

## Presidents' Chat

### NCAIP Membership;

It is hard to believe that the 2012-2013 NCAIP year is coming to an end. Looking back on my year as your President, I feel such gratitude for the members and their willingness to help me in whatever the task. We faced many changes this past year but I feel that we as an association have grown closer in "friendship and understanding" through the decisions that had to be made. We have such a strong heritage in North Carolina and this became so evident to me when members from all over the state came together to work for the betterment of our state association.

It has truly been an honor serving our membership and representing our state association at the Regional and National Conference this year and being able to attend the 25<sup>th</sup> anniversary celebration of the Brantley Center at Appalachian State University, to see for myself the difference that our organization has assisted in making in the advancement of insurance education.

There are so many individuals that do so much for NCAIP that selfishly give of their time to help members be able to advance in their profession and reach their professional goals. To these members I would like to say thank you for your time and efforts that so often are behind the scenes and seem to go unnoticed. Without your continued guidance, our organization would not have been able to still be in existence today. I am thankful and proud of the members who placed our state association in the position to be able to withstand these changes and be able to continue our association.

To our new members who joined this year I would like to thank you for joining this great association and suggest that you get connected. You will only get out of this association what you put into it, so connect with a seasoned member of your local association, come to the state meetings and see what a great organization you have joined. So many of our members are willing to help you grow and learn, they can point you in the direction of advancing your education, show you how to receive assistance with the cost of continuing your education or help you understand why meetings are conducted in a specific manner or the appropriate way to make a recommendation during a meeting. No question is too simple, just ask and they will be happy to assist you.

I wish each of your local associations the best in the future and hope that everyone continues to grow their membership so that our state association can continue to thrive in the years to come. To the board members, who worked with me this year, thank you for your willingness to help whatever the challenge. There were times I am sure that you questioned why I agreed to work with this crazy person, but you never declined to help or assist in whatever the issue and for this I am grateful. To my local association, thank you for helping me to fulfill my duties as President of NCAIP. Without your help, it would never have been possible for me to hold a state office and fulfill my dream of being NCAIP President.



### North Carolina Officers 2012-2013

President – Angela McClure  
President Elect – Janet Crosscup  
Vice President – Geraldine Plott  
Secretary – Roberta Clodfelter  
Treasurer – Brenda Webster  
Immediate Past President –  
Anita Williams

I look forward to our new year and the advancements that will be made in our organization. I am sure that our Janet Crosscup will do an excellent job in leading us towards a year of growth and technological advancement because just as her theme expresses, you can “Make a Difference” and my hope for everyone is that you will continue to “Dream because with NCAIP your possibilities are endless”.

*Angela C. McClure*  
*2012-2013 NCAIP Council Director*



***Dare To Dream with IAIP Your  
Possibilities are Endless***





Pictures from the IAIP Convention

### Notes: National Convention

- **New International Secretary is Tish Riley from Region VIII**
- **National Officers for 2013-2014**
  - i. **President** Jane Densch
  - ii. **President Elect** Roz Horton
  - iii. **Vice President** Debbie Kuhnes
  - iv. **Secretary** Tish Riley
- **Mark Adams of IAIP gave Financial Report:**
  - IAIP received \$800,000 in proceeds from sale of building which has been invested with Charles Schwab.
  - IAIP has \$155,000 in money market
  - IAIP has \$250,000 cash on hand for operating expenses

IAIP has 1.2 million in liquid assets and has 0 debt

In 2013 IAIP had 5634 members which was down 11% from 2012

- There were 74 first timers at this National Convention
- YNP presented their report for the 2012-2013 year advising their involvement with the insurance Fraternity (GIS) Gamma Iota Sigma which currently has 1125 members located in 54 colleges & universities in the US & Canada. This fraternity had a 100% increase in their membership from last year's 476 members. There are 6 chapters of this fraternity in Region II with 121 members.  
A possible recruiting possibility is that their National Conference will be held in Charlotte this year October 3<sup>rd</sup> through the 5<sup>th</sup>.
- Education Committee gave their report advising the new CLP designation that is now being offered by IAIP. (see flyer attached) Currently IAIP is working on a marketing program that will hopefully be available to membership next year.
- Communication Committee presented their report advising members of the monthly newsletter that is being sent out to membership. The suggestion was made that members need to update their profile on the IAIP website. Members were advised Of the ability to access the online webinars at their convenience through the IAIP Website and also the ability to use the online website builder that is available on the IAIP website.
- Mentoring Task Force spoke about their online information and Blog That can be accessed by clicking on the I Connect Tab on the IAIP website.
- The President's Challenge report was given advising members that 68 local association's met their goals or most of the goals that were Presented to membership by president Penny Hayworth Rich at the beginning of 2012.
- The Recommendations Committee recommended the following:
  - i. That Board of Directors shall make a full financial report annually which shall be audited.  
*A full financial report is currently posted on the IAIP website annually. The committee recommended that an audit be performed on funds every 5 years.*
  - ii. To Amend Article VIII of the bylaws by inserting "Section 6. All members of the association shall have the right to attend meetings of the Board of Directors, however an individual who is not a board member shall not receive any payment or reimbursement in connection with attending a board meeting, unless the individual was specifically invited by the board to serve a purpose at the meeting."  
*This was not recommended by the committee.*
  - iii. Table one-member one vote until we have a clear understanding of how votes will be tabulated.  
*Agreed to table until a clear understanding could be presented.*
  - iv. Reinstate previous Article XV, Section 1 of the International bylaws, relieving the Executive Committee of the ability to make any changes to the association without the membership's approval.  
*Per the parliamentarian, this recommendation was not eligible to*

*be presented due to Colorado Statutes (IAIP is governed by Colorado Statutes of Parliamentary Procedure). The recommendation will need to be re-stated for eligibility.*

- v. **Revise Article IV.E. Regional Nominating Committee, of the IAIP Bylaws and Comprehensive Manual dealing with the Nominating Committee. Go back to the previous wording, indicating that the Regional Nominating Committee shall consist of one member elected at each council meeting and an alternate to serve should the member be unable to do so. In the International bylaws, revise Article VI.A> to elect one delegate at the Regional Conference and an alternate to serve should the member be unable to do so.**

*This was not recommended at this time due to an imbalance amount Regions.*

- vi. **If one member one vote is defeated, allow Proxy Votes Amend Article VII, Section 3 of the bylaws by adding the words “A delegate May issue a written proxy to another individual, there by transferring the Right to vote on any main motion, and when exercising such a vote shall be considered a delegate who is present and voting”.**  
*Recommendation Committee felt that additional research was needed and that a committee should be established to review the recommendation further and present their findings next year.*
- vii. **That the Board of Directors shall be instructed to conduct a thorough Investigation of staff expenses in order to reduce staff salaries and expenses.**  
*Recommendation Committee felt that staff expenses were well within the Standard range for an association. The operating budget is on the website for members to view. Currently IAIP operating budget is 40% of our expenses. The standard for associations is 35– 50%.*
- viii. **That a Special Committee of (5) members shall be appointed by the President after adjournment and instructed to research and recommend grant opportunities for the corporation and to report its findings and recommendations to the Board of Directors.**  
*Recommendations committee passed this recommendation. They felt that the Committee should be able to research these grants and report to the board in January of 2014.*
- ix. **That the Corporate Partner Program shall offer lower-level sponsorships of \$2,000, \$1,500. \$1,000 and \$500, in addition to higher-level sponsorships.**  
*Recommendation committee felt that lower level sponsorship would be a good idea and requested that a committee be appointed to review this avenue of sponsorship and report back to the president.*
- x. **That Article V, Section 3 of the bylaws be amended by striking out the words, “The international officers, with the exception of the President, shall succeed To the next office and serve for a term of one year or until their successors are elected and assume office. The position of Secretary will be elected at the international convention”, and inserting in their place the words, “The international officers shall be elected at the international convention to serve**

for a term of one year or until their successors are elected and assume office.”;

and

**That Article VI, Section 2 of the bylaws be amended by striking out the word “Secretary” and inserting in its place the word, “Officers”.**

*Recommendation committee felt that this was a good idea in part. They recommended that all officers should participate in a meet the Leadership at the national convention which would enable members to get to know incoming and existing officers. This would be led by the President.*

- xi. **That a local association that has been in existence since 1988 and has used the name since 1988 shall be exempt from any rule requiring an association to adopt a gender-neutral name.**

*Recommendation Committee did not recommend this and felt that it should not be brought up for vote.*

- xii. **Chapter 8 of the Comprehensive manual be changed removing the budgetary requirements of providing the RVP and the International representative with complementary registration, meals & hotel accommodations to attend regional conference along with removing the budgetary requirement to pay the RVP expenses for a planning visit.**

*Recommendation committee approved to remove the budgetary requirements to provide the RVP with funds for a planning visit.*

- **Recommendations were made from the floor as follows:**
  - i. **Bylaws be changed back to allow a representative from each state Be allowed to serve on the committee at Regional and then each Regional Send representation to National. If there is not a state association then The RVP would appoint someone for that state.**

*This motion was brought before the delegates for a vote and was not passed with 71 delegates against and 58 delegates for the motion....*
  - ii. **Recommendation was made that associations that have been in existence since 1988 be allowed to keep their name and not be gender neutral.**

***Reason for Motion: Region I which includes Massachusetts is incorporated And for them to change their name will be very costly but to add a DBA would cost even more. They would like to be able to keep their name and any new Associations that decide to join IAIP would be known as Professionals.***

*This motion was brought before the delegates for a vote and was not passed with 63 delegates for the recommendation and 57 against the recommendation.*
- **With the vote on the recommendation to allow associations that have been in existence since 1988 be able to keep their name as is not passing, Region I announced that they would be withdrawing from IAIP and will continue to have a Regional Association but they will not be affiliated with IAIP beginning 7-1-13.**
- **It was announced that the 2014 National Convention will be hosted in San Diego California at the Double Tree San Diego – Mission Valley – June 5<sup>th</sup> through the 7<sup>th</sup>, 2014.**

- **The awards were presented at this year’s conference with the winners being as follows:**
  - i. **The winner of the CWC competition was:**  
*Brenda McDermott of Region 5*
  - ii. **The winner of Rookie of the Year was:**  
*Martha Elliott of Region 7*
  - iii. **The winner of Claims Professional of the Year was:**  
*Donna Lyn Wiik of Region 1*
  - iv. **The winner of Insurance Professional of the Year had dual winners:**  
*Linda Luka of Region 5*  
*Lara Nelson Miller of Region 3*
  - v. **The winner of Risk Management Professional of the Year was:**  
*Sara Skirvin of Region 4*
  - vi. **The winner of the Professional Underwriter of the Year was:**  
*Susan Reichard of Region 5*
  
- **New RVP’s were inducted for the 2014-2015 year:**

<b>Region 1</b>	<b>Donna Varin</b>
<b>Region 2</b>	<b>Brenda Lawhorn – theme: “Take ownership of your membership”</b>
<b>Region 3</b>	<b>Betty Curry</b>
<b>Region 4</b>	<b>Cindy Prud’homme</b>
<b>Region 5</b>	<b>Danny Douglas</b>
<b>Region 6</b>	<b>Sonya Embry</b>
<b>Region 7</b>	<b>Angie Sullivan</b>
<b>Region 8</b>	<b>Katherine Nohr</b>
<b>Region 9</b>	<b>Gail Welfinger</b>
  
- **During the welcome party, NCAIP was represented in the dance competition by two individuals who named themselves: “Body Movers”...(so they would not embarrass NCAIP membership). Since IAIP does not recognize State associations any longer, these individuals were identified as Region II. Check out the pictures on the website if you would like a good laugh. This duo came in second in the competition by raising \$175.00 in donations for the NAIW Legacy Foundation. Members told the duo they were first in talent so that should tell you just how much competition they were up against. (Ha Ha).....  
Thanks to all members who donated for the duo.**

## DID YOU KNOW . . . . .?

### Charlotte

I choose the theme “Each one Reach one and then teach one” because . . .

- I felt it was and is imperative for each of us to share and teach everything we know regarding our organization on a local, state and National level to each member whether they are a new or a seasoned member..
- We are all stewards and servants of our industry and community. Mentoring, Sharing, and teaching are all traits of a good steward and servant.

This year I feel our association really focused on the growth of our organization on a local, state and national level. We were committed to education, learning and being good stewards not only in our community but to each other. We gained several new members. We had members win awards, gain new designations, get married, and find new employment opportunities.

Because we are blessed to be an organization of diverse, educated, well-traveled, and caring individuals, we were able to accomplish all of the tasks laid before us this year. I feel blessed to know each of you! Thank you for sharing your time, gifts and your talents with our organization; thank you for sharing your knowledge with us, and thank you for the honor of allowing me to serve.



We ended the term 44 members strong and we wish everyone a great summer – see you in October!

## Wilmington

Wilmington Insurance Professionals held our annual banquet on May 02, 2013. We had a Silent Auction with partial proceeds to benefit the Cape Fear Community College June Mumford Scholarship Fund. NC Department of Insurance Commissioner – Wayne Goodwin was our guest speaker.

At our June meeting, Janet Crosscup, NCAIP President Elect handled our annual installation of officers. We also discussed our upcoming NCAIP Convention. We made the decision to plan a hospitality room at our convention. We felt it was important to provide an area for members to relax and enjoy the fellowship of other members. Amanda Smith, Kimberly Seamen and Phyllis Wright agreed to handle the details of the hospitality room.

Wilmington Insurance Professionals will take a short summer break and hit the ground running again in September. We hope everyone has a great summer and we hope to see you at our convention in October!

## Durham

DAIP lifetime member and past NCAIW President (1976-77), Mamie Louise Chandler, passed away on June 13, 2013. Louise retired from Allenton Insurers in Durham in 1986. She was a wonderful mentor to many members during her DAIW/NCAIW journey.

DAIP member, Diane Sudderth, joined the ranks of "grandmother" on June 10, 2013 with the birth of her granddaughter.



It was a great year!