



"In The News..."

President's Message

President's Message	1
Long Term Care Ins.	2
Professional Development	3
Reducing the Stress	4
Fundraising Opportunity	5
Corporate Partner Opp.	6
Corporate Partner - ESR	7
Board of Directors	8

NAIW MISSION

NAIW (International) serves its members by providing professional education, an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience within the insurance industry.

"Enjoy the Ride" – I heard this phrase from a motivational video not too long ago. People always say that life passes you by very fast and before you know it you have missed out on an opportunity. The CFIP Board wants to make sure you do not miss out on opportunities that we plan on bringing in the future so keep those eyes open.

On **Saturday, December 12th** – several of our members attended our social invitation at the Elephant Bar in Altamonte Springs, FL. What a great place to eat and thanks to our Reservations Director, we got a great deal!

Our Professional Development committee continues to do a great job by bringing us our next educational opportunity, the Certified Professional in Insurance (CPII) class on **Saturday, January 9th**. The class is far meeting expectations for attendance and we are happy to say we do have 4-5 spots still open. Our Corporate Partner, Emergency Services Reconstruction has volunteered their classroom again for no cost and Central Insurance School has donated their time to offer a Saturday class.

Our next general meeting will be **Wednesday, January 2nd**. See our website for further details at www.cfipflorida.org.

In closing, I hope you and your loved ones have a fantastic and safe holiday season and remember to celebrate life.

Please remember to contact our Director of Membership, Mary Brilliant on how you can become the newest member or Corporate Partner in the ***Central Florida Insurance Professionals!***

If you have any questions, I am here for you anytime, please contact me at president@cfipflorida.org or call me direct at 321-246-5648.

Yours in Fellowship,

Jason Carter

Jason Carter, CPSR, PIAM, CPIM, DAE
President





8.25 million

Americans currently have long-term care insurance.

In 2008,

8.5 billion

dollars were paid in LTC claims to 180,000 policyholders.

Of the new claims opened during 2008,

61%

of claimants were 80 + years old,

30%

were 70 – 79 years old and only

9%

were under the age of 70.

Source:

[2009 LTCi Sourcebook](#)

By [Credit.com](#)

The average cost of staying in a nursing home for a year is between \$55,000 and \$100,000, depending upon where you live. Are you ready for long term care costs? Private long term care insurance can help you prepare your finances for the future.

- **What is long term care insurance?**

Long term care (LTC) insurance is a type of health care insurance that covers nursing home, skilled nursing, assisted living facility, Alzheimer's Disease care, custodial care, or in-home care costs for people over 65. Medicare, disability insurance, and traditional medical insurance plans do not cover most other kinds of long term care.

- **How does long term care insurance work?**

Once it has been determined that you qualify for long term care, you will receive a daily benefit of \$100-\$500 maximum for your expenses, depending upon the type of coverage you selected. Your coverage is guaranteed as long as you continue to pay your insurance premiums.

- **What happens if I don't have long term care insurance?**

If you are not covered by LTC insurance, you will need to pay for your nursing home and long term care expenses directly or rely on your family to cover the costs. You can qualify for some long term care coverage through Medicaid, but only after you and your spouse have "spent down" almost all of your assets.

- **What does long term insurance cost?**

Long term care insurance can be expensive. A 65-year-old in good health will probably pay a \$1,000-\$3,000 a year in long term care premiums. Although this is a high premium, it is still much more affordable than the \$40,000 to \$100,000 per year cost of long term care. LTC insurance is also notoriously complicated. There are coverage, inflation protection, benefit periods, daily benefit, trigger, and elimination periods that all need to be taken into consideration. The earlier you start paying for long term care insurance, the less expensive it will be.

- **Who should buy long term care insurance?**

Over 60% of people over the age of 65 require long term care at some point. Paying for long term care without insurance can be a very expensive proposition. However, the premiums for long term care are too expensive for many people. Consider the financial burdens, the likelihood you will require long term care, and your qualification for Medicaid before determining if LTC insurance is right for you. New government policies and tax benefits are being developed to help make long term care insurance more affordable.

- **Do you lose the money you paid for insurance if you don't require long term care?**

Some long term care programs include a program called "return of premium on death." If you have this type of long term care insurance and die without using your entire benefit, your premiums (minus the amount you used) will be returned to your estate. Different insurance plans will have different terms for the return of premiums.

- **Where can I buy long term care insurance?**

Traditional insurance companies frequently also offer long term care coverage plans. Ask your medical insurance provider or employer if they provide LTC insurance plans. Alternately, the [AARP](#) offers its members a long term care insurance program through MetLife.

One final note: Be careful when selecting a long term care policy. Unfortunately, there are con artists and unscrupulous insurers who may try to take advantage of your situation. Investigate your options thoroughly and ask for referrals from people you know.

NAIW Website

Remember to check the [NAIW](#) website regularly as Webinars are now being offered. The website also has a link to WebCE for those who like to take online CE courses and a link to The National Alliance website. The National Alliance offers the CISR and CIC designations.

CENTRAL FLORIDA INSURANCE PROFESSIONALS IN CONJUNCTION WITH CENTRAL INSURANCE SCHOOL PRESENTS... CPII COMMERCIAL LIABILITY

Does your company have time OR personnel to effectively train staff?

Have you maintained current knowledge in the forms, rating and other procedures?

The Certified Professional in Insurance (CPII) is a designed to provide the insurance professional the tools necessary to analyze the risk and determine what is necessary to cover the gaps created by the policy. Additional knowledge will be gained for risk analysis in specialty areas. This designation program provides a link between exclusions or limitations and the endorsements necessary to cover the risk. Proper analysis of the applicable endorsement can determine if the endorsement is limited or sufficient.

This module provides:

Seven (7) Continuing Education Credits
Solution for Coverage Gaps
Endorsement Analysis
Risk Managements

Who should attend?

Agents
Managers
Marketing Representatives
CSRs
Processing Personnel
Adjustors

PRICE: NAIW Members - \$110
Non-NAIW Members - \$120
(Regular Price is \$145)

DATE & TIME: Saturday, January 9, 2010
8:00 a.m. to 4:00 p.m.

LOCATION: Emergency Services & Reconstruction
2405 W. Princeton Street
Suite 5
Orlando, FL 32804
(Lunch at your own expense)

Get a pet—your health may depend on it!

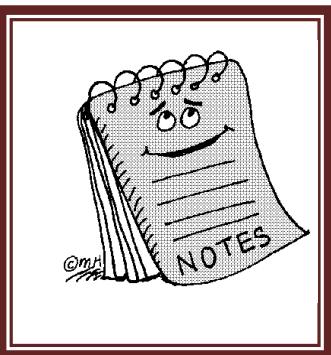
No one loves you like your pet, but Fido and Fluffy may be more than just constant companions. Owning a dog or cat can actually improve your health. Here's what some experts say about the health benefits of pet ownership:

- **Blood pressure.** Simply petting your cat or dog can lower your blood pressure—and your animal's, as well. One study of New York stockbrokers, for example, found that those who adopted dogs or cats experienced better blood pressure and heart rates than those who didn't.
- **Physical activity.** Owning a dog almost forces you into taking two or three walks a day. The exercise can improve an owner's physical health and bring you into contact with fellow pet owners, relieving loneliness and stress.
- **Heart attack recovery.** The odds for surviving a heart attack seem to improve dramatically if you own a pet, and pet ownership apparently contributes to an increased one-year survival rate for people who have been hospitalized for heart problems.
- **Alzheimer's disease.** Some studies suggest that elderly people with Alzheimer's disease have fewer outbreaks of anxiety with an animal companion nearby. A dog or cat can also help relax a patient's primary caregiver, who's also at risk of stress-related ailments.

Three steps to finding out what you really want from life...

To-do lists. Phone calls and e-mails. Urgent assignments. Demands on your time—and your sanity. Every once in a while it all piles up, and you feel ready to collapse. Before you have a breakdown, you need to step back and focus on priorities. Here's what to do:

- **Create a master list.** Start writing down everything you want to do in your life. Not the tasks you have to do, but the things you've dreamed about. Take your time—walk around your home and your neighborhood, letting your thoughts run free, and listen to your memories.
- **Organize your list.** Group the items into three categories: things you really want to accomplish (include some steps you can take right away); activities you're interested in but not fully committed to (hold this list in reserve and check it every few months); and goals you want to drop (either you've accomplished them or they no longer really attract you).
- **Discard your master list.** Throw away the big list you compiled in step one. This symbolically clears your mind of all your scattered thoughts and let you zero in on the activities you want to pursue in the immediate future.





CFIP has started a fundraising event which will help our association begin to grow. You can help us reach our goal simply by ordering online from Current Fundraiser. It's easy to do, you can choose from lots of fun and practical products, and **50%** of your total purchase goes directly to our association! Imagine the possibilities we will be able to start earlier than expected with an increase in funds for the association.

Just follow these easy steps:

Log on to:

<http://www.currentfun.com>

Shop to your heart's content. You can choose from loads of reasonably priced cards, gift wrap, gifts, candy and treats, even popular magazine subscriptions. Look for special fundraiser Internet offers, too. This is great for the holiday and it benefits both you and your association partner.



When you check out, select:

State: **Florida**

Organization: **Central Florida Insurance Professionals**

City: **Altamonte Springs**

Submit your secure order (using your credit card for payment). Your purchase will be shipped directly to you.

Enjoy your top-quality Current products, while you help **CFIP** meet our fundraising goal!

Thanks for helping in advance and we look forward to giving back to you through more education and networking opportunities!



Calling all Future Corporate Partners....

Corporate Partners are one of our many assets. They contribute to our growth by giving us the ability to promote membership, sponsor scholarships, and can assist in other ways such as supporting functions like educational classes, locations for meetings, website expenses among many other things.

The Corporate Partnership Program was designed to welcome and recognize those businesses interested in partnering with the Central Florida Insurance Professionals. To be eligible for the Corporate Partnership Program, your company must either:

- Be involved in the risk management or insurance industry;*
or
- Provide a product or service related to the insurance industry.*

Although Corporate Partners do not have voting rights or are allowed holding both elective and appointive office at all levels of the association, we encourage their employees to become members to represent the company at an even higher level.

The benefits are many for all levels of Corporate Partnership with CFIP – please visit our website by clicking the following link
<http://www.cfipflorida.org/apps/webstore/products/category/220964>

If you have any questions, please do not hesitate to contact our Director of Membership, Mary Brilliant at membership@cfipflorida.org.

We look forward to a prosperous partnership with your company soon!!

Yours in Membership,

Mary Brilliant, AAI, CIC, CPIW



Platinum Corporate Partner

Emergency Services & Reconstruction

Please check out below some information about our Corporate Partner and how they can assist your customers or even yourself in the time of emergency.

Emergency Services and Reconstruction is a locally owned and operated business. We serve Orange, Seminole, Osceola, Lake, St. Lucie, Martin, Indian River, Okeechobee, and Brevard counties with pride and loyalty, and we're sincere in our dedication to the people of this area.

We've encountered all types of disasters in our time in business, but with the knowledge and experience that we have built over the years, we know how to properly handle all situations. We work hard to put your mind at ease. When you call us, a team of skilled and trained technicians will come to your location right away to board up open areas, assess the damage, document the entire process, and get to work. Because we've been in business in this area for so long, you can trust that ESR knows exactly how to handle your disaster, big or small, and we pride ourselves on treating all our customers with the respect they deserve.

Whether you've had an overnight disaster like a sudden fire or flood or an ongoing issue like a mold infestation, ESR can solve your problems! We are experts in all our service areas, including fire restoration, flood and water mitigation, wind damage clean-up, contents restoration, and mold or trauma clean-up. We restore both homes and businesses back to normal after huge disasters like hurricanes or small problems like a broken pipe. No matter your problem, ESR will work diligently to bring peace back to your life.

<http://www.esrfl.com/index.php>



Board of Directors

President

Jason Carter, CPSR, PIAM, CPIM, DAE
president@cfipflorida.org

Vice President

Mary Brilliant, AAI, CIC, CPIW
vicepresident@cfipflorida.org

Treasurer

Jose Reyes, CPSR, EHBA, PIAM, LTCP
treasurer@cfipflorida.org

Secretary

Michelle Maiorana
secretary@cfipflorida.org

Parliamentary Authority

Pamela Voigt, CPSR, PIAM, CPIW, DAE
parliamentarian@cfipflorida.org

Audit

Diana Stack, PIAM, AIAM, CPIW
 Debra Hoffman
audit@cfipflorida.org

Communications Asst. Director

Jason Carter, CPSR, PIAM, CPIM, DAE
communications@cfipflorida.org

Legislative

Michelle Maiorana
 Debra Hoffman
legislative@cfipflorida.org

Membership Director

Mary Brilliant, AAI, CIC, CPIW
vicepresident@cfipflorida.org

Public Relations Director

Diana Stack, PIAM, AIAM, CPIW
publicrelations@cfipflorida.org

Professional Development

Jose Reyes, CPSR, EHBA, PIAM, LTCP
professionaldevelopment@cfipflorida.org

Reservations Director

Jose Reyes, CPSR, EHBA, PIAM, LTCP
reservations@cfipflorida.org

Technology Director

Jose Reyes, CPSR, EHBA, PIAM, LTCP
technology@cfipflorida.org

Young Professionals Asst. Director

Michelle Maiorana
mmaiorana@bbandt.com

We're on the Web! Check us out and even CHAT!!

www.cfipflorida.org



Dates to Remember:



1/6/10 – CFIP General Meeting at Panera Bread in Altamonte Springs, FL at 6:30pm

1/20/10 – CFIP Business Meeting at BB&T – Burkey Risk Services at 6:00pm

Future Meetings to be announced soon...send your suggestions for meeting places to

reservations@cfipflorida.org

CFIP Announcements!!!

INSURANCE SCHOLARSHIP FOUNDATION OF AMERICA

If you need financial assistance with the fees for your continuing education classes or want to work toward a designation and your employer doesn't pay for it, consider applying for a Professional Scholarship through the Insurance Scholarship Foundation of America.

Scholarships will next be awarded in March 2010 and your application must be received by January 15, 2010. Check out their website at:

<http://www.inssfafa.org/professional.html>.

XEROX IS DOING SOMETHING COOL

If you go to this web site, www.LetsSayThanks.com you can pick out a thank you card and Xerox will print it and it will be sent to a soldier that is currently serving in Iraq. You can't pick out who gets it, but it will go to a member of the armed services.

How **AMAZING** it would be if we could get everyone we know to send one!!! It is **FREE** and it only takes a second. Wouldn't it be wonderful if the soldiers received a bunch of these? Whether you are for or against the war, our soldiers over there need to know we are behind them.

This takes just 10 seconds and it's a wonderful way to say thank you. Please take the time to pass it on for others to do. We can never say enough thank you's.

Thanks for taking to time to support our military!