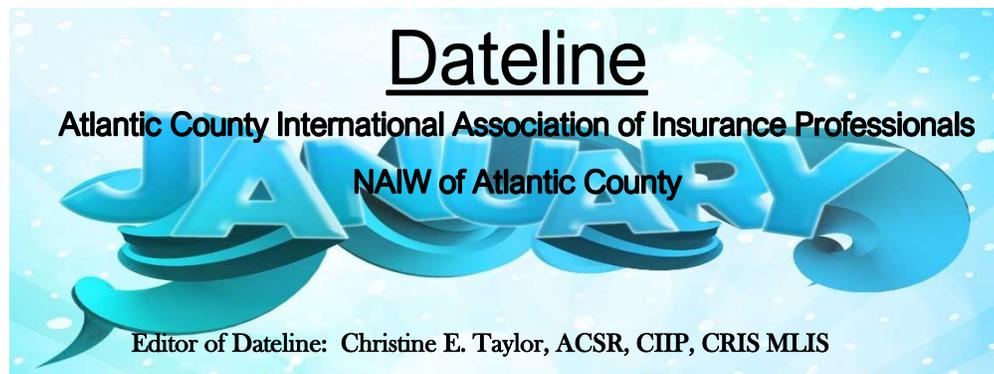




January 2019



Hello All.

I hope everyone had a wonderful holiday season with family and friends. Now, it is January and that time when many of us reassess our busy lives and think about what we want to accomplish or do to balance our lives during the next year. While preparing to write this message I came across an exercise that motivated me, and decided to share it with everyone. It may take you a couple hours, or you might want to go back to it in a few days as the process gets you thinking.

Circle Goals

- Draw a circle and divide it into 6 (or less) even pie-like slices. The equal pie slices are to remind you to give equal weight to each aspect of your life, if not in time, at least in thought.
- In each slice write an area or category of your life that you want to focus on for the next year.
- Write several measurable and obtainable goals you can accomplish under each category. For example, under Career you might put a goal such as “take IAIP’s course called CWC”, or under Creativity you might put “take an art class”.



You may not get everything in your Circle done, but you get so much more than you thought and you have given priority to those things that you say are important, but never seem to have the time to do.

Speaking of goals, seven (7) members signed up to take CWC beginning mid-January. We have room for 3 more participants. Thanks to the Legacy Foundation for awarding AC IAIP with a grant that allows us to accomplish an educational goal in 2019. To those who signed up, additional details will be received via email.

If you missed it, the holiday party was a huge success. Thank you to all who attended. Everyone enjoyed the atmosphere, food, craft, and fellowship. It was very nice to see so many in attendance including old & new friends alike. Santa was certainly surprised when he arrived to find the numerous donations everyone made to Atlantic County Toys for Kids Program. His sleigh was overflowing with games, dolls, balls, and gift cards for local children in need. Special thanks to Gina and Debbie for co-chairing this event.

Our next dinner meeting is Wednesday, January 16, 2019, at Sal’s Restaurant in Somers Point. Please make your best effort to attend this business meeting. We will discuss and make decisions about the below listed items: Budget; Fundraising; Mini Board 2020; and Nominating Chair/Committee. Everyone’s input is needed as several of these events require a lot of planning and coordination. A flyer with dinner choices is within the newsletter.

In closing I’d like to thank committee chairs, co-chairs and active members for their support and dedication to AC IAIP the past 6 months and ask for your continued support in 2019. Members are the heartbeat of an association, and your power enables this association to be a success.

I also understand life is busy. If you are unable to attend but have an idea to share please feel free to reach out to me or another board member. We’d love to hear from you and/or see you in the near future.

In Fellowship,

Kelly Rimmel, President 2017- 2019

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Welcome our newest Member
Sharon Walls of Glenn Insurance

let's get social

Connect with us:

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

Twitter: @AC_IAIP

www.aciaip.com

Instagram: AC_IAIP



NEWSLETTER DEADLINE*



Please remember the newsletter deadline **every month is the 24th**. Your articles submitted, **must include the citation of where they were obtained to be included** (ie. Website) and be in **WORD format**. PDF's cannot always be opened. Please submit your questions and articles to newsletteraciaip@gmail.com

Committees



AC IAIP COMMITTEES 2018 - 2019



Committee	Chair	Contact Email	Phone Number
Audit	Joanne Adams Barb Whitlock	Jadams@mma-ne.com bwhitlock1029@yahoo.com	
Awards	Carol Weisman	cweisman@glenninsurance.com	
Bylaws/Standing Rules	Fran Yotsko	Fyotsko@verisk.com	
Dinner Meetings	Fran Yotsko	Fyotsko@verisk.com	
Education	Carol Weisman	cweisman@glenninsurance.com	
Golf Outing			
Holiday Party	Gina Lushina Deb Swanseen	glushina@glenninsurance.com dswanseen@gmail.com	
Installation	Fran Yotsko Jackie Bruno	Fyotsko@verisk.com jbruno@iso.com	
IT/Communications	Deb Swanseen	dswanseen@gmail.com	
Legislation	Mary Corvaia	MCORVAI@nationwide.com	
Membership	Marilyn Surma Marianne Barish	msurma@glenninsurance.com mbarish1954@comcast.net	
Newsletter	Christine Taylor	newsletteraciaip@gmail.com	609-442-8424
Nominating			
Programs	All Members/Kelly	krimmele@glenninsurance.com	
Public Relations	Marianne Barish	mbarish1954@comcast.net	
Safety	Jackie Bruno	jbruno@iso.com	
Scholarships	Barb Whitlock	bwhitlock1029@yahoo.com	
Ways & Means/ Fundraising	Mary Corvaia	MCORVAI@nationwide.com	

GET INVOLVED!



Join a Committee

Confidence While Communicating (CWC)



MASTER the art of effective communication! As your career progresses, the importance of communication skills increases. The ability to speak, listen and question with conciseness and clarity is essential. IAIP'S CONFIDENCE WHILE COMMUNICATING gives you tools to communicate confidently and clearly to clients, leaders, and co-workers.

Learn and practice the necessary skills to make you stand out!
Do it with AC IAIP
Virtual CWC classroom - limited to 10 participants

Sign-up NOW to participate beginning January 2019 - contact Kelly Rimmele to reserve your space and/or obtain additional information.

KRimmele@GlennInsurance.com or (609) 641-3000 extension 1176



**NAIW d/b/a AC IAIP
January 16, 2019 Meeting**



Business Meeting

This month we will not have a speaker – we have many items to discuss at this business meeting.

Date: Wednesday, January 16, 2019

Time: 5:30pm Gather – 6:00pm Dinner

Place: Sal's Cafe
501 New Road, Somers Point, NJ 08244

Dinner Choices:

- Eggplant Parmesan
- Ravioli
- Chicken Alla Rosa (Chicken Breast sautéed with olive oil, fresh spinach, mushrooms in a rosa sauce)

Dinner includes soup or salad, coffee/soda and dessert as well as tax and gratuity

Cost: \$25 per person

For reservations please contact Fran Yotsko at fyotsko@verisk.com or 215-778-4506 by 1/11/19.
Please provide your name, dinner choice and phone number.



FEBRUARY 20TH AC-IAIP MEMBERSHIP DRIVE

Remember to bring a Guest

Join AC-IAIP Annual Membership Drive Event with Guest Speaker New Jersey Council Director Tracey Carfora, CISR, CPIW, DAE as she will discuss the benefits IAIP offers. Learn why you should consider attending AC IAIP.

Join us and bring a guest/friend for a great night of education, food and prizes!!!



Atlantic County

February 20th

Membership Drive

Educational

**Grab a Guest to
bring with you**

**Great Food
&
Door Prizes !!!**

**Special Prize
Being Awarded**

LOCATION

Sal's Cafe
501 New Road
Somers Point, NJ 080244

Gather – 5:30pm

Dinner – 6:00pm

Five technologies changing claims

Online article from Property Casualty 360 – by Lucas Ward
– 12/10/18

Submitted by Carol Weisman

No. 1: Texting

SMS (short message service, commonly called 'texting') is not new technology, but its application is pretty new in the world of insurance claims. It's proven its mettle in the claims process as seriously destructive storms become the new normal.

Insurance providers tapping into the power of texting can check in with every policyholder in an affected area following a disaster. [In fact, my company did this after Hurricane Irma last year.](#) While many insureds lack access to landline and reliable call service in the immediate aftermath of a major storm, most can still send and receive texts.

Platforms like Sonar let you send mass texts in the way you would a mass email. Insureds who get the message can quickly reply with descriptions or crucial images of any damage. Agents in the office can start a claims report with that information. This means [customer claims are filed quickly and handled much faster](#) than was possible without SMS technology.

Even outside disaster scenarios, insurers with texting capabilities can check in with customers and answer questions more quickly and efficiently than over the phone or via web-based chat. These low-friction check-ins can reassure customers and [therefore boost their satisfaction throughout a claims process](#) — especially one that takes longer than they hoped.

No. 2: Drones

Again, drones have been around for a while. But using them for claims is fairly new.

After a disaster, [insurance providers with drone cameras can \(literally\) swoop in](#) and take footage of the insured's property. These photos are typically better than those an adjuster can take, which means the damage can be assessed more accurately. Drones can feed the footage to computers instantly, which also cuts down on adjusting time. Last but not least, the use of drones [keeps adjusters out of harm's way](#); no need to climb precarious rooftops or enter unsafe structures after a disaster.

As with texting, drones allow insurers to start the claims process much faster, which can increase customer trust and loyalty.

No. 3: Smart home technology

Centrally monitored alarms can help minimize the severity of a claim, but [truly smart home devices can go a step further by actually preventing claims](#) in the first place.

Take, for example, the latest wave of smart water monitoring devices. Some, like LeakBot, monitor the home for leaks, send leak detection notifications to the homeowner's smartphone, and instantly connect them with a plumber to find the leak and fix it. Others, like Flo, [monitor water flow, identify leaks, and automatically shut off the water](#) when a leak is detected to prevent flooding.

The savings for both insurance providers and homeowners is often substantial.

No. 4: Smart car technology

By now, most people know about [smart in-car devices that monitor driver behavior](#) and offer more accurate auto insurance premium pricing. Some of these features, like anti-theft monitoring and auto-braking, even help prevent claims.

But when it comes to processing claims, companies like Screenshot are using tech to build transparency in the claims process, facilitate fast settlements, and [help drivers get repairs quickly](#). The Screenshot app helps drivers file claims from their phone, allowing them to take photos of the damage and have an adjuster review their claim within hours. On the back end, it helps insurers virtually process claims without sending an adjuster to inspect the damage in person.

The results are promising: According to Screenshot, the average claim takes 2.5 days to resolve, and customers wait an average of only 2.7 hours between sending their photos and receiving an estimate.

No. 5: Self-service inspections

Whereas traditional home inspections usually take 40 days to happen, companies like ViewSpection make the inspection process more efficient. Homeowners can use an app on their phone to self-inspect their home and send the photos to providers. This allows them to get the appropriate home coverage faster.

[As for claims](#), these inspection photos can be used as a point of comparison for damaged property if the insured makes a claim later on.

The following news release was issued to the media by AER.

AER Winter Forecast Predicts Mild Temperatures in Northern and Eastern U.S., Cold in the Southwest

Lexington, Mass., October 18, 2018 — The Atmospheric and Environmental Research (AER) winter forecast has been made publicly available and can also be found on the website of the National Science Foundation, which funds AER scientist Judah Cohen's atmospheric and polar research: https://www.nsf.gov/news/special_reports/autumnwinter/predicts.jsp. AER is a Verisk (Nasdaq:VRSK) business.

The 2018–19 winter forecast shows below-normal temperatures for the southwestern United States, the Central Rockies, Northern California, and Southern Oregon, with above-normal temperatures in the remainder of the country, including the northern and eastern U.S. The winter precipitation forecast shows above-normal precipitation across much of the country, especially the Northern Rockies and along the East Coast, and below-normal precipitation across the Pacific Northwest.

The predictors that go into AER's forecast include El Niño/Southern Oscillation (ENSO), October Eurasian snow cover extent, Arctic sea ice concentration, and an index that measures high-latitude blocking. October Eurasian snow cover extent is currently below normal; Arctic sea ice extent is below normal; and blocking at high latitudes so far this fall has been less active compared with recent years. Below-normal snow cover and a lack of blocking favor a mild winter in the eastern U.S. An El Niño is also happening this winter, which favors a cold winter in the southeastern U.S. However, the signal is weak enough that other predictors are dominating the temperature forecast. This is a preliminary forecast and will be updated next month as more data becomes available.

“The AER winter forecast has been widely acknowledged for its accuracy last winter in predicting cold temperatures with an active storm track. Last winter was one of extremes—with record cold, four consecutive nor'easters, and even record warmth,” said Cohen, director of seasonal forecasting at AER. AER has tried to improve on seasonal forecasts that rely exclusively on ENSO by including information from high latitudes, an area of active research and the subject of many scientific articles at AER.

“Much of last winter's extreme weather was related to variability in the polar vortex. The climate and forecast communities are realizing the importance of the polar vortex on winter weather; and we believe that snow cover, sea ice, and high-latitude blocking are very good predictors of the behavior of the polar vortex,” continues Cohen. Two of our three indicators suggest that the polar vortex will be relatively strong this winter, potentially bringing extended periods of relatively mild weather to the Northeast this winter.

About Atmospheric and Environmental Research (AER)

Atmospheric and Environmental Research (AER) provides science-based solutions to global environmental challenges. AER's internationally renowned scientists and software engineers collaborate to transform state-of-the-art predictive science and analytical tools into practical systems that address both civilian government and defense needs for geophysical understanding, computer simulation, and forecasting. AER customers include government agencies and national laboratories, aerospace and defense contractors, and academia. Areas of expertise comprise atmospheric and environmental science, air quality, remote sensing, meteorology, oceanography, space science, climate change, and software engineering. A Verisk (Nasdaq:VRSK) business, AER was established in 1977 and is headquartered in Lexington, Massachusetts. Visit www.aer.com.

Revealed: Huge cost of California wildfire clean-up - by: Paul Elias

Online Article: Insurance Business America - 12/12/18 - The Associated Press

Submitted by: Carol Weisman

State and federal authorities estimated Tuesday that it will cost at least \$3 billion to clear debris from 19,000 homes and businesses destroyed by three California wildfires last month.

The disaster relief officials said the clean-up costs will far surpass the record clean-up expense of \$1.3 billion the US Army Corp of Engineers spent on debris removal in Northern California in 2017.

California Office of Emergency Services Director Mark Ghilarducci said the state will manage clean-up contracts this time. Hundreds of Northern California homeowners complained contractors last year paid by the ton hauled away too much dirt and damaged unbroken driveways, sidewalks and pipes. The state OES spent millions of dollars repairing that damage.

Ghilarducci said the state OES will hire auditors and monitors to watch over the debris removal in hopes of cutting down on the number of over-eager contractors.

"We learned a great number of things," last year, Ghilarducci said.

He said the US Corps of Engineers was asked to lead the effort last year because state resources were stretched thin after responding to more than a dozen wildfires. This year, he said state officials can manage the clean-up and costs will be shared among state, federal and local authorities.

He said he expects the clean-up to begin in January and take about a year to complete. State and federal officials are currently removing hazardous household materials from the damaged properties.

Most of the work will occur in Northern California, where the state's most destructive wildfire destroyed the city of Paradise.

The death toll from the Camp Fire stood at 86 on Tuesday, after the Butte County Sheriff's office said that a Paradise man had died of his burn injuries in a hospital nearly three weeks after the Nov. 8 blaze. The number of people on the unaccounted-for list remains at three.

Insurance companies estimate the industry will face at least \$10 billion in claims from homeowners and businesses destroyed or damaged in the latest wildfires.

California Insurance Commissioner said the carriers received \$11.8 billion in claims because of the 2017 wine country fires.

Jones has warned increasing risk from wildfires in California could prompt insurers to raise premiums or decline to sell policies entirely to homes in high-risk areas.

The Associated Press





We Love Our Members



2018-2019 Officers

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Secretary	*Margaret "Peg" M. Miedel, SCLA, CFE, CPIW		mmiedel@comcast.net
Treasurer	*Deborah Swanseen	609-294-0170	dswanseen@gmail.com

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Francine Yotsko, AINS, CIIP, CLP	Verisk Insurance	Fyotsko@verisk.com

Our 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
2016-2017	Mary C. Corvaia, AU, CPIW
2017-present	Kelly Rimmele



HAPPY NEW YEAR!