



AiGA UPDATE

Association of Independent General Agents

The Power of Participation

The Freedom of Independence

Agent Agreement Vetting Project

After months of good effort on both parts, Cal_Tex and AIGA have agreed to contract language for the agent's agreement that satisfies both parties. The agreement contains an AIGA mediation clause.

The AIGA vetting is restricted to the agreement as written, and will not apply to agreements altered by either party. Agents are encouraged to have the agreement reviewed by qualified counsel before signing the Cal-Tex or any other agreement.

Cal-Tex is to be congratulated for its efforts on behalf of the GA community.

A second agreement review process is underway with Microtrack. Fortunately, with each subsequent assessment, the time required to reach a mutual accord will be reduced as the terms and conditions become standardized and the needs of the parties involved are better understood.

New AIGA Website & Telephone Number

The official AIGA website will launch September 1. In addition to general information, current and potential members will be able to access the information required to join and participate in the AIGA 401k and healthcare programs. Go to www.aiga.net in September or call 817.509.0480 for more information.

David Jefferies Retained As AIGA Counsel

The contract vetting process has resulted in legal bills accounting for our single greatest expense to date. It quickly became apparent that AIGA required the services of a lawyer familiar with the aftermarket industry and the GA distribution network. AIGA has retained David Jefferies as its legal counsel.

David A. Jefferies is a Tampa-based lawyer with the firm Fee & Jefferies. His principal area of practice is business and corporate law, with an emphasis on securities law,

electronic commerce, technology contracts, and mergers and acquisitions. Prior to joining Fee & Jeffries, Dave was a shareholder in the law firm of Bush Ross Gardner Warren & Rudy, P.A., where he practiced in the transactional law department for over 12 years. Dave has also served as interim in-house counsel with Certegy Payment Systems, Inc. (f/n/a Equifax), where he worked in the areas of electronic commerce and electronic payment systems.

Dave attended undergraduate school at Florida State University, where he graduated, cum laude, with a double major in finance and multinational business. While receiving his legal education, also at Florida State University, he was a member of the Florida State University Law Review and upon graduation was elected to The Order of the Coif. Dave's current legal affiliations include the Florida Bar, the Hillsborough County Bar Association and the Catholic Lawyers Guild.

Dave has been active in a variety of community and civic activities in Tampa, including Christ the King Catholic Church, Boy Scouts, Guardian Ad Litem, Tampa Connection and Big Brothers/Big Sisters of Tampa, Inc. Dave is currently on the Board of Directors of Trinity Café, Inc., a facility which serves daily lunch to the homeless, and Nicaraguan Christian Relief Ministries, an organization which ships clothing and household goods to Nicaragua.

AIGA Column in *F&I Management & Technology*

In support of AIGA and the GA community, Ed Bobit, the Chairman of *F&I Management & Technology* has created a monthly column for AIGA-related articles and member updates. The AIGA Notes column can be found with the contributing columnist section near the back of the magazine.

AIGA members are encouraged to contribute their views or air their concerns in this section. Manuscripts can be submitted electronically to AIGA (david.robertson@afip.com).

AIGA 401k Program Launched

The AIGA 401(k) product, offered by Nationwide, provides (at a discounted price) features normally reserved for major corporations. Given the diverse needs of the GA corps, individual investment options have been selected to accommodate the most conservative to the most aggressive retirement plans.

Nationwide has in excess of \$80 billion under management and has been ranked nationally as the number one provider of qualified plans for the past four years. Licensed agents will be on hand at the AIGA/AFIP booth at the *F&I Management & Technology* conference in September if you'd like to open a 401k account.

For more information or to sign up, go to www.aiga.net (beginning in September) or call 817.509.0480.

AIGA Health & Life Plans On Hold Pending Census Results

AIGA has developed an agent/sub-agent group health insurance program. However, in an effort to secure the lowest initial rates possible, AIGA must supply the underwriter with a census of the prospective population.

Confidential census forms are available from AIGA at www.aiga.net (or call 817.509.0480 for a hardcopy). Agents and sub-agents are encouraged to participate in the survey, whether or not they plan to sign up for the coverage. As you all know, the more certain the underwriter is of the potential risk, the lower the AIGA member premium is likely to be.

Become an Industry Leader

In order to afford everyone with the opportunity to participate in AIGA and to keep the process of doing so from becoming burdensome, the directors and officers serve for two years.

To ensure a measure of continuity, the president serves a second term as a member of the Board. Also, the executive director is a permanent position.

Seats will be open in the fall for 3 association directors and the posts of president, vice president, secretary, and treasurer.

The Board meets in person at least twice a year – during the NADA and *F&I Management & Technology* conventions. Conference call meetings are held as needed throughout the year.

Attend the 2007 F&I Protection Products Conference – Cosponsored by AIGA

For the second time, AIGA will co-sponsor a series of educational events hosted by CreditRe to be held at the Westin Dallas Fort Worth Airport Hotel October 15 through 18. The week will kick off with a Fundamentals of Risk Transfer seminar to be followed by a Tax and Reinsurance conference and then an F&I Protection Products conference. Currently slated experts include Gary Fagg of CreditRe, Andrew Weill of Benjamin, Weill & Mazer, Greg Petrowski and Joe Kirsits of GPWA, Mark Anderson of LWACOR, Tony Wanderon of Allstate, Tim Meenan, Executive Director of SCIC and GAPA, and Tina Morgan of Walkaway.

Because agents are often called upon to address technical legal or regulatory issues impacting the aftermarket industry or may even own reinsurance or other risk transfer entities, AIGA members are encouraged to attend. The conference addresses timely topics with highly qualified experts, and is designed to put agents on the street with the latest and most accurate information available.

For more information or to register, go to www.creditre.net.

AIGA Membership Drive

Since there is an unavoidable correlation between how much AIGA can do for its members and the amount of cash in the till, membership dues are a crucial component of our success. Encourage your colleagues to join, and don't forget the lenders and vendors that provide in-store products and services. You'll find they're often eager to participate if asked.

Recruiting packets have been mailed to the AIGA directors and officers, and are available to AIGA members by calling 817.509.0480 or by sending an email request to david.robertson@afip.com. The packets include an AIGA benefit brochure, sample cover letter, a fill-in-the-blank membership invoice, and a return envelope.

Remember, the AIGA agent and sub-agent annual dues of \$1,750 also include membership in the Association of Finance & Insurance Professionals.

The corporate dues for lenders and vendors are \$5,000 per year for membership in both AIGA and AFIP and \$3,500 annually for membership in AIGA only.

AIGA is your tool - let it work for you.

Questions or comments can be directed to:

Mark Krejci
President
mkrejci@cn-group.com

Dave Robertson
Executive Director
david.robertson@afip.com