



PO Box 1281
Rockville, MD 20849-1281
301/421-4890
<http://www.wbo-mc.com>

MEMBER PROFILE - JUNE 2000

Carol A. Cunningham

Carol A. Cunningham is a person who doesn't hesitate to say, "I love my work." As a member of the John X. Supinski, Jr. Bonding-Insurance, Inc. team, Carol provides insurance services to individuals and small to medium-sized businesses. This is a family-owned business, started by Carol's father 44 years ago. About 10 years ago, Carol joined him; the team now also includes sister Terri and brother John R. "We all get along fabulously," says Carol, "and we totally enjoy what we do." Carol and Terri do the personal, commercial and bonding; John does life and health.

The Supinski Agency provides a broad range of insurance services, tailored to fit every possible need. They do automobile, homeowner's, renter's, and flood insurance, including umbrella coverage (an additional policy designed to provide additional protection up to \$2 million on clients' homeowner's and automobile insurance). "This is particularly important in today's litigious society," says Carol. The company also provides commercial insurance such as business owner's, worker's compensation and others. Supinski also provides life, medical, dental, and disability insurance, as well as annuities and long term care.

The Supinski Agency also provides bonding services. While not insurance, bonding is required for people such as Maryland automobile dealers, who must be bonded in order to remain in business. "The MVA requires a \$75,000 bond," explains Carol. Supinski also provides notary, errors and omissions bonds; pension trust bonds; bid and performance bonds; fidelity bonds (i.e., employee dishonesty bonds); home improvement bonds, janitorial, lost instrument and contract bonds, etc.

Carol, who is a Rockville native, began her career by studying in Pennsylvania and becoming licensed as a Professional Insurance Agent. She and the other members of the Supinski team all have this designation and all belong to the Professional Insurance Association. She later completed requirements for her personal and commercial license and then received her life and health license. "We're all constantly taking classes in order to complete requirements for different designations," she says. "I love it. I learn something new every day. It's a lot to learn, but when you love what you do, it's great."

What does Carol like best about her work? "I like working with the people. We have so many different types of clients. We keep in close contact with them and they really appreciate that. We get many compliments on our service, which really is our top priority. We go out of our way for our clients and they know it."

A WBO member for four years, Carol enjoys attending meetings and finds the members' introductions particularly valuable. She has used WBO members' services and is always pleased when WBO women use her company for their insurance needs. "I like the way we all work together and try to support each other," she says.