



Leadership

@NAIW.org

Education

MENTORING

Association of Choice

SUCCESS

Partnering technology

Fellowship

Insurance

New Member Guide

INSURANCE WOMEN OF TOLEDO

- Meet from September through June (no meetings in July and August)
- Dinner meetings every 2nd Wednesday of the month at different locations – program content and dinner menu on website prior to meeting
- IWOT members include those employed in Property & Casualty, Life & Health, Employee Benefits, Claims Adjusters, insurance agencies, insurance companies, or any business related to the Insurance Industry.
- Our Mission Statement is:
Insurance Women of Toledo and the National Association of Insurance Women (International) serves it's members by providing professional education, an environment in which to build business alliances, and the opportunity to make connections with people of differing career paths and levels of experience in the insurance industry.

Membership in IWOT is open to anyone in the insurance industry, and related industries, enabling our members to establish relationships with a wide variety of professional contacts on the local, state, regional, and national levels.

Annual dues are:

National Association of Insurance Women	\$86.50
<u>Insurance Women of Toledo</u>	<u>\$20.00</u>
Total	\$106.50

- Dues are cut in half as of January:

National Association of Insurance Women	\$43.25
<u>Insurance Women of Toledo</u>	<u>\$10.00</u>
Total	\$53.25

- Standing Committees needing volunteers:
 - **Education** – IWOT designates February's monthly meeting every year as Education Night and often includes CE credits; once we had our own "Who Wants to be an Educated Millionaire" game.
 - **Community Service** – we have taken on projects such as the Aurora House, Nursing Homes, Adalante, Hannah's Socks, Rusty's House, Mom's House and the Ronald McDonald House.
 - **Safety** - IWOT participates in Northwest Safety Council's annual Hero Awards Banquet; designates a month as our safety awareness meeting; help local Fire Department to purchase smoke detectors for those in need of them
 - **Finance & Budget** – Prepares a budget for fiscal year (together with treasurer & president), creates fund raising activities, obtains advertisers for our website.' Obtains local Corporate Partnership.

HOW TO VOLUNTEER AT THE LOCAL LEVEL

Have no doubt, we want and need your help! IWOT operates because of dedicated and hardworking individuals like you who freely give their time. It takes a team effort and the contributions of our members to make an association run smoothly. So how can you volunteer?

First, determine your interests and where your talents lie. If you're not certain or don't have a specific committee preference, talk to your president for a recommendation.

Second, make contact. Speak with the chair of the committee you'd like to serve on. Your president can provide you with chairs name and telephone number.

Lastly, get busy! Ask questions! Meet people! Learn the ropes. You'll find yourself surrounded by people who appreciate your interest, your assistance and your enthusiasm.

There are many opportunities to participate on a local, state, regional or national level. We welcome your involvement and invite you to join the IWOT/NAIW team. Your efforts will contribute to our future success.

Thank you for joining IWOT/NAIW - we look forward to working with you.



Welcome!

Your journey to professional growth and development is just beginning.

As a member of the National Association of Insurance Women, International, (NAIW)

you will obtain the  to a bright future.



Our membership spans the United States, England, Canada, Puerto Rico, Kuwait, India, Australia, and Africa. What a great opportunity to network with other professionals in the insurance industry.

NAIW prides itself in the development of its members. Along with networking, you will be kept up to date in the latest insurance trends. In addition, NAIW strives to meet all your educational needs and even offers its own designations.

Once again, WELCOME and THANK-YOU for making NAIW your Association of Insurance Professionals!

MISSION

NAIW serves its members by providing professional education, an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience in the insurance industry.

- NAIW's membership is open to all in the insurance industry who strive for and practice professionalism, regardless of their career level.
- NAIW fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and experiential backgrounds.
- NAIW promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- NAIW's governance and the operational management exist to enable the association to carry out its mission.

VISION STATEMENT

NAIW: provides connections for the future.
Connecting: The Members;
The Community;
The Industry; and
The World.

CODE OF ETHICS

Introduction

Membership in the National Association of Insurance Women (International) ("NAIW") is a privilege. NAIW (International) membership is open to all in the insurance and risk management industries who strive for and practice professionalism, regardless of their career level.

In order to maintain the privilege of NAIW (International) membership, it is important that NAIW (International) members act with integrity and avoid any action that will compromise the member, NAIW (International) itself and the member's relationship with NAIW (International). The principles in this Code of Ethics provide guidelines that are intended to enable NAIW (International) members to conduct their membership activities in a professional manner. However, these guidelines do not supersede any fiduciary duty owed by members, officers, Directors, employees, agents or volunteers of NAIW (International) under applicable law.

Conflict of Interest

NAIW (International) members should never abuse their relationship with NAIW (International) by competing with NAIW (International) or bringing discredit, disrepute or embarrassment to NAIW (International). Members shall disclose any personal, business or organizational interests, affiliations or activities that could be construed as a conflict with the activities of NAIW (International).

Use of NAIW's Intellectual Property

The name, trade-name and trademarks of NAIW (International) are intellectual property of NAIW (International). Any use by a member of the intellectual property of NAIW (International) must be authorized in advance by an authorized representative of NAIW(International).

Confidentiality

The reputation of NAIW (International) is a valuable asset and should not be exploited by a member for personal advantage or for the advantage of any other person or entity. Information about the activities of NAIW (International) that a member acquires and that is not generally known or available to the general public shall be treated as proprietary and confidential information of NAIW (International).

Acceptance of Gifts

Members shall not accept gifts, favors, loans, discounts, or other consideration (other than items of nominal value, i.e., less than \$25.00 in the aggregate) from non-members in connection with their membership or service to NAIW (International), without advance disclosure and approval of the offer of such gift to an authorized representative of NAIW (International).

Disparagement

NAIW (International) members are expected to promote the best interests of NAIW (International) at all times. As a result, members agree not to disparage or bring into disrepute NAIW (International), its activities, members, officers, Directors, employees, agents and volunteers.

Personal Conduct

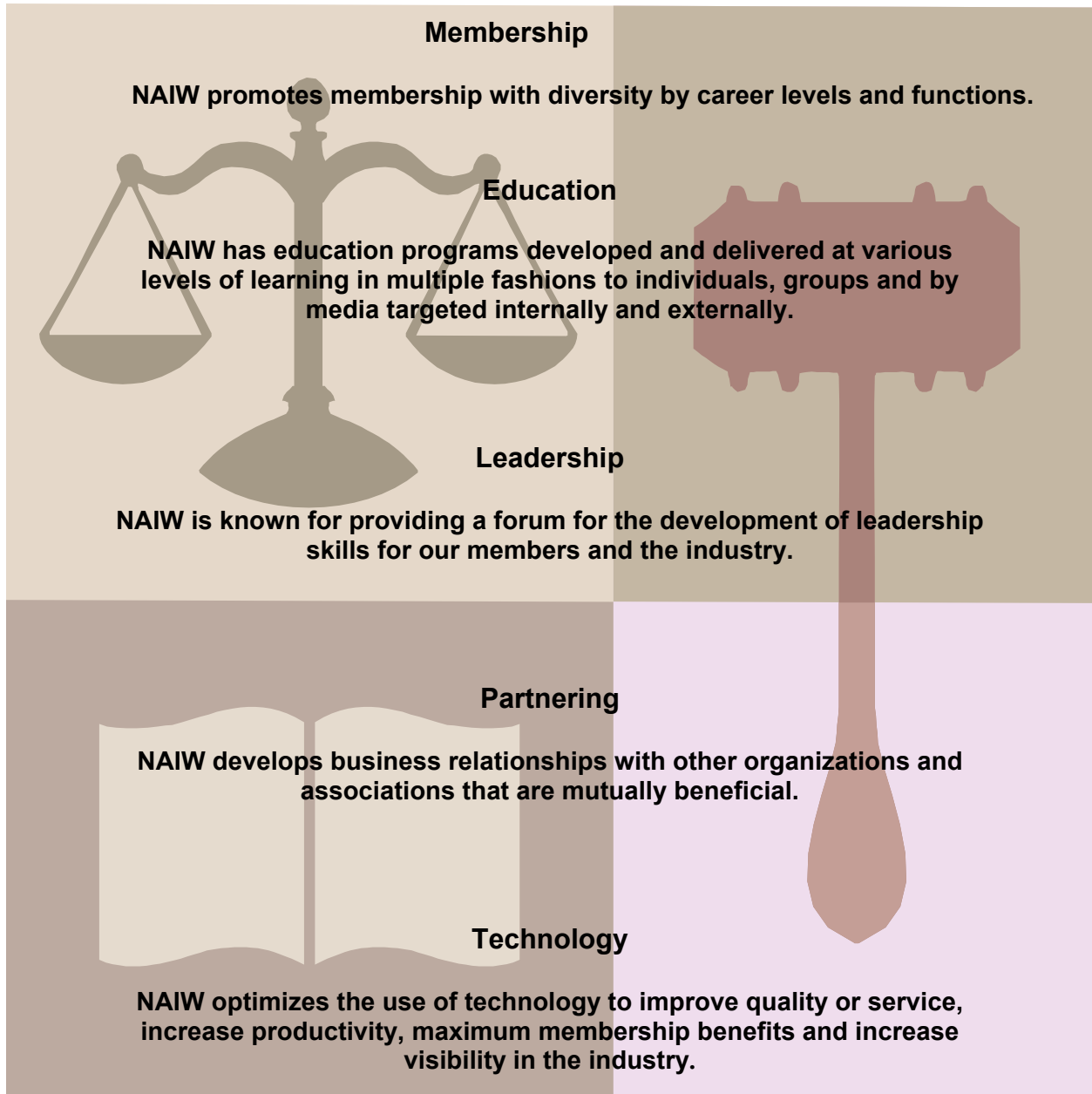
In order to protect the reputation of NAIW (International), no member of NAIW (International) shall have (i) been convicted of a felony, (ii) engaged in intentional, bad faith misconduct which is detrimental to NAIW (International), or (iii) suffered the loss of any insurance license issued by any governmental authority (collectively a "Disqualification"). In the event a member of NAIW (International) is determined to be Disqualified, the member shall immediately notify NAIW (International) in writing of the Disqualification.

If a member of NAIW (International) is Disqualified, all membership rights and privileges of such person shall immediately cease, whether or not the member has officially resigned his or her membership in NAIW (International). Members agree to cooperate with NAIW (International) with respect to any inquiry involving a Disqualification.

Violation

Any violation of this Code of Ethics shall be grounds for immediate revocation of membership and membership privileges. The Board of Directors of NAIW (International) has the authority to consider issues involving membership violations and may, in its sole discretion, determine to revoke the membership of any person that it determines has, more likely than not, violated this Code of Ethics. Because NAIW (International) membership is a privilege, and not a right, members shall not be entitled to any particular proceeding, representation, notice, or review process in connection with the consideration of issues involving violations of this Code of Ethics. NAIW (International) agrees to maintain, as confidential, any determination resulting in the revocation of the membership rights of a former NAIW (International) member.

HORIZON PLAN



MEMBERSHIP BENEFITS

The education and public relations programs designed to:

- Enhance professionalism
- Develop career and personal skills
- Inform the public about the industry and the association
- Professional Designations (CPIW, DAE) to Members Only
- Association and Individual Awards
- Educational Scholarships

Exclusive NAIW Educational Opportunities:

- Underwriting for Non-Underwriters
- Long Term Care: A Complete Picture
- The ABCs of Planning
- Advanced Communication Skills
- Ethics- Making A Difference: Ethics and the Insurance Professional
- The ABCs of Time Management
- Local Association Leadership Training
- Instructor Certification
- Leadership Savvy
- CWC
- Leadership Development Program
- Rules of the Road
- How to Be a Best Seller
- Preparing a Budget – A guide for the Non-Accountant
- Insurance: What is it? Do I really need it?
- Mentors and Protégés: Sharing for Mutual Rewards
- Managing Stress
- The Risk Management Process – An Overview
- Thirty Minutes Toward More Successful Negotiations
- Business Etiquette
- Team Building
- Three A's of Customer Satisfaction
- Time Management
- Cyber Crime: The Hidden Exclusions
- Women and Competition



I Can ! Series

Business As un-Usual: Insuring the Home-based Business
Personal Umbrella: Rain or Shine!
Wheels of Misconception
The New Math: Education IRA\$
Tax-Free Income: Roth IRA\$
Ethics: Shades of Black & White
E & O Hot Spots: Don't Get Burned
What's Up DOC? Drive Other Car Coverage
Three Steps to E & O Risk Management
Let's Talk Coverage: A Case Study Approach to Homeowners Insurance

In 1938, Elsie B. Mayer and C. Bertha Rachofsky joined with nine other Denver insurance women to form an organization for educational purposes. To launch the organization they had to:

- solicit prospective members
- convince employers of the non-union nature of the association.

The first dinner meetings (costing \$.65) were devoted to insurance education and discussion of a national organization. Because of the favorable response to the local group in Denver, Elsie and Bertha began to investigate the possibility of a national association. The organizational meeting was announced in "National Underwriter" magazine and all insurance groups were invited to send representatives. The organizational meeting (with a registration fee of \$7.50) was held June 21–23, 1940, at the Cosmopolitan Hotel in Denver. Elsie was appointed general chairman. Sixty-five delegates attended representing 19 groups from Arizona, California, Colorado, Georgia, Iowa, Kansas, Minnesota, New Jersey, Ohio, Oklahoma, Tennessee, Texas, and Washington. Total registration was 187. The meeting resulted in the formation of the National Association of Insurance Women, with the following slate of elected officers:

Office Name

President Elsie B. Mayer, Denver , CO
First Vice-president Eugenia Smith, Los Angeles, CA
Second Vice-president Anita M. Richardson, Tacoma, WA
Corresponding Secretary C. Bertha Rachofsky, Denver, CO
Recording Secretary Ethel A. Brink, Tulsa, OK
Treasurer Berneeda Faulk Crum, Wichita, KS
Executive Board Ada V. Doyle, Caldwell, NJ (chairman 2-year term)
Mildred Robertson, Nashville, TN (2-year term)
Erma V. Scottum, St. Paul, MN (1-year term)
Gussye Bennett, Dallas, TX (1-year term)
J. L. "Lou" Ward, Atlanta, GA (1-year term)

NAIW was organized with 17 groups representing 2,000 members. Dues were set at \$.25 per member. The constitution and bylaws were adopted, as well as the creed: "Fellowship-Loyalty-Education".

Note:

The dinner at the organizational meeting cost \$1.53 per person. The first program cover depicted all the means of transportation into Denver and proclaimed, "Colorado, Here We Come." Nashville, TN was selected as the first convention site (1941). St. Paul and Atlanta also submitted bids. The Board of Directors accepted an invitation from the representative from Atlanta to hold the pre-convention Board meeting in Atlanta. Time has brought many changes to the association. The use of the word *club* has been discontinued, and *association* adopted to reflect the professionalism of the organization. To recognize the Canadian members, the word *International* was added to the official name. Puerto Rico has also affiliated with NAIW.

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TERRITORIAL DISTRIBUTION

The following list shows the regions within NAIW and the states within each region.

Region I

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



Alabama
Mississippi
Tennessee
Puerto Rico
England
Bermuda

Region IV

Kentucky
Ohio
Michigan
Indiana
India

Region II

West Virginia
Virginia
Maryland
Delaware
North Carolina
Washington, D. C.
Africa

Region V

Wisconsin
Illinois
Minnesota
North Dakota
South Dakota
Iowa
Missouri



Region III

South Carolina
Georgia
Florida

Region VI

Louisiana
Arkansas

Texas
Oklahoma

Region VII

Nebraska
Kansas
Wyoming
Colorado
New Mexico

Region VIII

Arizona
Utah
California
Hawaii
Nevada
Australia



Region IX

Montana
Idaho
Oregon
Washington
Alaska
British Columbia

CONTACT INFORMATION

The following table lists information about how to contact NAIW (International) :

Mailing Address -- General Correspondence
9343 E. 95th Court South, Tulsa, OK 74133
Toll-free phone number (800) 766-6249
FAX number (918) 294-3711

Web site address www.naiw.org

General e-mail address
JoinNAIW@naiw.org

NAIW ORGANIZATIONAL STRUCTURE



International Board of Directors

[consists of 4 International Officers also known as the Executive Committee and 9 Regional Vice Presidents]

9 Regional Vice Presidents

[also known as RVPs]

53 Council Directors

(also known as CDs)

325+ Local Associations Board of Directors

NAIW's Membership



GLOSSARY

Active Member – The most common category of membership. This category is for those whose primary employment is in the risk and insurance field and who are affiliated with one of NAIW's local associations. The membership eligibility policy provides a further definition of what is considered employment in the risk and insurance field.

Advisory Panel – May exist at any level of association, but most commonly seen on the national level. Ad hoc committees recommended by the Board and appointed by the national president to address a specific purpose of issue. Some advisory panels are ongoing; for example, the *Today's Insurance Professional* Editorial Advisory Panel. In general, advisory panels are dissolved at the conclusion of their specific project.

Alternate – Sometimes called alternate delegate. The representative selected by a local association to cast its vote on issues at the state council annual meeting, regional conference and national convention, in the event the delegate is unable to be present for a vote. The alternate may take the delegate's place only after checking in with and being approved by the Credentials Committee.

Board of Directors – On local level, top governing body of local association. Generally consists of officers and sometimes directors and/or standing committee chairmen. Reports to membership. On national level, top governing body of national association. Consists of four national officers and nine regional vice presidents. Reports to membership.

Bylaws – Official set of rules of an organization that are so basic and profound they are protected from easy revision. Bylaws contain such fundamental precepts of an organization as its purpose, structure, meetings, method of amendment, governing bodies, nominations and

elections. Bylaws may not be suspended. In NAIW, local associations and the national association have bylaws.

Certified Professional Insurance Woman/Man (CPIW/M) – NAIW's professional designation, first developed and awarded in 1969.

Requirements to attain designation: Five years employment in the industry; three consecutive years of membership in NAIW; completion of an NAIW education program; and completion of one of a list of outside industry education programs. Granted for life.

Charter – The official document declaring a local association to be affiliated with NAIW.

Claims Professional of the Year – Annual award co-sponsored by NAIW and Crawford & Co. to recognize excellence in the claims field. The winner is selected from each region and a national winner selected from that field of nine.

CWC Speak-Off – A public speaking competition held at each level of the organization, among graduates of NAIW's CWC program. At each level, contestants deliver a three-minute prepared and one-minute impromptu speech. Local Speak-Off winners compete at the state level; state winners at the regional level; and regional winners at the national level.

Council – Official entity within NAIW, which encompasses all the members within a state. Each state forms a council; in addition, Puerto Rico, British Columbia and the District of Columbia are state councils. Each council is headed by a state director and director-elect, and has its own committees and at least one meeting annually.

Council Annual Meeting – Annual meeting of the state council, generally held in the fall, prior

to November 15th, at which the state director-elect and other elected officials are elected, and other state business is transacted.

Council Director – Top ranking officer of council. Automatically assumes office after term as state director-elect; assumes that office at close of national convention in June.

Council Director-Elect – Second ranking officer of state council. Elected at council annual meeting, generally in the fall, and serves until national convention in June. Automatically assumes office of state director at close of convention.

Credentials Committee – The committee whose responsibility it is to verify the credentials of the voting delegates and alternates at the state council annual meeting, regional conference and national convention. Delegates and/or alternates may not vote unless their credentials, verifying their authority to represent their association, have been approved by the Credentials Committee.

CWC –NAIW's public speaking education program. (See CWC Speak-Off)

Diversified Advanced Education (DAE) – NAIW's designation to show continued education, NAIW participation and involvement in NAIW programs. You must hold the Certified Professional Insurance Woman/Man designation for a minimum of three years, you must have continuous membership for a minimum of the preceding five years and your NAIW dues must be paid for the fiscal year. This designation must be renewed every three years by meeting all the above listed requirements.

Delegate – The representative selected by an association to cast its vote on issues presented at the state council annual meeting, regional conference and national convention. Each association is entitled to one vote on any issue; that vote is cast by its duly certified delegate. In the event that delegate is unable to be present for a vote, the alternate may take his/her place, after checking in with and being approved by the Credentials Committee.

Designations – Insurance industry education programs, completion of which generally authorize the student to use a set of letters after his/her name, signifying her mastery of the subject. There are a large number of

designations within the insurance industry, sponsored by many different associations, education institutions and corporations.

Dues – Annual fee charged in order to secure membership in an organization. In NAIW, local associations and the international association charge dues. Councils and regions are not allowed to charge dues.

Executive Committee – International level governing body composed of four national officers: president, president-elect, vice president and secretary. Handles the administrative business of the association between Board meetings.

Executive Vice President – Highest-ranking staff employee. Responsible for the management of the association's business operations. Reports to the International President

First Timer – A member who is attending their first state, regional or national convention. It allows them privileges and recognition for choosing NAIW.

Fiscal Year – Accounting year. In NAIW, the fiscal year begins on July 1st and ends the following June 30th, inclusive. This is also NAIW's membership year.

Form 990 – Tax form which must be filed by local associations if they have \$25,000 or more in gross receipts in one year or if they are sent a form, bearing a pre-printed label, by the IRS.

Horizon Plan – NAIW's Horizon Plan outlines the association's strategic goals

Insurance Professional of the Year – Annual award co-sponsored by NAIW to recognize excellence in the association, in the industry, in insurance education and in community affairs. A winner is selected from each region and a national winner selected from that field of nine.

Inurement – The rule developed by the Internal Revenue Service, which precludes the use of a non-profit organization's funds from, the cash benefit of a single member of group of members. If the IRS determines that any group within NAIW has engaged in inurement, that group – and possibly by extension all of NAIW – may lose its tax-exempt status. For further details on

what constitutes inurement, call NAIW headquarters.

Life/Health Essay Award – Annual essay competition among NAIW members employed in the life/health field. The award is sponsored by NAIW of Rhode Island in honor of a former member Arlene DeSemone

Local Association – Affiliated chapter of NAIW, generally serving one city of metropolitan area. The majority of members hold membership in NAIW through their affiliation with a local association. Each association has its own officers, committees, bylaws, standing rules and activities. Voting at the council, regional and national levels are done by delegates representing their local associations.

Member-at-Large (M-A-L) – NAIW member who is not affiliated with a local association. Instead, this member belongs directly to the national association only. Dues for this category are higher; however, the member receives all information normally sent to local presidents and a special industry newsletter three times a year.

Membership Eligibility Policy – NAIW policy statement I.A.2, which defines in detail what the association will consider “employment in the risk and insurance field” for membership eligibility purposes. This policy, as all policies, is set by the national Board and may be altered only by that body.

Minutes – The official recording of the proceedings of an association meeting. Minutes are generally taken by the secretary and approved by a committee consisting of two other members. Minutes are kept on permanent file as the official history of an association’s actions and decisions. Minutes reflect only actions taken, not statement made or expressions of opinion.

NAIW Inroads – An electronic publication for NAIW members.

Newsletter – “Connections” – Newsletter issued to all members five times a year, focusing on proceedings of the national Board meetings and other information of internal association interest.

NAIW Week – The week beginning with the third Sunday in May during which NAIW

members traditionally celebrate the accomplishments of the association and women in the industry. Local associations sponsor special banquets or luncheons during this week, may secure proclamations from the mayor or governor, and may honor local industry leaders, policy officers, fire fighters or association stand-outs.

NAIW University – Online testing site for NAIW self-study exams. The three NAIW education courses currently available for self-study are “Underwriting for Non-Underwriters”, “Rules of the Road” and “How To Be A Best Seller”. Visit the NAIW Store on the web site for more information.

National Convention – Official annual meeting of the national association, held in June, at which the international officers are elected and other business of the association is transacted.

Nominating Committee – The committee whose responsibility it is to nominate the one, best candidate for an elected office. All levels of the association use a Nominating Committee to identify candidates prior to elections.

Pages Committee – The committee is responsible during all business sessions to be easily accessible to all members to collect notes and messages, to deliver notes and messages to appropriate persons and to distribute handouts.

Parliamentary Authority – The written code of parliamentary procedure an organization adopts, as its code of conduct for issues not specifically addressed in its bylaws, standing rules or other official policies and procedures. NAIW’s parliamentary authority is Roberts Rules of Order, Newly Revised.

President – Highest ranking officer in the local association and in the national association. Sometimes at the local level, and always at the national level, automatically assumes this office after a term as president-elect.

President-Elect – Second highest ranking officer in the local association and in the national association. Not all local associations have this office. Those members holding this office, both at the local and national levels, automatically accede to the office of president at the end of their term as president-elect.

Professional Underwriter of the Year Award - Annual award sponsored by Foremost Insurance Company to recognize a professional underwriter who has demonstrated superior knowledge of the underwriting field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in NAIW activities.

Quorum – The number or percentage of voting representatives, which must be present for an entity to be entitled to legally conduct business. In a local association, the quorum would be a specific number or percentage of the membership; at other levels, it would be a number or percentage of the delegates. Each local association sets its own quorum; that number or percentage should be fairly low, but represent the number of members that could reasonably be expected to attend a meeting during normal conditions.

Region – Official entity within NAIW, which encompasses all the members of a number of geographically adjacent states. There are nine regions within NAIW, consisting of between four and nine state councils each. Each region is headed by a regional vice president, and holds an annual meeting each spring.

Regional Conference – Official annual meeting of each NAIW region, held in the spring, prior to April 10th, at which the regional vice president is elected and other business of the region is transacted.

Regional Vice President – Top ranking officer of region. Serves as region's representative on national Board of Directors. Elected at regional conference in spring, assumes office at close of annual convention in June.

Risk Management Professional of the Year Award- Annual award sponsored by Foremost Insurance Company to recognize a risk management professional who has demonstrated superior knowledge of the risk management field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in NAIW activities.

Rookie of the Year – Annual award co-sponsored by NAIW and GMAC, to recognize an outstanding newcomer to the association. A

winner is selected from each region and a national winner selected from that field of nine.

Roberts Rule of Order, Newly Revised – NAIW's parliamentary authority, used at all levels of association. NAIW meetings and procedures are conducted according to this code of rules, unless NAIW bylaws, standing rules or other official policies state otherwise.

Secretary – Local association and national association officer. In local associations, this office is sometimes divided into two positions: a recording secretary and a corresponding secretary. The secretary, at both the local and national levels, is the officer responsible for maintaining the minutes of all official meetings of the association.

Standing Rules – Rules of an association which are more administrative in nature and not, therefore, quite as protected from easy revision. Standing rules may contain such information as dues amount, special celebrations, rules of reimbursement of members for attendance at meetings, etc. Standing rules may be temporarily suspended. In NAIW, all levels have standing rules.

Student Membership – Is open to persons who are full time students enrolled in a minimum of twelve credit hours per term in a college or university.

Tellers – The committee of members whose responsibility it is to count votes. The tellers count standing votes, raised hand votes and ballot votes. While any level of the association may use tellers for this purpose, they are most commonly used at state council annual meetings, regional conferences and national convention.

“The Institutes” – Shorthand reference to the American Institute for Chartered Property Casualty Underwriters and the Insurance Institute of America, located in Malvern, PA. Both organizations are providers of industry education.

Today's Insurance Professional – Official magazine of NAIW, issued to all members four times a year. Covers issues of industry interest and importance, as well as internal association and member-related news.

Treasurer – Local association officer responsible for maintenance of the association's finances.

officer if the association does not have a president-elect.

Vice President – Officer at the local association and national association levels. At the local level, this may be the second highest-ranking

NAIW (INTERNATIONAL) MEMBER ACHIEVEMENT RECORD

Use this form to track progress in NAIW programs, offices,
and educational activities by entering the year the event was accomplished.

NAME:

--

 COMPANY:

--

 ADDRESS:

--

 CITY:

--

 PHONE:

--

Month/Year Joined:

--

 HOME:

--

 CITY:

--

 PHONE:

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OFFICES:

	Local/yr.	Council/yr.	Regional/yr.	National/yr.					
President	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Pres. Elect.	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Vice-President	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Secretary	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Treasurer	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Past President	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Director	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
Committee	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		
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AWARDS:

Rookie of the Year	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Ins. Professional of the Year	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Claims Professional of the Year	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Communicate With Confidence	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Individual Education Award	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Life Essay Award	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Other:	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	

EDUCATION:

NAIW Courses:	NON-NAIW COURSES:					
Mentors/Proteges	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Leadership Develop.	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Off. Training	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
I CAN! Series	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
C.W.C.	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Rules of the Road	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Underwriting	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
Best Seller	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
CyberCrime	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>		<table border="1" style="width: 100%; height: 20px;"><tr><td> </td></tr></table>	
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NAIW SPEECHES

NON-NAIW SPEECHES:

DESIGNATIONS:

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LICENSES:

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COLLEGE/DEGREE:

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