



International Association of  
**Insurance Professionals**

# Toledo Association of Insurance Professionals

End of the Year Report  
2016- 2017 Term

## *Toledo Association of Insurance Professionals*

DESTINED FOR SUCCESS

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# President’s Report

By Cynthia Matus

What a great year for TAIP. We had several people join TAIP. We hope that you “Go All In” and get involved. You can sign up for a committee or help volunteer at a community service event. We have several options for you. Please reach out to any of our members if you have any questions. This year we had some excellent speakers talking about Nature, The Toledo Zoo, Road Rage and Distracted Driving and a very informative session on the responsibilities of what each board member and committee chair does. We had some delicious meals at several local restaurants. Several members attended the Ohio Council meeting, the Regional meeting and then the National Convention. Please try to set this as your goal to attend one of the State, Regional or National Conventions.

Several members received awards this year with Beverly Hammond and Angela Norris making it to the National

level. Next week we will see if they bring back the award representing our organization and Region IV.

Thanks to all of the members for attending the meetings and the board members for attending the board meetings and the email board meetings due to my crazy schedule. I am looking for to next year and hope this organization continues to grow and prosper. The organization has a lot to offer and I challenge everyone to “Go All In” with IAIP.

Thank you

**Cynthia Matus**  
**Toledo Association of Insurance Professionals**  
**President**

# TAIP Programs 2016-2017

by Sharon Wood

Thank you for sharing in the "Sweet Success" of TAIP. Below is a recap of the programs over the last year. I hope you found them both interesting and enlightening!!!

September – Nature's Nursery, Buffalo Wild Wings  
 October – Safety Council of NW Ohio, Packo's at the Park  
 November – Roaring Twenties Industry Night/Serenity Health & Wellness, The Toledo Club  
 December – Christmas Party/Evolve Dance Company Performance, Shawn's Waterville  
 January – The Arts Commission of Toledo, Mi Hacienda  
 February – Education Night, Hollywood Casino  
 March – Cousino Restoration, Pizza Papalis  
 April – Overview of Board Positions, Byblos  
 May – The Toledo Zoo, The Toledo Club  
 June – Installation of Officers, Toledo Country Club

I look forward to the 2017-2018 year. Please feel free to reach out to me if you have any suggestions for venues or topics as we encourage each other to "GROW" in Membership, Knowledge, Community Service, and Friendship.

## Vice President/Education

by Amanda Bialecki

This year, we had many opportunities come across for educational CE classes in the Toledo areas. Some were free and others fairly inexpensive. Education Night was a success earning each attendee 2 CE hours. It was held at the Hollywood Casino with a full buffet meal and plenty of fun times to gamble thereafter. Thank you to our sponsors CRDN and Service Master by Park Ellis.

## Public Relations & Fellowship

by Amanda Bialecki

The Facebook page has received a lot of activity this year as well as the Linked In page. Please continue to visit and share our events. We want to gain more membership and share our vision and community involvement every chance we get. The May breakfast meeting was held at the Toledo Club. It was a success with over 50 in attendance and representation by the Chief of Staff, Mark Sobczak

# Long Range Planning

by Sandy Dobbins

In keeping with our 8 year tradition; I was thrilled that TAIP was able to finance Scholarships. These include (2) \$250 Scholarships for Education. Each include a few qualifications are picked by blind drawing.

The first offered in the fall to family members of TAIP members in good standing, for their children or grandchildren including step-children or step-grandchildren. This is to be used toward their college education and was presented at Industry Night in November 2016. This went to Kaitlyn Barber who is a student at Walsh University and is the daughter of Tracy Barber.

The second is presented at the June Installation General Meeting to a member in good standing. The objective and goal of our Education Scholarship is to provide financial assistance to member in good standing. We encourage all members to apply. This scholarship may be used for college education, continuing education, national-regional-state meetings, local renewal membership dues or a combination of the aforementioned. The drawing will be held June 7<sup>th</sup>, 2017.

The goal of my send year of this term is to work in conjunction with the By-Laws committee in updating our Horizon Plan. This will align with the By Laws and Standing Rules as well as include valuable descriptions and job duties for each TAIP board position. Together with the committees and membership we can work to build solid strategic documentation to continue our strong TAIP.

## Safety

by Tracy Barber

The Safety Meeting held 10/12/16 was a success. The meeting was held at Packos at the Park in downtown Toledo. Dennis McMickens from the Safety Council of NW Ohio was our speaker. He gave a great presentation on the dangers of distracted driving and road rage. Throughout the year, our members were given Safety tips in the monthly Toledo Association of Insurance Professionals bulletin regarding things such as health and wellness, weather related tips and thoughts on how we can deal with the road construction season. On April 20, 2017, several members of our association volunteered to serve as hosts at the Hero Awards Banquet, held by the Safety Council of Northwest Ohio. Hopefully, everyone will have a happy and safe summer thanks to the tips that have been provided to us by the Safety Council and other various organizations in our area.

# Bulletin, Web or Employment

by Angela Norris

No report

## Treasurers Report

by Nancy Homan

A lot of confusion on The Budget and each chairs allocation.

With all the TAIP expenses, I found meeting the Budget difficult, even with some fantastic fundraising.

Several events/meetings went in the hole due to not watching the expenses such as room charges, etc.

Things to keep in mind for upcoming expenses:

1. Dishonesty Bond renewal 7/22/17
2. State of Ohio Compliance renewal for IWOT name and TAIP trade name -2018
3. Individual Budgets need to be completed by the Chairs for the upcoming Ohio Council 2018, Joint Networking Weekend 2019 and Regional Conference 2021.

Note that fundraising for Regional Conference 2021 has started and in the general checking as of 6/6/17 \$113.00 for that event.

## Community Service

by Marla Wholf

We have been busy in the community this year. We visited the Sparrows Nest which is the Women's Facility of the Cherry Street Mission. They are averaging 60 women per night which is way above their capacity. We made up cosmetic bags filled with soaps, shampoos, makeup items, toothpaste and toiletry items. We took in desserts and played an interactive game with the residents. We also delivered many women's clothing items as well. TAIP supported the Cherry Street Mission by working the registration desk for the Spring Banquet which is their largest fundraiser. We collected various items at our monthly general meetings that were donated to the Cherry Street Mission.

We continuously collected pop tabs for the Ronald McDonald House which helps pay for the residents grocery items so that meals can be prepared. We also prepared a Sunday dinner for the residents of the Ronald McDonald House.

There were 74 pounds of can goods and staple items collected at our Annual Euchre Party and delivered to the NW Ohio Food Bank.

The Family House is a great organization in Toledo. We recently collected toilet paper and paper towels at our May breakfast meeting. I was able to drop off these items as well as several flannel scarfs made by one of our members and boxes of hotel size toiletry items for the families.

## Bylaws

by Sara Skirvin

No Report.

## Legislation

by Stefanie Vine

As we all know, the state of health insurance in this country is currently in a state of vacillation. Anthem Blue Cross Blue Shield recently announced that they will no longer offer Affordable Care Act (ACA) compliant Individual health plans through the Health Insurance Marketplace (also called the exchange) and reduce off-exchange plan offerings in Ohio for 2018. This means health benefits for those members will end on December 31, 2017. Impacted members will receive a packet with more details. Members on a PPO plan will receive their packets in June. HMO members will receive theirs closer to the fall open enrollment period.

This is a direct result of the looming threat of upheaval of the current Affordable Care Act. As carrier rate filings were due to the Ohio Department of Insurance on Monday, June 5, 2017, carriers were forced to make decisions for 2018 before any new legislation regarding health insurance has been implemented.

In a statement of Deborah Boop, President of Ohio Association for Health Underwriters:

"Anthem BCBS's announcement is not a surprise as Ohio lost five carriers in the ACA Individual Market last year, (United Healthcare, Aetna, Healthspan, InHealth Mutual, and Humana (in all but 3 counties); however, there were options for consumers including ten other carriers. "Simply staying status quo under the Affordable Care Act will continue to erode the Ohio market for consumers and more individuals will be left without affordable health insurance. While eleven carriers filed rates for 2018, Cuyahoga County only has five carrier's options now and likely will lose a major carrier next year."

# Finance and Budget

by Alyssa Emch

We have had an awesome 2016-17 term! Throughout the year we have had the following fundraisers: Lottery Drawing at Monthly Meetings, Various Silent Auctions, Carruth, Poinsettia, Cards for a Cause, Spring Flower Sale, and we caught back up on our Advertising Sales. Here is a breakdown of our total sales and profits, highlighted green means we met our projected goal, I have at the bottom the goals that we didn't meet.

## Remarks & Future

Overall this year as Finance & Budget chair I was a failure and we most likely operated at a deficit this year. In the next 1-3 years we have committed ourselves to a lot of events in which we will need fundraising to be at an all-time high, this was not originally our intention when the year started. I hope that we have a very determined chairperson next year.

See summary attached.