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MMAIP Experience

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Mid-Michigan Association of Insurance Professionals
Serving Bay, Midland, Saginaw, and Genesee Counties
Website: www.MMAIP.org Email: MMAIPinsurance@yahoo.com

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Message from the President

By Sandy Pope, AAA Michigan

Summer is half over; I can't believe it! I hope you have been able to squeeze in some vacation time. We have a wide variety of interesting things to see in our wonderful USA, and I have been fortunate enough to visit a few of them this summer.

Our calendar is getting very full with a variety of educational and professional development opportunities. Please take a moment to review the calendar and let us know if there is something that you would like to see covered in a future meeting or class.

I'm excited about facilitating the Communicate with Confidence course. If you haven't had a chance to sign up, you still have time. Please fill out the registration form and get it in before the 8/15 deadline.

We are also working on the Charity Fashion Show, which will take place on 5/3/08. We confirmed the location at the beautiful Double Tree – Riverwalk, in Bay City. We are recruiting sponsors; if you have ideas please call Tara Weber or email MMAIPinsurance@yahoo.com.

Our website will be live in August; make sure you check it out: www.MMAIP.org. We're excited by the momentum we're enjoying this year, and look forward to your continued involvement!

Be sure to check out the articles in this month's newsletter. There is a lot going on lately, on the legislative front and in our industry. Be the best insurance professional possible by being educated and informed!



This issue of MMAIP Experience is
generously sponsored by: **Foremost
Insurance and Dennis Miller Agency**

Mid-Michigan Association of Insurance Professionals

is a local association, affiliated with the National Association of Insurance Women (Int'l)

Membership is open to men and women who are employed in the insurance industry or students pursuing an education in the field of insurance, risk management, or actuarial studies.

E-mail: MMAIPinsurance@yahoo.com

Insurance Pre-Licensing Education - FAQ



“Can I waive the Pre-Licensing Education requirement?”

Q: Who is required to take Pre-Licensing Education?

A: Resident insurance producer or solicitor license candidates are required to take Pre-Licensing Education.

Q: For Resident Producers and Solicitors, how many hours of Pre-Licensing Education are required?

A: Life/Limited Life - 26 Hours of course study
 Accident & Health - 20 hours of course study
 Life and Health - 40 hours of course study
 Property and Casualty - 40 hours of course study
 Property only - 18 hours of course study
 Casualty only - 28 hours of course study
 Personal Lines - 40 hours of Property and Casualty course study

Q: Can I waive the Pre-Licensing Education requirement?

A: Yes, if you hold certain professional designations (CLU, ChFC, CPCU, AAI, CIC) or possess a concentration of college credits in insurance from an accredited college. You must write to OFIS and receive a written waiver before taking the exam.

Q: If I was previously licensed in another state, do I need to obtain a Pre-Licensing Education waiver before taking the examination?

A: No.

Q: Can I fulfill the Pre-Licensing Education requirements by correspondence?

A: Yes. Pre-Licensing Education coursework is approved in Michigan for classroom and correspondence. Either is acceptable.

Q: How do I obtain a list of Pre-Licensing Education providers?

A: See www.michigan.gov/ofis. If you do not have access to the Internet you may telephone Thomson Prometric at (866) 241-3115 for the list.

Q: How long is a Pre-Licensing Education Certificate good for?

A: The licensing candidate must take the initial examination within six months of the date of the Pre-Licensing Education course completion (if not, the certificate expires and the course must be repeated.) If you fail the initial examination, you then have an additional six months from the date of the first attempt to retake and pass the examination. (If a passing exam score is not achieved by the end of the six months, you would have to start Pre-Licensing Education anew and earn a new Certificate of Completion).

Q: Do I mail in the PE Certificate or Waiver or take it with me to the exam site?

A: Generally, the rule is to take it to the exam site. All paperwork needed for the examination must be presented at the exam center.

Communicate in Today's Competitive Business Environment... with CONFIDENCE!

By: Cindy Prud'homme, Michigan Council of NAIW, Public Relations Chair
Email: cprudhomme@meadowbrook.com

So, you've been in the business awhile, and you think you're prepared for all that your employer expects of you. Are you comfortable that you have all the skills required to advance in your career and to remain relevant in today's competitive insurance industry? You may be surprised!

Research is showing that many people are lacking the most important skill an employer is seeking in its senior and middle managers, or even in its entry level recruits - the ability to conduct professional presentations in a business environment. If you're employed in an insurance agency or a similar sales environment, this attribute becomes even more important.

- According to the Journal of Business Communication, "*Oral communication competency is the most important competency for college graduates entering the workforce*".
- Neil Harris, a careers & training consultant counsels his clients, "*Whatever your job, sooner or later you will be asked to make a presentation*".
- CRM Magazine quotes a New York Times article saying, "*Ineffective speakers close few deals*".

To develop the professional presentation & speaking skills necessary to remain viable in today's competitive job market, NAIW members and others can enroll in the NAIW Communicate With Confidence program. This class offers participants an opportunity to gain critical business skills **in a safe, supportive, and encouraging environment**. The cost is affordable for even the most stressed budget!

I am a graduate of Communicate With Confidence. While I am not an outstanding presenter, I am a confident presenter because I have been trained, thanks to NAIW. Through Communicate With Confidence, I gained skills that benefited my career immediately and in a very tangible way.

The result was winning the respect and confidence of my employer... so much so, that my employer invited me to present a project to our company's Board of Directors. It wasn't because I was good; it was because I was CONFIDENT and TRAINED. I have my NAIW membership and this valuable program to thank for that!

I encourage you to participate in a Communicate With Confidence class. Even experienced professionals who think they've seen and done it all... today's job market is competitive. Any one of us could find ourselves displaced or REPLACED, and if that happens, it's likely it will be with somebody who has the ability to conduct presentations in a business environment.

If you need assistance finding a Communicate With Confidence class, don't hesitate to contact me for assistance. I am happy to help you get on the path to becoming a CONFIDENT and TRAINED presenter, and I know *every one of you can do it!*

The Top 10 Ways to Improve Your Leadership Skills

By: Ronya Banks

Whether you are consciously aware of it or not, on some level you are continually leading yourself and others. As a result, it would only make sense that you strive to improve your leadership skills.

If you desire to lead a passion-filled life, wherein you are a positive influence, you should consider incorporating the following practices to assist you in living your life as a conscious and strong LEADER.

1. Have a clear vision of yourself. Who are you? What do you stand for? What is your purpose? How do you want to influence others? How do you want to contribute? Answer these questions to formulate a concrete vision of yourself and your world. Then, start living your life as a leader who makes your vision a reality!

2. Know and utilize your strengths and gifts. You have unique gifts that you were born with and personal strengths you've developed over your lifetime. Realizing and utilizing these gifts and strengths will assist you in being a formidable leader.

3. Live in accordance with your morals and values. Making choices and taking actions out of accordance with your morals and values leaves you with a nagging "Bad" feeling. This feeling hinders your success in your career and your relationships. On the other hand, making choices and taking actions aligned with your morals and values helps you succeed almost effortlessly. People sense integrity and will naturally respect your opinion and leadership.

4. Lead with inclusiveness and compassion. The greatest leaders are those who include everyone in their sphere of influence by recognizing each person's greatest value. To be one of these leaders, look beyond the obvious and see others with insight and compassion. Many of history's greatest leaders have admitted that they rose to the top because another leader recognized and harnessed their potential.

5. Set definitive goals and follow concrete action plans. You have to know where your destination is before you can map out a plan to get there. To improve your leadership skills, first set specific goals with appropriate timelines. Then, formulate action plans you can commit to that will get you to where you want to be.

6. Maintain a positive attitude. No one respects a grumpy or negative person. People are naturally attracted to you when you have a positive attitude. By being positive, you will lead a happier life, as well as be surrounded by other positive people. You will magically attract exciting offers and possibilities.

7. Improve communication skills. Having great leadership skills includes being able to clearly and specifically communicate your vision, goals, skills, intentions, and expectations to others. This also includes your ability to listen to what other people are consciously or unconsciously communicating. To become a great communicator, continually strive to improve your verbal, nonverbal, and listening skills.

8. Motivate others to greatness. A leader is as powerful as his/her team. As a leader, you want to surround yourself with a powerful team by assisting others in recognizing and utilizing their strengths, gifts, and potential. Motivating others to their own greatness will improve the group energy, increase the vitality of your projects, and move you forward toward your goals and vision.

*See Leadership on
page 5*

Leadership from page 4

9. Be willing to admit to and learn from failures and weaknesses. Face it – No one is perfect. Everyone has made a mistake or two in their lives! Successful leaders know that the key to success is not in avoiding failure, but to learn and improve following mistakes. As a strong leader, you will be able to communicate weaknesses to your team, so that you and your team can appoint someone who excels at that particular task or activity.

10. Continue to educate and improve. Great leaders continue to improve themselves in every possible way. The person who thinks s/he is an expert has a lot to learn. Never stop learning. Be receptive to everyone’s perceptions and information from around the world and beyond. Grow, grow, grow, Learn, learn, learn!

MMAIP Leaders

- President** Sandy Pope
AAA of Michigan
- Vice President** Dorita Beal
Meadowbrook Insurance
- Secretary** Kelly Reed
Frankenmuth Mutual
- Treasurer & Education Chair** Jaime Millikin
Dennis Miller Agency
- Membership Chair** Tara Weber
Meadowbrook Insurance

Calendar of Events

Date	Event	Location	Cost
8/11/07	MI Council Mtg	Lansing	\$25
9/6/07	Communicate with Confidence Class	Saginaw	\$50 or \$25
9/7/07-9/9/07	Region IV Networking Weekend	Geneva, OH	\$75+
9/20/07	Communicate with Confidence Class	Saginaw	Incl.
10/4/07	Slight Edge Presentation	Saginaw	\$10
10/18/07	Communicate with Confidence Class	Saginaw	Incl.
10/19/07-10/20/07	Michigan Council Annual Meeting	West Kalamazoo	\$75+
11/1/07	Communicate with Confidence Class	Saginaw	Incl.
11/15/07	Communicate with Confidence Class	Saginaw	Incl.
12/6/07	Program TBD	TBD	TBD
1/3/08	Holiday Party/Dinner	TBD	TBD
2/7/08	Underwriting for Non-Underwriters Class	Saginaw	TBD
2/9/08	MI Council Mtg	Lansing	\$25
3/6/08	Membership Drive Program TBD	TBD	TBD
3/27/08-3/30/08	Region IV Conference	Columbus, OH	TBD
4/3/08	Literacy Book Drive Program TBD	TBD	TBD
5/3/08	Charity Fashion Show	Bay City	\$25
5/10/08	MI Council Mtg	Lansing	\$25

The next meeting of the Mid-Michigan Association of Insurance Professionals will be held on Thursday, October 4th.

- Where:** Meadowbrook Insurance
5311 Hampton Place
Kochville Township, MI
- Cost:** \$10, bring your own dinner
- Program:** "Slight Edge"
Tish Lounsbury, Presenting

Bring diapers, canned goods, or paper products to benefit City Mission.

For Reservations Email:
MMAIPInsurance@yahoo.com

Industry Alert: NAIC TESTIFIES BEFORE CONGRESS ON ALL-PERILS INSURANCE

“Consumers expect all-perils coverage, and in some cases, they incorrectly believe they have it.”

WASHINGTON, D.C. (July 18, 2007) – Speaking before a subcommittee of the U.S. House of Representatives Tuesday, Sandy Praeger, President-Elect of the National Association of Insurance Commissioners (NAIC) and Kansas Insurance Commissioner, testified on the merits of all-perils insurance coverage. Commissioner Praeger commended the Subcommittee on Housing and Community Opportunity for holding the hearing and thanked Rep. Gene Taylor (D-MS) for raising the issue of improving the coverage offered to consumers.

“Consumers expect all-perils coverage and, in some cases, they incorrectly believe they have it,” Praeger said. “We think Rep. Taylor’s proposal should be considered in the broader context of natural catastrophes and today we offer some alternative concepts to consider.”

Rep. Taylor’s **Multi-Peril Insurance Bill, H.R. 920**, would allow the National Flood Insurance Program (NFIP) to offer wind coverage. The NAIC believes this approach would help resolve potential conflicts between consumers and insurers regarding the cause of damage to their homes during a hurricane (i.e. wind from the hurricane and/or water damage from a subsequent flood). However, Rep. Taylor’s solution would move the line of contention to other perils, such as fire or earthquake damage.

Commissioner Praeger’s testimony, therefore, proposed broader alternatives. She suggested the NFIP could be restructured to function as a reinsurer. By doing so, debate over what caused the loss would be between the insurer and the NFIP, not the consumer. Alternatively, the private market could offer all-perils coverage and be supported by a federal backstop or credit line that would cap the industry’s share of catastrophic losses – helping insurers manage their claims-paying ability while keeping insurance affordable. These proposals could be structured to leave the private market as the first line of defense, while recognizing the role of government in managing natural disasters.

“Kansas recently had tremendous flooding. In its wake, too many of our citizens discovered that they were either uninsured or under-insured for such a disaster. This hearing highlights the need for regulators and legislators to work together to develop a better product that closes the gaps in coverage and encourages personal responsibility,” Praeger said.

REMINDER: AUGUST 15TH DEADLINE TO FILE SURPLUS LINES TAX RETURNS FOR POLICIES WRITTEN JANUARY - JUNE 2007

Surplus Lines taxes and regulatory fees are paid on a semi-annual basis on form [FIS 0270 Semi-Annual Report](#) which is available on the OFIS website. The report and fees are due August 15th and February 15th for each six-month period. The taxes are due August 15th for policies placed during January through June; the taxes are due February 15th for policies placed during July through December. Declaration sheets are not required to be submitted with the Semi-Annual Report, but may be requested.

If a Surplus Lines insurer is used that is not listed on Michigan's list of eligible unauthorized insurers, the additional form [FIS 0269 Report of Transaction with an Unauthorized Insurer Not Recognized as Eligible](#) must be completed and submitted with the FIS 0270. The list is updated quarterly and is available on the OFIS website.

Technology Corner – Microsoft Word AutoText

To store and quickly insert text, graphics, and other items that you use frequently, you can use AutoText. Microsoft Word comes with a number of AutoText entries, such as salutations and closings for letters, and you can create your own AutoText entries.

For example, if you use the same, lengthy confidentiality disclaimer on many documents and want to insert it automatically, you can create an AutoText entry for the disclaimer.

Step 1: Create AutoText so Word can store it

In a Word document, type and then select the text that you want stored as AutoText. If it is already in the document, just select the text.

- Click **Insert** on the Menu Bar
- Select **AutoText**
- Select **New**
- Enter a 'short name' for the Auto Text (i.e. Confidentiality)
- Click **OK**

Step 2: Use AutoText in a Document

- Click your mouse wherever you want AutoText to be entered
- Click **Insert** on the Menu Bar
- Select **AutoText**
- Scroll through the list of AutoText entries for the one you need. Select it.
- Click **INSERT** to insert text into your document.
- Click **OK**.

***Mid-Michigan Association of Insurance Professionals presents
"Communicate With Confidence"***

***Class meets 5 Thursdays: 9/6/07, 9/20/07, 10/18/07, 11/1/07, 11/15/07
6:00 p.m. - 8:00 p.m.***

***Meadowbrook Insurance of Saginaw
5311 Hampton Place
Kochville, MI 48604***

**Improve communication skills - enhance your career!
Conquer the #1 fear shared by people around the world!
Achieve personal and professional development!**

Class participants receive training regarding speech structure, vocal delivery, using gestures, round-table and panel discussions, and much more. Workbook included in price of registration.

What Others are Saying:

Tara Weber, a member of MMAIP says, "This course will help prepare me for new roles in the insurance industry. The ability to communicate is important in this field, as in most professions. This class will provide an opportunity to fine tune critical presentation skills, and I look forward to taking the class!"

Cindy Prud'homme, a past student says, "Taking Communicate with Confidence" was the best decision I could have made. What I learned I took back to work and put to immediate use - the class had an immediate and tangible impact, and the result was a new set of professional opportunities. I even gave a presentation to my company's Board of Directors this year!"

Name _____

Agency/Company _____

Address _____

Phone _____

Registration Fee: \$50 Non-Members \$25 for NAIW Members

DEADLINE FOR REGISTRATION IS AUGUST 15, 2007 (No full or partial refunds)

Mail Registration and check (payable to MMAIP) to:

Attn: Jaime Millikin • Dennis Miller Agency • P.O. Box 186 • Vassar, MI 48768

Email: mmaipinsurance@yahoo.com



*Mid-Michigan Association of Insurance
Professionals presents*

"SLIGHT EDGE"

Thursday, October 4, 2007 • 5:45 p.m.

*Meadowbrook Insurance of Saginaw
5311 Hampton Place
Kochville, MI 48604*



**GET THE EDGE OVER YOUR COMPETITION!
Setting Goals & Aspirations...
Learning How to Achieve Them
Presenter: Tish Lounsbury**

Learn The Secret That All Successful People Know - A Simple, Daily Routine
That Is Guaranteed To Bring Success To Every Aspect Of Your Life.

Career • Marriage • Health • Family • Finances

Do you have a "Some Day"? A dream, goal or aspiration you have
postponed?

Learn how you can make "Some Day", TODAY!!!

Name_____

Agency/Company_____

Address_____

Phone_____

Registration: \$10 Non-Members; Attendees may bring a brown bag dinner.

DEADLINE FOR REGISTRATION IS SEPTEMBER 30, 2007
(No refunds)

Mail Registration and check (payable to MMAIP) to:

Attn: Jaime Millikin

c/o Dennis Miller Agency • P.O. Box 186 • Vassar, MI 48768

Email: mmaipinsurance@yahoo.com

One in Two Americans Struggle with Clinical Depression. Employee Assistance Programs Can Help.

"Employee Assistance Programs can help shorten the duration of short-term disability claims."

BOSTON, Jul 16, 2007 (BUSINESS WIRE) -- Many people struggle to cope with today's high-stress lifestyle. As many as half of all Americans have suffered from clinical depression or another behavioral disorder at some point, according to research by Dr. Ronald Kessler, professor of health care policy at Harvard Medical School.

The prevalence of mental health problems increases the incidence of disabilities among workers, hurting workplace productivity and increasing costs for health care and disability insurance. According to a four-year study completed by The Hartford Financial Services Group, Inc., employers who offer Employee Assistance Programs (EAPs) can help workers get well and can blunt the impact of mental health issues on employee productivity. The study indicated that EAPs can provide meaningful results.

"The Hartford's study showed that Employee Assistance Programs help workers better cope with today's high-speed, high-stress lifestyles," said Carol Harnett, assistant vice president and national practice leader for The Hartford's group benefits division. Harnett and Kessler presented the study at the Disability Management Employer's Coalition Conference in Boston. "While EAPs do not necessarily reduce the incidence of disability claims, they can help reduce the duration of claims and help people return to work. Employers who promote the use of EAPs can realize real benefits," Harnett said.

Harnett said that The Hartford's research provided three key insights:

- Employee Assistance Programs can help shorten the duration of short-term disability (STD) claims. Disabilities sustained by employees who had access to EAP services lasted 14.5 days less on average than disabilities sustained by employees who did not have access to these services. The study also showed that simply having an EAP in place reduced the duration of STD claims, regardless of whether employees actually made use of the programs.
- The use of EAPs can increase the number of employees who return to work following short-term disabilities. A third of employees who took advantage of EAPs returned to work compared with one in five co-workers who did not use the services.
- Employee Assistance Programs do not appear to impact the incidence of short-term disability claims. However, the **utilization rate** of an EAP may impact the incidence of claims. On average, the EAP utilization rate by employees was five percent. When the utilization rate rose above 10 percent, employers saw the number of disability claims decline noticeably.

"There is a definite cause-and-effect link between the incidence of mental disorders and physical disabilities," Harnett said. "EAPs have a positive impact on both mental disorders and physical disabilities."