

# THE IBA



# MAY 2006



# SFV

# CONNECTION

INSURANCE BROKERS AND AGENTS OF THE SAN FERNANDO VALLEY



*Dignify Our Vocation with High Ethical Standards*

## CALENDAR OF EVENTS

# 2006

### JUNE

- 2 – Golf Day – Robinson Ranch
- 3 – Walk for Kids – Griffith Park
- 5 – Executive Board Meeting
- 7 – Board of Directors Meeting
- 8/10 – Young Agents Conference – Palm Springs
- 15 – InVest Graduation – Monroe High School

### JULY

- 10 – Executive Board Meeting
- 12 – Board of Directors Meeting

### AUGUST

- 7 – Executive Board Meeting
- 9 – Board of Directors Meeting
- 17 – Young Agent Mixer - TBD



## Visit Our Website

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

### Attention All Booster Members:

Would you like to showcase your company & reach out to our total membership?

Contact Marian at  
[ibasfv@adelphia.net](mailto:ibasfv@adelphia.net)  
or call 818-994-7455  
for details.



### President's Message

Tom Leman

Being born in the United States, I am very grateful to have received the gift of American citizenship. I further have a great respect and immense pride for those who have selflessly served our country both here and abroad. Having recently returned

from Washington DC and the Big I National Legislative Conference, I was again given a solemn reminder about the incredible honor due all of those who continue to serve our country today, like Dave Kern's son Alex, as well as those, including my cousin Bobby Leman (MIA), that served in the past and were willing to give everything for the rest of us and others.

Most of us appreciate the fact that despite the many challenges and dangers present in the world today, we continue to live in an open and free society. It is important for us to remember that this freedom has never been without a high cost and we remain very fortunate that we can continue to enjoy these freedoms almost all the time and everywhere. We enjoy freedom in our homes, our airports, our communities and throughout our nation's borders including the congressional buildings in Washington D.C. Do you realize that both American citizens and visitors have the right, privilege and opportunity to walk the same halls as our



nation's senators and congress members pretty much at will? The fact that we can go to our nation's capitol and agree or disagree about issues with each other and even with our political leaders without the fear of intimidation or reprisal would be unimaginable in many societies throughout the world today. We should never consider this or any other benefit of freedom in our democracy a small thing.

As you consider the unique strengths America possesses and the incredible cost with which they were realized, there is a humble pride that wells up inside. As you gaze upon the memorials and statues and read the many quotes of our American forefathers, you begin to understand the longing they shared for peace, liberty and

*continued from page 1*

freedom. They clearly believed in both the power and providence of God as well as the frailties of man. They therefore wisely constructed a government with the balance of power imbedded in its very structure. We must also remember the important role that we the people of the United States share in that balance of power within the structure of our government.

The team we sent to the National Legislative Conference as advocates and lobbyists took their role very seriously. They possessed a proper balance of both the zeal and graciousness that one would expect from a consummate professional. Thank you to Steven Young, Dawn Abasta, Cheryl Bingham, Curt Witeby, Dave Kern and Rob Mulein for being such great ambassadors for our industry and our country. We also thank the board, the members and our associate members for granting us the distinct privilege in doing so.

Sincerely,

Tom Leman  
Proud American and IBA SFV President 2006



## Elliot Spitzer for Insurance Commissioner

By Steven Young



**W**hat is your worst nightmare? Could Elliot Spitzer being appointed to a 5-year term as the Federal Insurance Commissioner rank at the top? I know it does for me. Senators Johnson and Sununu introduced legislation last month that creates an Optional Federal Charter (OPC),

giving insurance companies the option to be regulated by the state department of insurance or the federal department of insurance that would be created.

While in Washington DC for the National Legislative Conference, the SFV delegation went to the hill to educate eight congressman and both senators about the Sununu-Johnson bill and why having an Optional Federal Charter would not be beneficial to their constituents or to us as insurance agents helping their constituents.

Having the "option" means a client's homeowners insurance could be federally regulated and their auto insurance could be state regulated. How confusing can that get? Of course, there isn't a federal insurance regulator at this time; it would

have to be created. That's right, another federal bureaucracy to manage our insurance affairs. A new infrastructure would have to be created, including a 15-story building, a new 1-800 number, and possibly the worst part, a federal insurance commissioner, appointed by the President to a 5-year term.

The Big I has been working with Congressmen Oxley and Baker to introduce the SMART Act, which stands for State Modernization and Regulatory Transparency Act. This legislation would keep the current state insurance regulatory system, but would have federal legislation create uniformity and reciprocity. This means an insurance company can introduce a product in California and it will be automatically approved in Nevada, New Hampshire and every other state. Also, if an insurance agent gets licensed in California, he or she qualifies to be licensed in every other state as well.

If you agree that having an Optional Federal Charter to rule our insurance livelihood, please review the included InsurPac letter and Contribution form. Our association has been given the task of contributing over \$5,000 to InsurPac. At this point, we are slightly over half way to our goal, thanks largely to Insurance West and Tri-County Insurance Calabasas. Please contribute whatever you can to help make this goal a reality.  
steven@ibasfv.com

# Appleby & Sterling, Inc.

---

## COMMERCIAL PACKAGES - ADMITTED CARRIERS

"We Are Known By The Company's We Keep"

APARTMENTS  
DISTRIBUTORS  
INDUSTRIAL PARKS  
WHOLESALERS  
OFFICE BLDG'S  
RETAILERS  
GROCERY STORES  
B O P'S  
SHOPPING CTRS.  
COMM AUTO FLEETS  
PROCESSING  
COMMERCIAL E.Q

Golden Eagle Insurance  
A XV  
Public Service Mutual  
B++ VIII  
The Hartford  
A+ XV  
Zurich Small Business  
A+ XV  
One Beacon  
A XV  
CNA  
A XV  
Hartford S/B Insp. Co.  
A+ X  
Commercial E.Q.  
XL- Specialty  
A+ XV  
Personal Lines H.O.  
First American - Specialty  
A VI  
Personal E.Q.  
Geovera/ Pacific Select  
A+

FOOD PROCESSOR  
MACHINE SHOPS  
RESTAURANTS  
DRUG STORES  
MEAT PACKING  
PRINTERS  
MANUFACTURERS  
MOTELS / HOTELS  
C. O. C. (Prop. only)  
LESSORS RISK  
TECHNOLOGY  
CONDOMINIUMS

Mike Maurer ext. 27   Sue Fodor ext. 28   Walt Maurer ext. 32

Homeowners & Personal Earthquake: Christa Phenice ext.26

---

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

2251 - A Ward Avenue Simi Valley, Calif. 93065

Phone: (805) 583-9828 Fax: (805) 583-9832

Lic. # OC60237

I-Day 2006  
Jodie Hyams



I Day – What a fantastic event this year!

With over 60 exhibitors lining the halls the agency members were busy saying hi to current companies they work with and busy building relationships with new ones.

The morning kicked off with a great CE class on Agency E & O cases, something every Agency owner needs to be aware of.

That class was followed by an executive panel comprised of Joyce Harris from the City of LA Emergency office and the illustrious Robb Greenspan, of Greenspan Adjusters.

They informed us on how to be more prepared for hurricanes, terrorist attacks and how we can help our clients in this time of crisis.

As the day drew on the crowd grew excited about our lunchtime speaker, Mr. Ron Cey.

In fact the room had a lot of great questions for him about the controversy with Barry Bonds and steroid as well as where the game of baseball will be in 10 years from now. Afterwards Mr. Cey could barely take his seat as lines formed in the hopes of getting an autograph or picture with him,

I had a great time chairing this event and definitely feel this is a worthwhile event to send your account managers, marketing reps, claims managers, and producers to.

I would like to thank the committee for their hard work:

John Hatton; Tom Leman; Steven Young; Mary Boales; Rick Dinger; Ann Oliver; Geoff Johansing; Gary Bernstein and the best director ever Marian Jocz.

Of course as we know an event this large takes many months to prepare and budget for and that wouldn't be possible with out all the sponsors. (ATTACHED)

SPECIAL THANKS TO THE GRAND SLAM SPONSOR – MONARCH E & S





GRAND SLAM SPONSOR

Monarch E & S Insurance Services



HOME RUN

Allied Insurance



TRIPLE SPONSOR

AIG

Chartwell Independent Insurance Brokers, LLC

Gray-Stone & Company

Burns & Wilcox, Ltd.

Venture Insurance Programs

Employers Compensation Insurance Company

Republic Indemnity Company of America



DOUBLE SPONSORS

Specialty Programs & Facilities Managers, Inc.

IBA West

Zenith Insurance Company

Association Services & Insurance Brokers



SINGLE SPONSORS

American Technologies, Inc.

Yates & Associates Insurance Services

Bliss & Glennon, Inc.

Mepco Premium Finance

Advanced Restoration Specialists, Inc.

HW Gorst

Western Security Surplus

M J Hall & Company

AFS/IBEX Financial Services

Applied Underwriters

Infinity Insurance Company

Safeco

## TRIA and Disaster Legislation, Can we get Uncle Sam to be Pro-Active instead of Re-active?

Dawn L. Abasta, Secretary/Treasurer

Last month I had the privilege to be one of the delegates that went to the Big I Legislative conference. The purpose of this conference is to get the issues and pending legislative initiatives in front of the people who represent us in Washington DC and let them know how these will affect their constituents (you). Over all we had seven issues that we were dealing with, Federal Regulation of our insurance system, Legal Reform (asbestos), Crop Insurance, Modernization of the Flood Insurance program, Tax Reform, National Disasters and Terrorism Risk Insurance Act Perpetuation. While all of these issues are important I will address two that are on the forefront of our minds. The question is; can we get the Legislature to be pro-active and not re-active?

First of these is the Terrorism Insurance Act; They have already started moving in the right direction by extending TRIA to 12/31/2007, but very soon we will again be writing policies that will expire after that legislation does. One of the requests that we posed to each congressman and senator was what are they going to do to continue terrorism insurance perpetuation since we all know that terrorism will be a threat and issue for many years to come. We advised them that we were in support of H.R. 4619. This bill would create a national commission on terrorism insurance comprised of eleven (11) stakeholders including an independent insurance agent and a broker. The commission would review the current program and make recommendations to assist the market after the acts expiration. This would help us to develop a long term solution to terrorism insurance.

Second, Natural disasters, in 2005 our nation sustained several devastating natural disasters including 27 Hurricanes. Early estimates in damage are at over \$50 billion. This greatly exceeds the record set in 2004. Six of the most costly catastrophes on record in the United States

occurred in 2004 and 2005. As a result of this many homeowners markets are bailing out of the market and leaving their communities high and dry. To make things worse more and more people are retiring to the disaster prone areas. In answer to this situation we advised our representatives that we are in support of H.R. 846 which will allow private insurance companies to purchase reinsurance contracts directly from the U.S. Treasury, while maintaining limited federal involvement. This would encourage more private carrier involvement. Under this initiative, private carriers and the federal government would share the fiduciary responsibility. The bottom line is that natural disasters are a national problem and we need to have a pro-active solution.

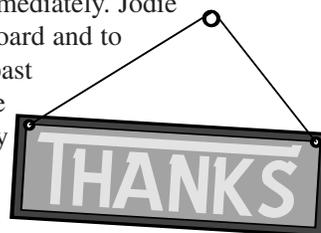
In closing I would like to challenge each and every one of you to go to [http://na.iaa.org/05NLC/2005\\_WWS.pdf](http://na.iaa.org/05NLC/2005_WWS.pdf) and see where we stand on the current industry issues. Take a moment and write to your representatives on these issues. Each and every time they hear from you and me there is a better chance the message will not only be heard, it will be listened to and acted upon. Change occurs when individuals take action. Take action today!!



## Goodbye and Good Luck!

By Steven Young / President Elect

Our immediate past president Jodie Hyams has decided to accept a job in the entertainment industry and has resigned her position as Immediate Past President effective immediately. Jodie has provided us with over five years of EXCELLENT service on the board and to our association including her position as President in 2005. Jodie is a past receipt of the Beverly Jordan Memorial Award for her excellent job she did with Young Agents. She took a so so event and turned it completely around where we actually have lots of attendees. We all wish Jodie the very best in her new career and will always have the door open if she ever decides to return to us.





## Maximize Productivity through Technology

Would you like to take advantage of the **profits** from a **paperless office**?  
Is it time for you to get the most **profitable combination** of software and hardware?  
Have you ever asked your self, iHow can I make it **easier**?  
Would you like to see your agency **improve efficiency**?

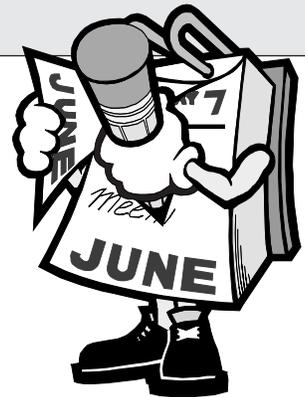
Call (310) 892-2317 for a **complimentary** agency technology **assessment**

**Compliant, Protected, Secure, Profitable**

**Executive Director**  
By: Marian E. Jocz

I would like to say thank you for supporting and being a part of our association. We have had a couple of our bigger events already, Installation, Young Agent Mixer, Bowling, I-Day and Golf Day coming up and because of all of you they have been GREAT! On Saturday May 13th a few of us went to the Ronald McDonald House in Los Angeles and cooked breakfast for the families. You talk about a rewarding experience. Mark your calendar for June 2nd and come play golf with us and then the next day June 3rd come walk for the kids of the house. Remember my lines of communication are always open so don't hesitate.

Hope to see you soon!



## Insurance Brokers and Agents of the San Fernando Valley Officers and Directors of 2006

**President – Tom Leman**

NIA Insurance  
818-349-5200  
tleman@niains.com

**Director – Cheryl Bingham**

SGJB Insurance  
818-316-0999  
cbingham@sgjb.com

**President-Elect – Steven Young**

Venbrook Insurance  
818-225-6200  
syoung@venbrook.com

**Director – Curt Witeby**

Insurance West  
805-579-1900  
cwiteby@insurancewest.com

**Secretary Treasurer – Dawn Abasta**

LBW Insurance  
661-702-6000  
dawna@lbwinsurance.com

**Director – David Kern (Honorary)**

Tri-County Insurance-Calabasas  
818-223-8383  
dkern@tcinsurance.com

**Past President – Jodie Hyams**

Venbrook Insurance  
818-225-6200  
jhyams@venbrook.com

**Director – Derek Ross**

C M Meiers Company  
818-224-6100  
dross@cmmeiers.com



**Director – Jason Meshekow**

GNW-Evergreen Insurance  
818-257-7400  
jasonm@evergreenins.com

**Director – Jonathan Schreter**

Hoffman Brown Company  
818-986-8200  
jschreter@hoffmanbrown.com

**Director – Melissa Phillipp**

Insurance West  
805-579-1900  
mphillipp@insurancewest.com

**Executive Director – Marian E. Jocz**

818-994-7455  
ibasfv@adelphia.net

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

**Director – Talin Jabourian**

Tri County Insurance-Calabasas  
818-223-8383  
tjabourian@tcinsurance.com

"First Timer"  
by Cheryl Bingham



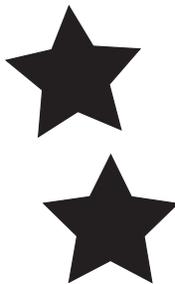
This year I was thrilled to be invited to the Big "I" National Convention in Washington DC. As this was my first year to attend, I hadn't quite realized how much I would learn from this experience!

I found out first hand that we usually never get to meet with a Congressperson, but rather with an aide, which usually includes a member of the "younger" generation. We all piled into a crowded taxi and headed up to Capital Hill where we met with the aides to Congressmen Gallegly, McKeon, Waxman, Berman, & Baca. The only Congressman we actually met in person was Brad Sherman, who represents most of the San Fernando Valley. He invited us to lunch in the Congressional Dining Hall. Looking around I couldn't help but think, "If these walls could talk!!"

There were several issues that the Big "I" asked us to mention to various Congressmen. The hot topics were The Insurance Regulatory Reform, Tax Reform, Natural Disaster, Flood Insurance and Crop Insurance. Even though we had no clue as to how to discuss Crop Insurance, we all felt that we were there to represent the entire State of California, which certainly does include this topic. Mostly, everyone agreed with the Flood Insurance and Natural Disaster Reforms.

Besides being very informative, the highlight of the trip was the last night when we heard Colin Powell speak at the Washington DC Convention Center. He was very interesting and informative.

Washington cringes every April, when thousands of Insurance Professionals ascend on Capital Hill. We may be one voice, but we certainly do make a difference. I strongly suggest that anyone who is interested in our profession become active in our Association



## InVest-National Scene

By Dave Kern, CIC, IIABA InVest Board Member



**A**s reported in our last newsletter, the grant awarded to the California Community College System, is beginning to become a reality. The grant is known as –The Community Based Insurance Careers Program Grant. In order for the community colleges to qualify for funding, very specific curriculum and procedures must

be followed. A third party administrator is responsible for the verification process.

Locally, Glendale Community College is already offering courses: Introduction to Insurance, Insurance Code and Ethics, Property & Liability Insurance, Personal Insurance, Commercial Insurance. This program has established two certificate programs:

- 1) INSURANCE PROFESSIONAL CERTIFICATE
- 2) INSURANCE SPECIALIST CERTIFICATE.

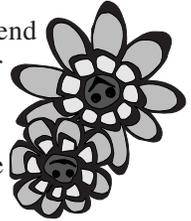
The first program is designed for a student with a 2 year

degree and/or have employment experience in the insurance field.

The second program is designed for new students as an introduction to insurance.

This is an excellent opportunity to send younger employees to further their education.

Please see the website for Glendale Community College:  
[www.glendale.edu/business](http://www.glendale.edu/business)



**LOOKING FOR NEW EMPLOYEES???** CONTACT THE GLENDALE COMMUNITY COLLEGE BUSINESS DEPARTMENT.

There will be approximately ten more community colleges starting their programs in the fall semester. As of the printing of this article, those community colleges have not been identified yet.

## 6th Annual Ronald McDonald House Los Angeles Walk For Kids

By: Curt Witeby



**S**aturday, June 3rd, 2006: The Insurance Brokers and Agents of The San Fernando Valley will continue their efforts to support the Ronald McDonald House of Los Angeles by participating in the 6th Annual Ronald McDonald House of Los Angeles Walk For Kids at Griffith Park.

For over 20 years the Los Angeles Ronald McDonald House has been a “home-away-from-home” to families of children undergoing treatment for cancer, transplants and other serious illnesses. Each year the House provides over 30,000 beds to families who need a caring and supportive environment that they can call home.

Come join the IBA SFV Team and participate in the 5K Walk from 7:00 a.m. to 11:00 a.m. on Saturday, June 3rd, 2006 at Griffith Park. The event will be full of surprises with many special guests from the entertainment industry.

To register as an IBA SFV Team Member or donate funds, please register on line at: [www.larmh.org](http://www.larmh.org)

Step (1): [www.larmh.org](http://www.larmh.org)

Step (2): Select Events Section

Step (3): Select 6th Annual Walk For Kids

Step (4): Select Join A Team

Step (5): Select IBA SFV

If you have any questions, please contact Marian Jocz, Executive Director (818) 994-7455 or e-mail: [ibasfv@adelphia.net](mailto:ibasfv@adelphia.net) or Curt Witeby at (805) 579-1900 or [cwiteby@insurancewest.com](mailto:cwiteby@insurancewest.com)

On behalf of the IBA SFV Officers and Directors, we gratefully acknowledge your participation and contributions towards making the 6th Annual Walk For Kids the most successful ever.

See you at the event!



## 2006 Bowling Event by Talin Jabourian

Our “Bowling for Clovers” event at Corbin Bowl on March 16th was a lot of fun! The attendance was great – we had plenty of teams competing for bragging rights. Our big winner was Jerry Bergmann from Tri County Insurance who bowled an amazing 257. I was just behind him with my 90.

The energy at the event was wonderful. Everybody was laughing and socializing the entire time. This is one of the events that get the families involved. Bruce and Cindy Haapala from P&C Professional Staffing brought their kids, as did a few others. Most people were very festive in their green outfits in celebration of St. Patrick’s Day, which added a little extra fun.

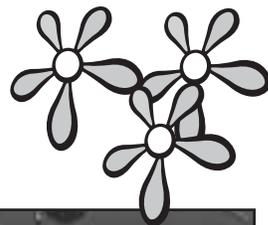
I want to again thank our sponsors for their continued support. Golden Eagle Insurance, Anchor Consulting Group

and American Technologies were the sponsors of this event. We also received donated raffle prizes from P&C Professional Staffing and Allied Insurance. The handmade money tree from P&C Professional Staffing was a big hit!

A big thanks to all of you who attended and hope to see you again at future events. Those who couldn’t make it can go to our next event, which is Casino Night on May 11th. The Casino Night has been regarded, as the best event of the year so don’t miss out! It’s at the Castaway in

Burbank – See you there!

If you have any questions, comments or suggestions on other activities or how we can improve anything please feel free to contact me. My email address is [tjabourian@tcinsurance.com](mailto:tjabourian@tcinsurance.com).

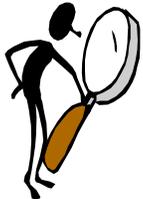


**The Solution to ALL your Insurance Staffing Needs**

# **P & C Professional Staffing**

**“Where Attitude is Everything”**

**Cindy Haapala, ARM, CIC, CAC**  
**Bruce Haapala, CAC**



**Insurance Career  
Consultants**

- ◆ **EXPERTS in Direct Hire & Temporary Placements**
- ◆ **Over 25 yrs. of Insurance Industry Experience**
- ◆ **Proud MEMBERS of IBA/SFV & California Staffing Professionals**

**Phone: 818.364.7411 | Fax: 818.362.3558 | E-Mail: [pandc@pro-staff.biz](mailto:pandc@pro-staff.biz)**  
**Please visit us at [www.pro-staff.biz](http://www.pro-staff.biz)**



IBA San Fernando Valley  
P.O. Box 4753  
Panorama City, California 91412-4753  
E-mail: [ibasfv@adelphia.net](mailto:ibasfv@adelphia.net)  
Web Site: [www.ibasfv.com](http://www.ibasfv.com)



Visit our web site @  
[www.IBASFV.com](http://www.IBASFV.com)