



TRI-VALLEY INSURANCE PROFESSIONALS

PLEASANTON - LIVERMORE - DUBLIN - SAN RAMON - DANVILLE

Valley News and Views

January, 2012



Established in 1993 TVIP is a local chapter of the National Assoc. of Insurance Women Int'l DRA International Assoc. of Insurance Professionals

Dates to Remember!

January 11th TVIP Monthly Mtg
On the Border – Dublin, CA

January 21st SoCal Inter-Coordinating Council Mtg
Topic: The Leadership Ladder
Safelite Auto Glass Training Center
Carlsbad, CA

Not a Member Yet?

For those of you considering membership in TVIP/IAIP, now is a great time to join. The annual dues are half price for the first year of membership if you join on or after January 1st. Join on-line at:

www.internationalinsuranceprofessionals.org

Take advantage of this great offer to invest in your future by becoming a member of TVIP!



Upcoming TVIP Meeting:

TVIP's January Dinner Meeting
Wednesday, January 11th

Guest Speaker: Jay Ashcroft

**Making the Most of Your
Personality at Work**

On the Border Mexican Grill
4940 Dublin Blvd.
Dublin, CA 94568

Networking 5:30 – 6:00
Business Meeting 6:00

TVIP Board meetings are held immediately preceding the General meetings and are open to all members. Board meetings start promptly at 5:00 p.m. so please plan on arriving shortly before that time if you wish to attend the Board meeting.

For more details, go to the TVIP website at:
www.tvipca.com

President's Message

Happy New Year TVIP members and supporters! TVIP has some exciting programs lined up for you in 2012. Be sure to check out our website for more details and save the dates!

Our Holiday Event at Tommy T's was an outstanding success! Comedienne Monquie Marvez from San Diego did us right as our personal comedian. We had about 40 members and guests in attendance and it was a laugh-filled evening. This might be something we would continue to do each and every year. For future tickets & performances, visit their website at www.Tommyts.com and sign up for their updates in your area. They have 3 locations; Pleasanton, San Francisco and Sacramento.

We are looking for a clubhouse or office building as a location for our annual Shopping Extravaganza Fundraiser. We have several vendors who want to sell and have already had shoppers from last year's event asking if we are going to have another one! We definitely want to hold another event but we need a location. If you have ideas or suggestions for the committee, please let a Board Member know.

Corporate sponsorships! We need your help, please remember to reach out to your vendors, business owners, own business and employers to contribute to our organization. Benefits include having their business names and logos in our newsletter, on our website, and advertised at each of our meetings. This contribution is used in many ways to support our education, leadership and membership growth.

Save the date for 2012 – June 23 – Our Annual A's verse Giant's game event! Hope you can make it!

Hope your holidays were safe and wonderful and that we'll see you soon!

With sincere fellowship,
Dina Benigni-Bogaards, CPIW, DAE, CRIS
TVIP President
Lexicat50@yahoo.com



*The Argument FOR Sweating the Small Stuff**



When it comes to the quality of the products and services we provide our customers, sweating the small stuff means asking more than “What would be best for our customer?”. Instead, we should be asking “What will blow our customer’s minds?” and “What can we do better?”

Big sluggish companies are fat, dumb and uncaring for a reason. They are wrapped up in process, logistics and bottom line rather than being focused on delivering great products and services by attending to every last excruciating detail. Often, when the companies become big, executives feel that the small things can be left to everyone else while they focus instead on areas of “higher value”.

Some of the most successful companies, however, have managed to grow large by using their attention to detail as a means to becoming great. Virgin Airlines and Apple are classic examples of companies that have sweated the small stuff by focusing on the granular details of what it takes to make their customers’ experience the best their industries have to offer.

Ultimately, your product or service is experienced by individuals and they care about the details. No customer cares that you have the best logistics or profit margin if you’re your products or services are flawed. If their name is misspelled or someone didn’t return their call, your state-of-the-art management system doesn’t mean squat.

Small things have a disproportionate impact on customers’ feelings. When given exceptional customer service and superior products, they feel valued and respected. That’s what keeps them coming back for more, what makes them recommend you to their colleagues and makes them less likely to be ‘difficult’. If they know you are always giving them the best effort, when something does go wrong, they are more understanding and forgiving.

When it comes to your customers, if the thought of sweating the small stuff makes you groan, just think how bad you would be sweating if your poor service or mediocre product became the subject of your customer’s Facebook posting or Twitter ‘tweet’. The downside of our electronic networking boom is how quickly an unhappy customer can spread the word. Conversely, it can also facilitate the building of a good reputation and new customers.

Next time you find yourself thinking “It’s good enough”, remember: to create something exceptional, you need to sweat the small stuff.

* From an article by Aaron Levie at www.fastcompany.com

TVIP Officers and Committee Chairs

- * President - Dina Benigni-Bogaards
Lexicat50@yahoo.com
- * Vice President - Kathy Babcock
Kathleen.babcock@everstre.com
- * Treasurer - Cathie Speakman
Califgem@hotmail.com
- * Secretary - Tiffany Pastorius
Tiffany.Pastorius@ioausa.com
- * Parliamentarian - Tish Riley
Triley@mapfreusa.com
- * Membership Chair - Jackie Tufo
Jatufu@scif.com
- * Programs Chair - Cathie Speakman
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- * Education - Julie Rathbun
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- * Webmistress – Susan Mann
Susmanccc@yahoo.com
- * Newsletter Editor - Tish Riley
Triley@mapfreusa.com

Get more out of your TVIP experience by serving on a committee. Please contact Dina Benigni-Bogaards to volunteer. Get involved and you’ll be glad you did!



Celebrating TVIP Members!

Happy Birthday to:

Connie Ramirez - January 3rd

Winter Driving Safety Tips



Looking forward to hitting the slopes this winter? To make sure you get there and back home again safely, here are some tips from Caltrans:

Before you leave:

1. Make sure your brakes, windshield wipers, defroster, heater and exhaust system are in top condition.
2. Check for antifreeze in your radiator and concentrated windshield washer fluid in the fluid reservoir.
3. Check your tire inflation and tread condition.
4. Always carry chains and make sure they are the correct size and in proper working order.
5. Carry an ice scraper or commercial de-icer, a broom for sweeping snow off your car, a shovel for digging out, sand or burlap for traction and an old towel to clean your hands.
6. Keep an updated map in your car in case traffic is diverted due to road conditions.
7. Take along water, food, warm blankets and extra clothing.
8. Keep an extra key in your pocket. Many people get locked out of their car when they get out to put on their tire chains.

When you leave:

1. Allow enough time. Get an early start and allow plenty of time for changes in road conditions.
2. Keep your gas tank full in case you have to change routes or get caught in a long delay.
3. Keep your windshield and windows clear.
4. Slow down and leave more distance between you and the car in front of you. Snow and ice make stopping distances much longer.
5. Remember that bridges and shady spots can be icy even when other areas are not.
6. Avoid sudden stops and quick direction changes.
7. Be more observant. Visibility may be more difficult so extra caution is required.
8. If you get stalled, stay with your vehicle and try to conserve fuel while maintaining warmth. Be alert to any exhaust or monoxide problems.

Chain Controls:

1. The speed limit when chains are required is 25 or 30 mph.
2. Pull completely off the road to the right when installing chains.
3. If you use the services of a chain installer, be sure to get a receipt and jot down the installer's badge number. They are not allowed to sell or rent chains. The installers are independent contractors and not employees of Caltrans.

For more information, check out:

www.dot.ca.gov/hq/roadinfo/wntdrive.htm

New California Laws For 2012



Several new California laws go into effect in 2012. Here are couple that may affect you and/or your employer directly:

- California Data Breach Notification Bill (SB 24): Mandates that holders of data notify consumers whose personal data has been breached. The law establishes the required content for data breach notification to consumers to include:
 - Description of breach incident
 - Types of personal information breached
 - What time the breach occurred
 - Contact information for the major credit reporting agencies in California
- Employment Credit Check Law: Prohibits employers from requesting credit reports unless a job applicant is seeking work in a financial institution, law enforcement or Justice Department. The law does allow credit checks for anyone who:
 - Has access to peoples bank, credit card info, SSN and date of birth
 - Has access to employer's proprietary info or trade secrets
 - Signs a check, credit card, financial contract or transfers money for the employer
 - Has access to more than \$10,000 cash or is a manager of 'certain industries'.

You can find more details about these two new laws and the other laws going into effect in 2012 at:

www.californiality.com



Helpful Website Links

- California Council of IAIP: www.cacouncilnaiw.com
- Region VIII of IAIP: www.regionviii.com
- IAIP: www.internationalinsuranceprofessionals.org
- CA Dept. of Insurance: www.insurance.ca.gov
- American Institute for CPCU: www.aicpcu.org
- Insurance Educational Assoc.: www.ieatraining.com
- Ins. Scholarship Foundation of America: www.inssfa.org
- The National Alliance: www.scic.com

Tri-Valley Insurance Professionals Presents.....

Making the Most of Your Personality at Work

Gain insights that will allow you to better understand yourself and the people you work with. learn strategies for developing complimentary roles with co-workers and tips for better understanding clients and connecting with them on their own terms.

Guest Speaker: Jay Ashcraft



The Association of Insurance Professionals

Operating since 1993, Tri-Valley Insurance Professional's is a local association of the International Association of Insurance Professionals
<http://www.internationalinsuranceprofessionals.org/>

Date	January 11, 2012
Location	On The Border Mexican Grill http://ontheborder.com 4940 Dublin Blvd Dublin, CA 94568 925-829-1371
Time	5:30 Networking 6:00 Dinner & Program
Attire	Casual Business Attire
Cost	\$20.00 Cash Price pp –IAIP Members \$25.00 Cash Price pp – Non-IAIP Members • Credit Card Payments accepted on our Website www.tvipca.com
Menu	Mexican Buffet – Taco Bar – Refried beans, rice, beef and Chicken Taco makings



RSVP BY: January 6, 2012
To Cathie Speakman
califgem@hotmail.com

Cancellation Clause

Your RSVP to this event is an agreement to pay for any meals you requested whether you are in attendance or not if not canceled prior to.

RSVP Deadline
1-6-2012

EMPLOYMENT OPPORTUNITIES

Deerfield Realty Corp – Menlo Park

There is an immediate opening at a small property management firm, DEERFIELD REALTY CORPORATION, located in Menlo Park. The entry-level position entails receptionist work, administrative work for two partners of the firm and assisting the property manager.

The successful candidate would work with subcontractors, vendors, tenants and would be taught the ins and outs of property management. They would also help with billings, sending out checks and calling out plumbers, etc. They would be in charge of certificates of insurance and pretty much running and keeping the office running smoothly. The more the person can handle, the more they can be given.

It would be \$35-\$40K to start with full medical/dental insurance and three weeks vacation.

Please email resumes or call Laura Hesselgren:

Deerfield Realty Corp.
3715 Haven Avenue, Suite 210
Menlo Park, CA 94025

650-298-0080
650-298-0050 fax

laura@deerfieldrealty.net

Farmers Insurance Agency Office – San Ramon

Part-time position available, M-F 5 hours a day, for a Customer Service Representative. Bi-lingual in Spanish a plus, compensation based on experience, all lines of business.

Contact and/or send resume to Dina Benigni – Lexicat50@yahoo.com

DLS Insurance Services – Knightsen (near Brentwood)

Part-time Customer Service Rep needed, P&C licensed a plus, Applied/TAM system used, 15-30 hours per week, casual attire, very flexible brokers to work with. All lines of business and compensation is based on experience.

Contact and/or send resume to Dina Benigni – Lexicat50@yahoo.com

IOA Insurance Services - Pleasanton

Position Title: Account Assistant
Location: Pleasanton, CA
Status: Full Time
Start Date: Open Immediately

Primary Responsibilities:

The issuing of new and renewal certificates is critical to the support of IOA policyholders. IOA Insurance Services is seeking a candidate who can fulfill our immediate need for this critical position and who also shows the potential to grow professionally toward advanced positions in client services. The Certificates Assistant will be responsible for issuing all certificates for two service units in the Pleasanton office.

Additional Duties:

Additional duties will include account support indicating the candidate's development toward an Assistant Account Manager position. This will include, but is not limited to:

- Ordering Loss Runs, Motor Vehicle Records, and Issuing Auto ID Cards
- Sending Underwriting Renewal Information requests to insureds
- Issuing policy endorsements, cancellations and handling related billing matters
- Preparing Proposals, Policy Summaries and other documents as needed
- Checking Policies for accuracy

Reporting:

This position has a matrixed reporting status, which includes taking direction on a day-to-day basis from a team of 3 or more Account Managers, as well as the regional Operations Manager.

Career Track:

Insurance Office of America is one of the 10 largest privately held insurance agencies in the country. We are growing quickly, and are seeking a candidate with the potential to advance toward a broader client services role, with an interest in Account Assistant and Account Management roles.

Skills Required:

- Working knowledge of Agency Management Systems, preferably Applied
- Working knowledge of Microsoft Office applications
- Excellent customer services skills, both verbal and written
- Strong organizational skills with the ability to multi-task and take ownership for task completion

Other Requirements:

- Positive mindset, flexible to changing work environments, the ability to work both independently and as part of a team, and a good sense of humor!
- Minimum A.A. Degree or Equivalent
- Obtain California Fire & Casualty Insurance License within 6 months of hire

Salary:

Negotiable, commensurate with experience

Contact: Contact &/or send resume to Dina Benigni – Lexicat50@yahoo.com

INDIVIDUALS LOOKING FOR OPPORTUNITIES

Dina Benigni - Over 25 years experience - Insurance Specialist specializing in OCIP/CCIP Insurance Programs/Administration, Property Management, Contract Work, WC Claims Med Tech/Liaison, Commercial/Personal Lines, Organization/Time Management, Special Projects and much more.

Michelle Ortiz - 16 years WC Claims Examiner experience.