



DAVID W. FIELD, CAE
EXECUTIVE VICE PRESIDENT/
LOBBYIST



ADVOCACY | State Capital Highlights

NAIFA's Free "ClientCast" Can Make You \$\$



NAIFA ClientCast® powered by Real Wealth® is a free, monthly podcast about insurance and estate planning strategies which is forwarded by you to your clients and prospects each month.

NAIFA ClientCast® is designed to touch your clients and prospects monthly with audio content designed to generate leads, referrals and deliver clients that are ready to make buying decisions.

Power Session LIVE webinars provide tools, best practice ideas, and sales strategies to use in your practice. Learn best practices ideas and sales strategies from the nation's leading business experts to propel your business to new levels of success!

Free to NAIFA Members: [Get more information and register here.](#)

Ohio Home, Auto Insurance Rates Remain Steady



Ohio Department of Insurance (ODI) Director Jillian Froment has announced that the average rate changes in 2016 for the top 10 homeowners and private passenger auto insurance groups in Ohio increased 1.9 percent and 3.1 percent, respectively. Ohioans pay among the lowest average insurance premiums for homeowners and auto insurance.

"Ohio's insurance market continues to grow in part thanks to strong and fair regulation," Froment said. "A growing and competitive market is why Ohioans can choose from many offerings to find the right policy at the right price."

Ohioans pay an average of \$797 (ninth lowest) for homeowners insurance and \$683 (12th lowest) for auto insurance compared to the national average, according to the most recent data from the National Association of Insurance Commissioners. Ohio's combined average premiums are \$518 below the national averages.

Changes in auto insurance rates can be associated with medical costs, weather-related claims, the number of cars on Ohio roads and repairs costs. Homeowners insurance rates can be affected by weather-related claims, and building and material costs.

Individual insurance consumers may have experienced rate changes that differ from the average. ODI notes it reviews rates to ensure they comply with Ohio insurance law and that they are actuarially sound.

The top 10 insurance groups represent approximately 75 percent of the market in Ohio. Ohioans with insurance questions can call the department's consumer hotline at 1-800-686-1526 or visit www.insurance.ohio.gov for insurance information.

Deal Gets ACA Exchange Coverage for Last Ohio County



All of Ohio's 88 counties will have coverage on the federal healthcare exchange next year under the Affordable Care Act, the Ohio Department of Insurance (ODI) has announced, though it warns that the plans are only available for 2018.

A number of insurance carriers announced earlier this year that they would not be offering plans in certain areas of Ohio in 2018, citing uncertainty in the insurance market. The announcements left 20 counties in Ohio without access to any of the plans for next year: Coshocton, Crawford, Guernsey, Hancock, Harrison, Hocking, Holmes, Jackson, Knox, Lawrence, Logan, Morgan, Muskingum, Noble, Paulding, Perry, Van Wert, Vinton, Williams and Wyandot. More than 11,000 Ohioans purchase coverage through the health care exchange in those counties, according to ODI.

[Read more](#)

Ohio National President and CEO to Receive Lifetime Achievement Award



The Round Table of New York will recognize Ohio National Financial Services President, CEO, and Chairman of the Board, Gary T. "Doc" Huffman, CLU, ChFC, with a Lifetime Achievement Award at its 99th Anniversary Black Tie this December in New York City.

The Round Table of New York offers this annual award to an individual who has made significant contributions to the insurance and financial-services profession. The award specifically recognizes individuals for their accomplishments in the areas of ethics, education and industry leadership.

[Read more](#)

"Get America Covered" Launches Marketplace Assistance



Former top health care officials, Lori Lodes and Joshua Peck, who oversaw outreach, paid media and public education for HealthCare.gov's second, third, and fourth Open Enrollment periods, are launching Get America Covered marking the open enrollment period when people can sign up for health care at <http://www.healthcare.gov/>. This follows news from the federal government that

this administration has drastically cut funding for outreach efforts for Obamacare and its Marketplace health insurance policies and the subsequent shutting down of the Ohio Health Care Navigator program.

National Co-Chairs Van Jones, Alyssa Milano, Mario Molina, Andy Slavitt and Bradley Whitford will be leading the effort to build awareness about Open Enrollment and get even more people involved.

[Read more](#)

Employer Health Insurance Premiums Stable, While Marketplace Premiums Spike

A recent Kaiser Family Foundation (KFF) study found that annual employer-sponsored family health insurance premiums rose a modest three percent in the last year nationwide, while Affordable Care Act (ACA) marketplace premiums rose 20 percent in that same time period. "While the marketplaces seem to get all the attention, the much larger employer market where more than 150 million people get their coverage is very stable," KFF President and CEO Drew Altman said.

About 151 million Americans rely on employer-sponsored health care coverage. By comparison, 10.3 million people purchased insurance through the ACA marketplace, about 55 million are covered by Medicare and about 74 million are covered by Medicaid or the Children's Health Insurance Program (CHIP).

[Read more](#)

Labor Asks Court to Delay Action on Challenge to Fiduciary Rule



The Labor Department has asked the US District Court in Minneapolis to stay a legal challenge by Thrivent Financial for Lutherans to the department's fiduciary rule while the agency revises the rule. The department said its administrative actions "are likely to address the challenged provision before it becomes applicable."

What's at Risk for NAIFA Members & Clients in Tax Code Rewrite?



As Congress' tax-writing committees implement the tax reform legislative process, a number of issues could be at risk for NAIFA members and their clients. Among the issues NAIFA is watching most closely are retirement savings tax rules, business income tax rules, and possibly tax rules governing life and health insurance and annuities.

Retirement Savings: The GOP's unified tax reform framework calls on the tax-writing committees to retain tax benefits for retirement savings, but specifies that any such incentives should be "more effective and efficient." The language is vague, saying the committees should aim to maintain plan participation and the resources available for retirement, but doesn't specifically call for current law protections. There is no firm indication of what the new retirement savings tax rules might be, but among the possibilities are consolidation (simplification) of the many distinct tax-favored retirement savings plan designs, and limiting (or eliminating) tax-free contributions to retirement savings plans in favor of after-tax contributions but tax-free post-retirement distributions ("Rothification").

[Read more](#)

Ohioans Warned of Hurricane Flood Damaged Vehicles for Sale



Ohio Department of Insurance Director Jillian Froment has issued a consumer alert urging Ohioans to be cautious in the wake of hurricanes Harvey and Irma when purchasing a used vehicle. The U.S. Department of Justice (DOJ) estimates one million refurbished vehicles with concealed flood damage could appear on the market outside of hurricane-hit areas.

"We are stressing to consumers the importance of becoming more informed

about the used vehicle they are considering," Froment said. "Obtaining a vehicle history report and enlisting a trusted mechanic to conduct an inspection are strongly recommended. Flood damage can compromise computer and safety mechanisms and also likely make the vehicle uninsurable."

[Read more](#)

Member Involvement Around the State



NAIFA-Ohio Past President and National Committeeperson, **Bill Kecskemety** recently spent an afternoon with his friend Congressman David Joyce discussing the DOL action, tax reform, and health care



NAIFA-Ohio President **Taft Hall, LUTCF** NAIFA-Mansfield member **Mike Clouse** NAIFA-Ohio Past President **Ed McClendon, LUTCF** and NAIFA-Ohio President-elect **Mark Bauman** participated in U.S. Congressman Jim Jordan's Golf Outing Fundraiser

2016-2017 Jack E. Bobo Award of Excellence Achievers

Congratulations to **NAIFA-Ohio** and **NAIFA-Mansfield** for achieving NAIFA's 2016-2017 Jack E. Bobo Award of Excellence, Platinum Level.

The Jack E. Bobo Award of Excellence is named in honor of Jack E. Bobo, CLU, FMLI, who proudly served NAIFA as National President and as Executive Vice President. The award recognizes associations and their leaders who excel in all facets of association management including Advocacy & Government Relations, Governance & Administration, Membership, and Programs & Professional Development.

Save the Dates!



**NAIFA-Ohio Capital Conference
and Day-at-the-Statehouse
March 7, 2018 - Columbus, OH**



Become a "Trusted Legislative Source"

Admittedly, most state legislators aren't very familiar with the intricacies of



insurance. When considering such proposed laws they rely for information on insurance agents and financial advisors they know...or, lacking a personal acquaintance with one, they don't!

To encourage NAIFA-Ohio members to establish no-cost relationships with their elected state legislators, NAIFA-Ohio offers members the "Triple Play" program.

The "Triple Play" program allows individuals to take up to a \$50 state tax credit (or \$100 on a joint return) for personal contributions made to the campaigns of state office holders. Our IFAPAC Political Action Committee will match the member's contribution and send a letter to the candidate asking him/her to use the contributing NAIFA-Ohio member as a sounding board for insurance legislation.

To participate: Send a copy of your personal check written to a candidate for state office to the NAIFA-Ohio Office at 17 S. High St., Suite. 200, Columbus, OH 43215 or e-mail naifaohio@assnoffices.com. We'll send a matching contribution to that candidate, along with a letter indicating that it's a direct result of YOUR contribution... and suggesting that the recipient use YOU as a source

The best part? Participation in the "Triple Play" program COSTS YOU NOTHING! Because the amount is a tax credit (as opposed to a deduction), you either pay it to the state in taxes... or raise your local visibility by contributing it to a candidate for the Ohio Senate, House of Representatives or other state office.



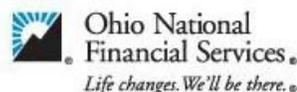
Be Part of the NAIFA-Ohio/OIA Workers' Compensation Program



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](#)

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The mission of the National Association of Insurance and Financial Advisors-Ohio is to improve the business environment, enhance the professional skills and promote the ethical conduct of agents and others engaged in insurance and related financial services who assist the public in achieving financial security and independence.

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