



*Insurance Professionals  
of Orange County*

# IPOC CONNECTION

September 2019

IPOC Newsletter is published on a  
quarterly basis

Editor: Regina Lemanowicz

INSURANCE PROFESSIONALS OF ORANGE COUNTY (IPOC)

WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG

## President's Message

### **MOVING FORWARD WITH POSITIVE CHANGE!**



Summer is coming to an end but the New Year for Insurance Professionals of Orange County is just beginning. I am so excited for this upcoming year serving as your President. The year has started off with a bang. We had a wonderful speaker at our August meeting, Kevin Daley from The Pure Group of Insurance Companies. We will be having a great line up of different industry speakers and events this year. We hope you will attend to hear them all.

The theme for this year is Moving Forward with Positive Change. We can move forward through growth and make a positive change by *going Green*. Growth by adding new members, providing education, participating in community action programs to raise awareness of our surroundings and support our local communities. In our efforts to go *Green* and save paper there will be a bulletin board at the meetings with the agenda, speaker information and announcements. Attendees can view the bulletins, take photos or ask the information be emailed to them. We will be taking advantage of current technology to share information with members and guests and for record keeping purposes for the future of the association to prosper as well as learn from our history.

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Join Now:

<http://www.internationalinsuranceprofessionals.org>

The September meeting information is included in the newsletter. October is the CA Council Meeting in Glendale we will not have a regular meeting. We are encouraging our members to attend the Council Meeting so they can experience the networking and educational opportunities as well as seeing the friendships that have been made between members throughout the state and for them to have the opportunity to make connections within IAIP and the insurance industry.

Wishing everyone a great rest of your summer and I look forward to seeing you at future meetings and events.

In fellowship,

Brooke Lesniak

***WELCOME NEW MEMBERS!***

**Maria Janeth Monteagudo**

**Jennifer Deinert-Peterson**

## IPOC 2019-2020 Leadership Team

**President:** Brooke Lesniak – [brookeipoc@gmail.com](mailto:brookeipoc@gmail.com) - **President Elect:** Rima Nashashibi – [rima@selectfirstinsurance.com](mailto:rima@selectfirstinsurance.com)

**Treasurer:** Gina Thomas Patterson, CISR Elite. CPIW, DAE, CLP- [gina.patterson@roanokegroup.com](mailto:gina.patterson@roanokegroup.com)

**Secretary:** Carolyn Espinoza – [cmespinoza@roadrunner.com](mailto:cmespinoza@roadrunner.com) - **Director:** Regina Lemanowicz – [ginalem1823@gmail.com](mailto:ginalem1823@gmail.com)

### **Our Mission Statement**

- IAIP-IPOC serves its members by providing professional education and 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.
- IAIP-IPOC's membership is open to all insurance professionals and risk management industries who strive for and practice professionalism, regardless of their career level.
- IAIP-IPOC fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and diverse backgrounds.
- IAIP-IPOC promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- IAIP-IPOC's governance and the operational management exist to enable the association to carry out its mission

**Unless otherwise noted: We meet on the 1st Wednesday of the month at the Doubletree Club Hotel - 7 Hutton Centre Drive, Santa Ana, CA 92707. Members and guest are welcome.**

- Helpful Links:
- **California Council (CACIAIP)** - [www.caciaip.org](http://www.caciaip.org)
- **Region VII** - [iaipregion7.org](http://iaipregion7.org)
- **International (IAIP)** - [www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)
- **Region VII consists of:**
- Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington

## ***Congratulations to our 2019 IPOC Award Winners***



**Gayle Reskin Angel  
Award – Carolyn  
Espinoza**

**Member of the Year –  
Brooke Lesniak**

**Mentor of the Year –  
Gina Thomas  
Patterson, CISR Elite,  
CPIW, DAE, CLP**

**Hall of Fame – Carola  
Erb**

**Client Service  
Professional of the Year  
– Jennifer Lamb**

**Insurance Professional  
of the Year – Brooke  
Lesniak**

**Professional  
Underwriter of the Year  
– Evelyn Grace**



**Meg Atkinson-Hopper – 09/09**

**Jennifer Lamb – 09/15**

**Christine Chandler Tillett – 09/30**

**Carolyn Espinoza – 10/10**

**Regina Lemanowicz – 10/21**

# SAFETY



Evelyn Grace



Ryan Wilber

## Safety Co-Chairs

## Slow Down: Back to School Means Sharing the Road



School days bring congestion: School buses are picking up their passengers, kids on bikes are hurrying to get to school before the bell rings, harried parents are trying to drop their kids off before work. It's never more important for drivers to slow down and pay attention than when kids are present – especially before and after school.

**If You're Dropping Off** -Schools often have very specific drop-off procedures for the school year. Make sure you know them for the safety of all kids. The following apply to all school zones:

- Don't double park; it blocks visibility for other children and vehicles-
- Don't load or unload children across the street from the school -Carpool to reduce the number of vehicles at the school

### Sharing the Road with Young Pedestrians

According to research by the National Safety Council, most of the children who lose their lives in bus-related incidents are 4 to 7 years old, and they're walking. They are hit by the bus, or by a motorist illegally passing a stopped bus. A few precautions go a long way toward keeping children safe:

- Don't block the crosswalk when stopped at a red light or waiting to make a turn, forcing pedestrians to go around you; this could put them in the path of moving traffic
- In a school zone when flashers are blinking, stop and yield to pedestrians crossing the crosswalk or intersection
- Always stop for a school patrol officer or crossing guard holding up a stop sign
- Take extra care to look out for children in school zones, near playgrounds and parks, and in all residential areas
- Don't honk or rev your engine to scare a pedestrian, even if you have the right of way
- Never pass a vehicle stopped for pedestrians

Always use extreme caution to avoid striking pedestrians wherever they may be, no matter who has the right of way

**Sharing the Road with School Buses**-If you're driving behind a bus, allow a greater following distance than if you were driving behind a car. It will give you more time to stop once the yellow lights start flashing. It is illegal in all 50 states to pass a school bus that is stopped to load or unload children.

Never pass a bus from behind – or from either direction if you're on an undivided road – if it is stopped to load or unload children

If the yellow or red lights are flashing and the stop arm is extended, traffic must stop

The area 10 feet around a school bus is the most dangerous for children; stop far enough back to allow them space to safely enter and exit the bus

Be alert; children often are unpredictable, and they tend to ignore hazards and take risks

### Sharing the Road with Bicyclists

On most roads, [bicyclists have the same rights and responsibilities as vehicles](#), but bikes can be hard to see. Children riding bikes create special problems for drivers because usually they are not able to properly determine traffic conditions. The most common cause of collision is a driver turning left in front of a bicyclist.

When passing a bicyclist, proceed in the same direction slowly, and leave 3 feet between your car and the cyclist

When turning left and a bicyclist is approaching in the opposite direction, wait for the rider to pass

If you're turning right and a bicyclist is approaching from behind on the right, let the rider go through the intersection first, and always use your turn signals

Watch for bike riders turning in front of you without looking or signaling; children especially have a tendency to do this

Be extra vigilant in school zones and residential neighborhoods

Watch for bikes coming from driveways or behind parked cars

Check side mirrors before opening your door

By exercising a little extra care and caution, drivers and pedestrians can co-exist safely in school zones.



# LEGISLATION



Rima Nashashibi – Legislation Chair

## Commissioner Lara calls on Trump administration to stop undermining health care protections for transgender Californians

News: 2019 Press Release

For Release: August 5, 2019

Media Calls Only: 916-492-3566

Email Inquiries: [cdipress@insurance.ca.gov](mailto:cdipress@insurance.ca.gov)

### **Commissioner Lara calls on Trump administration to stop undermining health care protections for transgender Californians**

18 state insurance commissioners united in effort to roll back new regulations

**SACRAMENTO, Calif.** — California Insurance Commissioner Ricardo Lara, together with 17 state insurance commissioners, announced he is submitting [a letter](#) to U.S. Secretary of Health and Human Services, Alex Azar, urging the Trump administration to protect rules addressing unfair treatment of transgender consumers.

The commissioner notes the proposed changes by the Trump administration will undermine civil rights protections for millions of consumers, create an uneven playing field for health insurers and negatively affect state insurance markets.

The proposed changes impact the Affordable Care Act (ACA) Section 1557, which prohibits sex discrimination in health insurance and clarifies protections for transgender Americans from being denied lifesaving medically necessary care. On May 24, 2019, the Trump administration proposed regulations that ignore widely-recognized precedent and roll back protections that ensure equal protection from discrimination by insurers and providers.

“California law and the Affordable Care Act prohibit health insurance policies that discriminate against people based on their gender identity,” said Insurance Commissioner Ricardo Lara, who is California’s first statewide LGBT elected leader. “The Trump administration should withdraw this proposed rule, which will lead to confusion and discrimination. Everyone should have access to

medically necessary health care—we should focus on expanding coverage, not limiting it.”

According to the 2015 U.S. Transgender Survey, 23% of transgender people reported that in the past year, they avoided going to the doctor when sick or injured out of fear of discrimination and 33% of transgender people who did see a health care provider in the past year were harassed, denied care, or even assaulted.

The signatories of this [letter](#), including Commissioner Lara, believe this proposed rule attempts to give health insurers and providers a license to discriminate against transgender policyholders and will have a significant negative impact on a community already vulnerable to discrimination in health care, housing and employment.

Following California’s lead, 19 states plus the District of Columbia have determined that discriminatory policies targeting transgender Americans violate state laws and have issued directives and regulations ordering insurance carriers to halt this harmful practice. The ACA and its existing rules expanded this protection across the country, ensuring equal protection under the law.

The ACA clarified insurers’ responsibility to make sure transgender policyholders have equal access to the same health insurance and care as every other insured American. This includes health care related to gender transition, which is recognized by the medical community as medically effective and necessary for many individuals, as well as routine tests and treatments sometimes denied to transgender individuals based on the association with a specific gender.

Lara added, “As the Trump Administration continues its attacks on the LGBTQ community, I want transgender Californians to know that we will continue to protect them from discrimination and health insurers to know that we are reviewing their policies closely to make sure they comply with all applicable California laws and regulations.



## INSURANCE PROFESSIONALS OF ORANGE COUNTY

### SEPTEMBER 4, 2019 BUSINESS MEETING



**SPEAKER:** Hani Ascha-President-SelectFirst Insurance Services

**TOPIC:** Medical Mal Practice Insurance- Medical Malpractice Market Place- Medical Malpractice Submissions. Providing options to win the business.

Hani Ascha has over 30 years of experience in founding and leading companies in technology management, technology implementation, operational risk, compliance management, and insurance risk management.

Hani's achievements include:

- \* Established and is on the board of a Governance, Risk and Compliance Software company
- \* Established and is on the board of a Medical MalPractice insurance carrier.
- \* Software development management and implementation
- \* Actively advising on GRC software platform direction and development
- \* Member of ISACA
- \* Member of Insurance Professionals of Orange County
- \* Member of the Irvine Chamber of Commerce
- \* Provided professional expert advice to over 100 companies

**IPOC is affiliated with the International Association of Insurance Professionals, CA Council of IAIP and Region VII**

**Join us, bring a friend and network with industry professionals!**

**OPPORTUNITY  
DRAWING PRIZES  
GREATLY  
APPRECIATED**

Cost of \$31.00 includes Dinner and Parking

RSVP by [here](#)  
**September 3, 2019**

Save the Date for the November 6, 2019 Meeting

**MEETING LOCATION: DOUBLETREE CLUB BY HILTON**

**7 HUTTON CENTRE DRIVE, SANTA ANA, CA**

**NETWORKING: 5:30 PM**

**MEETING: 6:00 PM**

**PARKING IS COMPLIMENTARY- LET PARKING ATTENDANT KNOW YOU ARE ATTENDING THE IPOC MEETING**

RSVP by Monday, SEPTEMBER 2, 2019 to: Carolyn Espinoza - [cmespinoza@roadrunner.com](mailto:cmespinoza@roadrunner.com)

If you are paying in advance, please make check payable to IPOC & mail with a copy of the flyer to:

Insurance Professionals Orange Co., P. O. Box 1264, Tustin, Ca. 92781- Only checks or Cash will be accepted at the door on day of event. - \$31.00 Per Person- Includes dinner

*Note: Cancellations after 12:00 noon Tuesday September 3, 2019 may be billed for price of dinner!*

IPOC-PO BOX 1264 TUSTIN, CA 92781



# INSURANCE PROFESSIONALS OF ORANGE COUNTY

## NOVEMBER 6, 2019 BUSINESS MEETING



**SPEAKER:** Chris Falbo -Manager, Environmental and Energy - Market Corporation

**TOPIC:** Emerging Trends in Environmental Insurance, with a Focus on Three Current Hot Topics

James Christopher Falbo, Underwriting manager, Environmental at Market Corporation has more than 21 years of underwriting or placing environmental and energy coverage, including experience in structuring complex risk management accounts, analyzing loss sensitive insureds, and determining controls to ensure account profitability. During his career, Chris has developed policy forms for fixed-site liability coverage, as well as tailored manuscript language to meet specific coverage needs for insureds where required. Chris has presented a number of broker orientation courses for his current company, as well as prepared presentations for detailing the application of and method for placing environmental coverage, including typical exposures, pricing, and current market trends.

Prior to his career in environmental insurance, Chris worked for nine years as an environmental consultant in the San Francisco Bay area. Chris's real world experience has been beneficial to the accounts he has underwritten or placed as a broker.

Chris worked at Arthur J. Gallagher from 2004 to 2010, AIG from 1995 to 2003, and Blymyer Engineers from 1985 to 1995.

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**OPPORTUNITY  
DRAWING PRIZES  
GREATLY  
APPRECIATED**

**Cost of \$31.00 includes Dinner and Parking**

**RSVP [here](#) by Monday November 4, 2019**

**Save the Date for the December 4, 2019 Meeting**

**\*To pay via PayPal (Pay Pal Fees Apply) cost is \$32.00, please visit our Website: <https://www.insuranceprofessionalsoforangecounty.org/>**

**MEETING LOCATION: DOUBLETREE CLUB BY HILTON**

**7 HUTTON CENTRE DRIVE, SANTA ANA, CA**

**NETWORKING: 5:30 PM**

**MEETING: 6:00 PM**

**PARKING IS COMPLIMENTARY- LET PARKING ATTENDANT KNOW YOU ARE ATTENDING THE IPOC MEETING**

**RSVP by Monday, November 4, 2019 to: Carolyn Espinoza - [cmespinoza@roadrunner.com](mailto:cmespinoza@roadrunner.com)**  
**If you are paying in advance, please make check payable to IPOC & mail with a copy of the flyer to:**  
**Insurance Professionals Orange Co., P. O. Box 1264, Tustin, Ca. 92781. Only checks or Cash will be accepted at the door on day of event. -\$31.00 Per Person-Includes dinner**  
**Note: Cancellations after 12:00 noon Tuesday November 5, 2019 may be billed for price of dinner!**

**IPOC-PO BOX 1264 TUSTIN, CA 92781**



## CALIFORNIA COUNCIL MEETING - GLENDALE, CA

### HOSTED BY INSURANCE PROFESSIONALS OF LOS ANGELES



#### 2019 CA Council Meeting – October 4-6

Embassy Suites by Hilton Glendale Ca, 91203

Host: Insurance Professionals of Los Angeles, Inc.

#### Registration Form – "Find Your Hidden Jewel in 2019"

Registrant Information (Please Type or Print CLEARLY) – Attach your Business Card, if applicable.

|                                 |  |               |   |
|---------------------------------|--|---------------|---|
| Name                            |  |               |   |
| Name for Badge                  |  |               |   |
| Employer / Job Title            |  |               |   |
| Mailing Address                 |  |               | <input type="checkbox"/> Work <input type="checkbox"/> Home |
| Phone Number                    | <input type="checkbox"/> Cell <input type="checkbox"/> Other |               |   |
| E-Mail Address                  |  |               | <input type="checkbox"/> Work <input type="checkbox"/> Home |
| Emergency Contact               |  |               |   |
| Insurance Lic # *Need for CE    | State Licensed:  | IAIP Member # |   |
| State and Local Association     |  |               |   |
| Designations                    |  |               |   |
| Guest Name /and for badge       |  |               |   |
| Any dietary / ADA restrictions? |  |               |   |

**Ribbons (Select ALL that Apply)**

|   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Delegate         | <input type="checkbox"/> Alternate Delegate         | <input type="checkbox"/> International Officer | <input type="checkbox"/> Current RVP                |
| <input type="checkbox"/> Council Director | <input type="checkbox"/> Gold Timer                 | <input type="checkbox"/> YNP                   | <input type="checkbox"/> First Timer (members only) |
| <input type="checkbox"/> Assistant        | <input type="checkbox"/> Past International Officer | <input type="checkbox"/> Region Vice President | <input type="checkbox"/> Past Council Director      |
| <input type="checkbox"/> Local President  | <input type="checkbox"/> CWC Contestant             | <input type="checkbox"/> Past Region V.P.      | <input type="checkbox"/> Guest                      |
| <input type="checkbox"/> CPIW/CPIIM/CIIP  | <input type="checkbox"/> DAE                        | <input type="checkbox"/> CLP                   | <input type="checkbox"/> Speaker                    |
| <input type="checkbox"/> Exhibitor/Vendor | <input type="checkbox"/> MAL                        | <input type="checkbox"/> Class Instructor      | <input type="checkbox"/>                            |

**Registration Fee and Event Fees:**

| Description   | Cost     | Quantity | Total Price |
|---|----------|----------|-------------|
| Registration per person – (postmarked or paid by 8/20/2019 take a \$20 savings, pay only \$130) | \$150.00 |          |             |
| "Education Friday Only Registration" (includes buffet lunch)                                    | \$ 50.00 |          |             |
| Exhibitor Table   | \$ 50.00 |          |             |
| Fundraising Table (IAIP Members only)   | \$ 10.00 |          |             |
| Lunch buffet – Friday only (subject to a minimum # of participants)                             | \$ 20.00 |          |             |
| Extra Welcome Party on Friday Night   | \$ 30.00 |          |             |
| Extra Saturday Luncheon (Silent Auction)  | \$ 30.00 |          |             |
| Extra Award Dinner on Saturday Night  | \$ 50.00 |          |             |
| <b>Total All</b>  |          |          | \$          |

**Full Member Registration** includes your entry to Education Classes (\*CLP & IAIP ethics materials extra) and all Conference Events: Friday Welcome Party, Saturday Silent Auction Luncheon, and Saturday Evening Awards Dinner. Additional event tickets are available for guests at an additional cost (see above). Breakfast is included for Glendale Embassy Suites hotel guests only.

**Payment Methods:** CashApp (\$IPLA2019), VenMo (mrpiwla@sbcglobal.net), or Square.

Check (w/copy of registration form) made payable to "IPLA - CA Council 2019" and

**Mail to: Mitula Patel**

6312 Jackie Avenue Woodland Hills, CA 91367. NOTE: A \$30 FEE WILL BE CHARGED FOR ALL RETURNED CHECKS

**REFUND POLICY:** No Refunds or cancellation refunds after 09/15/2019. To receive a full refund, the request must be in writing and received on or before 09/14/2019.

Questions: Contact **Mitula Patel** at [mrpiwla@sbcglobal.net](mailto:mrpiwla@sbcglobal.net)



**2019 CA Council Meeting**

Embassy Suites Glendale, Ca  
 Host: Insurance Professionals of Los Angeles, Inc.  
**Registration Form – "Find Your Hidden Jewel in 2019"**

**EDUCATION OPTIONS – OCTOBER 4th – See below for complete course details**

| Select                   | Time                | Item   | Description   |
|--------------------------|---------------------|--|---|
| <input type="checkbox"/> | 8:00 am – 12:00 pm  | <b>CLP- Leadership 101</b><br>Instructors: C. Chandler Tillitt, PHR, CLP & Sandy Joshi, AU, CIPR, DAE                          | Leadership 101 gives both newly emerging and experienced leaders the tools and techniques for developing and refining their skills. 4 hours CLP qualifier (Module Two) <b>Course material must be purchased in advance of class.</b>  |
| <input type="checkbox"/> | 8:30 am – 10:30 am  | <b>Cannabile - 101</b><br>Instructor: Allen Shu, AFIS  | Where are we with regards to cannabis in the market place and insurance industry. This workshop will cover the "A, Z" of Cannabis Insurance. CA Specialty placed the first Cannabis insurance policy in 2002 for the largest cannabis vertical in California.   |
| <input type="checkbox"/> | 10:30 am – 12:00 pm | <b>Life &amp; Long Term Care Who? What? Where? &amp; Why?</b><br>Instructors: Karl Woods & Brian Messner                       | Understanding how these two benefits can add to your family legacy of financial planning. Life Insurance - is it for everybody? Long Term Care - Why? I need it? Many people wonder if there is a need to invest in Life Insurance or Long Term Care coverage. We want to shed light on Who and Why you need them and try to help you meet some of the pitfalls that could ruin your rainy day fund.                          |
| <input type="checkbox"/> | 9:00 am – 12:00 pm  | <b>Entertainment, Sports, and Special Events Insurance</b><br>Instructor: Mark Jarboe, CPCU, AIA, AIAA                         | World of entertainment, sports, and special event insurance. This course will take you along the "Yellow Brick Road" of entertainment, sports, and special event insurance with special emphasis on coverage, exposures, submission requirement, and simply what you need to know in order to insure it right on the first file. <b>3-CE credits</b>  |
| <input type="checkbox"/> | 12:00 pm – 1:00 pm  | <b>* LUNCH BREAK *</b>   | You can enjoy the buffet lunch that is provided by the hotel or get lunch on your own.  |
| <input type="checkbox"/> | 1:00 pm – 5:00 pm   | <b>CLP- RENEWAL Navigating Difficult Conversations</b><br>Instructors: Lauri Oakes, RWCS, CRIS, CLP & Tom Riley, CLP, DAE, CLP | Difficult conversations can be unavoidable and a recurring instance in the workplace. Despite their compelling presence, they don't have to be feared or dreaded—they can be handled in such a way that increases self-confidence. Qualifies for education hours for DAE, CIP & CLP Renewal. <b>Course material must be purchased in advance.</b>   |
| <input type="checkbox"/> | 1:00 pm – 5:15 pm   | <b>Build Your Treasure Chest</b><br>Instructors: VNP's & Friends   | Create and design your personal peer treasure base. So creative, have fun and bring out your BUNGI! Hosted by the YoungNew Professionals. <b>One treasure box per Meeting Attendee.</b>   |
| <input type="checkbox"/> | 1:00 pm – 5:00 pm   | <b>CE - PROFESSIONAL ETHICS</b><br>Instructor: Gina Thomas Patterson, CISR Elite, CIP, DAE, CLP                                | Professional Ethics - Not Just for Agents is an IAFP CE, CE course addressing the topic of professional ethics for insurance producers. Approved by the CA DOI for 3 Hours CE Credits - Completing all 4-hours will earn 4 IAFP course hours in earning your CIP or renewing the CIP or DAE Designations. <b>IAPF Course material must be purchased in advance of class for those members wishing to obtain IAFP credits.</b> |

**HOTEL INFORMATION**

Embassy Suites by Hilton  
 800 North Central Avenue  
 Glendale, Ca 91203  
 Phone (818) 550-0828  
 Block name – CA Council of IAFP 2019 (CCI)  
**FIND YOUR HIDDEN JEWEL IN 2019!**



**2019 CA Council Meeting – October 4 - 6, 2019**

Embassy Suites by Hilton Glendale, Ca  
 Host: Insurance Professionals of Los Angeles, Inc.  
**Registration Form – "Find Your Hidden Jewel in 2019"**

**GENERAL INFORMATION:**

**HOTEL INFORMATION - Embassy Suites by Hilton 800 North Central Avenue Glendale, Ca 91203**  
 Phone – (818)550-0828 Block name – CA Council of IAFP- 2019 (CCI) book by 9/21 to lock in rates.

For Reservations: [CLICK HERE](#)

**ROOM RATES:** \$175.00 KING or DOUBLE N/S (plus taxes)  
**CHECK IN TIME:** 3:00 PM  
**CHECK OUT TIME:** 11:00 AM

**HOTEL AMENITIES**

Fitness center Free Wireless, high-speed Internet Make-Up Mirror Hair Dryer  
 \$10 reduced guest parking Coffee Maker Business Center Full  
 Spacious Suites waiting area Mini Refrigerator breakfast  
 Flat screen televisions Iron/Ironing Board Complimentary Happy Hour

**LEISURE/MEALS**

All meals are included in your registration fee. You are close proximity to The Americana for other dining and shopping experience.

**COMMUNITY ACTION PROJECT**

**Journey Out:** Journey Out is a Los Angeles-based nonprofit leading the fight for the freedom and survival of all those whose lives have been destroyed by sex trafficking or commercial sexual exploitation. We will be accepting sealed lipsticks. Each lipstick has a sticker with the Journey Out number if a person wants help. We will also be accepting monetary donations on-site. For more information go to [journeyout.org](http://journeyout.org).

**ATTIRE**

Dress for all seminars and business meetings are business casual.

**Friday Night Welcome** – Join us as we travel into Port Royal for "Pirates, Wenches, Maidens and Gents...Oh My!" Food will be served. Stop by and visit the Vendors and Exhibitors that support IPLA.

**Saturday Night** – "Shine Bright Like a Diamond" Awards Dinner – Business/Semi-Formal

**CLIMATE**

Average daytime temperature in October is in the low 70s with the evening temperature in the mid 50's.

**SILENT AUCTION**

**Silent Auction Theme** – Bring your Bling, Beadzle, and or Bejeweled (BBB) baskets – Each local association and/or MAL(s) will create a basket for auction to be held during Saturday's Lunch. The basket should represent your BBB creativity.





## CALIFORNIA COUNCIL MEETING COMMUNITY ACTION PROGRAM

We will be collecting donations of new and sealed **LIPSTICKS** at the Council Meeting for the Journey Out Direct Street Outreach Program. Monetary donations will also be accepted. Please contact Regina Lemanowicz at [ginalem1823@gmail.com](mailto:ginalem1823@gmail.com) if you have any questions. If you are unable to attend Council and wish to donate please give your donations to any member attending Council.



Committed to serving victims where they are, Journey Out staff provide hygiene products, snacks, and information about our services directly along the prostitution tracks of Los Angeles. Inside every outreach bag is a lipstick with our phone number. The label is discreet and easy to conceal from pimps and traffickers but also gives victims a lifeline.

The average age of entrance to prostitution is

12 - 14 years old

Over 85%

are victims of childhood sexual molestation

> 50%

of domestically trafficked women and girls are/were runaway or throwaway youth.

California harbors 3 of the FBI's 13 highest child sex trafficking areas of the nation:

Los Angeles | San Francisco | San Diego

84% of victims in confirmed sex trafficking cases are identified as U.S. Citizens.

Human trafficking is the world's 3rd largest international crime industry (behind illegal drugs & arms trafficking)

**It reportedly generates a profit of 32 BILLION EVERY YEAR**

# EDUCATION

IAIP will continue Webinar Wednesdays in 2019 and most of these are FREE to members (Non-Members can join for a nominal fee), so be sure to take advantage of the educational opportunities.

| DATE                                  | TOPIC  | PRICE  |
|---------------------------------------|--|--|
| September 10, 2019 - October 24, 2019 | Confidence While Communicating- Virtual                    | \$99/Members, \$149/Non-Members.                 |
| September 18, 2019                    | Webinar- IOT & The Future Impact on the Insurance Industry | No charge for IAIP Members; \$15 for Non-Members |
| October 16, 2019                      | Webinar: Bad Faith Claims                                  | No charge for IAIP Members; \$15 for Non-Members |
| November 20, 2019                     | Webinar: Explore Cool Tools of the IAIP Website            | No charge for IAIP Members; \$15 for Non-Members |

Note: The Association Leadership Webinars will focus on ways to **grow** and maintain your chapters, they are highly recommended for all members. Remember – You get out of the association, what you put into it. Be part of the growth and success of IAIP!!

Full details and links to register can be found here:

<http://www.internationalinsuranceprofessionals.org/page/eLearning>

## BENEFITS OF MEMBERSHIP

Membership is an investment in your career! Insurance Professionals offer a community of industry professionals, professional education, and leadership development so members can gain industry knowledge, leadership skills and the confidence to successfully advance in the industry. Insurance Professionals strive to be known as the premier provider of leadership development education to its members.

As a member of IAIP, you will have incredible opportunities to make business contacts with insurance professionals in all lines of insurance throughout the country.

Industry Connections and Mentoring – Scholarships & Awards – Industry Publications – Career Center – Global Community – Professional Development – Certified Leadership Program – Professional Education Programs – Professional Designations – Online Education – Online CE Program

# SPONSORS

As a Not - for - Profit organization, it is critical that we have financial and in-kind support from fabulous sponsors. We encourage you to visit their websites and learn more about their services.

A huge THANK YOU to our sponsors! (Click on image to redirect and connect to their website.)



For inquiries about sponsoring an event or advertising on our website, please email us at [ginalem1823@gmail.com](mailto:ginalem1823@gmail.com)

**INSURANCE PROFESSIONALS of ORANGE COUNTY P. O. Box 1264 Tustin, CA**

**92781 [ipoc278@gmail.com](mailto:ipoc278@gmail.com)**

**Sponsorship runs from July 1st through June 30th of each year. Payment is accepted by check or paypal. We will need your logo in jpg format & your website address. For additional information, please contact Regina Lemanowicz at [ginalem1823@gmail.com](mailto:ginalem1823@gmail.com).**



**[WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG](http://WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG)**

# CALENDAR OF EVENTS

|           |       |   |
|-----------|-------|---|
| September | 4     | Regular Business Meeting                      |
| October   | 5-6   | CA Council Meeting                            |
| November  | 6     | Regular Business Meeting                      |
| December  | 4     | Holiday Meeting                               |
| January   | 8     | Regular Business Meeting                      |
| February  | 6     | Membership Meeting                            |
| March     | 12-14 | Region VII Regional Conference - Vancouver WA |
| April     | TBD   | 9 <sup>th</sup> Annual Fashion Show           |
| May       | 6     | Regular Business Meeting & Elections          |
| June      | TBD   | Officer Installation & Awards Banquet         |
| June      | 11-13 | International Convention – Louisville, KY     |

IPOC business meetings are held on the 1st Wednesday of the month at Doubletree Club Hotel by Hilton 7 Hutton Centre Drive Santa Ana, CA 92707 - unless otherwise noted. Board Meetings are held the 2<sup>nd</sup> Wednesday of the month at the same location, unless otherwise noted.

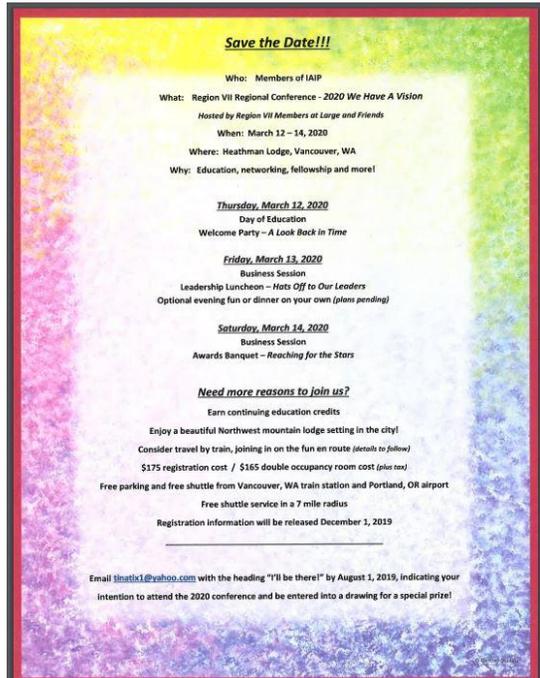
Join us, bring a friend, network with industry professionals and help our community!

Follow us:



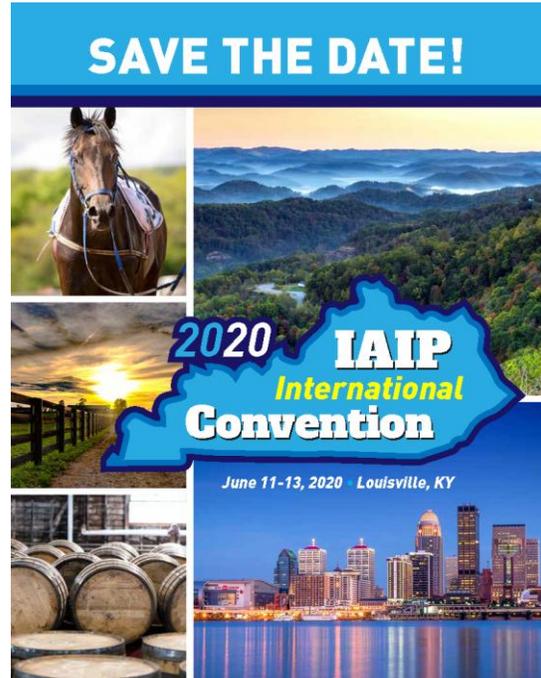
If you have job postings you would like to see in the newsletter please send to Regina Lemanowicz at [ginalem1823@gmail.com](mailto:ginalem1823@gmail.com).

# SAVE THE DATES!



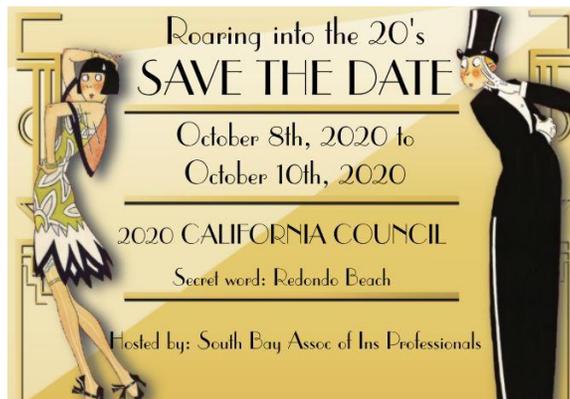
2020 Region VII Conference

March 12-14, 2020



2020 International Convention

June 11-13, 2020



2020 CA Council Meeting

October 8-10, 2020

# IPOC GIVES BACK



Members Jennifer Lamb & Freeda Koopmans- deliver donations to Orange County Humane Society and WHW

OUR LOCAL COMMUNITY ACTION PROGRAM INCLUDES SCHOLARSHIPS TO CAL STATE FULLERTON AS WELL AS DONATIONS TO MARY'S KITCHEN, WOMEN HELPING WOMEN AND MEN<sub>2</sub>WORK AND LONG BEACH VETERANS HOSPITAL. PLEASE SEE ONGOING LIST OF ITEMS BELOW THAT CAN BE BROUGHT TO EACH MEETING. WE APPRECIATE YOUR SUPPORT!



## Insure U - Get Ready Resources for parents-to-be

Get Ready resources from the National Association of Insurance Commissioners and the California Department of Insurance help new parents get smart about insurance.

From renovating a home for a new baby to teaching a teenager safe driving habits and everything in between, Americans work hard to keep their children safe. Yet despite best intentions, on average, parents spend an estimated \$11.5 billion annually on injuries to children.

CDI is encouraging parents to educate themselves about the safety risks and insurance implications of raising a child to reduce injuries, save money and potentially even save a life.

To help consumers get smart about insurance before the unpredictable happens, CDI encourages consumers to access [Get Ready resources](#) for new parents. The resource kit includes a variety of tips and tools, such as eye-opening statistics, challenging questions to consider and a Take Action Now checklist of things to do, even before a little one arrives.

### Eye-opening statistics include:

- Parents spend an estimated \$241,000 on child-related necessities from birth to age 17
- Forty-four percent of playground equipment injuries occur at home.

### Questions to consider include:

- Am I prepared financially should my child need special medical treatment?
- What is my/our responsibility if another child gets hurt while playing at our house?

### If you are about to become a new parent, some steps to include:

- Find out how your health plan covers prenatal and neo-natal screenings and emergency procedures, such as a C-section.
- Before your due date, find out the deadline for registering a newborn with your health insurance company.

## 10 Reasons Why Insurance and Risk Management Is a Great Career



<https://riskandinsurance.com/why-insurance-and-risk-management-is-a-great-career/?fbclid=IwARoZKOKLc76PurazaybN-dgPo223q8wGTYjqlH6GXeKvIVJmKHSeJQjUTqU>