

# SILA™



Securities & Insurance  
Licensing Association

Newsletter December 2011

## Quarterly



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### LETTER FROM THE SILA PRESIDENT

## Exciting Time for SILA

# 2012



It is hard to believe that 2011 is coming to an end. It has been a wonderful experience serving as your SILA President. I want to thank the Board, Staff, committees, and scores of volunteers that helped make SILA a vital, growing and strong organization.

We have certainly moved the needle on many fronts - new members, new chapters, new courses, a record breaking & successful conference, new study groups and our NEW FOUNDATION!

The SILA Foundation is now a reality. We are an official non profit corporation with a busy Board of Trustees. The Board just completed a two day organizational planning meeting with great results.

A three year budget plan is approved along with Financial Controls Policies. Work is now underway to file our IRS 501(c)3 application.

The Trustees have approved funding for scholarships, the annual SILA Con-

ference Footprint project and basic business set up expenses. Planning for future Foundation projects and services has begun. Additionally we have engaged an accountant and about ready to recruit committees - Development & Fund Raising, Scholarship, Education, Finance and Compliance. Please watch for the upcoming announcements.

This is an exciting time for SILA as we improve our member services and expand them beyond our traditional boundaries. I hope you are able to join with us in supporting our new Foundation.

.....  
"We have certainly moved the needle on many fronts."

## Welcome

Dear Reader,

SILA is looking forward to another great year. This newsletter shares some of the exciting happenings from 2011 and future plans for 2012.

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Speaking of new, I join the other SILA Officers, Board Members and Staff in wishing you and yours a wonderful Holiday Season and a blessed and prosperous 2012. HAPPY NEW YEAR!

Growing together,  
John Humphries Jr.  
2011 SILA President



Announcing...

## SILA DIGEST SERVICE PRICE CHANGE!

Start 2012 with a regulatory resource tool that will help you and your producers stay compliant. The SILA Digest Service, offered in partnership with RegEd, keeps SILA members current with state insurance licensing and education requirements needed to perform daily licensing tasks. A subscription to the SILA Digest Service will provide monthly updates to crucial regulatory requirements throughout the year.



Each month an email notification is provided to subscribers notifying them when regulatory requirements have changed through its Change Log. Subscribers can quickly see a summary of what changes occurred and view the updated FastFacts pages.

**NEW PRICING FOR 2012:** In 2012, our pricing policy will allow all active members from the same company and billing contact to share one subscription to the SILA Digest Service. The SILA Digest Service subscription fee is \$80.00 per year and expires December 31st annually. SILA pro-rates the subscription fees on a quarterly basis.

You can purchase the SILA Digest Service by logging into the SILA website ([www.sila.org](http://www.sila.org)) and click on the SILA Store. Follow the prompts to the SILA publications, and select the SILA Digest Service. You can pay for the service by credit card or by company check. Once payment is received, we will process your order and you will receive a notification on how you can access the SILA Digest Service. ■



DID WE STRIKE A NERVE?

# Agency-Carrier Communication

**Did We Strike a Nerve? SILA announced the formation of a new subgroup, the SILA Agency-Carrier Subgroup (SACS), at the 2011 SILA National Education Conference in October and followed up with an invitation to join ....WOW.**



The concept was well received at the conference, but when an invitation to join the subgroup via email in November was sent, one would have thought we were inviting them on a free vacation to Hawaii. The last count shows 188 SILA members were interested and joined the subgroup. Our members recognize there are issues associated with Agency-Carrier communications.

While the Agency-Carrier discussion forums at both the 2010 and 2011 SILA Conferences were very productive, it was clear that viable alternatives to the issues raised during those sessions required more than an annual discussion at the SILA conference. 188 people so far sure think so!

The transactions between insurance agencies and insurance carriers have not kept pace with the rest of electronic innovations in the industry. Carriers, individual agents, and even the states have advanced dramatically in the area of electronic data submission made possible by uniform methods of data submission and collection. The agency entity presents some unique opportunities that to date have been left unexplored for the carriers to save processing time and money. If the carriers initiate a process conducive to agency operations, the savings potential to both agencies and carriers are significant.

In addition to working together to find effective and efficient solutions to the issues, SACS was also formed to provide a forum to

discuss agency-carrier communications issues and elevate the education and awareness of the entire industry. We held the first SACS teleconference on November 17th. In that meeting it was decided that since there were so many people interested in the organization that it was in the best interest of productivity to split the subgroup:

- SACS Property and Casualty dedicated to P&C agency-carrier issues
- SACS Life and Health dedicated to L&H agency-carrier issues

Of course because there is commonality of purpose between the two groups, issues will still be shared and discussed between the groups as well. We have accepted nominations from the participants for a Steering Committee for both groups and an announcement will be made soon.

The subgroups will meet via conference call at least quarterly to identify, discuss, and develop alternative resolutions to issues surrounding agency-carrier data exchange processes. The subgroups will gather and document the major issues that appear to cause the most pain in the agency-carrier relationship. The outcome of such tasks and related discussions may include (but are not limited to) a common draft of best practices, concerns, or recommendations to industry members.

SILA looks forward to supporting SACS and assisting them in what is anticipated to be a

..... very productive year in 2012. Participation in the subgroup is open to any industry representatives that have an interest or concern about agency-carrier communication and data exchange (vendor representatives and state regulators are welcome). Anyone interested in participating in a SILA Agency-Carrier Subgroup, may go to the website listed below and provide the requested information. ■

**“It is literally true that you can succeed best and quickest by helping others to succeed.”**  
—Napoleon Hill

.....

[www.sila.org/SACSJoin](http://www.sila.org/SACSJoin)



## TWO CASE STUDIES

# Another Viewpoint about Agency-Carrier Communications

By: Carol Guerieri, President, Policyowner Advisory, Inc.

**The Insurance Carrier, General Agency and Insurance Agent (participants) have a responsibility to the consumer. When actions of any one or more of the three participants are recognized as adverse to the consumer it must be brought to the attention of an oversight or regulatory body that will clearly require a participant to place the consumers' best interest first.**

What follows are two case studies which will bring to light situations that beg to ask the question, what is in the best interest of the consumer? Below are two summarized case studies where contracts were terminated due to non-production which resulted in orphaned policyholders. It's an example of how poor communications between agencies and carriers can affect the consumers.

### Case Study I:

The agent's contract had been terminated for non-production on September 10, 2009; however the agent states he "never received the term (termination) letter or any copies of the reinstatement or lapse notice." When the general agency was asked if they had been notified by the insurance carrier of the agent termination, the agency did not have a tracking system for their mail until June 2010. A

notice of lapse effective February 24, 2010 was mailed to the policyowner on April 16, 2010. Unfortunately, the policyowner was unable to reinstate his life insurance policy due to his debilitating health change. What is particularly interesting about the lapse notice is that the writing agent's name was on the notice although the agent was no longer contracted with the insurance carrier thereby preventing the agent to service the client.

Who is responsible for servicing the client after an agent has been terminated from a contract? Who is responsible for servicing the client if an agent should die, become disabled, or terminates at will or without cause by the insurance carrier. Who is accountable to the consumer when the agent is removed, for whatever the reason? Does the insurance carrier step in to service the client and act in the best interest of the client? Does the brokerage step in to service the client? Who becomes accountable under those circumstances to protect the consumer? Who is responsible for monitoring an orphan that is not assigned to an agent? What procedures have been established to protect the consumer/orphan from a policy lapse?

The failure in communications among the insurance carrier, general agency and the agent resulted in a policy lapse and harm to a policyowner and his family. The death benefit proceeds from the insurance are desperately needed by the family. Clearly, this lapse could have been avoided entirely with established firm elements, policy and procedures and by identifying who/what the responsible party is/are in the contract between the insurance carrier and the general agency.

### Case Study II:

On April of 2010, I received an appointment termination notice from a large and well known insurance carrier. Although the notice did not state the reason for the termination, it did indicate the state of Connecticut. I wasn't absolutely certain what client would be affected since I hadn't written business in Connecticut for some time. The first step was to contact the insurance carrier. The insurance

Con't page 4

# New Courses

## TWO NEW WEB-BASED COURSES



SILA has added two new online courses to its course library. The **SILA Securities Basics Course** developed by Securities Training Corporation (STC) is designed for individuals new to securities registration or for those who want refresher securities training. The SILA Securities Basics Course is offered online through STC's Interactive On-Demand in four separate sessions of approximately one hour each. This recorded lecture and slide presentation is delivered on the Web and will provide students with a convenient way to complete the program on a self-paced schedule. The presentation allows students to print instructor notes and ask questions through e-mail.

The other new course is the **SILA Adjuster Licensing Basics Course**, provided through CEU.com. This course is designed for individuals new to Adjuster licensing or for individuals who would like to reinforce their knowledge of licensing and compliance responsibilities associated with this license type. This course was developed by our SILA Adjuster Licensing Subgroup steering members, adjuster experts who have provided licensing terminology, processing requirements, roles and responsibilities.

Both of these courses offer an online final examination after the completion of the course sessions. A score of 70% or higher is required to successfully complete the course and obtain a certificate of completion that can be applied towards the SILA designation or certification requirements.

These courses are available for purchase by going to SILA's website at [www.sila.org](http://www.sila.org) and click on the Professional Development link. ■



## Article Continued...

### Another Viewpoint about Agency-Carrier Communications

carrier could not tell me what business I had written with them in Connecticut. My next step was to contact the general agency and they were able to assist me in identifying my client. However, during the search process I learned that the general agency had not received a notice from the insurance carrier that my appointment had been terminated. I then asked the general agency questions which the general agency then went to the compliance/legal department of the insurance carrier for the following responses:

Question: "What happens to the policies a terminated agent has previously written? Can the agent service policies (change owner/beneficiaries, mode changes etc.) for their clients if their appointment is terminated."

Answer: "Technically, no one has 'servicing rights', if no one is active on the policy. The GA could have a rep (who is licensed and appointed in that particular state) contact the client to see if they would like someone to service their policy. The client can also call the center and authorize information be released to a particular broker. Now if the GA is absolutely set on getting information on a policy for one of their former reps, in order to help the client, those cases have been escalated to the management team. We would then work with the managers in the call center to get them the information. We just need to make sure the client is aware who has access to their information that they approve of releasing that information and authorizing a particular individual to service their policy."

In closing, the advantages and benefits to the consumer as well as the insurance carrier, general agency and agent will be a result of the efforts of the newly formed Agency-Carrier Subgroup. I am excited to see focus given to improve agency-carrier communications. ■

#### Bio-

Carol Guerieri is a former Agency Compliance Consultant with a national life insurance carrier with concentration in business options/risk evaluation against regulatory requirements.

Currently, Carol acts as an independent insurance agent/broker through her firm, Essential Lifestyle Planning, Inc. and as an insurance consultant and advocate through her firm, Policyowner Advisory, Inc.

She works and resides in New York City.



# Recognitions

## **SILA DESIGNATION AND CERTIFICATION RECOGNITION**

*SILA recognizes the following SILA members who completed the SILA Associate designation and SILA Certification from October 1, 2011 – December 31, 2011.*

*Join SILA in congratulating the following individuals for this accomplishment!*

### **SILA Associate Designation**

- *Esther Cortez, Western National Life*
- *Bridget Garrett, Daniels-Head Insurance Agency*
- *Michelle Morgan, Zurich*

### **SILA Certification**

- *Trina Cox, Crump Life Insurance Services*
- *Chas Kidder, Veterinary Pet Insurance Company*
- *Laurie McKenna, QBE Insurance*
- *Myra Lucero, Great-West Life & Annuity Insurance Company*
- *Susan Murry, Kaplan*

**Make the SILA Designation a career goal for 2012! Learn how by going to [www.sila.org](http://www.sila.org) and click on Professional Development located on the left navigation bar. ■**



# SILA's 2012 Board of Directors

SILA is pleased to announce the entire 2012 Board of Directors.

## Immediate Past President

(Term ends 12/31/2012)

**John Humphries**



## Membership & Growth Chair

(Term ends 12/31/2013)

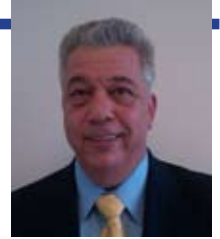
**Tamara Thompson**  
AAA Life Insurance Company



## Regulatory Advisor

(Term ends 12/31/2013)

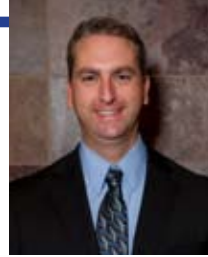
**Mario DiTrapani**  
FINRA



## President

(Term ends 12/31/2012 will then move to Immediate Past President in 2013)

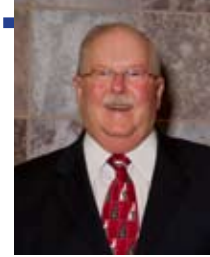
**Dan Corridon**  
GEICO



## Nominations Chair

(Term ends 12/31/2012)

**Jeff Lehman**  
Nationwide Life Insurance Company



## Education Chair

(Term ends 12/31/2013)

**Bruce Saenger**  
Saenger Consulting

## President Elect

(Term ends 12/31/2012 will then move to President for 2013)

**Beth McCullough**  
Asurion



## Securities Chair

(Term ends 12/31/2013)

**Tracy Sloan**  
Waddell & Reed



## Member Services Chair

(Term ends 12/31/2012)

**Tina Honkus**  
MetLife



## Treasurer

(Term ends 12/31/2012)

**Robert Birman**  
Allstate Insurance Company



## Vendor Relations

(Term ends 12/31/2012)

**Matthew Braunbeck**  
Business Information Group



## Governance Chair

(appointed by President)  
(Term ends 12/31/2012)

**Donna Robinson**  
Physicians Mutual

## Secretary

(Term ends 12/31/2013)

**Deirdre Patten**  
Patten Training & Review



## Regulatory Advisor

(Term ends 12/31/2013)

**Jason McCartney**  
Nebraska Insurance Department



## Sponsor Chair

(Term ends 12/31/2012)

**Sam Meyer**  
Sircon,  
a Vertafore company



## Regulatory Advisor

(Term ends 12/31/2012)

**Jimmy Gunn**  
Alabama Department of Insurance

# Adjuster Licensing 2011 – Wow, What a Year!

Adjuster licensing is an area in which we frequently hear about lack of uniformity, difficulties with reciprocity and other similar areas of concern. Although we still have areas of opportunity, SALS would like everyone to take a few minutes to review the tremendous strides made in 2011.

Let's take a look at a few of the 2011 Adjuster Licensing "Highlights"

- New Hampshire began accepting designated home state (DHS), which eliminated the CE requirement for non-resident adjusters. Now, only residents of NH or those who declare NH as their designated home state are required to complete NH CE.
- NIPR implemented a system for non-resident adjusters who declare home states to utilize on-line licensing facilities. Six states went live with this new technology in 2011! Adjusters who are not licensed in their resident state and declare another state as their designated home state (DHS) can now apply online through the NIPR for the states of Delaware, North Carolina, Kentucky, Rhode Island, New Hampshire and Oklahoma. We are looking forward to even more states rolling out in 2012.
- Indiana began licensing non-resident adjusters in accordance with the Independent Adjuster Licensing Guidelines.
- The state of Connecticut began accepting on-line licensing through their state website.
- Wyoming began recognizing designated home state licenses. This opens the door for reciprocity to an entire segment of the adjuster

licensing community that was previously excluded from the benefits of reciprocity.

- Nevada amended their law regarding residency requirements. Another step toward reciprocity and uniformity!
- Arizona opens up reciprocity.

In addition to all this state activity, SALS added several new items to the wide array of adjuster licensing reference material on the SILA website:

- Adjuster resident and nonresident CE requirements
- Adjuster state reciprocity

.....  
"SALS would like to extend a special "Thank You" to everyone for all of their hard work in 2011"

SALS also has a task force developing an Emergency Adjuster Licensing Best Practice to submit to the NAIC Producer Licensing Working Group for evaluation. We expect to submit the first recommendation in early 2012.

Finally, the very popular *Adjuster Licensing Basics* Course is now online through SILA and CEU.com.

As we all look forward to 2012, let's not lose sight of the industry accomplishments for adjusters that we have experienced in 2011. These accomplishments are only possible because of all of the high quality professionals from the states, vendors and industry that work hard together to drive these changes. SALS would like to extend a special "Thank You" to everyone for all of their hard work in 2011. Wow, what a year! ■



# SILA Surplus Lines Update

The Surplus Lines Subgroup has been in existence for over five years. It currently has 58 members and has seen a growth in participation this past year due, in large part, to all of the changes in the surplus lines industry as it relates to the NRRRA. There was a lot of information exchanged and a lot of on-going discussion over the past year, which allowed all members to benefit from real life experiences. While the craziness has calmed for now, there's sure to be continual changes throughout all states. Thus, the Surplus Lines Subgroup will prove invaluable over the course of the next year and beyond.

This group has initiated a number of surveys over the past few years directed to the regulators and have made available to all members the results of those surveys. We would like to continue with these types of projects, but would like to ask the members to submit ideas for surveys or other projects they think would be helpful to the industry. It's goal setting/New Year's resolution time, and we'd love to get some items on our radar for the upcoming 2012 year.

We are also open to any suggestions from the members about possible ways to improve upon what we are doing and improve how we are doing it.

One immediate goal is the need to fill two steering committee positions. The term will be for two years commencing April 1, 2012. For the most part, it's not that time consuming. We are all very respectful of individuals' time and workload. It's a great networking opportunity and an opportunity to work closely with a fantastic group of people. If you are interested, please submit a short bio to Diana Capes ([dcapes@silas.org](mailto:dcapes@silas.org)) by January 23, 2012. You do not have to be an expert in any one or in all areas of the surplus lines industry. ■

PRODUCER  
MANAGEMENT

association chart  
distribution  
hierarchy  
challenge  
organization  
big  
perspective  
multiple  
viewpoint

## Producer Management - The Hierarchy Perspective

By: Planetsoft

For carriers, the process of on-boarding producers and providing them top quality on-going service is a high priority. Knowing the hierarchy structures of the carriers' distribution organization is a critical component for effective producer servicing.

There are numerous processes and systems that play a part in servicing the producer through the life-cycle of their association with a carrier. These processes and systems reside in functions related to producer on-boarding, licensing & appointments, security and access, compensation management, communications and correspondence, reporting, etc. The common thread that weaves all these processes is a hierarchy structure, which simply could be stated as one big distribution organizational chart.

So, why is it such a daunting task to automate what appears to be well-defined business processes and tasks?

"In order to effectively service producers it is important to know their association and place in the distribution hierarchy" explains Ash Sawhney, Partner at PlanetSoft. "This is easier said than done, because producers could have multiple contracts and associations and could belong to multiple hierarchies. Also, carriers typically have dynamic hierarchy structures. Which

means, there isn't just one big static distribution organizational chart, but many variations of the same, depending on whether you are taking a new business, compliance, compensation, reporting, or any other process perspective mentioned above" explains Ash.

So what is the best way to deal with this challenge?

Carriers are moving towards a centralized hierarchy structure. This centralized hierarchy serves as an enterprise component which feeds all the core downstream systems and processes. The benefit of this is that carriers have one repository of producer information and the entire enterprise will feed off of that repository. The key, however, explained Ash, is that this centralized hierarchy component has to be flexible enough that it can serve up different views of the distribution organization, depending on the need. "So, if you need to run a compensation schedule, you might get a different view of the hierarchy versus if you want to run your monthly management compensation reports, or provide access to your producer portal, you may work with a different view."

To learn more on this topic, please visit [planetsoft.com](http://planetsoft.com) or feel free to contact Ash Sawhney at [ash@planetsoft.com](mailto:ash@planetsoft.com) or at 781-389-7445. ■

# SILA Volunteers Needed

Want to get involved? SILA seeks volunteers and we especially need you! Time required is minimal, and the benefits are enormous. Unique networking opportunities surface when you serve in this capacity. You'll share, learn and grow as you work with colleagues on specific topics. Select a committee that matches your interests and talents, and then get ready to make a contribution, have fun and meet exciting new people.

To volunteer for a particular committee(s), complete the online volunteer form at [www.sila.org/volunteer](http://www.sila.org/volunteer). (Note: you must be signed in as a member to access).

Thank you in advance for your involvement in SILA! Volunteers like you keep SILA vibrant, alive and growing.

## SILA WORKING COMMITTEES

- 1 2012 Conference Committee**  
Join this committee and help plan, budget, organize, and generally oversee the SILA National Conference.
- 2 Membership Committee**  
The Membership Committee works to identify and implement ideas for recruiting and growing SILA membership. This group is developing Virtual Chapters, an exciting new way for SILA members to connect.
- 3 Education Committee**  
SILA's educational component is the focus of this committee. They work to expand and improve SILA's Designation Program; carefully reviewing the content and making appropriate recommendations.
- 4 Membership Services Committee**  
SILA needs help from this committee in 2012 to strengthen and promote the services offered through the SILA membership, with a strong focus on SILA's newly-developed website.
- 5 SILA Chapter Development**  
SILA needs members to form Chapters in their geographic area. Would you consider starting a Chapter? SILA will support you in building and maintaining your Chapter. Please contact Diana Capes at [dcapes@sil.org](mailto:dcapes@sil.org) or at 800.428.8329.

## SILA FOUNDATION WORKING COMMITTEES

The Foundation Committee was recently formed and is looking for volunteers who are willing to develop the strategies and plans for a public service extension of the SILA organization. SILA desires to "give back" through public service and this group will explore and recommend ways to accomplish that exciting new goal.

- 1 SILA Foundation Finance Committee**  
The Foundation Finance Committee is looking for two additional volunteers to serve on this important committee. The Finance Committee is responsible for overseeing the financial affairs of the SILA Foundation and the tracking of the expenditures compared to the budget.
- 2 SILA Foundation Scholarships and Grants**  
The SILA Foundation is looking for leaders who are focused, self-motivated, and process orientated to form structure around the SILA Foundation's scholarships and grant programs. This committee will be developing the processes and selection criteria as well as determining what scholarships to provide and where to look for the appropriate candidates.
- 3 SILA Foundation Education and Services**  
The SILA Foundation is also looking for leaders to create and drive the delivery of education services for the scholarship programs and beyond. This group needs to be creative in finding delivery and product solutions.

### **4 SILA Foundation Development Committee**

The SILA Foundation needs volunteers to assist with the fundraising and public relations activities of the Foundation.

### **5 SILA Foundation Compliance Committee**

The SILA Foundation needs volunteers to help with the compliance oversight of the Foundation to include regulatory and IRS requirements.

*Volunteers for any of the Foundation committees do not have to be a SILA member so if you know of an individual who would like to get involved in the SILA Foundation, please let us know at [dcapes@sil.org](mailto:dcapes@sil.org). ■*



# SILA Chapters Update

Below is a list of SILA Chapters that includes new Chapters formed in 2011 and ones that are in the early stage of being created. One of the best ways to get value from your association membership is to participate in chapter meetings. Thank you to all our Chapter leaders for keeping the networking and information flowing locally with SILA members!

### Arizona Chapter – **NEW!**

- ◆ Melissa Pella, TesTeachers

### Austin/San Antonio Chapter

- ◆ Jason Clark, ExamFX

### Buckeye Chapter

- ◆ Joyce Pesek, Victoria Insurance

### Dallas / Ft. Worth Chapter

- ◆ Kay Miller, Crump Insurance Services

### Galveston & Houston Chapter

- ◆ Tricia McCray, American National Insurance Company

### Georgia Chapter – **NEW!**

- ◆ Mara Buffington, Beecher Carlson
- ◆ Robert Stevens, Crawford & Company

### Heartland Chapter

- ◆ Beth McCullough, Asurion

### Iowa/Nebraska/South Dakota Chapter

- ◆ Tamara Thompson, AAA Life Insurance Company

### Maryland/DC/Virginia Chapter - ❖❖

- ◆ Craig Johnson, Prometric

### Michigan Chapter

- ◆ Christina Laquiere, Auto Club Group

### Minnesota Chapter ❖❖

- ◆ Victoria Jasper, US Bancorp Investments

### New York / New Jersey Chapter

- ◆ Bob Hamburger, ProSight Specialty Insurance Company

### Pennsylvania Chapter

- ◆ Tina Honkus, MetLife

*Find out more about your local Chapter from SILA's website. If you don't find a Chapter in your area, would you consider starting one? Contact Diana Capes ([dcapes@sila.org](mailto:dcapes@sila.org)) for more information.*

### St. Louis Chapter

- ◆ Kathi Mahoney, MetLife
- ◆ Patricia Yates, Unitrin Career Agency Companies
- ◆ Danielle Suess, Gallagher Basset Services

### Washington Chapter – ❖❖

- ◆ Stephanie Falls, Symetra Financial
- ◆ Holly Beimler, USI Insurance Insurances

**❖❖ In Planning Stage**

**SILA Membership Renewal**  
Renew before January 16, 2012

Word cloud terms: Members, Growth, Securities, Insurance, Vendors, Subgroups, Reaching New, Heights, Regulators, Future, Chapters, Association, Licensing.

## Reminder

**Early-bird membership renewal ends January 16, 2012.** The discounted renewal fee is \$150 per member. After January 16th, there is a late fee of \$50.

You should have received an email from SILA with instructions on how to renew. The renewal process requires that the SILA billing contact for your firm renew or remove SILA memberships within your firm. If you did not receive this notification, please contact SILA at [silasupport@sila.org](mailto:silasupport@sila.org).

SILA thanks you for your SILA membership. We continue to work to make your SILA membership a 'must have' asset every year.

# Journal Updates



Please note the following updates have been made to the Digital SILA Journal:

**Illinois:**

Acting Commissioner: Andrew Stolfi

**Maryland:**

Remove Beth Sammis as Deputy Commissioner

**Nevada:**

New Commissioner: Scott Kipper

**New York:**

New website: [www.dfs.ny.gov](http://www.dfs.ny.gov)

**North Dakota:**

**New Licensing Director:**

Kelvin W. Zimmer  
Producer Licensing Division  
Director  
701-328-1074  
[kelzimmer@nd.gov](mailto:kelzimmer@nd.gov)

## REACHING NEW HEIGHTS

NATIONAL  
EDUCATION  
CONFERENCE



DENVER, COLORADO

Sheraton Denver Downtown Hotel

September 30, 2012 - October 3, 2012

**SILA**

Securities & Insurance  
Licensing Association  
[www.sila.org](http://www.sila.org)