



**March 2019**

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## **New Year, New NAIFA** **Meet NAIFA-Ohio's New Lobbyist**



**Luther Liggett** is an Ohio attorney with the Graff & McGovern law firm in Columbus, Ohio. Previously, Liggett served as an Assistant Attorney General and as a City Law Director, currently focusing on a law practice in Government Relations, representing trade associations and private-sector clients across the state as a registered lobbyist and litigator.

As only one of eight Administrative Agency Law Certified Specialists in Ohio, Liggett has drafted legislation and administrative rules, including such subjects as Tort Reform. Liggett represents professionals before licensing agencies and in court, including in the Ohio Court of Claims and before the Ohio Supreme Court.

Attending college and law school in Washington, D.C., Liggett received his undergraduate and law degrees from The George Washington University, where he worked on Capitol Hill for Senator John Glenn.

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## **Meet NAIFA-Ohio's Newest Executive Staff**



Earlier this year, NAIFA-Ohio welcomed Peggy Blankenship, CAE, to its management team. Peggy is the current President of Accent on Management. She has worked at the firm since 2001.

Peggy's involvement in NAIFA-Ohio comes at a time of important change for the organization. At the end of 2018, David Field, CAE, made the decision to retire from company ownership and as the Executive Vice President of NAIFA-Ohio. David had committed over 50 years to building NAIFA-Ohio into the statewide organization for insurance and financial advisor professionals. The Board of Directors and past presidents of this organization will be indebted to him for years to come. From the current Board of Directors, we wish David all the best as he enjoys retirement with his wife Anita, and their children and grandchildren.

As we look forward, Peggy's participation in NAIFA-Ohio comes at an opportune time, as the

organization moves into a new structure and a new NAIFA. Her work with the NAIFA-Ohio leadership has allowed the state to plan and execute a restructure and some additional programming. Discussions with Blankenship and the Board of Directors is ongoing about how NAIFA-Ohio can not only support its locals and affiliates, but offer value-added services to its at large members as well. There is still so much work that needs to be done, but NAIFA-Ohio is up for the challenge and is excited about the opportunities ahead.

Peggy has worked with a wide variety of associations representing an array of professional industries. Her expertise allows her to offer full service management to her clients, specializing in board governance and committee development, and financial management. She particularly enjoys being able to innovate her clients by offering new technologies and resources to association members. Peggy is a Certified Association Executive (CAE) and holds a Bachelor of Science from The Ohio State University. She resides in Powell, OH with her husband and two children.

We look forward to seeing our NAIFA-Ohio members at the April 9<sup>th</sup> Capital Conference - if you do attend, be sure to introduce yourself to Peggy. Welcome, Peggy!

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*Guest Speakers*



ODI Director, Jillian Froment



Sen. Bob Hackett

*Please Join Us...*

Legislative Reception  
4:30 - 6:30 p.m.  
Vern Riffe Center, 77 S. High Street, Columbus, OH 43215  
Complimentary cocktails and hors d'oeuvres will be provided.

[Register Now](#)

[Register Here](#)

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## The 2019 NAIFA-Ohio Summit



Monday, April 29, 2019

Montgomery County Business Solutions Center  
1435 Cincinnati Street, Suite 300  
Dayton, OH 45417

### AGENDA

11:30 a.m. – 12:00 noon	Registration
12:00 – 12:10 p.m.	Welcome
12:10 – 12:50 p.m.	Buffet Lunch and Networking
12:50 – 1:50 p.m.	NAIFA National and NAIFA Ohio Updates <i>Suzanne Carawan, Assistant Vice President, Marketing and Membership, NAIFA</i> <i>Mark Bauman, President, NAIFA-Ohio</i> <i>Elie Harriett, Trustee, NAIFA-Ohio</i>
1:50 – 2:00 p.m.	Break
2:00 – 5:00 p.m.	Situational Social Security—Are You Prepared to Ask the Right Question? (3.0 hours of CE for CFP, CPA and Ohio insurance agents) <i>Marc Kiner, Premier Social Security Consulting LLC</i>
5:00 p.m.	Program ends

### FEES & REGISTRATION

\$20/members (bring a non-member and attend for FREE)  
\$40/non-members

Registration and payment can be made on-line. Refunds will be honored up to **Monday, April 22, 2019**. There will be no refunds after this date. For questions contact the NAIFA-Ohio office at 614.228.4716.



[Register Here](#)

## Department of Insurance Helped Ohioans Recover, Save \$42M in 2018



Ohio Department of Insurance (ODI) Director Jillian Froment announced that the department helped Ohioans save or recover almost \$42 million in 2018. The announcement comes at the start of National Consumer Protection Week, which runs from Sunday, March 3 through Saturday, March 9.

In 2018, the department handled nearly 6,000 insurance-related complaints from consumers, according to a news release. Mirroring national complaint trends, the top complaint reasons in Ohio were for claim denial and claim delay while the coverage types most complained about were health insurance and automobile insurance.

"One of the most important and fulfilling responsibilities we have is to help consumers understand their policies and to make sure their claims are paid in accordance with their policy," Froment

said. "We want to hear from consumers anytime they have questions or concerns about their insurance coverage."

As one of the largest consumer protection agencies in the state, ODI provides free information and services related to all types of insurance, including Medicare, through its website, toll-free hotlines, community outreach, counseling and other avenues. The department also licenses insurance companies and agents, monitors industry financial solvency and business conduct, reviews insurance products and rates and fights insurance fraud.

Consumers can contact the ODI at 1-800-686-1526 or at 1-800-686-1578 for help navigating Medicare. Information and services are also available at [www.insurance.ohio.gov](http://www.insurance.ohio.gov).

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## Ohio Makes Sweeping Reforms to Protect Consumers and Further Strengthen Ohio's Insurance Industry



Ohio Department of Insurance Director Jillian Froment announced passage of a number of changes to Ohio law that will benefit Ohio consumers while further strengthening Ohio's robust insurance market. Among the changes made by Ohio's legislature are sweeping cybersecurity reforms that will help to better protect Ohio consumers while providing a level playing field for Ohio insurers.

"Ohio continues to lead the nation when it comes to implementing common sense reforms that are good for consumers and also fair for Ohio's growing insurance industry," Froment said. "These reforms were made possible thanks to significant collaborative work with many stakeholder groups and the tireless efforts of Chairmen Jay Hottinger and Tom Brinkman as well as the main sponsor of these reforms, Senator Bob Hackett."

[Read more...](#)

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## Meet Your Ohio Legislative Republicans and Democrats



Republicans will continue to hold supermajorities both in the Ohio House and Senate, but there will be a lot of new faces on their side -- at least, in the House, where a quarter of the 61 Republicans are first-time lawmakers.

It's a different story in the Senate, though: of the 24 Republicans there, the only newbie is Michael Rulli, who unexpectedly flipped a Democratic seat in the Youngstown area.

The Ohio House Democratic caucus is getting a major revamp next session. Two of every five House Democrats will be first-time lawmakers, thanks to their candidates flipping six GOP-held seats and a wave of retirements from term-limited incumbents first elected in 2012.

In the Senate, by contrast, there will be only one Democratic rookie: Tina Maharath, who won an unlikely victory in Franklin County.

Click [here](#) for a complete listing...

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## NAIFA Expresses Opposition to State-Run Retirement Plans



California is preparing to start a [state-run retirement-savings plan](#). NAIFA opposes individual state programs, with Gary Sanders, vice president of government relations, writing, "There is no need to set up costly state programs that needlessly compete with readily available private-market options."





## NAIFA's Congressional Conference will be held May 14-15, 2019

In the past six years, almost five thousand NAIFA members from every corner of the country came to Washington, D.C., and visited Capitol Hill to meet with lawmakers and advise them on how their decisions affect agents, brokers, and their clients.

Join us! NAIFA's annual Congressional Conference establishes and cultivates relationships with lawmakers, to share the expertise of NAIFA members from all 50 states, and educate them on the value that NAIFA members bring to their clients and the solutions they provide for 90 million American families.



## Now Recruiting: Spring 2019 Classes

At NAIFA, we're all about strengthening the insurance and financial services industry by helping advisors grow their knowledge and be their best at serving clients.

That's why we're offering you - the non-member - free access to NAIFA's advisor development program so you can learn from the best while sampling professional benefits that come with NAIFA membership.

For just 30-minutes a week, join NAIFA leaders for live strategic discussion, industry insight and advice to put you on a path to success.

### March: Thursdays @ 12 pm Eastern

- March 7: Learn Exceptional Prospecting Practices: Ashleigh Rothhammer
- March 14: Build Your Professional Network of Mentors & Industry Colleagues: Kevin Ross
- March 21: Be a Playmaker in the Financial Services Industry: TBD
- March 28: Optimize Your Time & Cash Flow: Rodney Mogen

Can't make the start time? Look for the recorded edition on-demand. Register today. We promise the investment will be well worth your time.

Classes will be livestreamed and recorded so you can watch on-demand, but you will miss the benefit of live interaction with our featured advisor. Participants that attend all four weeks will receive a letter of participation signed by Jill Judd, President-Elect and Kevin Mayeux, CEO, of NAIFA and your name promoted in social media.

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## NAIC to Improve Insurance Regulations



Director **Jillian Froment** announced that Ohio will lead the National Association of Insurance Commissioners (NAIC) in projects to improve insurance regulations and promote fair treatment of consumers. As Vice-Chair of the Financial Regulation Standards and Accreditation Committee, she will represent the state in providing guidance and accreditation to insurance departments nationwide.

Ms. Froment was selected to serve on 22 task forces, including the NAIC's Executive Committee, ODI added. She was also recently re-elected to chair the Interstate Insurance Product Regulation Commission to provide legislation and regulatory oversight.

"Together, we are helping shape the framework of insurance regulation nationwide in an increasingly innovative and technology driven world," Ms. Froment said.

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## The Learning Center Is Open!



Access the new NAIFA Learning Center today to enhance your professional knowledge and build your confidence. The Center is a virtual, on-demand platform with hundreds of engaging high-impact videos, guides and worksheets designed to improve the learning experience of all financial advisors, no matter how long you've been in the business.

Video sessions average eight minutes, with participant guides for further instruction.

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## Performance + Purpose 2019 Annual Conference

**Save the Date!**  
**Sept. 11-14, 2019**

[Walt Disney World Dolphin Resort](#)

NAIFA Performance + Purpose 2019 will take place at the Walt Disney World Dolphin Resort, just steps away from the wonders of Disney.

The Dolphin Resort is conveniently located in between Epcot® and Disney's Hollywood Studios™. A leisurely stroll from the Dolphin Resort or a water taxi ride from the Dolphin's dock brings you to the entrance of either park. Shuttle buses that arrive every 20 minutes at the Dolphin entrance will bring you to the Magic Kingdom®, Disney's Animal Kingdom®, Disney Springs®, and Disney's Blizzard Beach and Disney's Typhoon Lagoon. So, before or after P+P, the whole world of Disney is available to you.

NAIFA has arranged for a block of rooms at a special P+P rate. Watch your email or this website for the announcement of the reservation system opening online.

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## Continuing Education Opportunities Around the State



Be sure to check out NAIFA-Ohio's [website](#) for events taking place around the state.

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## LACP Certification



The NAIFA Life and Annuity Certified Professionals (LACP) certification serves consumers by recognizing financial professionals with a mark of distinction for their product knowledge, consultative sales process and compliance to ethical, legal, and regulatory requirements. LACP practitioners are held to a standard of excellence that defines and differentiates them from their peers and to the clients they serve.

Click [here](#) for details.



The Insurance and Financial Advisors Political Action Committee ([IFAPAC](#)) describes collectively the PAC sponsored by NAIFA at the federal level and the PACs sponsored by each state association. Each PAC is a fund that supports the campaigns of candidates for public office who understand issues important to insurance agents and financial advisors.

IFAPAC's goal is to help the associations advance the legislative and regulatory interests of the members of NAIFA. While any U.S. citizen can contribute to IFAPAC, only members of NAIFA may be solicited to do so. Contributions must be voluntary. Contributions are not tax deductible for federal income tax purposes. Of approximately 5,000 political action committees registered with the Federal Election Commission, IFAPAC ranks in the top tier. IFAPAC is the largest insurance PAC in the country. In the last election cycle, the national IFAPAC contributed over \$2 million to federal candidates and committees.

### *IFAPAC Disclaimer*

Contributions to IFAPAC are voluntary and contributed to candidates for elective office. Your contributions will be divided between your state association IFAPAC and IFAPAC National, if you have directed NAIFA to do so. Club types listed above are merely suggestions. You can contribute more or less than the suggested amount. The amount contributed will not benefit or disadvantage you in any way. You have the right to refuse to contribute without reprisal. Corporate contributions to IFAPAC's political fund are prohibited. Contributions to IFAPAC are not deductible for federal income tax purposes.

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## 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.

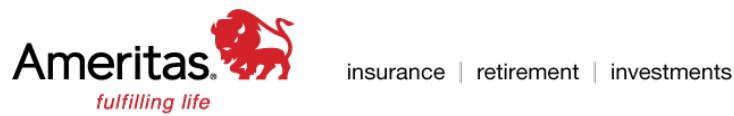
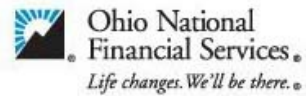
[Read more](#)

## Exclusive Member Benefits



As a NAIFA member, you are eligible for discounts on products, services and insurance programs that can more than offset the cost of your membership! Popular Preferred Providers include UPS, E&O Insurance and The Wyndham Hotel Group. For a full listing of Preferred Providers, click [here](#).

## Corporate Sponsors



A large graphic for NAIFA. The background is a light blue sky over a cityscape with a prominent white domed capitol building. A large red diagonal shape cuts across the right side. Text on the left reads: "Your business – and your ability to help families save for their future - is at risk." and "Join NAIFA, and be heard." At the bottom left, the NAIFA logo is shown with the text "SECURING AMERICA'S FINANCIAL FUTURE" and the website "www.NAIFA.org" to its right.

The mission of the Association is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members.