

## METRO ACCORD

*"IAMD – YOUR MEASUREMENT OF SUCCESS"*  
*Education – Membership – Leadership Development*  
*Mentoring & Networking*



### National Association of Insurance Women, International. The Association of Insurance Professionals

#### **PRESIDENT'S MESSAGE – October 2008**

As I write this, as a result of Hurricane Ike, more than fifty people thus far from Texas have died, and power outages have hit Texas, Kentucky, Louisiana, Ohio, Arkansas and Pennsylvania -- where it may be weeks before electricity is restored. Flooding has occurred as far away as Chicago. Tornadoes have touched several areas of Michigan. Our hearts and prayers go out to those who suffered from the horrible damage caused by Hurricane Ike this month. I think everyone knows someone affected by this dreadful disaster either personally or from a business standpoint. Company and Independent claims adjusters have left Michigan to assist those who have lost so much. We can all be proud to be in this industry during times like this. As a former claims person, I know the good feeling of writing a check to make someone whole again.

With all the catastrophic losses occurring around us, we need to be cognizant of providing the right information to our insureds concerning the coverages needed to protect them from disaster. Taking CE classes will give us the leading edge in providing our insureds with the best this industry has to offer.

I think for most of us, education is one of the reasons we joined IAMD/NAIW. This association provides many opportunities to learn valuable insurance skills as well as personal development. This year one of my goals is to offer CE classes at our meetings as well as quality speakers on timely insurance issues that will keep us current with changes facing our industry, especially here in Michigan.

It was so wonderful to see all of you at our September membership meeting-- it was great to again reconnect with our members. It was especially nice to see some members returning who have been away for awhile. We especially welcome our new members. We hope you will continue to attend the meetings and get involved on a committee or two. In fact, we hope you will want to get involved in the 2009 Regional Conference that we are hosting in March (27<sup>th</sup> -29<sup>th</sup>) 2009. Please see registration information for the conference in this bulletin.

For those of you who missed our first membership meeting on September 12<sup>th</sup> – you missed a terrific CE class facilitated by Kathleen Bianculli, Education Director. Nine members received one hour of credit for the class on **The Facts About E & O Insurance**. Kathleen did a marvelous presentation and I applaud her for her efforts.

You should have received the membership meeting flyer for the 22<sup>nd</sup> Annual Combined Meeting with the Detroit Chapter of CPCU on Thursday, October 9<sup>th</sup> at Ginopolis on the Grill in Farmington Hills. If not the meeting flyer is included in this bulletin. I hope we will see you at this meeting as it should be very informative and interesting. Our Speaker will be Ann Weber, Vice President and General Counsel of PCI who will speak on pending P&C Issues in Michigan. You will also have an opportunity to network with other insurance professionals in all lines of business.

Speaking of continuing education, our Education Director, Kathleen Bianculli is chairing our education day on November 18<sup>th</sup> offering six (6) hours of CE classes – information on this CE Day is also found in the bulletin. Plan to invite your agents and others needing CE to join us for this economical education day.

The Grand Rapids Insurance Professionals will be hosting the State Convention October 17<sup>th</sup> and 18<sup>th</sup> at the Crowne Plaza Hotel in Grand Rapids, MI. Chairing the convention is our own Cindy Prud'homme who is serving as Council Director. Best wishes to you Cindy as you prepare for this event. Chandra Kwaske is going to be our association's representative in the CWC competition on Friday evening – we wish her good luck in the competition. If you haven't sent in your registration yet, please do so to support our members and see NAIW on a broader level. The registration forms can be found at [www.naiwmichigan.com](http://www.naiwmichigan.com).

On October 24<sup>th</sup> we will host our first fundraising event at Northville Downs --- an evening of harness racing - see the flyer in this bulletin. Early reports indicate that many of you have invited co-workers and friends to join us. Only through your support can we financially provide quality service to our members. If you haven't done so, invite your friends and family to join us for an exciting evening at the races!

Once more, if you haven't gone to our website lately, please do so at [www.IAOMD.org](http://www.IAOMD.org).

Please feel free to contact me with any new ideas, comments, etc to make our association stronger and viable to the insurance industry and community.

Remember, **Education** is a *"measurement of our success!"* as an association.

***"IAMD – Your Measurement of Success"***

In friendship,

*Nancy J. Fournier, CCLA, AIC, CPIW, DAE*  
President

#### **Bulletin Report**

The deadline for November bulletin is October 10<sup>th</sup>. If you have any suggestions for articles or would like to write a special feature for the bulletin, please submit the article to me by the deadline, as a Word document. **Kim Newberry, Bulletin Chair**  
248-204-8540 [knewberry@meadowbrook.com](mailto:knewberry@meadowbrook.com)



**"IAMD – YOUR MEASUREMENT OF SUCCESS"**

**Education – Membership – Leadership Development – Mentoring & Networking**

**INSURANCE ASSOCIATION OF METRO DETROIT, INC.**

Web Site: [www.iaomd.org](http://www.iaomd.org)

**Officers**

**Nancy Fournier– President  
248-615-8616**

**Nancy Kramer – President-Elect  
Chandra Kwaska – Vice  
President**

**Linn Feinstein - Secretary  
Florence Nagy - Treasurer  
Directors**

**Kathleen Bianculli – Education  
Melanie Elias - Marketing  
Susan Holbrook – Membership  
Anita Upson – Program**

**NAIW Mission** Insurance Association of Metro Detroit, Inc. is a member of NAIW and believes in the NAIW mission, which follows. NAIW (International) serves its members by providing professional education, an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience within the insurance industry.

- NAIW (International's) membership is open to all professionals in the insurance and risk management industries who strive for and practice professionalism, regardless of their career level.
- NAIW (International) fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and diverse backgrounds.
- NAIW (International) promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- NAIW (International's) governance and the operational management exist to enable the association to carry out its mission.

**IN COOPERATION WITH CPCU**

**Date: Thursday, October 9, 2008**

<b>Time:</b>	5:30-6:00 pm	Networking
	6:00 – 6:45 pm	Dinner
	7:00-8:00 pm	Program
	8:00 p.m.	Business Meeting
	8:15 p.m.	Board Meeting

**Place: Ginopolis on the Grill (new location)  
27815 Middlebelt Rd.  
Farmington Hills, MI 48334  
(Corner of 12 & Middlebelt)**

**Program: P & C Issues in Michigan  
Ann Weber, Vice President & General Counsel  
Property Casualty Insurance (BIO follows)**

**Cost: \$30.00**

**RSVP:** Please RSVP to Nancy Rice via email  
[Rice.n@sbcglobal.net](mailto:Rice.n@sbcglobal.net) or 248-476-3593  
248-943-3797 **by October 3, 2008**

Make checks payable to **IAMD or Insurance Association of Metro Detroit, Inc.**

**Dinner for this event will be served family style and will include a selection of Greek Salad, Platter of Ribs, Baked Chicken and Mostaccioli.**

All entrees include vegetable, sides, and rolls

If you make a reservation for the meeting, you must cancel by the reservation deadline date or you will be responsible for the cost of the meeting

## Ann Weber Speaker at our October 9<sup>th</sup> meeting

Ann Weber is vice president, regional manager and counsel with the Property Casualty Insurers Association of America (PCI) located in Des Plaines, Illinois. PCI is the nation's largest property and casualty insurance trade association representing over 1,003 member companies nationwide.

The mission of the PCI is to influence public policy to foster a competitive insurance marketplace, promote the successful operation of PCI members and enhance the welfare of their customers. PCI supports open competition and risk-based underwriting and cost-based pricing. PCI opposes over-regulation and unreasonably restrictive programs that increase costs and limit the choices of the public. PCI represents the interests of its members in the legislature, state insurance departments and the courts through testimony, written comments, *amicus* briefs and first party litigation.

Ann is currently responsible for representing the PCI's interests in Iowa, Michigan, Minnesota, Nebraska, North Dakota and South Dakota. She has been quoted in the *Best Wire*, *Best Week*, *Claims*, *Deseret News* (Salt Lake City), *Insurance Advocate*, *Insurance Chronicle*, *Insurance Journal*, *National Underwriter* and *Property&Casualty.com*. She has testified on a number of insurance issues in insurance state legislatures and before state insurance departments.

Ann has a law degree from the John Marshall Law School and a bachelor in business administration from Loyola University in Chicago. Ann has many years of experience in the insurance industry. Ann spent five years adjusting property and liability claims and ten years litigating cases on behalf of defendants/insureds. For two years Ann managed million dollar performance and bond surety claims for construction projects throughout the country. Additionally, prior to joining PCI, Ann was a registered arbitrator with the state of Illinois and arbitrated a number of civil lawsuits.

Ann is licensed to practice law in Illinois and before the U.S. District Court for the Northern District of Illinois. Ann resides in Park Ridge. Ann previously lived in Villa Park and Chicago, Illinois, and served as an elected member of the Villa Park Library Board and a board member of the Brickton Montessori Children's Academy in Chicago.

## Upcoming Events

Please mark your calendars with these dates for IAMD

- October 9, 2008** Membership Meeting - Ginopolis on the Grill - Combined meeting with CPCU. Speaker Ann Weber, VP and General Counsel Property Casualty Insurance
- October 17, 2008** Annual State Council meeting Grand Rapids
- October 18, 2008** 2009 Regional Committee Chair meeting Nancy Kramer's home at 5400 Crispin Way - West Bloomfield
- October 24, 2008** Northville Downs for Harness Racing IAMD Fundraising event (see flyer)
- November 5, 2009** 2009 Regional Committee meeting at Somerset Inn at 5:30 p.m for walk through of facility. Located at 2601 West Big Beaver Rd, Troy, 48084
- November 12, 2008** Membership Meeting - Ginopolis on the Grill  
Speaker Linda DeSimone-Manager, Corporate Communications and Advertising, Amerisure Insurance Company. Topic Communication Styles-Influencing Internal and External Relationships
- November 18, 2008** IAMD Education Day see below
- December- No Membership Meeting** - Charity event to be hosted, more info to follow.
- March 27, 2009 Region IV Conference** See information attached.

## Local Association News

### Membership

Each month we will be spotlighting one or more benefit you receive from your membership at the National NAIW level. Additional membership benefits can be found at [www.NAIW.org](http://www.NAIW.org).

The benefits listed below, of course are other than the great CE, networking and friendships you will find from attending your local IAMD monthly membership meeting (see included meeting notice).

**AICPCU/IIA** is now offering a 10% discount to NAIW members on AICPCU/IIA textbook materials. To order your discounted materials directly from AICPCU/IIA please contact Karen Lawrence at 877-284-5060 or by email at [lawrence@cpcuia.org](mailto:lawrence@cpcuia.org) and give her the code **NAIW05** to place your order. **Karen Lawrence with AICPCU will handle all course material orders directly.**

NAIW has teamed with **WebCE**, a nationwide CE provider, to offer its members quality insurance continuing education in all lines across all states. **WebCE** has created a special website for NAIW members to receive 10% off its published course pricing.

Access the NAIW Insurance Continuing Education Learning Center at <http://naiw.webce.com/>.

You can also call 1-800-488-9308 to speak with a WebCE representative. Make sure to mention your NAIW membership to receive the discounted price.

## Legislation

### **ELECTION 2008 TOOLBOX**

Make sure your voice is heard in 2008. Register to vote, learn to vote early and find information on candidates seeking office across the country.

### **My Elected Officials**

Do you need to look up the elected officials that currently represent you. Click on the Election 2008 Toolbox link above or the email address below, to access a list of your federal and state legislators, including full biographies and contact information.

<http://www.pciaa.net/political/index.html>

### **My Candidates**

Election Day 2008 features the Presidential Election, 33 U.S. Senate Elections, and 435 U.S. Congressional Elections. There are also 11 state gubernatorial elections.

This year's state legislative elections will bring inevitable change with nearly 80 percent of all legislative seats scheduled for elections. There are also insurance commissioner races in Delaware, Montana, North Carolina, North Dakota and Washington State. Click on the Election 2008 Toolbox link to access state and federal candidate information.

### **Register to Vote**

Don't miss the crucial 2008 election! With the exception of North Dakota, every state requires eligible voters to register to vote before casting a ballot. In terms of methods and deadlines, registration procedures vary greatly from state to state. Click on the Election 2008 Toolbox link for the state specific information and forms you need to become a registered voter.

**Sharon E. Rice, CPCU, AAM, CPIW**  
**Legislative Chair**

## Community Service

### MERCY EDUCATION PROJECT

Mercy Education Project (MEP) is a non-profit organization which serves the needs of girls and women through after school tutoring, summer enrichment, GED preparation, and life skills support.

There are basically two separate programs, The Girl's Program and The Women's Program.

The Girl's Program provides one-to-one tutoring in reading and math for girls in 1<sup>st</sup> grade through 8<sup>th</sup> in Southwest Detroit. Tutors include working professionals, college students, certified and retired teachers. The girls receive assistance with reading and math skills, homework, computer literacy, creative expressions and appropriate social interaction. Those who join the tutoring sessions are often 2 or more years behind grade level in academics, live in single parent family and have many household responsibilities. These children are given the tools to continue to be successful in their schooling and in life.

The Women's Program provides GED preparation, including classroom instructions and self-paced test preparation, 4 hours a day, 4 days a week, year round including the fall, winter and summer. Training is provided periodically in the areas of employability skills, computer literacy, money management, self-development and specialized job training. This program takes high school drop outs and other women at risk and provides them the ability to be successful and move into a career or have the ability to attend college.

MEP program is designed to raise self-esteem, support self-sufficiency and foster service and leadership qualities. These programs can provide for as many as 100 girls and 150 women per year from all types of cultural backgrounds. [www.mercyed.net](http://www.mercyed.net)

**Carmen Bonnici Chair**

### **HAVEN = Help Against Violent Encounters Now**

Haven is a non-profit organization that serves the community by educating and promoting programs that eliminated domestic violence and sexual assaults.

Some of the Services and Programs offered by HAVEN are:

- 24-Hour Crisis & Support Line
- Counseling Program
- Support Groups
- Intervention in Battering (IIB)
- Residential Shelter
- Supervised Parenting Time Program
- Advocacy Program
- START (Safe Therapeutic Assault Response Team)
- Community Education & Prevention
- Intern and Volunteer Program
- PPO Office (Personal Protection Orders)

IAMD will be supporting Haven through fund raising efforts. For more information and opportunities to volunteer go to [www.haven-oakland.org](http://www.haven-oakland.org) for more information.

**Anita Upson Chair**

# Children With Hairloss fundraiser

MISSION STATEMENT - Children with Hairloss Inc.  
A 501 (C) 3 Non-Profit Organization

Our Organization was created as a resource for ALL CHILDREN who have medically-related hair loss. It is our mission to empower these children to become whole again by making hair available to those who may be financially challenged and might otherwise not have a means of obtaining the hair they want and need.

Our goal is to assist as many of these children as possible in changing their lives by improving their outlook and empowering them with a degree of self confidence that will allow them to face the world with renewed self esteem.

**Insurance Association of Metro Detroit, Inc.** is raising money for Children With Hairloss (CWHL) in the month of November by selling Arbonne small (1.8 oz) hand crème and foot crème for \$5.00 each. All proceeds go to Children With Hairloss.

The hand crème and foot crème is used by both genders due to there is no scent to either one. In fact, I have several gentlemen clients that prefer Arbonne's hand crème. i.e. Jim Harper, radio personality on Magic 105.1 FM in the Metro Detroit area.

If you would like to help CWHL by selling hand/foot crème or make a donation, please contact Betty DuRocher at 734-654-0865 or [bettydurocher@yahoo.com](mailto:bettydurocher@yahoo.com) Betty will take orders in September and October for hand and foot crème. The hand and foot crème will be distributed in November.

Thank you!

**Betty DuRocher Chair**

[www.childrenwithhairloss.us](http://www.childrenwithhairloss.us)  
[regina@childrenwithhairloss.us](mailto:regina@childrenwithhairloss.us)

## Education

**RESERVE NOVEMBER 18, 2008**

### **IAMD EDUCATION DAY**

IAMD Education day will be November 18, 2008. It will be sponsored by Mar-Que General Contractors, Inc., and held their offices located at 1453 E 9 Mile Rd., Hazel Park, MI 48030.

We will have two 3-hr CE classes. The first will run 8:30 – 11:30 and the second will run 1:00 – 4:00.

One class will be taught by Travelers Insurance and will review Management Protection Liability Coverages. Including; Crime (including Kidnap & Extortion), Directors & Officers, Employment Practices, Fiduciary Liability and Professional Liability coverages.

The second class will be an Ethics class offered through Insurance Educators and presented by Anita Upson.

We will charge \$40 for one class or \$65 for both classes.

Additional information will follow shortly.

Thank you to Mar-Que General Contractors for providing the location of the meeting. Information about this company follows.

Mar-Que General Contractors was established in 1989, in Southfield, Michigan by owner and CEO, Mark Fogarasi. Mr. Fogarasi founded Mar-Que on the principle of providing insurance companies and their clients with comprehensive structural and contents restoration services. Putting the pieces back together after a loss can be complex and time consuming. That is why Mar-Que is a full service company handling all aspects of a claim. From board up, to water extraction, contents cleaning and restoration, Mar-Que takes the pain out of a claim.

### **Corporate Headquarters**

Mar-Que General Contractors, Inc.  
22511 Telegraph Rd. Ste 204  
Southfield, MI 48034

877-356-2522 (Toll Free in U.S. and Canada)  
248-356-1509  
[info@mar-que.com](mailto:info@mar-que.com)

## **Region IV Conference 2009**

### **ALL HANDS ON DECK!**

The SS NAIW is ready to set sail on our maiden voyage and your help is needed ---if you haven't signed up to work on a Committee for the 2009 Region IV Conference that IAMD is hosting – March 27-29, 2009, there is still time and we need you! A list of Committee Chairs is attached – decide what event you would like to participate in and give one of the chairs a call. We need YOU!

Embarkation is the beautiful Somerset Inn in Troy, Mi

***CLOSE YOUR EYES AND IMAGE THIS----***a fabulous cruise to many exotic ports of call that allows you to network, attending educational classes and conduct NAIW business.

Please join us as we host – PASSPORT TO SUCCESS in 2009!

Your Cruise Directors

Nancy J. Fournier [nfournier@amerisure.com](mailto:nfournier@amerisure.com)

Nancy J. Kramer [njkrmer@aaamichigan.com](mailto:njkramer@aaamichigan.com)

## PASSPORT TO SUCCESS

### Welcome Aboard!

The S.S. NAIW will be sailing on March 27, 2009 as IAMD hosts the 2009 Region IV Conference in Troy, MI. Ports of Call include – Denmark, Greece, Italy, Belgian, England, Mexico, France and the U.S.A. To assist in providing a good time for the attendees, the following crewmembers have signed on for the voyage.

#### EVENT/ACTIVITY

Cruise Directors/ Conference Chairs  
Purser/Treasurer  
2009 Conference Secretary  
Embarkation Managers/Registration Chairs  
Grand Bazaar /Exhibitors Chairs  
CWC Liaison  
Association Fundraising Tables  
Cruise Rewards/Door Prizes  
Mall Liaison  
Classrooms at Sea/Continuing Education Chair  
Port of Call – Denmark (Friday – Cont'l Breakfast)  
Port of Call – Italy (Friday – Recognition Lunch)  
Port of Call –Greektown Casino Adventure  
  
Port of Call Belgian Ultimate Chocolate Bar  
Welcome Party  
Port of Call—England (Sat. Grand Cont'l Brkfst)  
Port of Call – Mexico (Exhibitor/Sponsor Lunch)  
Port of Call – Captain's Gala Cocktail Party (hosted by RVP)  
Port of Call – France – Evening in Paris (Awards Banquet)  
Port of Call – Michigan – (Breakfast Buffet)  
Variety Show/Banquet Entertainment  
Program & Audio Video Coordinator  
Ship's Manifold/Roster  
Decorations Steward

#### CREW CHAIRS

Nancy J. Fournier & Nancy J. Kramer  
Irene Basso  
Betty DuRocher  
Florence Nagy & Kathleen Bianculli  
Sue Holbrook & Chandra Kwaske  
Irene Basso & Karen Dimock  
Sue Holbrook & Chandra Kwaske  
Betty Durocher & Brenda Morrison  
Laura Martin & Kim Newberry  
Cindy Prud'homme & Kathleen Bianculli  
Cindy Prud'homme  
  
Anita Upson & Carmen Bonnici  
Kim Newberry & Terri Bettinger (Paul Davis)  
Cruise Directors  
  
Irene Basso & Karen Dimock  
Sharon Rice & Chandra Kwaske  
Cruise Directors  
  
Cruise Directors  
  
Linn Feinstein & Kim Newberry  
  
Sharon Rice  
Florence Nagy & Kathleen Bianculli  
Anita Upson Chair , Betty DuRocher & Carmen Bonnici

Note we will need additional crewmembers to assist as we navigate these Ports of Call during the voyage.

We will have a **committee chair meeting** at Nancy Kramer's home at 5400 Crispin Way – West Bloomfield on Saturday – **October 18<sup>th</sup>** immediately following the state convention with RVP Sue Shaw.

Our next full meeting will be held on **November 5<sup>th</sup> at Somerset Inn at 5:30 p.m.** – tour of facility and committee meeting. Please contact the two (2) Nancy Jeans with any questions.

**Smooth Sailing in 2009 for Region IV!**

#### CRUISE DIRECTORS/CONFERENCE CHAIRS:

Nancy J. Fournier 248-615-8616  
[nfournier@amerisure.com](mailto:nfournier@amerisure.com)

Nancy J. Kramer 313-563-7390  
[njramer@aaamichigan.com](mailto:njkramer@aaamichigan.com)

# Registration Application for your PASSPORT TO SUCCESS March 27 to 29, 2009



Name:	Badge Name:
Local Association:	Designation(s):
Employer:	
Address:	
City:	State: <span style="float: right;">Zip:</span>
Work Phone:	Home Phone:

- Please check here if you DO NOT want to be listed in the program.  
 Please check here for an e-mail confirmation of your registration.  
 E-mail address: \_\_\_\_\_

### WHAT TO SUBMIT WITH THIS FORM

Registration Includes ALL Official Conference Events

**Sign up early and save. Early registration Deadline is January 15, 2009 No refunds after February 15, 2009**

Post Mark Date:	On or before January 15, 2009	After January 15, 2009	Total Amount
Member / Exhibitor	\$175.00	\$185.00	\$
Guest	\$185.00	\$195.00	\$
Daily (specify date)	\$90.00	\$110.00	\$
Additional Awards Dinner Tickets - \$60.00 each			\$
<b>TOTAL</b>			<b>\$</b>

### WHERE TO SUBMIT THIS FORM

**Make all checks payable to: IAMMD 2009 Region IV Conference Fund**

Registration Deadline: March 1, 2009. Mail Registration form and check to:

**Florence Nagy - Reservations Co-Chair**  
 18518 Fremont  
 Livonia, MI 48154  
[nagyf007@sbcglobal.net](mailto:nagyf007@sbcglobal.net)  
 734-513-0300 (office) fax: 734-513-0318

**Kathleen Bianculli - Reservations Co-Chair**  
 w 586-799-6072,  
 Email: [kbianculli@ciafg.com](mailto:kbianculli@ciafg.com)



# APPLICATION FOR AN IAMD PASSPORT TO SUCCESS

Name: \_\_\_\_\_

## PREVIOUS APPLICANTS AND SPECIAL TRAVELERS:

<input type="checkbox"/> Voting Delegate	<input type="checkbox"/> National President / Past	<input type="checkbox"/> Council/State Director / Past
<input type="checkbox"/> Alternate Delegate	<input type="checkbox"/> National Officer / Past	<input type="checkbox"/> Council Director Elect
<input type="checkbox"/> Local Association President	<input type="checkbox"/> Regional VP / Director / Past	<input type="checkbox"/> First Timer
<input type="checkbox"/> CWC Contestant	<input type="checkbox"/> CPIW/ CPIM	<input type="checkbox"/> DAE
<input type="checkbox"/> Speaker	<input type="checkbox"/> Exhibitor	<input type="checkbox"/> Guest
<input type="checkbox"/> Member at Large		

## SPECIAL REQUIREMENTS:

Do you need any auxiliary aids/services under the American=s with Disabilities Act?	Yes __ No__
If yes, please explain:	
Do you have any menu restrictions? If yes, what?	

Will you be arriving by car or plane?	Car / Plane
Arrival date and time:	

Will you attend the Greektown Casino Adventure on Friday – March 27, 2009 – 4:00 p.m. – 9:00 p.m. Bus transportation will be provided by IAMD. YES___ NO ___
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## EMERGENCY CONTACT INFORMATION:

In case of a medical emergency during the conference, please contact:

Name & Relationship to Attendee: \_\_\_\_\_

Daytime Telephone: \_\_\_\_\_ Evening Telephone: \_\_\_\_\_

Mobile Telephone: \_\_\_\_\_

Any medical allergies: \_\_\_\_\_

Questions: Please contact your cruise directors

Nancy J. Fournier

248-615-8616 (office)

[nfournier@amerisure.com](mailto:nfournier@amerisure.com)

Nancy J. Kramer

313-563-7390 (office)

[njkrmer@aaamichigan.com](mailto:njkramer@aaamichigan.com)



2601 WEST BIG BEAVER ROAD, TROY, MI 48084  
248-643-7800 <http://www.somersetinn.com>

The Somerset Inn is pleased to extend a special group rate of:

ROOM	TOWER	EXECUTIVE WING
Singles:	\$95.00	\$115.00
Doubles:	\$95.00	\$115.00
Suites:	From \$225.00 - \$335.00	

- Rates are based on 2 adults per room. There will be a \$10.00 additional charge for 3 or 4 adults per room.
- Suites are 1 bedroom with parlor and king size bed in the bedroom at \$225.00
- The suite price of \$335.00 includes a 1 bedroom suite with connecting bedroom that has 2 queen beds.

All rates are net, non-commissionable and are subject to the applicable tax; it is currently 13.3%.

#### CHECK-IN TIME:

The hotel's check-in time is 2:00 p.m. Room assignments prior to that time are on an availability basis.

#### CHECK-OUT TIME:

The hotel's checkout time is 12:00 noon.

#### Somerset Inn's Hotel Rooms feature:

##### Executive rooms

- Large boutique-style room, many with garden courtyard views
- 1 king or 2 queen beds
- Coffee / tea makers
- Speakerphones
- Voice mail
- Seating
- Hairdryers
- Iron / ironing boards
- Large dressing mirrors
- Free newspaper every day
- Premium channels cable
- Pay movies on demand
- Free High-speed Internet
- Large work desk
- Complimentary Business Center Access
- Complimentary local phone calls

##### Tower Rooms

- Stylish rooms have a view of the golf course or a mall/city view
- 1 queen or 2 double beds
- Coffee / tea makers
- Speakerphones
- Voice Mail
- Premium channels cable
- Pay movies on demand
- Large work desk
- Hairdryers
- Iron / ironing boards
- Free newspaper Monday thru Friday.
- Free High-speed internet
- Large dressing mirrors
- Complimentary local phone calls

## State Council News

Make sure to register for the Annual State Council meeting to be held on October 17<sup>th</sup> and 18<sup>th</sup>, at The Crowne Plaza Hotel, Grand Rapids, MI. Registration forms can be found at [www.naiwmichigan.com](http://www.naiwmichigan.com).

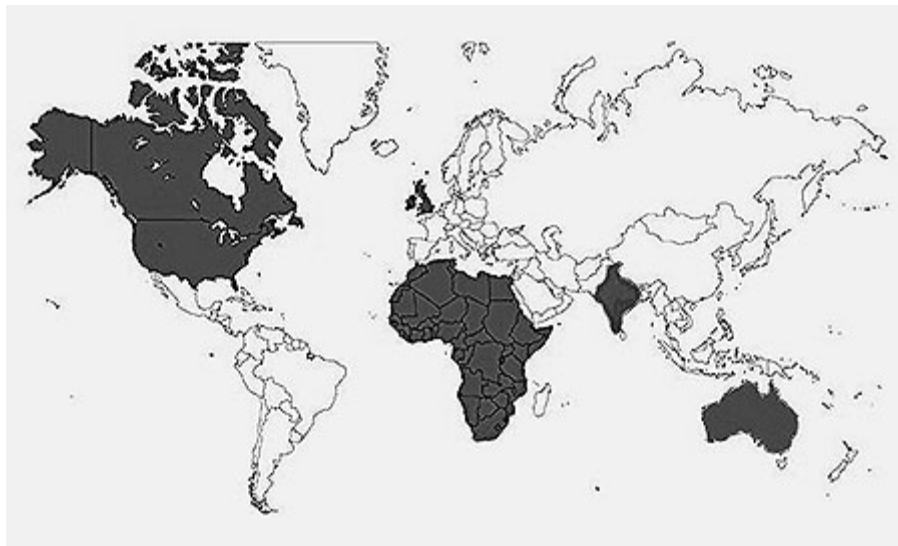
Three CE classes will be offered on October 17<sup>th</sup> at the cost of \$25 each or two for \$40. You may sign up for one or two classes. Contact Michelle Kooistra at [michelle@armsinsurance.com](mailto:michelle@armsinsurance.com) to add these classes to your registration.

1. 11:30 to 3:30 (4 CE hr) Flood Class, presented Courtesy of Grand General
2. 12:30 to 3:30 (3 CE hr) Ethics in Business, presented by Bob Gerke
3. 3:30 to 5:30 (2 CE hr) Technology Today, presented by Ara Trembly, Sr. Technology Editor at The National Underwriter.

### **Do you know these facts about NAIW?**

NAIW's national headquarters office is located in Tulsa, Oklahoma. Headquarter's operations are conducted by a staff directed by the Executive Vice President, who reports to the National President and NAIW's Board of Directors.

NAIW's organizational structure consists of four levels, in addition to the individual member, spanning the United States, Canada, Puerto Rico, Australia, Bermuda, India, Kuwait, Tanzania, Russia, and Mongolia. Each level conducts meetings, elects officers, and appoints committees, providing numerous opportunities for involvement and leadership.



Local - 320 local associations

State - 48 state councils

Regional - 9 geographic regions

**Go to [NAIW.org](http://NAIW.org) for more info**

## Region IV News

Sue Shaw, RVP will be selling the following T-shirts for the NAIW Literacy campaign, they will be delivered at the October State Annual meeting in Grand Rapids.

### REGION IV I'M OK T-SHIRT ORDER FORM

NAME: \_\_\_\_\_

LOCAL ASSOCIATION \_\_\_\_\_



CIRCLE SIZE: **LADIES PINK** : SMALL MEDIUM LARGE X-TRA LARGE 2X 3X

**MAN'S GRAY**: SMALL MEDIUM LARGE X-TRA LARGE 2X 3X

COST \$12.00 PER SHIRT – PROFIT TO GO TO NAIW INTERNATIONAL PRESIDENTS LITERACY PROGRAM: Laura Bush Gulf Coast School Library Recovery

\$12.00 X \_\_\_\_\_ # OF SHIRTS ORDERD - AMOUNT ENCLOSED \$ \_\_\_\_\_

CASH \_\_\_\_\_ CHECK \_\_\_\_\_ PAYABLE TO: SUSAN SHAW

I UNDERSTAND THAT SHIRTS WILL BE DELIVERED.

DELIVER TO ME AT:

\_\_\_\_\_ ANNUAL COUNCIL MEETING

\_\_\_\_\_ I WILL NOT BE AT THE ANNUAL COUNCIL MEETING PLEASE GIVE TO LOCAL ASSOCIATION MEMBER ATTENDING TO DELIVER TO ME.

Payment must accompany order. Orders may be mailed to Sue Shaw at [sue@lance-co.com](mailto:sue@lance-co.com) or 788 Graceland Ave., Barberton OH. Orders for delivery at MI Council Meeting by September 15.

## National News

### Keep these members in your thoughts

Bonnie Avila, father passed away. Cards can be sent to Bonnie at; 2046 Timberlane Dr, Jenison, MI 49428

### Networking & Association Fund Raising 2008-2009



*Insurance Association of Metropolitan Detroit* has teamed up with SendOutCards in a unique fundraising opportunity. SendOutCards' website technology allows you to send cards, from anywhere in the world, at anytime of the day, without ever leaving your computer, in just minutes. With this incredible tool, not only can you remember people and share appreciation, you can motivate, uplift, encourage, and truly make a difference in the lives of others. These aren't "e-cards", they are tangible expressions of your gratitude, good wishes, and/or friendship. SendOutCards prints it...stuffs it...stamps it...mails it.

#### Features:

- More than 8,000 cards available
- Choose from 9 handwriting fonts
- Create custom cards using digital photos
- Add a gift card from major retailers likes Starbucks, itunes, Home Depot, Old Navy, Macaroni Grill and lots more
- Include a check in any greeting card
- Auto alerts so you never forget a birthday or anniversary again
- SOC can walk you through the process after you log in – just click to listen

#### SendOutCards for:

- Expressions – Good Luck, Congratulations, Sympathy, Welcome
- Holidays & Occasions – Birthday, Anniversaries, Weddings, Holidays
- Keeping In Touch – Announcements, Invitations, Motivational, Friendship
- Calendar Cards – Executive, Patriotic, Seasonal, Sports

To participate in this unique fund raiser for *Insurance Association of Metropolitan Detroit* complete the Pre-Paid Greeting Card Fund Raiser Order Form attached to the bottom of this announcement.

The Fund Raiser Form includes your Name, Address, and email address. This information will only be used to establish your fundraiser account in the SendOutCards

system and/or for follow up questions/assistance. Once your fundraiser account is established, you will be notified, via email, of your SOC log in and password.

This is how the cards work - on the Internet, go to [www.sendoutcards.com](http://www.sendoutcards.com).

- Click the Login button
- Type in Username
- Type in Password
  
- Choose a card in a card category, find a card, click on the card icon below the card, type in a message, name, and address. Then click "Send Card"

SendOutCards prints it, stuffs it, stamps it, and sends the card in the mail for you! Your family, friends, and/or clients will not only appreciate the quality cards but, more importantly, will appreciate your thoughtfulness!

**For \$25.00, you will be able to send 10 standard greeting cards of your choice. This equates to \$2.50 per card!** Where can you purchase a quality card for \$2.50, including postage? For each \$25.00 fundraising account, *Insurance Association of Metropolitan Detroit* receives \$12.00.

Thank you for your support and happy card sending!

-----Detach here -----

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Email \_\_\_\_\_

Cash \_\_\_\_\_ (\$25.00)

Check Number \_\_\_\_\_ (Payable to Melanie Elias – coordinator)

Credit Card Number \_\_\_\_\_

Type of Card \_\_\_\_\_ (Master Card, Visa, etc...) Expiration Date \_\_\_\_\_

Account Name \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

*Detach and submit this form, along with your \$25.00 payment, to your IAMD representative. IAMD representative to submit to coordinator, Melanie Elias, who will establish your SOC account and be available for questions or a system walk-through. Thanks again for supporting IAMD!*

*Friday, October 24, 2008*

*Join IAMD  
for our first fundraising event to be  
held at*

*Northville Downs*

*301 S Center St, Northville, MI 48167*



*Harness Racing,  
All you can eat Buffet,  
Fellowship and Friendship*

*Join us at a race named after IAMD and have your  
picture taken with winner of the race in the  
“Winners Circle”.*

*\$30 per person includes:  
Admission, parking, program and a  
Buffet.*

*The buffet includes; Roast Beef Carving Station  
Ham, Fish, Pasta, Salad Bar, Dessert and Coffee & Tea*

*Races begin at 6:35  
Buffet from 6:30 – 9:30  
Cash Bar*



*RSVP by October 17, 2008 to  
[njkrmer@aaamichigan.com](mailto:njkramer@aaamichigan.com)  
Checks made payable to IAMD, mail to  
5400 Crispin Way Rd, West Bloomfield,  
MI 48323*

**Insurance Association of Metropolitan Detroit, Inc.**

**2008 – 2009 Officers & Board of Directors**

*Education – Membership – Leadership Development*

*Mentoring & Networking*

<b>President</b>	<b>President Elect</b>
Nancy J. Fournier	Nancy J. Kramer
Amerisure Mutual Insurance Co	Dearborn General Agency/AAA of MI
26777 Halsted Road	21917 Garrison
Farmington Hills, MI 48333	Dearborn, MI 48124
w 248-615-8616 h 248-269-8224	w 248-615-8616 h 248-851-1170
<a href="mailto:nfournier@amerisure.com">nfournier@amerisure.com</a>	<a href="mailto:njkramer@aaamichigan.com">njkramer@aaamichigan.com</a>
<b>Vice-President</b>	<b>Secretary</b>
Chandra Kwaske	Linn Feinstein
Burns & Wilcox, Ltd.	Alliant
30833 Northwestern Hwy, Suite 120	101 Southfield
Farmington Hills, MI 48334	Birmingham, MI 48009
w 248-539-6111	W. 248-205-2941
<a href="mailto:ckwaske@burns-wilcox.com">ckwaske@burns-wilcox.com</a>	<a href="mailto:LFeinstein@Alliantinsurance.com">LFeinstein@Alliantinsurance.com</a>
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CIA Financial Group	Michigan Municipal Risk Mgt Authority
45600 Village Blvd.	18518 Fremont
Shelby Twp, MI 48315	Livonia, MI 48152
w 586-799-6072, h 586-977-6885	W 734-513-0300
Email: <a href="mailto:kbianculli@ciafg.com">kbianculli@ciafg.com</a>	<a href="mailto:NagyF007@sbcglobal.net">NagyF007@sbcglobal.net</a>
<b>Program Director/Reservations</b>	<b>Marketing Director</b>
Anita Upson	Melanie Elias
McMish Financial	Burns & Wilcox, Ltd.
22662 Woodward, Ste 200	30833 Northwestern Hwy, Suite 120
Royal Oak, MI	Farmington Hills, MI 48334
W 248-544-4809 C 586-246-4944	w 248-539-6003 h 248-380-8297
<a href="mailto:Aupson@mcnish.com">Aupson@mcnish.com</a>	<a href="mailto:mmelias@burns-wilcox.com">mmelias@burns-wilcox.com</a>
<b>Membership Director</b>	<b>Awards - Sharon Rice</b> <a href="mailto:shrice@amerisure.com">shrice@amerisure.com</a>
Susan Holbrook	<b>Fundraising - Position Open</b>
Goodwin Lademan	<b>Outreach - Anita Upson - Haven</b>
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Taylor, MI 48180	- Irene Basso – CARE House
W 734-287-2400 c 313-505-2957	- Carmen Bonnici – Mercy Education
<a href="mailto:sholbrook@glainsurance.com">sholbrook@glainsurance.com</a>	