



# THE PULSE

February 2012  
Volume 15, Issue 6



Insurance Professionals of Greater Harrisburg P O Box 1554 Camp Hill PA 17011

## President's Message

*Michelle Walter/Philadelphia Insurance  
President*

I just want to start this month by saying what an honor it is to be part of an organization that has some of the most caring and wonderful people I have had the pleasure of knowing. Whenever one of us is sick or injured there is always someone there to pick us back up. The fact that we do so much to help in our respective communities just shows the love and compassion that you all possess.

I want to thank everyone that attended our January meeting to hear Valerie Simmons from "The Program" speak. This is a wonderful organization that I have had the pleasure to work with for almost 4 years now. They do a great job of helping women, recently released from incarceration, get the education they need and help them find jobs so they can turn their lives around and become productive members of society. I am hoping that the members of IPOGH can get enough folks together to sponsor a table for their Celebrity Waiter Dinner to be held June 1<sup>st</sup>. I will have more info in a future edition of *THE PULSE*.

I am looking forward to Region I's conference being held March 28<sup>th</sup> - April 1<sup>st</sup> in Newport, RI. I am honored to be your representative. I will also be participating in the CWC competition. Even though the event is being held in RI, I am hoping to have a good turn out from our membership. The awards information for the conference has been received. I will be sending out emails shortly to gather info for the forms. Please note when answering the questions that we cannot count anything that is required of you for your job (ex: if you are teaching a class because it is part of your job description it cannot be counted). I thank you all in advance for your participation.

Our committees are doing a great job this year and if you have any recommendations for

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fundraisers or ideas for the public relations committee for more volunteering we can do please contact one of the committee chairs or myself. We are always looking for new ways to volunteer in our communities.

Once again, thank you all for your love and support so far this year and I'm looking forward to seeing what the rest of the year has to bring.

## February Program

**Vince Phillips, of Phillips Associates, continuing education provider and lobbyist, will present:**

**What Insurance Legislation Do We Look Forward to (or Dread) in 2012?**



**COLLECT**

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

**Membership Meeting**

**February 9, 2012**

**West Shore Country Club  
100 Brentwater Road  
Camp Hill, PA**

**Networking Time: 5:15 - 5:45**

**Meeting: 5:45**

**Dinner: 6:30**

**MENU**

Choice of:

- 1. Sliced London Broil
- 2. Vegetarian Lasagna
- 3. Chef Salad

Soup

Cherry Pie

Dinner rolls with butter

Coffee or tea

**COST**

Dinner - \$22.00

Chef Salad - \$22.00

RSVP: Cathy Hoke/Penn National Insurance  
717-234-4941 ext 2170

BY: Monday, February 6, 2012

√ The Reservation Committee has requested that members either bring exact change or a check for payment of their meal. Checks should be made payable to: IPOGH

√ Reminder...West Shore Country Club does not allow denim of any kind to be worn on their premises.

**IMPORTANT NOTICE REGARDING CANCELLATIONS:**

Reservations are made on Tuesday at 12:00 noon the week of the meeting. After reservations are made, cancellations can only be accepted on a first come basis if we receive additional reservations. Otherwise, you will be responsible for payment of the meal.

**IPOGH Has New Post Office Box**

**IPOGH**

**PO BOX 1554**

**Camp Hill, PA 17011**

## January 2012 Membership Meeting Minutes

Sue Hnylanski/Nationwide Insurance  
Secretary

Michelle Walter, President called the meeting to order at 5:46PM

### **Pledge of Allegiance**

### **Reading of NAIW Collect**

### **Minutes:**

- The minutes from the December meeting have been published and were on the tables.
- There were no changes, the meeting minutes will stand as printed.

### **Secretary's Report: Sue Hnylanski**

Determination of Quorum according to the By-Laws is 25% of membership in attendance. A quorum was declared for the month of January.

### **Treasurer's Report – Rob Berger/Lisa Lyons**

Copies of the budgets were placed on the tables. Rob reported no major variations from the budget.

## **COMMITTEE REPORTS**

### **Bulletin – Deb Robinson-Dowell**

Michelle reminded everyone to get articles for the upcoming Pulse to Deb by Wednesday, January 18th at 4:00 p.m. Also, please submit articles as a word document as opposed to tif or pdf.

### **Business Partners – Karen Welker**

We currently have 4 Business Partners. Three were in attendance at the January meeting: Wendy from Service 1<sup>st</sup>, Brenda Wesley and Nora Weider from Leslie Vocational Consulting and Barry Gordon from Quality Cleaners. Our fourth business Partner is Homewood Suites.

If you have any folks you know of who have interest in joining us as a Business Partner, please contact Karen.

### **Bylaws and Standing rules: Lisa Lyons**

### **Education / Program - Barb Miller-Nelligan and Angela Tennis**

EDUCATION: *CE seminar for Insurance Agents in Greater Harrisburg Area:*

Barb has confirmed with Denise Toth, from Toth CE Seminars, that we will be hosting a CE Seminar called "HO, DP, PL, Umbrella" (4 credits) on Wednesday, May 23, 2012. Place and time are yet to be determined.

*Confidence While Communicating (CWC) Course:*

Barb has received one e-mail from a member asking about the course. Rob Berger said he'd like to recruit in his office again. Class is tentatively scheduled for Wednesday, March 14<sup>th</sup> thru May 16<sup>th</sup>. A registration flyer will be in the next issue of the Pulse.

PROGRAM: The February speaker will be Vince Phillips, who submits legislative articles for our Pulse monthly. The March speaker will be the President of Caitlyn's Smiles, and for April we will have a program on Wellness. Our May Speaker for All Industry Night will be Angela Pinker, Commercial Underwriting Director at Nationwide.

### **Finance – Karen Welker**

We sell **50-50 tickets** at each meeting-thank you for your participation. Special thanks to Deb Banks and Deb Kolva for working on this every month.

**SHEETZ COUPONS** –Karen had these for sale at the January meeting and usually brings them to each membership meeting for members to purchase. The coupons feature new items; the cost is \$10.00 for 12 coupons

**SILENT AUCTION**-At our December meeting, we held a Silent Auction and what a great event it was! This event is Karen's personal favorite. Members out-did themselves with bidding; thank you again to all the members and guests who helped out with the event. It was a successful fundraiser for IPOGH, with us taking in \$648 during the event. Plus our family members and friends received some very nice holiday gifts through your bidding efforts!

If you have any **suggestions** for upcoming fundraisers, please let Deb Banks or Karen know.

**Membership – Gina Camut**

5 Guests:

Katie Bobb, Nationwide, Guest of Karen Welker  
Samara Gertner, Nationwide, Guest of Olga Johnson  
Dapheney Placide, Nationwide, Guest of Priscilla Johnson  
Craig Schaffer, Nationwide, Guest of Priscilla Johnson  
Angela Stewart, AIA, Guest of Rachelle Maddaloni

**Public Relations/Community Service/Safety – Lisa Blackwell and Suzanne Chrisimer / Karen Welker / Ali Simons**

**PUBLIC RELATIONS – Suzanne Chrisimer**

Suzanne reported that she will have dates out for Bethesda Mission and Caitlyn's Smiles in a few weeks. She also asked the membership if we were interested in holding a "Suit Drive" for Dress for Success and several members showed interest. Not only suits can be donated, they have a need for scarves, handbags, nice black shoes and jewelry. Anyone who has ideas for a new public relations program should contact Suzanne or Lisa.

**COMMUNITY SERVICE - Karen Welker:**

Several IPOGH members worked the **Ronald McDonald House**, Sunday evening meal preparation last Sunday, January 8<sup>th</sup>. This was another fine group of folks making another delicious homemade meal for the residents of the home. Meatloaf, scalloped potatoes, tossed salad, green beans with almonds and delicious desserts including pumpkin pies, chocolate cake with peanut butter icing and brownies.

**UPCOMING dates for Ronald McDonald meal preparations:**

Sunday, February 19, 2012 – filled.  
Sunday, March 11, 2012 – filled.  
Sunday, April 22, 2012 – filled.

Karen will obtain additional dates after April and publish them as soon as she gets them.

We also collect **monetary donations** at the registration table at each membership meeting to help defray some of the costs of the meal preparation. Thank you for your continued support of the Ronald McDonald House. As always, please continue to collect your **aluminum tabs** (from cans) as well as **shiny magazines**. The Ronald McDonald House makes a lot of money on both of these collections. The Hershey Ronald McDonald House really appreciates all IPOGH does for them. Thank you for your continued support!

**Reservations – Cathy Hoke and Janell Luckenbaugh**

Badge name changes see Cathy or Janell.

**Roster – Judy Pelko**

Roster changes needed please email Judy @ jpelko@pnat.com

**Scholarship – Sue Kopcho****Legislative Committee-Roxanna Young****Special Events – Olga Johnson / Roxanna Young**

Olga has group tickets available for a Hershey Bears game on Sunday, Feb 12<sup>th</sup> at 5:00PM. We are in section 126. Group rate is \$18.50. Olga has flyers available for members who may want to use them.

**Technology – Michele Morgan****OLD BUSINESS****NEW BUSINESS**

Michelle mentioned that we need to have a nominating committee and a budget committee in place.

Nominating committee members call other members to see if there is an interest in being a board member or a committee member. Jennifer Brennan, Karen Welker and Michelle Walter volunteered. Angela Tennis made a motion that we accept the volunteers as the nominating committee and all members agreed.

We will address the budget committee at the next membership meeting.

**Announcements – “Tears & Cheers” from our members****CHEERS:**

An announcement was made at the end of the meeting that members donated \$289.00 to “The Program” during our January meeting. Our speaker was an Employee from “The Program” and there were several representatives at dinner as well. They were grateful for our donations during the meeting and dinner.

Janelle Luckenbaugh thanks everyone for their support, cards and prayers while she has been recovering from surgery.

**TEARS:****Other Announcements:**

**Meeting Adjourned at:** 6:04PM

Next Board Meeting: January 26th at Philadelphia Insurance – 5:30 to 7:00PM

Next Membership Meeting: February 9<sup>th</sup> at WSCC.



The statements below are taken from actual insurance accident claims forms. They are real and true (you can't make up this kind of stuff). Read 'em and laugh and be glad it wasn't you.

**Incidents with Pedestrians**

- The pedestrian ran for the pavement, but I got him.
- The guy was all over the road. I had to swerve a number of times before I hit him.
- I was sure the old fellow would never make it to the other side of the road when I struck him.
- To avoid hitting the bumper of the car in front I struck a pedestrian.
- The pedestrian had no idea which way to run as I ran over him.
- The car in front hit the pedestrian but he got up so I hit him again.
- I saw a slow moving, sad faced old gentleman as he bounced off the roof of my car.
- I saw her look at me twice. She appeared to be making slow progress when we met on impact.

**Accidents with other vehicles**

- I collided with a stationary truck coming the other way.
- A truck backed through my windshield into my wife's face.
- The other car collided with mine without giving warning of its intention.
- My car was legally parked as it backed into another vehicle.
- When I saw I could not avoid a collision I stepped on the gas and crashed into the other car.
- I started to slow down but the traffic was more stationary than I thought.
- The accident occurred when I was attempting to bring my car out of a skid by steering it into the other vehicle.
- I was backing my car out of the driveway in the usual manner, when it was struck by the other car in the same place it had been struck several times before.

- I was unable to stop in time and my car crashed into the other vehicle. The driver and passengers then left immediately for a vacation with injuries.
- The gentleman behind me struck me on the backside. He then went to rest in a bush with just his rear end showing.

### **Collisions, calamities, and injuries**

- Coming home I drove into the wrong house and collided with a tree I don't have.
- I told the police that I was not injured, but on removing my hat found that I had a fractured skull.
- I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment.
- I thought my window was down, but I found it was up when I put my head through it.
- In an attempt to kill a fly, I drove into a telephone pole.
- I saw two kangaroos having it off in the middle of the road. So I hit them, which caused me to ejaculate through the sunroof.
- I was thrown from my car as it left the road. I was later found in a ditch by some stray cows.
- The telephone pole was approaching. I was attempting to swerve out of the way when I struck the front end.
- I pulled in to the side of the road because there was smoke coming from under the hood. I realized there was a fire in the engine, so I took my dog and smothered it with a blanket.
- The claimant had collided with a cow. The questions and answers on the claim form were - Q: What warning was given by you? A: Horn. Q: What warning was given by the other party? A: Moo.

### **Who is to Blame?**

- No one was to blame for the accident but it would never have happened if the other driver had been alert.
- I didn't think the speed limit applied after midnight.
- I had been shopping for plants all day and was on my way home. As I reached an intersection a hedge sprang up, obscuring my vision and I did not see the other car.
- The indirect cause of the accident was a little guy in a small car with a big mouth.
- I was on the way to the doctor with rear end trouble when my universal joint gave way causing me to have an accident.
- On approach to the traffic lights the car in front suddenly broke.
- The accident was caused by me waving to the man I hit last week.
- Windshield broke. Cause unknown. Probably Voodoo.
- No witnesses would admit having seen the mishap until after it happened.
- The accident happened when the right front door of a car came round the corner without giving a signal.
- I had been driving for forty years when I fell asleep at the wheel and had an accident.
- I left for work this morning at 7AM as usual when I collided straight into a bus. The bus was 5 minutes early.
- An invisible car came out of nowhere, struck my car and vanished.
- I knew the dog was possessive about the car but I would not have asked her to drive it if I had thought there was any risk.
- The accident happened because I had one eye on the truck in front, one eye on the pedestrian, and the other on the car behind.



## Let's Go Bears!

The Special Events Committee is pleased to sponsor a night out at The Giant Center for an evening of AHL hockey! This is your opportunity to cheer on the Hershey Bears! Ice hockey has been a local tradition since 1931.

### Did you know?

- Hershey is the longest continuously operating member club in the AHL having received its franchise in June, 1938.
- Founded as the Hershey B'ars in the Tri-State Hockey League in 1932, the hockey club is also the seventh-oldest continuously operating professional ice hockey organization in North America.
- The Bears won their 11th Calder Cup in 2010, their third championship in the last six years.

The Hershey Bears will host the Wilkes Barre/Scranton Penguins  
on Sunday, February 12, 2012 at 5:00PM

Be one of the first 3,000 fans to arrive and get a Metro Bank drawstring backpack!

Giant Center, 550 West Hersheypark Drive, Hershey  
IPOGH tickets are in Section 126

Please RSVP by February 3<sup>rd</sup>

Name \_\_\_\_\_

Number of tickets \_\_\_\_\_ X \$18.50 = \$ \_\_\_\_\_

Send form and check payable to "IPOGH" to:

Roxanna Young  
1420 Heritage Square  
Middletown, PA 17057-5959

## National Wear Red Day February 3, 2012



### Overview

More women die of cardiovascular disease than from the next four causes of death combined, including all forms of cancer. But 80 percent of cardiac events in women could be prevented if women made the right choices for their hearts involving diet, exercise and abstinence from smoking. Make it your mission to learn all you can about heart attacks and stroke — don't become a statistic. CALL 9-1-1

### Heart Attack

A heart attack occurs when the blood flow to a part of the heart is blocked, usually by a blood clot. If this clot cuts off the blood flow completely, the part of the heart muscle supplied by that artery begins to die.

### Signs of a Heart Attack

1. Uncomfortable pressure, squeezing, fullness or pain in the center of your chest. It lasts more than a few minutes, or goes away and comes back.
2. Pain or discomfort in one or both arms, the back, neck, jaw or stomach.
3. Shortness of breath with or without chest discomfort.
4. Other signs such as breaking out in a cold sweat, nausea or lightheadedness.
5. As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting and back or jaw pain.

If you have any of these signs, don't wait more than five minutes before calling for help. Call 9-1-1. Get to a hospital right away.

### Stroke

Stroke is the No. 3 cause of death in America. It's also a major cause of severe, long-term disability. Stroke and TIA (transient ischemic attack) happen when a blood vessel feeding the brain gets clogged or bursts. The signs of a TIA are like a stroke, but usually last only a few minutes. If you have any of these signs, don't wait more than five minutes before calling for help. Call 9-1-1 to get help fast if you have any of these, but remember that not all of these warning signs occur in every stroke.

### Signs of Stroke and TIAs

1. Sudden numbness or weakness of the face, arm or leg, especially on one side of the body
2. Sudden confusion, trouble speaking or understanding
3. Sudden trouble seeing in one or both eyes
4. Sudden trouble walking, dizziness, loss of balance or coordination
5. Sudden severe headache with no known cause

Also, check the time so you'll know when the first symptoms appeared. It's very important to take immediate action. Research from the American Heart Association has shown that if given within three hours of the start of symptoms, a clot-busting drug can reduce long-term disability for the most common type of stroke.

Roster Changes/Corrections

Judy Pelko/Penn National Insurance Bulletin Committee

New Member

Laura M Shoop CPCU, AIC, CPIW
107 Warm Sunday Way
Mechanicsburg, PA
412-5299

Nationwide Insurance Company
1000 Nationwide Drive
Harrisburg, PA 17110
shoop@nationwide.com

If any changes occur to your name, designation, address or telephone numbers complete the following form and return to:

Judy Pelko
Penn National Insurance
P O Box 2361
Harrisburg, PA 17105-2361
Fax 717-257-6964
Email: jpelko@pnat.com

Name\_\_\_\_\_

Designation\_\_\_\_\_

Home Address\_\_\_\_\_

Home Telephone\_\_\_\_\_

Employer\_\_\_\_\_

Address\_\_\_\_\_

Telephone\_\_\_\_\_

Fax\_\_\_\_\_

If changing name, please indicate:
Former Name\_\_\_\_\_

Make plans to attend
the 2012 National
Convention in
Dallas, Texas
June 6-9, 2012
Omni Hotel

ALL INDUSTRY NIGHT
DATE CHANGE
West Shore Country Club
Thursday, May 17th, 2012
This is a change from the normal
2nd Thursday, May 10th.

Suzy Safety Bug Says
Heart disease kills more women than
all cancers combined.
How will you make a difference on
National Wear Red Day?

Upcoming Ronald McDonald Meal
Preparation Dates
The meal preparation dates for 2012 are filled. If you
have interest in being placed on a waiting list, please
notify Karen Welker. Our 2012 dates include:
Sunday, February 19
Sunday, March 11
Sunday, April 22

Check the March PULSE for future dates.
Thank you in advance for your ongoing support of the
Ronald McDonald House in Hershey, PA. The efforts
of our IPOGH group are greatly appreciated.



## Legislative & Regulatory Affairs Update



### TORT BILL ON HOUSE CALENDAR

A bill addressing tort reform issues is on the House calendar when the General assembly reconvenes this week. House Bill 1976 (Cutler-R-Lancaster) would require that trials involving damages take place in the counties where the event allegedly occurred. This is designed to reduce the practice of trial attorneys seeking to move the trial to jurisdictions known for high jury awards. A similar approach was taken with medical malpractice lawsuits and the result was a 50% drop in new medical malpractice cases going to Philadelphia courts. Allegheny County saw a one-third drop.

### BUDGET HEARING SCHEDULE SET

Budget hearings by the House and Senate Appropriations Committees start in February after Governor Corbett's February 7 address to the General Assembly... ([www.legis.state.pa.us](http://www.legis.state.pa.us) for a full schedule)

<u>Agency</u>	<u>Date/Time/House/Senate</u>
Aging	2/29 3:00 House; 2/21 3:00
Agriculture	2/28 9:30 House; 2/28 1:00 Senate
Attorney General	2/22 9:00 House; 2/15 1:00
Auditor General	2/22 11:00; 2/15 9:30
Community Economic Dev.	3/1 1:00 House; 2/27 3:00 Senate
Conserv & Nat. Resources	2/28 10:30 House; 2/16 3:00 Senate
Environmental Protection	2/28 1:00 House; 2/22 9:30 Senate
Health	2/29 1:30; 2/21 1:00
Insurance	2/27 3:00; 2/14 3:00
Labor & Industry	3/1 10:00 House; 2/23 3:00 Senate
Transportation	2/29 9:30 House; 2/22 1:00 Senate

### COMMITTEE WORK

- On January 26, the House Insurance Committee holds a hearing on Senate Bill 388 (Vance-R-Cumberland) on dental liability insurance.
- It is confirmed that the House Insurance Committee will have a hearing Feb. 16 on House Bill 717 (Matzie-D-Allegheny) which would establish an Office of Consumer Advocate for Health Insurance to be housed in the Department of Community & Economic Development. (DCED)

### NAIC CLOSES LIFE COMMENTS BY JANUARY 30

The National Association of Insurance Commissioners announced January 13 that the cut-off date for public comment on the new Draft Framework that outlines an approach for evaluating the reserves for a category of life insurance products. The purpose of the Draft Framework is to develop a uniform interpretation regarding existing reserving requirements for universal life with secondary guidance and term universal life products. Comments should be addressed to Dan Schelp at [dschelp@naic.org](mailto:dschelp@naic.org) or 816/783-8027.

### HHS STRIKES AGAIN re RATES

On January 12, HHS again hit a health insurer doing business in Pennsylvania for seeking a rate increase exceeding ten percent. Trustmark Life Insurance Company, a division of Trustmark Companies in Lakeforest, Illinois, was attacked for its "excessive" increase of 13 percent and was told to "rescind the rates, issue refunds to consumers or publically explain their refusal to do so." HHS was using its authority granted by the Patient Protection & Affordable Care Act (PPACA) in reviewing insurer rate increases despite Pennsylvania's passage of Act 134 of 2011 (SB 1336) restoring rate review authority to the state's Insurance Department. Trustmark markets health products in five states: Alabama, Arizona, PA, Virginia and Wyoming. Earlier, HHS slammed a Mennonite insurance company, Everence, for a ten-percent increase for PA small groups and the company refused to back down despite HHS condemnation.

### POLITICS & RETIREMENTS

- State Senator John Rafferty (R-Montgomery) has suspended his campaign for the Republican nomination for Attorney General.
- State Rep. Mario Scavello (R-Monroe) announced that he is seeking the GOP nomination for State Senator in the new Monroe county district created by reapportionment.
- Rep. Larry Curry (D-Montgomery) is retiring at the end of this legislative session as is Democratic Rep. Dante Santoni (Berks).
- Senator Stewart Greenleaf (R-Montgomery) was a candidate for President in the New Hampshire primary.
- New Allegheny County Chelsea Wagner says she has no plans to relinquish her PA House seat per PoliticsPA after receiving word that a special election to fill her seat would have to be held in Allentown where reapportionment moved her legislative district from Pittsburgh. She will keep her legislator salary but forgo the county salary for Controller.
- Arguments for the eleven lawsuits challenging the new reapportionment maps will be heard by the PA Supreme Court on January 23, one day before the first day nominating petitions may be circulated.

### NAIC ADDS DI TO INTERSTATE COMPACT LIST

On January 11, the National Association of Insurance Commissioners (NAIC) announced that individual disability income (DI) insurance policies are included in the product mix addressed by the Interstate Insurance Product Regulation Commission. This means that a DI product approved in one Compact state, if approved by the Commission, could be sold in the other Compact states without prior approval from each separate regulator. Seen as a way to speed product to market, the concept was advanced by former PA Insurance Commissioner Diane Koken and of course, Pennsylvania is a part of the Commission. NAIC is offering webinars January 25, February 2 and February 8. Details: [www.insurancecompact.org](http://www.insurancecompact.org). In addition, there is a new Filing Information Notice to assist companies wanting to submit their DI products for compact approval.

Per the Milliman Interstate Compact Survey report released January 10, the number of insurers utilizing the Compact is 132, a 78% increase from 2009.

### MARKET NOTES

- Rough Notes magazine profiled two Pennsylvania agencies in its January 2012 issue. First is The Seltzer Group from Orwigsburg, PA as a candidate for the 2011 Agency of the Year.

Second is Pittsburgh's Seubert & Associates in an article 'Taking Control of Health Risks Pays Off'.

- The Bureau of Labor Statistics says that the U.S. insurance industry added 3,300 jobs in December 2011. This puts it about on a par with April 2011 and 0.39% above December 2010. November's job picture was virtually unchanged with the insurance industry losing 100 jobs.
- In 2012, the National Insurance Crime Bureau (NICB) marks its 100<sup>th</sup> year of fighting insurance fraud.
- According to Insurance & Financial Advisor January 6, Maryland's Health Benefit Exchange wants to build on the expertise of Maryland's agents and brokers as it develops the Navigators in MD.

*LEG REG REVIEW is a periodic newsletter produced by PHILLIPS ASSOCIATES, a professional lobbying and consultant firm located near the State Capitol. It contains news on the legislative and regulatory scene in Pennsylvania that may be of interest to the Insurance and Business Communities. It is a free member benefit for those who are members of the Pennsylvania Association of Health Underwriters (PAHU) or Manufacturers Association of South Central PA (MASCPA). Subscription information may be obtained by contacting PHILLIPS ASSOCIATES at 717/728-1217 FAX 717/728-1164 or e-mail to [xenobun@aol.com](mailto:xenobun@aol.com).*

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## Ronald McDonald House Meal Preparation Sunday - January 8, 2012

*Karen Welker, Nationwide Insurance  
One Year Director/Finance Co-Chair*

To start the New Year off right, on Sunday, January 8, 2012, several IPOGH members made another delicious evening meal for the residents of the Ronald McDonald House in Hershey, PA. Special thanks go out to these dedicated members who spent their Sunday late afternoon and early evening making another appreciated meal at the home: **Allison Simons, Patti Whitman, Deb Banks, Cathy Hoke, Kathy Salem** and **Karen Welker** with a wonderful tossed salad donation by **Roxanna Young** and daughter, Lizzy. We made homemade meat loaf, thanks to a recipe by Cathy Hoke; a whole small turkey with two gravies; scalloped potatoes, thanks to the great skills of *Betty Crocker*; green beans with almonds; homemade biscuits, thanks to Kathy Salem; and delicious desserts by Deb Banks, including homemade pumpkin pies, chocolate cake with peanut butter icing and brownies. Patti Whitman, Allison Simons and Karen Welker worked where they were needed helping out on the side dishes and cleaning up. Not only do the residents of the home appreciate our Sunday evening meals, the home volunteers also appreciate all the dinners we prepare.

Thank you to all the IPOGH members and guests who continue to provide monetary donations in our collection basket located at the reservation table at each of our membership meetings. These donations help our members to defray the costs of these meals.

Photos of the event follow on the next two pages.







RONALD MCDONALD  
HOUSE CHARITIES  
OF CENTRAL PENNSYLVANIA



Photo courtesy of Phil Palanzo

## Happy Holidays and Best Wishes for 2012!

Thank you for your help in providing strength and comfort to more than 2,000 families this year at Hershey's Ronald McDonald House and to over 27,000 guests at the Ronald McDonald Family Room, located within Penn State Hershey Children's Hospital. Your generosity gently touches the lives of countless children throughout our region.

From all of us at Ronald McDonald House Charities of Central Pennsylvania, we wish you a joyous holiday season and our very best wishes for a happy and healthy New Year!

**Best regards,**

Kathy Denton, Executive Director  
and the Staff of RMHC of Central Pennsylvania

## Finance Committee Update

50/50 RAFFLES - SHEETZ COUPONS - BONUS BOOKS - PAMPERED CHEF - SILENT AUCTION

*Karen Welker, Nationwide Insurance/One Year Director/Finance Co-Chair  
Deb Banks, Penn National Insurance/One Year Director/Finance Co-Chair*



Here are our **current** fundraising events:

**SHEETZ coupon book fundraiser**-the cost is \$10.00 for 12 coupons which contain a variety of items from Sheetz. See Karen if you have interest in any books. They don't expire for some time!

Special thanks to **Deb Banks and Deb Kolva** for continuing to handle our monthly **50-50 ticket sales** at each membership meeting. Don't forget to purchase your "winning" tickets when registering at the membership meeting. IPOGH keeps 50% of the amount received each month.

If you have any **NEW fundraising ideas** for IPOGH, please let us know. We are always looking for new ways to raise funds for the association. We sincerely appreciate the support of the IPOGH members and business partners.



**Karen Welker, Kristin Richter and Gina Camut** volunteer at the UCP Holiday Gift Wrap Booth at the Capital City Mall in Camp Hill on December 18, 2011.

Also included in the photo is Kristin's "little sister" through the Big Brother/Big Sister Program.

### IPOGH Business Partners

*Karen Welker, Nationwide Insurance  
One Year Director/Finance Co-Chair*

This year, IPOGH has four Business Partners. Please read over their advertisements in *The Pulse* and utilize their services as able.

*Our partners include:*

Service 1<sup>st</sup> Restoration & Remodeling, Middletown  
Homewood Suites by Hilton, Harrisburg  
Quality Cleaners, Lemoyne  
Leslie Vocational Consulting, Lancaster

If you know of potential Business Partners, please contact Karen Welker for further information on the benefits of joining IPOGH.



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*Terry P. Leslie, M.Ed., CRC, D/ABVE, LPC*

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



## IAIP Structure

**Corporate Headquarters** staff in Tulsa, OK (paid staff)

Executive Vice President  
 Director of Meetings  
 Director of Member Services  
 Director of Communications/Editor  
 Director of Products and Education  
 Accounting

**International Level** consists of four (4) elected officers

President  
 President-Elect  
 Vice President  
 Secretary

**Regional Level** – consists of nine (9) regions each with an elected Regional Vice President (RVP)

### Region I

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

### Region II

West Virginia  
 Virginia  
 Maryland  
 Delaware  
 North Carolina

### Region III

South Carolina  
 Georgia  
 Florida  
 Alabama  
 Mississippi  
 Tennessee  
 Puerto Rico

### Region IV

Kentucky  
 Ohio  
 Michigan  
 Indiana

### Region V

Wisconsin  
 Illinois  
 Minnesota  
 South Dakota  
 North Dakota  
 Iowa  
 Missouri

### Region VI

Louisiana  
 Texas  
 Oklahoma

### Region VII

Kansas  
 Nebraska  
 Colorado  
 Wyoming

### Region VIII

Arizona  
 Utah  
 California  
 Hawaii  
 Nevada

### Region IX

Montana  
 Idaho  
 Oregon  
 Washington  
 Alaska  
 British Columbia

**Council Level** – each state, province, commonwealth and territory elects a Council Director

**Local Associations** – **Pennsylvania** has 15 local associations currently active

### Insurance Professionals of Greater Harrisburg

Insurance Professionals of Lancaster County  
 Insurance Professionals of Northwest PA  
 Insurance Professionals of Pittsburgh  
 Insurance Professionals of Susquehanna Valley  
 Insurance Women of the Main Line  
 Insurance Women of Wyoming Valley  
 Insurance Women of York  
 Laurel Highlands Insurance Professionals  
 NAIW Lehigh Valley  
 NAIW of Chester County  
 NAIW of Reading, PA  
 NAIW – Philadelphia  
 South Central Insurance Association  
 Tri-County NAIW

*-Submitted by Barbara Miller-Nelligan*

## 2011-2012 IAIP LEADERSHIP TEAM

### IAIP International Executive Board

**President:** Joi Wilson, CRIS, CPIW, DAE

**President-Elect:** Penny Haworth-Rich, AU, CPIW

**Vice President:** Jane Densch, CPCU, AIC, Are, ARP, AIS, CPIW

**Secretary:** Rosalyn Horton, CIC, CPIW, DAE

---

### IAIP International Board of Directors

**Region I:** Debra C. Kuhne, AAI, AIC, AIS, CPIW, CWCA, CELS, DAE, CRIS

**Region II:** Amy Craig, AAI, CISR, CPIW, CIC

**Region III:** Betty Ribeiro, PIAM, ACSR, CPIW

**Region IV:** Taffy Troup, AIS, CPIW, DAE

**Region V:** Linda Luka, CPCU, AIS, CPIW, DAE

**Region VI:** Patti Smestad, ACSR, CPIW

**Region VII:** Gracellen Donnelley, CPIW, DAE

**Region VIII:** Kathleen Kerstenbeck, ARM, CPIW

**Region IX:** Wendy K. Abel-Hatzel, AAI, CIC, CRM, CPIW, DAE

---

### Pennsylvania Council of IAIP

**Council Director:** Paulette Jones, CSA, CLTC, CPIA, HIA, CIIP (Polly)

**Assistants to Council Director:** Michele Morgan, CPCU, AIC, AIS, CPIW

**Treasurer:** Patricia A. Eggles, CISR, CPIW, DAE

**Education Chair:** Angie Horton, CISR, CPIW

**Legislative Chair:** Patsy L. Brown

**Membership Chair:** Lori Hiltz

**Public Relations Chair:** Yvonne A. Butta

**Safety:** Terrye Mullin, CPIW, DAE, CPIA

**Technology Chair:** Mary Hanks, CPIW, AINS



## 2011-2012 IPOGH MEMBERSHIP MEETING DATES

September 8, 2011	February 9, 2012
October 13, 2011	March 8, 2012
November 10, 2011	April 12, 2012
December 8, 2011	May 17, 2012
January 12, 2012	June 14, 2012

Place: West Shore Country Club  
100 Brentwater Rd, Camp Hill  
717-761-4530

Time: 5:15 pm Networking & Cash Bar  
5:45 pm Business Meeting  
6:30 pm Dinner  
7:15 pm Program

Above time schedule is subject to change depending upon the evening's program. If the Country Club has a scheduling conflict we may need to change our dates as well. We will let you know via email if the dates change.

## 2011-2012 IPOGH BOARD MEETING DATES

September 22, 2011	February 23, 2012
October 27, 2011	March 22, 2012
November 17, 2011*	April 26, 2012
December 22, 2011	May 24, 2012
January 26, 2012	June 28, 2012

The date for the November meeting will be a week early due to Thanksgiving.

Place: Philadelphia Insurance Companies  
4050 Crums Mill Road, Suite 201, Harrisburg, PA 17112  
Time: 5:30-7:00



## 2011-2012 IPOGH Committee Members

### AUDIT

To be Determined

### BUDGET

To be Determined

### BULLETIN

\*Deb Robinson-Dowell  
Erin Morrow  
Judy Pelko

### BUSINESS PARTNERS

\*Priscilla Johnson  
Karen Welker

### BY-LAWS

\*Lisa Lyons  
Anne Black  
Autumn Latham  
Ruth Ann Wenrich

### EDUCATION

\*Barb Miller-Nelligan  
Marianne Morosko  
Kristin Richter  
Kathy Salem

### FINANCE

\*Debra Banks  
\*Karen Welker  
Kirby Baer  
Norma Bair  
Sue Hnylanski  
Deb Kolva  
Rachelle Maddaloni  
Michele Morgan  
Donna Shaffer  
Michelle Walter

### LEGISLATIVE

\*Roxanna Young  
Deb Chinault  
Donna Funk  
Fran Roggenbaum  
Patti Whitman

### MEMBERSHIP

\*Gina Camut  
Jennifer Brennen  
Tracy Clayton  
Ann Dixon  
Dee Hockenberry  
Jane Koppenheffer

### NOMINATING

To be Determined

### PROGRAM

\*Angela Tennis  
\*Rob Berger

### PUBLIC RELATIONS/ SAFETY

\* Allison Simons (Safety)  
\*Lisa Blackwell (PR)  
\*Suzanne Chrisemer (PR)  
Krista Dellegrotto  
Jody Duncan  
Dee Hockenberry  
Autumn Latham  
Dawn Little  
Angela Mackey  
Kristin Richter  
Karen Welker  
Annette Yohn

### ROSTER

\*Judy Pelko  
Gina Camut

### SCHOLARSHIP

\*Sue Kopcho  
Cathy Clarke  
Karen Heisey  
Sue Hnylanski  
Priscilla Johnson  
Kathi Pendleton

### SPECIAL EVENTS/ AWARDS

\*Olga Johnson  
\*Deb Kolva  
\*Roxanna Young  
Lauren Atticks  
Mai Carrera  
Judy Delvernois  
JoAnn Gelbaugh  
Robin Kendig  
Dawn Little  
Michele Morgan  
Susan Myers  
Sharon Sweger

### TECHNOLOGY

\*Michele Morgan  
Rob Berger  
Erin Morrow

### RESERVATIONS

\*Cathy Hoke  
\*Janell Luckenbaugh  
Debra Banks  
Robin Kendig  
Mary Luckenbaugh

\*denotes chair/co-chair

2011-2012 Board Members & Committee Chairs



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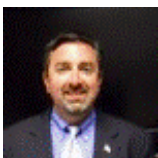
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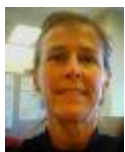
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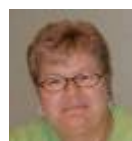
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Special thanks to Gunn Mowery, LLC  
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