



Jillian Froment Appointed Ohio Insurance Director



Lt. Gov. Mary Taylor, who has served as director of the Ohio Department of Insurance (ODI) resigned that position effective March 31 and Gov. John Kasich named Jillian Froment, as the new department director. Taylor remains lieutenant governor and is seeking to become Governor in 2020.

Jillian Froment joined the Ohio Department of Insurance in early 2011 as Chief Administrative Officer and was soon elevated to Deputy Director. She has more than 15 years of public sector and executive experience with a reputation for streamlining organizations and realizing operational efficiencies. She came to the Department from the City of Marysville where she was the City Administrator.

Froment holds the distinction of being the first Executive Director for the eTech Ohio Commission, an agency created under her leadership. She consolidated two separate state agencies to more efficiently serve Ohio's citizens. Froment has also served as the Assistant Deputy Director and General Counsel in the Office of Collective Bargaining and as a compliance officer for the Ohio Department of Youth Services.

Froment is a member of the Ohio State Bar & West Virginia Bar. She is a founding board member of Ruling Our eXperiences (ROX), a non-profit organization assisting girls in developing the skills to deal with the social, personal, and academic issues of adolescence. Froment earned a Juris Doctorate from Capital University and a Bachelor of Science degree in Engineering from The Ohio State University.

[Ohio Democrats Urge Implementation!](#)

White House Instructs DOL to Examine DOL Fiduciary Rule



President Trump has instructed the Department of Labor (DOL) to update its examination of the fiduciary rule's likely impact on: investors and retirees; access to and cost of retirement advice and products; and the broader retirement services industry. Three Ohio Democrats oppose the delay.

White House Press Secretary Sean Spicer said the President believes the DOL rule is a solution in search of a problem, and that contrary to the intent of the rule (to protect consumer saving for retirement) the rule will limit the financial services available to them. Spicer noted that the DOL exceeded its authority and that this directive is part of the President's goal of providing regulatory relief to improve job growth and the economy.

The memo specifically instructs the Department to prepare "an updated economic and legal analysis concerning the likely impact of the Fiduciary Duty Rule." If the DOL's new analysis concludes that the rule will have adverse effects in the areas identified in the memo, then the Department is directed to "publish for notice and comment a proposed rule rescinding or revising the Rule, as appropriate."

The memo signals the President's willingness to re-open the contentious rule and either withdraw the measure altogether or significantly amend its content.

[Ohio Democrats Oppose DOL Roll Back](#)

Ohio Democrats oppose any DOL Rule delay. U.S. Sen. Sherrod Brown (D-OH), U.S. Rep. Marcy Kaptur (D-OH) and U.S. Rep. Tim Ryan (D-OH) joined Micah Hauptman, financial services counsel at Consumer Federation of America, and Barbara Sykes, state director of AARP Ohio, on a conference call Feb. 16 to speak out *against delaying or cancelling the policy that is currently set to be implemented on April 10.*



According to Brown, "The rule helps Ohioans keep what they earn... It ensures that trust is at the heart of the relationship by making sure that brokers put the client's best interest first."

They said the U.S. Department of Labor fiduciary rule is aimed at curbing about \$17 billion a year in Americans' lost retirement savings. It would require all financial professionals that provide retirement investment and savings advice to be considered fiduciaries, which comes with the legal obligation to protect clients' interests.

"Trump's executive order creates uncertainty, and uncertainty is bad for business," Brown said.



Ryan said that, while most advisers have client's best interest in mind, some customers are working with firms that pay higher commissions to brokers that steer customers toward high-risk investments. The rule would address conflicts of interest that can lead customers to make decisions that aren't in their best interest.

"We have all seen, in Ohio, the displacement of workers and how those decisions and circumstances have affected retirement security," Ryan said. "To see Trump go against what h

[Read more](#)

Ohio Senate Insurance Committee Roster

Members of the Senate Insurance Committee for the 132nd Ohio General Assembly have convened and are holding hearings. Members include:



Chairman: Jay Hottinger



Vice Chairman: Bob Hackett
(and NAIFA-Ohio member)

Senators:

Kevin Bacon
Bill Beagle
Dave Burke
Matt Dolan
Kris Jordan
Stephanie Kunze
Lou Terhar
Steve Wilson
Edna Brown
Kenny Yuko
Sandra Williams

Ohio House Insurance Committee Roster

Members of the House Insurance Committee for the 132nd Ohio General Assembly have convened and are holding hearings. Members include:



Chairman: Tom Brinkman
(and NAIFA-Ohio member)



Vice Chairman: Michael Henne

Representatives:

Andrew Brenner
Bill Dean
Ann Gonzales
Larry Householder
Stephen Huffman
Sarah LaTourette
Wes Retherford

Democratic Members:

John Boccieri
Michael Ashford
Kristin Boggs
Glenn Holmes

You're Invited



2017 RAINMAKER SERIES

Success Tips from Million Dollar Producers



NAIFA OHIO
YOUNG ADVISORS
TEAM

2017 RAINMAKER
SERIES

Open to all OH/MI
YAT* members

APRIL
27

HOLLYWOOD CASINO
TOLEDO
11 AM - 2 PM

Get a front-row seat to the NAIFA Ohio YAT
2017 Rainmaker Series kickoff featuring the industry's top
financial advisors.

Our esteemed speakers are self-made MDRT Producers who
manage over \$100M in assets and produce \$500k in revenue.

Come hear how they did it and how they manage to stay on top
year after year. No questions are off limits!



Questions? Contact Abbey Riley at 419-
764-4387 or email
thessocoffice@gmail.com

* NAIFA's Young Advisor Team (YAT) is for members who are 40
years of age and under or within their first five years in the
industry.



NAIC Announces Policyholder Locator Service

The National Association of Insurance Commissioners (NAIC) recently concluded development of its Life Insurance Policy Locator Service. This new NAIC service allows consumers who believe they may be the



National Association of Insurance Commissioners

beneficiary of an unclaimed life insurance policy or annuity to file a search request form through a new NAIC web portal. Once the request is submitted, participating insurers will review their records to determine if the person filing the search request is listed as a beneficiary of a life insurance policy or annuity and, if so, will contact the beneficiary or the policyholder's authorized representative.

The NAIC is providing this service free to consumers and it may be of interest to your clients. The NAIC Life Insurance Policy Locator Service is available at <https://eapps.naic.org/life-policy-locator/#/welcome>

NAIFA: "So much has changed, and yet..."

By: Matthew A. Meeker, CLU, ChFC, CLTC, NAIFA-Toledo



Well, here it is... what may be the last, in my series of February messages to our beloved NAIFA-Toledo members. Since 1980 my dues have quadrupled, and our membership is three quarters smaller. In 1987, with the help of all of our local General Agents and Managers, and especially with the help of Tom Snow, our membership peaked at 602.

So much has changed, and yet, I still feel the same.

I have a soft spot in my heart for the Life and Health Insurance Agent, and a profound appreciation for those in our midst who have reverted to that simple business model. For the rest of us, wrestling with the impact of last year's proposed DOL regulations, coping with documentation and compliance requirements, studying the arcane hard crunch of numbers in our proposals and client review packages, sorting out the best interests of our clients against the backdrop of a complex financial marketplace... what is a person to do?

[Read more](#)



NAIFA's Congressional Conference will bring together hundreds and hundreds of agents and advisors to Washington, DC to learn about the legislative issues that matter to people in our industry and how these issues impact our business and our clients' financial well-being.

The first 500 NAIFA member registrants will be eligible for a \$300 stipend to assist with their expenses, if they meet the [eligibility requirements](#), which include staying at the official NAIFA Congressional Conference hotel.

Don't delay! [Register Now!](#) Reimbursement spots will go fast! For additional information about the Conference, view the [FAQs](#).

New University of Akron Insurance Program Starts Next Fall



Starting with the Fall 2017 semester, The University of Akron is offering a new Risk Management and Insurance (RMI) program. This program will include a major, minor, and certificate program at the undergraduate level and an MBA in RMI at the graduate level. Jill Bisco, PH.D., CIC, CRM, Assistant Professor of Finance, is the person to contact for details at jbisco@uakron.edu (330-972-5436).

Be Part of the NAIFA-Ohio/OIA Workers' Compensation Program

Workers' Compensation

Enrollment is now open for the NAIFA Ohio/OIA's workers' compensation group rating program! OIA, which administers the program, makes it easy to give your clients access to support, stability and savings. Along with our trusted partner, CompManagement, OIA can help guide you through best methods for offering the program and closing the business.

[Read more](#)



2017 Membership Contest

Assist your local association in outreach and recruitment initiatives while strengthening NAIFA by participating in NAIFA-Ohio's membership contest.

Reach out to agencies and other advisors you know who are not current members, or have never been a member, and have a conversation with them about why joining (or renewing) their NAIFA membership would be good for their career. Invite them as a guest to a local association meeting/lunch.

Contest Period

March 1 through May 1, 2017

Award Categories

The agency that *has* the most Ohio members
The agency that *adds* the most Ohio members
The member that *signs up* the most Ohio members

Prizes

Categories 1 and 2 will receive an engraved wall plaque that can be proudly displayed in the office. Category 3 will receive a \$200 gift certificate.

(Only one prize per member will be awarded.)

*A strong association means a better member experience...
effective advocacy efforts and quality programs and services.*



Nationwide
On Your Side



**Ohio National
Financial Services**
Life changes. We'll be there.



Horace Mann
Founded by Educators for Educators

Ameritas 
fulfilling life

insurance | retirement | investments