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# Cover Notes

February 2012



a monthly newsletter published by the San Francisco Chapter of National Association of Insurance Women

PO Box 190862 SF, CA 94119

[www.sfcnaiw.com](http://www.sfcnaiw.com)



## President's Message

Hello Everyone:

I hope your 2012 is starting off on a positive note.

We began the month with our January Luncheon. Our speaker was Kathleen Taylor, Director of Business Development at Paul Davis Restoration. Her topic was Excellent Customer Service which gave 1 CE credit. Kathleen did a fantastic job teaching & reminded us what excellent customer service entailed. We took away some helpful hints.



Annette Ing-Firmeza is going strong spearheading our group of volunteers at the Asian Art Museum. If you are interested in volunteering, the next Target Sunday is February 5<sup>th</sup>. While helping at the

museum, you also get the opportunity of seeing the exhibits and the Maharaja's exhibit which will be here for a few more months. Target Sundays are free except for the \$5 surcharge to see the special Maharaja's exhibit.

Cassandra Yu has put together a nominating committee and will be putting together a slate of officers soon. If you are interested in serving as a board member or on a committee please complete the included form and send it to Cassandra. We have many



committee positions. For a description of each committee position see the last few issues of Cover Notes and/or our website.

If you are not yet a member of NAIW, it's not too late to join. As of January 1<sup>st</sup> our dues are reduced by 50%. What a deal! Feel free to come to our luncheon and invite a potential new member.

I hope you had a great time at our January luncheon. Check Cover Notes for our February activities! At our next luncheon February 21<sup>st</sup> we are accepting Donations to "Wardrobe for Opportunity." Clean out your closets for a worthy cause. For details of what they are looking for see [www.wardrobe.org](http://www.wardrobe.org)

Hope to see you soon!

In fellowship,

*Marie Meadows*

*President, San Francisco Chapter of NAIW*

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## Get Social with SFCNAIW!

Remember to check us out on *Facebook*, *LinkedIn* & *Twitter*! Links are on our website.



## Calendar of Events

- FEBRUARY**
- ▲ **Asian Art Museum Volunteer Sunday** – Sunday, February 5<sup>th</sup> - contact Annette Ing-Firmeza ([annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)) to join the group and/or get additional information.
  - ▲ **Board Meeting** - Tuesday, February 14<sup>th</sup> at noon. International Marine Underwriters - One Front St, Suite 800 San Francisco, CA 94111. All Members are welcome to attend.
  - ▲ **General Lunch Meeting** - Tuesday, February 21<sup>st</sup> at L'Olivier Restaurant. Guest Speaker – Al Dugan from Falvey Cargo Underwriters. *See flyer for details.*

*February 14<sup>th</sup> – Valentine's Day*

- MARCH**
- ▲ **Asian Art Museum Volunteer Sunday** – Sunday, March 4<sup>th</sup> - contact Annette Ing-Firmeza ([annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)) to join the group and/or get additional information.
  - ▲ **Board Meeting** - Tuesday, March 6<sup>th</sup> at noon. International Marine Underwriters - One Front St, Suite 800 San Francisco, CA 94111. All Members are welcome to attend.
  - ▲ **General Lunch Meeting** – Tuesday, March 20<sup>th</sup> at L'Olivier Restaurant – Report of the nominating committee and Guest Speaker. Victoria Rivas will be teaching the NAIW/IAIP I Can Class – Personal Umbrella: Rain or Shine. This class is good for credit towards your CPIW/CPIM designation, and if you are working towards the designation you will need to order the student guide PRIOR to the meeting, from National to get your credit. You can order it here: <http://www.internationalinsuranceprofessionals.org/> and choose online store.

*March 17<sup>th</sup> – St. Patrick's Day*

- APRIL**
- ▲ **Asian Art Museum Volunteer Sunday** – Sunday, April 1<sup>st</sup> - contact Annette Ing-Firmeza ([annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)) to join the group and/or get additional information.
  - ▲ **Board Meeting** - Tuesday, April 3<sup>rd</sup> at noon. International Marine Underwriters - One Front St, Suite 800 San Francisco, CA 94111. All Members are welcome to attend.
  - ▲ **Region VIII Conference** – Ride the Swell in 2012 – April 11<sup>th</sup>-15<sup>th</sup> for details and links for Hotel and Flights visit: <http://regionviii.com/id75.html>
  - ▲ **General Lunch Meeting and Elections**- Thursday, April 19<sup>th</sup> at L'Olivier Restaurant – 2012-13 Officer elections and Speed Networking. *Details to follow. PLEASE NOTE THE DATE CHANGE!*

*April 8<sup>th</sup> – Easter Sunday*

- MAY**
- ▲ **Board Meeting** - Tuesday, May 1<sup>st</sup> at noon. International Marine Underwriters - One Front St, Suite 800 San Francisco, CA 94111. All Members are welcome to attend. Please contact Marie Meadows if you do plan on attending so she can clear with security.
  - ▲ **Asian Art Museum Volunteer Sunday** – Sunday, May 6<sup>th</sup> - contact Annette Ing-Firmeza ([annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)) to join the group and/or get additional information.
  - ▲ **SAVE THE DATE** – Saturday, May 12<sup>th</sup> - Mother's Day Brunch for the Survivor Center Ladies
  - ▲ **May Luncheon Event** - Tuesday, May 22<sup>nd</sup>. *Details to follow.*

*May 13<sup>th</sup> - Mothers Day*

- JUNE**
- ▲ **Asian Art Museum Volunteer Sunday** – Sunday, June 3<sup>rd</sup> - contact Annette Ing-Firmeza ([annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)) to join the group and/or get additional information.
  - ▲ **Board Meeting** - Tuesday, June 5<sup>th</sup> at noon. International Marine Underwriters - One Front St, Suite 800 San Francisco, CA 94111. All Members are welcome to attend. Please contact Marie Meadows if you do plan on attending so she can clear with security.
  - ▲ **Installation of the Board for 2012-2013.**

## Member Happenings

- **Happy Birthday** to all members with February birthdays!
- **Happy Valentine's Day** - have fun with your special someone, whether it is your spouse, your significant other, or your best friend.



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## Announcements

**Please help update our Roster** by advising us of any changes/corrections. If you are a member and would like a copy of our roster, contact Cassandra Yu at 415-836-2653 or [cassandra.yu@chartisinsurance.com](mailto:cassandra.yu@chartisinsurance.com). Please send all corrections/updates to her. Please take special care in completing the "Specialty Field" column by indicating "Account Manager Construction" instead of just "Account Manager".

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**Fellowship Committee** - Attention Members, we need your help! If you know of any member who is ill, in the hospital, having a baby, getting married, has had a death in the family or any other major life event, please contact Cynthia Toms at [cynthia.toms@zurichna.com](mailto:cynthia.toms@zurichna.com) or (415) 538-7240. Cynthia will keep the board updated and/or will send a card to let them know their NAIW family is thinking about them.

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**Want to know what's happening at other associations?** Check out the Membership News and Events Calendar on the CA Council website at: <http://www.cacouncilnaiw.com/>



## Looking for a career in insurance?

Check our job listings at  
[www.SFCNAIW.com/careers](http://www.SFCNAIW.com/careers)

*Many new great careers have been recently posted and are now sorted by geographic location! Check them out!*

## Safety Corner

### Resolutions & Smoking...

New years resolutions are a strong theme in society during the month of January but often tapers off by February with only 6% of those actually accomplishing their resolve. Psychologists state that a key way to accomplish ones resolution is to share them with friends and family so they can keep you accountable. One of the most popular resolution promises made in the New Year is to quit smoking.

According to the Campaign for Tobacco-Free Kids, tobacco use remains the single largest preventable cause of disease and premature death in the United States.

Each year, smoking accounts for an estimated 400,000 premature deaths and approximately 50,000 deaths are caused by secondhand smoke exposure. Tobacco kills more people than AIDS, alcohol, auto accidents, cocaine, heroin, murders and suicides – combined. (Division for Vital Records & Health Statistics, MDCH; Centers for Disease Control and Prevention CDC Wonder Online Database and SAMMEC Online Database)

The use of cigarettes, cigars, spit tobacco, and other types of smokeless



tobacco all pose serious health risks, such as an increased risk for cancer, heart attack, stroke, breathing problems and further complicate the health effects of diabetes. The toxins in secondhand smoke also pose serious and similar health risks to those exposed to it.

This is one resolution that you should help your family or friends keep. Because its not only beneficial to their health but to yours as well. Help them keep their promise not just this month but everyday until they have conquered it completely.

## Assets of the Past

By M. "Sandy" Dameron, CPIW



Our asset that I'm highlighting in this article is Irene Manske, who served San Francisco As President for the 7/1/1980 to 7/1/1981 term. Irene was very involved in the choir at her church and, in fact, opened the Region VIII Conference at Tucson, AZ in March, 1980, with the singing of the National Anthem "a cappella".

You'll probably remember from previous articles that I returned to San Francisco (my chosen home) at the end of 1979, after my mother had passed, and was thrilled when Irene asked me to be her installing officer in June, 1980. Since she loved music so much I decided to write the installation ceremony as the San Francisco Symphony, with her as the Conductor and each of the Board of Directors as representative of a section of the SF/NAIW orchestra.

It was under Irene's leadership that our local association went through the task of becoming a non-profit corporation in the State of California, thus giving protection to our officers against any potential law suit that might arise from any of our many activities.

## Helpful Links

For more links and resources, visit the SFCNAIW website.

**California Council of NAIW/IAIP:**

[www.cacouncilnaiw.com](http://www.cacouncilnaiw.com)

**Region VIII of NAIW/IAIP:**

[www.regionviii.com](http://www.regionviii.com)

**NAIW/IAIP National:**

[www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)

## Full Court Press

### CALIFORNIA SUPREME COURT RELEASES ITS OPINION IN *O'NEIL v. CRANE CO.*:

#### **PRODUCT MANUFACTURERS ARE NOT LIABLE IN STRICT LIABILITY OR NEGLIGENCE FOR HARM CAUSED BY ANOTHER'S PRODUCT.**

Asbestos litigants have been waiting years for this decision. On January 12, 2012, a unanimous California Supreme Court released its opinion in *O'Neil v. Crane Co.*, holding that "a product manufacturer may not be held liable in strict liability or negligence for harm caused by another manufacturer's product unless the defendant's own product contributed substantially to the harm, or the defendant participated substantially in creating a harmful combined use of the products."

Defendants Crane Co. and Warren Pumps manufactured certain valves and pumps and were sued for wrongful death allegedly caused by asbestos released from external insulation and internal gaskets and packing, all of which were made by third parties and added to the pumps and valves post sale. Plaintiffs claimed the defendants should have been held strictly liable and negligent because it was foreseeable that workers would be exposed to and harmed by the asbestos in replacement parts and products used in conjunction with their pumps and valves. While the Court of Appeal ruled in plaintiffs' favor, the California Supreme Court rejected the plaintiffs' claim and reversed.

#### **Strict Liability**

The Supreme Court noted that strict liability has been imposed for three types of product defects: manufacturing defects, design defects and "warning defects." Warning defects described

products that are dangerous because they lack adequate warnings or instructions.

Plaintiffs argued defendants' products were defective because they included and were used in connection with asbestos-containing parts. Plaintiffs also contended defendants should be held strictly liable for failing to warn about the potential health consequences of breathing asbestos dust released from the products used in connection with defendants' pumps and valves. The Supreme Court rejected these claims because (a) any design defect in these specific defendants' products was not a legal cause of the wrongful death, and (b) the defendants had no duty to warn of risks arising from other manufacturers' products.

The Supreme Court concluded that "a product manufacturer generally may not be held strictly liable for harm caused by another manufacturer's product. The only exceptions to this rule arise when the defendant bears some direct responsibility for the harm, either because the defendant's own product contributed substantially to the harm ... or because the defendant participated substantially in creating a harmful combined use of the products... ." Plaintiffs argued for an expansion of these exceptions to strict liability on the ground that the use of the products in conjunction with defective products or replacement parts manufactured by someone else was foreseeable. In response, the Court ruled that "foreseeability of harm, standing alone, is not a sufficient basis for imposing strict liability on the manufacturer of a non-defective product, or one whose arguably defective product does not actually cause harm."

#### **Negligence**

The recognition of a legal duty of care to support a negligence claim depends on the foreseeability of the risk and a weighing of policy considerations for and against imposition of liability.

The Court ruled that even assuming a manufacturer can reasonably be expected to

foresee the risk of latent disease arising from products supplied by others years after the product leaves the manufacturer's control, nevertheless strong policy considerations weigh against imposing a duty of care on manufacturers of valves and pumps to prevent asbestos-related disease. The Court found the connection between the defendants' conduct and the injury is "extremely remote" because the defendants did not supply an asbestos product that may have caused decedent's disease and ultimate death. The circumstances that attenuated the connection between the defendants' products and the alleged injury included that the decedent did not work around the defendants' pumps until 20 years after they were sold and he did not develop an injury for nearly another 40 years. The court also found that little moral blame could attach to a failure to warn about dangerous aspects of other manufacturers' products and replacement parts and that imposing a duty here would not be likely to prevent future harm.

Accordingly, the Supreme Court refused to recognize a duty of care in this case.

### Comment and Evaluation

This case represents a major victory for numerous classes of defendants in asbestos litigation. The theory of the case should allow certain defendants to escape strict liability via summary judgment/ adjudication. The case presents a less strong defense regarding negligence claims as the case's logic was somewhat dependent upon the facts of there being a great length of time between the time the product left the manufacturer and the time the decedent/plaintiff was first exposed to the product, and another great length of time between the time of the exposure and the development of disease. However, since many asbestos cases fit a similar fact pattern, this case should be helpful in achieving resolutions of claims favorable to defendants who are charged with liability when a plaintiff or decedent was exposed to asbestos-containing replacement parts or related parts (such as gaskets used to attach product flanges to steam pipe systems) not provided by the product manufacturer. This will be especially true in Navy cases, where most experts agree that machinery, including pumps, valves and steam traps, were overhauled regularly every few years.

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## Welcome New Members

Pamela Wayne, *Hawser Marine Insurance Services, LLC*

Misty M. Reistad, *Great American Insurance Company*

Dawn Pillion, *Liberty International Underwriters*

### **Develop More Confidence in Your Resume! (Your Ticket to Getting Your Foot in the Door and Getting that Important Interview)**

Where do you turn when you need to write a Resume?

If not writing from scratch, you should remember that it is important to ALWAYS update your resume so that this “ticket to an interview” is ready for use when an opportunity presents itself.



#### **The Following Questions Will Allow you to Self-Assess Your Resume:**

1. Does the layout invite attention?
2. Are key words included in the top 30% of my Resume?
3. Is it clear and easy to read with appropriate spacing?
4. Did I list only my past 10 years of work experience?
5. Did I list my education? High School? College? Trade School? Any job relevant Professional courses? Any job relevant certification?
6. Does my resume highlight my accomplishments and the impact they had on my prior employer?
7. Did I list rewards/awards that set me apart from my past co-workers?
8. Do I have a skills section that lists all career specific skills?
9. Did I make it extremely easy to contact me to set up interviews?
10. Did I check my resume for 100% accuracy?
11. Is my resume on one page (ideally one page, two is fine also)?
12. Does it include a clear-cut Objective or Summary of Qualifications?
13. Is my verbiage clear and professional (no jargon)?
14. Is my information honest and ethical?

15. Does it grab the reader's attention immediately?
16. Did I omit any personal information?
17. Did I omit any reasons for leaving past jobs?
18. Did I omit any salary information?
19. Am I using strong impact statements?
20. Are my responsibilities clear and understandable?
21. Did I avoid abbreviations?
22. Would my resume entice the Hiring Authority to select ME as one of their candidates to interview?

These are just the very BASICS as you review your RESUME. Remember that your Resume is your "ticket to your interview." Your interview is the main step to your Job Offer!

If you are submitting your resume and NOT booking interviews, you need to revise your resume.

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## The History of Commercial Property Insurance

*Submitted by Debra Stevens, AU, CIC, CISR, AIS, AAS, CPIW, California Education Liaison*

The history of Commercial Property Insurance is an interesting story. In some sense some form of insurance appeared with human society. Various types of agreements and mutual aid have always been a part of society. For example if one family's home was destroyed the neighbors would come together to rebuild it – and indeed in some parts of society this method is still followed. In the modern sense in which insurance is part of a financial transaction, we find that

the Chinese and Babylonians dating back to the second and third millennia BC had systems in place to protect overseas shipping from pirates and being lost at sea. The Chinese traveled treacherous river rapids and they would redistribute their cargo across many vessels to limit the loss due to a loss of one single ship. The Babylonians had a system where a merchant receiving a loan would pay an additional sum of money in

exchange for a guarantee to cancel the loan should the shipment be stolen or lost at sea.

However, things changed dramatically in the 17<sup>th</sup> century after the Great Fire in London on September 2, 1666. The fire started in the bake-shop of Thomas Farynor, who was the baker to King Charles II. At one o'clock in the morning, a servant woke to find the house aflame. The homes and business in London were made of wood and pitch so flammable that it did not take long for the fire to spread. Normally fires were stopped by destroying the buildings in its path. But the Lord Mayor hesitated, worrying about the cost to rebuild. Disastrously, the fire burned hot for three days, died down only to start again. It finally was stopped by the Duke who ordered the Paper House demolished to create a fire break.

The magnitude of the property loss was staggering. 80% of the city was destroyed. The loss of life was minimal but thousands of citizens found themselves homeless and financially ruined.

Two enterprising men, a Doctor and a builder figured out there was strength in numbers and began insuring newly

constructed buildings against future loss by fire. Thus the first property policies were written. In the 1680's a man named Edward Lloyd opened a coffee house that became a popular haunt of ship owners, merchants and ships captains. It soon became the meeting place for parties wishing to insure cargoes and ships, and those willing to underwrite these ventures. Today Lloyd's of London remains the leading market for marine and other specialist types of insurance.

Fast forward to the United States and we find Benjamin Franklin was a leader in popularizing and making insurance a standard practice. In 1752, he founded the Philadelphia Contributionship for the Insurance of houses from loss by Fire. His company was the first to also help with fire prevention even refusing to insure certain buildings where the fire risk was too great.

Today we find that Property insurance policy provides protection against much more than fire, we can insure for theft, vandalism and various weather damages. And numerous specialty insurances can be purchased. Today almost anything can be insured for a price!

## Premium Inspiration

*"The future belongs to those who believe in the beauty of their dreams." ~ Eleanor Roosevelt*

*"It is better to debate a question without settling it than to settle a question without debating it."  
~ Joseph Joubert*

## Did you know?? (Part 3)

Want to get more involved in chapter activities, but just not sure exactly what all the committees of SFCNAIW do?? Over the next few months we will attempt to clear up the mystery!

### **HALL OF FAME**

This committee, consisting of previous honorees, reviews nominees that meet the specific qualifying criteria and selects the recipient of the award. The honoree is announced at the May Luncheon and presented a certificate and an appropriate gift (examples: plaque, engraved bowl or pin).

### **INDUSTRY RECOGNITION MEETING**

This committee is chaired by the Vice President. The committee plans the annual industry breakfast, OR simply a "Special" regular monthly luncheon, which is held during the month of October. We honor an individual and a company who have been supporters of SFCNAIW at this event. In addition, the Al Padway Commemorative Award winner is announced and Insurance Personnel Services (IPS) presents us with their annual \$1,000 donation to this Trust Fund that we administer.

### **INSURANCE MEMBER OF THE YEAR**

This committee is chaired by the most recent recipient. The committee selects the recipient of the Insurance Member of the Year award, based on specific criteria. The honoree is announced at the May Luncheon and presented with a certificate and an appropriate gift (examples: plaque, engraved bowl or pin).

### **MAY LUNCHEON**

This committee plans the annual luncheon in honor of National Insurance Women's Week, which is held the week of the third Sunday in May. The Hall of Fame and Member of the Year awards are presented during the luncheon. (We also offer IEA the opportunity to present their Roger A. Smith award for Education at this event).

### **MEMBERSHIP**

This committee promotes membership in San Francisco chapter of NAIW –by encouraging new members to join and by retaining existing ones. The committee organizes an orientation meeting each

year. Members act as hostesses by welcoming new members at each meeting and introducing them to other members to become better acquainted. The committee welcomes all volunteers.

### **NEW HORIZON PLANNING**

This committee is chaired by the immediate Past President and is responsible for establishing continuity of purpose for all committees. Projects include leadership development, membership evaluation & retention and association direction. Committee members include the board of directors and any other interested members.

### **NOMINATING COMMITTEE**

This committee is chaired by a member appointed by the President, and shall have an additional 4 members who are elected by the general membership not later than the January meeting. The committee selects one nominee for each office to be filled at the annual meeting. No member shall serve on this committee for two consecutive years. Refer to our By-Laws, ARTICLE V for more detailed instructions.

### **PARLIAMENTARIAN**

Appointed by the President and shall rule on all questions of Parliamentary Law and decisions shall stand unless nullified by a majority vote of those present at the meeting. The current edition of Roberts Rules of Order shall be the parliamentary authority for all matters of procedure for this association not specifically covered by its Bylaws.

### **PROGRAM**

This committee coordinates the monthly membership meetings and arranges facilities & menu and prepares the flyer to be posted in Cover Notes and on the website. Several members are needed each year for taking reservation and greeting attendees.

## **PUBLICITY AND PUBLIC RELATIONS**

This committee is chaired by the Vice President and has several subcommittees: publicity, community service, employment, fellowship, and CWC. The chairman of each individual subcommittee is appointed to handle the tasks specific to their committee, and each subcommittee may have several members. It is the responsibility of the Public Relations Committee to promote publicity for the Association's events. This can be done by having articles written by members published or

announcements in trade magazines of Association events and meetings including the NAIW magazine, "Today's Insurance Professionals."

## **SAFETY**

This committee works on safety projects. They post articles on timely safety topics in Cover Notes on a monthly basis and may present a safety topic at one general meeting during the year. Topics may include personal safety, drunk driving awareness, and child safety.

If you see a committee that you would enjoy serving on, please contact one of your board members or the committee chair. A full list of committees and descriptions is available on our website at [www.sfcnaiw.com](http://www.sfcnaiw.com) at the bottom of the Leadership page.

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*Happy Valentine's Day!*





## Distracted Driving

Distracted driving has become such an epidemic that our government has created a website to deal with it... Don't be one of the victims, be part of the solution!! (Information taken from: **Distraction.gov**)

# ONE TEXT OR CALL COULD WRECK IT ALL

Distracted driving is a dangerous epidemic on America's roadways. In 2009 alone, nearly 5,500 people were killed and 450,000 more were injured in distracted driving crashes.

The U.S. Department of Transportation is leading the effort to stop texting and cell phone use behind the wheel. Since 2009, we have held two national distracted driving summits, banned texting and cell phone use for commercial drivers, encouraged states to adopt tough laws, and launched several campaigns to raise public awareness about the issue.

Distraction.gov is your resource for learning more about distracted driving. Get the facts, get involved, and help us keep America's roadways safe.

35 states, the District of Columbia, and Guam ban text messaging for all drivers. Twelve of these laws were enacted in 2010 alone.

9 states, the District of Columbia, and the Virgin Islands prohibit all drivers from using handheld cell phones while driving. Know the laws in your State and any you do business in:

<http://www.distraction.gov/content/get-the-facts/state-laws.html>

# GENERAL LUNCH MEETING

## MAKE YOUR RESERVATIONS TODAY!!!!

**Date:** Tuesday, February 21, 2012

**Time:** 11:45 a.m. to 1:15 p.m.

**Place:** L'Olivier  
465 Davis Street  
San Francisco, CA

**RSVP by:** Thursday, February 16, 2012 to:

Jennifer Ryncarz  
ph. 415 486-7181

[JENNIFER.RYNCARZ@AON.COM](mailto:JENNIFER.RYNCARZ@AON.COM)

### Menu:

#### Starter

**Sonoma Greens, Heart of Palm,  
Julienned Carrots and Olives with  
L'Olivier Vinaigrette**

#### Entrée\*

**Ribeye Steak with Peppercorn  
Melange Sauce and Mashed Potatoes  
Or**

**Egg Fusilli Pasta Tossed With Chicken  
With Sundried Tomato Cream Sauce**

#### Dessert

**Cheese Cake**

**Cost:** \$40 for SFC NAIW Members  
\$45 for Non-Members  
\$35 for Retired Members

\*Vegetarian selection available  
if requested

Credit Card Payments accepted,  
visit the calendar page of our website  
at [www.sfcnaiw.com](http://www.sfcnaiw.com) to use PayPal

### Guest Speaker:

**Al Dugan**

**Sr. VP at Falvey Insurance Services, LLC**

*Topic: New 2010 Incoterms*

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*You will earn 1 CE credit for attending this meeting!!  
Bring your license number with you to get credit*

Virtually anyone with an insurable interest in a cargo shipment has a need for an ocean cargo policy. One of the many important questions that must be decided in every transaction involving a sale of goods is "Which party to the contract of sale is obligated to arrange marine insurance protection?" An excellent reference (recognized globally) relative to the obligations of buyer and seller under the various terms of sale are the Incoterms 2010.

International Commercial terms are a series of pre-defined commercial terms published by the International Chamber of Commerce (ICC) that are widely used in international commercial transactions. A series of three-letter trade terms related to common sales practices, Incoterms are intended primarily to clearly communicate the tasks, costs, and risks associated with the transportation and delivery of goods.

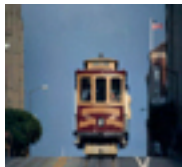
These terms play a key role when it comes to determining risk of loss with respect to ocean marine insurance coverage, because they dictate whether the seller or the buyer is bearing the risk in case of physical loss or damages to the goods being sold. Our 1-credit course provides an overview of the most recent incarnation of Incoterms, including how they are developed, what they are (and are not), and how they are used in contracts between buyers and sellers, as well as a review of each of the 11 terms and the uniform commercial code

**WE ARE COLLECTING** - Wardrobe for Success works with the community to provide professional wardrobes and professional development training to their clients throughout the bay area through their Professional Image Program.

We are hosting a clothing drive to benefit Wardrobe for Success. Bring your clean, gently used items to the next luncheon. Please make sure your items meet the qualifications below so everything can go immediately into circulation for a second career! Wardrobe for Success accepts both men's & women's items, however the greater need is for women's clothing / accessories.

Items must be undamaged, clean, dry-cleaned, pressed and on hangars (hangars cannot be returned, so suggestion is to use dry cleaning wire hangars). Anything with broken zippers, lining tears or missing buttons should be mended prior to donation. Items accepted are: belts, blazers, blouses, briefcases, coats, cufflinks, dress shirts, dresses, earrings, handbags, jackets, khakis, pants or skirts, knit or jersey tops (professional appearance), necklaces, pins, polo shirts, portfolio pads, scarves, shoes, skirts, slacks, sport coats, suits, tie clips, ties, umbrellas, watches, work boots

**For additional Info: Jennifer Donnelly – 415-836-3090**



# San Francisco Chapter of NAIW

*Affiliated with NAIW (International) dba: International Association  
of Insurance Professionals*



## *Your Association Needs YOU!!!*

The Nominating Committee is looking for members to serve as Directors and Officers and committee chairs for the July 1, 2012 to June 30, 2013 term. Please complete the attached Nomination Form either for yourself or someone you feel would help our association grow. *Any member (brand new or experienced) can volunteer to serve!* Our chapter is only as great as its membership and its leaders. The more involved you become, the more you will get back by:

- Expanding your networking opportunities
- Making a difference in your community
- Developing leadership skills
- Achieving Personal and Professional Growth

**Please return the attached form by Friday, February 24<sup>th</sup> to:**

**CASSANDRA YU AT CHARTIS**

**E-MAIL: [CASSANDRA.YU@CHARTISINSURANCE.COM](mailto:CASSANDRA.YU@CHARTISINSURANCE.COM)**

**PHONE: 415-836-2653**

### **Questions?**

Contact: **CASSANDRA YU, NOMINATING CHAIRMAN**

Phone: **415-836-2653**

*To paraphrase John F. Kennedy, ask not what your Association can do for you, but what you can do for your Association.*

*To get a description of what each committee does, you can visit our website at: [www.sfcnaiw.com/content/leadership.php](http://www.sfcnaiw.com/content/leadership.php) and click the committee description link at the bottom of the page*

# San Francisco Chapter of NAIW

2012-2013 BOARD MEMBER NOMINATION & COMMITTEE SIGN UPS

NOMINATIONS FOR THE PERIOD JULY 1 2012 TO JUNE 30, 2013 FOR THE FOLLOWING BOARD POSITIONS:

	I NOMINATE	OR, I VOLUNTEER
<b>PRESIDENT-ELECT</b>	_____	_____
<b>VICE PRESIDENT</b>	_____	_____
<b>TREASURER</b>	_____	_____
<b>SECRETARY</b>	_____	_____
<b>DIRECTOR</b>	_____	_____
<b>DIRECTOR</b>	_____	_____
<b>DIRECTOR</b>	_____	_____

	I WOULD LIKE TO CHAIR THIS COMMITTEE	I WOULD LIKE TO SERVE ON THIS COMMITTEE	I WOULD LIKE MORE INFO
ARCHIVE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AUDIT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BUDGET & FINANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BY-LAWS & PARLIAMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CONFIDENCE WHILE COMMUNICATING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMMUNITY SERVICE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FUNDRAISING / SPECIAL EVENTS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EDUCATION/LEGISLATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EDUCATION ADVISORY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EMPLOYMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FELLOWSHIP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GOLF TOURNAMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MAY LUNCHEON	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MEMBERSHIP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NEW HORIZON PLANNING	<b>PAST PRESIDENT</b>	<input type="checkbox"/>	<input type="checkbox"/>
NOMINATING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OCTOBER INDUSTRY EVENT	<b>VICE PRESIDENT</b>	<input type="checkbox"/>	<input type="checkbox"/>
PROGRAM & SPEAKERS	<b>PRESIDENT &amp; VP</b>	<input type="checkbox"/>	<input type="checkbox"/>
RESERVATIONS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SAFETY PROGRAMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TECHNOLOGY (WEBSITE & COVER NOTES)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NAME: \_\_\_\_\_ COMPANY: \_\_\_\_\_  
 PHONE NUMBER: \_\_\_\_\_ EMAIL: \_\_\_\_\_

PLEASE SEND YOUR SELECTIONS BY FRIDAY, FEBRUARY 24TH TO:  
**CASSANDRA YU, NOMINATING CHAIRMAN AT [CASSANDRA.YU@CHARTISINSURANCE.COM](mailto:CASSANDRA.YU@CHARTISINSURANCE.COM) PH: 415-836-2653**



## CE Training Schedule 2012

Classes are offered by Mikes Auto Body (MAB) and Service Master (SM)

**MAB: "Impact on Distracted Driving" (NEW) 3 credits**

Loc: 2260 VIA DE MERCADOS, CONCORD 94520      2/8/2012      11:00am-2:00pm

**MAB: "Satisfying Insured's Claims with Waterbourne Paints" - 3 credits**

Loc: 3001 N. PARK BLVD, PITTSBURG 94565      3/14/2012      11:00am-2:00pm

**SM "If You Don't See It You Don't Believe It" - Ethics: #206628, 3 units**

**SM "In The Work Place" - Ethics: #231087, 1 unit**

Loc: 2260 VIA DE MERCADOS, CONCORD 94520      4/18/2012      8:30am-11:30am

AND

**MAB: "Vehicle Inspection for Insurers" 3 credits**

Loc: 2260 VIA DE MERCADOS, CONCORD 94520      4/18/2012      11:30am-2:30pm

**MAB: "Star Quality Customer Service for Insurance Agents" (NEW) 3 credits**

Loc: 3001 N. PARK BLVD, PITTSBURG 94565      5/9/2012      11:00am-2:00pm

**MAB: "Salvage Parts Usage" 3 credits**

Loc: 4535 O'HARA AVE, BRENTWOOD, CA 94513      6/13/2012      8:30am-11:30am

AND

**SM: "Fraud Course" - # 24890, 3 units**

Loc: 4535 O'HARA AVE, BRENTWOOD, CA 94513      6/13/2012      11:30am-2:30pm

**MAB: "Airbag & Restraint Systems For Insurers" 3 credits**

Loc: 3001 N. PARK BLVD, PITTSBURG 94565      7/18/2012      11:00am-2:00pm

**MAB: "Auto-Ethics Case Study For Insurers" - 2 credits**

Loc: 2260 VIA DE MERCADOS, CONCORD 94520      8/8/2012      9:00am-11:00am

**MAB: "Frame & Structural Damage" - 3credits**

Loc: 3001 N. PARK BLVD, PITTSBURG 94565      9/12/2012      11:00am-2:00pm

**MAB: "Collision Repair For Insurer" (NEW)...3 credits**

Loc: 2260 VIA DE MERCADOS, CONCORD 94520      10/10/2012      8:30am-11:30am

AND

**SM: "If You Don't See It You Don't Believe It" - #206628, 3 units**

**SM: "Ethics In The Work Place"- #231087, 1 unit**

Loc: 2260 VIA DE MERCADOS, CONCORD 94520      10/10/2012      11:30am-2:30pm

Sign up online at: [www.mautobody.com/CETTraining.html](http://www.mautobody.com/CETTraining.html) Or contact Sal Contreras at

[scontreras@mautobody.com](mailto:scontreras@mautobody.com)



## *Insurance Professionals of Monterey Bay*

*Local Chapter of the National Association of Insurance Women (International)  
dba International Association of Insurance Professionals*

[www.ipmbofnaiw.com](http://www.ipmbofnaiw.com)

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**4 Hours Continuing Education**  
California DOI course ID #190482

“Ethical training for the Insurance Professional”

PRESENTED BY **KIRK DENEBEIM** – PROVIDER ID #21090

SENIOR VICE-PRESIDENT & BROKER

SOCIUS INSURANCE SERVICES INC

**DATE: WEDNESDAY, FEBRUARY 8<sup>TH</sup>, 2012**

REGISTRATION  
SESSION

12:30 PM – 1:00 PM  
1:00 PM – 5:00 PM

**PLACE:** MONTEREY INSURANCE AGENCY  
MEMBERS

401 FREMONT STREET #100  
MONTEREY CA 93942

CHECKS

**COST:** \$20.00

**\$25.00 NON-MEMBERS**

(CASH OR CHECKS ACCEPTED AT THE DOOR.)

SHOULD BE MADE PAYABLE TO IPMB.)

**RSVP:** Nancy Hudson by February 1<sup>st</sup>, 2012 at [nancyh@amkinsurance.com](mailto:nancyh@amkinsurance.com)  
**Space in limited.**

If you RSVP and do not attend, please note, you will still be responsible for payment.

**Our sincere thanks to our Corporate Sponsor:**

MONTEREY  
INSURANCE AGENCIES

INSURANCE ♦ BONDS ♦ AGENTS ♦ BROKERS

401 Fremont Street, Suite 100  
P.O. Box MIA Monterey, CA 93942  
TEL 831/373-4925 ♦ FAX 831/373-6935  
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## SFCNAIW continues to partner with the SF Sheriff's Department Women's Reentry Center!!

Beginning in November 2007 SFCNAIW began collecting un-opened toiletries to donate to the Women's Reentry Center. Over the years our donations have expanded to include clothing, books, magazines (less than 1 year old) and even toys for the children of the participants in the program.

If you travel a lot and pick up all those hotel provided toiletries, they are perfect for the center.

In addition to the hotel provided toiletries – **full sized products are also greatly appreciated.**

### Items that are always needed include:

- Toothbrushes & toothpaste
- Soap – Bar or Liquid
- Shampoo & Conditioner
- Dental Floss
- Deodorant
- Lotion
- Hair dressing products for African American hair
- Make up

### Bring your donations to any general meeting or contact



Rae Lynn Zachary @ Lockton Insurance Brokers, LLC  
2 Embarcadero Center, Suite 1700, San Francisco, CA 94111  
415-568-4028 / [rzachary@lockton.com](mailto:rzachary@lockton.com)  
To arrange a pick-up or drop off

#### You can also contact

Kimberly Brown-McGee  
SFCNAIW Community Service Chairperson  
650.931.3459 / [kbrownmcgee@prometheusreg.com](mailto:kbrownmcgee@prometheusreg.com)

#### *Information on the Center:*

*Located at 930 Bryant Street, The Reentry Center, which gets its funding from private fundraising efforts as well as local, state and federal sources, provides women with transitional support services including housing assistance, substance abuse programs, employment referrals, healthcare and legal assistance. The program also offers personal development classes to help the women get their lives back on track.*



## 2011-2012 SFCNAIW Board of Directors and Committee Members

Board of Directors		
<b>President</b>	Marie Meadows	<i>International Marine Underwriters</i>
<b>President-Elect</b>	Sean McCormick	<i>Zurich</i>
<b>Vice President</b>	Morgan Padway	<i>Insurance Personnel Service</i>
<b>Treasurer</b>	Alvenia Scott	<i>Chartis</i>
<b>Immediate Past President</b>	Rae Lynn Zachary	<i>Lockton Insurance Brokers, LLC</i>
<b>Secretary</b>	Annette Ing-Firmeza	<i>AON Risk Insurance Services, West, Inc.</i>
<b>Director</b>	Cassandra Yu	<i>Chartis</i>
<b>Director</b>	Quyen Trinh	<i>Marsh Risk &amp; Insurance Services</i>
<b>Director</b>	Natasha Lee	<i>AFCO/Prime Rate</i>
Committee Chairpersons		
<b>Archive</b>	M. Sandy Dameron	<i>"Retired"</i>
<b>Audit</b>	M. Sandy Dameron	<i>"Retired"</i>
<b>Awards</b>	Rebecca Aherne Susan Baja	<i>Attorney, Consultant Swett &amp; Crawford</i>
<b>Budget &amp; Finance</b>	Marie Meadows	<i>International Marine Underwriters</i>
<b>By-Laws &amp; Parliament</b>	M. Sandy Dameron	<i>"Retired"</i>
<b>Confidence While Communicating (CWC)</b>	Suzanne Ryan	<i>AON Risk Services</i>
<b>Community Service</b>	Jennifer Donnelly	<i>Chartis</i>
<b>Creative Finance/Special Events</b>	Jackie Neal	<i>Lockton Insurance Brokers, LLC</i>
<b>Education/Legislation</b>	Mona Lindahl-Babcock	<i>Lockton Insurance Brokers, LLC</i>
<b>Education Advisory</b>	Quyen Trinh	<i>Marsh Risk &amp; Insurance Services</i>
<b>Employment</b>	May Dimalanta	
<b>Fellowship</b>	Cynthia Toms	<i>Zurich</i>
<b>Golf Tournament</b>	Alvenia Scott Annette Ing-Firmeza	<i>Chartis AON Risk Insurance Services, West, Inc.</i>
<b>Hall of Fame</b>	Alvenia Scott	<i>Chartis</i>
<b>Insurance Member of the Year</b>	Marie Meadows	<i>International Marine Underwriters</i>
<b>May Luncheon</b>	Jackie Neal	<i>Lockton Insurance Brokers, LLC</i>
<b>Membership</b>	Cassandra Yu	<i>Chartis</i>
<b>Mentorship Program</b>	Morgan Padway	<i>Insurance Personnel Service</i>
<b>New Horizon Planning</b>	Rae Lynn Zachary	<i>Lockton Insurance Brokers, LLC</i>
<b>Nominating</b>	Cassandra Yu	<i>Chartis</i>
<b>October Industry Event</b>	Morgan Padway	<i>Insurance Personnel Service</i>
<b>Program &amp; Speakers</b>	Marie Meadows Annette Ing-Firmeza Sean McCormick	<i>International Marine Underwriters AON Risk Services Zurich</i>
<b>Publicity &amp; Public Relations</b>	Sean McCormick	<i>Zurich</i>
<b>Reservations</b>	Jennifer Ryncarz	<i>Aon Risk Insurance Services, West, Inc.</i>
<b>Safety Programs</b>	Natasha Lee	<i>AFCO/Prime Rate</i>
<b>Website, Cover Notes &amp; Social Media</b>	Rae Lynn Zachary	<i>Lockton Insurance Brokers, LLC</i>