

http://www

MMAIP Experience

September 2007
Volume 1 Issue 3

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

Message from the President

By Sandy Pope, CIC, CPIW - AAA Michigan

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Registration, Hotel & CE
Class Info

I have been very busy preparing for the Communicate With Confidence class that is scheduled for September 6th, at Meadowbrook Insurance from 6-8 pm. There are only 3 seats remaining, so if you haven't sent in your registration, don't delay. We will have a lot of fun and enhance our presentation skills.

If you didn't attend the August 11th meeting of the Michigan Council of NAIW, you missed a great opportunity! Marge Maxbauer, from ProAssurance Liability Group and representing the Capitol Area Literacy Council gave an excellent presentation on Literacy, and how it impacts the insurance industry. Few people think about the impact on health care costs when a growing number of people cannot read prescription labels, understand basic health care instructions or terminology, or read insurance applications or policies. She provided excellent information on how each of us can make a difference in our own associations and communities.

A couple of upcoming events to mark on your calendar are "Slight Edge" presentation on October 4th, at 5:45 - deadline for registration is September 30. The Annual State Council meeting is October 19th - 20th, in Kalamazoo, with a 3 hour Ethics CE class kicking things off.

Finally, check out our new website design at www.mmaip.org!

See you on September 6th for our first Communicate With Confidence class!



This issue of MMAIP Experience
is generously sponsored by:
**Foremost Insurance Group
and Meadowbrook Insurance
Agency of Saginaw**



www.ForemostSTAR.com

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

E-Commerce – FAQ

By: Cindy Prud'homme, Meadowbrook Insurance Group



“Because people have differing ‘techno-savvy’, many are not aware of the financial exposure to them or to their customers”

Q: What is E-Commerce?

A: E-Commerce is the commercial use of the internet. It can take many forms, such as online sales, advertising, news/information delivery, and even email.

Q: Why is E-Commerce important, from an insurance perspective?

A: It is an area of significant exposure often overlooked by consumers, businesses, and those who insure them. Because people have differing ‘techno-savvy’, many are not aware of the financial exposure to them or to their customers, or the need to protect them from direct or indirect financial loss.

Q: What are some of the risks or exposures?

A: There are both property and liability exposures inherent in E-Commerce activities. A vendor could incur damage to their electronic records caused by a hacker, resulting in business interruption and costs related to the recovery or recreation of valuable information. Bank accounts could be compromised, resulting in a direct financial loss. Should data about one’s customers be compromised, there can be liability claims and regulatory penalties. Or, one’s own actions in conducting business in an E-Commerce environment could result in liability to others.

Q: How can my own actions result in liability?

A: If you deliver information via the internet you could eventually face a claim for defamation, invasion of privacy, trademark infringement, or copyright infringement.

Q: If I am a merchant selling my product online, do I have additional or unique exposures?

A: Absolutely! The largest category of internet litigation is trademark disputes. When you publish a name, an idea, or an image on the internet, it becomes available to millions of people all over the world. If you have not properly protected your name, products, or intellectual property it could easily fall into the hands of others. If they have protected it after obtaining it, you could find yourself defending the use of your own property or trade name! There are also exposures related to privacy (never underestimate this one!), security issues, or loss of access.

Q: Why does email pose a risk?

A: Employees may use office email to distribute illegal material, send attachments containing viruses, or illegally stalk or harass another person. You, as their employer and the owner of the email domain may be found responsible for their actions and subject to loss or damages. If you monitor employees’ email activity, you could incur liability if you have not properly evaluated and managed the risks.

See E-Commerce on Pg. 3

E-Commerce from Pg. 2

Q: What do I have to worry about? I have insurance!

A: Most forms of traditional insurance do not cover these exposures. And, the cost of a claim could be much greater than one would think. For violation of privacy regulations the fines are significant and regulated by both state and federal government. Litigation costs are likely to be higher due to the lack of legal precedent, the complex technology involved, a scarcity of expertise among the legal community, and the speculative nature of many damage claims (how much was that poem you posted in your blog really worth?) – all these make cases expensive to defend. If you have not insured yourself against E-Commerce risks there may be no insurance company with a duty to defend you.

Q: If I buy coverage, will all my exposure be covered?

A: It's likely you will find some exposures still not covered. While there are a growing number of carriers providing coverage and the coverage provided is becoming more comprehensive, some exposures may never be insured. For instance, in many states it is not legal for an insurer to reimburse fines or penalties for certain acts. This could be important in cases where customers' confidential data has been compromised. To be certain, read all policy forms prior to purchasing an insurance policy or immediately after receiving the policy from your agent or carrier. Consider having your attorney review the policy forms, to provide an additional option on their adequacy.

Q: How do I find a policy that will cover me or my clients for my E-Commerce activity?

A: There are a growing number of E-Commerce products available. If your current insurer does not offer a policy, there may be a specialty insurer that does. Consult your agent and ask them to obtain coverage for your E-Commerce activities. Make sure that your agent understands that you are engaged in E-Commerce activity, and be complete and forthright in communicating the nature and depth of those activities. If you have a question regarding certain activities or exposures, do not assume that the agent or the underwriter fully understands (remember, this is very new to many people) – take matters into your own hands and ASK.

Q: If I AM the agent or the underwriter, do I have to worry about my own exposure?

A: Do you have a website? Do you have an email domain? Do you have employees? Do you have confidential customer information in your business processing system or any other system? If the answer to any of these questions is YES, then you would be wise to explore options for covering your own exposure for your activities or those of your employees, on the internet.

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

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

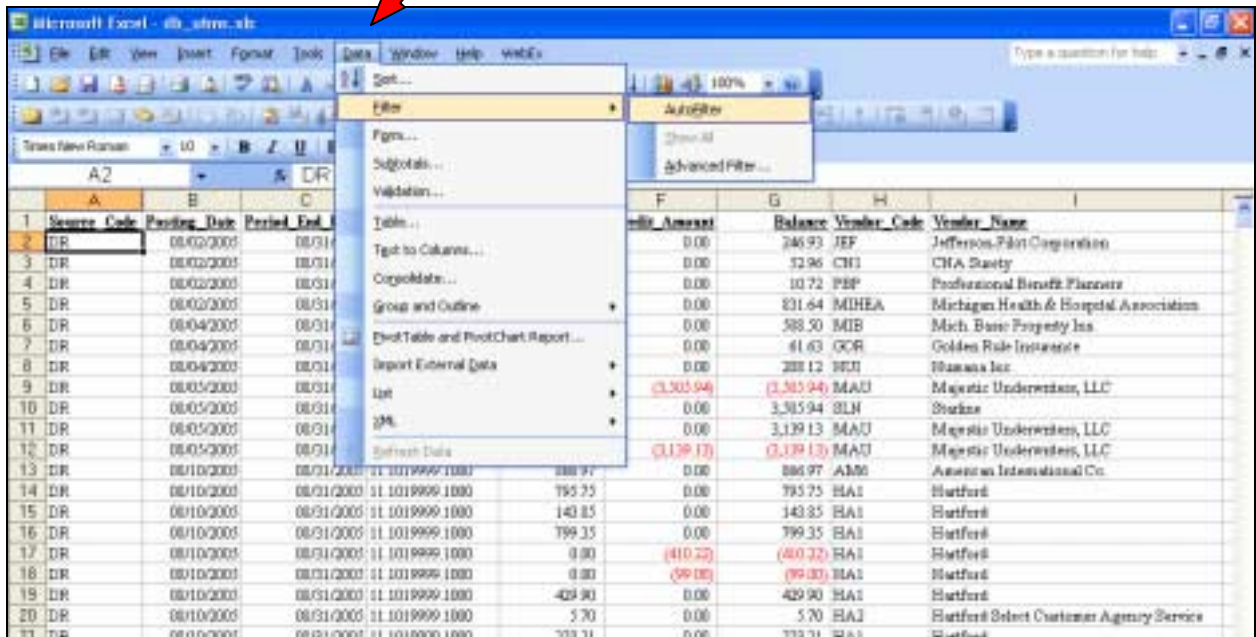
Date	Event	Location	Cost
9/06/07	Communicate with Confidence Class	Saginaw	\$50 or \$25
9/20/07	Communicate with Confidence Class	Saginaw	Incl.
10/4/07	Slight Edge Presentation – Tish Lounsbury	Saginaw	\$10
10/18/07	Communicate with Confidence Class	Saginaw	Incl.
10/19/07-	Michigan Council Annual Meeting & Communicate	Holiday Inn	\$75+
10/20/07	With Confidence Speak-Off	West Kalamazoo	
11/1/07	Communicate with Confidence Class	Saginaw	Incl.
11/15/07	Communicate with Confidence Class	Saginaw	Incl.
12/6/07	Experience Modification Factors – Ron Scott, CPCU	DaVinci's Frankenmuth	\$25/Free to Members
1/3/08	Holiday Party/Dinner	TBD	TBD
2/7/08	Underwriting for Non-Underwriters Class	Saginaw	TBD
2/9/08	MI Council Meeting – Bridging the Membership Gap	Lansing	\$25
3/6/08	Increase Profits & Improve Service with Business Process Management – Cindy Prud'homme	Saginaw	\$25/Free to Members
3/27/08-	Region IV Conference	Columbus, OH	TBD
3/30/08			
4/3/08	Literacy Book Drive & MMAIP Horizon Planning	Saginaw	No Charge
5/1/07	State Director's Visit	Saginaw	No Charge
5/3/08	Charity Fashion Show	Bay City	\$25
5/10/08	MI Council Meeting – MI Council Horizon Planning	Lansing	\$25

Get Well Wishes to MMAIP Membership Chair, Tara Weber!

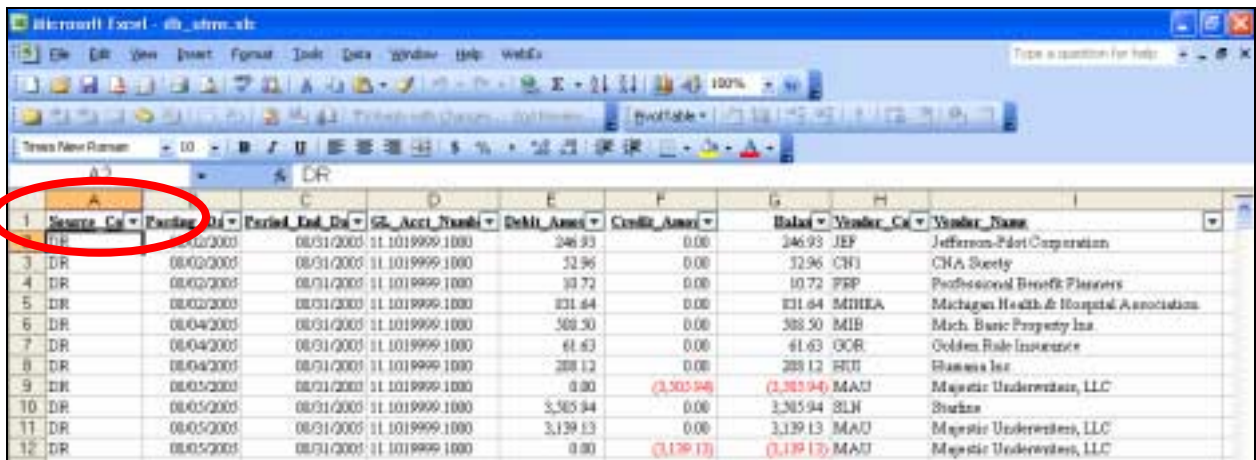
Technology Corner – Microsoft Excel Auto Filter

Looking for an easy way to work with spreadsheets? Need to drill down to specific items, without having to search for records one by one? Try using the Excel's AUTOFILTER!

- In a spreadsheet, click on DATA
- Select FILTER
- Select AUTOFILTER



Note the drop down arrows that have been added to the Column Headings.



- Click on the drop down arrow, in the column you want to filter. The example below will filter on the Source Code column, so we can show only the records that have the selected Source Code.
- Select from the list, to view only those items. In the example below, we will select AP to show only the records that have AP in the Source Code column.

1	Source_Cd	Posting_Dt	Period_End_Dt	GL_Acct_Numb	Debit_Amount	Credit_Amount	Balance	Vendor_Cd	Vendor_Name
	Sort Ascending	08/02/2005	08/31/2005	11.1019999.1000	246.93	0.00	246.93	JEF	Jefferson-Pilot Corporation
	Sort Descending	08/02/2005	08/31/2005	11.1019999.1000	32.96	0.00	32.96	CHI	CHA Society
	(Top 10...)	08/02/2005	08/31/2005	11.1019999.1000	33.72	0.00	10.72	PBP	Professional Benefit Planners
	(Custom...)	08/02/2005	08/31/2005	11.1019999.1000	831.64	0.00	831.64	MIHEA	Michigan Health & Hospital Association
	AP	08/04/2005	08/31/2005	11.1019999.1000	588.30	0.00	588.30	MIB	Mich. Base Property Ins
	DR	08/04/2005	08/31/2005	11.1019999.1000	61.63	0.00	61.63	GCR	Golden Rule Insurance
	DR	08/04/2005	08/31/2005	11.1019999.1000	288.12	0.00	288.12	WCI	Wanusa Inc
	DR	08/05/2005	08/31/2005	11.1019999.1000	0.00	(3,505.94)	(3,505.94)	MAU	Majestic Underwriters, LLC
	DR	08/05/2005	08/31/2005	11.1019999.1000	3,505.94	0.00	3,505.94	SLH	Stulzine
	DR	08/05/2005	08/31/2005	11.1019999.1000	3,139.13	0.00	3,139.13	MAU	Majestic Underwriters, LLC
	DR	08/05/2005	08/31/2005	11.1019999.1000	0.00	(3,139.13)	(3,139.13)	MAU	Majestic Underwriters, LLC
	DR	08/10/2005	08/31/2005	11.1019999.1000	886.97	0.00	886.97	AMG	American International Co
	DR	08/10/2005	08/31/2005	11.1019999.1000	783.75	0.00	783.75	BAI	Balford

VOILA! Only the records with the source codes we specified in the Auto Filter are displayed. Now the records we're looking for are VERY easy to find & to work with!

1	Source_Cd	Posting_Dt	Period_End_Dt	GL_Acct_Numb	Debit_Amount	Credit_Amount	Balance	Vendor_Cd	Vendor_Name
332	AP	08/15/2005	08/31/2005	11.1009999.3000	398.33	0.00	398.33	HCB	North Pointe Financial
1371	AP	08/31/2005	08/31/2005	11.1009999.3000	0.00	(252.64)	(252.64)	8WE1	Swett & Crawford (Michigan)
4366									
4367									
4368									
4369									
4370									

MMAIP, THE ASSOCIATION TO SEE TO BE A BETTER ME!!!

Do you wish to receive your copy of the MMAIP Experience by email? If so, send an email to MMAIPInsurance@yahoo.com, providing your name and email address, and ask to be added to our email distribution list.

Non-Members may receive the MMAIP Experience free of charge, by mail for up to 6 months. However, non-members may receive email delivery for an indefinite period of time.

Stretch Your Vocabulary!

Basic Reinsurance Terms:

Bordereau (Bordereaux, if plural)

A report providing premium or loss information with respect to identified, specific risks, which is furnished to the reinsurer by the reinsured (primary) company. It is commonly used to report activity for a specified period under a reinsurance treaty.

Cede

When an insurance company reinsures its liability by purchasing reinsurance coverage, it 'cedes' (i.e. hands over) business to the reinsurer. The primary insurance company ceding coverage to the reinsurer is referred to as the cedant.

Ceding Commission

Reinsurers pay ceding commissions to primary insurers for the business placed with them. The ceding commission is intended to cover the primary carrier's acquisition costs, overhead expenses, taxes, licenses, and fees, and a share of the expected profits on that business. It is often expressed as a percentage (%) of the gross reinsurance premium.

Excess of Loss

This is a form of reinsurance under which recoveries are available when a given loss exceeds the cedant's retention, as defined in the reinsurance agreement.

Facultative

Facultative reinsurance is reinsurance provided for individual risks by offer and acceptance. Risks are not automatically placed or covered by the reinsurer – the reinsurer retains the 'faculty' to accept or reject each risk that is offered.

Intermediary

An intermediary is a 3rd party in the reinsurance transaction. The intermediary usually participates in the design, negotiation, and administration of a reinsurance agreement. Intermediaries may recommend to cedants (primary carriers) the type and amount of reinsurance to be purchased and negotiate the placement of coverage with reinsurers.

Loss Development

The difference between a loss, as originally reported to the reinsurer, and its subsequent evaluation at a later date, or at the time of its final disposal. Loss development can pose a serious challenge to reinsurers who, being involved in serious losses, may wait many years for the final disposition of a loss. Since loss experience is a critical component in pricing reinsurance, loss development poses serious risks to the reinsurer in that losses may be understated in the pricing model/calculation.

Participating or Pro-Rata Reinsurance

This category of reinsurance includes Quota Share, First Surplus, Second Surplus, and all other sharing forms of reinsurance, where the reinsurer participates pro rata in all losses and in all premiums.

Pool

An organization of insurers or reinsurers through which particular types of risks are underwritten with premiums, losses, and expenses shared in agreed upon ratios.

See Reinsurance on Pg. 8

*Reinsurance from Pg. 7***Quota Share**

Quota Share is a participating treaty, wherein the reinsurer accepts a stated percentage of every risk within a defined category of business, on a pro rata basis. Participation in each risk is fixed and certain.

Reinsurance

When an insurer takes a risk by writing an insurance policy for an insured, they may transfer that risk to another carrier, in the form of reinsurance. In a sense, reinsurance is the process of an insurance company purchasing insurance on the policies it has written. Reinsurance may be placed, or 'ceded' to a reinsurer on a 'treaty' basis or on a 'facultative' basis.

Retention

The net amount of risk which the ceding company or the reinsurer keeps for its own account, or that of specified others. It might be thought of as a 'deductible' of sorts, on the reinsured business.

Retrocession

Retrocession is when a reinsurer buys reinsurance on the risks it is reinsuring. For example, company A may underwrite a program for personal autos. The exposure may be so large that they are unwilling to bear the risk alone. They may purchase reinsurance for a portion of the book of business from Carrier B. However, Carrier B may also not want to bear the risk alone, and may, in turn purchase reinsurance from a 3rd carrier, Carrier C. The second layer of reinsurance (i.e. the transaction between Carrier B and Carrier C) is referred to as Retrocession.

Stop-Loss

This is a form of reinsurance under which the reinsurer pays some or all of a cedant's aggregate retained losses in excess of a predetermined dollar amount or in excess of a percentage of premium.

Treaty

This is a reinsurance agreement which is obligatory between the ceding company and the reinsurer. There are contractual terms applying to the reinsurance of some class or classes of business, in contrast to a facultative reinsurance, which covers only a specific risk. For instance, a carrier may negotiate a reinsurance treaty wherein all general liability risks it writes for a period of time are ceded to a reinsurer, after the primary insurer retains x% or \$x of the total premium and losses.

Working Layer

This is the first layer of reinsurance above the cedant's retention. It is where moderate to heavy loss activity is expected by both the cedant and the reinsurer. A similar example might be applied to a primary insurance policy, where the insured has a deductible, and most insured claims reach into the first several thousand dollars of limits above the deductible.

Legislative Update: *Attorney General Approves 19% Rate Hike for MediGap Plans*

Michigan Office of Financial and Insurance Services (OFIS) Commissioner Linda A. Watters and Attorney General Mike Cox announced that a 19 percent rate hike has been approved for the Blue Cross Blue Shield of Michigan (BCBSM) MediGap Plans.

The rate hike is the first increase to be approved for BCBSM since 1999. The hike is expected to take effect October 1, 2007.

“BCBM filed a request for a 50.3 percent rate increase in February 2007.”

“The parties have reached an agreement that will both protect seniors from incurring what, for many, are unaffordable premium increases, while allowing BCBSM to charge an adequate amount to its MediGap customers to cover costs,” Commissioner Watters said.

BCBSM filed a request for a 50.3 percent rate increase in February 2007. Before Commissioner Watters made a determination on the request, Attorney General Cox requested a hearing to review the increase. The decision to allow the 19 percent increase was made following commencement of the hearing.

MediGap plans are health insurance sold by private insurance companies to fill the gaps in Original Medicare Plan coverage. MediGap policies help pay some of the health care costs that the Original Medicare Plan does not cover.

Approximately 200,000 Michigan senior citizens and people with disabilities currently participate in the plans.

BCBSM requested the increase because although it hadn't had a MediGap rate increase since 1999, claims costs have increased, and the rates were no longer adequate to cover the claims expenses for enrollees.

For more information on the increase, contact OFIS toll-free at (877) 999-6442.

DID YOU KNOW...?

September is Life Insurance Awareness Month

- *3 in 10 Adults Have No Life Insurance Whatsoever.*
- *Average Insured Purchases coverage 4 x their annual income; Experts recommend 10-20 x annual income*
- *Most people underestimate the likelihood of premature death.*
Chance that a person will not live for another 15 years:

<i>25 year old man – 1 in 42</i>	<i>25 year old woman – 1 in 83</i>
<i>35 year old man – 1 in 21</i>	<i>35 year old woman – 1 in 36</i>
<i>45 year old man – 1 in 10</i>	<i>45 year old woman – 1 in 17</i>



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

Facts About Life



Behavioral Economics: Know What Motivates Your Clients

*Facts from LIMRA International
Life Insurance Awareness Month*

Behavioral economics, or behavioral finance, is a field of research that takes in elements of both psychology and economics to learn how people manage risk and make important financial decisions. Researchers in the field have won two Nobel Prizes in economics. Here are several principles of behavioral economics that help explain the decision-making process for buying life insurance:

Critical Probabilities — Premature death is both unpleasant to think about and low in probability, so people tend to assume it won't happen to them. This can be a reason not to make a decision to buy life insurance.

Loss Domain — Oddly, people hate to lose more than they like to win. They tend to think of insurance premiums as "losses" and undervalue the possible "gain" of a life insurance payment should they die prematurely. This can be another reason not to make the decision to buy life insurance.

Protection Account — People are usually willing to spend only so much on insurance — their insurance "account," as it were. They may focus on home, auto and health and decide they "can't afford" more insurance and fail to adequately insure their life.

Emotion — Three key emotional factors involved in the decision are regret, fear and love. Suppose you were diagnosed with a terminal illness. Would you "kick yourself" if you did not buy life insurance before getting sick? That's regret. How worried are you about the possibility of premature death? That's fear. Would purchasing life insurance express your strong feelings about your family? That's love. All of these may motivate people to buy life insurance.

Search for Information — Buying life insurance can be complicated. If the "cost" of getting information (time and effort) is too high, people will put it off and not make a decision. Interestingly though, talking about it with friends and family seems to help reduce that "cost" and people will often copy another's decision to buy.

About LIMRA International

LIMRA International is a worldwide research, consulting and performance improvement organization that helps more than 800 insurance and financial services companies in 60 countries increase their marketing and distribution effectiveness.

All facts are from LIMRA International's life insurance consumer studies.



***Life insurance is not for the people who die.
It is for the people who LIVE!***

*Greater Kalamazoo Association Insurance Women
 Invites You to Join Us For The
 20th Annual Michigan Council of NAIW Convention
 Kalamazoo, Michigan
 October 19 & 20, 2007*

Positive Steps with NAIW
Making Members Smile with Success



Name _____

Address _____

Agency/Company _____

Association _____ Designations _____

Preferred Contact Phone _____ E-Mail _____

Special Dietary Needs _____

Please indicate all that apply

- | | | |
|-----------------------------|--------------------------------|-----------------------------|
| _____ First Timer | _____ New Member | _____ Local Officer |
| _____ Voting Delegate | _____ Alternate Delegate | _____ Council Officer |
| _____ CPIW/CPIM | _____ Past Council Director | _____ Region Vice President |
| _____ Association President | _____ Past Region VP | _____ Guest |
| _____ CWC Contestant | _____ DAE | _____ Assistant to RVP |
| _____ Council Director | _____ Asst to Council Director | _____ Special Dietary Needs |

*Registration Fee: \$75 NAIW Members \$80 Guest
 Late Registration Fee: \$80 NAIW members \$85 Guest
DEADLINE FOR REGISTRATION IS SEPTEMBER 25, 2007
 (No refunds after September 25, 2007)*

NAIW Membership: ___ 0-2 years ___ 3-5 years ___ 5-10 years ___ over 10 years

***Mail Registration form and checks to: Vicki Brossman, CISR, CIC
 Kemner-Iott Agency of Cass County, P O Box 365, Cassopolis, MI 49031***

*If you have questions or any special needs, call Teresa Branham or Linda Britton at 269-668-4561 or email lbgregorynewell@i2k.com or tbgregorynewell@i2k.com. Registration questions to Vicki Brossman (269) 445-2425, Fax: 269-445-3827 or e-mail at vicbro@kemnerlott.com.
 Hotel reservations should be made directly with Holiday Inn- West*

HOLIDAY INN-WEST

Convention Accommodations for October 19-20, 2007

Reservations: 269-375-6000

Address: 2747 South 11th St, Kalamazoo, Michigan 49009
www.kalamazooholidayinn.com

Holiday Inn - West - has blocked rooms for our stay arriving Friday, October 19th and leaving Saturday, October 20th. Rates are \$95.00 for single or double occupancy, plus taxes.

Mention Michigan Council of NAIW or Insurance Women for Group Rate

Directions:

From I-94: Take exit 74-B (north on US-131). Travel North on US-131 for 2.5 miles and then follow direction "From US-131".

From US-131: Take exit 36-B. Proceed west towards Oshtemo on Stadium Drive for .2 miles. Turn left on South 11th Street - travel .2 miles - you're there!!

Don't forget, Shopping Downtown Kalamazoo, Crossroads Mall, Kalamazoo Air Museum, Gilmore Classic Car Museum, Kalamazoo Institute of Art and Kalamazoo Nature Center. All areas are just a short drive from the hotel.

Conference rate is available for those wishing to stay Saturday night, for an extra day of sight-seeing.

Positive Steps with NAIW
Making Members Smile with Success

October 19-20, 2007

Michigan Council of NAIW Convention

Presented by

Greater Kalamazoo Association of Insurance Women

If you have questions, please contact Linda S Britton or Teresa Branham at 269-668-4561 or email to lbgregorynewell@i2k.com or tbgregorynewell@i2k.com



Mark Your Calendar!!
Michigan Council of NAIW
Presents
3 hour CE class
ETHICAL CUSTOMER SERVICE

Friday, October 19, 2007, 1:00 to 4:00pm
Holiday Inn - West, 2747 South 11th St
Kalamazoo, Michigan 49009

This class explores the relationship between an agent's ethical responsibility and providing service for the customer. Today's agent strives to provide value-added service in order to distinguish themselves from other agencies. By examining how service is provided with the customer's interest in mind, there is increased confidence that errors are less likely to occur. This inevitably results in better service to the customer, which is not only good business, but the "right thing to do". The participant is introduced to basic ethical principals and an exercise is included in writing their own personal code of ethics. While analyzing agency work practices, suggestions are offered to help reduce miscommunication or errors. Practical information on applying the ethical decision making process to specific customer service situations is included.

This course is presented by Insurance Educators, Inc., Provider #0160 and is pending approval for 3 CE HOURS in Ethics. **Cost of the class is \$45.00 members and \$50.00 for non-members**, which includes the Certificate of Completion and continuing education credit filing with the State of Michigan.

.....
 Registration Form - Please duplicate as needed

Name _____

Agency/Company: _____

Address: _____

City/State/Zip Code _____

Phone: _____ Email: _____

Mail Registration form and checks (Payable to GKAIW) to:

Vicki Brossman, CISR, CIC,
C/O Kemner-Iott Agency of Cass County
P O Box 365, Cassopolis, MI 49031
Phone: (269) 445-2425 Fax: 269-445-3827 e-mail: vicbro@kemneriott.com.

Registration forms must be received by October 1, 2007, to ensure a position in the class.