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CAL Advisor E-Newsletter

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Newsletter

November 2010

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APIC

[Online Legislative Contact Form:](#) If you know your member of Congress in the U.S. House or Senate, let us know so we can add you to NAIFA's growing list of politically active agents.



Are you are interested in serving on the [State Board of Trustees](#) or on a [State Committee](#) for the Association year 2011-2012?

If you are interested, please complete an application and submit it to the Nominating Committee.

Planning for 2011: The Quantum Dynamics of a Field Practice



Darrell W. Shideler,
CLU, ChFC, CFP®,
LUTCF, FIC
NAIFA-California
President

Here we are in November and hoping to end the year strong. Actually, November for me is the beginning of next year. I like to start my planning for the next year at the end of November so that when I start January, I am ready to implement my plan without delay.

For me, the beginning of the planning cycle is "inspection". I like to inspect the four key components of my business; Activity, Skill, Knowledge, and Organization, ASKO. In fact, I actually give each of these four areas a number assignment between 0 - 10, 0 being that I do absolutely nothing in this area, to 10 being that I am perfect.

Try it. Take your level of activity, seeing people, and grade yourself from a 0, or having no appointments, to a 10, having the perfect appointment every hour of the day. Take your level of knowledge, from never passing an insurance exam (which if you are reading this article you have scored at least a 1) to a 10 for being able to teach all of the American College courses in Bryn Mawr. For skill, a 0 is never being able to close a case, to a 10 closing every case, every time, for the maximum benefit of your prospect and yourself. And lastly, for organization, grade yourself 0 for not even being able to leave your desk, to a 10 for never having to do anything but your unique ability. Now multiply all of these together. You will have a score between 1 and 10,000. Now, to put some real life value to this score, multiply by \$1,000 and, if you honestly graded yourself, you will have a fairly good indication of your income or your MDRT production. For example A=4 x S=3 x K=3 x O=2 x \$1,000 = \$72,000. But more importantly, you will find with a few simple adjustments to one of these fields that you will have a quantifiable increase in your production and your income.

NAIFA can be a great help in bringing you bottom line benefits. Activity: have you been to the National website and checked out the CAM system for building relationships or were you at the NAIFA-California Sales Exposition last year for Dan Allison's presentation on referral building? Skill: Have you been to a local meeting where a guest speaker has provided you sales ideas on how to present a close or a concept on long term care or a life insurance need? Knowledge: are you scheduled for an LUTC class or a CLU class for this coming year? Organization: Did you check our National site on productivity ideas to enhance your practice? NAIFA is simply able to bring value by increasing your productivity in all of these key areas ASKO. For example, add a 4 to the skill number and multiply. The new number is \$96,000 or a 33% increase over \$72,000. What can a sales idea do to your income?

How about trying this sales idea: "What do I do? Risk appraisal. My job is assisting you in understanding your risk. There are four key areas of risk; death, disability, old age, and liability. I help you understand the cost of accepting a risk, the potential of avoiding or minimizing the risk, and the option of transferring the risk. When was the last time you sat down to optimize and coordinate these four key risk areas? And, if you did, would it not be wise to have a second opinion. I have some time in the next few weeks to offer you our risk appraisal services."

PPO Report Card Shows California Lagging Behind Most Of The Nation On Quality Health Care

Mediocre performance data leaves enormous room for improvement

[State Board Of Trustees Nominating Form PDF](#)
[State Committee Sign Up Form PDF](#)



You can Join, Renew and Obtain information critical to NAIFA Members by visiting www.naifa.org
[Download a Quick Guide to NAIFA's Website Here](#)

Mark Your Calendars!



2011 Annual Meeting
 & Sales Exposition
 May 17-18, 2011

Embassy Suites - Anaheim South
 11767 Harbor Boulevard
 Garden Grove, CA 92840
 (714) 539-3300

Tentative Agenda
 and a list of Speakers
[View Here](#)

Room Rates are \$149.00
Single/Double
 Deadline for Group Rate Room is
 Monday, April 25, 2011

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Today, Commissioner Poizner released the results of his second Preferred Provider Organization (PPO) quality of care report card. The results are both good news and bad news for consumers, and show that California's PPOs have much work to do in meeting customer needs.

"California PPOs rank in the middle of the pack compared with the national average, and show some of the lowest overall scores that California has ever seen. HMOs began reporting on quality in 2001, and I got PPOs to join the effort beginning last year. I am grateful for their cooperation, but this report card shows they will have to do better. This should be their wake-up call," said Commissioner Poizner. "These results show that insurers have a lot of room for improvement, particularly in the area of customer satisfaction. As I promised when I came into office, consumers now have much more information to make choices that are best for them, and to pressure insurers to do better. We all need to use this data to make that happen." [Read the full Press Release](#)



Insurance Commissioner
 Steve Poizner

The PPO 2010 report card is available now at [2010 Provider Provider Report Card](#). The companion report card on HMOs will be released separately early next year.

Errors and Omissions (E & O) Update



Beginning January 1, 2011, the Professional Liability Insurance Program endorsed by NAIFA will be made available exclusively to NAIFA Members by [CalSurance Associates](#), a division of Brown & Brown of California, Inc.

Calsurance welcomes new and returning NAIFA E&O program participants.

- [Click here](#) for more information on renewals after 12/31/2010
- [Click here](#) for FAQs regarding transition to CalSurance

Remember!!! If your E&O program solicitation doesn't say NAIFA, it's not the NAIFA endorsed professional liability program.

Support IFAPAC Now !



Dennis P.
 Sunderman
 IFAPAC Chair

If you say you've never contributed to IFAPAC because no one ever asked you, make no mistake about it. You're being asked right **now**.

Our legislative needs did not end with the election. Tax reform is front and center, and we need to protect our industry. Please help!

[Make a contribution to IFAPAC today.](#)

IFAPAC's year-end is December 31st, so don't

delay!

Thank you for your support!





Bronze



Member Benefit Ideas of the Month

Bottom line - NAIFA provides value for your membership!

NAIFA membership offers you instant access to a vast array of member benefits designed to enhance your knowledge and skills and provide value-added business services, abundant networking and mentoring opportunities, when, where, and how you want them, at every stage in your career.



James A. Farden,
CLU, RHU
NAIFA-California
Member Benefits
Chair

- **New** - [Hoopis Advisor Network](#) for NAIFA
- NAIFA [CLIENTCAST](#) is a FREE monthly 24/7 podcast -- designed to Educate, Inspire and Motivate your clients and prospects to take action with you.
- A No-Nonsense Guide for Sales Success - [What Every Great Salesperson Knows](#) - FREE PDF Book to download for NAIFA Members from Insurance Coach U

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