison and Jillian Barrett are both principals at Maurice Blackburn Lawyers. The Queensland sisters are experienced lawyers and passionate social justice campaigners. Alison juggles motherhood, as well as heading up a major legal practice area. Younger sister Jillian also leads a team of lawyers and sports a double degree in Law and Journalism.

Print Article: Before you die, take a look at your life insurance policy <http://www.canberratimes.com.au/action/printArticle?id=1017845266>



**Insurance Professionals of
Atlantic County**



2017 "Plant the Seed" Council Day Fundraiser



Easy adjustable bracelet with charm of the State of New Jersey. Each bracelet comes packaged in a pouch with a card with facts about New Jersey. Angelica only uses recycled metals.

Each bracelet is \$25 – option of Goldtone or Silvertone

Designed and manufactured in the USA



Name: _____
 Address: _____
 IAIP Association: _____
 Phone: _____

Please make your check payable to **"NAIW of Atlantic County"**

NJ Council Day Bracelet

Goldtone Qty: _____ Silvertone Qty: _____ @ \$25 Each Total \$ _____

_____ I will make arrangements to have bracelet(s) picked up before 2017 Council Day.
 _____ I included additional \$10 for S/H. Please ship to: _____

Mail order form(s) and check(s) to: Kelly Rimmel c/o Glenn Insurance, Inc., PO Box 365, Absecon, NJ 08201
 Questions or Comments: contact Kelly at krimmele@glenninsurance.com or 609-641-3000.



Connecting Members. Building Careers.

Plan now to attend the IAIP 76th Annual Convention in Albuquerque, New Mexico where we will influence careers, develop leaders and connect members. Educational workshops will include CE approved courses, topics focused on career development, and association management training for local leaders. Network with other professionals and vendors to take the pulse of what is happening for industry trends, share best practices, and gather new ideas to take home.

[Sponsorship Opportunities](#)

Are you interested in getting your company in front of insurance professionals? Download the [2017 Exhibitor and Sponsorship Prospectus](#) to see the many opportunities available to showcase your services and products at the Convention.

Employer Justification

Do you need to convince your supervisor that you need to be at IAIP 75th Annual Convention? Check out these tools to make it easy!

We want to make the approval process of attending the IAIP Annual Convention worry-free. If you need to justify the expense to your supervisor, we've provided a few tools to help you build your case. When submitting a proposal to your employer, remember to focus on the specific skills and knowledge you can immediately bring back to the organization. Consider learning new industry best practices, making new contacts and gaining new insights and ideas from the knowledge sessions you attend.

[Education Sessions](#)

All of the educational sessions offered at Convention are defined by three different Learning Tracks to boost all aspects of your career. From courses on industry topics and trends, to developing your management skills, to enhancing your leadership abilities, you will be amazed at all the educational opportunities that are included with your convention registration.

Volunteer for Convention

Gain valuable networking opportunities and experience the workings of the convention as a volunteer. Committee opportunities include Registration, CWC, Workshop Moderators, Twitterati and multiple assignments to assist with the Convention Business Session. Volunteer assignments will be finalized in the Spring. Submit your [Convention Volunteer Interest form](#) today.

Assembly approves insurance mandate, opioid prescription limit

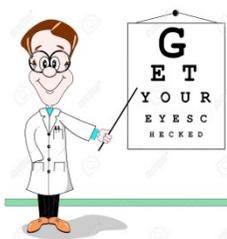
Submitted by Gina Lushina, Legislation Chair



The Assembly approved a sweeping piece of legislation Wednesday, February 15, 2017, that mandates insurance coverage for up to six months of substance abuse treatment, imposes a five-day prescription limit on opioid drugs and requires education for patients and doctors about the risks associated with the drugs.

Governor Christie signed the measure into law later in the day.

The legislation, which cleared in a vote of 64 to 1, was fast-tracked through the Legislature despite concerns from insurance companies and doctors about the cost of the mandate and the appropriateness of the government interfering in the practice of medicine.



March Is Workplace Eye Safety Month

With so many people using computers at work and at home, complaints of eye strain, difficulty focusing and discomfort have become commonplace in doctors' offices.

One of the main reasons for this is — although offices have marched into the age of technology, not much else has. People are still using the same lighting, furniture and desk configurations they had when using typewriters.

To mark March as Workplace Eye Safety Month, the American Academy of Ophthalmology has put together some tips to help us alleviate some of the eye problems modern technology has given birth to. They are:

- First and most important — **get an eye exam** by your ophthalmologist, who can rule out the possibility of eye disease as the cause of your symptoms. You could simply need glasses when working at a computer, or your prescription might need updating;
- **Screen distance** — you should sit approximately 20 inches from the computer monitor, a little further than you would for reading distance, with the top of the screen at or below eye level.
- **Equipment** — choose a monitor that tilts or swivels, and has both contrast and brightness controls;

- **Furniture** — an adjustable chair is best;
- **Reference materials** — keep reference materials on a document holder so you don't have to keep looking back and forth, frequently refocusing your eyes and turning your neck and head;
- **Lighting** — modify your lighting to eliminate reflections or glare. A hood or micromesh filter for your screen might help limit reflections and glare; and
- **Rest breaks** — take periodic rest breaks, and try to blink often to keep your eyes from drying out.

Another thing to remember is that the forced-air heating systems in big office buildings can increase problems with dry eyes during the winter months. The usual symptoms of dry eye are stinging or burning eyes, scratchiness, a feeling that there's something in the eye, excessive tearing or difficulty wearing contact lenses.

Over-the-counter eye drops, called artificial tears, usually help, but if dry eye persists, see your eye doctor for an evaluation.



February 10, 2017

Barbara Whitlock
Education Chairman
P.O. Box 527
South Seaville, N.J. 08246
Phone: 609-472-4687

Guidance Department
Atlantic, Cape May, Cumberland and Salem County High Schools

Dear Sir &/or Madam:

Atlantic County International Association of Insurance Professionals is pleased to announce that we will sponsor four \$500.00 scholarships to an Atlantic, Cape May, Cumberland or Salem County High School senior graduating this year, who will pursue a degree from any college or university.

I am enclosing a copy of our scholarship application. Please feel free to duplicate it. The scholarships will be awarded to four seniors who complete a 500 word essay on one of two questions. The essay will be judged on clarity, content, and originality. All applicants' names will be kept confidential, and for that reason we require that the applicant do not put his or her name on the essay pages.

All applications must be postmarked no later than April 29, 2017. If your school has an arrangement for rewarding scholarships, and you would like us to have a representative to present an award if your student is chosen, please contact me.

If you have any questions or if I might be of assistance, please feel free to contact me.

Sincerely,

Barbara Whitlock, CPCU, AIM, CPIW
Education Chairman

Atlantic County International Association of Insurance Professionals Scholarship Application

Student Name _____

Address _____

High School _____

High School Address _____

High School Guidance Counselor _____

High School Phone Number _____

Colleges Applied To _____

Career Goals and Objectives _____

Field of Study/Degree Sought _____

Four \$500.00 scholarships will be awarded: one each to a high school senior graduating from an Atlantic, Cape May, Cumberland or Salem County High School who plans to further his or her education by attending college. Please complete this application and attach a 500 word typewritten (double spaced) essay on one of the following questions.

1. Angela Duckworth in her book **Grit** states that successful people are those who work hard to perfect their talents and skills, the kind of people who keep getting back up when they are knocked down. Write an essay on grit and what you have learned about yourself when you encountered obstacles in your life.
2. Some critics believe high school students are being harmed by technology. They believe students are not developing their thinking skills because social media encourage them to state generalities without "proving" their statements by developing their thoughts with logical details, examples and reasons to support their statements. Young adults are losing their ability to think deeply. Write an essay about how social media can be used differently to make you think better.

Please do not put your name on the pages of the essay as all applicants' names will be kept confidential. All applications must be postmarked by April 29, 2017. Please submit all applications to:

Barbara Whitlock
Education Chairman
P.O. Box 527, South Seaville, N.J. 08246



Member Directory

2016-17 Officers



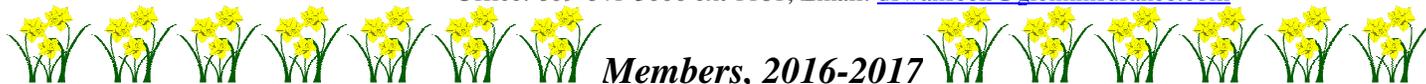
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Cell: 609-319-7175; Email: MCORVAI@nationwide.com

President Elect Kelly A. Rimmele
Cell: 609-226-6468; Email: krimmele@glenninsurance.com

Vice President Carol Weisman, AIC, ACSR, CISR, CIIP
Cell: 609-233-4234; Email: cweisman@glenninsurance.com

Secretary Christine E. Taylor, ACSR, CRIS, MLIS
Cell: 609-442-8424; Email: secretaryiaip@gmail.com

Treasurer Deborah Swanseen
Office: 609-641-3000 ext 1181; Email: dswanseen@glenninsurance.com



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Barbara Fucetola, CISR
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bfucetola@glenninsurance.com

*Retired Members



Past Presidents



1953-1955 Virginia Wray
 1955-1957 Betty Guth
 1957-1959 Evelyn Sherman
 1959-1960 Annabelle Killer
 1960-1962 Betty Guth
 1962-1964 Mary Smith
 1964-1966 June C. Glenn, CPCU, CPIW
 1966-1968 Dorothy M. Benner
 1968-1970 Loretta Leach, CPIW
 1970-1972 Doris Katz
 1972-1974 Joan Brunetti, CPIW
 1974-1976 Martha Poley
 1976-1978 Yvonne Stewart
 1978-1980 Olga Davies, CPIW
 1980-1981 Linda Casto, CPIW

1981-1983 Barbara Whitlock, CPCU, AIM, CPIW
 1983-1985 Ella Risso
 1985-1987 Janet Montgomery, CPIW
 1987-1989 Carol Massare, CPCU, CPIW
 1989-1991 Gina Lushina, AAI, CPIW, CISR
 1991-1993 Loretta Malick, CPCU, CPIW
 1993-1995 Barbara Lee, CPIW
 1995-1997 Lynne Schmitter, CPIW
 1997-1999 Maria Mosca, AIS, AIC, CPIW
 1999-2001 Margaret "Peg" Miedel, SCLA, CFE, CPIW
 2001-2003 Stacy DeDomenicis, AAI, CPIW
 2003-2005 Barbara Whitlock, CPCU, AIM, CPIW
 2005-2007 Margaret "Peg" Miedel, SCLA, CFE, CPIW
 2007-2009 Joanne Adams
 2009-2011 Kelly Rimmele

2011-2013 Jennifer V. Modica, CIIP, CLP
 2013-2016 Joanne Adams
 2016-Present Mary C. Corvaia, AU, CPIW