



MAPPING YOUR FUTURE WITH IAMD



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

President's Message – May 2010

Dear Members:

Last month Jason McNally from the State of Michigan presented a one hour CE class on Insurance Rebating. He also won our monthly 50/50 drawing and donated his winnings back to IAMD's scholarship fund...a big thank you to Jason for his contribution.

We had ten in attendance at our 2nd annual **Spring Fling fundraiser** on Saturday, April 17, 2010 at the Clawson Steak House. The food was great and we had fun visiting and dancing. It was a very relaxing evening!

As always, our members have stepped up to the plate to support to our last charitable event this term. The Outreach Committee collected \$210.00 for **Carehouse**. We will be providing and serving dinner to on Tuesday, May 4th at the meeting for parents and their children. The balance of the funds will be used to purchase a few items from their wish list. Thank you to all who donated their time and money to this worthwhile cause.

We have the final count from all nine regions to change the proposed, NAIW National bylaws. Voting was 137 for and 109 against. These proposed changes will be discussed and a final vote taken during our convention in Washington, D.C. in June.

May's meeting is election of officers/directors and the annual business meeting of our association. All Officers, Directors, and Committee Chairs should have a **written report** giving details of their accomplishments during the **2009-2010 term**. As indicated previously, we will also be doing a Networking event. Please bring plenty of business cards with you for this exchange.

Please be certain to mark your calendars for our annual Award Banquet on Wednesday, June 16, 2010 at the Somerset Inn. Our Regional Vice President, Susan Holbrook will be doing our installation of officers/directors and we will honor our local award recipients.

My three year commitment to our local association is just about at an end. I have been honored to serve our association during this time and hope that I have assisted many of you in **"Mapping Your Future with IAMD"**!

In Fellowship,
Nancy Kramer, LUTCF, CPIW, DAE, President

Nominating Report

The following slate of candidates is presented by the Nominating Committee for the 2010-2011 term:

Officers:

President: Chandra Kwaske (will automatically assume office of President July 1, 2010)

President Elect: Melanie Elias

Vice President: Donna Zauner

Secretary: Margaret Anderson

Treasurer: Karen Dimock

Directors (2 to be elected):

Rita Easley

Cherri Harris

Two Board Members have a year remaining of their term:

Christine Jennette

Janice Picklo

Nominations will be accepted from the floor at the May membership meeting prior to elections. If you are interested in running for a position please feel free to nominate yourself at the meeting.

The candidates Bios are as follows:

OFFICERS:

President: Chandra Kwaske, CIC, CISR

(Assumes position effective July 1, 2010)

Chandra joined IAMD in 2005 and served on the Awards committee. In 2006, she was elected to the Board of Directors and served in the position of Membership director; in 2008 she was elected Vice President. She currently serves as President - Elect for the association. She will also be working on the Corporate Partners committee for the MI State Council of NAIW for the upcoming term.

Chandra is the Underwriting Manager for **Burns & Wilcox**, Farmington Hills branch. She has been with Burns & Wilcox since 2004. She started out her insurance career at Cameron Wilson & Associates as an Assistant Marine Underwriter in 2001. She graduated from Western Michigan University in 2002 with a double major in Anthropology & History.

Chandra was active in different associations while at Western. She served as secretary of Phi Alpha Theta - National History Honors Fraternity. She served as the House Manager and President of her sorority Pi Beta Phi and also served upon graduated as treasurer for the local chapter Pi Beta Phi's House Corporation.

President Elect: Melanie Elias

Since 2002, Melanie has been the Director of Claims at **Burns & Wilcox** Claims Department. Prior to working at B&W she was at Meadowbrook for fifteen years as Worker's Compensation Supervisor and Manager of multi-state programs. She was employed as the Compensation Supervisor at Cadillac Motor Car Division General Motors Corporation, a Loss prevention agent; she is a Licensed Private Investigator and owner of private investigation firm in Clearwater, Florida.

She was the IAMD Claims Professional of the Year 2003. She is currently serving as Vice President for IAMD. She has served on the Alliance of American Insurers Worker's Compensation Committee. Served on the National Client Advisory Board for the American Law Firm Association. She was a SIU Corporate Trainer. She has participated in Toastmasters. She has received the Outstanding Community Service Award, from General Motors Corporation. District Forensic Award Recipient. She is also a volunteer Probation officer and pre-sentence interviewer.

She earned her Bachelor of Science in Criminal Justice from Michigan State University (minor in Psychology) and has Post graduate studies at University of Michigan Dearborn and Schoolcraft College. She has taken and taught many insurance classes.

Vice President: Donna Zauner

Donna started her insurance career in 1986 with a small retailer working with commercial and private passenger auto along with claims. After a short hiatus from the insurance world, she returned to the industry working at **Special Risks** for the past 13 years as a Commercial Underwriter/Broker. Through the years, Donna has earned both the CIC & CISR designations. She has been married for the past 28 year with two step daughters, two grandchildren, 7 nieces and two great nephews and 1 great niece. Donna also has three furry kids, all mini daschounds. She joined IAMD in 2007 and is currently serving as Secretary.

Secretary: Margaret Anderson

Margaret joined IAMD in 2010. She is from northern Minnesota and enjoyed living in Minneapolis/St Paul for 15 years. Margaret has had a varied career working in engineering, sales, accounting and as a paralegal. She currently works at **Burns & Wilcox** in Farmington Hills, as part of an assistant underwriting team at. Margaret says her family is important to her and they are very close. Festivals are one way she loves to spend her spare time, especially listening to live music.

Treasurer: Karen Dimock

Karen originally joined IAMD in 1999 and was a member until 2005 serving on the board of directors as Education and the Legislation/Safety Chairs. She rejoined in 2007 and has served on several committees over the years. Karen started in the insurance industry in 1994 at Cover X as a Commercial Underwriting Assistant and then worked at Burns & Wilcox as a Personal Lines Underwriter and USG

Insurance Services as Office Manager and a Commercial Lines Underwriter. She is currently employed at **Special Risks** in Underwriting and is doing Accounting. She is a licensed agent with the state of Michigan for property and casualty insurance. She has been married for 20 years to Mike and has 2 dogs, a cat and a rabbit.

Board of Directors:

Rita Eastley (two year term)

Rita Easley is currently employed with Insurance Overload Staffing working in customer service in the IT Applications Department at **Amerisure Insurance Company**. She has been a member of IAMD since February 2009. She currently handles the 50/50 raffle for IAMD. She is married with 2 children, ages 28 and 20. Her hobbies are traveling, watching movies and listening to jazz.

Cherri Harris (two year term)

Cherri obtained a MSBA from Madonna University and a BBA from Saginaw Valley State University. Her education goal for 2010 is to start courses toward a CIC designation. She has worked both the company and agency side for the past 24 years in various roles including: customer service, underwriting, marketing and sales. Cherri is currently a Personal Lines Account Executive for **Michigan Insurance Company** and has been with them for three years. She is a previous member of IAMD formerly IWMD and left for about four years due to the birth of daughter, Alaina. Cherri received the Rookie of the Year Award when she joined in 2001. She served as Membership Director for one year. Cherri is excited to be back and looking forward to education and networking opportunities. She is married to a wonderful man, Bob and they reside in Temperance and have four beautiful children – Cera (19), Mike (14), Marc (11) and Alaina (5). She enjoys scrapbooking in her spare time.

Respectfully submitted,

2010 IAMD Nominating Committee

Carmen Bonnici

Linn Feinstein, AAM, CPIW, DAE

Janice Picklo

Anita Upson

Nancy Fournier, CCLA, AIC, CPIW, DAE

Chairman

Marketing

No report submitted.

Membership

No report submitted.

SAVE THE DATES FOR ACTIVITIES LISTED BELOW

Upcoming Events

May 8, 2010	Michigan State Council Meeting-Lexington Lansing Hotel
May 12, 2010	IAMD meeting-Annual meeting Election of Officers/Celebrate NAIW week
June 9 - 13, 2010	NAIW National Convention-Washington DC
June 16, 2010	Annual Award Banquet-Somerset Inn

6 Career-Killing Facebook Mistakes

by Erin Joyce, Managing Editor, Wednesday, April 7, 2010

With more than 400 million active visitors, Facebook is arguably the most popular social networking site out there. And while the site is known for the casual social aspect, many users also use it as a professional networking tool. With that kind of reach, Facebook can be a valuable tool for connecting to former and current colleagues, clients and potential employers. In fact, surveys suggest that approximately 30% of employers are using Facebook to screen potential employees — even more than those who check LinkedIn, a strictly professional social networking site. Don't make these Facebook faux-pas — they might cost you a great opportunity.

1. Inappropriate Pictures

It may go without saying, but prospective employers or clients don't want to see pictures of you chugging a bottle of wine or dressed up for a night at the bar. Beyond the pictures you wouldn't want your grandparents to see, seemingly innocent pictures of your personal life will likely not help to support the persona you want to present in your professional life.

2. Complaining About Your Current Job

You've no doubt done this at least once. It could be a full note about how much you hate your office, or how incompetent your boss is, or it could be as innocent as a status update about how your coworker always shows up late. While everyone complains about work sometimes, doing so in a public forum where it can be found by others is not the best career move. Though it may seem innocent, it's not the kind of impression that sits well with a potential boss.

3. Posting Conflicting Information to Your Resume

If you say on your resume that your degree is from Harvard, but your Facebook profile says you went to UCLA, you're likely to be immediately cut from the interview list. Even if the conflict doesn't leave you looking better on your resume, disparities will make you look at worst like a liar, and at best careless.

4. Statuses You Wouldn't Want Your Boss to See

Everyone should know to avoid statuses like "Tom plans to call in sick tomorrow so he can get drunk on a Wednesday. Who cares that my big work project isn't done?" But you should also be aware of less flamboyant statuses like "Sarah is watching the gold medal hockey game online at her desk". Statuses that imply you are unreliable, deceitful, and basically anything that doesn't make you look as professional as you'd like, can seriously undermine your chances at landing that new job.

5. Not Understanding Your Security Settings

The security settings on Facebook have come a long way since the site started. It is now possible to customize lists of friends and decide what each list can and cannot see. However, many people do not fully understand these settings, or don't bother to check who has access to what. If you are going to use Facebook professionally, and even if you aren't, make sure you take the time to go through your privacy options. At the very least, your profile should be set so that people who are not your friend cannot see any of your pictures or information.

6. Losing by Association

You can't control what your friends post to your profile (although you can remove it once you see it), nor what they post to their own profiles or to those of mutual friends. If a potential client or employer sees those Friday night pictures your friend has tagged you in where he is falling down drunk, it reflects poorly on you, even if the picture of you is completely innocent. It's unfortunate, but we do judge others by the company they keep, at least to some extent. Take a look at everything connected to your profile, and keep an eye out for anything you wouldn't want to show your mother.

Facebook Can Help You Get Hired ... or Fired

The best advice is to lock down your personal profile so that only friends you approve can see anything on that profile. Then, create a second, public profile on Facebook purely for professional use. This profile functions like an online resume, and should only contain information you'd be comfortable telling your potential employer face to face. Having a social networking profile is a good thing — it presents you as technologically and professionally savvy. Just make sure your profile is helping to present your best side — not the side that got drunk at your buddy's New Year's party.

MAPPING YOUR FUTURE WITH IAMD



You are invited to attend our
May Membership meeting



INSURANCE ASSOCIATION OF METRO DETROIT, INC.

Web Site: www.iaomd.org

Officers

Nancy Kramer– President
Chandra Kwaske– President-Elect
Melanie Elias – Vice President
Donna Zauner - Secretary
Carmen Bonnici – Treasurer

Directors

Nancy Rice – Education
Janice M Picklo - Marketing
Chris J. Jennette – Membership
Anita Upson – Program

NAIW Mission Insurance Association of Metro Detroit, Inc. is a member of NAIW and believes 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.

Wednesday –May 12, 2010

Time:	5:30 pm	Networking
	6:00 pm	Dinner
	7:00 pm	Annual Meeting
	7:30 pm	Networking event

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

Program: Election of Officers and Networking program
Make sure to bring your business cards!

Cost: \$25.00

RSVP: Please RSVP to Linn Feinstein via email
lmfdetroit@att.net or 248-615-0194
by Friday May 7, 2010

*Make checks payable to **IAMD***
or

Insurance Association of Metro Detroit, Inc.

NO CASH AT THE DOOR

MENU: **Chicken Marsala**
Egg Plant Parmesan
Norwegian Salmon
Teriyaki Chicken Salad

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.

Association Fund Raising 2009-2010



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.**

To participate in this unique fund raiser for **IAMD** complete the Pre-Paid Greeting Card Fund Raiser Order Form at the bottom of this announcement. **Once you are set up in the SendOutCards' system, you will be contacted with your user name and password.**

This is how the cards work - on the Internet, go to www.sendoutcards.com.

1. Click the Login button 2. Type in Username 3. Type in Password 4. Click on "Send Card". The system walks you through it!

For \$25.00, you will be able to send 10 standard greeting cards of your choice. This equates to \$2.50 per card, including postage! Cards may be sent at anytime – **No expiration date.** **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 -----

Purchaser Name _____

Purchaser Address _____

City _____ **State** _____ **Zip Code** _____

Email _____

Cash _____ (**\$25.00**)

Check (\$25.00) _____ **Check Number** _____ (**Payable to your local association**)

Send a card on us! Go to: www.sendoutcards.com/30987. You may send 2 cards of your choice. Contact Melanie Elias, SOC Fundraising Coordinator, (248) 231-7578 or melanie@myarbonne.com.

HILLER'S SCRIP PROGRAM

IAMD has started using Hiller's Script Program to generate some funds for our association. All the proceeds will go to our general fund at this time.

- Script cards are activated or reloadable from \$5 to \$1000 at any Hiller's Markets.
- We receive 5% of the shopping we do at Hiller's.
- Anyone interested in getting an unloaded script card please contact Carmen Bonnici at cbonnici@usfic.com or at the membership meetings.
- Family and friends are also welcome to use this for our organization.

Insurance Association of Metropolitan Detroit, Inc.
2009 – 2010 Officers & Board of Directors

Mapping your Future with IAMD

President	President Elect
Nancy J. Kramer	Chandra Kwaske
Dearborn General Agency/AAA of MI	Burns & Wilcox, Ltd.
21917 Garrison	30833 Northwestern Hwy, Suite 120
Dearborn, MI 48124	Farmington Hills, MI 48334
W 313-563-7390 h 248-851-1170	w 248-539-6111
njramer@aaamichigan.com	ckwaske@burns-wilcox.com
Vice-President	Secretary
Melanie Elias	Donna Zauner
Burns & Wilcox, Ltd.	Special Risks
30833 Northwestern Hwy, Suite 120	38555 Mound Road, Suite 100
Farmington Hills, MI 48334	Sterling Heights MI 48310
w 248-539-6003 h 248-380-8297	(586) 795-8200 x116
mmelias@burns-wilcox.com	dzauner@specialrisks.com
Education Director	Treasurer
Nancy Rice	Carmen Bonnici
Gould and Lamb	USF Insurance
28548 Lorraine Drive	30833 Northwestern Hwy, Suite 120
Farmington Hills MI 48336	Farmington Hills, MI 48334
(248) 943-3797	(248) 539-6151
rice.n@sbcglobal.net	cbonnici@usfic.com
Program Director/Reservations	Marketing Director
Anita Upson	Janice M Picklo
McNish Financial	Burns & Wilcox Ltd
22662 Woodward, Ste 200	30833 Northwestern Highway
Royal Oak, MI	Farmington Hills MI 48334
W 248-544-4809 C 586-246-4944	(248)539-6083
Aupson@mcnish.com	jmpicklo@burns-wilcox.com
Membership Director	Awards – Tracy Flynn
Chris J. Jennette, CPIW	Fundraising –Betty DuRocher
GAB Robins	Outreach – Sharon Rice
30800 Telegraph Rd, Ste 1880	Reservations - Linn Feinstein
Bingham Farms, MI 48025	Audit - Irene Basso
W 248-642-2200	Mercy Education - Carmen Bonnici
jennette@gabrobins.com	