

IWLA Cover Note

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Visit us on the web!

- www.naiw.org – our national page
- www.cacouncilnaiw.com – our state page
- www.insurancewomenla.org – our local page
- www.inssfafa.org – our national education foundation page

Insurance Women of Los Angeles
P.O. Box 481294
Los Angeles, CA 90048
Victoria Lovinggood, Editor



President's Corner

Cathryn Feely
President



Dear Members and Friends of IWLA

August was our dark month and I hope everyone was able to enjoy their time off. As we move into the month of September, we are looking forward to meeting up with friends and our sister associations at the State Meeting that will be held in Fresno on the 16th and 17th. It will be great for IWLA if many of our members are able to attend.

In the day-to-day whirlwind of life, it is easy to forget what is really important in life. We need to continually remind ourselves of our theme of **Fellowship & Trust** as we watch the hurricane season repeatedly tear through the same states year after year, destroying people's lives, homes and businesses. Or receive news of friends and colleagues who have lost family, jobs, or suffered serious injuries. Many of us might be feeling more stress and pressures at our jobs these days. It brings back home the adage of "Don't sweat the small stuff."

So please be considerate and supportive to your family, friends and colleagues. It may not change their situations, but it will always help them to know they are not alone and help them get through the tough times. There may come a time when you might need their support as well.

I would also like to encourage all of you to bring a guest to one of our dinner meetings, who might be interested in joining IWLA. We are always looking for new members and have much to offer them. They will be more than welcome. Enjoy a safe and fun Labor Day Holiday. Look forward to seeing you all this month.

Continued on page 2



President's Corner

Continued from page 1

Reminders

1. Don't forget to start telling your friends and colleagues about our upcoming Fundraiser Industry Golf Tournament on **October 7th, 2005**. Early notice will give people time to plan their schedules accordingly so they can attend.

2. The Executive Board will meet on Wednesday, **September 14th at 5:30 PM**. We will be meeting at Hoffman Brown Company 15233 Ventura Blvd. West Plaza Sherman Oaks 91403.

Every year, the CA Council of NAIW publishes an Annual Report, highlighting the activities of all the local associations. It is the association president's duty to provide their annual report to the state PR Chair. This report is presented at the State Meeting and a copy is given to every attendee. It highlights the accomplishments and achievements of each local association from July 1, 2004 to June 30, 2005. The PR Chair will summarize the highlights and read that version of the reports at the state meeting.

Since the entire report will not be read, I have included a copy of our original Annual Report to the State Director for your review (see page 7).

In Fellowship,

Cathryn

Member Updates

Member Updates is a column to spotlight the accomplishments of our members. If you have received a promotion or a new designation you wish to share, please contact editor Victoria Lovinggood so that your accomplishments can be included in the newsletter.



Job Line



Please check our website for updated information at www.insurancewomenla.org or contact Victoria Lovinggood.

EXECUTIVE LIABILITY ACCOUNT UNDERWRITER with St. Paul Travelers in Diamond Bar, CA

Position Summary:

Manages, underwrites and services new business submissions and renewals for Executive Liability business. Pre-qualifies accounts and provides underwriting recommendations to underwriter. Knowledge of bond products, markets, current business environment and underwriting guidelines. Generates new business primarily through inside sales. Demonstrates initiative and innovation in achieving results. Executive Liability products to be underwritten are: Directors & Officers Liability, Employment Practice Liability, Fiduciary Liability, Crime Insurance, Miscellaneous Professional Liability and Kidnap & Ransom Insurance. Qualified candidates may submit their resume in "Word" format to wwilkes@stpaultravelers.com.

Calendar of Events



September is Community Action Month

September 14, 2005

Board Meeting, 5:30 P.M.
Hoffman Brown Company

September 16 – 17, 2005

CA State Council Meeting, Fresno, CA

September 21, 2005

Dinner Meeting (Please contact Cynthia Andrachick at 818-464-9365 for more information)
4222 Vineland Ave, North Hollywood, CA

September 26, 2005

All submissions for the IWLA Covernote are due to the Editor.

September 30, 2005

IWASC Golf Tournament
Foxtail Golf Course in Rohnert Park
Please contact the Editor if you would like more information.

October is Safety Month

October 7, 2005

Third Annual All Insurance Golf Tournament
Debell Golf Course
Please contact Lily Gastelum for more information.

October 12, 2005

Board Meeting, 5:30 P.M.
Hoffman Brown Company

October 19, 2005

Dinner Meeting (Please contact Cynthia Andrachick at 818-464-9365 for more information)
4222 Vineland Ave, North Hollywood, CA

Collect for Insurance Women

Marie K. Franzen

Ins. Women of Milwaukee

Take us, O God, under Thy Divine protection.

Make us to act as Thy messengers for peace and contentment, for harmony and understanding.

Grant that we may see more clearly the point of view of other men and women in all lines of insurance.

Realizing the highly competitive nature of our business, teach us to respect competition at all times.

Keep us free from pettiness and unwise discrimination. Let us do our work willingly, honestly and thoroughly, giving service graciously at all times.

Teach us, O Lord, to know and to realize that by Thy grace we can live in perfect peace with one another.

And grant that through this organization we may become closer in friendship and understanding.

AMEN.

Covernote Reminder

All submissions for the October Covernote are due no later than Monday, September 26, 2005 to the editor.



**THE 2005 – 2006 IWLA BOARD AND COMMITTEE
CHAIRMEN**

EXECUTIVE BOARD

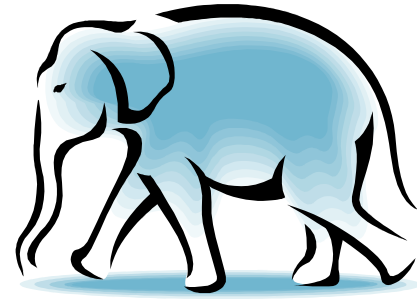
President: Cathryn Feely
President Elect: Lily Gastelum, CISR
Vice-President: Mitula Patel
Secretary: Gail McKenzie
Treasurer: Deborah Paladino, CIC, CPIW
Covernote Editor: Victoria Lovinggood
Immediate Past President: Susan Fife, CPIW,
CPCU, AAM, AIS, AIM, DAE
Directors: Cynthia Andrachick, CPIW
Vicki Huff
Darlene "Chris" Lipka
Marci Barrett

COMMITTEE CHAIRMEN

Advertising: Gail McKenzie
Arrangements: Cynthia Andrachick, CPIW
Audit: Susan Fife, CPIW, CPCU, AAM, AIS,
AIM, DAE
Budget: Deborah Paladino, CIC, CPIW
Bylaws: Mitula Patel
Community Action: Rhea Meshekow
Education: Andrea Gable-Setterstrom
Marion Graham
Finance: Christine Chandler-Tillett
Jobline: Victoria Lovinggood
Legislation: Marci Barrett
Membership: Marilyn Cartrett
Programs: Darlene "Chris" Lipka
Margie Scott
Public Relations: Lily Gastelum, CISR
Safety: Nancy Burgos
Website: Mitula Patel
Secret Pal: Vickie Huff



**Upcoming Event at our
September Dinner Meeting**



**White Elephant Mystery Silent
Auction**

Ever get a wonderful gift and you
have no idea what to do with it?

Now is your chance to help IWLA by
donating it for a fun fundraiser.

Bring your unused wrapped gift to
the September Dinner meeting.

Wrap your gift to attract the highest
bid.

Eye catching * Tempting * Unique *
Mysterious

Come join us in the fun of bidding
on the unknown.

Brought to you by the Finance
Committee chaired by Christine
Chandler-Tillett

President Elect's Spot



Lily Gastelum, CISR
President Elect

Our State meeting is fast approaching as the President Elect and alternate. I look forward to closely watching, learning and being aware of how the sessions are run. Being a recent CWC graduate and having one of our members compete, Deborah Paladino, I am especially excited to attend the speak-off competition on Saturday morning. Let's all wish her luck! Carola was great as an instructor and I think each and everyone who took the class gained personal gratification. I myself need the advanced course, as I still cannot control the butterflies. Now that we have taken a month off, hopefully everyone will be energized to start our new term. If we all work and support one another we can continue to make our Association stronger. Remember there is no "I" in Team. Either I will see you at the 9/14 Board meeting or I'll hope to see you in Fresno.

Respectfully,

Lily

Community Action

"Back to School Supply Drive"

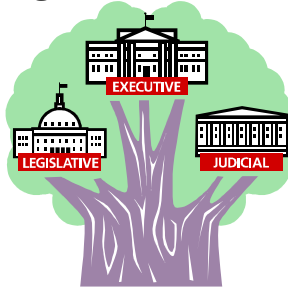
Our community action project for September is a "Back to School Supply Drive" for HillSides. Please find it in your hearts to pick up as many items as you can from the list below and bring it all to the September meeting (lots of back-to-school sales are going on right now). Check out their website, www.hillsides.org, for a detailed look at this wonderful organization. A representative from HillSides will come to our meeting and tell us about the organization and pick up the school supplies.

- | | |
|-------------------------|---------------------|
| 3-Ring binder | Scissors (no point) |
| Backpack | Compass |
| Pencil Box | Protractor |
| Pencil Pouch | Erasers |
| Ring Binder Dividers | Pencils (all kinds) |
| Loose Leaf Paper – Wide | Pens |
| Markers | Crayons |
| Solar Calculator | Dictionary |
| Thesaurus | Combo Lock |
| Notebooks – Wide | Folders |
| Construction Paper | Glue(sticks OK) |
| Rulers | |

Any other school supplies that looks inviting to children and teens.



Legislative News



Marci L. Barrett, JD
IWLA Director & Legislation Chair
California State Council of NAIW Legislation
Liaison

Dear IWLA Members and Friends,

As many of you know, in addition to serving as a Director and Legislation Committee Chair for IWLA, I have been asked to serve as the California State Legislation Liaison. In that capacity, I am encouraging as many of you who can to join us for the State Meeting in Fresno on September 16 – 17. Here is an excerpt from the article that I wrote for the September State Newsletter, which I call a primer for how a bill becomes a law in California:

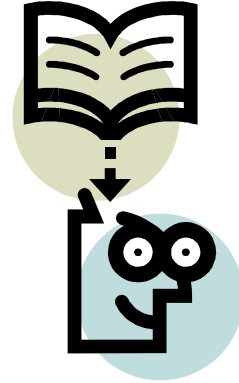
“There are two ways of having a law passed in California. One is by ballot measure (propositions or referendums) voted on at a general election and passed by a majority of the voting public. The other is through our State Legislature. Like every other state in the USA, except the beloved state of Nebraska from which my husband hails, California has a bicameral legislative body, meaning there are two houses. Our houses are called the Senate and the Assembly. Based on the house from which the potential law comes, it is either called an Assembly Bill “AB” or a Senate Bill “SB.” To become a law, an AB or SB must pass in both the Assembly and the Senate. When it is being considered by each house, it is assigned to a committee, which undoubtedly makes amendments to it. Assuming it is passed by both houses, it then goes to the Governor for his signature.”

I hope that you will take time to read the whole Newsletter. Please let me know if there are any areas of legislation which you would like me to focus on this year for you!

In Fellowship,

Marci L. Barrett, JD
Richardson & Harman, LLP

Insurance Term of the Month



Reinsurance

Facultative reinsurance which is effected item by item (often on an individual policy), and accepted or declined by the reinsurer after it underwrites (scrutinizes) the risk. Facultative reinsurance is priced for the individual exposure and a separate premium is paid (ceded) to the reinsurer for the portion of the exposure it accepts.

In contrast treaty reinsurance is broad-based, covering many policies and sometimes more than one line of coverage. Treaty reinsurance is priced as an annual premium for the group of policies or lines of business that it covers.

Important Dates in September

September 5 – Labor Day

September 11 – Patriot Day
Grandparents Day

September 22 – First Day of Fall



Report to California State Director for 2004-2005 Term:

Our president's theme for 2004-2005 was Education. Throughout the year, she reinforced that theme with gifts of books and book store gift cards to members.

We were fortunate in having several new members join our association. They rapidly became key members whom we have come to rely on.

Safety and Legislation were important items for us as well. Our Committee Chairs contributed important information and updates every month through our Covernote and E-mails to the members. We were also able to utilize their valuable information in our jobs.

IWLA has always made significant contributions to worthwhile causes in our community and this year was no different. We are proud to be associated with an organization that consistently responds to those in need year after year.

September 2004 State Meeting- 9 members, including 1 First-Timer, attended the 2004 State Meeting, served on committees and assisted at the auction.

October 2004- We held our 2nd Annual White Elephant Silent Auction as a fundraiser.

November 2004- We gathered items to create care packages for soldiers overseas. Numerous donations of snacks, toiletries, cameras, etc were made by the members. The chapter purchased \$300 in pre-paid calling cards. All were provided to "Operation Gratitude" to be distributed to soldiers in need, particularly those who do not have a lot of support back home. We also signed 200 holiday cards, each with a personal greeting to be sent to the soldiers. Sponsor Richardson & Harman, LLP donated all shipping expenses.

December 2004- We gathered toys and contributed \$200 to the 2004 Annual Toy Drive sponsored by the Peter C. Foy & Associates.

January 2005- Our Webmaster held a class and took us on an educational tour of the Internet.

February 2005- Vanessa Summers (TV host /Motivational speaker/ Author) was the guest speaker at our Business Meeting. She gave us excellent ideas to take with us for everyday use.

March 2005- We conducted the I Can Series Course- **Ethics: Shades of Black & White**. With all that has been going on in the insurance industry, this course took on additional meaning. 15 members, including 4 First Timers, attended the 60th Annual Region VIII Conference in Redondo Beach, California.

April 2005- We participated in the HBC Feeds Food Drive, put on by sponsor Hoffman Brown Company, who was sending packages to soldiers overseas. We also donated \$600.

May 2005- Our CWC Series started, attended by 7 IWLA members and 1 IWVC member. We also held our Annual Installation Awards Banquet at the Sportsmen's Lodge on 5/17. Our motivating Guest Speaker was A. Marie Yarbor, Region VIII Vice President.

June 2005- Approximately 10 of our members attended the NAIW National Conference in Reno, Nevada.

IWLA is looking forward to attending the State Meeting and interfacing with our sister associations. We are also pleased to be sending a representative to the CWC Competition this year.

In Fellowship,

Cathryn Feely
President
Insurance Women of Los Angeles, Inc.

THANKS TO OUR SPONSORS



Victoria H. Lovinggood
Account Manager
National Accounts
Western Zone

www.stpaultravelers.com
vlovingg@travelers.com

St. Paul Travelers
888 South Figueroa Street
Suite 500
Los Angeles, CA 90017
213-533-3612 TEL
213-533-3601 FAX



PROTECT. MANAGE. GROW.

Pamela Heard, CISR, CPIW
Personal Lines Supervisor

USI Entertainment Insurance Services
21600 Oxnard Street, 8th Floor
Woodland Hills, CA 91367
www.usi.biz
Email: pamela.heard@usi.biz
Insurance License #: CA0351162

Main: 818.251.3000
Direct: 818.251.3182
Fax: 818.251.3482



PROTECT. MANAGE. GROW.

Marilyn Cartrett
Assistant Vice President – Personal Lines

USI of Southern California Insurance Services, Inc.
21600 Oxnard Street, 8th Floor
Woodland Hills, CA 91367
www.usi.biz
Email: marilyn.cartrett@usi.biz
Insurance License #: CA0351162

Main: 818.251.3000
Direct: 818.251.3178
Fax: 818.251.3478

Katie Novak, C.A.C.
Staffing Manager



Whalen Bryan, INC
Employment Placement

(805) 389-3663 Phone
(805) 389-3672 Fax
(805) 965-2020 Santa Barbara
katie@whalenbryan.com
www.whalenbryan.com

340 Rosewood Ave.
Suite N
Camarillo, CA 93010

WORLDWIDE FACILITIES, INC.

Margie Scott
ADMINISTRATIVE ASSISTANT
M_SCOTT@WWFI.COM
LIC # 0414108

TELEPHONE: (213) 401-4159
FAX: (213) 384-5180
3530 WILSHIRE BOULEVARD
LOS ANGELES, CALIFORNIA 90010

THANKS TO OUR SPONSORS

Cathryn Feely
Vice President



KAERCHER CAMPBELL & ASSOCIATES
INSURANCE BROKERAGE

P: 310.556.4769
C: 310.429.5700
F: 310.551.6804

cfeely@kcaib.com
www.kaercher.campbell.com

1840 Century Park East • Suite 1100 • Los Angeles, California 90067-2112

CA License # OE24687



Hoffman Brown Company

INSURANCE
15233 Ventura Blvd. • West Plaza
Sherman Oaks, California 91403
License 0814758

Susan M. Fife, CPCU, CPIW
sfife@hoffmanbrown.com

(818) 986-8200
FAX (818) 986-8510

**INSURANCE WOMEN OF
LOS ANGELES, INC.**



Victoria Gutierrez Huff

e-mail: vhuff8470@sbcgtr-aol.net

P.O. BOX 8470, Van Nuys, CA 91409-8470
Phone and Fax: (323) 874-5456

RICHARDSON & HARMAN, LLP

MBarrett@RH4law.com

Victoria Lovinggood

INDEPENDENT CONSULTANT

6851 Topeka Drive
Reseda, CA 91335
MOBILE 818•390•3063
HOME 818•881•3984

Victoria860@aol.com



PARTYLITE

Marci L. Barrett
Attorney At Law

Telephone (626) 449-5577
Facsimile (626) 449-5572

234 E. Colorado Blvd., Suite 800
Pasadena, California 91101