



Insurance Professionals of Sacramento  
Established – 1939

IPS Mission Statement

“To develop our professional and personal growth to meet the challenges of the new millennium through education, fellowship and leadership training, to empower members through effective communication, committee involvement and community service.”

Member Benefits:

- Education – Professionally & Personally
- Leadership Development- Committee Chairperson
- Networking – Sharing of Employer Services
- Recognition – Awards, “Professional of the Year”

Member Investment:

- Develop career paths and personal skills through educational courses offered at local association meetings or NAIW (International)
- Confidence while Communicating Class
- Scholarships through NAIW (International) for CISR, CIC or CRM Designations/Classes

Member Involvement:

- Community Service – Sacramento Children’s Home
- Committee Involvement – Safety Chairperson
- Fund Raising – Annual May Luncheon

## Accomplishments

We are currently 39 members strong with representation from all levels of the insurance industry including companies, agencies and vendors.

We are represented at the State level for Confidence while Communicating.

We are the recipient of the Regional E.C. Memorial Award for Safety and Community Service for 13 years.

We partnered with IBA Sacramento in 2010 assisting in registration, which allowed us to promote Insurance Professionals of Sacramento during the IBA of Sacramento 31<sup>st</sup> Annual Big I Day.

We have rewarded an "At Risk High School Senior" with a \$1,000 Scholarship for the last 5 years through the generosity and support from one of our major sponsors, Allied Insurance.

80% of our members hold designations ranging from CIC, AU, CPCU, CPIW and CISR.

*"One of the ultimate needs of our soul is to accomplish something worthwhile."*

**Help increase your bottom line. Show your employees you believe in them. Invest in their Professional Development.**

How you could support your associate so that they too can grow personally and professionally through our association, "Insurance Professionals of Sacramento".



- Support your employees. Encourage them to join NAIW (International). Offer to pay their annual membership dues. **\$123.00 for 2011-2012 Term**
- Increase your employees' effectiveness. Promote their professional development by sending them to valuable Continuing Education courses offered at NAIW (International) meetings, including *Sales Proficiency and Relationship Knowledge (SPARK)*, *Confidence While Communicating (CWC)*, *I Can! Three Steps to E&O Risk Management* and *I Can! Let's Talk Coverage: A Case Study Approach to Homeowners' Insurance Coverage*, just to name a few.
- Recruit qualified industry professionals. Post job listings through NAIW (International) online Career Center located on NAIW (International) website at **[www.NAIW.org](http://www.NAIW.org)**.
- Allow your employee to represent and network on behalf of your company. Send them to a NAIW (International) State, Regional or National Conference.
- Provide them the time to attend monthly meetings.
- Notification of their accomplishments will be provided by the local President. Acknowledge them in your office meetings and or employee reviews.



Join us for our annual May Luncheon. See the "Who's Who" recipient for:

- Young Professional of the Year
- Sponsor of the Year
- Insurance Professional of the Year
- Scholarship Award to the graduating High School Senior.

**Board of Directors:**

President	Sandy Joslin	Allied Insurance
Vice President	Debra Stevens	Allied Insurance
Secretary	Debra Lehrer	Ministry Pacific
Treasurer	Kelly Reckner	Wells Fargo Insurance

Insurance Professionals of Sacramento is a Non-Profit organization. We rely on Fund Raising Events and sponsorship from our Corporate and Agency Sponsors. We meet the third Tuesday of each month beginning with a board meeting at 4:30p.m., followed by networking at 5:30p.m. with our general meeting/dinner commencing at 6:00p.m. at Courtyard by Marriott/Expo located at 1782 Tribute Road, Sacramento, CA 95815. The cost is \$15 unless we hold a special event. Our guest speakers include such names as Gary Christensen of Kiwanis Family House and Michael Kressner of the Sacramento Children's Home... just to name a few. Continuing education classes have been conducted by N. Guy Knapp, President of ProWest and Paul M. Migdal, Esq. of The Greenspan Co./Adjusters International. All this bountiful information is captured on our website ([www.naiwpssac.com](http://www.naiwpssac.com)) and monthly newsletters which include a President's Message, Safety, Legislation, Education and some good ole Friendship and Hospitality. Come...please join us!

Thank you,

President  
Insurance Professionals of Sacramento

## NAIW History

In 1938, Elsie B. Mayer and C. Bertha Rachofsky joined with nine other Denver insurance women to form an organization for educational purposes. To launch the organization they had to:

1. Solicit prospective members;
2. Convince employers of the non-union nature of the association.

The first dinner meetings were devoted to insurance education and discussion of a national organization. Because of the favorable response to the local group in Denver, Elsie and Bertha began to investigate the possibility of a national association. The organizational meeting was announced in "National Underwriter" magazine and all insurance groups were invited to send representatives. The organizational meeting was held June 21–23, 1940, at the Cosmopolitan Hotel in Denver. Elsie was appointed general chairman. Sixty-five delegates attended representing 19 groups from Arizona, California, Colorado, Georgia, Iowa, Kansas, Minnesota, New Jersey, Ohio, Oklahoma, Tennessee, Texas, and Washington. Total registration was 187

NAIW was organized with 17 groups representing 2,000 members. The constitution and bylaws were adopted, as well as the creed: "Fellowship-Loyalty-Education".

The first program cover depicted all the means of transportation into Denver and proclaimed, "Colorado, Here We Come." Nashville, TN was selected as the first convention site (1941). St. Paul and Atlanta also submitted bids. The Board of Directors accepted an invitation from the representative from Atlanta to hold the pre-convention Board meeting in Atlanta. Time has brought many changes to the association. The use of the word *club* has been discontinued, and *association* adopted to reflect the professionalism of the organization. To recognize the Canadian members, the word *International* was added to the official name. Puerto Rico has also affiliated with NAIW.



### **NAIW Mission**

**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.
- The NAIW (International) governance and the operational management exist to enable the association to carry out its mission.

### **NAIW Vision**

NAIW (International) is best known for providing insurance education, skills enhancement, and leadership development to its members.

### **NAIW Structure**

The NAIW (International) organizational structure consists of four levels spanning the United States, Canada, Puerto Rico, and other countries. Each level conducts meetings, elects officers, appoints committees and provides numerous opportunities for involvement and leadership.

#### **International**

The NAIW (International) Corporate Centre is located in Tulsa, Oklahoma

#### **Regional**

NAIW (International) is split into 9 geographic regions

#### **Council**

The 9 regions of NAIW (International) are split into more than 48 councils

#### **Local**

The more than 48 councils of NAIW (International) are split into over 320 local associations

**Region I**

Maine  
New Hampshire  
Vermont  
Massachusetts  
Connecticut  
Rhode Island  
New York  
Pennsylvania  
New Jersey

**Region IV**

Kentucky  
Ohio  
Michigan  
Indiana

**Region VII**

Kansas  
Nebraska  
Colorado  
Wyoming

**Region II**

West Virginia  
Virginia  
Maryland  
Delaware  
North Carolina

**Region V**

Wisconsin  
Illinois  
Minnesota  
South Dakota  
North Dakota  
Iowa  
Missouri

**Region VIII**

Arizona  
Utah  
California  
Hawaii  
Nevada

**Region III**

South Carolina  
Georgia  
Florida  
Alabama  
Mississippi  
Tennessee  
Puerto Rico

**Region VI**

Louisiana  
Texas  
Oklahoma

**Region IX**

Montana  
Idaho  
Oregon  
Washington  
Alaska  
British Columbia

## **NAIW (International) Scholarship**

### **POC Young Professional Convention Scholarship**

This scholarship provides the winning Young Professional a complimentary registration to the 2011 International Convention. Any active member of NAIW who is age 40 or under, has been a member of NAIW for a minimum of six (6) months, and is a first-time attendee at the international convention is eligible to win.

## **National Alliance Scholarships**

The Societies of Certified Insurance Counselors (CIC), Certified Risk Manager (CRM) and Certified Insurance Service Representatives (CISR) and Certified School Risk Manager (CSRM) will award scholarships at the National Association of Insurance Women (NAIW) Annual Convention each year.

### **National Alliance CIC Scholarship**

You must be a NAIW member in good standing and have never attended a CIC institute. The exam is required. In addition, you must be a licensed agent, broker, or solicitor; or have at least two years of fulltime experience as a practitioner in insurance or risk management; or have served for at least two years as a full-time insurance faculty member at an accredited college or university.

### **National Alliance CRM Scholarship**

You must be a NAIW member in good standing and never have attended a CRM course. The exam is required. With the "CRM for CIC" option, a student may take one CRM course in place of one CIC institute. Please check back at a later date for more information on applying for the 2011 Scholarship.

### **National Alliance CISR Scholarship**

You must be a NAIW member in good standing and have never attended a CISR course. The exam is required. Any employee of an agency, insurance company, or insurance-related business, including customer service representatives, insurance agents, and agency managers is eligible to attend.

### **National Alliance CISR OnLine Scholarship**

You must be a NAIW member in good standing. Successful completion of the exam is required for state CE credit and CISR Annual update credit. Any employee of an agency, insurance company, or insurance related business, including customer service representatives, insurance agents, and agency managers, is eligible to attend. Please check back at a later date for more information on applying for the 2011 Scholarship.

### **National Alliance CIC Update Scholarship**

You must be a CIC and a NAIW member in good standing. This scholarship applies to any CIC institute, James K. Ruble Seminar,\* Dynamics of Selling program,\* or Certified Risk Manager (CRM) course.\*

*\*You must be a dues-paid member of the Society of CIC or Certified Risk Managers International to attend a Ruble seminar, and to receive update credit from a James K. Ruble Seminar, Dynamics of Selling program, or CRM course.*

### **National Alliance CISR Update Scholarship**

You must be a CISR and a NAIW member in good standing. This scholarship applies to any CISR course, William T. Hold (WTH), or Dynamics of Service course.\*

*\*You must be a dues-paid member of the Society of CISR to receive update credit from a Dynamics of Service course.*

### **National Alliance CSRM Scholarship**

You must be a NAIW member in good standing and have never attended a CSRM course. The exam is required. Any employee of an agency, insurance company, insurance-related business, or any individual involved in school risk management is eligible to attend. With the "CSRM for CISR" option, a student may take one CSRM course in place of one CISR course.

**Each scholarship covers the registration fee only for one institute or course, and must be used by December 31, 2012.**

## **The Independent Insurance Agents & Brokers of America Scholarship**

During NAIW's (International) upcoming annual convention, IIABA and NAIW will award the following scholarships toward the IIABA's Accredited Customer Service Representative Designation (ACSR) at NAIW's annual convention:

- One full scholarship to take all classes required to earn the ACSR personal, commercial, or life/health designation
- Three scholarships to take one ACSR personal, commercial, or life/health class

Applicants must be current and active members of the NAIW in good standing, must work at an IIABA member agency, must be employed full-time and in the insurance industry for at least one year.

Applicants must intend on completing and achieving the ACSR Designation within three years or taking the ACSR class within one year, and expect to continue their career for the next three years in the insurance industry.

## Insurance Scholarship Foundation of America Scholarships

To apply for the following ISFA Scholarships, contact ISFA directly at [www.inssfafa.org](http://www.inssfafa.org) or 866-379-4732.

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### College

#### **NAIW College Scholarship**

- Recognizing strong industry potential, this scholarship ranges from \$2,500 to \$5,000. Award criteria includes:
- Candidate for a bachelor's or higher degree with a major in insurance, risk management, or actuarial science.
- Successfully completed two insurance, risk management, or actuarial science courses having a minimum of three credit-hours each.
- Currently attending a college or university and be completing or have completed the third year of college.
- 3.75 GPA or greater on a 4.0 scale.
- Be a NAIW Student Member
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.

#### **NAIW Award of Excellence**

Recognizing exceptional college scholarship applicants who demonstrate the qualities necessary to excel in the industry, this scholarship is awarded at the discretion of the Foundation's Board of Directors and may be up to \$1,000.

### Professional

#### **NAIW Professional Scholarship**

Recognizing exceptional commitment to NAIW and the insurance industry, this scholarship ranges from \$1,000 to \$2,000. Criteria includes:

- Must be NAIW member for a minimum of 3 years. |
- Must have at least 3 years continuous insurance industry employment.
- Must have the CPIW/M designation.
- Has demonstrated excellence in educational, and career endeavors.
- Demonstrated active involvement in NAIW leadership activities.
- Engaged in a course of study designed to improve knowledge and skills in performing employment responsibilities.
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.

### **Founders Circle Professional Scholarship**

Recognizing exceptional commitment to NAIW and the insurance industry, this scholarship ranges from \$1,000 to \$2,000. Criteria includes:

- Have at least 5 years continuous insurance industry employment.
- Has demonstrated excellence in educational and career endeavors.
- Demonstrated active involvement in NAIW leadership activities.
- Engaged in a course of study designed to improve knowledge and skills in performing employment responsibilities.
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.

### **Canal Insurance Company Professional Scholarship:**

- Have three (3) years insurance industry employment
- Be a NAIW member in good standing
- Be engaged in a course of study designed to improve knowledge and skills in performing employment responsibilities
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.

## **International Risk Management Institute**

International Risk Management Institute, Inc. (IRMI®), and WebCE® are pleased to award full professional development scholarships to deserving NAIW members.

The scholarships are for online courses, which when completed successfully, lead to certifications in the [Construction Risk and Insurance Specialist \(CRIS®\)](#), and [Management Liability Insurance Specialist \(MLIS™\)](#) continuing education programs.

## Course Offerings

### **CONTINUING EDUCATION COURSES**

[CyberCrime: The Hidden Exclusions](#)

[Professional Ethics - Not Just For Agents](#)

[Let's Talk Coverage: A Case Study Approach to Homeowners' Insurance Coverage](#)

[Life and Health Insurance Basics](#)

[Long Term Care: A Complete Picture](#)

[Three Steps to E&O Risk Management](#)

[Underwriting For Non-Underwriters](#)

### **PROFESSIONAL SKILLS COURSES**

These courses are designed to be used and taught by the local, council or regional associations at meetings.

[30 Minutes to More Successful Negotiations](#)

[Advanced Communication Skills](#)(CPIW/M and DAE Qualifier)

[Business Etiquette](#)

[Confidence While Communicating \(CWC\)](#)(CPIW/M and DAE Qualifier)

[Making Change Work for You](#)

[Managing Stress](#)

[Mentors and Protégés: Sharing for Mutual Rewards](#) (CPIW/M and DAE Qualifier)

[The ABCs of Time Management](#)

[The ABCs of Planning](#)

[Facilitation 101 - A how-to Guide for NAIW Presenters](#) (formerly Instructor Certification)

[Rules of the Road - Customer Service](#) (CPIW/M and DAE Qualifier)

[S.P.A.R.K \(Sales Proficiency and Relationship Knowledge\)](#) (CPIW/M and DAE Qualifier)

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## INSURANCE EDUCATION COURSES

[Making a Difference: Ethics & the Insurance Professional](#) (CPIW/M, DAE Qualifier)

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### I CAN! SERIES - INSURANCE EDUCATION COURSES

The I Can! series will enable you to recommend client coverages with confidence and power. These programs were developed especially for NAIW. You will be impressed with a full 30-minute innovative program concerning the latest topics current and relative to your insurance business today. The programs have been specifically designed to offer insight into areas ranging from policy coverages to policy exclusions and limitations that are often overlooked or misunderstood by both agents and clients. *Please note: In order to use the I CAN! series as a qualifier for the CPIW/M or DAE designation you must complete six (6) of the 30 minute programs and one (1) of the 4 hour programs. These programs are NOT self-study courses. They are designed to be used and taught by the local, council or regional associations at meetings and are considered basic course material for introductory purposes only.*

[Business As Unusual: Insuring the Home-based Business](#)

[E&O Hot Spots: Don't Get Burned](#)

[Ethics: Shades of Black & White](#)

[LTC: 101 \(Long Term Coverage\)](#)

[The New Math: Education IRA\\$](#)

[Personal Umbrella: Rain or Shine!](#)

[The Risk Management Process - An Overview](#)

[Tax-Free Income: Roth IRA\\$](#)

[The Facts of "Life"](#)

[What's Up DOC? Drive Other Car Coverage](#)

[Wheels of Misconception](#)

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## LEADERSHIP DEVELOPMENT COURSES

[Leadership Development](#) (CPIW/M and DAE Qualifier)

[Leadership Savvy](#) (CPIW/M and DAE Qualifier)

[Local Association Leadership Training](#) (CPIW/M and DAE Qualifier)



## **NAIW Designations**

NAIW (International) members have the opportunity to earn the Certified Professional Insurance Woman/Man (CPIW/M) and the Diversified Advanced Education (DAE) designations.

### **CPIW/M DESIGNATION:**

Requirements include:

- Membership in NAIW (International) for a minimum of two years if you joined before January 1, 1990; all others, three nonconsecutive years
- Industry Employment for a minimum of five years
- Completion of one NAIW (International) outlined educational programs
- Completion of a non-NAIW (International) educational program/designation

For more information regarding specific designation requirements or to apply, complete and submit the [CPIW/M](#) application.

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### **DAE DESIGNATION:**

Requirements include:

- Meet Education, NAIW (International) Program and Participation standards
- Completion of NAIW (International)'s one hour or four hour Ethics program OR state certified Ethics program
- Hold CPIW/M Designation for minimum of three (3) years
- NAIW (International) dues must be paid for the fiscal year in which application is made

For more information regarding specific designation requirements or to apply, complete and submit the [DAE](#) application.

**Designation applications are processed beginning on the third Monday of each month.**