

FEBRUARY 2009



THE IBA SFV CONNECTION

INSURANCE BROKERS AND AGENTS OF THE SAN FERNANDO VALLEY

Calendar of Events 2009

FEBRUARY

- 03 - Executive Board Meeting
- 04 - Board of Directors Meeting
- 10 - Young Agent Kick-Off Party

MARCH

- 02 - Executive Board Meeting
- 04 - Board of Directors Meeting
- 26 - Casino Night - The Castaway

APRIL

- 06 - Executive Board Meeting
- 08 - Board of Directors Meeting
- 14 - Political Summit - Sacramento
- 24 - I-Day - Universal Sheraton Hotel
- 29 - National Legislative Begins

MAY

- 01 - National Legislative Ends
- 03/07 - Blue Ribbon Conf - Hawaii
- 04 - Executive Board Meeting
- 06 - Board of Directors Meeting
- 28 - Golf Day - Moorpark Country

Check us
Out At
www.ibasfv.org

PRESIDENT'S MESSAGE - JASON MESHEKOW

Where did 2008 go, as I can't believe it is actually 2009 already!! I hope that all of you had a happy, healthy and safe Holiday Season and that 2009 is even more successful than 2008. I am excited and humbled to serve as the IBA San Fernando Valley President for 2009. This year promises to be one of anticipation and change. We have a new US President, in historic proportions, in Barack Obama, that will not only change the landscape of our nation, but hopefully bring some stability to the insurance industry.

As your President I will do everything in my power

to help promote the Independent Agent, work on education and perpetuation and be an advocate for our industry in Sacramento and Washington.

In 2009 you will see some new events and some old favorites. We have our first kickoff party on February 10th, at Braemar Country Club. In addition to annual favorites of Bowling Night and Casino night, we will be rolling out a new event, called Movie Night. In addition, we will be bringing back the Gala Event that was so successful in 2007. Look for more information in the upcoming weeks in our first 2009 quarterly newsletters.

Last but not least I want you to know that as your Local Association President, I am here to serve all of you.



Let's make 2009 one of the best years yet!!

Attention All Associate Members:

Would you like to showcase your company and reach out to our entire member base?

Advertise in the Connection!

Contact Marian at

IBASFV@roadrunner.net

Or call (818) 994-7455 for details

A HOPE FOR CHANGE - DAWN ABASTA, IMMEDIATE PAST PRESIDENT

As we embark on 2009, we have a new Democratic U.S. President and probably one of the worst economic situations I have seen in my lifetime. Yet with that I see hope. Hope that we will stop, look around, reassess and correct. Correct those things that propelled us into this situation. I also expect we will see the insurance market start to take another turn, this time hopefully before losses exceed income so that the adjustments are slight and not extreme. I know I personally sold several workers compensation accounts with single digit increases for the first time in a few years.

My role for the IBA in 2009 will be more focused, I will be in charge of Philanthropy and will Chair the 2009 Community Gala in the fall. I am looking forward to this undertaking and want to involve as many of you as I can. In 2007 this Gala raised \$10,000 for Tobinworld, an autistic school in the Valley. As of today we have already formed some of our committee, but we need some more hands. If you would like to help the IBA San Fernando Valley make a big difference, then please contact me and become part of this 2009

committee.

I feel this is a critical role to play this year. Many charities are suffering from the economic crises. When budgets are cut, often charity is the first thing business cuts back on. If you would like to be a part of this year's event, contact me at 661-702-6016 or dawna@lbwinsurance.com.



DON'T FORGET TO SET YOUR CLOCKS

AHEAD ONE HOUR MARCH 8TH

MORE DAYLIGHT - HEY!!!

GOLF DAY: TERRY MILLER GOLF CHAIR

Well, it is almost that time of year again. The IBA, San Fernando Valley Golf Day is just around the corner. This year, the big day is Thursday, May 28th 2009 at Moorpark Country Club. Moorpark was a great course to play last year, so we did not change. We had many wonderful comments from the participants last year and several suggestions on how to improve the event. I can assure everyone; we will do everything and anything to make sure we all have a fun and memorable time. Fliers

will be sent out in the next few weeks with all the information. If anyone has any suggestions on how we can improve our largest fundraiser of the year, (Golf Day) please give me a call at (818) 534-3560 or email me at tmiller@niains.com.

I hope to see everyone at the tournament.

Thank you for your support. Go IBA SFV.



JONATHAN SCHRETER - PRESIDENT ELECT

2009 Los Angeles I-Day: "Be A Part Of The Change"

On Friday, April 24 IBA-SFV, in partnership with IBA-BGP and IIABA Los Angeles, will be hosting I-Day 2009 at the Sheraton Universal.

The Los Angeles I-Day is a coming together of insurance executives, brokers and agents representing the Los Angeles area insurance community.

This annual event offers continuing education, interaction with both company and surplus lines representatives as well as networking opportunities with your peers.

In addition, the exhibit hall offers interaction with over 60 exhibitors who represent vendors from all insurance-related businesses.

This year's theme, "Be A Part Of The Change" looks to find ways to help the brokers and agents navigate some of the most difficult economic conditions we have ever experienced as an industry.

Agency Principals may be particularly interested in the speaker panel being formed, consisting of expert consultants in different aspects of your business, including accounting, sales and marketing, that may provide some keen insights into how to consider your business operations in these challenging times.

Producers, Account Executives and even the account managers and CSRs will benefit from face-to-face networking opportunities with carrier people that they only know from the phone. Enhancing those personal relationships can only lead to better service and better opportunities to build your books of business.

Last year, over 75 vendors set up booths and presentations in our exhibit hall. We are moving the event back to the Sheraton, where exhibit space is at a premium. If you are a vendor who services the needs of the insurance industry, this is a must-attend event to develop potential clients.

For additional information on sponsorships or exhibit booths or to register to attend, visit www.la-iday.com or contact Marian Jocz, I-Day Coordinator, at (818) 994-7455 or by e-mail at ibasfv@roadrunner.com.

We look forward to seeing you!



NEW BOARD OF DIRECTOR: GINA WILLARD

First of all I'd like to thank you for allowing me to serve as a board of director with your local association in 2009!

I am proud to be the Chairperson for the Young Agent Events for 2009.

Since I started in this business when I was twelve it's clear why I've been put in charge of these events, (just kidding).

My first event for all of you "Young Agents" was a mixer and our theme was "Love is in the Air" which was held at Braemar Country Club, on February 10, 2009.

I would like to acknowledge our as-

sociate members who helped support this event by sponsoring us.

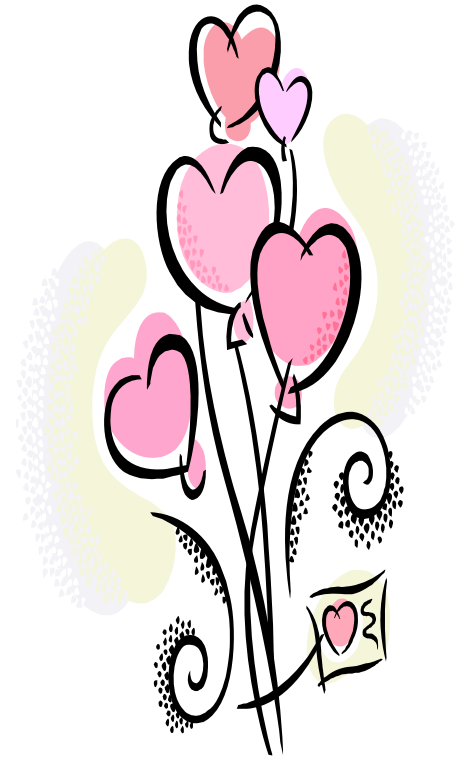
Harry W. Gorst

Anchor Consulting group

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Anderson & Murison

Golden Eagle



SECRETARY / TREASURER REPORT - ERIC ROTHMAN

In looking at a New Year with a gloomy economy, our association is leading the way with events, political action, and leadership through this trying time.

We look forward to seeing all our members at all our events. We attempt to educate and facilitate our member needs through our political action, and we try to help young and seasoned agents progress through our association, from the agency all the way to the board of directors of IBA SFV.

My job this year is to make sure our financial position remains strong and to administer and review the budget that our membership has allowed us to progress with. It is my duty to uphold the beliefs and progress that past secretary treasurers have taken to insure that our association remains one of the strongest independent insurance organizations.

I also look forward to helping our new

President in progressing our association in 2009.

I also strongly urge any members that know of energetic people in the industry that want to learn, meet other insurance professionals, and just have a great time to consider them for the future of the IBA SFV by having them consider being part of our board.

Finally, I would like to take this opportunity to thank Derek Ross for his counseling and encouragement in my taking this active role on the executive committee on the board of the IBA SFV. Derek served for 10 years on the board and I commend him on the strides the association has taken during the time he has given.





I-Day 2009
BE A PART OF THE CHANGE!

*Independent Insurance Brokers & Agents Associations
of Burbank, Glendale, Pasadena,
The San Fernando Valley & IIABA Los Angeles*

Friday April 24, 2009
Sheraton Universal Hotel
333 Universal Hollywood Drive
Universal City, CA 91608

www.la-iday.com

MEMBERSHIP - TOM LEMAN

Most would agree with the truths contained within the old adage "United We Stand, Divided We Fall". I believe this statement rings as true today as it did when Patrick Henry made it in March 1799. According to history he was denouncing The Kentucky and Virginia Resolutions because he believed it (the resolution) encouraged division within the union which would only serve to weaken us and ultimately create greater vulnerability. Our nation was founded on the principal and remains consistent with the philosophy and thus we are in fact a republic of United States. The point simply being that we are stronger when united. It is said that at the end of Mr. Henry's speech he fell into the arms of bystanders and carried almost lifeless into a nearby tavern. Two months later he was dead.

Sharing something in common with others, particularly when that something is both good and meaningful, is something we all should be able and willing to rally around. IBA SFV and other such organizations can offer that opportunity. As individuals we are a very small part of the whole but united with dedication to a common grass roots cause, we can help create a positive difference for our beloved industry. Our combined efforts not only help our industry but also our clients, member agencies, our communities,

our state and our country. If you agree we are part of a noble occupation, providing protection and peace of mind, then we can ill afford to sit idle at this most critical time in our nation's short history. Now is *not* the time to pull in our resources and hunker down in some survival mode. Now is the time to step up and be proactive taking positive steps for positive change. Our newly elected IBA SFV President Jason Meshekow has given the board its directives and he is driven to succeed in strengthening our industry as outlined at his recent installation. This is an exciting time to be alive and we can make a positive difference. My question to you is...How will you contribute? There is room for you to be a part of this movement...participate and be active. Join us! Support our events, participate in networking opportunities, join our board or the national board, visit Sacramento or Washington DC, you can make a difference too. I encourage you to do so with us, your peers. We are a diverse group with a common purpose. Join us as we positively impact our industry, our members and our clients...United We Stand!



INSTALLATION LUNCHEON
JANUARY 21, 2009
2009 BOARD OF DIRECTORS





*Insurance Brokers and Agents of the San Fernando Valley
Officers and Directors of 2009*

Board of Officers

President – Jason Meshekow
GNW - Evergreen Insurance
818-257-7400
jasonm@gnw-eg.com

President Elect – Jonathan Schreter
Hoffman Brown Company
818-257-7400
jschreter@hoffmanbrown.com

Secretary / Treasure - Eric Rothman
C M Meiers Company
818-224-6100
erothman@cmmeiers.com

Past President - Dawn Abasta
LBW Insurance
661-702-6000
dawna@lbwinsurance.com

Board of Directors

Director – David Winikoff
LBW Insurance
661-702-6000
dwinikoff@lbwinsurance.com

Director – Gina Willard
GNW - Evergreen Insurance
818- 257-7400
ginaw@gnw-eg.com

Director – Terry Miller
NIA Insurance Group
818-349-5200
tmiller@niains.com

Director – Tom Leman
NIA Insurance Group
818-349-5200
tleman@niains.com

Executive Director - Marian Jocz

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Employment Practices Liability Insurance

Large or Small... Every Employer faces the Reality it may be the Target of Legal Action from Past, Present or Prospective Employee's

Employment

Coverage

Applies to the entity, employees, directors, officers, volunteers and applicants for employment.

Practices

Industry Class

Most industry classes written, including physicians and other healthcare providers, auto dealers, lawyers and manufacturers.

Liability

Covered Acts

Include Discrimination, Harassment, Wrongful Termination, Misrepresentation, Retaliation, Mental Anguish, Emotional Distress, and Third Party Coverage.

Insurance

Includes

One Hour of Free Legal Advice.
Access to Human Relations Experts.
On-line Indications.
Electronic Application Generation.
Electronic Policy Insurance.

This EPLI Program Provides...

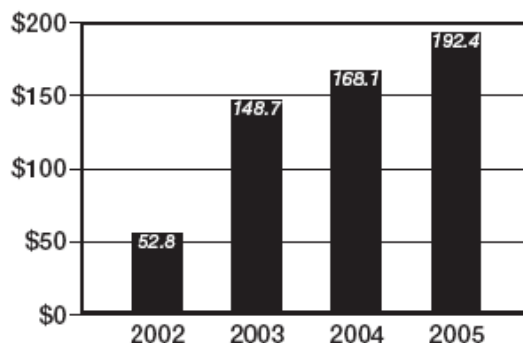
- Limits of Liability starting at \$250,000
- Defense Outside the Limit of Liability (Available for most entities with 250 or fewer employees.)
- \$950 minimum premium

- Minimum deductible of \$2,500
- Supplemental Extended reporting periods of 1, 2 or 3 years
- Duty to defend and non-duty to defend options

Can your business afford its share of the litigation to be paid?

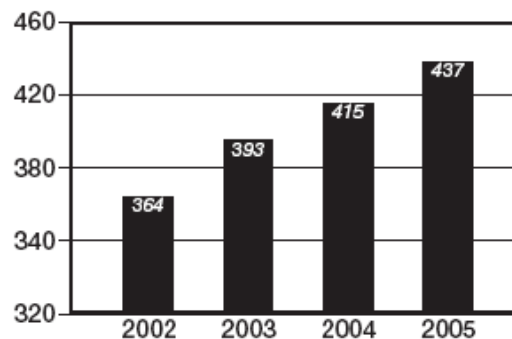
- A private company is more likely to have an EPL Claim than a General Liability or Property Claim.
- 15% of all plaintiff verdicts exceed \$1,000,000. The average cost to defend an EPL claim is \$150,000 and the median award is \$250,000.

Employers' payments have soared since 2002 from \$52.8 million to \$192.4 million in 2005



- Nearly 75% of all litigation against corporations involves employment disputes.
- About 65% of employers who have terminated an employee have been involved in a lawsuit.

Employment related litigation increased over 20% from 2002 to 2005



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EXECUTIVE DIRECTOR'S REPORT- MARIAN E. JOCZ

I would like to thank a few good men who have stepped off the board of directors to pursue different avenues but made a difference in my role as the executive director. Derek Ross, someone who has been involved with the association for over a decade. Derek was the one you could count on to speak up to tell you what he thought about it. He always gave his point of view good or bad. He listened first then jumped right in. He was the idea man, always thinking outside of the box. Steven Young who came on the board of directors and never wasted a minute, always giving his input and his great ideas. Steven is a very patient person and would always take the time to help. Steven took hold of our political chair and grew our InsurPac program. Steven also was involved with InVest, teaching classes over at Glendale Community College. I will miss each of them but I know they are just a phone call away.

One of the great things about my position is that every year new board of directors come on and I watch them grow and move into different roles with the association. I admire these professionals who take time out of their busy work and family schedules so that the rest of us have one of the strongest local associations in Southern California. They are passionate and dedicated to the cause and work very hard at it.

Please take the time to come and attend one of our events to meet these insurance professionals, maybe you would want to get involved too. I guarantee you will make some great new friends.



INVEST- DAVID WINIKOFF

As 2009 begins we are looking forward to a very productive year for Project InVest. To begin with we have plans to attend "Career Days" at the three local Community Colleges that offer insurance classes. These Community Colleges are Pierce College, Moorpark College and College of the Canyons. Additionally, we hope to develop a close working relationship with the School of Business at CSUN. It is our hope to provide several scholarships to deserving students who are interested in pursuing a career in the Insurance Industry. Furthermore, we hope to provide some internships and entry level positions to students at all of these colleges. Finally, we will assist these institutions of learning by providing guest speakers who will speak on various insurance subjects including career paths available to them in our industry.

We will be asking for support from our member agencies as well as our insurance carrier partners to make this a truly productive year. For only with your help can 2009 be a successful year for Project InVest.

2009 Installation Event Sponsors

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SILVER SPONSORS

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American Restoration , Inc.
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BRONZE SPONSOR

Republic Indemnity



We are still the One

AS THIS MARKET CHANGES, WE ARE STILL YOUR SAFE HARBOR. WE CONTINUE TO SHOW YOU THE WAY WITH OUR KNOWLEDGE, EXPERTISE AND EXPERIENCED UNDERWRITERS. REMEMBER WHEN YOU DID RECEIVE AN IMMEDIATE RESPONSE? THOSE DAYS HAVE REMAINED AT MONARCH.

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- INLAND MARINE
- POLLUTION LIABILITY
- D&O LIABILITY
- EMPLOYEE PRACTICES LIABILITY
- MOBILE HOME PARKS
- GENERAL LIABILITY
- COMM'L PACKAGES
- PROFESSIONAL LIABILITY
- UMBRELLA & EXCESS
- PROFESSIONAL LIABILITY

PERSONAL LINES & SPECIAL RISK

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- DWELLING FIRE
- BUILDERS RISK
- EARTHQUAKE DIC
 - EXCESS FLOOD
 - AND WRAP AROUND
- PERSONAL ARTICLE FLOATERS
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- PERSONAL PROPERTY FLOATERS
- EXCESS FLOOD

VARIOUS PROGRAMS AVAILABLE -
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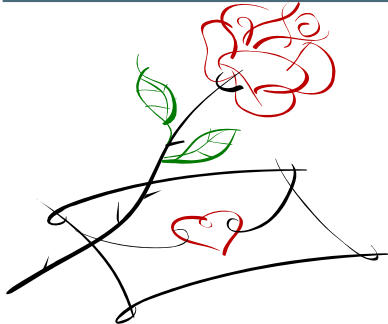
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President/CEO

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RANCHO MIRAGE 760-779-5555 FAX 760-779-5234
SIMI VALLEY 805-577-6800 FAX 805-577-1915 NOVATO 415-883-1411 FAX 415-883-1752
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