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Newsletter

November 2009

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NAIFA Responds to MSNBC's "Countdown" Attack on COLI and IFAPAC



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Dear Carol :

Membership in NAIFA is more important now than ever! When we are under fire, as we are at this moment, your membership dollars and PAC contributions make it possible for NAIFA to respond quickly and professionally to attacks that jeopardize our livelihoods. Membership in NAIFA means protection. Membership in NAIFA...Is CRITICAL!

For those of you who have seen Keith Olbermann's "Countdown" attack on our business, our products and our association, you understand the seriousness of these charges. If you haven't seen it, the link is provided below. Take a moment to view how easily the media can twist the truth about the insurance industry.

NAIFA was at the ready with President, Tom Currey, swiftly responding to the attack via [written communication](#) and a timely [video response](#).

As he "sets the record straight", I urge you to consider the insurance professionals you know who are NOT NAIFA members and share this video response with them. Express your conviction about your own membership in NAIFA. Ask, "If you're not a member, what are you waiting for?"

Remember: NAIFA: keeps you in business, helps you grow your business, and promotes the ethical conduct of our members. It is time for you to personally share this message with people you know who are non members. We also encourage you to show it at agency meetings and at upcoming local meetings.

Sincerely,

Sandra E. Henderson, RHU, CSA
 President 2009-2010

Michael J. Ables, LUTCF
 National Committeeperson

Jill Judd, LUTCF, FSS
 State Membership Chair

David V. Dellinger
 Executive Vice President

On the October 7 broadcast of MSNBC's "Countdown" program, host [Keith Olbermann went on an ill-informed rant condemning corporate-owned life insurance \(COLI\)](#). In his diatribe, he also took shots at NAIFA and IFAPAC. Within minutes of this story hitting the airwaves, NAIFA members were contacting our headquarters. And soon after, NAIFA's staff and volunteer leaders were working on a response. Tom Currey's video sets the record straight...

<http://www.naifa.org/newsevents/response.cfm>

For more information, [NAIFA Responds to Media Misinformation About COLI and NAIFA's IFAPAC](#)

A Message From Your President

Sandra E. Henderson, RHU, CSA

For many years, NAIFA-California has enjoyed an important strategic alliance with the Association of California Life and Health Insurance Companies (ACLHIC) and we have been invited to participate in their annual Round Table Conference. What a unique and beneficial relationship it has been for us. ACLHIC's members represent over 60 life and health insurance companies doing business in California. I believe these to be very valuable political connections with another side of our businesses. NAIFA-California has been invited for many years to make a presentation at this annual event and this year I was able to make a case to them about what an "anchor" agents and advisors are to insurance companies and consumers, especially in the midst of stormy times (like now!). Some of the other presentations included different panels of State Assembly Members, Senators, and Chief of Staffs, etc. I heard two things from them: One, that decision making is a struggle right now and it's been difficult to accomplish much of anything in this present climate (especially if you a Republican). And two, that there are legislators out there that are actually listening to their constituents and lobbyists. I was pleasantly surprised at how informed many of them were on specific issues. That tells me that they had been listening to some expert in the field. That encourages me, as I hope it will encourage you; to keep up the contact with our politicians on all levels.



During the conference, we were also told that they believe an Optional Federal Charter will most likely happen. Stay turned on this front . . . we'll keep you posted.

Of course the buzz words on healthcare reform were: portability, affordability, and transparency....and everyone was very consistent about wanting these 3 things in healthcare. Simplify, which is just another word for transparency, was the other word flying around the healthcare discussion. Simplify eligibility and claims payment in order to save money and make it clear what the revenue stream would be for any changes. I did hear someone admit that taxed healthcare (a surcharge on pharmaceutical devices) to pay for it, is really foolish. Ya think? It was also stated, that obviously nothing much can be done on a State level until the Federal level is figured out, so it was a "wait and see" and hold your breath.

I would like to repeat myself and say it is all about relationships and more relationships...with our legislators, insurers, and many in between. Remember to keep up those key legislative contacts and if you don't currently have them locally, create them by visiting their district as soon as you can. It's time to be heard!

Let me close this month's message with a quote by John F. Kennedy:

"All of this will not be finished in the first one hundred days, nor will it be finished in the first one thousand days, nor in the life of this administration, nor even perhaps in our lifetime on this planet. But let us begin."

Monthly Legislative Update



Michael S. McCaffrey, LUTCF
Government Relations Chair



Shari McHugh
Legislative Advocate

[Monthly Legislative Update! Get Details on Legislative Victories and Current Status of Legislative Bills.](#)

Community Service

Michael Fleming, NAIFA-California's Secretary is in front of the Coast Guard cutter anchored in the background at Coast Guard Island in Oakland.



Mike recently joined the Coast Guard Auxiliary and will be doing community education, vessel exams, and safety patrol in the Bay and inland lakes. He is a member of the San Jose Flotilla 41.

During San Francisco's fleet week, Mike spent a Saturday on the Maverick, a 23' Coast Guard Auxiliary boat, patrolling the San Francisco Bay, keeping clear an area where the Blue Angels were going to fly low over the Bay. This is a great way to do community service and spend time on the water.

[NAIFA-Endorsed Professional Liability Insurance Program Errors & Omissions Insurance](#)

Why Should I Purchase My E&O From The NAIFA Professional Liability Insurance Program?

It's the only Program designed by NAIFA members for NAIFA members. Designed and implemented in 1989, it has become the premiere professional liability insurance solution for NAIFA Members.

It is more than an insurance policy. It is a Comprehensive Professional Liability Solution that includes broad coverage, competitive price, exemplary claim defense, loss control seminars, risk management recommendations and a long term, stable market. [For More Information and Details](#)

Please see actual policy for full terms, conditions and exclusions. All submissions are subject to underwriting guidelines. Coverage may not be available in all jurisdictions.

Brought to you by: 
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