



# NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS



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## Kasich Makes Opposition to State-Run Exchange Official

Gov. John Kasich matched his administration's resistance to running a state health exchange with an official letter Friday saying Ohio will leave most of the job to the federal government.

Kasich, Lt. Gov. Mary Taylor, who is also the state insurance director, and Health Transformation Director Greg Moody have said repeatedly they'd be too restrained by federal guidance on state exchanges to make running one worth the cost and effort. Kasich's letter says as much, also complaining that some promised federal guidance has yet to be seen.



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## House/Senate Proposals Would Require Coverage for Autism

Republicans in both chambers have proposed legislation that would require health insurance companies to cover autism spectrum disorders, but some stakeholders say the move could hurt small businesses.

Sen. Bill Seitz (R-Cincinnati), Rep. Cheryl Grossman (R-Grove City) and Rep. Louis Terhar (R-Cincinnati) have introduced the bills SB 381 & HB 598 to include pervasive developmental disorders in the mental health insurance parity law.



Sen. Seitz

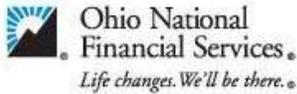
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## More Commission From Group Workers

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## ALERT!

Looming Challenges for Life Insurance Taxes

## Compensation

Your commercial clients depend on you for their insurance, so it should be a natural fit to manage their workers' compensation insurance, too. As a NAIFA-Ohio member, you can market Ohio's largest and most stable program, NAIFA-Ohio's/PIA's Workers' Compensation Group Rating Program. Round out and retain your existing accounts with little additional effort. Save your clients money and add to your revenue stream.

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## NAIC Warns Military Vets of Unsuitable Annuity Solicitations

The National Association of Insurance Commissioners (NAIC) has issued a Consumer Alert specifically warning military veterans that some financial advisors and planners were taking advantage of the veteran's need for advice on how to access military pension benefits as a way to sell unsuitable annuities to the veterans, or to engage in inappropriate marketing practices. Specifically, the NAIC Alert states that *"...some representatives may lead potential pension claimants and their family members to believe they are veterans advocates representing a nonprofit organization or endorsed by the VA when, in fact, they are insurance agents trying to sell a product. Sometimes they use presentations at assisted living facilities to offer assistance with a pension application to help veterans qualify for their VA benefits, but do not disclose they are actually insurance agents selling annuities to help them qualify for the benefits."*

The NAIC Consumer Alert can be viewed by clicking on the following link:

[http://www.naic.org/documents/consumer\\_alert\\_annuities\\_veterans\\_pension\\_qualification\\_gao\\_report.htm](http://www.naic.org/documents/consumer_alert_annuities_veterans_pension_qualification_gao_report.htm)

## Raising your "Visibility Quotient"

It used to be that when you wanted to embark on a marketing campaign Advisors took out an ad in the local newspaper, local phone book, maybe a radio ad, and passed out business cards. However the landscape of marketing is changing as quickly as dependence on the Internet grows. Are you keeping up? Now you have the option of advertising with your own website, a page on Facebook, Twitter, LinkedIn, your own blog, websites like Bing and Yelp, and dealing with real time public comments, reviews, and complaints. How do you decide what is most important?

*Here are a few tips to keep your business visible:*

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Designed specifically for insurance professionals, *NAIFA SmartBrief* is a FREE, daily e-mail newsletter. By providing the latest need-to-know industry news and information, *NAIFA SmartBrief* saves you time and keeps you smart.

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- Make sure you keep your business website up to date. If you have an events calendar keep it current, and post fresh pictures periodically.
- If you have a blog, make sure you post to it regularly with relevant, helpful information. Don't let it get stale!
- Focus on at least one social media outlet, such as Facebook or Twitter, and check in at least daily for feedback and comments.
- Be sure that content you post is meaningful to both current customers and potential customers.

The goal is to become your customers' *source for expert information* while posting useful, accurate and timely tips. Today people are accustomed to instant realtime access to information, and Internet research is commonplace. Take your place as an industry expert by keeping a visible presence.

### **CalSurance Loss Prevention Tip: Client Funds**

An Agent sold a \$1,000,000 fixed universal life insurance policy to a Client to replace an older variable life insurance policy that was in danger of lapsing.

The Agent represented to the Client that he could execute a 1035 exchange and not incur any taxes. The amount of the initial premium payment initially discussed was \$300,000. However, when it came to funding the new policy, instead of completing the 1035 exchange, the Agent instructed the Client to take a loan from the old policy, and send the money to the Agent who would then deposit the funds in the new policy.

[Read More ...](#)

For more information about CalSurance and/or to apply online, visit [www.naifaeo.com](http://www.naifaeo.com) or call 888-833-2304.

### **Life Insurance Awareness Month Bolsters Activity in September**

On the heels of Life Insurance Awareness Month (LIAM), numbers for U.S. application activity for individually underwritten life insurance point to the campaign's success. Activity was up 1.5 percent in September, year-over-year, all ages combined. The LIAM campaign, coupled with the end of the traditional summer lull, put September activity up 8.9 percent from that of August according to the MIB Life Index.

[Read More ...](#)

### **Technology, Consumer Habits Affect How Life Insurance is Sold**

Conventional wisdom is that insurance is sold, not bought. Many people claim that insurance products, especially life insurance, are complex, easily misunderstood, need detailed medical data to be underwritten, and therefore have to be "sold" to customers.

[Read More ...](#)

## **Save the Dates for 2013! March 12 *and* May 21**

As 2012 comes to a close, attention has quickly shifted to next year's meetings. The NAIFA-Ohio Mid Year Management Conference and Day-At-The-Statehouse will take place at the downtown Sheraton Columbus, March 12, 2013. NAIFA-Columbus will host a PAC event the evening before.



The Annual Convention will take place at the Embassy Suites Columbus-Airport, May 21, 2013.

More details to follow, but for now, save the dates!